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.

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

MINNESOTA HOUSING

Rehabilitation Loan Program

SAMPLE

651.296.8215 | 800.710.8871
TTY 651.297.2361
mnhousing.solution@state.mn.us
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.

EQUAL HOUSING OPPORTUNITY

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	$19,900	5 people	$30,600
2 people	$22,700	6 people	$32,900
3 people	$25,500	7 people	$35,100
4 people	$28,300	8 people	$37,400

Contact a participating lender to learn more. Visit **www.mnhousing.gov** to find a lender near you.

MINNESOTA HOUSING

Find a lender near you at
www.mnhousing.gov or **651.296.8215**

SAMPLE