Rehab Loan Program

Find out more about Minnesota Housing loan programs:

Start Up *First-time homebuyer loans*

Step Up *Non-first-time homebuyer loans*

Fix Up *Home improvement loans*

Minnesota Housing finances affordable housing for low- and moderate-income households while fostering strong communities.

Everyone deserves a place to call home.

We can help you keep it safe, livable and accessible.

Minnesota Housing Finance Agency

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Basic home rehabilitation with Minnesota Housing

The Rehabilitation Loan Program helps eligible homeowners finance basic home repair and improvements which directly affect the safety, habitability, energy efficiency or accessibility of their homes.

To be eligible, you must:

- Own and occupy the property to be rehabilitated
- Be current with your mortgage payments and property tax payments
- Not own assets exceeding $25,000
- Meet the following income limits:

Size of Household	Current Income Limits
1 Person	$17,700
2 Persons	$20,200
3 Persons	$22,700
4 Persons	$25,200
5 Persons	$27,100
6 Persons	$29,100
7 Persons	$31,300
8 Persons	$33,300

Eligible improvements:

Basic improvements to the livability, accessibility and energy efficiency of the home, such as:

- Electrical wiring
- Furnace or boiler replacement
- Windows and doors
- Siding and roofing
- Plumbing
- Septic system upgrades
- Water heater
- Mold and radon mitigation
- Lead-based paint hazards (required improvement)

Loan Features:

- Maximum loan amount is $27,000
- Maximum loan term is up to 15 years depending on property type.
- Can be used for rehabilitation of:
  - single-family homes
  - eligible Planned Unit Developments (PUD)
  - townhomes
  - condominium units
  - duplexes
  - some manufactured housing units

All loans are forgiven if the borrower does not sell, transfer title, or cease to occupy the property during the loan term.

Next steps:

Minnesota Housing rehab loans are available through local lenders. To learn more about the program visit our website at www.mnhousing.gov.

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Find a lender near you at
www.mnhousing.gov