

City of Northfield, Minnesota	Policy Number: 4.10
COMMUNITY DEVELOPMENT (Housing & Redevelopment Authority)	Adopted: HRA - February 9, 2012
STREET ASSESSMENT ASSISTANCE POLICY	Revised: February 2019

1.01 STREET ASSESSMENT ASSISTANCE POLICY

A. OBJECTIVE

The objective of the City of Northfield Street Assessment Assistance Program is to lessen the financial burden of the 2018 street assessments for income eligible households in Northfield, Minnesota. **Financial assistance up to \$3,000 may be provided to assist with required street assessment expenses for income-eligible homeowners.** This assistance is in the form of a grant and will not need to be repaid to the City. This program is funded with tax levy dollars awarded to the HRA. Funding from this source may vary on an annual basis and may not be available in all funding cycles.

B. ELEGIBILITY

A. Household Income:

Gross Household income shall not exceed 80% of the Rice County median income level, adjusted for family size. **See Exhibit A** for a listing of median income for the City of Northfield.

ALL PERSONS age 18 or older living in the home must submit their income information. Income includes wages, alimony/child support, social security, etc. Household income is based on GROSS income before taxes. Verification of income shall be valid for not longer than 90 days from its submittal date to the City of Northfield.

B. Homeowners Tenure:

The homeowner must utilize the assessed property as their primary residence. Properties that are owned but lived in by a third party will NOT be eligible for assistance. Verification of primary residence will be through County tax rolls and cross checking with the Northfield rental ordinance of licensed properties.

Homes that are currently for sale, have been for sale, or removed from the market since January 15, 2019 by the homeowner, or are currently in escrow are NOT eligible for this program.

Homeowners who are in default on their property taxes are NOT eligible for this program unless a Rice County approved payment plan is in place.

C. APPLICATION PROCESS

A. Obtaining an Application

Applications shall be available from and returned to the City of Northfield Community Development Department, Attn: Housing Coordinator.

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Completed applications shall be reviewed and evaluated for approval in the order in which they are received.

B. Completing the Application

The awards are on a first come, first served basis. The program has a finite budget and once that amount has been reached there will be no further awards available for the 2019 Street Assessment projects.

Applications will be date stamped as they are received and will be processed in that order. Incomplete applications will not be processed and those homeowners will receive a letter stating their application was incomplete after all other applications have been processed.

- Applicant(s) shall be required to review and consent to the terms and conditions outlined in the Street Assessment Assistance Program Guidelines.
- Applicant(s) shall be required to complete the Street Assessment Assistance application (attached).
- Applicant(s) and all other adult persons age 18 or older who currently reside in the residence shall be required to provide copies of their last two (2) years income tax returns along with pay stubs for the last 12 weeks.

Staff shall review all applications and supporting documentation for compliance. A commitment letter shall be written to the applicant(s) if eligibility is met and funds are available for assistance. A notice shall be issued if eligibility is not met explaining the reasons why, or if funds are no longer available for assistance.

D. FINANCIAL ASSISTANCE

A. Amount of Funds:

The maximum assistance **shall not exceed \$3,000**. Assessment amounts to be awarded are based on the type of street project being completed and the assessment total for the individual property. The following terms apply:

- Full Reconstruction ½ of assessment or \$3,000, whichever is less
- Street Reclamation ½ of assessment or \$2,500, whichever is less
- Mill and Overlay ½ of assessment or \$2,000, whichever is less
- Overlay ½ of assessment or \$1,500, whichever is less

B. Repayment:

This is a grant program. The amount awarded to each homeowner will not be repaid to the City.

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C. CLOSING PROCEDURES

The award will be paid directly to the City. The homeowner will be responsible for paying the remaining balance utilizing the options available by the Engineering Department, and as outlined in your assessment notice. Please note that interest on assessments begins to be accrued 30 days after the assessment levy is adopted by the City Council.

