



# Home for Generations

## Home Improvement Application

### Your Information:

NAME OF ALL OWNERS	
ADDRESS AND ZIP CODE	
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. The property is located in Coon Rapids.
- My house has homestead status and my taxes are paid in full according to Anoka County property records
- My house is at least 20 years old and was built in \_\_\_\_\_ (year built)
- Work has not yet begun on my home improvement projects.

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

### Eligible Improvements

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

- 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 home 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<br><input type="checkbox"/> Finishing an unfinished basement<br><input type="checkbox"/> Finishing an unfinished attic space<br><input type="checkbox"/> Converting a garage into livable space<br><input type="checkbox"/> Constructing a covered front porch<br><input type="checkbox"/> Adding a 2 <sup>nd</sup> story on to my home | <input type="checkbox"/> Major kitchen remodel<br><input type="checkbox"/> Major bathroom remodel<br><input type="checkbox"/> Major basement remodel<br><input type="checkbox"/> Adding a new bathroom<br><input type="checkbox"/> Moving or removing walls to change the layout of 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), your grant will equal 10% of your total project cost (max. \$5,000). If your project does not include two or more eligible exterior upgrades, or if your project includes interior improvements only, your grant will equal 5% of your total project cost (max. \$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 Grant Agreement with the City (step 9)** and will be disbursed to you after the work is complete.

### 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 your home’s 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
- Replacing the driveway
- Landscaping (landscape design consultation required and a minimum of \$500 worth of new plants/shrubs/trees/perennial flowers must be planted)
- Other elements as approved before signing the Grant Agreement (i.e. stamped concrete, LP siding)

\*\* Replacement of windows, siding, roofing, 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?

- Coon Rapids *Home for Generations* low-interest loan (OPTIONAL). You CAN do only the grant and rebate if you prefer. Maximum loan amount is \$50,000, 3% and 5% 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. For more information, contact 612-335-5884, email [loaninfo@mncee.org](mailto:loaninfo@mncee.org), or visit [mnlendingcenter.org](http://mnlendingcenter.org).
- Loan or line of credit from your bank or credit union
- Savings
- Refinancing my existing mortgage
- Other: \_\_\_\_\_

Government Data Practices Act – Tennesen Warning: The data you supply on this form will be used to process the application. You are not legally required to provide this data, but we will be unable to process the application without it. The data will constitute a public record if and when the application is approved.

## Application Process

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

If you are looking for advice about projects you are considering, this might be a great option. This service is FREE, available to all Coon Rapids homeowners and includes a construction specialist visiting your home to give you un-biased advice, provide you an idea of costs, and help you to prioritize your projects. To schedule your Remodeling Advisor visit, please call CEE at 612-244-2470.

**Step 2: Submit application to the City (pages 1-2 of this document).**

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 once the City receives your application.

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

This program requires a large investment in your home, so the City is offering subsidized architectural consultations. This visit will give you the opportunity to talk with a design professional to ensure that your project will fit and work well within your existing home. Before meeting with the architect, make a list of the items you would like included in your remodel. Give some thought about your budget.

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

[coonrapidsmn.gov/SelectAnArchitect](http://coonrapidsmn.gov/SelectAnArchitect).

You will be required to pay \$50 directly to the architect for each of these visits. You are only eligible to receive one architectural 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 specific project list in hand, you will be able to present contractors 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\*\*).**

The City recommends that every applicant get 2 or 3 bids for your project so you know if you are getting a good value, but you are only required to get one bid. For any work you plan to do yourself, you must obtain a materials list from suppliers/home improvement stores, showing items, quantities and prices for the materials you plan to buy. Often times, you can do this by creating an online shopping cart and then emailing that to the City.

**Step 6: Apply for and secure your financing (if needed)**

If you need financing, you should start to research your options and get pre-approved so you know how much of a loan 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, funds are disbursed upon completion of work. Contact the Lending Center at the Center for Energy and Environment if you would like more information about the 3% and 5% loan with no income limits at 612-335-5884, [loaninfo@mncee.org](mailto:loaninfo@mncee.org), or [mncee.org/coonrapids](http://mncee.org/coonrapids).

- Step 7: Submit copies of your selected bids to the City (email is preferred).**  
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 do it yourself projects) 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 issued (building, plumbing, electrical and mechanical) before you proceed to the next step.**
- Step 9: Sign Grant Agreement with the City.**  
When your bid(s) have been submitted and your building permits issued (approved, paid for and picked up), your Grant Agreement will be emailed to you for your signature using DocuSign. **After the Grant 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 Grant 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 [coonrapidsmn.gov/epermits](http://coonrapidsmn.gov/epermits).
- Step 12: Schedule a final walk-through with a City representative (separate from Building Inspections).**  
This walk-through will verify that the scope of work completed meets all of the requirements of the *Home for Generations* program and did not substantially change from your original submitted plan. Photos will be taken.
- 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, and a W9 Tax Form is submitted, your grant/rebate check request will be processed. Your check will be made payable to you and mailed to your home address.
- Step 14: Consider showcasing your project.**  
The City of Coon Rapids would like to showcase some of these exceptional remodeling projects in the 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).**

**Email applications to [kdegrande@coonrapidsmn.gov](mailto:kdegrande@coonrapidsmn.gov) or submit them to or drop them off  
at City Hall - 11155 Robinson Drive NW, Coon Rapids, MN 55433.**