



# Homeowners Wanted!

**Are you a homeowner interested in rehabilitation grants to make necessary repairs to your home?**

**If so, the Douglas County HRA, in partnership with the cities of Osakis, Brandon and Garfield needs your input!**

The more homeowners interested in the program, the better chances of the program becoming available.



## Eligible Repairs:

- Health and Safety Issues
- Energy Efficiency (windows, doors, insulation)
- Mechanical (electrical, plumbing, heating)
- Structural (roofs, foundations, floors, stairs, ramps)
- Fixing state code compliancy issues

If the application we submit to MN Department of Economic & Employment Development (DEED) is funded, the program could offer **up to \$25,000 per household** as a grant to make these costly repairs.

## Terms:

- Deferred Loan (lien against the property) for 10 Years
- Amount depreciates 20% a year after the first 5 years and will be fully forgiven at the end of 10 years.

**Interested? Follow these steps to make your voice heard and show your interest:**

 **Fill out the Intent to Participate Form attached to this flyer and return to [rehabcoordinator@douglascountyhra.org](mailto:rehabcoordinator@douglascountyhra.org) or bring to our office: 1224 N Nokomis, Alexandria, or mail: DCHRA attn: Rehab, PO Box 965, Alexandria, MN 56308**



**Website:**

**<https://douglascountyhra.org/rehab>**

**For Questions or More Info Contact Janelle: 320-762-3848**

**\*Must be turned in by Friday, August 31, 2026.**



## INTENT TO PARTICIPATE SURVEY – OSAKIS/BRANDON / GARFIELD

Name / Address: \_\_\_\_\_

Phone: \_\_\_\_\_

# of People in  
Household: \_\_\_\_\_

Estimated Gross  
Annual Income: \_\_\_\_\_

This letter shows my intent to participate in the owner-occupied rehabilitation program, as outlined below in the enclosed packet.

**Return form by Friday, August 31, 2026 for inclusion in the pre-application package!**

I understand that:

- If the grant is awarded, funds will be limited and applicants will be prioritized on a first-come, first served basis, based on the completion of a full application packet.
- Participants in the program must be income-qualified, 80% or below the county median. Call Janelle at 320-762-3848 for more information and see below.
- Home must have needs that go beyond basic maintenance.
- The work that can be done with SCDP funds is generally limited to repairs or replacement of existing, deteriorated features such as windows, doors, furnaces, plumbing, roofs, etc. I understand no "remodeling" can be done with SCDP funds, although needed handicap accessibility improvements are allowed. I have identified the following work for my home that seems to meet these requirements (list the work you would like): \_\_\_\_\_

- I understand that I must be income eligible for the program and adhere to all guidelines required by the program.
- There will be a deferred loan (lien) placed on the home for 10 years. If the home is sold or changes owners in that time, full amount and/or a percentage of the SCDP loan must be repaid to the Small Cities Fund, specific to your city, according to rehab policies.
- The rehabilitation must be coordinated through the Douglas County Housing & Redevelopment Authority and competitive bids must be received for work. Any work done before coordinating with the DCHRA will not be eligible for SCDP funding.
- I understand I must live within the target area (WITHIN CITY LIMITS).

After reviewing the above, including the requirement for leveraged funds, I am interested in this program. *This is not an application for the program, only an interest in participation if the program became available.*

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

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

### Small Cities Proposed Income Limits for 2026

| # In Household: | 1        | 2        | 3        | 4        | 5        | 6        | 7         | 8         |
|-----------------|----------|----------|----------|----------|----------|----------|-----------|-----------|
|                 | \$58,950 | \$67,350 | \$75,750 | \$77,700 | \$90,900 | \$97,650 | \$104.350 | \$111,100 |

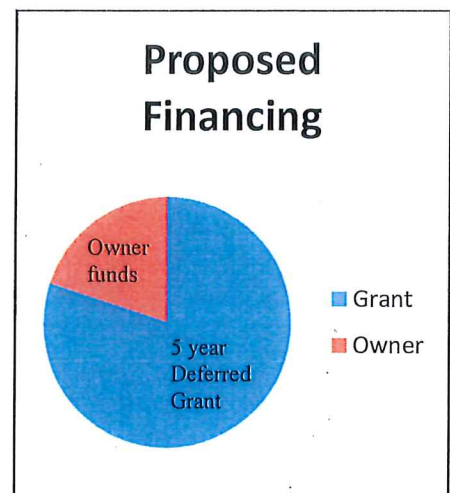
Dear Property Owner,

The Cities of Osakis, Brandon and Garfield are considering seeking grant funds from the Minnesota Department of Employment & Economic Development's (DEED's) Small Cities Development Program (SCDP) for downtown property owners interested in improving their commercial buildings. As part of the application process for these funds, the City must provide a list of interested property owners and examples of projects inside the City limits that need funding. **It is important that you complete the attached Letter of Interest Form if you are interested in a grant to fix up your commercial property!**

### Commercial Funding Information

These funds would be made available to property owners for qualifying projects by the way of deferred, no interest loans. The City plans to request this grant which would provide the following financing package to property owners for commercial projects:

- Maximum Dollar Amount: Up to \$40,000 per project (eligible program expenses)
- Minimum Owner Required Match: 20% of eligible project funds.
- Terms: up to 80% of eligible costs of your project may receive funding
  - 80% would be a grant that would be provided in the form of a 5-year forgivable loan which is only repaid if the property is sold; title is transferred, or conveyed within the first 5 years of the loan.



### **To Qualify:**

- The building must be inside the City limits (a smaller target area may be designated later).
- The building must be the site of a business.
- The applicant must be the building owner with the ability to have a lien placed on the property for all loans under the SCDP project. For Contract for Deed situations, the holder of the contract and the principal borrower must sign off on the loan.
- Taxes must be current and proof of insurance is required.

