Welcome to Affordable Home Improvement Loans

HOUSEHOLD INCOME LIMITS FOR 4% INTEREST					
1 Person	**2 Persons**	**3 Persons**	**4 Persons**	**5 Persons**	**6 Persons**
$45,100	$51,550	$58,000	$64,400	$69,600	$74,750
7 Persons	**8 Persons**	**9 Persons**	**10 Persons**	**11 Persons**	**12 Persons**
$79,900	$85,050	$90,200	$95,350	$100,500	$105,650
Minimum Loan Amt: $2,000			**Maximum Loan Amt:** $35,000		

* Competitive interest rates are also available for higher income households up to $96,500 gross, regardless of family size.

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

Terms and Eligibility

- Secured loans: Loan amounts from $2,000-$35,000 and up to 20 years to repay; Minimum credit score of 620
- Unsecured loans: Loan amounts from $2,000-$10,000 and up to 10 years to repay; Minimum credit score of 680

Welcome to Home Improvement Deferred Payment Loans

HOUSEHOLD INCOME LIMITS FOR DEFERRED PAYMENT LOANS					
1 Person	**2 Persons**	**3 Persons**	**4 Persons**	**5 Persons**	**6 Persons**
$28,850	$32,950	$37,050	$41,150	$44,450	$47,750
7 Persons	**8 Persons**	**9 Persons**	**10 Persons**	**11 Persons**	**12 Persons**
$51,050	$54,350	$57,650	$60,950	$64,200	$67,500
Minimum Loan Amount:		$1,000	**Maximum Loan Amount:**		$25,000

Eligible Improvements

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

Terms and Eligibility

- Secured with a mortgage at 0% interest,
- Repayment is deferred until the borrower sells, transfers title, or no longer lives in the property, and
- Forgiven after 30 years of continued ownership and occupancy.
- $25,000 Maximum asset limit

EQUAL HOUSING OPPORTUNITY

1/09/13

Saint Paul Home Loan Fund
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