



**ECONOMIC DEVELOPMENT AUTHORITY MEETING
RICHFIELD MUNICIPAL CENTER, COUNCIL CHAMBERS
NOVEMBER 20, 2017
7:15 PM (IMMEDIATELY FOLLOWING THE HRA MEETING)**

Call to Order

Approval of the minutes of the regular Economic Development Authority meeting of August 21, 2017.

AGENDA APPROVAL

1. Approval of the Agenda

RESOLUTIONS

2. Consideration of the approval of a resolution to accept transferred projects from the Richfield Housing and Redevelopment Authority.

Staff Report No. 4

OTHER BUSINESS

3. Consideration of the approval of revisions to the Transformation Loan Program Guidelines updating the administration of the Program.

Staff Report No. 5

EDA DISCUSSION ITEMS

4. EDA Discussion Items

EXECUTIVE DIRECTOR REPORT

5. Executive Director's Report
6. Adjournment

Auxiliary aids for individuals with disabilities are available upon request. Requests must be made at least 96 hours in advance to the City Clerk at 612-861-9738.



ECONOMIC DEVELOPMENT AUTHORITY MEETING MINUTES

Richfield, Minnesota

Regular Meeting

August 21, 2017

CALL TO ORDER

The meeting was called to order by President Supple at 8:15 p.m.

ATTENDANCE

EDA Members Present: Mary Supple, Chair; Pat Elliott; Michael Howard; Doris Rubenstein; and Sue Sandahl

Staff Present: John Stark, Director of Community Development and Julie Urban, Housing Manager

APPROVAL OF THE MINUTES OF THE REGULAR EDA MEETING OF MAY 15, 2017

M/Rubenstein, S/Elliott to approve the minutes of the regular EDA meeting of May 15, 2017.

Motion carried 5-0.

Item #1	CONSIDERATION OF THE APPROVAL OF RESOLUTIONS APPROVING PROPOSED PROPERTY TAX LEVY FOR PAYABLE 2018 FOR CERTIFICATION TO HENNEPIN COUNTY
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Executive Director Devich presented Staff Report No. 3.

M/Sandahl, S/Elliott, to adopt a resolution approving the 2018 proposed Economic Development Authority budget and tax levy.

Motion carried 5-0.

ADJOURNMENT

The meeting was adjourned by unanimous consent at 8:21 p.m.

Date Approved: November 20, 2017

Mary B. Supple
EDA President

Julie Urban
Housing Manager

Steve Devich
Executive Director



STAFF REPORT NO. 4
ECONOMIC DEVELOPMENT AUTHORITY
MEETING
11/20/2017

REPORT PREPARED BY: Myrt Link, Community Development Accountant

DEPARTMENT DIRECTOR REVIEW: John Stark, Community Development Director
11/15/2017

OTHER DEPARTMENT REVIEW: N/A

CITY MANAGER REVIEW: Steven L. Devich, Executive Director

ITEM FOR COUNCIL CONSIDERATION:

Consideration of the approval of a resolution to accept transferred projects from the Richfield Housing and Redevelopment Authority.

EXECUTIVE SUMMARY:

The City Council adopted a resolution on May 9, 2017, establishing the Richfield Economic Development Authority (EDA). Since that time, the EDA has approved a 2018 budget that includes funding and administering certain activities that had been funded in the past by either the City of Richfield or the Richfield Housing and Redevelopment Authority (HRA). The specific programs meeting this description are the Kids @ Home and the Transformation Home Loans programs.

State statute governing the formation and administration of EDA's requires that the City Council formally takes an action to transfer such programs to the EDA and the EDA formally accept the transfer. The City Council adopted a resolution to transfer programs to the EDA on October 24 and now the EDA must accept those programs by the end of the year.

RECOMMENDED ACTION:

By motion: Approve a resolution relating to the Richfield Economic Development Authority and accepting the transfer of certain projects to such Authority.

BASIS OF RECOMMENDATION:

A. HISTORICAL CONTEXT

- By resolution, the Richfield City Council created the Richfield EDA on May 9, 2017.
- The EDA is intending to fund and administer the Kids @ Home and Transformation Home Loans programs that had formerly been funded and administered by either the City of Richfield or the Richfield HRA.
- The EDA will begin this funding/administrative role on January 1, 2018.

B. POLICIES (resolutions, ordinances, regulations, statutes, etc):

- The EDA was established by the City Council in accordance with Minnesota Statutes, Section 469.090 through 469.1082.
- Per Section 469.094, subdivision 2, the City Council transfers control, authority and operation of

certain projects of the Richfield HRA to the EDA.

