

HOME REHABILITATION LOAN PROGRAMS

Client Information



www.unitedcapmn.org

Marshall Corporate

1400 S. Saratoga St
Marshall, MN 56258
Ph 507-537-1416
Fax 507-537-1849

Willmar

200 SW 4th St
PO Box 1359
Willmar, MN 56201
Ph 320-235-0850
Fax 320-235-7703

Other Locations:

Cosmos	Lower Sioux
Glencoe	Olivia
Hutchinson	Redwood Falls
Jackson	Windom
Litchfield	Worthington

Any questions please contact:

507-537-1416 or houserehab@unitedcapmn.org

WHAT TO EXPECT AND WHAT NOT TO EXPECT FROM THE HOME IMPROVEMENT PROGRAM

Things that Homeowners Do in the Home Improvement Program

The Housing Program Staff will help homeowners during the home improvement process, but homeowners are responsible for making the choices and doing the work listed below.

1. Homeowners provide the program staff with necessary information promptly.
2. Homeowners, not the program staff, choose contractors to put together bids.
3. Homeowners, not the program staff, select the contractor to do the work on the house.
4. Homeowners sign home improvement contracts with the selected contractor.
5. Homeowners request and approve payments to their contractors.
6. Homeowners are part of inspecting and approving work performed by their contractors.
7. Homeowners work with contractors to settle disagreements during the job.
8. Homeowners contact their contractors to ask them to correct problems covered by contractor warranties during the first two years after the job has been completed.
9. The homeowner is responsible for having all clutter removed from areas, interior and exterior, that the contractor needs to work on.

Things Owners Should Think About Before Taking out A Home Improvement Loan

1. Not all the work that homeowners want to be done can always be done.
2. Repairs will try to address health and safety problems but they will not solve all problems.
3. Don't expect the house to be completely new after the work is done.
4. Don't expect all floors, walls, ceilings, doors, windows, etc. to be completely plumb, level, and square when work is done.
5. It can be stressful living in a house while a contractor is performing the work.
6. Very few times in life is anyone completely satisfied with things they buy or have repaired. Buying a house or having a house repaired is no different.
7. Houses always need improvements. It would be a good idea to save \$25 a month to help cover the cost of future repairs and maintenance.
8. The program staff are not the contractor and cannot guarantee that homeowners will be satisfied with the work done by the contractors.

Rehabilitation Loan Program Walk Away Policy

This walk-away policy will be instituted by United Community Action (UCAP) staff for one or more of the following reasons.

1. When it is determined that the unit is not suitable for rehabilitation.
2. If a property is offered for bid on two separate occasions and no financially acceptable bid is received or accepted by the owner.
3. UCAP confirms that the property cannot feasibly be rehabilitated to HQS and lead based paint standards, within the maximum allowable funding level.
4. If the property to be inspected or rehabilitated is in an “unkempt” state which could present health or safety hazards to UCAP personnel or the contractor who would be performing the work. The property owner will be notified in writing and given **thirty (30) days** to bring the property up to an acceptable standard of cleanliness as determined by UCAP Housing staff.
 - “Unkempt” may include, but would not be limited to, hoarding, unsanitary conditions, the presence of general clutter or undisposed household garbage, animal feces, etc., either inside or outside of the property to be rehabilitated.
5. If it becomes apparent that the property owner, or tenants in the case of rental rehabilitation, at any phase of the project, are not willing to comply or accept standard practices of the rehabilitation program that are outlined in the “What to Expect and What Not to Expect” information sheet provided.
6. If UCAP staff or the contractor decides that continued presence on the job site may constitute a liability to themselves or their business due to the owner, or tenants, personal behavior, or threatening manner. If the project has started, UCAP will determine the amount to pay the contractor and will pay the contractor with or without the owner’s signature.

If any of the above listed problems persist, UCAP reserves the right to “walk-away” from that property and take no further action regarding its renovation. The property owner will be notified in writing within thirty (30) days of the determination to “walk-away.”

