



**City of Bovey/Taconite**  
**Small Cities Development**  
**Program**



**From: City of Bovey & KOOTASCA Community Action, Inc.**

**To: Residents of the City of Bovey & Taconite**

***YOU MAY BE ELIGIBLE FOR ASSISTANCE IN MAKING REPAIRS TO YOUR HOME!!***

**Funding is available to homeowners that live within the described city limits of Bovey and Taconite, excluding any Single Wide Mobile Homes.**

The City of Bovey has received SCDP funding from the Minnesota Department of Employment and Economic Development. These funds are for the purpose of providing housing rehabilitation for low and moderate income homeowners. The rehabilitation activity is **not** a remodeling program (although required handicap accessibility improvements are permissible).

If your household income falls into the categories outlined below you are deemed income eligible, pending full application review by KOOTASCA staff.

**INCOME GUIDELINES**

<b>Household Size</b>	<b>Annual Gross Income (May not Exceed)</b>
<b>1 person</b>	<b>\$38,950</b>
<b>2 persons</b>	<b>\$44,500</b>
<b>3 persons</b>	<b>\$50,050</b>
<b>4 persons</b>	<b>\$55,600</b>
<b>5 persons</b>	<b>\$60,050</b>
<b>6 persons</b>	<b>\$64,500</b>
<b>7 persons</b>	<b>\$68,950</b>
<b>8 persons</b>	<b>\$73,400</b>
<b>9 persons</b>	<b>\$77,850</b>
<b>10 persons</b>	<b>\$82,300</b>

*Larger households have higher income limits. Income limits are adjusted annually so they may be subject to change before the program ends.*

Qualifying applicants will be eligible for a 10 year **deferred** loan - **no interest, no payments - forgiven 10% per year**. As long as you meet the eligibility requirements and own & occupy the home as your primary residence for the term of the loan, **the loan is 100% forgiven**.

**ALLOWABLE IMPROVEMENTS include but are not limited to;**

- **Siding & Roof**
- **Windows & Doors**
- **Electrical Improvements**
- **Plumbing Improvements**
- **Insulation**

*Most funding sources allow any improvements which makes the home more energy efficient, habitable and safe or which serve to extend the life of the home.*

**EXAMPLES OF SOME IMPROVEMENTS WHICH ARE NOT ALLOWED ARE:**

- **Decks & Patios**
- **Patio Doors**
- **Bay or Bow Windows**
- **Additional Bedrooms/Bathrooms (unless required for handicapped accessibility)**

If you think you are eligible and desire to participate in this program complete the enclosed pre-application and return it in the provided pre-stamped envelope.

**Questions?** Contact KOOTASCA's Housing Rehab Specialist  
Phone (218) 999- 0837 / Toll Free 877-687-1163

**Before**



- Defective, damaged siding;
- Old, weather-worn, broken shingles;
- Boarded-up missing window;
- Deteriorating and drafty windows and door.

