

*Minnesota Housing is a trusted state agency. We believe that housing is the foundation for success, so we collaborate with individuals, communities and partners to create, preserve and finance affordable housing.*

*Whether you're just starting your home search or ready to tackle home improvements, we've got you covered. Learn more at [www.mnhousing.gov](http://www.mnhousing.gov).*

**Stay safe and secure in  
your home. We can help.**

**mn MINNESOTA  
HOUSING**

**Rehabilitation Loan Program**

651.296.8215 | 800.710.8871

TTY 651.297.2361

[mnhousing.solution@state.mn.us](mailto:mnhousing.solution@state.mn.us)

[www.mnhousing.gov](http://www.mnhousing.gov)

In connection with Single Family Division loan programs, Minnesota Housing is neither an originator of loans nor a creditor and is not affiliated with any Lender. To find out if you are eligible, or to apply for a loan, please contact a participating Lender.



05.01.2020

This document is available in alternative formats to individuals with disabilities by emailing [mn.housing@state.mn.us](mailto:mn.housing@state.mn.us)



*Minnesota Housing is a trusted state agency that works with local lenders to provide affordable home improvement loans.*

*The Rehabilitation Loan Program helps low-income homeowners finance important home repair projects.*



## How can the Rehabilitation Loan Program help me?

We'll help you afford the improvements and repairs you need to stay safe and secure in your home.

- Deferred loan up to \$27,000
- Loan term up to 15 years
- Loan is forgiven if you do not sell, transfer title, or cease to occupy the property during the loan term

## What improvements can I make?

Make basic improvements to the safety, livability, energy efficiency and accessibility of your home. Here are some examples - ask your lender if your project is eligible.

- 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

## Am I eligible?

You may be eligible if you:

- Own and occupy the property
- Are current with your mortgage payments and property tax payments
- Do not have assets exceeding \$25,000
- Have homeowner insurance at loan closing
- Meet our income limits (subject to change):

Household Size	Income Limit	Household Size	Income Limit
1 person	\$21,700	5 people	\$33,500
2 people	\$24,800	6 people	\$36,000
3 people	\$27,900	7 people	\$38,500
4 people	\$31,000	8 people	\$41,000

Contact a participating lender to learn more. Visit [www.mnhousing.gov](http://www.mnhousing.gov) to find a lender near you.



Find a lender near you at [www.mnhousing.gov](http://www.mnhousing.gov) or 651.296.8215