

# Hwv Tsam Yuav Tsev Nyob Hauv Minneapolis



## Kev Thov Pab Cov Nyiaj Them Ua Ntej (Down Payment) Kev Cai Rau Txoj Kev Pab No



- 1. Ntsiab Lus Ntawm Txoj Kev Pab No:**  
**Homeownership Opportunity Minneapolis (HOM)** muaj kev pab yuav tsev nyob rau hauv Minneapolis.
- 2. Tus Neeg Muaj Npe Qiv Nyiaj:**
  - Tus neeg qiv nyiaj yuav tsum muaj ntawv yuav tsev lawm thaum lub sijhawm nws ua ntawv thov.
  - Tus neeg qiv nyiaj tsis tas yuav yog nws thawj zaug yuav tsev.
  - Tus neeg qiv nyiaj siv tau nws li naj npawb Individual Taxpayer Identification Number (ITIN) lossis Social Security Number (SSN)
  - Tus neeg qiv nyiaj cov nyiaj khwv tau yuav tsum tsis pub dhau tshaj theem 80% ntawm area median income (AMI). Cov nyiaj khwv tau ntawm cov neeg no yuav tsum muaj pov thawj thiab suav nrog Cov Nyiaj Khwv Tau Ib Xyoos (Annualized Gross Income):
    - Ib tug twg uas yuav muaj npe rau lub title tsev thiab kos npe rau daim ntawv yuav tsev Mortgage Deed.
    - Ib tug twg uas yuav nyob rau lub tsev thiab yuav yog tus pab them nqi tsev (kos npe rau daim ntawv qiv nyiaj) tiamsis tsis muaj npe rau lub tsev xws li yog tus Co-Signer (tsis muaj npe nyob rau daim title thiab tsis kos npe rau daim ntawv yuav tsev).
    - Tus txij nkawm ntawm tus qiv nyiaj uas kuj yuav nyob rau hauv lub tsev thiab.
  - Rau cov uas xav thov qiv FHA insured mortgage los pab lawv yuav tsev, ces txhua tus neeg uas nyob rau nws tsev neeg yuav tsum qhia tagrho lawv cov nyiaj khwv tau nyob rau hauv, tab txawm tias lawv yuav tsis muaj npe nyob hauv daim title lossis lawv tsis pab them cov nyiaj HOM uas qiv los.
  - Txhua tus neeg siv nyiaj ntsuab yuav tsev mam li kom koom haum uas khiav txoj kev pab no sau lawv li ntaub ntawv raws li lub City tej kev pom zoo.
- 3. Tej Vajtse Uas Muaj Npe:**
  - Tsev rau ib tse neeg nyob (xws li ib lub townhome los yog condominium) lossis tsev duplex nyob hauv Minneapolis.
  - Tsis txwv tus nqi yuav.
  - Tus uas yuav tsev yuav tsum mus nyob rau nws lub tsev tshiab li ntawm 60 hnuv tom qab lawv ua ntaub ntawv yuav tsev tiav tag.
- 4. Kev Cai Rau Cov Nyiaj Qiv:**
  - Zero percent interest (tus paj yog 0 feem pua).
  - No monthly payment (tsis them txhua hli).
  - Pob nyiaj qiv no yeej yog 100% rov them tau tom qab qhov thawj nyiaj yuav tsev (mortgage) tag LOSSIS tau muab refinance LOSSIS thaum tus tswv tsev tsis nyob rau lub tsev ntawv lawm LOSSIS muab daim title hloov npe LOSSIS thaum txog 30-xyoo kawg.
  - Qhov nyiaj yuav tsev kuj yog ib feem ntawm kev refinance uas nyob rau thawj qhov nyiaj qiv. Tej nyiaj qiv no tsuas muab xam tias yog "Special Mortgage" raws li tej lus nyob hauv txhooj cai Minnesota Statute 58.13.
- 5. Qiv Nyiaj Pes Tsawg:**
  - Theem nyiaj ntau tshaj uas qiv tau rau cov thov uas khwv tau nyiaj 60% AMI lossis qis tshaj ntawd yuav yog \$20,000
    - Muaj American Rescue Plan Funding pab peev nyiaj no
  - Theem nyiaj ntau tshaj uas qiv tau rau cov thov uas khwv tau nyiaj 60% mus txog 80% AMI yuav yog \$10,000

## 6. Kev Siv Cov Nyiaj

- Los pab them tus nqi them ua ntej (down payment).
- Los pab them kaw ntaub ntawv (closing costs).
- Cov nyiaj qiv uas siv tsis tag rau tus nqi them ua ntej lossis nqi kaw ntaub ntawv yuav tsum muab xa them rov qab rau lub City of Minneapolis thiab mam li txo tus nqi nyiaj uas koj qiv kom raws li qhov siv tsis tag. Siv tsis tau qhov nyiaj no mus them rau ib tug qiv nyiaj rau tej yam nws twb them tag rau lawm.

