



Home Improvement Loan Programs Information Sheet

Minnesota Housing finances and advances affordable housing opportunities for low and moderate income Minnesotans to enhance quality of life and foster strong communities. We offer home improvement programs that provide affordable interest rate loans to eligible homeowners.

Affordable, fixed-rate financing to improve your home with the Fix-up Fund.

Why choose Minnesota Housing?

- Convenient application through our statewide network of local lenders
- Longer repayment terms mean lower monthly payments
- Covers remodeling, repairs and energy efficiency projects
- Some lenders offer varied incentives with the Community Fix-up Fund
- Affordable, fixed interest rates with loan amounts from \$2,000 to \$35,000
- Hire a contractor or do the work yourself

Am I eligible?

To be eligible for the Fix-up Fund, you must:

- Meet the maximum household income limit of \$95,150
- Have acceptable credit
- Own and occupy the property to be improved

Single family homes, duplexes, triplexes and fourplexes are eligible.

Now what do I do?

- Visit mnhousing.gov. Check out our current interest rates and find a participating lender near you
- Obtain contractor bids or an itemized materials estimate from a building supplier

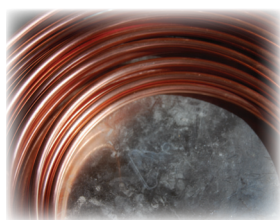
Looking to conserve energy?

For ideas and answers about energy-saving improvements that can lower your utility bills, contact the Energy Information Center at 800.657.3710 or 651.296.5175 or go to www.energy.mn.gov.

If your home was built before 1978, you should take precautions to prevent lead-based paint hazards. For more information, see our website at: www.mnhousing.gov/consumers/home-owners/HomeImprovementLoans/index.aspx

Interested?

Visit the Minnesota Housing website at www.mnhousing.gov or contact the lender listed below for more information. We can help you get the financing you need to fix-up your home!



The Minnesota Housing Finance Agency does not discriminate on the basis of race, color, creed, religion, national origin, sex, marital status, status with regard to public assistance, disability, familial status, or sexual or affectional orientation in the provision of services.

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