



## Rehabilitation Loan Program Work Program Agreement

**INSTRUCTIONS:** Must be completed on all loans for which the borrower or other household member is performing the work.

\_\_\_\_\_  
Borrower Last Name                      Borrower First Name                      MI                      MHFA Loan #

\_\_\_\_\_  
Property Address                      City                      State                      Zip

\_\_\_\_\_  
Completion Date                      Estimated Inspection Date(s)

Attach a materials list which includes costs from suppliers with loan package. Only permanent improvements to the home are eligible; tools, sandpaper, etc. are not eligible expenses.

In consideration of the undertaking by the Minnesota Housing, pursuant to the Rehabilitation Loan Program, to pay from Loan Funds the cost of materials and supplies necessary to perform the approved improvements, the undersigned makes the following covenants and warranties to the Lender and Minnesota Housing.

- a. I/we have the ability and skills to perform the work specified above.
- b. I/we will secure all necessary permits and comply with applicable building codes, regulations, and ordinances.
- c. I/we will bear the responsibility for making all arrangements to obtain necessary materials and supplies, the cost of which shall not exceed the total approved loan amount. Such arrangements shall not be made without express authorization of the Lender.
- d. I/we will complete all work by the completion date set forth above and permit entry to the premises to be improved for the purpose of the inspections referred to above.
- e. I /we have agreed to supply my/our services without compensation to accomplish the improvements without duress or influence from Lender or Minnesota Housing, and absent representations by Lender and/or Minnesota Housing that such services were required as a precondition to a Minnesota Housing Loan.

- f. I/we shall defend, indemnify, and hold harmless the officers, members, and employees of Lender and Minnesota Housing, and the Borrower, if different from the household member performing work, from any and all damages and claims for damages resulting from personal injury and property damage, or from defects in workmanship or materials, including consequential damages, arising or in any way resulting from my/our performance under this Agreement.
- g. Borrower shall not treat materials or supplies delivered or installed pursuant to this Work Program Agreement as Borrower's until a Completion Certificate has been executed by Borrower.
- h. Borrower hereby authorizes the disbursement by Lender of loan funds on Borrower's behalf directly to materialmen and suppliers contributing to the improvements.
- i. In the event of a breach by Borrower of any of the covenants and warranties herein contained, Borrower hereby agrees, at the option of Lender, to permit the completion of the approved improvements by contractors designated by Lender, and to permit entry into the premises to be improved to the extent necessary to complete said improvements.

Signature (Household member performing work)	Date	Signature (Borrower, if different from household member performing work)	Date
Print Name	Date	Print Name	Date