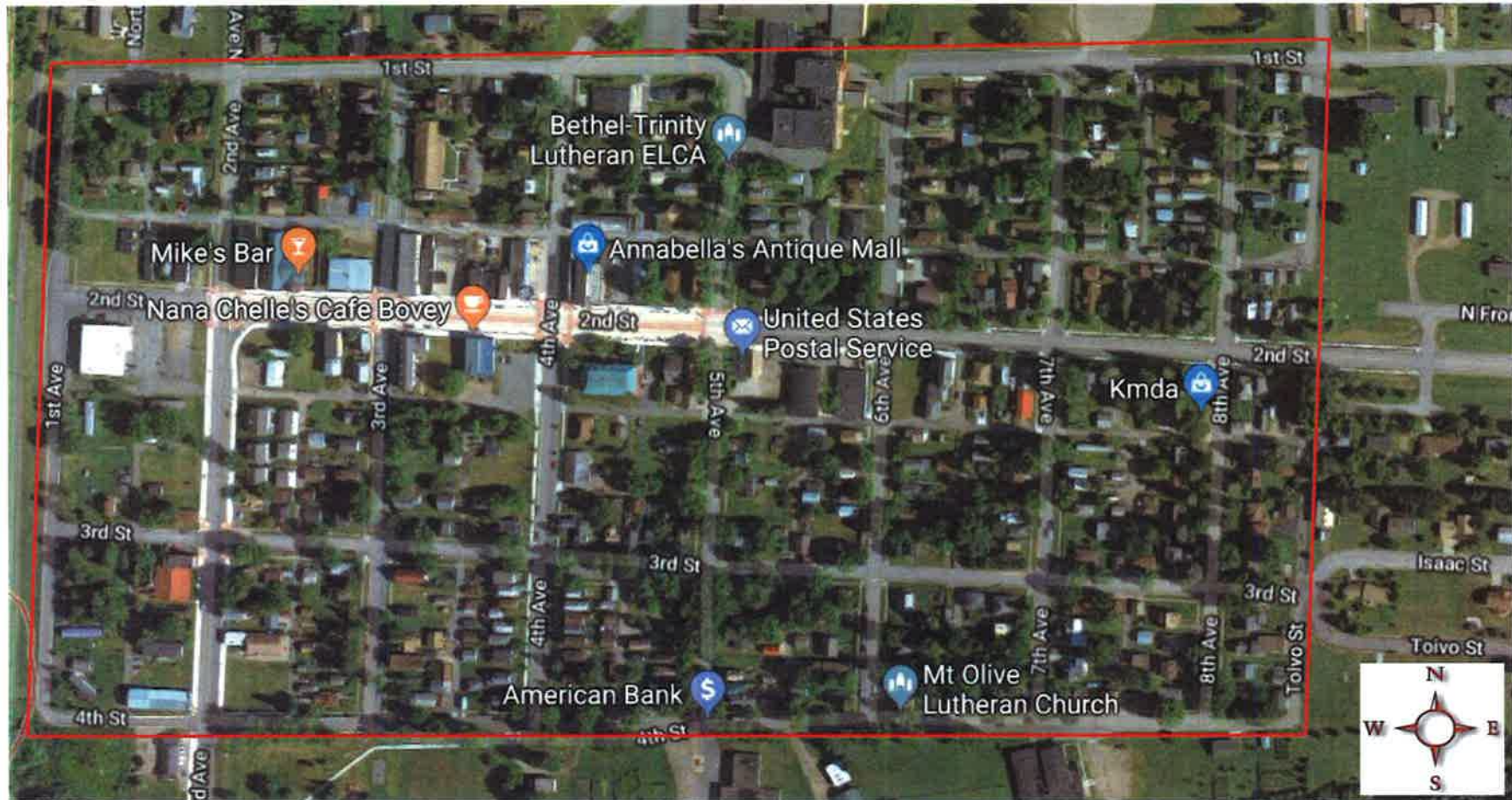
**After**



- Energy Star rated windows;
- Energy efficiency storm door and insulated entry door;
- 30 year asphalt shingles;
- Vinyl siding... and much more!

## City of Bovey Selected Area of Funding

Your property must fall within the outlined area shown below to be eligible, pending full application review by KOOTASCA staff.



**Area outline description:** The area encompassed between the East side of 1<sup>st</sup> Avenue, South side of 1<sup>st</sup> Street, West side of Tolvo Street (parallel with 8<sup>th</sup> Avenue) and North side of 4<sup>th</sup> Street.