Interested property owners must fill out and return the "Letter of Interest" form to the Douglas County HRA. Submission of the Intent to Participate form *by building owners* will allow the City to prove that there is interest in this program. **Please submit the form no later than Friday, August 31, 2026** to:

Douglas County HRA  
Attn: Janelle Bennett  
P.O. Box 965  
Alexandria, MN 56208

*Special accommodations for people with disabilities available upon request.*

You can contact me with questions at that address or email the form to me at [rehabcoordinator@douglascountyhra.org](mailto:rehabcoordinator@douglascountyhra.org) or call me at 320-762-3848.

**What Happens Next:**

Information from these letters is needed for the City's preliminary application is due November 2026. Notification of approval will be in the spring 2027 at which time property owners and local media will be informed. Detailed individual applications from property owners will be collected during the summer/fall of 2027, and **the earliest that the first rehabilitation project may begin is during the late fall of 2027.**

**Commercial Letter of Interest Form**  
*Please sign and return to the Douglas County HRA*

This letter is intended to show my intent to participate in the Small Cities Development Program (SCDP) to rehabilitate my commercial property as outlined below / discussed at informational meetings / indicated in informational mailings.

|                                                                                                                                                                                                                                                        |                         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| <b>Commercial Property Address:</b>                                                                                                                                                                                                                    |                         |
| <b>Year Built:</b>                                                                                                                                                                                                                                     |                         |
| <b>Is the property occupied or vacant?</b>                                                                                                                                                                                                             |                         |
| <b>Is the property occupied by the owner or a commercial tenant?</b>                                                                                                                                                                                   |                         |
| <b>Business Name:</b>                                                                                                                                                                                                                                  |                         |
| <b>Ownership Type (ie; LLC, individual, non-profit, corporation):</b>                                                                                                                                                                                  |                         |
| <b>Desired SCDP Repairs:</b><br><i>(Please explain in detail to the best of your ability; information will be utilized by the City to demonstrate to DEED that there are interested participants and eligible projects in the program target area)</i> | <hr/> <hr/> <hr/> <hr/> |

Here is an example of a Commercial Property Project and how it may be financed:

The owner of a commercial property within the rehab target area runs a business out of the space. Their inspection shows a need for \$29,500 in repairs:

Estimated Project Costs

|                    |          |
|--------------------|----------|
| Roof Repair        | \$15,000 |
| Electrical         | \$2,000  |
| Siding             | \$5,000  |
| Tuck Pointing      | \$5,000  |
| Handicap Entrances | \$2,500  |
| Total: \$29,500    |          |

This is how the owner might pay their repairs:

|              |     |              |
|--------------|-----|--------------|
| Owners Match | 20% | \$ 5,900.00  |
| Grant        | 80% | \$ 23,600.00 |

- The property owner must provide 20% of the eligible project costs through bank loans, cash, or similar means.
- The grant funds would provide the remaining 80% of eligible project costs from the SCDP program through a 0% rate deferred rehabilitation loan that will be forgiven after 5 years if the property owner remains in compliance for the term of the loan (current on taxes, operated for approved commercial business, and retains ownership).

\* **NOTE:** If you are the owner of multiple buildings in the Small Cities Development Program target area, please complete and submit a separate "Letter of Interest" form for each building by **Friday, August 31, 2026**. Thank you!

I am the property owner for the above property and I understand that:

- Eligible Activities Include:
  1. Exterior repairs & improvements (windows, doors, signage, awnings, roofs).
  2. Code violation corrections (handrails, exit signs, health & safety issues).
  3. Ramps and bathroom accessibility conversions.
  4. Energy improvements (heating system upgrades)
- “Remodeling” is not allowed to qualify under the Small Cities Development Program although handicap accessibility improvements can be made.
- The Federal Labor Standards (Davis Bacon Wage Rates) apply to all work completed with Small Cities Development Program funds on commercial buildings. This means that the prevailing wage rates as determined by the Department of Labor and Industry for Douglas County will be enforced for all trades performing work funded by the SCDP loans.
- In order to receive the loan, an outside match of funds, a minimum of 20% of the total project cost, must be secured as a cashier's check before the work starts on my property.
- Under the City’s application, assistance offered to property owners would be in the following form for up to 80% of eligible program expenses with:
  - 80% of eligible project costs provided in the form of a 5-year forgivable loan which is only repaid if the property is sold; title is transferred, or conveyed within the 5 years.
  - 20% of eligible project costs provided by owner.
  - As security for repayment of the loan, a lien will be placed against my property for those 5 years.
  - Should I sell, transfer, or convey the property to someone else during the first 5 years, all of the grant, and any remaining portion of the installment loan, must be repaid to the City (which will be used on similar projects).
- The maximum loan amount through this program could be up to \$40,000.
- Not all applicants may receive funding. Applications will be processed on a first-come first-served basis.
- These funds are targeted to a specific area within the City.
- The building to be rehabilitated must be the location of a commercial business.
- All rehabilitation will be coordinated through the Douglas County HRA, and competitive bids will be required. Any work done before coordinating with the Douglas County HRA will not be eligible for funding.

After reviewing the above information and the program fact sheet, I am interested in participating in the Small Cities Development Program, should it receive funding. I also understand that by submitting this form in-person or via mail to the Douglas County HRA by Friday, October 31, 2025, I am not required to participate, however, I will be contacted if the program is selected to receive funding.

Property Owner Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Email Address: \_\_\_\_\_

\_\_\_\_\_  
Owner’s Signature

\_\_\_\_\_  
Date