

# Fix Up Program

## Fix up your home with help from Minnesota Housing

### Why choose Minnesota Housing?

- Affordable, fixed interest rates with lower interest rate for energy conservation and accessibility improvements
- Higher loan-to-value ratio on secured loans than traditional loan products
- Longer repayment terms mean lower payments
- Hire a contractor or do the work yourself
- No prepayment penalty
- Single family homes, duplexes, triplexes and fourplexes are eligible. You must own and occupy the property to be improved

Loan Type	Maximum Loan Amount	Maximum Repayment Term	Income Limit
<i>Secured</i>	\$50,000	10 to 20 years	\$99,500
<i>Secured Energy/Accessibility</i>	\$15,000	10 to 20 years	No income limit
<i>Unsecured</i>	\$15,000	10 years	\$99,500
<i>Unsecured Energy*</i>	\$15,000	10 years	No income limit

\*This project was made possible by a grant from the U.S. Department of Energy and the Minnesota Department of Commerce through the American Recovery and Reinvestment Act of 2009 (ARRA).

### Repair, remodel and make energy saving improvements including:

- Porches and decks
- Remodel a bathroom or kitchen
- Add a bathroom or finish basement
- Furnace or boiler and central air conditioning\*
- Windows\* and doors
- Insulation,\* attic air sealing\*
- Water heater\*
- Siding and roofing
- Septic system upgrades
- Mold and radon mitigation

- Accessibility improvements\*
- Basic garage, if none exists

*\* Choose Energy Star windows, furnace, central air and/or water heater; insulation and air sealing; and/or basic accessibility improvements and you may be eligible for a lower interest rate.*

- See full list of eligible improvements for secured and unsecured Fix Up loans
- See full list of eligible energy and accessibility improvements

**Next Steps:**

- Contact a representative at THFCU
- Obtain contractor bids or detailed materials estimate from a building supplier for work you will perform
- We will work with you to complete the loan application, loan closing and funding

Visit [mnhousing.gov](https://mnhousing.gov) for further details.