## City of Taconite Selected Area of Funding

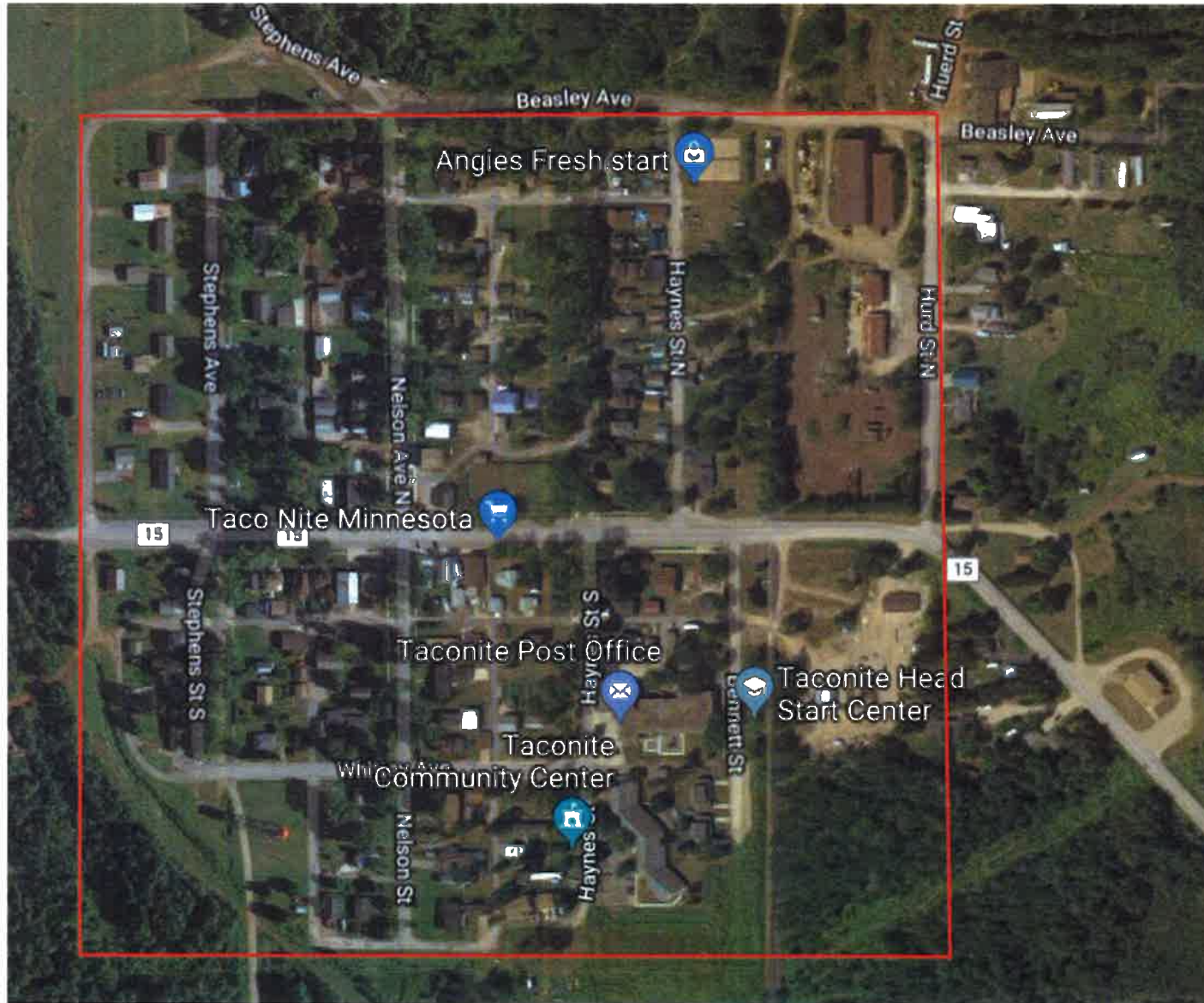
Your property must fall within the outlined areas shown below to be eligible, pending full application review by KOOTASCA staff.



**Area outline description:** The area adjacent to Lawson Avenue and Guyer Street within Taconite City limits.

## City of Taconite Selected Area of Funding

Your property must fall within the outlined areas shown below to be eligible, pending full application review by KOOTASCA staff.



**Area outline description:** The area encompassed between the East side of the West portion of Beasley Avenue, the South side of the North portion of Beasley Avenue, the West side of Hurd Street North and the North side of the Southernmost point of Nelson Street.