If the project is cancelled due to items number 4, 5 or 6, or if you choose to withdraw from the program after either the initial inspection or lead risk assessment/inspection has been conducted, a fee of \$550.00 per inspection, up to \$1,000.00, will be charged to the owner of the property if inspections have occurred. If you continue with the home repairs the costs of the initial inspection will be charged to the program and the cost of the lead testing will be part of the program costs or loan, depending on the program.

Payments shall be made to UCAP no later than thirty (30) days following the action that requires the repayment of funding. If such payment is not made within 30 days, collection proceedings will begin to recapture these funds.

IMPORTANT PRIVACY NOTICE

**** Read Before Completing the Application Form****

We are asking that you provide the information on the application form to determine if you are eligible to participate in the program.

Your name, address and the amount of assistance you receive are considered public data under the Minnesota Data Practices Act. Other information that you provide to the housing rehabilitation program about you and your household is considered private data.

We will use your private data only when it is required for administration and management of the program. Persons or agencies with whom this information may be shared include:

- Staff and other persons involved in program administration.
- Local loan committee members who approve applications.
- Auditors who perform required audits of this program.
- Authorized personnel from the Minnesota Dept. of Employment and Economic Development, the U.S. Dept of Housing and Urban Development or other local, state and federal agencies providing funding assistance for your loan.
- Members of the local governing board for the purpose of addressing/resolving applicant complaints (as addressed in the project's policy and procedural manual).
- Those persons who you authorize to see it.
- Law enforcement personnel in the case of suspected fraud or other enforcement authorities as required.

We cannot release private data to anyone else or use private data in any other way unless you give us permission by completing a consent form that we will provide. Please keep in mind, however, that data must be released if required by court order, and in addition, your private data may be released if Congress or the Minnesota Legislature passes a new law that authorizes or requires such release of data.

Minnesota law gives you important rights in regard to information maintained about you. These include:

- The right to see and obtain copies of the data maintained on you,
- Be told the contents and meaning of the data, and
- Challenge the accuracy and completeness of the data.

To learn more about these rights, contact Debi Brandt at 320-235-0850.

Combined Tennessen Warning and Privacy Act Notice

Private data requested to enable processing of your application is legally required to determine if you qualify for participation in this program.

Financial information, such as credit reports, financial statements and net worth calculations, is classified as private data on individuals by Minnesota Statutes 462A.065. You are not required to provide this information, but if you refuse to provide it, we will be unable to determine your eligibility for this program and approve your application. Certain individual demographic information, including but not limited to disability status, race, and ethnicity, is private data and is being requested for the purpose of evaluating the effectiveness of the program in achieving goals. Disclosure of these data is voluntary and your refusal to provide it will not affect your eligibility for assistance under this program. The information will be shared with the United Community Action Partnership (UCAP) staff, its funders and contractors whose jobs require them to see it. Where access to the data is authorized by state statute or federal law, it may be made available to others as so authorized.

Your Social Security Number (SSN) is classified as private data by Minnesota Statutes 13.355. However, disclosure of your SSN is mandatory, as provided by the following authorities: (1) Title 42 of the United States Code, Section 405(c)(2)(C)(i), which permits the state to require disclosure of your social security number to establish your identity for purposes of administering tax laws of the state; and, (2) Minnesota Statutes, Sections 270A.01 to 270A.12, which established the Revenue Recapture Act, enables the state to collect delinquent debts owed to it by capturing tax refunds and other payments that you may otherwise be entitled. Section 270A.04, subdivisions 3 and 4, require the disclosure of a debtor's social security number for this purpose.

If you disclose your SSN, UCAP may share it with the Commissioner of the Minnesota Department of Revenue and the Minnesota Attorney General for the purposes of debt collection under the Revenue Recapture Act. If you do not disclose your SSN, you will not be eligible for this assistance.

