

Partnering to end Poverty



Dear Interested Homeowner,

Enclosed you will find an application for the **IRRRB Housing Rehab Application**. Additionally, you will find: a Privacy Notice form, a Borrower's Certification for Release of Information form, a Lead Based Paint Hazard pamphlet and a Fair Housing pamphlet.

Your application and supporting forms must be received by Lakes & Pines along with the following information:

- Privacy Notice
- Borrower's Certification & Authorization form
- Warranty Deed or Certificate of Title for the property you wish to rehabilitate
- Copy of the most recent Property Tax Statement
- Copy of the current property insurance – "Declarations Page"
- Copy of your most recent mortgage statement, if applicable
- Copies of the last 2 years tax statements
- Copies of statements of at least 3 pay stubs of any income coming into the household at this time.

Your application will not be processed until all requested documentation is received at our office. **Funds are limited and will go quickly.** Please note that you have no right to receive the allocated funds until you have first complied with all program requirements. If you have any questions or need assistance, please call me at 320.679.1800 ext. 123 or email me at dana.rauschnot@lakesandpines.org.

Sincerely,

Energy-Housing Department

1700 Maple Avenue East • Mora, MN 55051-1227
Office and TDD • 320/679-1800 • FAX 320/679-4139

Special accommodations for people with disabilities upon request.

Serving the counties of Aitkin, Carlton, Chisago, Isanti, Kanabec, Mille Lacs and Pine
An Equal Opportunity Employer/Contractor



IRRRB Housing Rehab Application

Client ID # _____

Borrower: _____

Co-Borrower: _____

Mailing Address: _____

Property Address: _____

Phone Number to reach you at: _____ Secondary Phone # _____

of People in your household? _____

Type of Household: Single Single Parent Married Married with Children

List all Household Members:

Household Member	Age	Race	Type of Income	Monthly Amount
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	0.00

Have you received assistance from AEOA in the past? Yes No,

If Yes, what type of assistance? _____

Information on the Property

Type of Home: Single Family Duplex
 Manufactured Home Located on your land Located in a Mobile home park

Type of Ownership: Own home with no mortgage Own home with Mortgage
 Contract for Deed Life Estate Interest Trust Rent

Do you have a reverse mortgage _____ Do you have Homeowner's Insurance? _____

Is your house payment current? _____ Are Property Taxes Current? _____

Number of Bedrooms: _____ Year Built _____

Date you purchased your home: _____ Purchase Price: _____

What type of home repairs are you interest in? _____

Income Limits:

Income of \$40,000 - \$60,000 will be 35% of project

Income of \$60,001 - \$80,000 will be 25% of project

Remaining money necessary to complete project will be coming from where?

Would you like an application for our Fix Up fund Loan Program Yes No
(Home Improvement Loan Program to help with your 65% or 75% requirement, information included)

Do you feel your household income is within the above limits? Yes NO
If no do you want information on what programs you might be eligible for? Yes No

Mail or Drop off Application:

Lakes & Pines Community Action Council, Inc
1700 Maple Avenue East
Mora, MN 55051

Dana Johnson - 320-679-1800 - danaj@lakesandpines.org

Neighborhood Revitalization Assistance program are available for both homeowners and rental units of households within the income limits. Grants will be 0%, five year deferred loans. Grant will be \$2,500 minimum with a maximum of \$10,000. There will be an additional fee of \$500 added to the Loan for service and processing fees. The only out of pocket expense will be the \$46 recording fee to record the mortgage.

Eligible repairs are: Windows, Doors, Furnaces, Water Heaters, Insulation, Roofs, Siding, Solar, Wind or Geothermal.

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**Arrowhead Economic Opportunity Agency, Inc
Neighborhood Revitalization Assistance Program**



IMPORTANT PRIVACY NOTICE
READ THIS BEFORE FILLING OUT THE APPLICATION

We are asking that you provide the information on the application form to determine if you are eligible to participate in the rehabilitation 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 includes:

- ❖ Staff and other persons involved in program administration
- ❖ Auditors who perform required audits of this program
- ❖ Authorized personnel from Arrowhead Economic Opportunity Agency (AEOA) or other local, State, and Federal agencies providing funding assistance for your loan
- ❖ Those persons who you authorized 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 or use the private data in any other way unless you give us permission, in writing, by completing a consent form that we will provide. Please keep in mind, however, that data must be released if required by a court order and in addition, your private data must be released if required by law that authorizes or requires such release of data.

Signature of Applicant: _____ Date: _____

Signature of Co-Applicant: _____ Date: _____

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 and your household
- The right to be told the contents and meaning of the data
- The right to challenge the accuracy and completeness of the data

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