C. **CRITICAL TIMING ISSUES:**

- Projects must be transferred to the EDA prior to January 1, 2018.

D. **FINANCIAL IMPACT:**

- All funds transferred from the HRA to the EDA shall be held in a separate account and accounted for separately.

E. **LEGAL CONSIDERATION:**

- Legal Counsel drafted the resolution.

ALTERNATIVE RECOMMENDATION(S):

- Do not accept the transfer of projects to the EDA.

PRINCIPAL PARTIES EXPECTED AT MEETING:

None

ATTACHMENTS:

Description	Type
□ Resolution	Resolution Letter

RICHFIELD ECONOMIC DEVELOPMENT AUTHORITY

RESOLUTION NO. _____

RESOLUTION ESTABLISHING THE RICHFIELD ECONOMIC DEVELOPMENT AUTHORITY; ACCEPTING TRANSFER OF CERTAIN PROJECTS AND PROGRAMS FROM THE HOUSING AND REDEVELOPMENT AUTHORITY IN AND FOR THE CITY OF RICHFIELD, MINNESOTA; AND APPROVING CERTAIN MATTERS IN CONNECTION THEREWITH

BE IT RESOLVED BY the Board of Commissioners of the Richfield Economic Development Authority (the “EDA”) as follows:

1. Pursuant to Resolution No. 11359, adopted by the City Council of the City of Richfield, Minnesota (the “City”) on May 9, 2017 (the “Enabling Resolution”), the City Council of the City established the EDA in accordance with Minnesota Statutes, Minnesota Statutes, Sections 469.090 through 469.1082, as amended (the “Act”), to promote and to provide incentives for economic development in the City.

2. The Enabling Resolution provides that the EDA has and may exercise all of the powers conferred by the Act upon a housing and redevelopment authority of the City.

3. Pursuant to Resolution No. 11427, adopted by the City Council of the City on October 24, 2017, and pursuant to Section 469.094, subdivision 2 of the Act, the City Council transferred the control, authority, and operation of certain projects and programs established by the Housing and Redevelopment Authority in and for the City of Richfield, Minnesota (the “HRA”) from the HRA to the EDA. The EDA accepts responsibility for the control, authority, and operation of certain projects and programs heretofore established by the HRA and transferred to the EDA, including but not limited to those set forth in EXHIBIT A attached hereto (collectively, the “Projects”).

4. All funds transferred from the HRA to the EDA shall be held in a separate account and accounted for separately.

5. Section 469.094, subdivision 2 of the Act provides that when a project or program is transferred from the HRA to the EDA, the EDA must covenant and pledge to perform the terms, conditions and covenants of any agreement of the HRA executed for the security of any bonds issued in support of the transferred project or program and to perform the terms, conditions and covenants of the HRA in connection with the program or project so transferred. The EDA hereby covenants and pledges to assume all of the duties and responsibilities of the HRA in connection with each and every Project so transferred by the City from the HRA to the EDA.

6. The EDA approves and adopts the Bylaws of the EDA currently on file with the Executive Director of the EDA.

7. The EDA approves and adopts the official seal of the EDA currently on file with the Executive Director of the EDA.

8. The EDA hereby requests that the City levy a tax in 2017 for taxes payable in 2018 in the amount of \$560,467, which amount is not in excess of 0.01813% of the estimated market value of taxable property in the City. Such request is made in accordance with Section 469.107, subdivision 1 of the Act.

9. The Executive Director of the EDA is authorized and directed to take whatever steps are necessary to give effect to this resolution. The President and Executive Director are authorized and directed to execute, deliver and accept on behalf of the EDA any and all documents and instruments necessary to give effect to this resolution.

Approved by the Board of Commissioners of the Richfield Economic Development Authority this _____ day of November, 2017.

President

ATTEST:

Executive Director

EXHIBIT A

TRANSFERRED PROJECTS AND PROGRAMS

Kids @ Home
Transformation Home Loans Program



STAFF REPORT NO. 5
ECONOMIC DEVELOPMENT AUTHORITY
MEETING
11/20/2017

REPORT PREPARED BY: Kate Aitchison, Housing Specialist

DEPARTMENT DIRECTOR REVIEW: John Stark, Community Development Director
11/15/2017

OTHER DEPARTMENT REVIEW: N/A

CITY MANAGER REVIEW: Steven L. Devich, City Manager

ITEM FOR COUNCIL CONSIDERATION:

Consideration of the approval of revisions to the Transformation Loan Program Guidelines updating the administration of the Program.

