



Summary of Home Improvement Loan/Grant Programs in Washington County

	Eligible Improvements	Loan Maximum	Forgivable	Application Fee	Summary of Loan Terms
Rehabilitation Loan Program	Health, Safety, Energy Efficiency. Mobile home eligibility	\$37,500	Yes, after 15 years	None	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 home eligibility	\$27,000	Yes, after 15 years	None	No interest, no monthly payments. Loan is paid in full when home is sold, owner moves out, or property is refinanced to remove equity.
Home Improvement Loan Program	Health, Safety, Energy Efficiency	\$24,500	No	None	No interest, no monthly payments. Loan is paid in full when home is sold, owner moves out, or property is refinanced to remove equity. Maximum loan term is 30 years.
Repair and Renovate	Health, Safety, Energy Efficiency	\$30,000	No	1% of loan (min \$55)	Low Fixed Below-market rates. Maximum loan term is 20 years.
Forest Lake	Health, Safety, Energy Efficiency	\$30,000	No	None	Low Fixed Below-market rates. Maximum loan term is 20 years.
Hugo	Health, Safety, Energy Efficiency	\$30,000	No	None	Low Fixed Below-market rates. Maximum loan term is 20 years.
Lake Elmo	Health, Safety, Energy Efficiency	\$30,000	No	None	Low Fixed Below-market rates. Maximum loan term is 20 years.
Oakdale	Health, Safety, Energy Efficiency	\$10,000	Yes, after 3 years	None	May be paired with another program. Forgivable after 3 years.
Stillwater	Health, Safety, Energy Efficiency	\$10,000	No	None	For homes built in 1946 or prior. May be paired with another program. Loan term matches partnering program.

Household Size	Rehabilitation Loan Program/ Emergency Loan Program	Home Improvement Loan Program	Repair and Renovate	Forest Lake, Hugo, Lake Elmo, Oakdale, Stillwater
1 person	\$27,800	\$72,950	\$106,605.0	Income limits are determined by paired funding program
2 persons	\$31,800	\$83,400	\$121,900.0	
3 persons	\$35,750	\$93,800	\$137,080.0	
4 persons	\$39,700	\$104,200	\$152,260.0	