



Energy Saver Rebate

- Homeowners who install energy-saving home improvements may be eligible for an Energy Saver Rebate.
- Rebate amount is 35% of the cost of eligible improvements financed with the Fix-up Fund loan, up to \$10,000
- To be eligible for the rebate, homeowners must secure financing with a Minnesota Housing Fix-up Fund loan
- Rebates are administered by Minnesota Housing and delivered through approved Fix-up Fund lending partners.

The Minnesota Housing Fix-up Fund is a home improvement program that offers affordable, fixed-rate loans to eligible homeowners to make livability, accessibility, or energy efficiency improvements.

Eligibility

All rebate-eligible work must meet the following guidelines:

Fix-up Fund General Eligibility	
Fix-up Fund program description and current income limits can be found on the Minnesota Housing website at www.mnhousing.gov	
Ownership	Home must be owner occupied
Credit	Decent credit history
Income limit	Current maximum household income of \$96,500 (updated annually)
Property Eligibility	<ul style="list-style-type: none"> • Single family homes, duplexes, triplexes, four-plexes • A unit of a condominium or townhome (no common areas)
Energy Saver Rebate Eligibility	
Rebates are made possible by a grant from the U.S. Department of Energy and the Minnesota Department of Commerce	
Lender Availability	All rebate-eligible work must be financed by a Fix-up Fund or Community Fix-up Fund loan originated by a lender participating in the Energy Saver Rebate program. A list of eligible lenders can be found on the Minnesota Housing website at mnhousing.gov .
Rebate Eligibility Period	Fix-up Fund loans must be closed on or after December 7, 2009. Energy Saver Rebates are not retroactive. Rebate funds shall be distributed on a first-come, first-served basis.
Work and Application Period	Homeowner must complete rebate-eligible improvements and submit a completed Energy Saver Rebate Application, including paid receipts to the originating Fix-up Fund lender within 120 days of the loan closing.
Contractor Requirement	All rebate-eligible improvements must be performed by a contractor and certified by the contractor and the homeowner on the "Energy Saver Rebate Application." The Minnesota Department of Commerce, Office of Energy Security, has the right to inspect the work to ensure that it meets the eligibility standards of the program.
Maximum Rebate	One rebate per household. Amount is 35% of the cost of rebate-eligible improvements financed with the Fix-up Fund loan with a maximum rebate up to \$10,000.



Eligible Energy Saver Rebate Improvements

The following improvements are eligible for a rebate:

- Replacement furnaces, boilers, and central air conditioners that meet criteria for Federal Tax Credit for Energy Efficiency
- Replacement exterior doors that meet criteria for Federal Tax Credit for Energy Efficiency
- Energy Star replacement windows
- Energy Star light fixtures
- Attic air sealing
- Wall and attic insulation in conjunction with attic air sealing
- Water heaters if “orphaned” due to furnace replacement

Please refer to the “[Energy Saver Rebate Application with Utility Release Form](#)” for detailed eligibility criteria for these improvements. Additional resource information to assist in the selection of eligible energy efficiency improvements can be found in the “[Resources for Rebate Eligible Improvements](#)” on the Minnesota Housing website.

Ineligible improvements include: windows and doors for constructing room addition; additional windows and doors that are not direct replacements; insulated siding and roofing projects; awnings, blinds and window coverings; wood and corn stoves; fireplaces and fireplace inserts; solar and wind energy systems; and ground source heat pumps.

Coordinate with Other Programs for Additional Savings

Many rebate-eligible improvements will also qualify for the Federal Tax Credit for Energy Efficiency. For more information, visit the following federal government information site: www.energystar.gov.

Homeowners should also check with their local utility-provider for additional rebate opportunities.

The Energy Saver Rebate may not be used with the Builders Association of Minnesota (BAM) Project ReEnergize rebate, www.ProjectReEnergize.org.

Steps to Apply for the Energy Saver Rebate - For Homeowners

1. Contact a Fix-up Fund lender offering the Energy Saver Rebate to apply for a loan. A list of participating lenders can be found on the Minnesota Housing website at www.mnhousing.gov.
2. Review the “Energy Saver Rebate Application” and work with contractor(s) to obtain bids/estimates for rebate-eligible improvements.
3. Close the Fix-up Fund loan with a participating lender offering the Energy Saver Rebate.
4. Use loan proceeds to have contractor(s) complete the rebate-eligible improvements.
5. Complete the Energy Saver Rebate Application with contractor(s).
 - a. Obtain required information and signature(s) from contractor(s).
 - b. Complete homeowner’s signature block and sign the Utility Release form.
 - c. Attach paid receipts that itemize completed rebate-eligible improvements.
 - d. Submit the “Energy Saver Rebate Application” with required attachments to the participating lender that originated the Fix-up Fund loan. Submission must be complete and made within 120 days of closing on the Fix-up Fund loan.
6. Homeowner must retain all Energy Star rating information for their records. The Minnesota Department of Commerce, Office of Energy Security may request this information to verify rebate eligibility. This information will also be required if the homeowner intends to claim the Federal Tax Credit for Energy Efficiency.

Questions

- Energy-efficiency improvements:
Contact Minnesota Department of Commerce, Office of Energy Security at 1.800.657.3710
- Fix-up Fund loans and participating Fix-up Fund/Energy Saver Rebate Lenders:
Contact Minnesota Housing at 800.710.8871, or visit their website at www.mnhousing.gov.

