

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 of 20% of the eligible costs for home improvement projects:

- The property must be owner occupied.
- Household income cannot exceed 110% of metro area median income.
- The eligible project cost must be at least \$5,000. (Sanitary sewer projects are exempt.)
- 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.

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

Community Fix-up Fund Loans

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

Loans amounts can be from \$2,000 - \$50,000. The loan term may be up to 20 years. The interest rate is 3% (APR 3.116% for a 20-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 home repair loans to homeowners up to 50% of metro area median income.

Deferred loans are also available with a modest interest charge for homeowners up to 80% of metro area median income.

These loans are forgiven after 15 years unless the homeowner sells or is no longer living at the property.

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



Start the application process today.

