

Lus Ceeb Toom Rau Tsoom Tib Neeg: Xav tau Cov Tib Neeg Uas Tsim Nyog Yuav Tsev Tuaj Teev Npe Tam Sim No Thov Kev Pab Them Nqi Tsev Kom Zam Dhau Phav Phav Lub Tsev Hauv Minnesota Uas Mag Kaw

12 Hlis Tim 30, 2020

Yuav Tso Tawm Sai Sai

Lub Minnesota Department of Commerce and Minnesota Housing tab tom ceeb toom rau cov tswv tsev uas muaj nyiaj txais ntawm tsoom fwm uas them tsis taus thiabtus uas muaj txoj kev txom nyem nyiaj txiag kom teev npe tam sim no rau kev pab cuam nyiaj txiag kom tsev tsis mag kaw.

Hnub kawg teev daim ntawv thov kev pab them nqi tsev tau muab ncuu mus txog rau lub Ob hlis, tim 28, xyoo 2021, tab sis cov neeg uas tsim nyog tau yuav tsum pib teev npe tam sim no. Hu rau koj qhov chaw qiv nyiaj yuav tsev los sis ua ntaub ntawv pab koj sai sai seb puas yuav tau txais txoj kev pab no. Koj muaj peev xwm [nrhiav tau ib tug neeg pab tuav tswv yim](#) dawb nyob ze ntawm koj hnub no.

Nyob rau hauv Minnesota, muaj ze li ntawm 120,000 tsev neeg, los sis 15 feem pua ntawm cov neeg qiv nyiaj yuav tsev, uas tau kev pab los ntawm tsoom fwm Federal Housing Administration (FHA). Nyob rau hauv Minnesota, kwv yees li ntawm 13,000 tus neeg uas yuav tsev, los sis muaj ntau tshaj ib tug ntawm kaum tus neeg, uas muaj FHA-kev pab neeg qiv nyiaj yuav tsev uas them tsis raws caij, txhais tau tias muaj txog phav phav tus neeg uas yuav tsev them tsis taus lawv lub nqi tsev raws caij nyooq thiab lawv puas yuav teev tau daim ntawv thov nyiaj kom ncau lub caij nyooq hnub kawg uas luag tau teev tseg.

Yawg Grace Arnold uas yog ib tug Commerce Temporary Commissioner tau hais tawm tias, “Cov uas txais nyiaj uas ntsib kev txom nyem thiab them tsis taus lawv qhov nqi qiv nyiaj yuav tsev txais nyiaj yuav tsum kub siab nrhiav kev pab los ntawm lawv tej chaw txais nyiaj saib seb puas yuav muaj txoj hau kev pab lawv. Muaj ntau tus, tus txais nyiaj txoj hau kev zoo dua ua ntej lawv them tsis raws caij, los sis tsis them nqi tsev.”

Tsab cai CARES Act uas tau pom zoo los ntawm tsoom fwm Congress lub hauv xyoo no tau hais txog muab kev pab rau cov tib neeg yuav tsev uas raug kev txom nyem fab nyiaj txiag los ntawm COVID-19. Tsab cai CARES Act xav kom tsoom fwm tej koom haum pub muaj kev ncuu rau cov neeg muaj tsev uas them tsis taus lawv lub nqi tsev, yam tsis raug nplua los sis tsis raug them paj, li ntawm 6 mus rau 12 lub hlis, yog tias cov neeg muaj tsev nthuav tawm tau tias them tsis taus los yog vim los ntawm tus kab mob ntiaj teb.

Yog tias tus tswv tsev tsis muaj peev xwm them cov nqi tsev, tab sis tsis paub meej txog lawv txoj kev tsim nyog tau txais kev pab los ntawm tsab cai CARES, lawv yuav tsum tau hu rau lawv qhov chaw qiv nyiaj los sis sab laj txog cov kev pab uas tsim nyog lawv yuav tau txais.

