



In This Issue

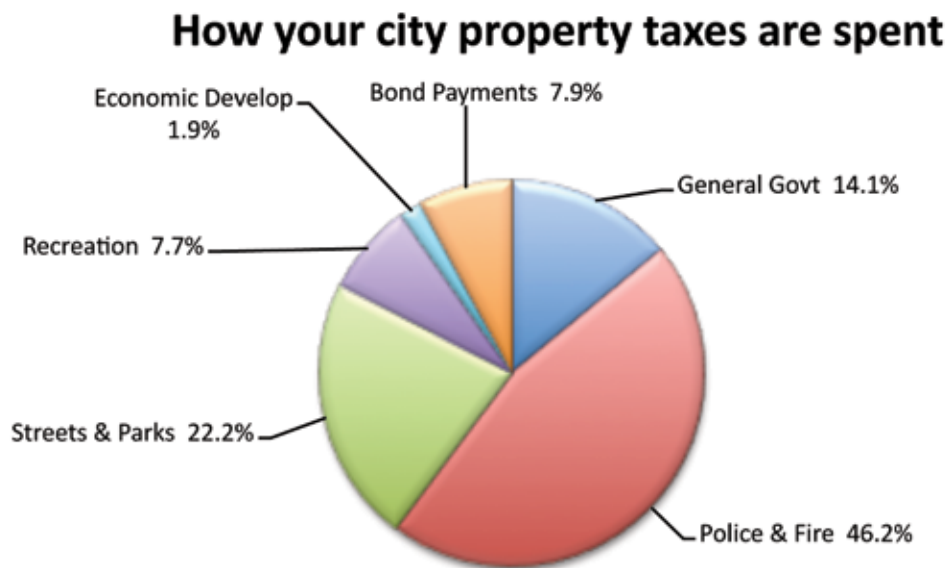
- 2012 City Budget..... 2
- 2012 Utility Rates 3
- Recycling News..... 4
- Traffic Unit Outreach..... 5
- Snow Emergency Parking 5
- Winter Pet Care 6
- Focus on Enforcement..... 7
- 2012 Street Reconstruction..... 8
- Economic Development..... 9
- Home Improvement Assistance..... 9
- Heating Assistance..... 10
- Utility Questions & Answers 10
- Cable Channel 16..... 11
- Domestic Partner Registry..... 11
- Down Payment Assistance.....12
- Communications Corner.....12
- City Calendar.....12

**Turn Over For
Recreation Brochure**

City of Crystal 2012 Budget

The Crystal City Council will hold its annual budget public hearing and adopt the 2012 budget with the 2012 property tax levy at its regularly scheduled meeting at 7:00 p.m. on Tuesday, December 6. Crystal residents are invited to attend the public hearing to express their opinions on the budget and the property tax levy.

This is the final step in a process that began this summer with budget work sessions and the September 6 adoption of a preliminary 2012 budget and property tax levy. The City's property tax levy is made up of the following components:



	2011	2012	Change	Percent
General Fund	\$8,453,983	\$8,448,049	-\$5,934	-0.07%
Pool bonds debt service	207,400	211,600	4,200	2.03%
County Highway 81 debt service	534,565	534,565	0	0%
Total City Tax Levies	\$9,195,948	\$9,194,214	-\$1,734	-0.02%
Economic Development Authority	274,000	270,000	-4,000	-1.46%
Total All Tax Levies	\$9,469,948	\$9,464,214	-\$5,734	-0.06%

value of homestead properties from the calculation of the tax bill. It simply shifts some of the tax burden from homestead to non-homestead properties. The HMVE does not reduce the City's tax levy the way that the HMVC did. The Minnesota Department of Revenue has an explanation of the change from HMVC to HMVE on its website. This can be accessed at <http://taxes.state.mn.us/property/Documents/hmve-taxpayers.pdf>.

The tax levy proposed in September can be lowered for final adoption, but may not be increased. The City Council set the proposed levy high enough so that they could be confident they could maintain current levels of City services to residents.

