

# **NORTHEAST PARK NEIGHBORHOOD ASSOCIATION MATCHING GRANT APPLICATION**

**Please submit the following documents:**

- Application Form (attached)
- Government Monitoring Addendum (attached)
- Data Privacy Act Statement (attached)
- Authorization to Release (attached)
- Current Mortgage Statement
- Proof of Matching Funds
- Copy of a current photo ID for all applicants
- Copy of bid proposals for the work to be performed or materials list for sweat equity projects
- 2<sup>nd</sup> bid proposal for all projects over \$5,000
- Contractor Acknowledgement form (attached) signed by the contractor who will be performing the work

**Do not sign any contracts or start your project until a grant closing has taken place. Any project begun before the grant closing will be ineligible.**

**Please note that there will be no down payments. Funds will be disbursed when projects are complete and permits (if applicable) are closed.**

**Construction and grant consultants are available to advise and answer questions about the program and your project. For assistance call: 612-588-3033**

**SUBMIT COMPLETED DOCUMENTS TO:**

**HousingResource Center  
2148 44<sup>th</sup> Avenue N  
Minneapolis, MN 55412  
612-588-3033**

## Northeast Park Matching Grant NRP Program Program Guidelines

1. **Program Intent:** The intent of the Northeast Park Matching Grant Program is to incentivize homeowners to make improvements to their homes that extends the life of the housing stock, improves livability standards and to makes visible improvements to the neighborhood.
2. **Grant Amount:** A minimum of \$1,000 and a maximum of \$3,000. The applicant must match each grant dollar one-for-one. Matching funds must be available at the time the grant is approved and the Participation Agreement is signed. If a property owner does not have the matching funds, they may be able to qualify for a loan through the Greater Metropolitan Housing Corporation to use as the match.
3. **Income Limit:** There is no income limit to be eligible for this program.
4. **Eligible Properties:** Properties must be located within the boundaries of the Northeast Park's neighborhood. Owner-occupied single-family detached homes and duplexes are eligible. Owner-occupied condominiums and townhomes are eligible for funding for interior improvement only. Homeowners' Associations are not eligible.
5. **Eligible Improvements:** Most permanent interior and exterior improvements are eligible. This may include such as, but not limited to, roof, furnace, water heater replacement, garage reconstruction, concrete/hardscape, water mitigation, radon mitigation, remodel bath, kitchen or basement, electrical and plumbing repairs and upgrades, insulation, security light and systems, energy efficiency upgrades, and accessibility improvements. If you have a question about whether your project is eligible, call the Housing Resource Center (612) 588-3033.
6. **Ineligible Improvements:** Luxury/recreational upgrades (pool, sauna, spa, etc.), furniture, non- permanent appliances, funds for working capital, debt services, refinancing existing debt and work initiated prior to approval of the matching grant.
7. **Application Processing:** Applications are to be submitted directly to GMHC's Housing Resource Center – North, 2148 44<sup>th</sup> Avenue North, Minneapolis, MN 55412. Applications will be processed on a first-come, first-served basis until all grant funds have been committed. Incomplete applications will not be processed until all requested documents have been received. The application can be processed without the bids, but the grant funds cannot be committed until the bids have been received and approved. No work may be started prior to the signing of the Participation Agreement.
8. **Total Project Cost:** It is the applicant's responsibility to obtain the amount of funds necessary to finance the entire cost of the work. Matching funds must be paid into the project in advance of the NRP grant funds.
9. **Mortgage Payments and Taxes:** Borrowers must be current on mortgage payments and have no unpaid taxes.
10. **Sweat Equity:** The property owner is allowed to perform the work on his/her own, as long as he or she is approved by the GMHC construction manager. Appropriate permits must be filed and inspections passed. Funds may only be used for the purchase of materials; funds cannot be used to compensate the owner for labor.

## GENERAL CONDITIONS AND PROCEDURES

**Application Processing:** GMHC will provide an application package with an application form and detailed instructions on what additional documents must be submitted to apply for the matching grant.

**Rehabilitation Consulting** is available on request from a GMHC construction manager. The construction manager can meet with the grantees to provide advice on proposed work, assist with the bidding process, and help select the successful bidder(s).

