Fix Up Loan Program
Eligible/Ineligible Improvement List

Eligible Improvements (Fix Up Loan Program Procedural Manual, Section 4.03) include permanent improvements which:

- Improve the basic livability or energy efficiency of the property including additions, alterations, renovations, and/or repairs, or
- Bring a property into compliance with state, county, municipal health, housing, building, fire and/or housing maintenance codes or other public standards applicable to housing.

NOTE: This is not a comprehensive list. Homeowner labor is not allowed on Incentive Rate Energy Conservation loans or Energy Loan Plus.

Repair Type (in Minnesota Housing Loan Commitment System)	Examples of Eligible Improvements	Examples of Ineligible Improvements
Accessibility	• Improvement or modification to a property to enable a resident, with activity-limiting permanent physical or mental condition, to function in the property: ○ Bathroom modification ○ Kitchen modifications, including lowering cupboards and countertops ○ Lifting devices: elevator, chairlift/stair glide ○ Ramp or other entryway modifications ○ Relocating light switches and electrical outlets • Widen doorways, hallways	• Personal property items
Air Conditioning	• Central air conditioning • Split systems • Mini-split systems	• Room/window air conditioning units
Closing Costs	• 1% Origination Fee • Actual Cost of: ○ Title Search ○ Flood Certification ○ Brokers Price Opinion (BPO) based on a Competitive Market Analysis (CMA) (maximum $150) • Document Prep (maximum $150)	• Any cost not listed as eligible • Document recording fees for mortgage, assignment of mortgage and mortgage registration tax (these are paid **in cash at closing**)

Repair Type (in Minnesota Housing Loan Commitment System)	Examples of Eligible Improvements	Examples of Ineligible Improvements
Demolition Costs	• Demolition costs/materials associated with the project to be completed • Dumpster rental if needed for disposal of items/debris directly related to the project	
Doors	• Front door • Screen door • Storm door • Patio door	
Electrical	• Update wiring • Electric light fixtures/systems	• Speakers • Built-in surround system
Exterior Finishing	• Awnings • Brick repair/replacement • Painting • Stucco repair	• Repairs/painting to an outbuilding (other than the primary residential garage)
Foundation	• Foundation repair (includes lifting of house)	
Garage	• New garage or expansion of an existing garage (maximum 1,000 square feet of combined garage space per property) • Apron for garage	• Apartment/loft in garage • Garage larger than 1,000 square feet • Expansion of existing garage space resulting in garage space greater than 1,000 square feet
Heating and Ventilation	• Air exchanger • Chimney repair or replacement • Ductwork • Fireplace • Fireplace insert • Furnace • Heat pumps: air, geothermal, ground water • Outdoor furnaces/boilers: heat piped to house for basic residential heating • Stoves (wood, gas, or bio-fuel)	• Space heaters • Appliances, personal property – not hard-wired or hard-plumbed (example, washer, dryer, refrigerator, stove)
Insulation	• Insulation	

Repair Type (in Minnesota Housing Loan Commitment System)	Examples of Eligible Improvements	Examples of Ineligible Improvements
Interior Finishing	• Appliances that are hard-wired, hard-plumbed (e.g., built-in wall oven, hard-wired dishwasher, counter-top cook unit). • Countertops • Drywall • Floor covering: carpet, linoleum, tile, hardwood • Kitchen cabinets • Painting • Plastering	
Landscaping	• Reshape grade or slope of yard • Retaining wall • Sod, seeding • Tree trimming or removal • Tree and shrub plantings • Patio	• BBQ grills • Decorative lighting • Fire pits • Flower gardens • Fountains • Ponds • Pools • Turf/artificial grass
Lead Abatement	• Lead abatement	
Mold Remediation	• Mold remediation	
Plumbing	• Septic system repairs or replacement • Bathroom fixtures/connections • Bathtubs/enclosures/shower doors • Sewer hook-up and repairs (not eligible if cost can be assessed) • Water conditioner • Water heater • Well replacement • Whirlpool tub (in bathroom)	• Hot tub or whirlpool tub outside of the bathroom
Radon Mitigation	• Radon mitigation system	
Roofing	• Fascia • Gutters • Home/garage roof replacement • Soffit	• Roofing for outbuildings
Siding	• Siding on the home • Siding on an eligible garage	• Siding for an outbuilding other than the primary residential garage

Repair Type (in Minnesota Housing Loan Commitment System)	Examples of Eligible Improvements	Examples of Ineligible Improvements
Site Preparation	• Excavation • Fill	
Soft Costs	• Architectural fees • Permit fees • Inspection fees • Tool rental	• Tool purchase • Insurance deductible

Structural Additions and Alterations	• Accessory Dwelling Units (ADUs) (internal, attached or detached)
	• Addition of living area to existing home
	  ○ Attic finishing
	  ○ Basement finishing
	  ○ Bedroom
	• Basement installation or repair (includes lifting of house)
	• Deck
	• Entryway-including attached patio
	• Patio slab at patio door
	• Porch (3-season, 4-season, or open)
	• Steps and landings
		• Gazebo
		• Outbuildings
		• Utility/garden shed

Windows	• Storm windows • Egress window	
Other	• Driveway repairs, upgrades, including surfacing or resurfacing • Fencing for residential purposes • Sidewalks • Carport (if it is a permanent structure) or parking pad • Energy audit • Blower door test • Solar panels (including solar plus storage)	• Dog kennel • Playground equipment • Fencing for agriculture/livestock • Sauna • Tennis court • Underground sprinkler system, irrigation system • Assessments • Mobile homes not on a permanent foundation and not taxed and financed as real property