

Eligible Improvements (Procedural Manual, Section 5.03) include permanent improvements which:

- Improve the basic livability or energy efficiency of the property including additions, alterations, renovations, and/or repairs, or
- Bring a property into compliance with state, county, municipal health, housing, building, fire and/or housing maintenance codes or other public standards applicable to housing.

**NOTE:** This is not a comprehensive list. Homeowner labor is not allowed on energy incentive loans.

Repair Type (in Minnesota Housing Loan Commitment System)	Examples of Eligible Improvements	Examples of Ineligible Improvements
<b>Accessibility</b>	<ul style="list-style-type: none"> <li>• Improvement or modification to a property to enable a resident, with activity-limiting permanent physical or mental condition, to function in the property: <ul style="list-style-type: none"> <li>○ Bathroom modification</li> <li>○ Kitchen modifications, including lowering cupboards and countertops</li> <li>○ Lifting devices: elevator, chairlift/stair glide</li> <li>○ Ramp or other entryway modifications</li> <li>○ Relocating light switches and electrical outlets</li> </ul> </li> <li>• Widen doorways, hallways</li> </ul>	<ul style="list-style-type: none"> <li>• Personal property items</li> </ul>
<b>Air Conditioning</b>	<ul style="list-style-type: none"> <li>• Central air conditioning</li> <li>• Split systems</li> <li>• Mini-split systems</li> </ul>	<ul style="list-style-type: none"> <li>• Room/window air conditioning units</li> </ul>
<b>Closing Costs</b>	<ul style="list-style-type: none"> <li>• 1% Origination Fee</li> <li>• Actual Cost of: <ul style="list-style-type: none"> <li>○ Title Search</li> <li>○ Flood Certification</li> <li>○ Brokers Price Opinion (BPO) based on a Competitive Market Analysis (CMA) (maximum \$150)</li> </ul> </li> <li>• Document Prep (maximum \$150)</li> </ul>	<ul style="list-style-type: none"> <li>• Any cost not listed as eligible</li> <li>• Document recording fees for mortgage, assignment of mortgage and mortgage registration tax (these are paid <b>in cash at closing</b>)</li> </ul>

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<b>Demolition Costs</b>	<ul style="list-style-type: none"> <li>• Demolition costs/materials associated with the project to be completed</li> <li>• Dumpster rental if needed for disposal of items/debris directly related to the project</li> </ul>	
<b>Doors</b>	<ul style="list-style-type: none"> <li>• Front door</li> <li>• Screen door</li> <li>• Storm door</li> <li>• Patio door</li> </ul>	
<b>Electrical</b>	<ul style="list-style-type: none"> <li>• Update wiring</li> <li>• Electric light fixtures/systems</li> </ul>	<ul style="list-style-type: none"> <li>• Speakers</li> <li>• Built-in surround system</li> </ul>
<b>Exterior Finishing</b>	<ul style="list-style-type: none"> <li>• Awnings</li> <li>• Brick repair/replacement</li> <li>• Painting</li> <li>• Stucco repair</li> </ul>	<ul style="list-style-type: none"> <li>• Repairs/painting to an outbuilding (other than the primary residential garage)</li> </ul>
<b>Foundation</b>	<ul style="list-style-type: none"> <li>• Foundation repair (includes lifting of house)</li> </ul>	
<b>Garage</b>	<ul style="list-style-type: none"> <li>• New garage or expansion of an existing garage (maximum 1,000 square feet of combined garage space per property)</li> <li>• Apron for garage</li> </ul>	<ul style="list-style-type: none"> <li>• Apartment/loft in garage</li> <li>• Garage larger than 1,000 square feet</li> <li>• Expansion of existing garage space resulting in garage space greater than 1,000 square feet</li> </ul>
<b>Heating and Ventilation</b>	<ul style="list-style-type: none"> <li>• Air exchanger</li> <li>• Chimney repair or replacement</li> <li>• Ductwork</li> <li>• Fireplace</li> <li>• Fireplace insert</li> <li>• Furnace</li> <li>• Heat pumps: air, geothermal, ground water</li> <li>• Outdoor furnaces/boilers: heat piped to house for basic residential heating</li> <li>• Stoves (wood, gas, or bio-fuel)</li> </ul>	<ul style="list-style-type: none"> <li>• Space heaters</li> <li>• Appliances, personal property – not hard-wired or hard-plumbed (example, washer, dryer, refrigerator, stove)</li> </ul>
<b>Insulation</b>	<ul style="list-style-type: none"> <li>• Insulation</li> </ul>	