EXECUTIVE SUMMARY:

Last year, the Transformation Home Loan Program (Program) issued 5 new loans and dispersed payment on 2 additional loans from 2016 for a total expenditure of \$115,000. These funds were all committed to approved applicants by the end of January 2017. In the months following, staff collected approximately 40 names of people interested in the Program.

For 2018, \$131,000 has been allocated to the Program (enough to cover 6-8 loans). In order to better facilitate the distribution of funds when the program is in high demand, staff is proposing to make the following changes to the application process:

- Applications would be accepted during a set period of time.
- Staff would review applications and award funds once per year, depending on the number of projects selected for funding.
- Applications would be approved on the following criteria:
 1. completeness of application;
 2. adherence to Program guidelines;
 3. design and function of the project, including the presence of any special or unique element that meets city goals (e.g., energy efficiency, accessibility, etc.);
 4. demonstrated financial readiness;
 5. builder references (if applicable);
 6. in cases where the homeowner is doing part or all of the work, demonstrated evidence of experience and ability to complete the work within the required one year time period, and
 7. amount requested.

Once applications have been approved, a random lottery would determine which applications would be funded.

- For 2018, the following timeline is being proposed:
 - Applications Accepted: January 3-26
 - Staff Reviews Applications & Conduct Lottery: January 26 - February 13
 - Transformation Home Loans Awarded: February 14-16
 - Closing on Loans: Mid-February - Mid-March

- Projects may begin construction
- If the demand for funds does not exceed the available funding, the loans will be processed on a first-come, first-served basis.

RECOMMENDED ACTION:

By motion: Approve the recommended revisions to the Transformation Loan Program Guidelines.

BASIS OF RECOMMENDATION:

A. HISTORICAL CONTEXT

- The Program provides a financial incentive to homeowners for initiating major remodeling of their homes to meet their housing needs. Major remodeling projects are defined as exceeding \$50,000 in cost. These are eligible for an incentive loan equal to 15 percent of the project cost, not to exceed \$25,000. The loan is a no-interest, no-payments loan that is due and payable when the homeowner sells their home or is forgiven after 30 years.
- Since the Program began in 1993, the HRA has made 184 loans and loaned over \$2.2 million.

Transformation Home Loans 2012-2018:

Year	No. of Loans	Total Funds Committed
2012	3	\$60,955
2013	4	\$61,864
2014	1	\$8,265
2015	4	\$68,167
2016	3	\$68,122
2017	5	\$92,225
2018	6-8	\$131,000

*Note: Some loans are paid out during the following year if projects are not completed by the end of the calendar year.

B. POLICIES (resolutions, ordinances, regulations, statutes, etc):

- The goals of the Program are to:
 - Provide an incentive to homeowners for initiating major remodeling on their homes to meet their housing needs.
 - Increase the function and livability of small or outdated Richfield homes.
 - To increase the range of housing options available to individuals and families who want to live or remain in Richfield.

C. CRITICAL TIMING ISSUES:

- Funding for 2018 loans will become available January 1st. In order to apply for these funds, applicants will need to begin working on their applications as soon as possible.
- An email was recently sent out to people who have indicated their interest in the Program, explaining the proposed guideline changes that are being considered tonight.
- Following approval of the guideline changes, a confirmation email will be sent to interested parties, and the city webpage will be updated.

D. FINANCIAL IMPACT:

- For 2018, \$131,000 has been budgeted for the Program. This will fund 6-8 loans, depending on the amounts requested.
- For accounting purposes, awarding loans during the early part of the year will ensure that all committed funds are expended from the 2018 budget, rather than being added to the 2019 expenditures.

E. LEGAL CONSIDERATION:

- The guidelines are a tool for guiding program administration. While they do not constitute a contractual agreement or liability by the City or EDA, they provide a consistent guide for administering the Program and should reflect current practices.

ALTERNATIVE RECOMMENDATION(S):

- Do not approve the recommended revisions to the Transformation Loan Program Guidelines.
- Approve the Transformation Loan Program Guidelines with changes, as directed.

