

How does marital interest impact first-time homebuyer status and first-generation homebuyer status?

Start Up: When determining **first-time homebuyer status**, factor in any marital interest in their primary residence *within the last three years*.

DPL+ First-Gen Status: When determining **first-generation homebuyer status**, factor in any marital interest the borrowers or their parents may have had in their primary residence *at any time it was their primary residence*.

Only one Borrower needs to meet the First-Generation Homebuyer eligibility criteria listed in the [Start Up Procedural Manual](#).

Questions to ask when reviewing for possible marital interest in a property:**1) Is the property in MN?**

- a. If yes – continue to step 2
- b. If no – reach out to [Partner Solutions Team](#) for guidance

2) Did the spouse acquire the property before or during the marriage?**3) Was the borrower or parent (for First-Generation homebuyer status) ever added to or included in title during the occupancy of the primary residence?**

- a. If yes, this constitutes an ownership interest (that is one of a joint tenancy, a tenancy in common, or a tenancy by the entirety)
 - For Start Up:
If this ownership interest occurred within the last three years the Borrower would not be an eligible as a First-Time Homebuyer for Start Up.
 - For DPL+ First-Generation Homebuyer status:
If this ownership interest ever existed for the borrower or their parents, that borrower does not meet the definition of a first-generation homebuyer. Note: Only one Borrower needs to meet the First-Generation Homebuyer eligibility criteria listed in the [Start Up Procedural Manual](#).
- b. If no, there's no marital interest to factor into eligibility as a First-Time Homebuyer or a First-Generation Homebuyer.