For fiscal year 2012, the proposed general fund budget is

Budget continued on page 3

The State of Minnesota provides aid to cities in order to hold down city property taxes. One of these is the Homestead Market Value Credit (HMVC). After the City adopted a property tax levy, Hennepin County calculated the HMVC and reduced the City's tax levy by that amount. The City's tax levy, after the HMVC reduction, would be collected from property tax payers. The State of Minnesota would then pay the HMVC to the City to make up for the fact that it wasn't collected as property taxes.

HMVC was eliminated as part of the deal that produced the state budget. This means that the City's property tax levy for 2012 will not be reduced by the HMVC and the entire property tax levy will be collected from property tax payers. As a result, property tax payers will see a tax increase. Changes in property taxes will be shown on individual Truth in Taxation notices sent out by Hennepin County in mid-November.

The state replaced the HMVC with a new Homestead Market Value Exclusion (HMVE). HMVE excludes some of the

Budget continued from page 2

\$12,328,703, an increase of \$395,040 or 3.31% from the adopted 2011 budget. Major factors in the budget increase are the following:

- Increase of \$264,900 in transfers to capital improvement funds.
- Increase of \$64,000 in budget for motor fuels.
- Provides \$27,000 for community survey done every five years.
- Provides \$30,000 for the cost of a general election.

The City Council reviews the demand for and cost of all its services and prioritizes them in each annual budget cycle. It is the City Council's responsibility to balance the many competing interests across the community to provide the mix of services funded through the budget that, in their judgment, is in the long-term strategic interest of the community as a whole.

The City Council's focus for the 2012 budget is on maintaining the current service levels to the extent possible and maintaining existing facilities and equipment. Some parts of the budget may change based on citizen input and final City Council approval at the December meeting.

If you have budget questions, please contact the finance director at 763-531-1110 or charles.hansen@ci.crystal.mn.us.

City of Crystal 2012 Utility Rates

On September 20, the City Council approved the 2012 utility rates. These rates will go into effect for billings on January 1, 2012.

Water rates include both service charges and a water use charge. The service charges cover fixed costs such as capital improvements, the Minnesota Safe Water testing fee, and utility billing costs that the utility has even if a particular customer uses no water at all.

The water use charge is based on the volume of water consumed and is meant to cover operation and maintenance costs. There is no minimum use of water on the bill. If a customer uses no water during a billing cycle, then there will be no water use charge. The service charge and the Minnesota Safe Water testing fee will still be charged.

Higher water rates take effect as water use progresses through tiers. Water is measured in units of 1,000 gallons. Commercial, industrial, and institutional users have larger diameter water meters and must use more water due to the size and nature of their operations. They will pay the same charge per unit of water used, but they will have a larger number of units in Tiers 1 and 2, depending on the size of their water meter. They will also pay a higher service charge, depending again on the size of their water meter.

Only Storm Drainage rates are increasing for 2012. The Storm Drainage Fund is constructing a large number of capital projects that are depleting its cash balance.

	2011	2012	Percent Change	Dollar Change
Water rate per 1,000 gallons, Tier #1	\$3.94	\$3.94	0.00%	\$0.00
Water rate per 1,000 gallons, Tier #2	\$4.34	\$4.34	0.00%	\$0.00
Water rate per 1,000 gallons, Tier #3	\$4.75	\$4.75	0.00%	\$0.00
Sanitary Sewer residential	\$46.20	\$46.20	0.00%	\$0.00
Sanitary Sewer senior	\$37.42	\$37.42	0.00%	\$0.00
Sanitary Sewer commercial (per 1,000 gallons)	\$2.04	\$2.04	0.00%	\$0.00
Storm Drainage residential	\$9.90	\$10.20	3.03%	\$0.30
Storm Drainage commercial (per acre)	\$247.50	\$255.00	3.03%	\$7.50
Street Lights residential or commercial	\$4.20	\$4.20	0.00%	\$0.00
Street Lights multi-family residential	\$3.15	\$3.15	0.00%	\$0.00
Recycling residential	\$10.65	\$10.65	0.00%	\$0.00

For more information about utility rates, please contact Utilities Superintendent Randy Kloeppe at 763-531-1166, Finance Director Charles Hansen at 763-531-1110, or Public Works Director/City Engineer Tom Mathisen at 763-531-1160.