**Bidding:** Projects costing \$5,000 or more require two bids. All bids must be approved by the construction manager.

**Contractors/Permits:** Contractors contracting for work must be properly licensed by the City of Minneapolis or State of Minnesota (when required). Permits must be obtained when required by City ordinance.

**Fees:** Grant origination fees (\$300 per grant) will be paid by the NRP budget for this program.

**Work Completion:** Weather permitting all work items must be completed within 120 days of the grant closing.

**Disbursement process:** Payment to the contractor will be made after completion of the work. An inspection will be performed by the City (if a permit was required) and GMHC to verify the completion of the work. The following items must be received by GMHC before the funds can be released:

1. Final, original invoice from contractor (or materials list from supplier);
2. Completion certificate(s) signed by the borrower and the contractor;
3. Copies of all required city permits (also indicating final inspection by City);
4. Final inspection (verification) by GMHC;
5. Lien waiver(s).

Items 1 through 4 must be provided to GMHC to begin the preparation of the check(s). Item 5 (lien waiver) must be provided before the funds will be released to the contractor(s).

**Participation Agreement:** At the grant closing, the grantee will sign a "Participation Agreement" which will summarize the conditions of the program, the amount and sources of financing for the project, and the disbursement procedures outlined above.

**Department of Regulatory Services  
Licenses and Consumer Services Division  
Residential Specialty Contractors and Unlicensed Contractors  
Standard Operating Procedures  
February, 2008**

**RESIDENTIAL SPECIALTY CONTRACTORS LICENSE: Who needs one in Minneapolis?**

Minneapolis Code of Ordinance 277.2940: Residential specialty contracting business means the construction, repair, replacement, remodeling, alteration, conversion, modernization, improvement or addition to any building which is used as a private residence or dwelling place for not more than **four (4) families**, including accessory buildings and land, and either:

1. Provision of only **one of the eight categories of special skills** as defined by Minnesota State Statute 326.83, subd. 19 or
2. The provision of two or more of the eight categories of special skill as defined by Minnesota State Statute 326.83, subd. 19, and whose total gross annual receipts from projects regulated under this article do not exceed **fifteen thousand dollars (\$15,000.00)**.

The eight categories of special skills are defined as follows by MN State Statute 326.83, subd 19:

1. **Excavation.** Excavation includes work in any of the following areas: (1) excavation; (2) trenching; (3) grading; and(4) site grading.
2. **Masonry and concrete.** Masonry and concrete includes work in any of the following areas: (1) drain systems; (2) poured walls; (3) slabs and poured-in-place footings; (4) masonry walls; (5) masonry fireplaces; (6) masonry veneer; and (7) water resistance and waterproofing.
3. **Carpentry.** Carpentry includes work in any of the following areas: (1) rough framing; (2) finish carpentry; (3) doors, windows, and skylights; (4) porches and decks, excluding footings;(5) wood foundations; and (6) drywall installation, excluding taping and finishing.
4. **Interior finishing.** Interior finishing includes work in any of the following areas: (1) floor covering; (2) wood floors; (3) cabinet and counter top installation; (4) insulation and vapor barriers; (5) interior or exterior painting; (6) ceramic, marble, and quarry tile; (7) ornamental guardrail and installation of prefabricated stairs; and (8) wallpapering.

5. **Exterior finishing.** Exterior finishing includes work in any of the following areas: (1) siding; (2) soffit, fascia, and trim; (3) exterior plaster and stucco; (4) painting; and (5) rain carrying systems, including gutters and down spouts.

6. **Drywall and plaster.** Drywall and plaster includes work in any of the following areas: (1) installation; (2) taping; (3) finishing; (4) interior plaster; (5) painting; and (6) wallpapering.

7. **Residential roofing.** Residential roofing includes work in any of the following areas: (1) roof coverings; (2) roof sheathing; (3) roof weatherproofing and insulation; and (4) repair of roof support system, but not construction of new roof support system.

8. **General installation specialties.** Installation includes work in any of the following areas: (1) garage doors and openers; (2) pools, spas, and hot tubs; (3) fireplaces and wood stoves; (4) asphalt paving and seal coating; and (5) ornamental guardrail and prefabricated stairs.

