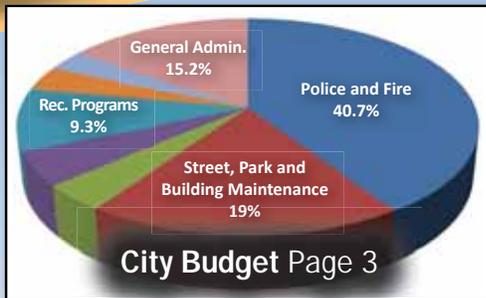




CONNECT WITH US



# THE CRYSTAL CONNECTION



**Design Award Page 4**



**Carp Tracking Page 10**

## IN THIS ISSUE

- Contacts & Meetings ..... Page 2
- 2017 City Budget .....Page 3
- Election Info & Crystal Design Award ....Page 4
- Final Street Reconstruction Project.....Page 5
- Police Chief's Corner.....Page 6
- Adopt-a-Hydrant & Yard Waste Site .....Page 7
- Snow Removal & Holiday Recycling .....Page 8
- Snow Plowing & Emergency Car Kit.....Page 9
- Carp Tracking & Light Rail .....Page 10
- Permits, Lighting Contest & EDA Lots.....Page 11
- Home Improvement Assistance .....Page 12

Turn Over For Recreation Brochure

PRRST STD  
US POSTAGE PAID  
PERMIT 30308  
TWIN CITIES MN

City of Crystal  
4141 Douglas Dr. N.  
Crystal, MN 55422

## City Connections

City Hall is open Monday - Friday, 8 a.m. - 4:30 p.m.

Closed: Nov. 24 –25; Dec. 26;

Jan. 2 and 16; and Feb. 20

[www.crystalmn.gov](http://www.crystalmn.gov)

Main Switchboard .....	763-531-1000
Animal Control .....	763-531-5161
Assessing .....	763-531-1118
Code Enforcement.....	763-531-1143
Communications.....	763-531-1136
Community Center/Recreation .....	763-531-0052
Crime Tip Hotline.....	763-531-1020
Elections/Voting .....	763-531-1145
Engineering .....	763-531-1161
Fire (West Metro Fire-Rescue District) ...	763-230-7000
Parks .....	763-531-1158
Police Records .....	763-531-1014
Police/Fire Emergencies .....	911
Recycling (Hennepin Recycling Group) ...	763-493-8006
Rental Properties.....	763-531-1144
Streets .....	763-531-1164
Utilities .....	763-531-1166
Utility Billing .....	763-531-1114
Zoning.....	763-531-1142

Deaf and hard-of-hearing callers can contact the MN Relay Service at 711 or 1-800-627-3529 V/TTY

## Council Members

(Newly-elected members to be sworn in Jan. 3, 2017)

Mayor Jim Adams ..... 612-805-5101  
[jim.adams@crystalmn.gov](mailto:jim.adams@crystalmn.gov)

Laura Libby (Section I) ..... 763-670-2721  
(Term ending Jan. 2, 2017) [laura.libby@crystalmn.gov](mailto:laura.libby@crystalmn.gov)

Olga Parsons (Section II) ..... 612-217-2337  
[olga.parsons@crystalmn.gov](mailto:olga.parsons@crystalmn.gov)

Elizabeth Dahl (Ward 1) ..... 612-567-3353  
[elizabeth.dahl@crystalmn.gov](mailto:elizabeth.dahl@crystalmn.gov)

Jeff Kolb (Ward 2) ..... 612-314-5652  
[jeff.kolb@crystalmn.gov](mailto:jeff.kolb@crystalmn.gov)

Casey Peak (Ward 3) ..... 612-666-9470  
[oriondis@gmail.com](mailto:oriondis@gmail.com)

Julie Deshler (Ward 4) ..... 612-306-5808  
[julie.deshler@crystalmn.gov](mailto:julie.deshler@crystalmn.gov)

## Meeting Calendar

### Council Meetings

Meetings are generally the first and third Tuesdays of the month at 7 p.m. in the Council Chambers at City Hall.

Dates: ..... Nov. 15  
..... Dec. 6 and 20  
..... Jan. 3 and 17  
..... Feb. 7 and 21

### Council Meeting Broadcasts

All city meetings are open to the public and broadcast live on Channel 16.

