

Stay safe and secure in your home. We can help.

Make the improvements and repairs you need to stay safe and secure in your home with the Minnesota Housing Rehabilitation Loan Program.

Minnesota Housing works with local lenders in your community to provide home improvement loan options like the Rehabilitation Loan Program that can help low-income homeowners finance basic home improvement repairs. If you own and occupy the home that needs work, and are current with your mortgage and tax payments, the Minnesota Housing Rehabilitation Loan Program may be able to help you make those needed repairs.

Learn how you can complete important projects with financing options to fit your needs.

- Loan amounts up to $37,500
- Loan term up to 15 years (properties taxed as real property); up to 10 years (manufactured homes taxed as personal property located in a manufactured home park).
- 0% interest, payments deferred and the loan is forgiven at the end of the loan term if you continue to occupy it as your principal residence. If you move out, transfer title or sell the home before the loan is forgiven, you may have to re-pay part or all of the loan.
- Make basic improvements for the safety, energy and accessible living quality of your home such as furnace or boiler replacement, plumbing, roofing and other eligible projects.

If you meet our income limits (subject to change), this could be the program that works for you.

Household Size	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
Income Limit	$27,800	$31,800	$35,700	$39,700	$42,900	$46,100	$49,200	$52,400

Find a Minnesota Housing participating lender on our website TODAY to learn more.

MINNESOTA HOUSING

651.296.8215
www.mnhousing.gov

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.

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EQUAL HOUSING OPPORTUNITY