



# Home for Generations II

## Home Improvement Application

### Your Information

NAME	
ADDRESS	
PHONE	ALTERNATE PHONE
EMAIL ADDRESS	
SIGNATURE(S) FOR ALL PERSONS LISTED AS AN OWNER OF THIS PROPERTY – CERTIFYING THAT ALL INFORMATION PROVIDED ON THIS APPLICATION IS TRUE AND ACCURATE.	

***\*\*\*Please submit only pages 1 & 2 to the City - keep pages 3 & 4 for your records\*\*\****

### House Type

- Single Family house  
  Townhome  
  Condominium  
  Twinhome  
  Other: \_\_\_\_\_

### Eligibility Requirements (all conditions must be met to be eligible):

- I own and live in the house to be remodeled  
 My house has homestead status with Anoka County property records  
 My house is at least 20 years old and was built in \_\_\_\_\_ (year built)  
 I have not yet begun my home improvement projects.

***\*\* projects started prior to submitting this application with the City and receiving approval (signing the participation agreement, step 9) to participate in this program will NOT be eligible for funding.***

### Eligible Improvements

The intent of the Home for Generations II program is to encourage homeowners to make large, value-added improvements to the interior living space of their homes.

- I expect that my proposed home improvement projects will total \$35,000 or more.

***\*\* the City's Building Inspections Department will verify bid amounts and/or material lists provided to ensure the value meets the minimum required, especially in cases of do-it-yourself projects.***

**ALL improvement projects are eligible for this program and will be counted towards your total project cost, but at least one of the following value-added projects must be included in your scope of work:**

- |   |   |
|---|---|
| <input type="checkbox"/> Building an addition on to my home           | <input type="checkbox"/> Major kitchen remodel                                    |
| <input type="checkbox"/> Finishing an unfinished basement             | <input type="checkbox"/> Major bathroom remodel                                   |
| <input type="checkbox"/> Finishing an unfinished attic space          | <input type="checkbox"/> Major basement remodel                                   |
| <input type="checkbox"/> Converting a garage into livable space       | <input type="checkbox"/> Adding a new bathroom                                    |
| <input type="checkbox"/> Constructing a covered front porch           | <input type="checkbox"/> Moving or removing walls to change the layout of my home |
| <input type="checkbox"/> Adding a 2 <sup>nd</sup> story on to my home |   |



## Project Funding

This program is funded by the City's Housing and Redevelopment Authority (HRA) and the Coon Rapids Home Improvement Foundation. The maximum grant amount offered through this program is \$5,000, but the amount you are eligible for depends upon your total project cost and the type of projects completed. All projects are eligible and will count towards your total project cost. Higher grant amounts will be offered to those projects that increase the curb appeal of the home, therefore providing aesthetic benefit to the entire neighborhood.

If your project includes two or more eligible exterior upgrades (see below for examples), your grant would equal 10% of your total project cost (not to exceed \$5,000). If your project does not include two or more eligible exterior upgrades, or if your project includes interior improvements only, your grant would equal 5% of your total project cost (not to exceed \$2,500). Additionally, your Building Permit Rebate will equal 50% of the total amount spent on permits (building, mechanical, electrical, plumbing, plan review, etc) for your entire project.

All funds will be available on a first come, first served basis. Funds will be reserved for your project once you sign the Participation Agreement with the City (step 9).

## Eligible Exterior Upgrades

In order to qualify for a 10% grant, you must include two or more eligible exterior upgrades as part of your home improvement project to enhance curb appeal, such as:

- Altering the roofline on the front of the house
- Constructing columns at the front entrance
- Building a covered front porch
- Adding shakes, brick or stone on the front of the home
- Replacing and upgrading the front door and/or garage door if they face the street
- Landscaping (landscape design consultation required and new plants/shrubs/trees/flowers must be planted)
- Other elements as approved before signing the Participation Agreement (i.e. stamped concrete, LP siding)

\*\* Replacement of windows, siding, roofing, driveways, and other similar replacement items are NOT considered as eligible exterior upgrades, but they will count towards your total project cost.

## Project Financing

The grant and rebate offered through this program will cover only a portion of your total project cost. How do you intend to finance the balance of your total project?

- City of Coon Rapids *Home for Generations II* low-interest loan (OPTIONAL). You CAN do only the grant and rebate if you prefer. Maximum loan amount is \$50,000, 4% fixed interest rate, maximum repayment term is 20 years. Homeowners may borrow up to 100% of the improved value of the property. Only one bid for your project is needed to apply. Please contact the Lending Center at the Center for Energy and Environment (CEE) to begin the application process to determine if you can qualify for the financing needed for your project(s). For more information, contact 612-335-5884, email [loaninfo@mncee.org](mailto:loaninfo@mncee.org), or visit [www.mnlendingcenter.org](http://www.mnlendingcenter.org).
- Loan or line of credit from your bank or credit union
- Savings
- Refinancing my home
- Other: \_\_\_\_\_



## Application Process

**Step 1: Schedule a FREE Remodeling Advisor visit (optional).**

This service is available to all Coon Rapids homeowners and includes a construction specialist visiting your home to give you un-biased advice about your home improvement projects, provide you an idea of project costs, help you to prioritize your work, and make you better prepared for your consultation with an architect (step 3). To schedule your Remodeling Advisor visit, please call CEE at 612-335-5856.

