



Home Improvement Loan Programs



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

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?

- Affordable, fixed interest rates with loan amounts from \$2,000 to \$35,000
- Ability to borrow up to 110% loan-to-value ratio of after-improved value
- Longer repayment terms mean lower monthly payments
- Hire a contractor or do the work yourself
- Covers remodeling, repairs and energy efficiency projects
- Some lenders offer varied incentives with the Community Fix-up Fund
- Convenient application through our statewide network of local lenders



Am I eligible?

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

- Meet the maximum household income limit of \$96,500
- 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 www.mnhousing.gov to 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/HomelImprovementLoans/index.aspx



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