RECYCLING NEWS YOU CAN USE . . . AND REUSE!



Plastic Bottles and Containers #1-7

You asked for more plastic recycling. We listened.

Starting January 1, you can recycle all plastic food and beverage containers (#1 through #7). This includes butter tubs, yogurt cups, medicine bottles, and much more, but no plastic bags or Styrofoam. Please rinse the containers and, as always, any container that had oil or any household hazardous waste in it cannot be recycled. If you have any questions, call 763-493-8006 or visit www.hrg-recycling.com.



Get LESS!

Have you ever considered that having LESS would actually help you to have MORE? In the Twin Cities metropolitan area, six pounds of waste per person is produced every day. That is enough waste to fill Target Field more than 25 times every year! Think about how much stuff that is! When we reduce the amount of stuff we buy, have, and eventually throw away, we end up with more time, more space, and more money. That means donating, borrowing and sharing, selling, and being smarter about what we buy. Do what you can to get LESS and have more! Learn more at getLESStoday.com!

New Hennepin County recycling program means no more trash drop-off from residents at Brooklyn Park facility

Hennepin County will no longer accept trash from residents at their Brooklyn Park drop-off facility beginning in the New Year. The space that is currently used for residential drop-off will be leased to Minnesota-based Rational Energies for a new project that will separate metals and plastics out of the trash for recycling.

Almost half of the material that Twin Cities' residents throw away is actually recyclable, and this change will help the county meet its ambitious new recycling goals, save the county money, and raise funds for waste reduction and recycling efforts. The drop-off facility will still accept recycling, organics, electronics, appliances, and household/automotive/lawn/garden hazardous wastes.

Trash will be accepted from residents through Saturday, December 31. The facility will re-open on Tuesday, January 3, with the new rules in place. For more information, including a complete list of acceptable and non-acceptable items and directions, call Hennepin County Environmental Services at 612-348-3777, or visit www.hennepin.us/dropoffs.



Yard Waste Site closes November 30

Don't forget to round up the last of your leaves, grass clippings, and tree branches before November 30, when the Maple Grove Yard Waste Site closes for the season. The site is open Monday-Saturday from 8:00 a.m. to 7:00 p.m. and Sundays from noon to 7:00 p.m. The address is 14796 101st Ave N in Maple Grove.

For more information, visit www.mgyardwaste.com or call 763-420-4886.

Traffic Unit Community Outreach

As winter approaches, it is a good opportunity to remind residents of some safe practices and state laws related to winter driving that will help keep every motorist on our roads safer. Obeying these simple laws will ultimately help to reduce and prevent traffic crashes due to the winter weather.

As the evening temperature drops, many of us will notice frost on our car windows in the morning. Minnesota State Statute Section 169.71, Subd. 3 states that no person shall drive any motor vehicle with the windshield or front side windows covered with steam or frost to such an extent as to prevent proper vision. Just scraping a hole on the windshield in front of the driver is not safe as your view out the window will be significantly restricted. Many accidents occur each winter because drivers are not completely clearing their windows before driving.

In addition to clearing your windows of steam or frost, every driver is responsible to keep their vehicle clear of snow and ice. Drivers should remove any accumulated snow or ice from their vehicles before driving on any roadway. Minnesota State Statute Section 169.42, Subd. 1 states that no person shall throw, deposit, place, or dump, or cause to be thrown, deposited, placed, or dumped upon any street or highway or upon any public or privately owned land adjacent thereto without the owner's consent any snow or ice likely to injure any person, animal, or vehicle upon any such street or highway.

Drivers who allow the wind to blow the snow off of their vehicles as they drive could be issued a citation if it is obstructing the vision of other drivers or preventing others from safely operating their vehicles.