PRINCIPAL PARTIES EXPECTED AT MEETING:

None

ATTACHMENTS:

	Description	Type
▢	Transformation Home Loan Guideline Nov 2017 Redlined Version	Backup Material

TRANSFORMATION HOMES

PROGRAM GUIDELINES FOR STAFF ADMINISTRATION

REVISD: NOVEMBER 2017

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TRANSFORMATION HOMES PROGRAM GUIDELINES

The Transformation Homes Program Guidelines have been developed as a tool for guiding program administration. This document should not be interpreted as constituting any contractual agreement or liability by the City or HRA.

Statement of Purpose

To help improve and maintain an aging housing stock by providing financial and technical assistance to homeowners so they may make home improvements and undertake expansions to accommodate their housing needs.

Program Objectives

To provide an incentive to homeowners or home buyers for initiating major remodeling on their homes to meet their housing needs.

To increase the function and livability of small or outdated Richfield homes.

To increase the range of housing options available to individuals and families who want to live or remain in Richfield.

Definitions

Application Period:

The set time period during which applications are accepted and reviewed.

Architectural Consultant:

Individual architect or architecture firm that participates in the HRA's Architectural Home Consultation program. Architects conduct an in-home meeting with the homeowners to discuss design of home remodeling projects.

City:

The City of Richfield

HRA:

Housing and Redevelopment Authority in and for the City of Richfield.

Homebuyer:

Loan applicant who is in the process of purchasing, remodeling and occupying a Richfield home.

Homeowner:

Loan applicant who owns and occupies or purchases and occupies the home to be remodeled.

Lender:

The primary lender working cooperatively with the HRA on home remodeling programs.

Loan:

Interest free loan offered by the HRA for remodeling payable upon sale of the house or forgiven after 30 years.

Remodeler:

A licensed builder or Remodeler who meets the criteria established by the HRA, including all state and local license requirements.

Remodeling Advisor:

Individual contracted with the HRA who meets with the homeowner to discuss ideas, estimate costs and answer questions.

Data Privacy

The HRA is subject to Minnesota Statutes Chapter 13 (the “Minnesota Government Data Practices Act”). Under the Minnesota Government Data Practices Act, the names and addresses of applicants for or recipients of assistance under this program and the amount of assistance received under this program are public data. All other financial information submitted to the HRA for purposes of the loan application is considered private data.

Criteria for Program Eligibility

In order for a project to be eligible for a Transformation Homes Loan, certain conditions must be met.

1. Project costs for remodeling improvements must be \$50,000 or more. The Transformation Loan will be calculated at 15% of the project cost as determined by the HRA, not to exceed \$25,000.
2. The Homeowner shall provide a copy of the estimate and project specifications from the selected Remodeler for the work to be done. The Homeowner shall also submit house plans, a site plan, and any other reasonable information requested.
3. The Remodeler selected by the Homeowner shall be evaluated by the HRA to meet all remodeling criteria.
4. On a case by case basis, HRA staff may visit the applicant’s property and prepare an action plan to ensure viability of the project.
5. No work may have commenced on the proposed project if application is being made under the Transformation Homes Program. Nor may any completed work be considered.

Conditions of the Loan

1. An applicant’s project cost must be a minimum of \$50,000. All aspects of the project must be completed within a reasonable period of time such that all the work may be considered part of one project.

2. Sweat equity may be allowed. The estimated loan amount would be the combination of contractor and materials cost, but cannot include the value of homeowner labor. Sweat equity projects must be completed within one year.
3. For applicants obtaining mortgage financing, the full HRA Loan amount may be placed in an escrow account, if required by the Lender. The escrow account will be drawn upon in prorated increments, simultaneously as funds are drawn upon from the primary Loan to make payments to the Remodeler. Payment will be disbursed at the discretion of the Lender, upon satisfactory HRA verification of work in progress. Before the Loan payment can be provided to the Lender, , the Homeowner must sign the Promissory Note, an example of which is attached as Exhibit B.
4. In cases where an escrow account is not used, the primary Lender may require a simultaneous closing with the HRA Loan at the time permanent financing is secured. In these cases, the HRA may commit funds and authorize a project to begin prior to closing on the Loan. No funds will be disbursed until closing has taken place.
5. In those situations where the Homeowner is not utilizing the services of a Lender, partial and/or final loan payments may be issued to the homeowner at or near the end of the project. Payments will be made upon HRA approval of homeowner submitted documentation which will include a detailed list of expenditures, supplier and contractor invoices or receipts, and lien waivers.
6. Before final payment is issued (by Lender or HRA), inspections will be required by both HRA staff and the City Building Inspector. Upon satisfactory verification of work in progress, or upon completion, payments will be disbursed at the discretion of the lender or the HRA.
7. Copies of lien waivers or supplier/contractor invoices for the full amount of the payment must be provided at the time of final disbursement.
8. Loan funds are available on a limited basis. The HRA is not responsible for the unavailability of Loan funds to Homeowner.
9. No interest will accrue on the Loan; no monthly payments are required.
10. Payment of the Loan must be made in full within 30 days upon the sale, conveyance, assignment, lease or transfer of the property. A Satisfaction of Mortgage in recordable form will be provided upon receipt of payment. The Loan may also be paid in full at any time.

