



## Old furnace leaving you out in the cold? A Minnesota Housing Fix Up loan can help!

*Minnesota Housing is a trusted state agency that works with local lenders to provide affordable home improvement loans. Start fixing up your home today!*

Don't wait until the snow flies to get a new, energy efficient furnace. You'll stay comfortable and save on your energy costs – a Minnesota Housing Fix Up loan can help make it affordable.

The Fix Up loan program provides fixed interest rate loans for remodeling, repairs, and accessibility or energy improvements.

See how you can save on your project:

- **No equity? No problem.** Both secured (up to \$50,000) and unsecured (up to \$15,000) loan options are available.
- **It won't break your monthly budget.** Repayment terms go up to 20 years for lower monthly payments.
- **Fix Up is available to more Minnesotans than you may think.** Income limits go up to \$99,500, with no limits for energy efficiency or accessibility projects.

### Contact a Lender Near You

Minnesota Housing participating lenders are your ticket to getting a Fix Up loan. Contact a lender today to discuss eligibility requirements and the application process.