### Rebroadcast Schedule:

Dates: ..... Sunday at 6:30 p.m.  
..... Monday at 10:30 a.m.  
..... Tuesday at 1 p.m.  
..... Wednesday at 6:30 p.m.  
..... Thursday at 1 p.m.  
..... Friday at 6:30 p.m.  
..... Saturday at 10:30 a.m.

### Streaming Video

Live and past meeting webstreams can also be viewed online at [www.crystalmn.gov](http://www.crystalmn.gov). Go to Online Services on the website top menu, and go to OnDemand Council.

### Council Work Sessions

Work sessions are generally held on the second Thursday of the month, as well as before and/or after council meetings. The public is welcome to all of these meetings. Audio recordings are available on the city's website.

### Citizen Input Time

Citizen Input Times with City Manager Anne Norris, Mayor Jim Adams and other council members are held the third Tuesdays of January, February, March, April, September, October and November from 6 - 6:30 p.m. No appointment is necessary. For information, call 763-531-1145.

Winter 2016/17 Dates: ..... Nov. 15  
..... Jan. 17  
..... Feb. 21

# City of Crystal 2017 Budget

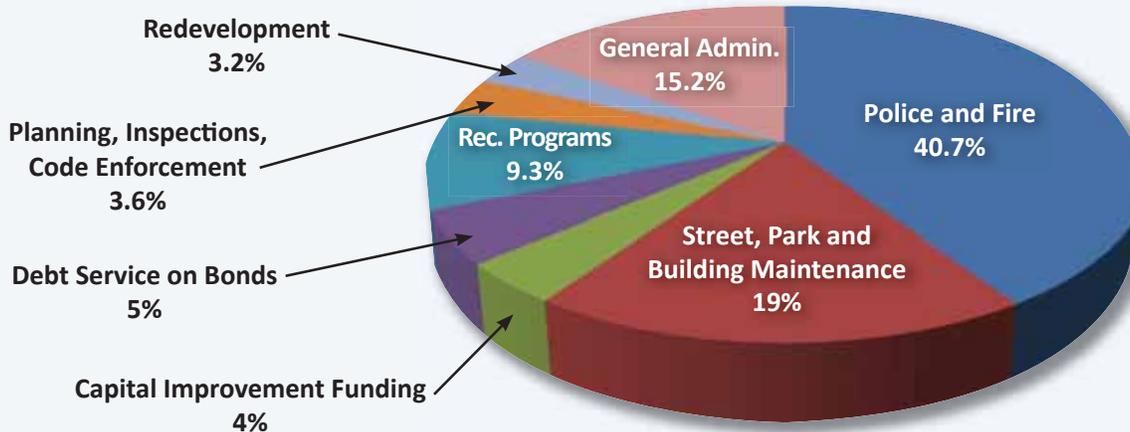
The City of Crystal Council will hold its 2017 budget public hearing and consider the 2017 property tax levy at its regularly scheduled meeting Tuesday, Dec. 6 at 7 p.m. Crystal residents are invited to attend the public hearing to express their opinions on the budget and the property tax levy. A final decision will most likely be made on Dec. 6, but discussions could be continued and a decision made on Dec. 20.

The City Council adopted a proposed 2017 budget and proposed property tax levy on Sept. 6.

PROPOSED PROPERTY TAX LEVY				
	2016	2017	Change	Percent
General Fund	\$8,015,940	\$8,657,000	\$641,060	8.00%
Pool Bonds Debt Service	210,600	212,000	1,400	0.66%
Capital Improvement Funds	1,119,160	1,141,620	22,460	2.01%
<b>Total City Tax Levies</b>	<b>\$9,345,700</b>	<b>\$10,010,620</b>	<b>\$664,920</b>	<b>7.11%</b>
Economic Development Authority	246,200	277,200	31,000	12.59%
<b>Total All Tax Levies</b>	<b>\$9,591,900</b>	<b>\$10,287,820</b>	<b>\$695,920</b>	<b>7.26%</b>

The tax levy proposed in September can be lowered for final adoption, but may not be increased. This proposed tax levy is used by Hennepin County to prepare the Proposed Property Tax Notice that is sent to each property owner in mid-November.

For fiscal year 2017, the proposed General Fund Budget is \$13,211,417, an increase of \$734,540 or 5.89% from the adopted 2016 budget. Much of the change is due to increases in health insurance, worker's compensation insurance, maintenance of buildings and equipment, a leased fire truck and property and liability insurance.