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<b>Interior Finishing</b>	<ul style="list-style-type: none"> <li>• Appliances that are hard-wired, hard-plumbed (e.g., built-in wall oven, hard-wired dishwasher, counter-top cook unit).</li> <li>• Countertops</li> <li>• Drywall</li> <li>• Floor covering: carpet, linoleum, tile, hardwood</li> <li>• Kitchen cabinets</li> <li>• Painting</li> <li>• Plastering</li> </ul>	
<b>Landscaping</b>	<ul style="list-style-type: none"> <li>• Reshape grade or slope of yard</li> <li>• Retaining wall</li> <li>• Sod, seeding</li> <li>• Tree trimming or removal</li> <li>• Tree and shrub plantings</li> <li>• Patio</li> </ul>	<ul style="list-style-type: none"> <li>• BBQ grills</li> <li>• Decorative lighting</li> <li>• Fire pits</li> <li>• Flower gardens</li> <li>• Fountains</li> <li>• Ponds</li> <li>• Pools</li> </ul>
<b>Lead Abatement</b>	<ul style="list-style-type: none"> <li>• Lead abatement</li> </ul>	
<b>Mold Remediation</b>	<ul style="list-style-type: none"> <li>• Mold remediation</li> </ul>	
<b>Plumbing</b>	<ul style="list-style-type: none"> <li>• Septic system repairs or replacement</li> <li>• Bathroom fixtures/connections</li> <li>• Bathtubs/enclosures/shower doors</li> <li>• Sewer hook-up and repairs (not eligible if cost can be assessed)</li> <li>• Water conditioner</li> <li>• Water heater</li> <li>• Well replacement</li> <li>• Whirlpool tub (in bathroom)</li> </ul>	<ul style="list-style-type: none"> <li>• Hot tub or whirlpool tub outside of the bathroom</li> </ul>
<b>Radon Mitigation</b>	<ul style="list-style-type: none"> <li>• Radon mitigation system</li> </ul>	
<b>Roofing</b>	<ul style="list-style-type: none"> <li>• Fascia</li> <li>• Gutters</li> <li>• Home/garage roof replacement</li> <li>• Soffit</li> </ul>	<ul style="list-style-type: none"> <li>• Roofing for outbuildings</li> </ul>
<b>Siding</b>	<ul style="list-style-type: none"> <li>• Siding on the home</li> <li>• Siding on an eligible garage</li> </ul>	<ul style="list-style-type: none"> <li>• Siding for an outbuilding other than the primary residential garage</li> </ul>

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<b>Site Preparation</b>	<ul style="list-style-type: none"> <li>• Excavation</li> <li>• Fill</li> </ul>	
<b>Soft Costs</b>	<ul style="list-style-type: none"> <li>• Architectural fees</li> <li>• Permit fees</li> <li>• Inspection fees</li> <li>• Tool rental</li> </ul>	<ul style="list-style-type: none"> <li>• Tool purchase</li> </ul>
<b>Structural Additions and Alterations</b>	<ul style="list-style-type: none"> <li>• Accessory Dwelling Units (ADUs) that are <ul style="list-style-type: none"> <li>○ Internal to, or</li> <li>○ Attached to the primary residence</li> </ul> </li> <li>• Addition of living area to existing home <ul style="list-style-type: none"> <li>○ Attic finishing</li> <li>○ Basement finishing</li> <li>○ Bedroom</li> </ul> </li> <li>• Basement installation or repair (includes lifting of house)</li> <li>• Deck</li> <li>• Entryway-including attached patio</li> <li>• Patio slab at patio door</li> <li>• Porch (3-season, 4-season, or open)</li> <li>• Steps and landings</li> </ul>	<ul style="list-style-type: none"> <li>• ADUs that are <ul style="list-style-type: none"> <li>○ Detached from the primary residence</li> </ul> </li> <li>• Gazebo</li> <li>• Outbuildings</li> <li>• Utility/garden shed</li> </ul>
<b>Windows</b>	<ul style="list-style-type: none"> <li>• Storm windows</li> <li>• Egress window</li> </ul>	
<b>Other</b>	<ul style="list-style-type: none"> <li>• Driveway repairs, upgrades, including surfacing or resurfacing</li> <li>• Fencing for residential purposes</li> <li>• Sidewalks</li> <li>• Carport (if it is a permanent structure) or parking pad</li> <li>• Energy audit</li> <li>• Blower door test</li> <li>• Solar panels</li> </ul>	<ul style="list-style-type: none"> <li>• Dog kennel</li> <li>• Playground equipment</li> <li>• Fencing for agriculture/livestock</li> <li>• Sauna</li> <li>• Swimming pool</li> <li>• Tennis court</li> <li>• Underground sprinkler system, irrigation system</li> <li>• Assessments</li> <li>• Mobile homes not on a permanent foundation and not taxed and financed as real property</li> </ul>