

## KUV THOV TAU LI CAS?

Los thov lub khoos kas no, qhia rau Tus Neeg Koj Yuav Qiv Nyiaj paub tias koj xav thov rau lub Nroog Lub Khoos Kas Yuav Tsev (City's HOME-BUY). Thov kom lawv xa cov ntaub ntawv/ntaub ntawv tseem ceeb mus rau Lub Nroog. Lub Nroog lees txais daim ntawv thov qiv rau kev tso cai ua ntej.

## COV NTAUB NTAWV TXHAB NTXIV

Nroog Madison  
Feem Hauj Lwm Tsim Kho Zej Zog  
(Community Development Division)  
215 Martin Luther King, Jr. Blvd., Ste. 300  
P.O. Box 2627  
Madison, WI 53701-2627

Xov Tooj: [608] 266-4223  
[homeloans@cityofmadison.com](mailto:homeloans@cityofmadison.com)

Cov ntaub ntawv kev paub ntxiv tuaj yeem saib tau ntawm:

[www.cityofmadison.com/homeloans](http://www.cityofmadison.com/homeloans)



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### **Lub khoos kas no tau txais peev nyiaj los ntawm:**

Lub Xeev Wisconsin Chav Hauj Lwm ntsig txog Kev Kav Tswj (Wisconsin Department of Administration), Feem Hauj Lwm Saib Xyuas Hluav Taws Xob (Division of Energy), Cov Chaw Saib Xyuas Vaj Tsev Nyob thiab Zej Zog (Housing, & Community Resources, DEHCR) Tsoom Fwv Chav Hauj ntsig txog Kev Tsim Kho Vaj Tsev Nyob thiab Nroog (Federal Department of Housing & Urban Development, HUD) thiab Lub Nroog Madison.

CITY OF MADISON

## **Lub Khoos Kas Neeg Meskas Txoj Kev Npau**

**Suav Nqi Nyiaj Yuav Tsev  
(HOME-BUY THE AMERICAN  
DREAM LOAN PROGRAM)**

**Puas yog koj twb npaj txhij yuav  
koj thawj lub tsev lawm?**

**Puas xav tau kev pab txhawb  
rau kev nqi nyiaj yuav tsev thiab  
xaus cov kev them nqi?**

## KEV PIAV QHIA TXOG LUB KHOOS KAS

Lub nroog Madison lub hom phiaj yog pab kom sawv daws muaj tsev nyob ntau tuaj. Los ntawm Lub Khoos Kas Neeg Meskas Txog Kev Npau Suav Nqi Nyiaj Yuav Tsev (Home-Buy the American Dream, HBAD) lub nroog muab nyiaj them nqi xauj tsev rau kom cov neeg yuav tsev muaj cai tau txais kev pab txhawb nyob rau hauv qhov kev qiv nyiaj yuav tsev/xaus qhov kev them nqi ntawm thawj qhov kev qiv nyiaj yuav tsev. **Tsis muaj kev them nyiaj txhua hli.**

## COV NEEG QIV UAS MUAJ CAI TAU TXAIS

Lub khoos kas cov kev pab cuam rau cov neeg yuav tsev thawj zaug, tus uas tsis muaj tsev nyob 3 xyoo tag los, tsev tib neeg cov nyiaj khwv tau los tsis ntau tshaj li 80% ntawm Dane Khauj Tim qhov nyiaj khwv tau los qib feem nrab, saib raws li lub kem ntawv hauv qab no:

## KEV KHWV TAU NYIAJ XYOO 2022 PIV RAU QHOV COOB NTAWM TSEV NEEG HAUV DANE KHAUJ TIM

Cov Tib Neeg Nyob Hauv Tsev Neeg	80% Ntawm Qib Feem Nrab
1	\$62,600
2	\$71,550
3	\$80,500
4	\$89,400
5	\$96,600
6	\$103,750
7	\$110,900
8 leej los sis coob tshaj ntawd	\$118,050

## COV VAJ TSEV UAS MUAJ CAI TAU TXAIS

1. Nyob hauv Dane Khauj Tim los sis Lub nroog Madison.
2. Lub tsev uas muaj ib yig nyob, cov kem tsev, los sis 1/2 lub tsev muaj ob yig nyob.
3. Tom qab yuav tsev lawm tus neeg qiv nyiaj nyob qhov twg ntau dua.

## QHOV NYIAJ THEM UA NTEJ QIS TSHAJ PLAWS

Tus neeg qiv yuav tsum muaj kev them nyiaj qis tshaj plaws li 1% ntawm tus nqi yuav los ntawm lawv tus kheej cov peev nyiaj, qhov no tuaj yeem suav nrog rau qhov peev nyiaj pab.

## QHOV NYIAJ QIV YUAV TSEV

Vaj tsev hauv nroog Lub Nroog Madison ntau tshaj plaws nce txog \$35,000 thiab vaj tsev hauv Dane Khauj Tim ntau tshaj plaws nce txog \$5,000.

## KEV NPAJ COV PEEV NYIAJ

Kam rau muab ntau cov nyiaj qiv yuav tsev/khoos kas pab them nqi tsev los sib txuas ua ke. Cov ntaub ntawv hais txog kev qiv nyiaj nyob hauv Dane Khauj Tim muaj nyob ntawm no <https://tinyurl.com/2022dpamatrix>

## COV CAI FAJ SEEB

Qhov ntau tshaj ntawm “cov nyiaj” (nyiaj siv, nyiaj khaws cia, nyiaj koom peev, nyiaj nqis peev thiab lwm yam ntxiv) tus neeg qiv tuaj yeem muaj nyob rau hauv qhov kev faj seeb TOM QAB tsis tuaj yeem xaus kev them nqi uas tshaj li 12 hlis ntawm cov kev them nqi tsev – PITI (nyiaj qiv, nyiaj paj, cov nyiaj se, thiab kev tuav pov hwm).

## KEV KAWM

Txhua tus neeg txais nyiaj yuav tau kawm kom tiav qhov Homebuyer education yog pom zoo los ntawm HUD Approved Housing Counseling Intermediary los sis HUD Approved Housing Counseling Agency (HCI/A) thiab kawm qhov housing counseling session los ntawm HUD Approved Housing Counseling Agency. Daim ntawv Homebuyer’s Certificate(s)/ntawv kawm tiav no yuav tsum tsis pub ntev tshaj li 18 lub hlis ua ntej thaum lub sijhawm hnuv mus kaw yuav tsev.

Qhov no tuaj yeem ua kom tiav hauv oos lais ntawm [homeamerica.org/nhsrswi](http://homeamerica.org/nhsrswi)

los sis nrhiav lwm qhov kev kawm ntawm [homebuyersroundtable.org](http://homebuyersroundtable.org).

