

# HOME IMPROVEMENT LOAN PROGRAM



The Home Improvement Loan program is a statewide program that was established to encourage and support the preservation of existing housing. The program provides loans to improve the basic livability and/or energy efficiency of the borrower's home.

## PROGRAM FEATURES

- No maximum income limit
- Call or visit website for current rates
- \$20,000 maximum loan amount\*
- 10 year maximum term\*
- 1-4 unit, owner-occupied primary residence
- Individually owned townhomes and condominiums eligible

## ELIGIBLE IMPROVEMENTS

Eligible projects include most interior and exterior permanent improvements including kitchen, flooring, windows, driveways, fences, energy improvements, accessibility improvements and more!

## IMPROVEMENTS MAY NOT BEGIN PRIOR TO CLOSING YOUR LOAN

For more information on this program or other programs offered throughout the state of Minnesota contact 612.335.5884, email [loaninfo@mncee.org](mailto:loaninfo@mncee.org) or visit [www.mnlendingcenter.org](http://www.mnlendingcenter.org).



The current loan terms and conditions stated, including interest rates, do not constitute a commitment to lend or an offer to enter into an agreement, and such an offer may only be made pursuant to Minnesota Statutes, Section 47.206(3) and (4).

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[www.mnlendingcenter.org](http://www.mnlendingcenter.org)