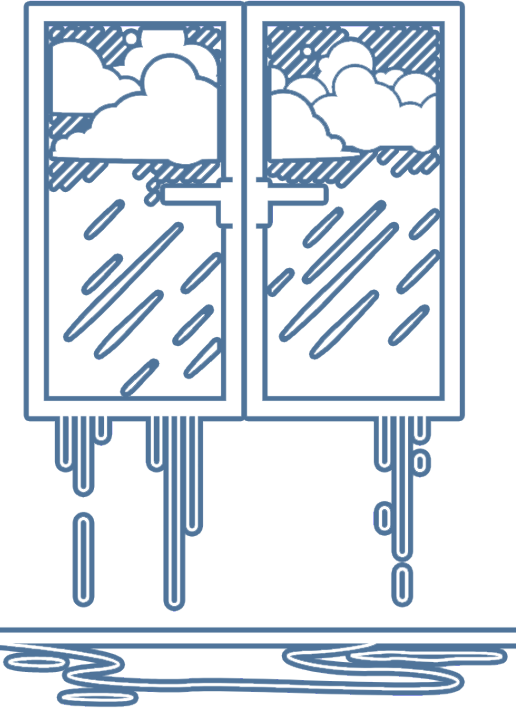


Does your air conditioner do more billing than chilling?

Furnace defeated? Not feeling heated?

Windows less sleek and more leak?



RE-ENERGIZE YOUR HOME.

While funds last!



Make upgrades with **Energy Loan Plus**, a **3.5%** annual percentage rate loan program.



Find a participating lender to see if you're eligible!

Fix Up Loan Type	Minimum Loan Amount	Maximum Loan Amount	Minimum Loan Term	Maximum Loan Term	Credit Score Requirements
Energy Loan Plus Secured Loan	\$2,000	\$30,000	3 years	20 years	620
Energy Loan Plus Unsecured Loan	\$2,000	\$30,000	3 years	10 years	680

Income Limits
11-county Twin Cities Metro \$99,300
Dodge and Olmstead counties \$93,700
All other counties \$89,400

Borrower must own and occupy the property to be improved. No downpayment and level monthly payments over the term of the loan.

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. ♦ This project was made possible by a grant from the U.S. Department of Energy and the Minnesota Department of Commerce through the Infrastructure Investment and Jobs Act of 2021 (IIJA).