Cov tswv tsev uas qiv nyiaj nrog tsoom fwm muaj peev xwm yuav tshawb tau txog pob nyiaj pab, thiab seb tsim

nyog lawv yuav sau npe thov li cas lawm ntawm [phau ntawv pab tib neeg \[PDF\]](#). Yog xav paub cov ntsiab lus ntxiv ntawm cov nyiaj qiv yuav tsev, saib ntawm [Cov neeg siv khoom lag luam](#) uas tau ceeb toom txij lub Tsib Hlis, tim 19, xyoo 2020.

- Cov hom nyiaj txais uas tsoom fwm qib siab txaus siab thiab yog li ntawd thiaj li yuav tsum muaj kev pab nyiaj muaj xws li:
- Cov nyiaj txais Conventional loans pab qiv yuav los ntawm Fannie Mae thiab Freddie Mac
- Tsoom Fwm Tswj Xyuas Vaj Tse Nyob (FHA), nrog rau Kev Sib Pauv Kev Vaj Huam Sib Luag (HECM)
- Asmeskas Lub Tsev Hauj Lwm Qub Tub Rog (VA)
- Asmeskas Kev Tshawb Fawb Kev Cog Qoob Loo (USDA) Nyiaj Tsim Kho Zej Zos Yaj Sab (RD) loans, nrog rau cov nyiaj qiv ncaij qha “direct” thiab cov nyiaj qiv tuaj yeem “guaranteed” loans.

Yog tias koj tsis muaj tsoom fwm cov nyiaj qiv, koj kuj tseem tsim nyog tau txais kev pa bib yam. Hu rau koj qhov chaw qiv nyiaj yuav tsev kom paub zoo tshaj. Nco ntsoov tias tsis yog txhua cov nyiaj qiv tsoom fwm qib siab no yuav ua raws li lub sij hawm sau tseg ntawm Lub Ob Hlis, tim 28, xyoo 2021.

Yog koj muaj lus nug, hu tau rau [lub koom hau dau cos tswv tsev hauv Minnesota \(Minnesota Homeownership Center\)](#) ntawm 651-659-9336 tham nrog tus kws pab tswv yim uas tuaj yeem pab kom pab tau koj qhov xwm txheej. Kev pab yog pub dawb xwb. [Nrhiav ib tug neeg ntawm](#) nyob ze koj hnub no kom pab tau koj.

Nrog Koj Txhua Hnub: Minnesota Department of Commerce

Txawm koj nyob qhov twg hauv Minnesota los lub Department of Commerce yeej yuav nrog koj txhua hnub. Txawm koj mus sam roj, yuav ib lub tsev tshiab, ua haujlawm txuag kev siv zog los sis los txhim kho kev puam tsuaj puas ntsoog dab tsi los peb nyob ntawm no nrog koj, tsis ua li cas.

Minnesota Department of Commerce saib xyuas tshaj li 200 lub chaw ua hauj lwm kev tswj kav, xyuas kom meej tias Minnesota cov lag luam muaj zog thiab Minnesota pej xeem tau txais kev pab tiv thaiv. Peb lub hom phiaj yog los tiv thaiv cov pej xeem, pab cov neeg Minnesota kom tau txais kev pab, xyuas kom muaj zog, muaj kev sib tw thiab ua lag luam mus rau txoj kev ncaj ncees, tsim kom muaj txoj kev cai zoo rau yav tom ntej thiab muaj kev ntseeg siab nrog cos pej xeem muab kev pab neeg ua lag ua luam. Kawm ntxiv ntawm mn.gov/commerce.

Minnesota Housing

Minnesota Housing yog lub koom haum saib xyuas nyiaj txiag rau lub xeev Minnesota. Tau ntev tshaj ntawm 45 xyoos, uas peb tau muaj kev pab nrhiav tsev uas muaj kev nyab xeeb thiab pheej yig thiab kom cov zej zog muaj zog thoob plaws hauv lub xeev. Lub xyoos 2019, peb tau nqis peev \$1.42 billion thiab pab tau ntau tshaj 68,900 tsev neeg los lawm. Kawm ntxiv ntawm mnhousing.gov

HU CUAG:

Lub tsev ua kev lag luam hauv Minnesota (Minnesota Department of Commerce) Mo Schriener, Tus Thawj Coj Ntawm Kev Sib Txuas Lus, mo.schriener@state.mn.us 651-363-1227