

## City Accessibility Grant Program Grant - No Monthly Payment

City Accessibility Grant Program assists homeowners in the form of a grant. The City Accessibility Grant Program cannot be layered with the other City Home Improvement Loan Programs.

The Accessibility Grant Program will only be for the following improvements: widening interior doors for wheelchairs; retrofitting existing bathrooms with a raised toilet, grab bars, adjustable shower heads and/or a handicapped accessible shower; and exterior ramps and/or railings.\*

- The maximum Accessibility Grant is \$5,000, per property. Any costs exceeding this amount will be the responsibility of the Homeowner.
- Two bids from Minnesota licensed contractors will be needed.
  - No materials only loans.
  - Payment made directly to the selected contractor on behalf of the homeowner.
  - No HRA inspections will be done but the homeowner/contractor will be required to get a Building Permit from the city and follow that process. \*\*

### To Qualify:

- You must live in the City of Hutchinson. Property cannot be located in a flood plain.
- You must have 1/3 fee title interest in the property, through a Mortgage, Contract of Deed or Life Estate that is on record at the McLeod County Recorder's Office. No judgements/liens can be recorded against property.
- You must be current on your House Payments and Property Taxes and have home insurance.
- Your Gross Annual Total Household Income for the Deferred Grant Program, of any person age 18 or older, including ALL SOURCES of income, cannot exceed the following limits:

<u>Family Size</u>	<u>Income Limit</u>	<u>Family Size</u>	<u>Income Limit</u>
1	\$41,550	5	\$64,100
2	\$47,500	6	\$68,850
3	\$53,450	7	\$73,600
4	\$59,350	8	\$78,350

- Applicants must apply for the MHFA Rehab Loan program and/or the Rural Development grant or 1% loan program first.
- Applicants must complete and sign the Authorization to Disclose Health Information form.
- The Accessibility Evaluation Form needs to be submitted to verify the need for the accessibility improvements.

### Homeowner Paid Administration Fees & Closing Costs:

- \$350 – loan application fee, paid to the HRA
- \$50 - title search fee paid to the HRA

\* This loan program addresses only limited eligible work items requested by the homeowner that are subject to the City of Hutchinson's building permit. Only a building permit inspection for the specific work item will be performed. The HRA and City of Hutchinson will not perform a full house inspection and is not responsible for any other code issues that may be present.

\*\* The HRA reserves the right to require a lead based paint assessment if the home was built before 1978.

