



4141 Douglas Drive North • Crystal, Minnesota 55422-1696

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## HOME IMPROVEMENT ASSISTANCE

### **Housing *Resource* Center**

2148 44<sup>th</sup> Ave N, Minneapolis

[www.gmhchousing.org/1397-2](http://www.gmhchousing.org/1397-2)

(612) 588-3033

Do you have technical questions about a potential home repair or remodeling project? Are you looking for financial assistance, incentives or rebates for home improvements? The *Housing Resource* Center is available to help! Office hours are 9 a.m. – 5 p.m. Monday-Thursday, and 9 a.m. – 1 p.m. on the 4<sup>th</sup> Saturday of each month. Services are free of charge to residents of Crystal and some adjacent communities.

### **Home Improvement Incentive Rebates**

Most Crystal homeowners are eligible for an EDA -funded rebate for a percentage of home improvement project cost.

- To qualify, the property must be owner occupied and the project must have a total cost of at least \$2,000.
- Rebate percentages are on a sliding scale with a maximum income of \$102,960 for a household of four (income limits will depend on your household size).
- A property may not receive more than \$10,000 from the program per year.
- **To receive the rebate, you must submit an application and receive approval from the *Housing Resource* Center before you start your project.**

For more information please contact the *Housing Resource* Center at (612) 588-3033 or visit their website at [www.gmhchousing.org/1397-2](http://www.gmhchousing.org/1397-2).

### **Interest Rate Buy-Down for Community Fix-Up Fund Loans**

Crystal homeowners may also take advantage of a discounted interest rate for home improvement loans made through the Community Fix-Up Fund administered by the *Housing Resource* Center. Maximum household income is \$98,670 for a household of four (income limits will depend on your household size). Minimum loan is \$2,000; maximum loan is \$50,000. Maximum loan-to-value ratio is 110% of the after-rehab value. Maximum term is 10 years for loans up to \$10,000 or 20 years for loans over \$10,000. For more information please contact the *Housing Resource* Center at (612) 588-3033 or visit their website at [www.gmhchousing.org/1397-2](http://www.gmhchousing.org/1397-2).

### **Deferred Home Repair Loans**

This program is administered by Hennepin County and offers deferred, no-interest home repair loans to homeowners up to 50% of metro area median income (\$42,900 for a household of four). Also available are deferred loans with a modest interest charge for homeowners up to 80% of AMI (\$65,700 for a household of four). Income limits will depend on your household size. These loans are forgiven after 15 years unless the homeowner sells or is no longer living at the property. For more information please call the county's housing rehabilitation staff at (612) 348-9260 or email [rehab@hennepin.us](mailto:rehab@hennepin.us).