Next Step - Find A Lender

Find a Minnesota Housing participating lender with our Lender Search tool at **mnhousing.gov/findalender** to discuss your eligibility for a RLP or ELP Loan. They can help you begin the application process.

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Minnesota Housing is a trusted state agency. We believe that housing is the foundation for success, so we collaborate with individuals, communities and partners to create, preserve and finance housing that is affordable.

MINNESOTA HOUSING

mnhousing.gov | 800.710.8871
RLP.ELP@state.mn.us

This information will be made available in alternative format upon request.

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2023.06.01

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MINNESOTA HOUSING

Rehabilitation Loan Program
Emergency & Accessibility Loan Program

The Rehabilitation Loan | Emergency & Accessibility Loan Programs (RLP|ELP) help low-income homeowners finance important home repair projects that directly affect the safety, habitability, energy efficiency or accessibility of their homes, and also provide financing towards the replacement of manufactured homes.

Rehabilitation Loan Program

Eligible Improvements

The following are examples of improvements and repairs that can be made with RLP:

- Electrical wiring
- Furnace or boiler replacement
- Windows, doors, siding and roofing
- Plumbing | Septic system upgrades
- Water heater repair and replacement
- Mold and radon mitigation
- Address lead-based paint hazards

Manufactured Home Replacement with RLP

RLP funds may be used for the following:

- Purchase of a replacement new or used manufactured home in good condition that is free of deficiencies
- Demolition and removal of the existing manufactured home
- Transport, installation and utility connections of the replacement manufactured home

Maximum loan amount: $37,500

Loan terms:

- Homes taxed as real property (e.g., single family detached, townhomes, etc.): 15 years
- Manufactured homes taxed as personal property: 10 years
- 0% interest, payments deferred and the loan is forgiven at the end of the loan term if you continue to occupy it as your principal residence. If you move out, transfer title or sell the home before the loan is forgiven, you may have to re-pay part or all of the loan.

Emergency & Accessibility Loan Program

Eligible Improvements

The following are examples of emergency conditions ELP funds can be used to address:

- Heating, electrical, plumbing, or septic system failures
- Foundation, walls, roof that could cause collapse
- Accessibility improvements, such as a ramp, to enable a household member with a disability to continue to live in the home.

Maximum loan amount: $27,000

Loan terms:

- Homes taxed as real property (e.g., single family detached, townhomes, etc.): 15 years
- Manufactured homes taxed as personal property: 10 years
- 0% interest, payments deferred and the loan is forgiven at the end of the loan term if you continue to occupy it as your principal residence. If you move out, transfer title or sell the home before the loan is forgiven, you may have to re-pay part or all of the loan.

Am I eligible?

The eligibility requirements for RLP|ELP are the same. You may be eligible if you:

- Live in Minnesota
- Own and occupy the property
- Are 18 years of age or older
- Are current with your mortgage payments and property tax payments
- Do not have assets exceeding $25,000 (excluding your primary residence)
- Meet our income limits (subject to change)

Income Limits

Income limits for RLP|ELP are the same and are effective as of July 1, 2026 (subject to change):

House-hold Size	Income Limit	House-hold Size	Income Limit
1 person	$27,700	5 people	$42,700
2 people	$31,600	6 people	$45,800
3 people	$35.600	7 people	$49,000
4 people	$39,500	8 people	$52,100

MINNESOTA HOUSING

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.