In addition, please remember that headlights and taillights are required whenever it is raining or snowing. Minnesota State Statute Section 169.48, Subd. 1 states that lights are to be displayed by every vehicle upon a highway within this state at any time when it is raining, snowing, sleet, or hailing. Many vehicles come equipped with sensors that automatically turn on headlights and taillights when it is dark outside. Drivers with this type of vehicle should be aware that the automatic lights feature may not always sense when it is raining or snowing if it is light outside. In those instances, drivers must manually turn on their headlights and taillights.

Always take the time to inspect the vehicle you are driving to make sure it is in good working order, regardless of whether or not you own the vehicle. Tires with insufficient treads are difficult to operate in slippery conditions and may significantly decrease a vehicle's stopping ability. Minnesota State Statute Section 169.723 states that a tire shall be considered unsafe if it has a tread design depth of less than 2/32 (1/16) of an inch.



Most accidents that occur during the winter are preventable. It is every driver's responsibility to drive safely and to keep their vehicle in good working order.



After a snowfall of at least 1½ inches in the city, parking is prohibited on public streets and alleys until and after the street or alley has been plowed and the snow removed to the curb line.

Snow emergency parking

Crystal City Code Section 1310.05, Subd. 7 states that after a snowfall of at least 1½ inches in the city, parking is prohibited on public streets and alleys until and after the street or alley has been plowed and the snow removed to the curb line.

Make sure your vehicles are off the city streets if at least 1½" of snow falls so the streets may be plowed safely. The Police Department will place warning notices on vehicles that are parked in the street during the FIRST snowfall only, per City ordinance, to remind residents that they cannot park their vehicles on the street during snowfalls.

Thank you for your cooperation in this matter. Please contact the Police Department at 763-531-1014 with any parking questions.



Winter Pet Care

Even though a full covering of fur helps mammals survive most weather conditions, dogs and cats need extra care during the cold winter months. The best prescription for winter's woes is to keep dogs and cats inside with you and your family. The happiest dogs are those who are taken out frequently for walks and exercise but are kept inside the rest of the time. Dogs and cats are social animals who crave human companionship. Your animal companions deserve to live indoors with you and your family.

Help keep your pet safe during the colder months by following these simple guidelines:

- **Don't leave pets outdoors when the temperature drops.** Dogs and cats are safer indoors, except when taken out for supervised exercise. Regardless of the season, shorthaired, very young or old dogs, and all cats should never be left outside without supervision. Short-coated dogs may feel more comfortable wearing a sweater during walks.
- **No matter the temperature, wind chill and moisture can threaten a pet's life.** A dog or cat is happiest and healthiest when kept indoors. However, if your dog spends significant time outdoors, Minnesota law states that he/she be protected by a dry, draft-free doghouse that is large enough to allow the dog to sit and lie down comfortably, but small enough to hold in his/her body heat. The floor should be raised a few inches off of the ground and covered with cedar shavings or straw. The house should be turned to face away from the wind, and the doorway should be covered with either waterproof burlap or heavy plastic or extend the entrance with bales of hay or straw. Unheated garages (unless a smaller dog house is provided) and vehicles are not considered suitable winter shelter.
- **Pets who spend a lot of time outdoors need more food in the winter because keeping warm depletes energy.** Routinely check your pet's water dish to make certain the water is fresh and unfrozen. Use plastic food and water bowls rather than metal when the temperature is low since your pet's tongue can stick and freeze to metal.
- **Warm engines in parked cars attract cats and small wildlife, which may crawl up under the hood.** To avoid injuring any hidden animals, bang on your car's hood to scare them away before starting your engine.
- **Salt and other chemicals used to melt snow and ice can irritate the pads of your pet's paws and may be harmful if ingested.** Wipe paws with a damp towel before your pet licks them to remove packed snow. Pet-friendly ice melts are available at many pet supply stores or online.



