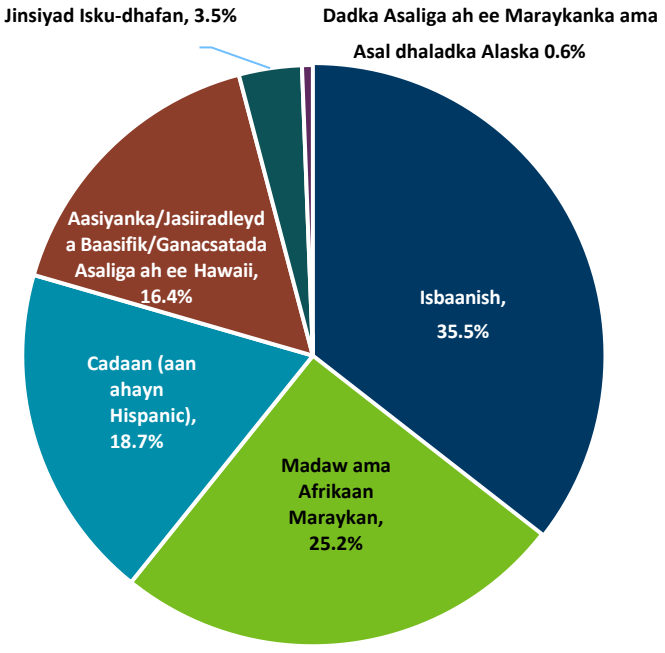
Dib-u-eegis Barnaamijka Amaahda Guryaha ee Jiilka Koowaad

Barnaamijka Amaahda Guryaha ee Jiilka Koowaad ee Minnesota Housing ayaa bilaabmay 6-da May, 2024, waxaana si rasmi ah loo xiray 19-ka Diseembar, 2024, kadib markii dhammaan $50 milyan la ballanqaaday la bixiyay. Barnaamijku wuxuu si guul leh uga dhigay lahaanshaha guri mid la awoodi karo 1,431 qof oo markii ugu horreysay ka mid noqday milkiilayaal guryo, kuwaasoo qoysaskooda muddo dheer laga hortaagnaa fursadda lahaanshaha guryaha. Barnaamijku wuxuu bixiyay amaah la iska cafin karo, aan ribo lahayn, dib-u-bixinna laga rabo, oo gaaraysa ilaa $35,000 halkii qoys. Waxa uu sidoo kale u oggolaaday amaah-qaatayaasha inay ku daraan barnaamijyada Minnesota Housing ee hore u jiray ee ah gacan-siinta dhigaalka (DPA), taasoo wadarta guud ka dhigeysa ilaa $53,000 si loogu fududeeyo iibsashada guri.

Jadwalka 1: Amaahda la Bixiyay

Category	MN	Aagga Magaalooyinka Waaweyn ee Mataanaha ah	Dhamaan aaga MN
Wadarta Amaahda la Xidhay (#)	1,431	80%[1]	20%
Dakhliga Dhexe ee Qoyska	$77,670	$80,650	$63,125
Qiimaha Dhexe ee Iibsiga	$290,000	$305,000	$230,000

Jaantuska 1: Aqoonsiga Bulsho ee Milkiilayaasha Guryaha Cusub



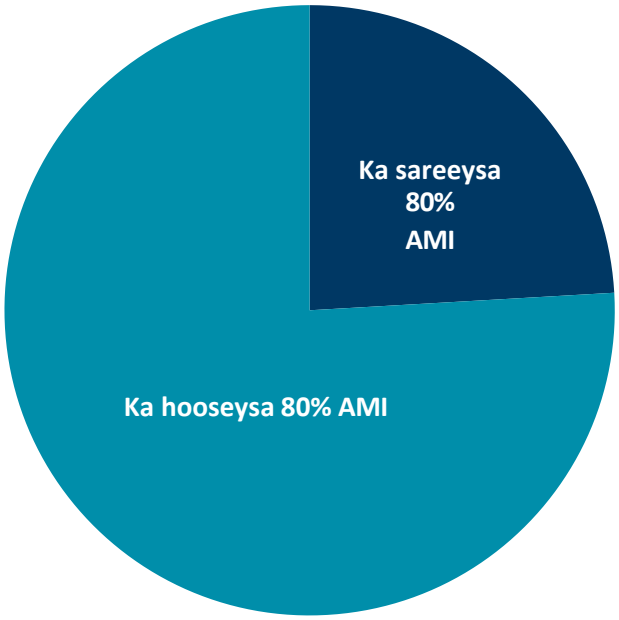
82% amaahda waxaa helay milkiilayaasha guryaha ee ka tirsan bulshada BIPOC.

[1] 75% ilaa 85% dadka suurtagalka ah ee noqon kara milkiilayaasha guryaha ee jiilka koowaad ee Minnesota waxay ku nool yihiin aagga Magaalooyinka Waaweyn (Metro).

Jadwalka 2: Wadarta Amaahda iyo Tirakoobka La Xiriira

Wadarta	#
Wadarta Amaahda la Xidhay ($)	$49,278,979
Kharashaadka Maamulka	$0
Celceliska Qadarka Amaahda	$34,440
% Gobollada Adeega helay	64%[2]
Dhibcaha Dhexe ee Amaahda (Credit Score)	717
Celceliska Tirada Qoyska	3.5
Celceliska Da'da Amaah-Qaatayaasha	38
% Helay Amaah DPA oo Labaad ee *Minnesota Housing*	79%
Celceliska Qadarka Amaahda DPA ee Labaad	$16,570

Jaantuska 2: Ka-qaybgalka iyadoo lagu saleynayo Celceliska Dakhliga Aagga ee Amaah-Qaatayaasha



76% amaahda waxaa helay amaah-qaateyaal dakhliga qoysaskoodu uu ka hooseeyo 80% ee Celceliska Dakhliga Aagga (AMI).

Jadwalka 3: Noocyada Amaahda Guryaha

Nooca	%
Amaahda Caadiga ah (Conventional)	76%
Amaahda FHA	23%
Amaahda VA	.3%
Amaahda USDA	0

Tallaabooyinka Xiga

Minnesota Housing waxay dhammaystiri doontaa qiimeyn barnaamij oo diiradda saaraysa saameynta barnaamijku ku yeeshay himilooyinkiisa.

Dhammaan lacagaha gobolka uu oggolaaday ee la siiyay amaahyo la kansalay kadib xiritaanka barnaamijka waxaa lagu wareejin doonaa Sanduuqa Gacan-siinta Lahaanshaha Guryaha ee ay maamusho gobolka, si loogu adeegsado taageero dheeraad ah oo loogu talagalay dhigaalka iyo kharashaadka xiritaanka, iyadoo si gaar ah loo beegsanayo milkiilayaasha guryaha ee jiilka koowaad.

[2] Gobolladan waxay hoy u yihiin 94% dadka ku nool gobolka oo dhan.