

HOME IMPROVEMENT LOANS & ASSISTANCE

Housing Rehabilitation Loan and Grant Program

The City of Hopkins provides grants to homeowners to make needed improvements. Income limits apply. Examples of eligible improvements include:

- Roofs
- Hot Water Heaters
- Furnaces
- Structural Repair
- Windows
- Insulation
- Electrical

Go to www.hopkinsmn.com/641/Housing-Rehab-Deferred-Loans for eligibility, terms, income limits and more information.

Water or Sewer Service Connection Replacement Financing

The City of Hopkins provides a program to finance the costs of needed replacement of water or sewer connections to your home. This is done through a special assessment against your property.

- Expense is spread over 10 years
- Interest rate of 4.00%
- Amount is paid back with interest when property taxes are paid

Go to www.hopkinsmn.com/415/Water-Sewer for Public Works contact information.

Greater Metropolitan Housing Corporation: Minnesota Housing Fix Up Loan

- Home improvement loan for up to \$50,000 at a fixed interest rate.
- Term may be up to 20 years.
- Can be used to repair, remodel, or to increase energy efficiency or accessibility
- Up to \$15,000 may be unsecured

Contact the HousingResource Center for the current interest rate and income limits at 612-722-7141 or www.gmhchousing.org/housing-resource-center.

Lending Center at the Center for Energy and Environment

The Lending Center at the Center for Energy and Environment (CEE) provides low interest financing for improvements for homeowners, rental renovation, businesses and nonprofits across Minnesota.

CEE Home Energy Loan Program

- Maximum Loan: \$10,000
- Interest Rate: 2.99% (3.029% Annual Percentage Rate) with completed Home Energy Squad visit.
- Income Limit: None
- Eligible Improvements: Insulation, air sealing, heating, cooling, water heater, and more.

CEE Home Improvement Loan Program

- Maximum Loan: \$20,000
- Interest rate: 5.99% (6.032% Annual Percentage Rate)
- Income Limit: None
- Eligible Improvements: most interior and exterior improvements are eligible.

Contact the CEE Lending Center at 612-335-5884 or loaninfo@mncee.org for complete details, or visit <https://www.mncee.org/services/financing/>.

HOPKINS COMMUNITY IMAGE AWARD



The City of Hopkins annually honors property owners and business owners whose pride shines through their property. Community Image Awards recognize those people who have made significant improvements to their property, or who have demonstrated continued, superior maintenance of their property.

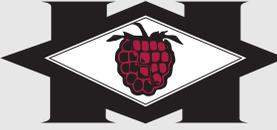
Nominations are due every August. For more information, visit www.hopkinsmn.com/292/Community-Image-Award.

On the cover: 2018 Hopkins Community Image Award winner

Home Improvement Resources

Find resources available
in Hopkins.




City of Hopkins
1010 First Street S
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www.hopkinsmn.com


City of Hopkins

Inspire. Educate. Involve. Communicate.



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SUSTAINABILITY, ENERGY EFFICIENCY, SAFETY

CEE Home Energy Squad Enhanced Home Energy Squad Visit: \$50

Energy experts will come to your home, evaluate energy saving opportunities, and install energy-efficiency materials. Based on your home's needs and your decision, the crew can install:

- Door weather-stripping
- High-efficiency showerhead
- A water heater blanket
- High-efficiency faucet aerators
- Programmable thermostat
- Refrigerator thermometer
- Specialty compact fluorescent light bulbs

They will also:

- Discuss how your home uses energy and how you can save money
- Perform a safety test on your home's heating system and water heater
- Perform a blower door test to measure your home for air leaks
- Review possible next steps
- Complete an insulation inspection
- Create a summary of recommendations

To schedule your visit sign up online at: www.mncee.org/hes/hopkins/ or call 651-328-6220.



Green Disposal Guide 612-348-3777

Find information on the best way to recycle, reuse or dispose of items from your home.

www.hennepin.us/greendisposalguide

Sustainable Resource Center 612-870-4255

Provides energy auditing, weatherization, lead paint testing, and information about mold and mildew.

www.src-mn.org

Hopkins Recycling Program

The City of Hopkins provides curbside recycling collection. Visit our website for information regarding schedule and accepted items.

www.hopkinsmn.com/307/Garbage-Recycling

Radon Information 800-557-2366

Provides information on radon risks and how to obtain radon testing kits. www.epa.gov/radon

Lead Based Paint—National Lead Information Center 800-424-5323

Learn about lead and how to check and maintain your home. www.epa.gov/lead

PURCHASING A HOME

Minnesota Home Ownership Center 651-659-9336

Homebuyer education, homeownership advisors to plan for the process of home-buying and homeownership.

www.hocmn.org/buyingahome/

NeighborWorks: Home Partners 651-292-8710

Homebuyer education, pre-purchase counseling, affordable housing repair options including low interest loans, and foreclosure prevention services.

www.nwhomepartners.org/

Shop Home Mortgage Service of the Greater Metropolitan Housing Corporation

Provides first-time homebuyer assistance, classes, and financing information and help. www.shop-mortgage.org/

REMODELING & DESIGN SERVICES

CEE Remodeling Advisor 612-335-5856

If you need assistance in identifying and prioritizing improvements, you can receive remodeling advice. The service is free and includes an informational visit to your property and assistance with collection and evaluation of bids. To schedule an appointment, call the Center for Energy and Environment. www.mncee.org/find-financing-incentives/remodeling-advisor-visits/

Home Improvement Advice 612-339-0601

Construction managers will provide free construction consultations to residents of Hennepin County. These services include:

- Site visits with homeowners
- Contractor information
- Creating a list of work for contractors to bid from
- Reviewing contractor bids, proposals, estimates

For more information, contact HousingResource Center—South. www.gmhchousing.org/housing-resource-center

Annual West Metro Home Remodeling Fair 952-926-4411

The free event is co-sponsored by the Cities and Community Education departments of Hopkins, St. Louis Park, Golden Valley, and Minnetonka. Late February at the Eisenhower Community Center, 1001 Highway 7, Hopkins. homeremodelingfair.com

Cape Cod & Rambler Remodeling Planbook

Design ideas for renovating typical Hopkins homes. Available online at www.hopkinsmn.com/534/Building-Remodeling

UMN Extension Service Master Gardener

Contact Hennepin County Master Gardeners for questions about gardening, help with yard and gardening problems, and landscaping advice. UMN Extension Services also offers gardening and horticulture classes, plant sales, and garden tours for inspiration. hennepinmastergardeners.org/ 612-301-7590
www.extension.umn.edu/garden/ 612-624-1222

HELP IN TIMES OF NEED

A Brush With Kindness (Part of Habitat for Humanity) 612-788-8169

Provides help with repairs and restoration of exterior and interior of homes, including painting and landscaping. Serves low income, seniors & disabled.

www.tchabitat.org/abwk

Hearts and Hammers 651-636-0797

Offers exterior painting and home improvement assistance for senior and physically disabled homeowners.

www.heartsandhammers.org

Household & Outside Maintenance for Elderly (HOME) 952-746-4046

Maintenance program designed to assist persons of 60 years of age to stay in their home. Provides indoor and outdoor chore services.

www.seniorcommunity.org/programs/h-o-m-e/

Minnesota Home Ownership Center Foreclosure Prevention 651-659-9336

Connects with a network of free foreclosure prevention counselors to assist with creating a plan of action.

www.hocmn.org/foreclosure-prevention/

Minnesota Fair Plan 612-338-7584

Provides limited property or homeowner's insurance. Applicants must have been rejected, cancelled or refused renewal by a private insurer to qualify. www.mnfairplan.org