Elite Property Innovations Highlights Hearth Financial Option for Westminster-Area Kitchen and Bathroom Remodels

Remodeling contractor points homeowners to a soft-credit-pull financing marketplace, removing a common reason a planned project gets delayed



Kitchen remodel in Westminster, CO with a white quartz island, farmhouse sink, brass faucet, and two-tone shaker cabinets

WESTMINSTER, CO, UNITED STATES, September 30, 2026 / EINPresswire.com/ -- Elite Property Innovations LLC, a licensed Colorado remodeling contractor serving Westminster, Arvada, Broomfield, Erie, Lafayette, and the surrounding Denver suburbs, is reminding homeowners that it offers financing through Hearth Financial, a lending marketplace built for home improvement projects. The option gives homeowners a way to move forward on a planned kitchen or bathroom remodel without waiting years to save the full project cost in cash.

> Hearth lets a homeowner see a real rate and a real monthly payment before they've committed to anything."
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> *Jacob Long, Owner, Elite Property Innovations*

"The number one reason a good project doesn't happen is the budget constraints," said Jacob Long, owner of Elite Property Innovations. "Hearth lets a homeowner see a real rate and a real monthly payment before they've committed to anything. That takes the guessing out of the decision."

How It Works for Homeowners

Through Hearth, homeowners submit a single application that's checked against a network of lender partners, returning the loan amounts, terms, and monthly payments they qualify for.

Pre-qualification uses a soft credit pull, so a homeowner can compare real options before any

hard inquiry touches their credit report. Hearth's marketplace includes both secured and unsecured personal loan options, with eligibility depending on credit history and debt-to-income ratio, and Hearth reports that funding is typically available within a few business days of a completed application. Specific loan amounts, repayment terms, and rates vary by lender and applicant; homeowners can see their own numbers by pre-qualifying directly, at no cost and with no impact to their credit score.

"A lot of homeowners assume financing means a home equity loan, with an appraisal and weeks of underwriting," Long said. "Hearth is a different tool. Checking your options costs nothing until you decide to move forward with a specific lender."

Why It Matters for Colorado Homeowners

Construction costs in the Denver metro have been trending upward, and homeowners who delay a project for years to save toward a full cash price often find it costs more by the time they're ready to start. The financing option is available for kitchens, bathrooms, decks, roofing, and the other interior and exterior work Elite Property Innovations handles under a single contract. Homeowners can read more about how Hearth financing works for a kitchen remodel on the company's blog.

About Elite Property Innovations LLC

Elite Property Innovations LLC is a full-service home remodeling company based in Westminster, Colorado. With more than 25 years of experience in Colorado residential construction, the company provides kitchen remodeling, bathroom renovations, deck construction, insurance restoration, and general home improvement work to homeowners in Westminster, Arvada, Broomfield, Erie, Lafayette, and the surrounding Denver metro area. Elite Property Innovations is licensed in Colorado (CO-GC-2024-08812), maintains a 5.0 Google rating, and offers financing through Hearth Financial. More information is available at epiinnovations.com.

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