FOCUS ON ENFORCEMENT

Snow removal

Please be respectful of neighbors and their property when shoveling, plowing, or blowing snow; and be mindful that it is a violation of City Code to plow, blow, shovel, or push snow from a property onto any street, sidewalk, or other public property. Sidewalks must be cleared of snow as soon as possible and always **within 12 hours** after a snowfall. If packed snow or ice accumulates, sidewalks should be treated with salt and/or sand to restore a safe walking surface.



On-street parking is prohibited throughout the city between 2:00 a.m. and 5:00 a.m. See page 5 for information on snow emergency parking. Parking violations should be reported to the Police Department by dialing 911. Questions about snow removal on city streets should be directed to the Streets Department at 763-531-1164.

Disposal of yard waste

Branches, wood, leaves, and other yard waste may only be stored in an approved garbage container, garage, or storage building. Most garbage companies do not pick up bundles of brush or bags of leaves with your normal weekly pickup, so you may wish to contact your garbage hauler to ask about special collection services and fees. If you schedule to have yard waste picked up at the curb, remember that it must be stored in an enclosed area, out of public view, until prior to the night before collection. You may also contact the Maple Grove Yard Waste Site regarding their services by calling 763-420-4886.

Planning ahead

Planning to finish off your basement during the upcoming year? Replace your roof? Build a storage shed? Install a new driveway?

A permit may be required if you are planning any project or improvements to your property, so be sure to call City Hall at 763-531-1000 before you begin.

If a permit is required, it must be issued by the City prior to commencing the work. Permit applications and handouts are available at City Hall or on the City's website.

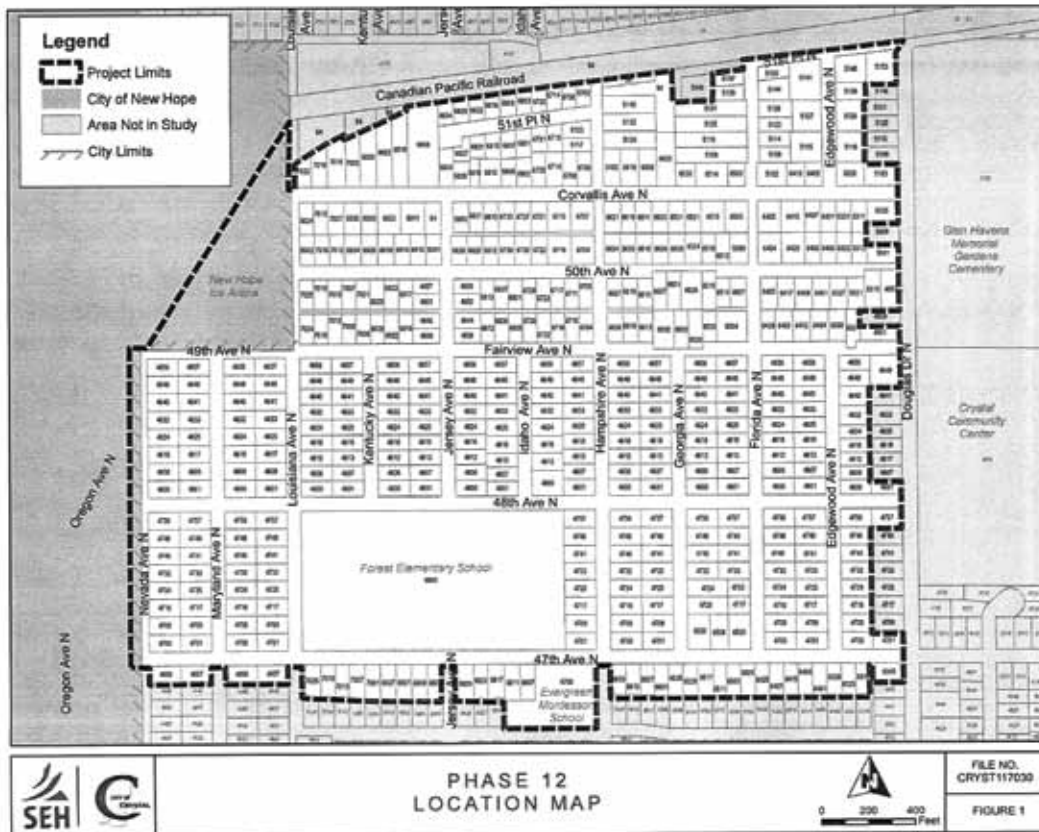


Please remember: a well-kept neighborhood increases the livability of our community and the value of our residential properties.



