

Eligible Improvements (Procedural Manual, Section 4.03) finance 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
Accessibility	<ul style="list-style-type: none"> • 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"> ○ Bathroom modification ○ Kitchen modifications, including lowering cupboards and countertops ○ Lifting devices: elevator, chairlift/stair glide ○ Ramp or other entryway modifications ○ Relocating light switches and electrical outlets • Widen doorways, hallways 	<ul style="list-style-type: none"> • Personal property items
Air Conditioning	<ul style="list-style-type: none"> • Central air conditioning • Split systems • Mini-split systems 	<ul style="list-style-type: none"> • Room/window air conditioning units
Closing Costs	<ul style="list-style-type: none"> • 1% Origination Fee • Actual Cost of: <ul style="list-style-type: none"> ○ Title Search ○ Flood Certification ○ Brokers Price Opinion (BPO) based on a Competitive Market Analysis (CMA) (maximum \$150) • Document Prep (maximum \$50) 	<ul style="list-style-type: none"> • Any cost not listed as eligible • Document recording fees for mortgage, assignment of mortgage and mortgage registration tax (these are paid in cash at closing)
Demolition Costs	<ul style="list-style-type: none"> • Demolition costs/materials associated with the project to be completed • Dumpster rental if needed for disposal of items/debris directly related to the project 	<ul style="list-style-type: none"> • Stand-alone demolition
Doors	<ul style="list-style-type: none"> • Front door • Screen door • Storm door • Patio door 	<ul style="list-style-type: none"> • A door that exceeds the quality of those in the locality of the subject property

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

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

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