**Step 2: Submit application to the City.**

The City needs to verify that you and your property are eligible to proceed in this program. A confirmation email will be sent to you.

**Step 3: Schedule your 2 hour Design Consultation with an Architect (required).**

Recognizing that this program is requiring a large investment in your home, the City is subsidizing the cost for each applicant to consult with an architect. This visit will help to ensure that design elements of your project have been considered and that your project will function well in your existing home. Before meeting with your architect, make a list of the projects you would like included in your remodel; maybe even sketch them out. Give some thought about your budget.

Select the architect with whom you would like to meet and call them to schedule your two hour, at-home consultation. Their contact information can be found on the City's website at:

<http://www.coonrapidsmn.gov/558/Select-an-Architect-Landscape-Architect>. If you are landscaping as part of your project and are including it as one of your eligible exterior upgrades, you are also required to complete a two hour, at-home consultation with a participating landscape architect. You will be required to pay \$25 directly to the architect/landscape architect for each of these visits. The City will pay the remaining cost of \$225 for these consultations. You are limited to one architectural consultation and one landscape consultation. You are not required to have the architect draw plans for you, but if you choose to do so, that will be at your own expense. This cost will not be counted towards your total project cost and cannot be financed through the program's loan.



**Step 4: Determine your final project list.**

It's always a good idea to write down your project needs and wants before you start meeting with contractors. With a plan in hand, you will be able to present a contractor with a clear vision of your project so they can provide you with a more accurate bid/estimate.

**Step 5: Collect bids from contractors (or material lists for do it yourself projects\*\*).**

It is always a good idea to get at least 2 or 3 bids for your project so you know if you are getting a good value. For any work you plan to do yourself, you must obtain a materials list from each supplier/home improvement store, showing items, quantities and prices for the materials you plan to buy.

**Step 6: Apply for and secure your financing.**

If you need financing, you should start to apply for financing now and get pre-approved so you know for how much you can qualify. You are not required to use the financing through this program, but it is an option. If you do apply for a *Home for Generations* loan, you must submit your bid(s) for your projects and funds are disbursed upon completion of work (with progress payments throughout the project being an option). Contact the Lending Center at the Center for Energy and Environment if you would like more information about the 4% loan with no income limits at 612-335-5884, [loaninfo@mncee.org](mailto:loaninfo@mncee.org), or [www.mnlendingcenter.org](http://www.mnlendingcenter.org).



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- Step 7: Select your contractor and submit copies of selected bids to Kristin with the City.**  
You can select whichever contractor with whom you would like to hire as long as they are a licensed contractor in the State of Minnesota. The City will review all submitted contractor bids and/or material lists for program eligibility and verify project value.
  - Step 8: Apply for permits.**  
If you are hiring a contractor, they should do this step. Please allow up to two weeks for plan review to occur, depending upon the time of year. You may contact Building Inspections at 763-767-6476 with any questions regarding permits or the plan review process. ALL permits for your entire project must be pulled (building, plumbing, electrical and mechanical) before you proceed to the next step.
  - Step 9: Sign Participation Agreement with the City.**  
When your bid(s) have been submitted and your building permits issued (approved, paid for and picked up), you must schedule a time to come in to City Hall and sign your Participation Agreement. **After the Participation Agreement has been signed, funds will be reserved for you and your project.** Your grant and rebate amounts will be determined at this time and cannot be increased after this date.
  - Step 10: Schedule with your contractor to begin work.**  
All work must be complete within 180 days of signing the Participation Agreement.
  - Step 11: Complete work and have all permitted work inspected and approved.**  
Call Building Inspections at 763-767-6476 to schedule inspections. View inspection results online at [www.coonrapidsmn.gov/epermits](http://www.coonrapidsmn.gov/epermits).
  - Step 12: Schedule a final walk-through with Kristin (separate from Building Inspections).**  
This walk-through will verify that the scope of work completed included only eligible projects and did not substantially change from your original submitted plan.
  - Step 13: Grants and Building Permit Rebates will be disbursed to you.**  
Final invoices from contractors or receipts from suppliers will need to be submitted to verify final project amounts. Once this information is received, grant/rebate requests will be processed. Your check will be mailed to you directly.
  - Step 14: Consider showcasing your project.**  
The City of Coon Rapids would like to showcase some of these exceptional remodeling projects in an annual Home Remodeling Tour. City Staff may contact you in the future about this or other options to document and/or photograph your project. You are not required to participate in any of these activities.

**Questions? Please contact Kristin at 763-767-6517 or  
[kdegrande@coonrapidsmn.gov](mailto:kdegrande@coonrapidsmn.gov).**

**Submit applications to City Hall - 11155 Robinson Drive NW, Coon Rapids, MN 55433**