



# Minnesota Housing Fix Up Loan Program

The Center for Energy and Environment (CEE) and Minnesota Housing offer low interest loans for Minnesota homeowners to make improvements in their homes. CEE, a Minneapolis based nonprofit organization, is the lender for this program and will assist homeowners through the loan process.

## Program Features

- Call for current interest rates
- Loan amounts from \$2,000–\$75,000
- Terms up to 20 years
- Maximum income:
  - 11-county Twin Cities Metro Area, Dodge county, and Olmsted county: \$175,400
  - All other counties: \$155,500
- 1–4 unit, owner-occupied primary residence
- Individually owned townhomes and condominiums eligible
- Terms & conditions apply. Contact CEE.

## Eligible Improvements:

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

1 bid is required from a licensed, qualified contractor.

For do-it-yourself projects, a materials list including prices is required. The cost for labor and equipment purchase or rental may not be included in the loan.

For more information on this program or other programs offered throughout the state of Minnesota contact **612.335.5884**, or visit **[mncee.org/loans](https://mncee.org/loans)**.

**Improvements may not begin prior to closing your loan.**



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).