Disclosure of your SSN for the purposes of verifying your income and credit is voluntary. However, if adequate verification of your income and credit is impossible without your SSN, we may be unable to determine your eligibility.

If you apply for a loan, your name, address, and amount of assistance you apply for and receive are classified as public data under Minnesota Statutes 13.462 subdivision 2.

NONDISCRIMINATION NOTICE

All services, facilities, and benefits of the programs provided by United Community Action Partnership are for the use of all persons regardless of race, color, sex, religion, disability, or national origin in accordance with Federal law and U.S. Department of Agriculture policy.

To file a complaint of discrimination you may contact the Office of Civil Rights at:

**U.S. Department of State
Office of Civil Rights (S/OCR)
2201 C Street, NW
Washington, DC 20520
Email: socr_direct@state.gov
Tel: (202) 647-9295 or (202) 647-9294
Fax: (202) 647-4969**

This institution is an equal opportunity provider and employer.



Section 3 Contractors

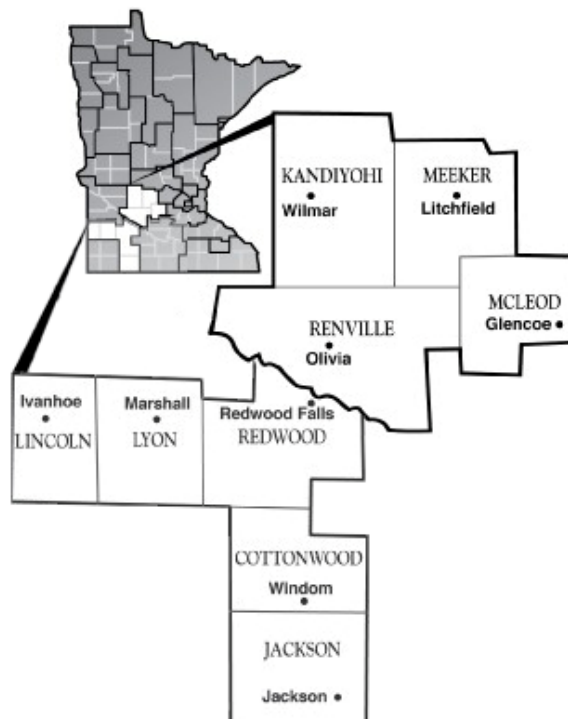
Businesses owned by women, minorities, and the low income (below 80% of Area Median lincome) are encouraged to apply to be on our list of approved contractors for our Home Rehabilitation Program projects.



Other services provided by UCAP:

- ♦ Energy Assistance
- ♦ Weatherization
- ♦ Home Ownership
- ♦ Housing Assistance
- ♦ Food Shelves
- ♦ Tax Preparation Clinics
- ♦ Health Care Enrollment
- ♦ Headstart
- ♦ Community Bus Transit
- ♦ Youth Development

UCAP service area



For further information on any of the above listed services call:

507-537-1416

or visit our website at:

www.unitedcapmn.org



**EQUAL HOUSING
OPPORTUNITY**

**We Do Business in Accordance With the Federal Fair
Housing Law**

(The Fair Housing Amendments Act of 1988)

**It is Illegal to Discriminate Against Any Person
Because of Race, Color, Religion, Sex,
Handicap, Familial Status, or National Origin**

In the sale or rental of housing or
residential lots

In the provision of real estate
brokerage services

In advertising the sale or rental
of housing

In the appraisal of housing

In the financing of housing

Blockbusting is also illegal

**Anyone who feels he or she has been
discriminated against may file a complaint of
housing discrimination:**

1-800-669-9777 (Toll Free)

1-800-927-9275 (TTY)

www.hud.gov/fairhousing

**U.S. Department of Housing and
Urban Development
Assistant Secretary for Fair Housing and
Equal Opportunity
Washington, D.C. 20410**
