



November 2010

Dear Homeowner:

Thank you very much for your interest in the Neighborhood Impact Program! Enclosed is an application, program overview and information regarding hiring a contractor.

NIP applications are processed on a first-come, first-served basis so prompt submission is important as the City anticipates funds will be exhausted very quickly. Funding is not guaranteed.

Another resource for home improvement projects is the Minnesota Fix-Up Fund which provides below market interest rates. Contact a participating lender or www.mhfa.state.mn.us for additional information about this program.

The City of Moorhead also continues to offer the Community Development Block Grant Single-Family Home Rehabilitation Loan program to households of low to moderate income. This is a no-interest loan with deferred payments. This program currently has a waiting list of 12 months. Preliminary applications are available by calling 299-5434, on-line at www.cityofmoorhead.com/housing click on *Housing Programs* then *Home Improvement Programs*, or stop by Fourth Floor of City Hall.

If you have any questions regarding the program or application, please contact me at 299-5434 or mary.schmitt@ci.moorhead.mn.us.

Sincerely,

Mary L. Schmitt
Community Development Specialist