

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 comparable bids from Minnesota licensed contractors need to be submitted with the program application.
- No materials only loans. Payment made directly to the selected contractor on behalf of the homeowner after the completion of the project.
- No HHRA 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 | \$49,750 | 5 | \$76,750 |
| 2 | \$56,850 | 6 | \$82,450 |
| 3 | \$63,950 | 7 | \$88,150 |
| 4 | \$71,050 | 8 | \$93,800 |

- 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.

Homeowner Paid Administration Fees & Closing Costs:

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

*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 HHRA and City of Hutchinson will not perform a full house inspection and is not responsible for any other code issues that may be present.