If you have any code enforcement-related questions or reports, please contact the code enforcement specialist at 763-531-1143 or jason.zimmermann@ci.crystal.mn.us.

Street reconstruction program continues in 2012



After a project public hearing on October 18, the Crystal City Council ordered the Phase 12 Forest North Street Reconstruction Project. Final design and the public bidding process will be completed by the end of March 2012. Construction is set to begin in late April. The project area is that part of Crystal west of Douglas Drive, east of the New Hope border, south of the CP Railroad, and north of and including 47th Avenue (see map).

The project involves the reconstruction of all 6.1 miles of local streets fronting on 498 land parcels, plus additions and upgrades to the storm sewer system. The project also includes proposed sidewalks on the north side of 47th and Fairview Avenues and the east side of Louisiana Avenue between 47th and Fairview Avenues, and the replacement of gas mains and gas services by CenterPoint Energy. In fact, gas main replacement began in October to get a jump on spring construction. The project also includes the installation of a number of rain gardens scattered throughout the neighborhood. Rain gardens located in the public boulevard become a public amenity and treat rainfall run-

off before it enters streams and lakes. For an additional cost, property owners will also have options for private sewer service repair and new driveway construction.

The estimated total project cost is \$6,610,292. The project is funded through a combination of special assessments to the benefiting property owners, State Aid gas tax dollars, and funds from the Storm Drain Utility and the Street Reconstruction Fund. The proposed residential property special assessment is \$4,917 for the street, plus \$18.88 per front foot for new curb and gutter. These are the same rates levied for the 2011 Broadway Park project. Once levied (probably late April 2012), any portion of, or the entire assessment can be paid within 30 days with no interest. The balance will go onto the parcel property tax statement in 2013, over a 15-year period, at an interest rate as of yet to be determined.

If you have any questions regarding this project, please contact the engineering project manager at 763-531-1161 or mick.cyert@ci.crystal.mn.us. As always – children and adults alike – please be safe in the construction areas.

ECONOMIC DEVELOPMENT AUTHORITY (EDA) UPDATE

Scattered Site Redevelopment



New house available at
5722 Oregon Ct



Habitat for Humanity house
at 5906 Elmhurst (sold)

For the past few decades, the EDA has been buying blighted, structurally substandard, or functionally obsolete houses from willing sellers, clearing the lots and selling them to builders for construction of new single family houses. So far in 2011:

- One builder recently completed and sold new houses on EDA lots at 5325 and 5401 35th.
- Another builder recently completed a new house on a former EDA lot at 5722 Oregon Ct.
- The EDA provided lots at 5906 Elmhurst and 4259 Vera Cruz to Habitat for Humanity for new houses affordable at 50% of metro area median income.

SAMPLING OF LOTS FOR SALE



5533 Xenia



4553 Hampshire



3548 Regent

Visit the Redevelopment page of the City's website to find the Notice of Lot Availability and links to detailed information packets about each lot. To receive the Notice of Lot Availability by mail, leave

your name, address, and phone number with the rental licensing specialist at 763-531-1144 or corinne.elfelt@ci.crystal.mn.us.

HOME IMPROVEMENT ASSISTANCE

HousingResource Center - Northwest

2148 44th Ave N, Minneapolis

www.housingresourcecenter.org

(612) 588-3033

Do you have technical questions about a potential home repair or remodeling project? Are you interested in Crystal's Home Improvement Rebate program or other financial assistance for home improvements? The HousingResource Center is available to help residents of Crystal with these and other home improvement questions. Office hours are 9:00 a.m. – 5:00 p.m. Monday-Thursday, and 9:00 a.m. – 1:00 p.m. on the 4th Saturday of each month. Services are free of charge to residents of Crystal and some adjacent communities.

