

Website Template

Minnesota Housing Fix Up Loan Program

Tackle your home improvement to-do list without breaking your budget with a Fix Up Loan.

What are the program features?

Fix Up offers a variety of financing options statewide:

- Loan amounts from \$2,000 up to \$75,000
- No income limits for energy or accessibility Fix Up loans
- Secured and unsecured loan options
- Little to no equity in your home needed
- Hire a contractor or do the work yourself
- Fixed interest rates and longer repayment terms (up to 20 year on some loans) for potentially lower and more affordable monthly payments
- Finance projects already started, or that were completed within 120 days
- No prepayment penalty

What can you do with the loan?

Repair, remodel and make energy saving improvements. Update your bathroom or kitchen. Replace your furnace, A/C, windows, or doors. Get new siding or roofing. Make accessibility improvements. There are so many options available with the Fix Up loan program!

What are some of the requirements?

- You must own and occupy the property to be improved.
- Single family homes, duplexes, triplexes and fourplexes are eligible.
- Your gross income must be no greater than \$167,000. The income limit is waived if the improvement is being made for the accessibility of a family member who is disabled or for specific energy improvements.

Interested? What's Next?

Contact a Minnesota Housing participating lender at www.mnhousing.gov , search "Find a Lender" to discuss your eligibility and begin the application process.