A Residential specialty contractor means any person, other than a bona fide employee of a residential specialty contracting business, who owns or operates a residential specialty **contracting business**, or who **undertakes** or **offers** to undertake or agrees to perform any building contracting, or negotiates or offers to negotiate a building contract with an owner, or solicits or otherwise endeavors to procure by any means whatsoever, directly or indirectly, a **building contract** from an owner, whether or not such person is a **prime contractor** or **subcontractor** with respect to the owner.

**To determine if the contractor requires a residential specialty contractor's license we need to answer several questions:**

1. Does this contractor have a State Remodeler's, Building Contractor's, Roofer or siding license?

Open the internet to [www.doli.state.mn.us](http://www.doli.state.mn.us). Enter the contractor's name and see if he/she has a State license. If he/she has a State license, then refer the complainant to the Department of Labor and Industry. 277.2950. Exceptions. If a contractor is required to obtain a state license, such as a mechanical, plumbing or electrical contractor license, they do not need a Residential Specialty License.

2. Does this contractor need a City of Minneapolis license? Refer to the Residential Specialty Contractor definition above and check the key words outlined in the Minneapolis Code of Ordinances:

**1-4 dwelling unit:** Ask the complainant the number of units on their property.

**One of the eight categories of specialty skills:** If all the work performed is on the list in one category, they need a city license. If any of the work crosses categories, they need a State license.

**Fifteen thousand \$15,000 in gross annual proceeds each year.** The State exempts contractors from a license when they perform less than \$15,000 in contracting work each year. This exemption does not apply in the City of Minneapolis. If an individual performs less than \$15,000 contract work annually, and are exempt from the state license, they still must have a license in the City of Minneapolis. The State issues exemption certificates to contractors who perform less than \$15,000 gross annually.

**Contract with value over \$500.00.** A contract can be verbal or written. MCO 277.2950. Exceptions. This article shall not apply to: Any work which is done without compensation by private parties or Any work costing less than five hundred dollars

If the contractor meets the criteria listed above, they are required to obtain a City of Minneapolis Residential Specialty Contractor's license. All work performed on 1-4 dwelling units (with the exception of landscaping, plants and fences), by a contractor for pay over \$500 needs either a State license or city license.

MCO 277.2960: License required. No person shall own, operate, maintain, conduct or engage in the residential specialty contracting business, transact a building contract or hold himself or herself out as being able to do without having first secured a residential specialty contractor license from the city council. Said license shall be issued in accordance with the provisions of this article.

**What action should be taken if a contractor needs a license but does not have a license?**

If you determine the contractor need a State license then refer them to the Department of Labor and Industry.

If you determine a city license is needed:

1. In a first contract with a property owner, check the KIVA system to see if they have a city license. If they do not have a city license, then request the property owner to send a letter to the contractor stating what their problems are with the work performed and inform the contractor of their unlicensed status. Inform the property owner to call back if they cannot resolve their issues within a reasonable amount of time.

2. If the property owner calls back, request the following information from the property owner to proceed.
  - a. A copy of the written contract
  - b. A copy of the front and back of the cancelled check written for the work
  - c. A copy of the written receipt
  - d. Information on how they obtained the contractor's name. If it was through a newspaper ad or other advertisement, ask for a copy of the advertisement.
  - e. Any other written correspondence that has occurred between the contractor and the property owner
  
3. When you receive the above information, call the contractor. Discuss the following.
  - a. Ask if they have a State of Minnesota license or a City Residential Specialty Contractor's license. If they say they do not have any licenses, ask the type of work they do and determine if they need a State or City license. If they need a Residential Specialty License, ask if they would like to obtain a license. Get name and address to send them an application.
  - b. Discuss the property owner's complaint. Ask for their side of the story. Request they put their version in writing.
  - c. Give them a time period to apply for a license. One month is reasonable since it takes that about three weeks to get a bond.
  - d. Explain that if you do not get an application for a license by the due date, you may issue a criminal citation to them for operating without a license. Our goal is not to issue tags but to get licenses. With a license, we also have a bond so that we do not have to resolve a disputed issue, the bond company resolves it.
  
