



Summary of Home Improvement Loan/Grant Programs in Washington County

	Eligible Improvements	Loan Maximum	Forgivable	Summary of Loan Terms
Rehab Loan Program	Health, Safety, Energy Efficiency. Mobile homes eligible.	\$27,000	Yes, after 15 years	No interest, no monthly payments. Loan is paid in full when home is sold, owner moves out, or property is refinanced to remove equity.
Emergency Loan Program	Urgent Health and Safety. Mobile homes eligible.	\$15,000	Yes, after 15 years	No interest, no monthly payments. Loan is paid in full when home is sold, owner moves out, or property is refinanced to remove equity.
Weatherization	Energy Efficiency. Mobile and renter occupied homes eligible.	Free eligible upgrades	Free eligible upgrades	Free eligible upgrades
Home Improvement Loan Program	Health, Safety, Energy Efficiency	\$18,000	No	No interest, no monthly payments. Loan is paid in full when home is sold, owner moves out, or property is refinanced to remove equity.
Woodbury Home Improvement Fund	Anything that improves the value or safety of the home	\$40,000	No	Below-market rates, fixed monthly payments. Maximum loan term is 15 years.
Fix up Loan	Most improvements eligible	\$50,000	No	Fixed rates (lower rates for energy or accessibility improvements). Secured and unsecured options. Monthly payments, maximum loan term is 20 years.

Household Size	Home Improvement Loans	RLP/ELP	Weatherization	Fix Up	Woodbury HIF
1 person	\$50,350	\$19,900	\$24,280	\$141,000	\$126,000
2 persons	\$57,550	\$22,700	\$39,920		
3 persons	\$64,750	\$25,500	\$41,560		
4 persons	\$71,900	\$28,300	\$50,200		