



Rehabilitation Loan Program



Keep your home safe, accessible, and energy efficient with the Rehabilitation Loan Program.

Minnesota Housing is the State's trusted affordable housing bank. We offer home improvement programs that provide affordable interest rate loans to eligible homeowners.

Why choose Minnesota Housing?

- Interest-free loans for low-income borrowers
- Covers basic home repairs affecting safety, habitability, energy efficiency or accessibility
- No monthly payment
- Loan is forgiven after 15 years of owner occupancy
- Statewide network of lenders
- Loan amount up to \$24,999 (an additional \$10,000 is available for lead-based paint hazard reduction, if eligible).



Am I eligible?

To be eligible for the Rehabilitation Loan Program, you must:

- Meet the low-income household limits
- Own and occupy the property to be rehabilitated
- Have assets less than \$25,000
- Be current with your mortgage payment and property taxes

Single-family homes, certain mobile/manufactured homes and certain townhomes/condos are eligible for this program.

Now what do I do?

Get started improving your home with help from Minnesota Housing. Visit **www.mnhousing.gov** to check out program income limits and find a participating lender near you.



400 Sibley St., Suite 300
Saint Paul, MN 55101

651.296.8215 | 800.710.8871

TTY 651.297.2361

www.mnhousing.gov