Home Improvement Incentive Rebates

In addition to various state and federal loan programs, many Crystal homeowners are eligible for an EDA-funded rebate for a portion of home improvement costs.

- To qualify, the property must be owner occupied and the project must have a total cost of at least \$2,000.
- Eligibility depends on your household income:
 - If it doesn't exceed \$41,350, then you may be eligible for a 25% rebate*
 - If it doesn't exceed \$66,160, then you may be eligible for a 20% rebate*
 - If it doesn't exceed \$99,240, then you may be eligible for a 15% rebate*

**Due to funding constraints, the rebate percentages will be reduced at the end of 2011.*

- A property may not receive more than \$10,000 from the program per year.
- **To receive the rebate, you must submit an application and receive approval from the HousingResource Center before you start your project.**
- Eligibility guidelines and other provisions of the program may change without notice.
- For more information or to get an application, call the HousingResource Center at 612-588-3033.

The heat is on... we work hard to keep it that way

Community Action Partnership of Suburban Hennepin County's (CAPSH) Energy Assistance Program (EAP) helps thousands of families pay energy costs and improve energy efficiency in their homes. A household does not have to be shut off or facing a disconnection to receive help. Both homeowners and renters may apply. Households with a maximum income for a three-month period, as follows, may be eligible for help through EAP:

MAXIMUM INCOME FOR EAP

(10/01/11 – 09/30/12)

Number of persons in household	3-month gross income
1	\$5,445
2	\$7,355
3	\$9,265
4	\$11,175
5	\$13,085

For household sizes over 5, add \$1,910 per person.

Let's work together to keep our communities warm this season.

For more information about energy assistance, an application for assistance, or to make a donation, please call 952-930-3541 or visit www.capsh.org.

Ask the Utilities Department

Q Who do I call if water comes up the floor drain?

A If the problem is in the city's main line, this can be resolved quickly with your call. If the problem is not in the city's main line, the Utilities Department will tell you not to use any water or flush any toilets. This will keep the water from rising at the floor drain or overflowing. Remember, if the problem is in your own line, the water will not rise unless you use it. However, if the problem is in the city's main line, the water will continue to rise regardless if you use the water or not. This is why it is so important to call the Utilities Department first and as soon as possible at 763-531-1166. After hours, please call 911.

Q What should I do if my sewer line was cleaned?

A After you have had your sewer line cleaned, call the Utilities Department at 763-531-1166. The city's main line will be checked for any roots or debris.

Q When does the Utilities Department clean the main sewer lines?

A Every main sewer line is cleaned at least once every two years.

Q I'm experiencing a sewer gas odor in my home. What should I do?

A Pour at least a gallon of water down your basement floor drain. The water in the drain's trap will act as a barrier to block the sewer gas from entering your home.

Cable Channel 16 has a new look



Government Access Channel 16 has undergone changes. This 24-hour access channel still airs live and replayed City Council meetings, as well as City events and information. The new format includes replays of Channel 12's NorthWest Cities, City Video, and Mayor's Minutes.

The regular programming schedule is as follows:

- 8 minutes and 38 minutes after the hour: NorthWest Cities replay
- 14 minutes and 45 minutes after the hour: City Video replay
- 23 minutes and 53 minutes after the hour: Mayor's Minutes replay
- 29 minutes and 59 minutes after the hour: City Video replay

Live City Council meetings will override the above schedule every 1st and 3rd Tuesday of the month at 7:00 p.m. Re-

played City Council meetings will air the 2nd and 4th Sunday of the month at 6:30 p.m. When video is not streaming, city events and information will be shown, as will local weather.

If you do not have cable TV, the above information is also available through the City's website.



Domestic Partner Registry

The City Council recently adopted an ordinance amending City Code to create a voluntary domestic partner registry to allow unmarried, committed couples to document their relationship.