The Crystal City Council reviews the demand for and cost of all its services and prioritizes them in the annual budget cycle. It is the city council's responsibility to balance the many competing interests across the community to provide the mix of services funded through the budget that, in their judgment, is in the long-term interest of the community as a whole.

The city council's focus for the 2017 budget is on maintaining the current service levels and maintaining existing facilities and equipment. Some parts of the budget may change based on citizen input and final city council approval at the December meeting.

For budget questions, contact the finance director at 763-531-1110 or [charles.hansen@crystalmn.gov](mailto:charles.hansen@crystalmn.gov).

# 2016 General Election Results



The results of the 2016 General Election were not yet available when this issue of The Crystal Connection went to press. The results will be posted on the city’s website under “City Government,” then “Elections.”

Crystal’s newly-elected officials will be sworn into office and begin their four-year terms on Jan. 3, 2017. Look for more information about your newly-elected officials in the spring 2017 edition of this newsletter to be published on March 1.

### A Special Thank You

Crystal’s election staff is comprised of many dedicated election judges and city employees. They are commended for helping to administer the 2016 elections. Many hours were spent putting together the State Primary and General Election.

City staff assisted with absentee voting at city hall; healthcare facility (HCF) absentee voting; training election judges; preparing and testing of election equipment; preparing, delivering and picking up equipment and supplies for all 11 polling locations; acting as election day runners between

city hall and the polling locations; answering numerous telephone calls and assisting walk-ins with questions about absentee voting and where to vote and more. In addition, staff and judges alike trained on the new election equipment – the electronic pollbooks that replaced the paper rosters at the polls.

The city clerk’s office wishes to give a heartfelt thank you to the 130 election judges—59 of whom were new this year—who made the elections possible. Four of these judges also assisted with HCF absentee voting and three of the judges conducted the public accuracy tests. Thank you for being an important part of the elections process and team. Your commitment and service are greatly appreciated.

If you have comments regarding election administration in Crystal or are interested in serving as an election judge in future elections, contact the city clerk at 763-531-1145 or [chrissy.serres@crystalmn.gov](mailto:chrissy.serres@crystalmn.gov).

## Crystal’s New Public Works Building Wins Top Project Award



The City of Crystal’s new public works building was awarded one of Finance & Commerce Magazine’s Top Project Awards for 2015 at the Minneapolis Event Center on Oct. 19. The award is judged by a panel of experts in construction and related industries and represents the pinnacle of construction in Minnesota.

The Crystal Public Works building includes sustainable features such as high-efficiency mechanical systems, natural lighting and geothermal heating. The building unites the streets, parks, engineering and utilities departments and allows equipment that was once stored outside to be protected and ready to go when the snow flies.

# City to Complete Final Street Reconstruction Phase in 2017

The City of Crystal has begun its 16th and final phase of 16 neighborhood projects which began more than 20 years ago.

The feasibility and preliminary design process for the Phase 16 Street Reconstruction Project is underway.

Preliminary plans for a ground-breaking celebration of this final phase is set for April/ May 2017. Visit [www.crystalmn.gov](http://www.crystalmn.gov) for more details as they become available.

The city is committed to building and maintaining infrastructure that will serve generations to come. The street reconstruction projects are a core component of this commitment.

