

Welcome to Affordable Home Improvement Loans



4% HOUSEHOLD INCOME LIMITS FOR 4% INTEREST					
Maximum Loan Amount: \$35,000					
1 Person \$44,800	2 Persons \$51,200	3 Persons \$57,600	4 Persons \$64,000	5 Persons \$69,100	6 Persons \$74,250
7 Persons \$79,350	8 Persons \$84,500	9 Persons \$89,600	10 Persons \$94,700	11 Persons \$96,500	
Household Income Limits:				\$96,500 Gross	
Loan Amount:				\$2,000 to \$35,000	

* Competitive interest rates are also available for higher income households up to \$96,500.

Eligible Improvements

- A room addition or a new garage
- Furnace/air conditioning installation
- Roof replacement, a new paint job, or siding
- Upgrade or replace electrical wiring
- Septic system repairs or plumbing
- Energy conservation, including replacing windows and doors or insulating walls or attic space
- Accessibility improvements such as bathroom accessibility remodeling or building a ramp
- Many other repairs and remodeling projects

Terms and Eligibility

- You can take up to 20 years to repay the loan
- All loans are secured with a mortgage

Welcome to Home Improvement Deferred Payment Loans

(Limited Funds Available)

Repayment Terms

This loan is secured with a mortgage at zero percent (0%) interest. Loan repayment is deferred until the borrower sells, transfers title, or no longer lives in the property. The loan will be forgiven after 30 years of continued ownership and occupancy.

Maximum Loan Amount: \$25,000

HOUSEHOLD INCOME LIMITS FOR DEFERRED PAYMENT LOANS					
1 Person \$29,350	2 Persons \$33,550	3 Persons \$37,750	4 Persons \$41,950	5 Persons \$45,300	6 Persons \$48,650
7 Persons \$52,000	8 Persons \$55,350	9 Persons \$58,750	10 Persons \$62,100	11 Persons \$65,450	12 Persons \$68,800

Eligible Improvements

Basic and necessary improvements that directly affect the safety, habitability, energy efficiency, and accessibility of your home. Correction of lead-based paint hazards is required.

Saint Paul Home Loan Fund

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