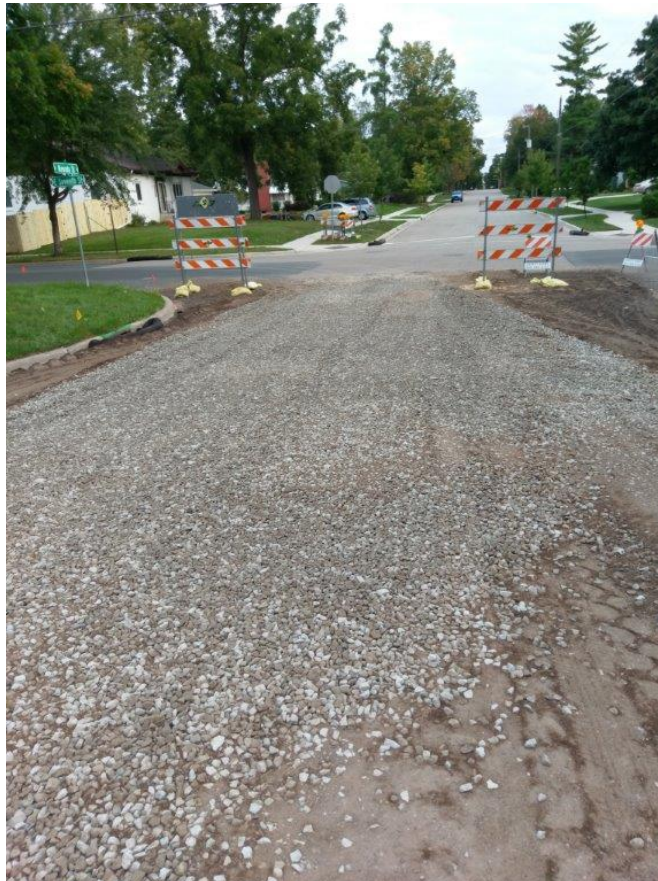
D. ATTACHMENT

The Street Assessment Assistance Program application is attached.

Northfield's Street Assessment Assistance Program

Policy and Application

A program of the Northfield Housing and
Redevelopment Authority



2019 Street Project

City of Northfield Street Assessment Assistance Program

SECTION 1: OBJECTIVE

The objective of the City of Northfield Street Assessment Assistance Program is to lessen the financial burden of the 2018 street assessments for income eligible households in Northfield, Minnesota. **Financial assistance up to \$3,000 may be provided to assist with required street assessment expenses for income-eligible homeowners.** This assistance is in the form of a grant and will not need to be repaid to the City. This program is funded with tax levy dollars awarded to the HRA. Funding from this source may vary on an annual basis and may not be available in all funding cycles.

SECTION II: ELIGIBILITY

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SECTION III: APPLICATION PROCESS

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SECTION IV: FINANCIAL ASSISTANCE

A. Amount of Funds:

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B. Repayment:

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SECTION VI: CLOSING PROCEDURES

The award will be paid directly to the City. The homeowner will be responsible for paying the remaining balance utilizing the options available by the Engineering Department, and as outlined in your assessment notice. Please note that interest on assessments begins to be accrued 30 days after the assessment levy is adopted by the City Council.

ACKNOWLEDGMENT AND ACCEPTANCE OF TERMS AND GUIDELINES DESCRIBED HEREIN:

Applicant/ grant recipient

Date

Co-Applicant(s)/ grant recipient

Date

If you have any questions regarding these guidelines, please contact:

Janine Atchison, Housing Coordinator
Northfield City Hall
801 Washington Street
Northfield, MN 55057
Phone: (507) 645-3047

EXHIBIT A

Effective February, 2019

# of Persons in Household	Income Limit
1	\$43,750
2	\$50,000
3	\$56,250
4	\$62,500
5	\$67,500
6	\$72,500
7	\$77,500
8	\$82,500

Gross Annual Household Income: 80% or less of the Median Income (family size) for Rice County.

**CITY OF NORTHFIELD
STREET ASSESSMENT ASSISTANCE PROGRAM
TENNESSEN WARNING**

Minnesota law requires that you be informed of your rights as they pertain to the Private information collected from you. Private data is that information which is available to you, but not to the public. The personal information we collect about you is private.

Furnishing your social security number and gender is not required, but other information collected from you or from other agencies or individuals authorized by you is required and is used to determine your eligibility for a City of Northfield Street Assessment Assistance Program. If you will not supply the required information, the City of Northfield ("City") will not be able to determine your eligibility for the assistance.

The dissemination and use of the private data we collect is limited to that necessary for the administration and management of the Street Assessment Assistance Program. Persons or agencies with whom this information may be shared include:

1. City personnel administering the Program.
2. The City attorney and support staff in the City attorney's office.
3. Federal, state, local and contracted private auditors.
4. Rice County personnel to verify property tax status.
5. Those individuals or agencies to which you give your express written permission.
6. Law enforcement personnel in the case of suspected fraud.

Unless otherwise authorized by state statute or federal law, other government agencies utilizing the reported private data must also treat the information as private.

You may wish to exercise your rights contained in the Minnesota Government Data Practices Act. These rights include:

1. The right to see and obtain copies of the data maintained about you;
2. The right to be told the contents and meaning of the data; and
3. The right to contest the accuracy and completeness of the data.

To exercise these rights, contact the City of Northfield City Clerk at 801 Washington, Northfield, MN 55057 - (507) 645-8833.

I have read and understand the above information regarding my rights as a subject of government data.

Loan Applicant

Date

Co-Applicant(s)

Date

**Include ALL of the items listed below!
An incomplete application will not be processed!**

- Street Assessment Assistance Application and Guidelines signed by all persons age 18 and over residing in the home;
- Last 3 months of pay stubs for all persons age 18 and above for **all** jobs worked, beginning with the most recent paycheck and going back 12 weeks;
- Statements or stubs for all other sources of last 3 months income for all applicants/residents;
- Last 2 years Federal & State Income Tax form 1040 as filed **and W-2's** for all applicants for all jobs worked.