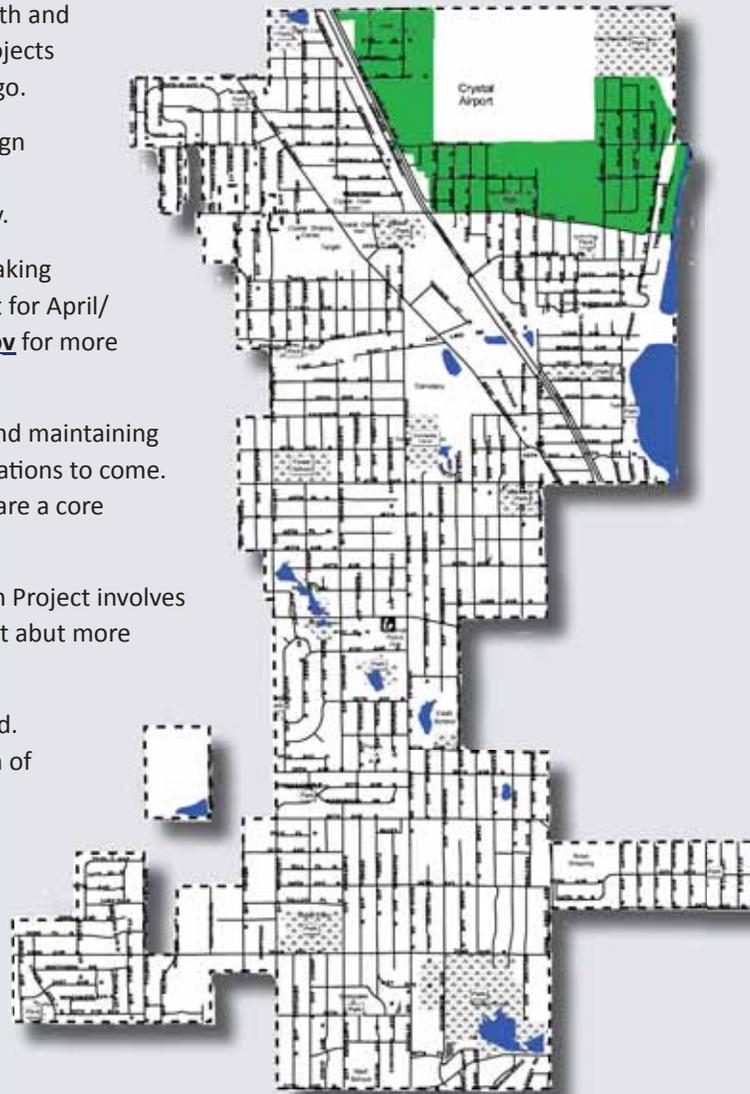
The Phase 16 Street Reconstruction Project involves about five miles of local streets that abut more than 500 land parcels.

The project is east of Bottineau Blvd. (County Rd. 81) to Twin Lake, north of Bass Lake Rd. and north of the city limit around the Crystal Airport area. The map to the right shows the project area in green.

Work will include extensions and upgrades to the storm sewer system where necessary, removal and replacement of the existing street pavement and installation of new curb and gutter. The new curb and gutter will be installed in locations where the existing curb and gutter is non-existent, not to current city standards, or the elevation of the street needs to change to improve storm water drainage. Some spot sanitary sewer and water main replacement will also occur.

Similar to past projects, Phase 16 also includes the installation of rain gardens in the boulevard where approved by homeowners and the city. Additionally, property owners in the project area can participate in the driveway and sanitary sewer reconstruction programs in conjunction with the street project. Finally, CenterPoint Energy will replace the gas mains, gas service lines to homes and meters during, or in advance of, the city's project.

Phase 16 information is available on the city's website under "City Departments," and "Public Works."



THE CRYSTAL CONNECTION



## Chief's Corner

As the holiday season approaches and plans are in the works for Thanksgiving celebrations, I'd like to take some time to reflect on the past year, look to the future and share a few of the many reasons I am thankful to serve as your police chief.

The past few months have been a busy time for the men and women of the Crystal Police Department. The department has been involved with many events that highlight the City of Crystal's engaged and caring nature.

The Crime Prevention Board hosted the 2nd Annual Run for Rocco 5K event on Sept. 24. The event was a great success and, as always, Rocco was a big hit with everyone who attended.



This fall, we partnered with the cities of New Hope and Robbinsdale in graduating a full class of community members from the department's Citizen Police Academy. This collaboration with our neighboring cities is a great opportunity to learn about the inner workings of your police department.

We recently kicked off a new program at the department called Coffee with a Cop, a partnership with city businesses. It gives residents the opportunity to spend some time visiting with patrol officers over a cup of coffee. Watch our Facebook page or call the department to find out more about upcoming program opportunities.

A community police body camera meeting was held on Oct. 10. Several residents attended and provided us with great input as we continue to plan and set policy on this important topic.

As you can see, there are many opportunities to get involved at police department events. We need invested local residents and business owners in order to be successful. Thankfully, I serve in a city where residents are engaged and enjoy working together. They care about each other and keep our city a safe place to live, work and raise children by looking out for one another. Crystal residents are quick to contact our office when they see suspicious activity in their neighborhood.

Next month, the Crystal Police Department will continue its traditional Shop with a Cop program in partnership with the Crystal Target store. This program invites children who may not have the opportunity to shop for holiday gifts to spend an evening with police officers purchasing gifts for members of their immediate family. The funds are provided by the program.

