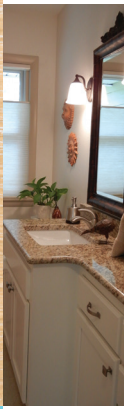




# FOR YOUR HOME REMODELING PROJECTS JUST GOT EASIER



**Our programs and friendly staff are focused on helping you:**

- Navigate the home improvement process
- Save money
- Make projects easier and less stressful
- Be more confident
- And get projects done!

We can help you from start to finish with a home improvement project. Our programs offer help with how to get a project started, design ideas, working with contractors, and even lower-cost financing tools.

## **Education, Expertise & Design Help**

- Remodeling Advisor
- Architectural Consultant
- **Lower-Cost Financing**
- Fix Up Program Loan
- Transformation Home Loan
- Deferred Loan

Help with home improvement projects is available for Richfield homeowners through the City of Richfield.

**Learning about these programs and getting started is easy!**

Simply go to our website at [www.richfieldmn.gov/housing](http://www.richfieldmn.gov/housing), or call the Richfield Housing Specialists at 612-861-9778.





# Programs to Help You from Start to Finish

## The Details

### Education, Expertise & Design Help

Here's your chance to talk to professionals about remodeling, design, and construction topics as they relate to home remodeling and improvement.

**Architectural Consultant** – meet with an Architect to review your remodeling needs and get design ideas

- Meet with a licensed architect in your home for a 2 hour consultation for only \$25.
- Discuss your remodeling needs, design ideas, and options.
- Choose from participating architects in the Minneapolis-St. Paul area.
- Register online via City of Richfield.

**Remodeling Advisor** – a free consultation with a construction expert on home remodeling projects.

- Meet with a consultant in your home, and get educated about how your home works.
- Discuss how you can update your home, improve its function, and add value.
- Generate a list of work for contractors to bid from.
- Contact the Center for Energy and the Environment at 612-335-5856 to schedule your free visit with a Remodeling Advisor.

### Lower-Cost Financing

The cost of home remodeling projects is one of the biggest barriers to homeowners doing projects. Check out these lower-cost loan programs.

**Fix Up Program Loan** – a low-interest loan of \$2,000 to \$50,000

- Interest rates vary
- Household income limits may apply
- Contact the Center for Energy and the Environment Lending Center at 612-335-5884 to apply

**Transformation Home Loan** – AVAILABLE IN 2018 - a partial, interest-free loan, for larger projects of \$50,000 or more

- Loans of 15% of the project cost, with a maximum loan limit of \$25,000
- No income limits, no payments, no interest
- The loan is due upon sale of the home or is forgiven after 30 years

**Deferred Loan** – an interest-free loan to make health, safety, or maintenance improvements

- Loans up to \$30,000
- Income limits apply
- No payments, no interest
- The loan is due upon sale of the home or is forgiven after 30 years
- Call Hennepin County at 612-348- 9260 to apply



For even more information, check out our website at [www.richfieldmn.gov/housing](http://www.richfieldmn.gov/housing) or call the Richfield Housing Specialists at 612-861-9778.