

*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 [mnhousing.gov](https://mnhousing.gov).*

**Improve Your Home  
We can make it affordable!**

**mn MINNESOTA  
HOUSING**

**Fix Up Loan Program**

**mn MINNESOTA  
HOUSING**

[mnhousing.gov/sites/homeowners/fixitup](https://mnhousing.gov/sites/homeowners/fixitup)  
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*Minnesota Housing works with local lenders around the state to provide affordable home improvement loans. From small projects to big remodels, a Fix Up loan can help you achieve your vision without breaking your budget.*



## What are the program features?

Fix Up offers flexible financing options statewide:

- **Loan amounts from \$2,000 up to \$75,000**
- Fixed interest rates
- No income limits for energy or accessibility Fix Up loans
- **Secured and unsecured loan options**
- Less equity required compared with a traditional home improvement product
- **Choose a contractor or do the work yourself**
- Longer loan term options and monthly payments to meet your needs
- No prepayment penalty

## Are there program requirements?

Fix Up borrowers must meet certain eligibility requirements, such as:

- Income limits (except for energy and accessibility loans)
- Minimum credit score
- Owner-occupancy requirement (single-family, condos, duplexes, triplexes and fourplexes are eligible)



[www.mnhousing.gov/sites/homeowners/fixitup](http://www.mnhousing.gov/sites/homeowners/fixitup)

## What can I do with a Fix Up loan?

A Fix Up loan can be used to finance most permanent home improvements, such as:

- General home repairs and remodeling
- Bathroom or kitchen remodels
- Basement refinishing
- Windows, siding and roofing
- Porches, patios and decks
- Mold and radon mitigation
- Garages
- Landscaping, such as, regrading and fences
- Septic system replacement or repair
- Driveways
- Solar panels
- Energy efficiency improvements, such as, Energy Star-rated furnaces, central air conditioners, water heaters, and windows
- Accessibility improvements

## I'm interested. What should I do next?

To discuss your eligibility for a Fix Up loan, **find a Minnesota Housing participating lender with our Lender Search tool** ([www.mnhousing.gov/findalender](http://www.mnhousing.gov/findalender)). They can help you begin the application process and get you one step closer to making your house a home.

In connection with Single Family Division loan programs, Minnesota Housing does not make or arrange loans. It is neither an originator nor creditor and is not affiliated with any Lender. The terms of any mortgage finance transactions conducted in connection with these programs, including important information such as loan fees, the annual percentage rate (APR), repayment conditions, disclosures, and any other materials which are required to be provided to the consumer are the responsibility of the Lender.