After shopping, the whole group enjoys a pizza party, wraps their gifts and continues to get to know each other better. The Shop with a Cop program breaks down barriers and continues the tradition of the Crystal Police Department having a trusting relationship with our community youth.

We have much to be thankful for this holiday season in the City of Crystal. Thank you for continuing the great partnership that helps keep our community safe.

As always, for questions or more information, please contact [Stephanie.Revering@crystalmn.gov](mailto:Stephanie.Revering@crystalmn.gov) or call 763-531-1010. You can also keep in touch with the department via Facebook, Twitter and NextDoor. The links are available on the city's website.

# Join the Adopt-a-Hydrant Program

## *Help the Community While Participating in Weekly Drawings*

Firefighters need quick access to fire hydrants, which means they need to be clear of snow and ice. Keep yourself, your house and your neighbors safe by enrolling in West Metro Fire-Rescue District's Adopt-a-Hydrant program and taking care of a neighborhood fire hydrant, making sure that it is accessible this winter.

Individuals, families, neighborhood groups and businesses who enroll in the program could also win a free gift from a local business.



### **The Prize Patrol**

Once there is enough snow to shovel, firefighters will draw the names of two Adopt-a-Hydrant participants each week. They will visit each participant's hydrant to see if it is free of snow and ice and has at minimum a 3-foot radius shoveled out around it. If the hydrant passes the safety check, the adoptive family, group or individual will receive a free gift from a local business or restaurant.

To enroll in the program, provide your name, address, email and phone number to Deputy Fire Marshal Shelby Wolf at (763) 230-7006 or [swolf@westmetrofire.com](mailto:swolf@westmetrofire.com).

For more information, visit [www.westmetrofire.com](http://www.westmetrofire.com) or contact Deputy Fire Marshal Shelby Wolf.



## Maple Grove Yard Waste Site Open Until Nov. 30

Crystal residents may drop off yard waste at the Maple Grove Yard Waste Site at no charge at 14796 101st Ave. N. It is open Monday–Saturday, 8 a.m. –7 p.m., and Sunday, noon–7 p.m. Accepted materials include grass clippings, leaves, garden materials and tree limbs up to 10 inches in diameter. The site closes on Nov. 30 and will not reopen until April 1, 2017.

Find out more information at [www.mgyardwaste.com](http://www.mgyardwaste.com) or call 763-420-4886.



## FOCUS ON ENFORCEMENT: Proper Snow Removal and Parking Tips



Please be respectful of neighbors and their property when shoveling, plowing or blowing snow.

It is a city code violation to plow, blow, shovel or push snow from a property onto any street, sidewalk or other public property.

State Statute 169.42 and City Code prohibit snow from being pushed onto or across the street. It is important to note the State Statute also holds the property owner responsible for allowing snow to be pushed from their property across a street.

Parking on city streets and alleys is prohibited any time after a snowfall of 1½ inches or more until the street has been plowed from curb to curb. Also, on-street parking is prohibited year-round from 2 a.m. – 5 a.m.

Parking violations should be reported to the Crystal Police Department by calling 9-1-1. Questions about snow removal on city streets should be directed to the Crystal Street Maintenance Division at 763-531-1164.

## Reduce Waste, Recycle For the Holidays

### Recycle During the Holidays

Don't let holiday lights that won't light on one side make you feel grinchy. Bring used lights to Ace Hardware or other participating retailers and place them in their special recycling bins. To find a drop-off location visit [www.recycleyourholidays.org](http://www.recycleyourholidays.org).

Don't put lights in your curbside recycling cart. Strings, chains, hoses, etc. get wrapped around the machinery at the sorting facility.

### Battery Recycling

Electronic holiday gifts can burn through buckets of batteries. Don't let them build up. Check out battery recycling at the Rockford Road Library in Crystal. Put old batteries in a clear plastic bag and drop the bag in the recycling barrel.

If you can't remove the battery from a device, drop

off the entire device at the Hennepin County drop-off facility, 8100 Jefferson Hwy. in Brooklyn Park.

### No-waste Holidays

On a typical day each of us creates about six pounds of garbage. During the holidays we create 25% more trash. By taking a few simple steps we can trim our trash without curtailing the cheer.

### Gift Wrap

Many people are surprised to find out that their gift wrapping paper is not recyclable. Typical gift wrap has metal and other things in it to make it shiny and attractive. Unfortunately those things mean paper mills can't use it to make new paper products. Instead, use gift bags which can be reused and recycled. Also, use the Sunday comics or paper that the kids have colored.