Applications will be accepted beginning April 8, 2019 and no later than September 20, 2019

**FUNDS ARE LIMITED AND ARE AVAILABLE
FIRST COME – FIRST SERVE.**

Please return completed application to:
Janine Atchison, Housing Coordinator
Community Development Office, City Hall
801 Washington Street
Northfield, MN 55057
Phone: (507) 645-3047
Email: janine.atchison@ci.northfield.mn.us

Please Note: The City Council is scheduled to adopt the Street Assessment Levy on May 7, 2018. You will have 30 days after the Levy is adopted to pay the assessment interest free. After 30 days interest will be applied. The HRA will make every effort to process and pay their portion of the assessments prior to interest being applied for completed applications received by May 10, 2019. However, you will be responsible for the remaining balance of your assessment which may include interest. All payment options previously provided to you by the Engineering Office will still be valid.

Application for Street Assessment Assistance Program

SUBMIT ALL 11 PAGES OF APPLICATION

Part A: Homeowner Information

Applicant's Name	Co-Applicant's Name
Current Address	Phone Number
Email	

Provide the names and ages of ALL people that live in the property being assessed:

Full Name	Date of Birth	Full Time Student? Y/N	Relationship to Homeowner
			Homeowner

Household Income Information

Employment Information: Provide the following information for ALL persons age 18 or older that currently lives in the property who is employed full-time, part-time or seasonally.

Household Member	Employer's Name & Address	Rate of Pay	
		\$	per
		\$	per
		\$	per
		\$	per
		\$	per

Other Sources of Income: Indicate below if any person that lives in the property being assessed receives or anticipates receiving income from any of the following sources.

- Assistance Income (MFIP)
- Unemployment Comp
- Worker's Comp
- Social Security/SSI
- VA Benefits
- Business Income
- Retirement/Pension/Annuities
- Child Support/Alimony
- Other regular contributions or gifts

Household Member	Source of Income	Amount & How Often	
		\$	per
		\$	per
		\$	per
		\$	per
		\$	per
		\$	per
		\$	per

Relevant Assets and Debts

Bank Account/Other Assets: Indicate below if any person that lives in the property being assessed has the following assets.

Household Member	Checking/ Savings Account	
	Name of Bank, S&L, or Credit Union	
	Type of Account	Estimated Balance
	Name of Bank, S&L, or Credit Union	
	Type of Account	Estimated Balance
	Name of Bank, S&L, or Credit Union	
	Type of Account	Estimated Balance

Is this property your PRIMARY RESIDENCE? YES NO
 Do you own other residential property in Northfield? YES NO

 Address

Part B: Property Information

Property Address: _____

Property ID Number: _____
 (this can be found on your tax statement. It is a number similar to this: 22.06.0.00.000. **Staff cannot verify your property without this number**)

Are you current on all property taxes and assessments? YES NO
 (other than the pending street assessment)

Proposed Assessment Amount: \$ _____

CERTIFICATION AND SIGNATURES:

I/We certify that we have read and understand the Street Assessment Assistance Program Guidelines attached to this application.

I/We certify that all information provided for the purpose of qualifying for the City of Northfield Street Assessment Assistance Program is true and complete to the best of my/our knowledge. I/We understand that false statements or information may be punishable under state law and will result in termination of financial assistance and demand for repayment of all grant funds received. I/We understand that the City will retain this application whether or not it is approved for the amount of time mandated by the Data Practices Act and that, if approved, this application will be incorporated into the relevant documents necessary to receive financial assistance.

I/We understand and agree that this authorization or the information obtained with its use may be given to and used by the City of Northfield Housing and Redevelopment Authority. This authorization cannot be used to obtain any information about me that is not pertinent to my eligibility for and participation in the Street Assessment Assistance program.

The groups or individuals that may be asked to release the above information (depending on program requirements) includes but is not limited to:

- *Past & Present Employers
- *Enforcement Agencies
- *Credit & Credit Law Bureaus
- *Social Security Administration
- *Veterans Administration
- *Banks & Financial Institutions
- *State Unemployment Agencies
- *Support & Alimony Providers

I agree that a photocopy of this authorization may be used for the purposes stated above. This authorization will stay in effect until my loan application has been completed or terminated.

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Applicant signature	Print Name	Date
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Co-Applicant(s) signature	Print Name	Date
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*****OFFICE USE ONLY*****

- Application Complete?
- Signed by ALL parties age 18 and above?
- Income verification for the past 12 weeks?
- W2's and 1040's for the past two years?
- Does the household meet income guidelines?
 - o No. of people in HH _____
 - o Gross annual income _____

Assessment Determination

Address: _____

Type of Construction Project: _____

Total Assessment Owed by Owner: \$ _____

LESS Amount Paid by HRA: \$ _____

Full Reconstruction: ½ or \$3,000, whichever is less

Street Reclamation: ½ or \$2,500, whichever is less

Mill and Overlay: ½ or \$2,000, whichever is less

Overlay: ½ or \$1,500, whichever is less

Total to be paid by Homeowner \$ _____