4. Call the property owner that sent the complaint. Explain the following.
  - a. The only thing the City can do with an unlicensed contractor is to write a misdemeanor citation for operating without a license.
  - b. We are going to try to get the contractor to
    1. Resolve their complaint directly with the property owner
    2. Apply for a license so there is a bond available for them to file their workmanship against.
  - c. If the contractor does not cooperate, the property owner will need to take their issue to court. They proceed to Small Claims Court if the dispute is valued under \$7500. If it is above \$7500, they should contract an attorney.

**If the contractor does not apply for a license, then what?**

Determine if the paperwork the property owner provided is adequate evidence to issue a criminal citation or criminal complaint. Administrative citations do not work with unlicensed contractors because we have a very low collection rate. Adequate evidence would answer these questions.

1. Was building contracting work proposed or completed?
2. Was the work proposed or performed over \$500?
3. Is it clear who to issue the charge of operating without a license?
  - a. Is a specific name on the check or contract? Banks often write the birth date and/or driver's license number of person cashing the check on the back or front of check.
  - b. If there is only a company name, can I prove who is the owner or operating that company?
4. Assess the motivation of the property owner. Some property owners know about licensing and use the city to avoid paying for work performed.

### **How to file a criminal complaint?**

Write up a summary of the issue.

1. Send a copy, with all the documentation the property owner sent, to the city attorney's office.
2. If the city attorney decides it is a valid complaint, they will write up a criminal complaint. This complaint will be returned to you. You must get it signed by a judge at Hennepin County District Court.
3. A court date will be set and you will be notified if you will be required to appear.

### **Can I write a citation instead?**

Yes. Use citations when the contractor has been cooperative but just never applied for a license or the property owner has inappropriate motivation.

### **When can I consider the complaint closed? If one of the following occurs:**

- 1 Upon application of a license.
- 2 Issuance of a citation or criminal complaints
- 3 Withdrawal of the complaint by the property owner.





**SIGNATURES**

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I/We certify that the statements contained in this application are true and complete to the best of my/our knowledge and belief.

I/We have read and understand the Program Guidelines.

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Applicant's Signature

Date

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Co-Applicant's Signature

Date

Return completed application and other required materials to:

HousingResource Center, 2148 44<sup>TH</sup> Avenue N, Minneapolis, MN 55412

For information on additional programs offered in your community, please call 612- 588-3033 or visit [www.gmhchousing.org](http://www.gmhchousing.org)

# ADDENDUM TO APPLICATION

## Northeast Park Matching Grant

### Information for Government Monitoring Purposes

The information being requested below is for determining compliance with federal equal credit opportunity, fair housing and home mortgage disclosure law. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate on the basis of this information, or on whether you choose to furnish the information. If you choose not to furnish this information and you have made the application in person, we are required to note ethnicity, race and sex on the basis of visual observation or surname. Please check below if you choose not to furnish the information.

**DATE OF APPLICATION:** \_\_\_\_\_

APPLICANT	CO-APPLICANT
<b>APPLICANT NAME:</b>	<b>CO-APPLICANT NAME:</b>
<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> I do not wish to furnish this information
<b>ETHNICITY:</b> (select only one ) <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>ETHNICITY:</b> (select only one ) <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>GENDER:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>GENDER:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male
<b>RACE:</b> (select one or more) <input type="checkbox"/> White <input type="checkbox"/> Black/African American <input type="checkbox"/> Asian <input type="checkbox"/> American Indian/Alaska Native <input type="checkbox"/> Native Hawaiian/Other Pacific Islander <input type="checkbox"/> American Indian/Alaska Native & White <input type="checkbox"/> Asian & White <input type="checkbox"/> Black/African American & White <input type="checkbox"/> American Indian/Alaska Native & Black/African American <input type="checkbox"/> Other Multi Racial	<b>RACE:</b> (select one or more) <input type="checkbox"/> White <input type="checkbox"/> Black/African American <input type="checkbox"/> Asian <input type="checkbox"/> American Indian/Alaska Native <input type="checkbox"/> Native Hawaiian/Other Pacific Islander <input type="checkbox"/> American Indian/Alaska Native & White <input type="checkbox"/> Asian & White <input type="checkbox"/> Black/African American & White <input type="checkbox"/> American Indian/Alaska Native & Black/African American <input type="checkbox"/> Other Multi Racial

\_\_\_\_\_  
**APPLICANT SIGNATURE**

\_\_\_\_\_  
**CO-APPLICANT SIGNATURE**

This Section For Lender Use
<p><u>Greater Metropolitan Housing Corporation</u></p> <p>Application received by:   _____ mail   _____ face-to-face interview   _____ telephone</p> <p>Staff Name: _____ Date _____</p>

THIS FORM MUST BE SIGNED AND RETURNED WITH THE APPLICATION

**DATA PRIVACY ACT**

In accordance with Minnesota Government Data Practices Act the Greater Metropolitan Housing Corporation (GHMC) is required to inform you of your rights regarding the private data collected from you.