### Stop Stuffing the Stocking with Stuff

For many people, the holidays are about time spent with family and loved ones, so give gifts of time and love. How about a coupon for a night of free babysitting? Try a gift certificate to a restaurant or tickets to a concert. If you have a special talent such as baking or crafting, make a gift using your skills.

Find more ideas at [www.reduce.org](http://www.reduce.org).



## City of Crystal Gearing Up Snow Plow Operations

One of Crystal Public Works' core functions is snow removal. To clear the city's 90 miles of streets after a larger snow event, the city is divided into six routes (sidewalks, alleys or dead end streets are separate routes). Each route is assigned one truck and takes about eight hours to complete.



communicates with the local National Weather Service office to gather the needed information.

Ideally, snow removal operations start at 2 a.m. to give crews time to get a significant amount of work done before rush hour. Since many main roads are maintained by Hennepin

County, the city tries to balance starting early with minimizing the number of cross streets that are plowed. After the county plows the main road, the city must make another pass.

The decision to start a full plow of the city depends on many different factors, and the city

### How to assist in snow operations:

- If snow is forecast, do not park on the street. Parked vehicles diminish efficiency and safety.
- Place trash and recycling carts off the street, back from the edge at least two-to-three feet.
- Move basketball hoops or other movable items away from the street. In general, 15 feet from the edge of the street.
- Do not shovel or blow snow on or across streets or sidewalks. This creates hazards for users and is against the law.

### When Driving Near Plows:

- Be patient.
- Yield to snowplows.
- Do not pass a snowplow on the right.
- Give snowplows plenty of room to do their job.
- Be observant. Snowplows may need to reverse or re-position themselves.
- Do not cut the snowplow off. Snowplows weigh 17 times more than a car, and their stopping distance is a lot longer than a car's.
- Turn your headlights on for better visibility.

## Prep For Winter With an Emergency Car Kit

Everyone should carry a winter survival kit in their car. In an emergency, it could save your life and the lives of others. Store your emergency car kit items in the passenger compartment in case the trunk is jammed or frozen shut.

If stuck, stay in your vehicle. Walking in a storm can be very dangerous. Your vehicle is a good shelter. Tie a florescent flag (from your kit) on your antenna or hang it out the window. If possible, call 911 on your cell phone. Provide your location, condition of everyone in the vehicle, the problem you're experiencing and follow instructions. You may be told to stay where you are until help arrives. Do not hang up until you know who you have spoken with and what will happen next.

Also, keep your gas tank at least half full, tell someone where you are going and the route you will take and have small packages of food that you can eat cold.



# Watershed to Track Twin Lake Carp

As carp root around for aquatic plants to eat, they degrade water quality – especially in shallow lakes. Their activity can make the water turbid and releases phosphorus and other nutrients into the water, causing algae blooms and a cascade of other impacts.

The Shingle Creek Watershed Management Commission recently received a \$100,000 grant to study and manage the carp population in the three basins of Twin Lake – Upper, Middle and Lower – and downstream in Ryan Lake in Brooklyn Center, Crystal, Robbinsdale and Minneapolis. A large carp population is known to reside in these lakes and the state listed all four lakes as impaired waters for excess nutrients, although two have since been “de-listed” based on improved water quality.



In late September 2016, up to 45 carp in the lake chain will be implanted with tiny radio transmitters. This will enable biologists to follow how they move around the lake system and where they congregate. Mobile antennas will be used periodically to determine locations of the tagged fish, and a fixed antenna on land will track whether the fish are actually traveling out of the lake system. Once their overwintering locations are found, commercial fishermen can harvest the fish and bring the population down to a manageable level.

The carp will be tracked through winter 2017-2018, and the potential fish harvest will take place in early 2018, before spawning season. Stay tuned to find out how many pounds of carp they harvest. See project updates at [www.shinglecreek.org/twin-lake-carp-management.html](http://www.shinglecreek.org/twin-lake-carp-management.html).



Metro Transit is proposing to extend the Blue Line Light Rail Transit (LRT) to Golden Valley, Robbinsdale, Crystal and Brooklyn Park. Crystal would have a station and park & ride lot near the southwest corner of Bass Lake Rd. and County Rd. 81 (Bottineau Blvd).