Any two adults who meet all of the following requirements are eligible for registration:

- are not related by blood closer than permitted under marriage laws of the state
- are not married
- are competent to enter into a contract
- are jointly responsible to each other for the necessities of life
- are committed to one another to the same extent as married persons are to each other, except for the traditional marital status and solemnities
- do not have any other domestic partner(s)
- are both at least 18 years of age
- at least one of whom resides in Crystal or is employed in Crystal

This registry will enable those registered to be eligible for benefits recognized by other laws such as hospital/health facility visitation rights. If the City offers a family fee, family membership, or family registration for any City-provided recreation program, domestic partners will be entitled to the same fee. It will not create rights, privileges, benefits, or responsibilities which are available to married couples or which are not legally available to unmarried couples under state or federal law.

The Domestic Partner Registry will go into effect December 15. Application forms will be available at City Hall and on the City's website and must be signed by both partners before a notary public. Upon payment of a \$40 fee, a registration certificate will be issued. For more information on this registry, contact the city clerk at 763-531-1145 or chrissy.serres@ci.crystal.mn.us.

CITY CALENDAR

UPCOMING COUNCIL MEETINGS

Time:7:00 p.m.

Dates: December 6 and 20
January 3 and 17
February 7 and 21

Citizens' Input Time 6:00-6:30 p.m.
January 17 and February 21

All City meetings are open to the public and are broadcast live on channel 16. Meetings are rebroadcast the following Sunday at 6:30 p.m. or watch meetings from your computer by visiting www.ci.crystal.mn.us, under *e-Services*, go to *OnDemand Council/EDA Meeting Videos*.

COUNCIL MEMBERS

ReNae Bowman
(Mayor) 763-531-2074

David B. Anderson
(Section I, Wards 1 & 2) 763-531-1007

Mark Hoffmann (Ward 1)..... 763-531-1006

Joseph Selton (Ward 2).....763-535-3564

John Budziszewski
(Section II, Wards 3 & 4)..... 763-531-1003

Janet Moore (Ward 3) 763-531-1005

Julie Deshler (Ward 4) 763-531-1002

COMMUNICATIONS CORNER

Visit our website at

www.ci.crystal.mn.us

City Manager: Anne Norris

CITY HALL AND POLICE DEPARTMENT RECORDS UNIT HOURS

Open Monday - Friday, 8:00 a.m.- 4:30 p.m.

FREQUENTLY-CALLED NUMBERS

Main	Police
Switchboard.....763-531-1000	Records.....763-531-1014
Animal Control..... 763-531-5161	Police/Fire
Assessing 763-531-1118	Emergency 911
Code	Recycling (HRG) 763-493-8006
Enforcement763-531-1143	Rental
Community Center/ Recreation..... 763-531-0052	Properties763-531-1144
Crime Tip Hotline.763-531-1020	Streets.....763-531-1164
Elections/Voting ...763-531-1145	Utilities763-531-1166
Engineering 763-531-1161	Utility Billing..... 763-531-1114
Fire (West Metro Fire-Rescue District) 763-230-7000	Zoning.....763-531-1143
Forester.....763-531-1162	Deaf and hard-of-hearing callers should contact the MN Relay Service at 711 or 1-800-627-3529 V/TTY
Job Line.....763-531-1175	
Parks763-531-1158	

Down Payment Assistance for Purchase/Rehab (FHA 203K Loans)

Crystal's EDA offers down payment assistance for the purchase and rehabilitation of vacant houses for buyers who use a Federal Housing Administration (FHA) loan program called "203K". Buyers may be eligible for down payment assistance from the Crystal EDA for 3% of the total purchase and rehabilitation costs up to a maximum of \$5,000. To qualify, the buyer cannot own any other residential property and their household income may not exceed 100% of

area median income (if a one- or two-person household) or 115% of area median income (if a household of three or more people). The down payment assistance would be a deferred, no-interest second mortgage to be forgiven after five years if the buyer owns and occupies the house throughout that time. **Contact the HousingResource Center for more information about down payment assistance for FHA 203K loans.**