Private data, collected from you or from other organizations authorized by you, is used to determine your eligibility for programs administered by GMHC. The use of private data we collect is limited to that necessary for administering programs and providing our services.

You may refuse to provide the requested information. If you do not provide the requested information, you may not be eligible for specific loans, grants or services.

Unless authorized by state or federal law, other government agencies using the reported private data must also treat the information as private. You may wish to exercise your rights as contained in the Minnesota Government Data Practices Act. These rights include:

- 1) The right to see and obtain copies of the data maintained on you
- 2) The right to be told the contents and meaning of data
- 3) The right to contest the accuracy and completeness of the data

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

Print Name _____	Print Name _____
Date: _____ Signature _____	Date: _____ Signature _____
Print Name _____	Print Name _____
Date: _____ Signature _____	Date: _____ Signature _____

THIS FORM MUST BE SIGNED AND RETURNED WITH THE APPLICATION

## AUTHORIZATION TO RELEASE INFORMATION

I have applied for a loan or grant through the Greater Metropolitan Housing Corporation (GMHC), at the HousingResource Center™. As part of the application process, employees of GMHC may verify information contained in my/our loan or grant application and in other documents required in connection with the loan. This verification process can be conducted either prior to closing or subsequent to closing, and may be performed either by employees of GMHC or by independent third parties, as a part of the origination, processing, underwriting, closing or quality control programs of GMHC.

I authorize you to provide to GMHC and to any investor to whom GMHC may sell my loan, to any servicer or any funder of the program for which I have applied, any and all information and documentation that they request. Such information includes, but is not limited to employment history, income; bank, money market and other financial account balances; credit history; copies of income tax returns and property information.

A copy of this authorization may be accepted as an original.

Your prompt reply is appreciated.

Thank you

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

NOTE: Use a separate form for each individual who is an applicant, guarantor or other individual whose information is considered in the application. Only one person signs each form.

THIS FORM MUST BE SIGNED AND RETURNED WITH THE APPLICATION

## AUTHORIZATION TO RELEASE INFORMATION

I have applied for a loan or grant through the Greater Metropolitan Housing Corporation (GMHC), at the HousingResource Center™. As part of the application process, employees of GMHC may verify information contained in my/our loan or grant application and in other documents required in connection with the loan. This verification process can be conducted either prior to closing or subsequent to closing, and may be performed either by employees of GMHC or by independent third parties, as a part of the origination, processing, underwriting, closing or quality control programs of GMHC.

I authorize you to provide to GMHC and to any investor to whom GMHC may sell my loan, to any servicer or any funder of the program for which I have applied, any and all information and documentation that they request. Such information includes, but is not limited to employment history, income; bank, money market and other financial account balances; credit history; copies of income tax returns and property information.

A copy of this authorization may be accepted as an original.

Your prompt reply is appreciated.

Thank you

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

NOTE: Use a separate form for each individual who is an applicant, guarantor or other individual whose information is considered in the application. Only one person signs each form.