The METRO Blue Line Extension would provide direct service from Crystal to downtown Minneapolis, MSP International Airport and the Mall of America. It would also provide service via

the Green Line LRT to the University of Minnesota and St. Paul, with an extension to the southwest suburbs which is currently in development. The anticipated opening date for the Blue Line Extension is 2021. To learn more, please look under “What’s Happening?” on the city website, [www.crystalmn.gov](http://www.crystalmn.gov).

For more information, you may also contact the community development director at 763-531-1130 or [john.sutter@crystalmn.gov](mailto:john.sutter@crystalmn.gov).

## Planning Home Improvements?

Planning to finish off your basement during the upcoming year? Replace your roof? Build a storage shed? Install a new driveway? If you are planning improvements to your property, a permit may be required. If you have questions about whether your project requires a permit, be sure to contact city hall at 763-531-1000 before you begin. If a permit is required, it must be issued by the city before you begin work. Permit applications and handouts are available at city hall or on the city's website at [www.crystalmn.gov](http://www.crystalmn.gov).

If you have code enforcement-related questions or complaints, please contact the code enforcement specialist at 763-531-1143 or [jason.zimmermann@crystalmn.gov](mailto:jason.zimmermann@crystalmn.gov).

## Economic Development Authority Lots for Sale

For many years, the city's Economic Development Authority (EDA) has been buying blighted houses from willing sellers, clearing the lots and making them available to builders for construction of new single-family homes.



**Under Construction:  
3122 Douglas Dr. N.**

The EDA sold seven lots in 2015 and four so far this year. Some of the homes have been built for specific buyers but others may be available and listed for sale by the builder. As of November, the EDA had the following lots available:

### AVAILABLE EDA LOTS

3556 Major	\$25,000
5924 Elmhurst	\$50,000
4724 Lakeland	\$55,000

For more information about the available lots, visit the city's website and click on "EDA Lots for Sale" under "What's Happening."

If you wish to receive the lot list by mail or email, please leave your name, phone number, postal address and/or email address with the city planner at 763-531-1142 or [dan.olson@crystalmn.gov](mailto:dan.olson@crystalmn.gov).

## 2016 CRYSTAL SPARKLES HOLIDAY LIGHTING CONTEST

Nominate your favorite outdoor holiday display in the Crystal Sparkles contest.

Entries are judged in one of the following categories:

- Single-family residence (first place: \$100; second place: \$50).
- Commercial business (first place: \$100).

- Nomination deadline is **Friday, Dec. 9.**
- Judging takes place on **Sunday, Dec. 11.**
- Winners are notified by **Wednesday, Dec. 21** and recognized at the City Council meeting on **Tuesday, Jan. 3.**

Nomination forms are available at the Crystal Community Center and the city's website at [www.crystalmn.gov](http://www.crystalmn.gov).



Sponsored by the  
West Metro Fire Auxiliary  
and Light of Crystal.



## Citizen Input Time

Informal sessions for residents and business owners to discuss city-related issues. No appointment necessary.

Crystal City Hall from 6-6:30 p.m.

With the Mayor and City Manager Anne Norris.

**Third Tuesdays in  
November,  
January  
and February**



## Home Improvement Assistance

The Housing *Resource* Center can help with technical questions about potential home repairs and remodeling projects, or offer financial assistance, incentives or rebates for home improvements.

Services are free to residents of Crystal and some adjacent communities.

### Housing *Resource* Center

2148 44th Ave. N., Minneapolis  
[www.gmhchousing.org/1397-2](http://www.gmhchousing.org/1397-2)  
612-588-3033

**Hours:** Monday – Thursday, 9 a.m.–5 p.m.  
Fourth Saturday each month, 9 a.m.–1 p.m.

### Home Improvement Incentive Rebates:

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

- 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 depending on household income, with a maximum income of \$102,960 for a household of four (income limits depend on 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 starting a project.

### 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 depend on 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, contact the Housing *Resource* Center.

### Deferred Home Repair Loans

This city-funded program is administered by Hennepin County and offers deferred, no-interest home repair loans to homeowners who are below 50% of metro area median income (up to \$42,900 for a household of four). These loans are forgiven after 15 years unless the homeowner sells or moves out of the property. Also available are deferred loans with a modest interest charge between 50%–80% of AMI (up to \$65,700 for a household of four). Income limits depend on household size.

For more information, contact Hennepin County's housing rehabilitation at 612-348-9260 or [hbamail@hennepin.us](mailto:hbamail@hennepin.us).