11. If the Homeowner still owns and occupies the property, the lien created by the Loan will be forgiven 30 years from the loan date ~~in~~^{to} the Promissory Note and Deed recorded Mortgage.
12. The Loan is a lien against the property. If at any time during the term of the loan, the HRA is asked to subordinate its position, the HRA subordination policy in effect at the time of the subordination request will apply. Please consult the Richfield HRA Subordination and Satisfaction Policy, available at www.cityofrichfield.org/richfieldmn.gov/subordinations or by calling 612/861-9778.
13. Only one Loan is available to a Homeowner at any given property location. A Homeowner may apply for one additional Loan at a different property location no sooner than seven years following the original Loan.

Eligible Improvements

Eligible improvements include:

- a.) Value-added improvements, such ~~as~~^{as:} additions, finished basements, kitchen and bathroom remodels ~~finishing off an additional bathroom or adding a garage;~~
- b.) Maintenance and repair, such as roof replacement, electrical or plumbing improvements, or cosmetic updating such as painting or wall-to-wall carpeting, when done in conjunction with value-added improvements; and
- c.) Any other improvements as determined by the HRA.

Non-eligible improvements include:

- a.) Swimming pools, hot tubs and greenhouses;
- b.) Decorative landscaping.

Application Procedure

The Homeowner must:

- ~~1. Meet with a remodeling advisor or an architectural consultant, if requested by the HRA;~~
- ~~2. Submit a complete application, which includes an application form, a copy of all bids demonstrating project costs, scopes of improvement, and plans;~~
- ~~3. An Application Fee is charged to cover the cost of administering the loan. The application fee is due at the time the application is submitted.~~
- ~~4. Applications will be reviewed and awarded on a first come, first served basis. In addition, the HRA by its sole determination, will prioritize applicants and reserve funding for those applicants who demonstrate progress using criteria such as the following:~~
 - ~~• Loan commitment from a lender in written form;~~
 - ~~• Complete, final and secured bid from contractor(s); and/or~~
 - ~~• Architectural drawings prepared demonstrating substantial remodeling is proposed.~~
 - ~~• Special or unique elements to the project that meet city goals, such as: Energy Efficiency improvements, Accessibility features, etc.~~
- ~~5. A commitment letter will be issued verifying the reservation of funds to be provided at closing.~~
- ~~6. If not pursuing a simultaneous closing, the homeowner will sign a mortgage and a promissory note agreeing to the terms of the loan. The mortgage filing fee and registration tax will be charge to the applicant. Following closing, work can begin on the project.~~

~~7. If a simultaneous closing with end-financing has been requested by the Lender, the homeowner may begin work once a commitment letter has been received, and building permits issued.~~

1. Meet with a remodeling advisor or an architectural consultant, if requested by the HRA;
2. The Homeowner submits a complete application, which includes an application form, a copy of all bids demonstrating project costs, scopes of improvement, and plans, within the time frame established by the HRA. The dates of the Application Period will be determined and publicized by November 1 of each year.
2. An Application Fee is charged to cover the cost of administering the loan. The Application Fee is due at the time the application is submitted. The Fee will only be deposited if the Application is accepted for funding.
3. All applications submitted during the Application Period will be reviewed. In order to be entered into the lottery for loan funds, the application must meet the following criteria:
 - a. completeness of application;
 - b. adherence to program guidelines;
 - c. design and function of the project; including the presence of special or unique elements that meet city goals (e.g., energy efficiency, accessibility, etc);
 - d. demonstrated financial readiness ;
 - e. builder references (if applicable);
 - f. in cases where the homeowner is doing part or all of the work, demonstrated evidence of experience and ability to complete the work within the required one- year time period, and
 - g. amount requested.
4. Once applications are verified to have met the above criteria, a random lottery will be held to select applications for funding
5. Selected applicants will be notified of funding no later than three weeks following the submittal deadline.
6. A commitment letter will be issued verifying the reservation of funds to be provided at closing.
7. If not pursuing a simultaneous closing, the homeowner will sign a mortgage and a promissory note agreeing to the terms of the loan. The mortgage filing fee and registration tax will be charge to the applicant. Following closing, work can begin on the project.
8. If a simultaneous closing with end-financing has been requested by the Lender, the homeowner may begin work once a commitment letter has been received, and building permits issued.
9. HRA staff may reject or accept an application at its sole discretion.

