

Our Family of Loans

Whether you're just starting your home search or ready to tackle home improvements, we've got you covered. Learn more by visiting www.mnhousing.gov.

Start Up *First-time homebuyer loans*

MCC *First-time homebuyer tax credit*

Step Up *Repeat homebuyer and refinance loans*

Fix Up *Home improvement loans*

Our Mission

Housing is the foundation for success, so we collaborate with individuals, communities and partners to create, preserve and finance affordable housing.

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If your home was built before 1978, take precautions to prevent lead-based paint hazards. For more information, visit www.mnhousing.gov.

Everyone deserves a place to call home.



We'll help you keep it safe, livable and accessible.



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 basic repairs.

How can Minnesota Housing 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
- 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

How do I get started?

Contact a Minnesota Housing participating lender to discuss your needs and learn more. Visit www.mnhousing.gov to find a lender near you.

Am I eligible?

You may be eligible if you:

- Own and occupy the property to be rehabilitated (including single family homes, eligible Planned Unit Developments, townhomes, condo units, duplexes, and some manufactured homes)
- Are current with your mortgage payments and property tax payments
- Do not have assets exceeding \$25,000
- Have homeowner insurance in force at time of loan closing
- Meet our income limits (subject to change):

Household Size	Current Income Limits
1 person	\$18,100
2 people	\$20,600
3 people	\$23,200
4 people	\$25,600
5 people	\$27,900
6 people	\$29,900
7 people	\$32,000
8 people	\$34,000



Find a lender near you at
www.mnhousing.gov