



Summary of Home Improvement Loan/Grant Programs in Washington County

	Eligible Improvements	Loan Maximum	Forgivable	Summary of Loan Terms
<u>Rehabilitation Loan Program</u>	Health, Safety, Energy Efficiency. Mobile home eligibility	\$37,500	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.
<u>Emergency Loan Program</u>	Urgent Health and Safety. Mobile home eligibility	\$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.
<u>Weatherization</u>	Energy Efficiency. Mobile, and renter occupied home eligibility	Free eligible upgrades	Free eligible upgrades	Free eligible upgrades
<u>Home Improvement Loan Program</u>	Health, Safety, Energy Efficiency	\$24,500	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.
<u>Woodbury Home Improvement Fund</u>	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.
<u>Fix up Loan</u>	Most improvements eligible	\$75,000	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	\$72,950	\$27,800	\$35,799	\$161,500	\$146,000
2 persons	\$83,400	\$31,800	\$46,814		
3 persons	\$93,800	\$35,750	\$57,829		
4 persons	\$104,200	\$39,700	\$68,845		

As of 05/21/2025