If requests received during the Application Period do not exceed the available funding, applications will be accepted on a first-come, first-served basis.

Hold Harmless

To the fullest extent permitted by law, the Homeowner must agree to defend, indemnify and hold harmless the HRA and the City of Richfield, their officers, agents and employees from and against all claims, loss, damage, costs and expense arising from bodily or personal injury or sickness, illness, or death of persons or damage to property resulting from or alleged to have resulted from the Remodeler's work and operations.

Remodeler Criteria

The Remodeler should meet a minimum set of standards and perform certain requirements in order to participate in the program:

1. Meet any Lender requirements when the Homeowner is seeking Lender financing.
2. Provide adequate evidence of builder's risk, comprehensive general liability and worker's compensation insurance coverage.
3. Provide a written warranty policy to the Homeowner and Lender.
4. Provide State Building/Remodeling Contractor license number.
5. Provide the following references:
 - Five satisfied customers;
 - Three major suppliers or subcontractors;
 - Names of building officials from two cities where the Remodeler has worked in the last three years.

Each Remodeler must fill out a Remodeler Form (Exhibit D).

Responsibility of Remodeler

The Remodeler must perform work in accordance with the specifications and contract provided to the Homeowner. Any guarantee and/or warranties on the materials, supplies or quality of work must be obtained by the Homeowner. Lien waivers must be provided at time of payment. All property permits must be obtained per city code.

NOTE: The City of Richfield has a Point of Sale ordinance that requires all residential properties pass a housing code inspection before sale. The HRA is not responsible for insuring compliance with this ordinance. Proper inspections should be arranged by the seller and any repairs made as part of the purchase/remodel process.

Housing and Site Development Criteria

The following requirements apply to all Transformation projects:

1. Each home shall be a detached single-family dwelling. Exceptions to this may be approved by the HRA.
2. At a minimum, off-street paved parking must be provided on the site in accordance with the zoning code.
3. Three and four bedroom homes as a result of remodeling are preferred. However, a minimum of two finished bedrooms and space for a third bedroom that could be easily finished will be acceptable.

4. Two full bathrooms as a result of remodeling are preferred. However, a minimum of one full bath and a 1/2 bath roughed in will be acceptable.
5. House design and appearance is a critical concern to the HRA. The house building lines, window placement, and orientation to street must present a balanced and pleasing view from all sides. Garage door dominance in design must be minimized. Blank walls without windows or doors are not allowed. Roof line variation will be reviewed.
6. If exterior work is included, exterior materials should be low maintenance. Masonite siding materials are not acceptable.
7. All landscaping and sod disturbed by the construction project must be repaired in a professional manner.
8. Adjoining properties must not be disturbed by the construction process.
9. Construction and the finished structure must improve or not have a detrimental impact on storm water drainage patterns in the neighborhood and on adjoining properties. Where roofs direct storm water toward minimum (five feet) side yards, gutters may be required as a condition of Loan payment.

Design Plan Review

1. The HRA must be provided with a set of the building plans, including building elevations, and a copy of the land survey or site plan.
2. HRA staff will review the plans to ensure conformance with the Housing and Site Development Criteria. Plan review by the Building Official is a separate process.
3. All building plans must be prepared in consultation with an architect or a qualified draftsman.
4. If any element of the plan is in conflict with the above criteria, the Remodeler will be notified.
5. Revised plans must be resubmitted for final approval.
6. All plan reviews will be completed by the HRA in a timely manner. Each plan submitted will be processed individually.
7. The HRA may refer a set of plans to the County Assessor to make a preliminary determination of value if there is concern about the extent of value added as a result of remodeling.

Forms/Exhibits

- A. Transformation Homes Application Form
- B. Promissory Note
- C. Mortgage Note
- D. Remodeler Form
- E. Summary of Costs and Loan Computation
- F. Letter of Commitment
- ~~G. Sworn Construction Statement~~
- H. Satisfaction of Mortgage