

Home Improvement Assistance

Looking for financial assistance, grants or low-interest loans for home improvements?



CITY of CRYSTAL

The City of Crystal offers financing assistance to homeowners for home maintenance and energy improvements.



Home Improvement Grants and Community Fix-up Fund Loans are through the Center for Energy and Environment.

Deferred Home Repair Loans are through Hennepin County.

Home Improvement Grant

The city's Economic Development Authority provides a grant for qualifying home improvement projects:

- The property must be **owner occupied**.
- Household income cannot exceed **110%** of metro area median income.
- The eligible costs must total at least **\$2,000**.
- The grant is **20%*** of eligible costs.
**40% for some sanitary sewer projects*
- A property may not receive grants totaling more than **\$10,000** per year.
- The application must be submitted and approved **before** starting your project.
- The grant will be paid **after** the project is completed and inspected.

For more information, contact the Center for Energy and Environment at 612-335-5884, www.mncee.org/Crystal.

Community Fix-up Fund Loans

The city's Economic Development Authority provides an interest rate write-down for Community Fix-Up Fund loans.

In many cases, these loans can be used in conjunction with the home improvement grant.

Loans amounts can be from \$2,000 - \$50,000. The loan term may be up to 15 years. The interest rate is 3% (APR 3.165% for a 15-year loan of \$50,000).

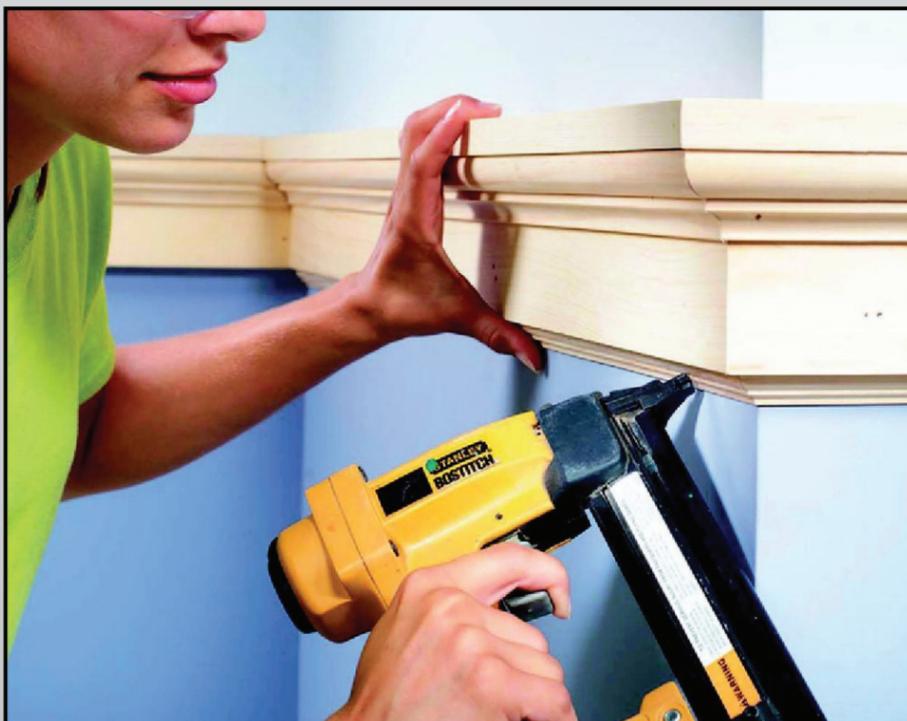
The property must be owner occupied.

Deferred Home Repair Loans

This program is administered by Hennepin County and offers deferred, no-interest rehab loans to homeowners up to **80%** of metro area median income.

The loan term is 15 years and repayment is deferred while the recipient continues to own and occupy the property. If the recipient ceases to own and occupy the property at any time during the 15-year term, then the loan must be repaid in full.

For more information, contact Hennepin County housing rehabilitation at 612-348-9260, rehab@hennepin.us.



Start the application process today.