## 7. Tseev Kom Mus Kawm Chav Cob Qhia Nyiaj Txiag Yuav Tsev Thiab Kawm Kom Paub Ntxiv:

- Cov kws yuav tsev yuav tsum mus kawm ib chav kawm kom paub muab nyiaj siv los yuav tsev li cas ntawm ib lub koom haum uas peb tau pom zoo rau. Cov kws yuav tsev yuav tsum muaj ntawv pov thawj tias lawv kawm tiav kev cob qhia nyiaj txiag yuav tsev li tsawg kawg los 3 lub hlis ua ntej muaj daim ntawv cog lus yuav tsum. Yuav tsis txais tej ntawv pov thawj uas dhau 1 xyoo lawm.
- Cov kws yuav tsev yuav tsum mus kawm chav kawm HomeStretch™ (tau kev txhawb nqa los ntawm Minnesota Homeownership Center, 651-659-9336 or [www.hocmn.org](http://www.hocmn.org)), Framework® (muaj kev kawm yuav tsev hauv online ntawm [www.hocmn.org](http://www.hocmn.org)), lossis Minneapolis Urban League American Dream Program. Yuav tsum kawm tiav chav cob qhia yuav tsev no nrog rau kev cob qhia nyiaj txiag yuav tsev o ua ntej yuav pib ua daim ntawv yuav tsev lossis tso npe thov nyiaj them ua ntej HOM down payment.

## 8. Kev Muaj Npe Thov Nyiaj Ua Ntej:

- Qhov nyiaj qiv no kuj muab txuam tau nrog cov fixed-rate portfolio FHA, VA, Fannie Mae, lossis Freddie Macinsured, uninsured, lossis non-interest bearing uas feem ntau yog muab xam tias yog hom nyiaj qiv uas yog “A” lossis “prime” lending product.
- Qhov nyiaj qiv no kuj muab txuam tau nrog rau daim contract for deed uas yog los ntawm ib tug nonprofit developer txhawm tias tus nonprofit developer no tsis txhob muab daim contract for deed no muag tawm yam tsis tau lub City txoj kev tso cai. Daim contract for deed yuav tsum tau lub City txoj kev tso cai ua ntej mam li pub siv rau txoj kev pab no.
- Tsis pub siv qhov nyiaj qiv no txuam nrog tej nyiaj qiv uas yog sub-prime.
- Tej nyiaj los ntawm tej koom haum hauv zos kuj muab txuam nrog lwm yam kev pab cuam kom nws haj yam muaj npe yuav tsev.
- Qhov kev pab no txuam tsis tau nrog lwm txoj kev pab cuam uas nyob hauv City of Minneapolis.

## 9. Peev Nyiaj Qiv Muaj Kev Tiv Thaviv

- Qhov nyiaj qiv HOM yuav raug kev tiv thaviv los ntawm nws ib phau Promissory Note thiab Mortgage.
- Qhov nyiaj qiv kuj muab tso qis dua lwm yam kev pab cuam nyiaj.
- Tsis tas nij yuav ntawv pov hwm title.
- Tsis tas nij muaj ntawv cog lus pov thaviv lub tsev nyob hauv tus tswv tsev cov ntawv pov hwm lub tsev.

## 10. Xwm Txheej Phem

- Nyob rau lub sijhawm tus neeg muaj npe nyob rau ntawv qiv nyiaj, yog lawv hais pom zoo, tom qab kev ntsuam xyuas tag ntawm qhov xwm txheej, tus neeg qiv nyiaj tau tag sim neej lossis mob hnyav ntev, lossis tsev neeg txheeb ze uas tos tus neeg qiv nyiaj khwv rau noj tau mob hnyav, tau cuam tshuam nws txoj kev them cov nyiaj Promissory Note thiab Mortgage rov qab thiab nws yuav tau muab lub tsev muag qis tshaj tus nqi yuav hauv daim ntawv cog lus yuav tsev, feem no ntawm Promissory Note thiab Mortgage yuav tsis muaj feem muag tau yuav tsis tas suav nrog los tau.

## 11. Yuav Tso Npe Thov Li Cas

- Yuav kom muaj npe thiab puas muaj nyiaj pab, lawv yuav tsum hu rau ib tug pab ua ntaub ntawv:

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