



City Of Federal Dam
 Community Hearing Minutes
 Small Cities Development Grant
 March 9, 2026 @6:00

Present: Acting Mayor: Karen Yuhala, Council Members: Linda Monette, Lisa Lego, Clerk Mandi Payment, Treasurer Linda Knox.

Absent: Mayor Kenneth Raines, Natalie Zobava

Visitors: Rory Sherman, Wanda Hardies, Nate and Amy Lego, Dale Zorman

Pledge of Allegiance:

Clerk Payment read an overview and description of the SCDP funding opportunity to residents of Federal Dam.

The City of Federal Dam is exploring the opportunity to apply for state funding through the Small Cities Development Program (SCDP) to help homeowners make important health, safety, and energy-efficiency improvements to their homes. This funding can provide critical assistance for repairs such as roofing, heating systems, electrical or plumbing upgrades, windows, siding, accessibility modifications, and more. To determine whether our community qualifies for this grant, the State of Minnesota requires us to collect basic information from interested homeowners.

Housing Rehabilitation Program —

Fact Sheet

The City of Federal Dam is exploring the possibility of applying for a Small Cities Development Program (SCDP) grant to help homeowners make essential improvements to their homes. To determine eligibility and community need, we are gathering interest surveys from residents.

Program Overview

The Housing Rehabilitation Program may offer financial assistance to qualifying homeowners to address health, safety, and structural issues in their homes. Eligible improvements may include: - - - - - Roofing repair or replacement Electrical system repairs or upgrades Plumbing repairs Heating system/furnace replacement Foundation or structural repairs Accessibility improvements (ramps, bathroom accessibility updates, entrances, handrails) Energy efficiency improvements such as windows, doors, siding, insulation, and efficient mechanical systems

PROGRAM DETAILS

- - - Maximum Assistance Per Home: Up to \$25,000 per eligible property (final amount determined by state guidelines). Funding Type: Typically a 0% interest deferred loan, with repayment usually required

only if you sell the home, transfer ownership, or move out within a set time period. No monthly payments while you live in the home as your primary residence.

BASIC ELIGIBILITY REQUIREMENTS

- To qualify, homeowners must: - - -
- Live within the City of Federal Dam
- Own and occupy the home as their primary residence
- Be current on property taxes and mortgage
- Meet income guidelines based on household size (HUD 80% limits for Cass County)
- Have repair needs that align with program requirements

INCOME LIMIT GUIDELINES (HUD — Cass County, 2024) Income includes wages, Social Security, disability, pensions, and other regular sources.

- 1 person: \$48,800
- 2 people: \$55,800
- 3 people: \$62,750
- 4 people: \$69,700
- 5 people: \$75,300
- 6 people: \$80,900
- 7 people: \$86,450
- 8 people: \$92,050

Residents can expect the survey in the mail the week of March 15th.

Your participation is extremely important. The more responses we receive, the stronger our application becomes—and the greater the chance that Federal Dam will receive funding to support local homeowners.

The return deadline is May 1, 2026.

Adjourned: 6:10 P.M. M/S/P (Monette, Lego)

Attest to:

Karen Yuhala---Acting Mayor



Mandi Payment---Clerk

