Remodeling Advisor Visits

Imagine...FREE advice from a professional to help guide you with your home improvement project!

It’s as easy as scheduling a Remodeling Advisor Visit at your home! Offered through the Lending Center at the Center for Energy and Environment, the City’s program administrator, remodeling professionals can help you with ideas on how to best utilize your existing space, provide suggestions for kitchen and bathroom remolds and more! Call the Lending Center to schedule your appointment today by calling 612-224-2470 or visit www.mncee.org/coonrapids.

Home for Generations II

- Grants up to $5,000
- Loans up to $50,000
- Building permit rebates
- Subsidized architectural consultations
- No income limits

The Home for Generations II program provides incentives to homeowners who take on large home improvement projects. Your project must be valued at $35,000 or more and either add living space or be a major remodel. Grants up to $5,000 are available for eligible upgrades. In addition, fifty percent of the value of your building permit fees will be rebated back to you upon completion of your project.

Architectural/design consultations are required through this program. You may hire a contractor to complete the projects or you can do the work yourself.

Financing for your home remodel can be accessed through the City of Coon Rapids or through your own financing sources. Low interest loans (4%) are available for participating homeowners in this remodeling incentive program.

To learn more visit www.coonrapidsmn.gov or call Kristin at 763-767-6517 or email kdegrande@coonrapidsmn.gov.
Your Home Improvement Project IS Possible!

The City of Coon Rapids offers a variety of programs to assist homeowners with their home improvement and rehabilitation projects. From remodeling your kitchen and bathroom to emergency repairs or energy efficient improvements, our programs help homeowners achieve their goals. Low interest rates, monthly or deferred payments and helpful program coordinators make it easy for homeowners to turn their home improvement ideas into reality. The City works with trusted outside agencies to administer the programs, including The Lending Center, at the Center for Energy and Environment. If you have a home improvement or rehabilitation project, we have a program for you!

City programs can help you improve your home. Find out if you qualify today!

Several loan programs are available:

**Home Improvement Loan**
This loan has no income limits and is available at 1% - 3% interest for most home improvement projects from siding, roofing, and windows, to basement remodeling, landscaping and more! Maximum loan is $25,000.

**Deferred Loan**
This program provides financing for lower income households who have repairs or improvements that need to be made to their home. Repayment is deferred until the sale of the home. Maximum loan is $15,000.

**Emergency Repair Deferred Loan**
Homeowners who have an urgent repair that needs to be made and who are unable to qualify for any other program can apply for this deferred loan.

**Down Payment Assistance Loan**
Up to $5,000 is available to first-time homebuyers looking to buy a house in Coon Rapids.

**CenterPoint Energy On-Bill Repayment Program**
This program provides financing for your energy-related home improvements that will be added directly on to your monthly CenterPoint bill.

To find out more about any of the programs listed above, contact the Lending Center, at the Center for Energy and Environment at 612-244-2470 or visit www.mncee.org/coonrapids.

*interest rates subject to change

Zero Interest Home Rehabilitation Deferred Loan

This program is available to low and moderate income homeowners. It provides funding for improvements needed to meet minimum housing quality standards. The loans are funded through federal Community Development Block Grant dollars. No monthly payments are required and up to fifty percent of the loan may be forgiven. The loan becomes payable when the property is sold or deeded to another party, if the home is no longer the primary residence of the borrower or, in certain cases, when a principle mortgage is refinanced.

To learn more about this program, contact Anoka County Community Development at 763-324-4650 or CommDev@co.anoka.mn.us.

**Front Door**

*ENHANCE YOUR HOME’S CURB APPEAL*

This program provides grants up to $5,000 to homeowners making exterior curb appeal improvements to their home. No income limits apply.

For more information, visit www.coonrapidsmn.gov/frontdoor