



Adrian Housing & Redevelopment Authority
HOME IMPROVEMENT PROGRAM
Sidewalk & Driveway Removal and Replacement Loan (SDRRLP)
Siding and Window Replacement Loan (SWRLP)

1. Sidewalk and Driveway; This Program allows Adrian's homeowners to request a short-term loan for the replacement of an existing driveway approach, sidewalk and/or curb & gutter or the placement of an already removed sidewalk. It also allows the home owner to reestablish a removed sidewalk. The aforementioned and/or existing infrastructure will be badly deteriorated, broken and/or hazardous; as stated in Adrian's City Code. The City of Adrian may also require the replacement of the curb & gutter (or "curb cut") and/or sidewalk when the drive approach is being replaced; per City Code, Chapter 7 entitled "Streets & Sidewalks Generally".
2. Siding and Windows; This Program allows Adrian's homeowners to request a short-term loan for the replacement of siding and windows or exterior painting. The aforementioned and/or existing infrastructure will be deteriorated as stated in Adrian's City Code as stated in Chapter 10, Section 10.40, Subd. 4.
3. Sidewalk and Driveway loans, and Window loans that are for egress and/or bay windows, which then change the footprint of the home, will only be considered for projects that have been inspected and approved by the City of Adrian prior to the start of work (City Demolition & Zoning Application, respectively). Adrian's Housing & Redevelopment Authority's (HRA) Application for the SDRRLP/SWRLP also must be filled out for prior HRA review and possible approval.
4. New construction, driveway widening, driveway relocation, private sidewalks, 2nd driveways, and/or property redevelopment projects are not eligible for this program. As stated, sidewalk installations in areas where they were previously removed will be considered for this loan program.
5. The property owner shall select a licensed contractor to complete the project.
6. The property owner shall submit at least one proposal for the repairs. Proposals should include a sketch illustrating the existing items to be repaired along with details and dimensions of the proposed project. For the Driveway/Sidewalk program, the sketch must be submitted with the city approved Demolition and Zoning Applications, respectively.
7. For the Driveway/Sidewalk program, work shall begin only after City approves the Demolition (if applicable) Application, Zoning Application, and the attached application (Page 3) has been approved by the HRA. The City of Adrian, or the Adrian HRA, shall assume no liability nor guarantees for the work completed.
8. Upon approval and completion, the property owner shall obtain a fully completed original invoice from the contractor. The original invoice shall be submitted for processing to Adrian City Hall, 209 Maine Avenue, Suite 106, Adrian, MN 56110. Within 45 days of the receipt of the invoice, City Hall staff will make a check payable to the contractor for the invoice amount.
9. As loan security, a forty-six (\$46.00) dollar fixture filing (payable to the Nobles County Recorder's office) will be collected as an application fee, prior to commencement of the loan. The Fixture Filing will remain in effect until the loan is fully satisfied; either through loan repayments or through proceeds of a sale. Once the loan is satisfied, the HRA's Executive Secretary will complete the UCC termination closing (release) of the fixture filing. The Applicant is responsible for expenses related to the release of the fixture filing.
10. The applicants approved loan payments (\$50 minimum payment) will begin within sixty (60) days after the approved applicant receives the loan proceeds.
11. Loan information and up to date loan balances will be maintained by City staff at Adrian City Hall, 209 Maine Avenue, Suite 106, Adrian, MN 56110
12. Any outstanding loans, sixty (60) days in arrears, will be deemed to be in default. Outstanding loan balances may be sought through legal means; if the HRA deems those actions necessary.

PROGRAM GUIDELINES & PROCEDURES:

1. Complete the Application and submit it to Adrian City Hall at 209 Maine Avenue, Suite 106, Adrian, MN 56110 (an HRA decision will be obtained within forty-five (45) days of receipt of the application).
2. If applicable, apply and pay for a Demolition, Zoning Permit Application, and submit the Application Fee (\$46 payable to the NC Recorder's office) at Adrian City Hall.
3. Prequalification Inspection – City personnel will determine areas that are eligible for the sidewalk and driveway program, mark the limits of work, and document measurements.
4. Applicant obtains permission (permits) from the Adrian City Council regarding the Sidewalk and Driveway project (per the Demolition and Zoning applications, respectively)
5. If approved, the Contractor will ensure location services are performed by contacting Gopher State One Call prior to construction and that all other City of Adrian Demolition Permit and Zoning Permit information is fulfilled prior to construction.
6. Property Owner shall submit a contractor's invoice to Adrian City Hall when the project is completed.
7. City Hall staff will process the application with the accompanying invoice for payment.
8. City Hall staff will record a Fixture Filing at the Nobles County Recorder's Office.
9. A mutually acceptable loan-repayment schedule (\$50.00 minimum payment) will be established between the applicant and the Adrian HRA. Loan payments will start within sixty (60) days after loan proceeds are delivered to the applicant.
10. Loan payments will commence until the loan is fully satisfied; with no payment being in arrears for more than sixty (60) days.
11. Loan payments that are in arrears for more than sixty (60) days are considered to be in default.
12. Loan's are not transferable; if the home is sold or otherwise occupied by another party, the loan is due and payable in full.
13. HRA personnel will file a UCC closing to release the lien when, and if, the loan is satisfied.

Contractor Notes:

- The Contractor shall not begin work without a Permit (when necessary) and an approved application.
- Applications will not be accepted from contractors without the property-owner's signature.
- The HRA will not reimburse damaged or vandalized work.
- The contractor shall warranty all work for a period of one (1) year from the installation date.
- Contractors shall familiarize themselves with the work site and ensure that all necessary locates are performed prior to commencing work. Public works staff are available for dialogue.
- No extra charges will be accepted including root removal, cartage, or landfill charges.
- Curb that is not depressed shall be saw cut/replaced to be eligible.
- All work shall be completed according to Adrian City Code.
- For the sidewalk program, truncated domes will be replaced if removed. Sidewalk and Driveway work shall not begin prior to the 1st Monday in April and work will be completed no later than the 3rd Friday in October (weather permitting).
- State of Minnesota right-of-ways require a State Permit through MnDOT

Applicant's Initials