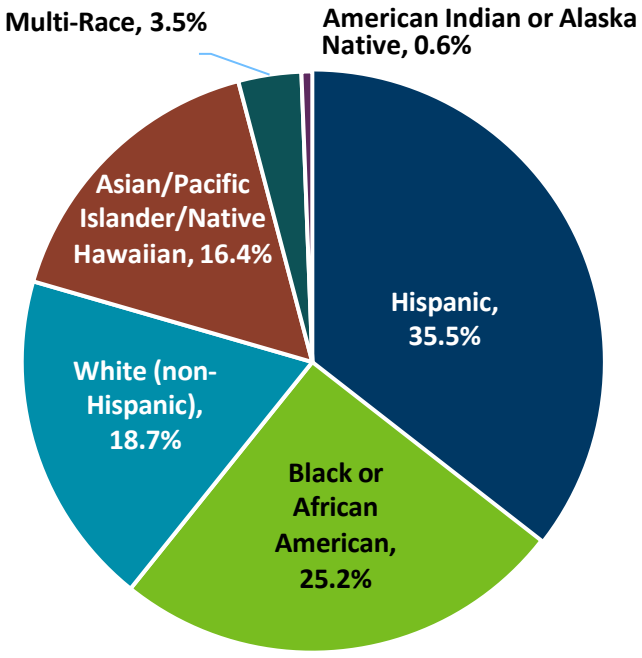
Rov Qab Saib Txog First-Generation Homebuyer Loan Program

Minnesota Housing tau pib qhov First-Generation Homebuyer Loan Program rau Hnub Tim 6 Lub Tsib Hlis Xyoo 2024, thiab tau xaus rau Hnub Tim 19 Lub Kaum Ob Hlis Xyoo 2024, tom qab uas tag nrho qhov $50 lab nyiaj tau muab faib tag lawm. Qhov kev pab cuam no tau pab kom kev yuav tsev mus tau yooj yim dua rau 1,431 tus neeg uas yuav tsev thawj tiam neej, uas lawv tsev neeg tau raug cais tawm ntawm kev muaj tsev nyob uas tshwm sim tau ntau tiam los lawm. Qhov kev pab cuam no tau muab ib qho nyiaj qiv uas ncua tau lub sij hawm them rov qab, tsis muaj paj yuav them, thiab tsis tas them rov qab (forgivable loan), txog li $35,000 rau txhua tsev neeg. Cov neeg qiv kuj tseem tau siv qhov nyiaj no nrog rau Minnesota Housing qhov nyiaj qiv downpayment assistance (DPA) kom tau mus txog $53,000 tag nrho los pab txo tus nqi yuav tsev.

Lub Rooj 1: Cov Nyiaj Qiv Uas Tau Muab Faib Tawm

Pawg	MN	Cheeb Tsam Twin Cities Metro	Greater MN
Tag Nrho Cov Nyiaj Qiv Uas Tau Muab (#)	1,431	80%[1]	20%
Qhov Nyiaj Hlis Nruab Nrab Ntawm Cov Tsev Neeg	$77,670	$80,650	$63,125
Tus Nqi Nruab Nrab Yuav Tsev	$290,000	$305,000	$230,000

Daim Duab 1: Cov Ntaub Qhia Ntawv Txog Cov Neeg Yuav Tsev Tshiab



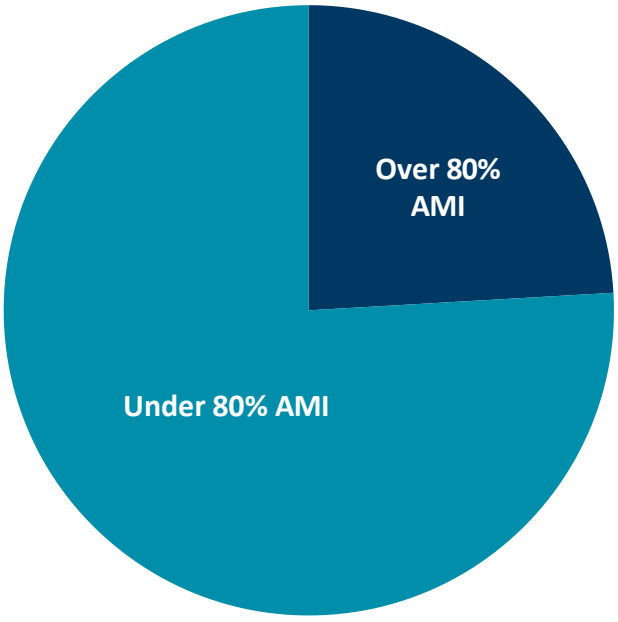
82% ntawm cov nyiaj qiv tau muab rau cov neeg yuav tsev uas yog BIPOC.

[1] 75% txog 85% ntawm cov neeg uas tej zaum yuav yog thawj tiam neeg yuav tsev hauv Minnesota nyob rau hauv cheeb tsam Metro.

Rooj 2: Tag Nrho Cov Nyiaj Qiv thiab Cov Kev Xam Xyuas Uas Cuam Tshuam nrog

Tag Nrho	#
Tag Nrho Cov Nyiaj Qiv Uas Muab Faib Tawm ($)	$49,278,979
Tus Nqi Them Tswj Hwm Kev Ua Hauj Lwm	$0
Qhov Nruab Nrab Ntawm Cov Nyiaj Qiv	$34,440
Feem Pua Ntawm Cov Nroog Uas Tau Pab	64%[2]
Qhov Nruab Nrab Ntawm Cov Khab Nias Credit	717
Qhov Nruab Nrab Ntawm Seb Ib Tsev Neeg Muaj Pes Tsawg Leeg	3.5
Qhov Nruab Nrab Ntawm Tus Neeg Qiv Nyiaj Hnub Nyoog	38
Feem Pua Uas Tau Lwm Qhov Nyiaj Qiv Ntawm Minnesota Housing DPA	79%
Qhov Nruab Nrab Ntawm Minnesota Nyiaj Qiv Housing DPA Thib Ob	$16,570

Daim Duab 2: Kev Koom Tes Raws Li Nyiaj Tau Los Piv Rau Qhov Nyiaj Nruab Nrab Hauv Cheeb Tsam



Daim Ntawv Qhia 3: Hom Nyiaj Qiv rau Nqi Tsev

Hom	%
Conventional	76%
FHA	23%
VA	.3%
USDA	0

Kauj Ruam Tom Ntej

Minnesota Housing yuav ua tiav ib qho kev ntsuam xyuas rau qhov kev pab cuam kom paub meej txog seb qhov kev pab cuam no tau pab ua tiav cov hom phiaj li cas.

Tag nrho cov nyiaj los ntawm cov nyiaj qiv uas tau tso tseg tom qab qhov kev pab cuam xaus lawm, yuav raug xa mus rau lub xeev qhov nyiaj pab Homeownership Assistance Fund. Qhov nyiaj ntawd yuav siv los pab rau cov neeg yuav tsev uas yog thawj tiam neej kom tau nyiaj los pab tso nyiaj yuav tsev (downpayment) thiab tus nqi kaw tsev (closing c

76% ntawm cov nyiaj qiv tau muab rau cov neeg qiv uas lawv cov nyiaj tau tsawg dua 80% ntawm Qhov Nyiaj Nruab Nrab Hauv Cheeb Tsam (Area Median Income - AMI)

[2] Cov cheeb tsam no muaj 94% cov pej xeem nyob hauv lub xeev.