**C O N T R A C T O R   A C K N O W L E D G E M E N T**

1. The Housing *Resource* Center (HRC) is the administrator of a housing program that may provide (if there is a Closing as defined below) some or all of the funds to pay for the construction work, in the form of a loan or grant or rebate to;  
*Print Homeowner's Name:* \_\_\_\_\_  
*Print Project Address:* \_\_\_\_\_
2. The contractor as named below (and subcontractors as applicable), are currently and shall be during the time of work, in full compliance with all State and local licensing and insurance laws, and a copy of the license certificate is attached hereto.
3. All work by the contractor as named below (and subcontractors as applicable) at the above project address shall be in full compliance with all current state and local building codes, zoning codes and any other applicable laws and regulations.
4. All necessary and required State and local construction permits shall be obtained and paid for by the contractor as named below. The contractor shall not direct or request the homeowner to pull the permit. Such permits shall be properly closed-off with proof thereof submitted to the homeowner or HRC. Such proof shall be in the form of either;
  - a. The original permit card or the inspector's business card signed/initialed and dated by the authorized inspector.
  - b. Request the authorized inspector to call the Housing Resource Center 612-588-3033 and leave a message as to the status of the permit. Note each inspector must be specifically requested to call.
  - c. The closed permit appears on the local inspection department computer or in their files.
5. The Housing *Resource* Center reviews all documents, as supplied by the homeowner and contractor, for conformance to the program guidelines. If all documents are in order the homeowner can Close on the funds by signing certain documents. Unless and until there is an official Closing the project is not approved for the program. The contractor is welcome to call the HRC to find out if there was a Closing.
6. Prior to the Closing the contractor shall submit to the homeowner a Contract for Construction and this Contractor Acknowledgement form, both properly filled out and signed.
7. The Contract (bid, proposal, estimate) must clearly and legibly contain each and every of the following six items;
  - a. Contractor's business name, address, phone and fax numbers.
  - b. Homeowner's name and project address.
  - c. Complete and detailed description of all proposed work including brand name materials/equipment with models, sizes, quantities, locations and warranties.
  - d. Total contract price and separate prices for options. Clearly state if cost of building permit is or isn't included.
  - e. Dated signature of the contractor.
  - f. Blank space for dated signature of the homeowner. Note the homeowner is advised not to sign the contract until closing.
8. The Housing *Resource* Center is not a party to the Contract nor subsequent changes if any, and the ultimate responsibility for payment of work completed is by and with the homeowner.
9. No work shall start prior to the Date of Closing. All work per the Contract, including close-off of all open permits and submittal of required paperwork, shall be completed within 120 consecutive days from the Date of Closing. The contractor should obtain a signed contract from the homeowner and find out from the homeowner or HRC the date of closing, to assure all work is completed within 120 days. Also allow for the homeowners 3 day right to cancel the contract.
10. Prior to release of any program funds the contractor must complete the work per the Contract and submit for HRC approval the following original items; a) Final Invoice showing the contractor's business name and address, the homeowner's name and project address, a brief description of the work for which payment is requested and all amounts paid and due; b) A valid Lien Waiver for the same amount as the invoice; c) Permits Closed with proof submitted per item #4 above; d) Contractor's and Homeowners's signatures on the HRC Completion Certificate form provided. In addition the release of funds is contingent on the HRC construction manager certifying that they have visited the site and observed the completed work.
11. The contractor as named below and any of its agents hereby states they have not and shall not collude, conspire or connive in any manner whatsoever to; a) Fix the price on the bid or contract or any element thereof. b) Submit a bogus or sham bid. c) Provide any unlawful incentive or advantage to any party of interest on this project.
12. Payments from program funds are for completed work and installed materials only, no funds are available for down payments. Two party checks are made out to both the contractor and homeowner, are delivered to the homeowner who is to countersign it and deliver it to the contractor.

Contractor's Business Name: \_\_\_\_\_

City/State License #: \_\_\_\_\_

As the owner or duly authorized representative of the contractor, I hereby acknowledge and understand items 1 thru 12 above.

Contractor's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## A VALID CONTRACT

The HousingResource Center™ must have a valid written contract from the contractor(s) you choose to work on your home improvement project.

The contract must contain the following six items:

1. Contractor's business name, business address & telephone/fax numbers
2. Homeowner's name and project address
3. Complete and detailed explanation of work, labor and materials  
*If materials are supplied by the homeowner they must be noted in the contract*
4. Costs of total work with the costs of options separate
5. Signature of contractor and date signed
6. Blank space for homeowner to sign and date  
*The homeowner should not sign the contract until signing the Participation Agreement for the Rehab Incentive Program at the Housing Resource Center*

**Contracts that do not contain all six items, or are not legible or do not contain enough information to determine the extent of the work and materials will not be approved. They will need to be revised and resubmitted.**

A Bid, Proposal or Estimate will be considered a valid contract if it contains all of the items listed above.

Please contact the HousingResource Center – North at (612) 588-3033 if you have any questions.