

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 Madison lub Khoos Kas pab nyiaj nqis peev Yuav Tsev (City's HOME-BUY). Thov kom lawv xa cov ntaub ntawv txais nyiaj tuaj rau Nroog Madison. Lub Nroog yuav tau lees thiab txais tau daim ntawv thov qiv txais nyiaj tso cai ua ntej.

COV NTAUB NTAUV 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

Xav paub cov ntaub ntawv kev pab ntxiv tuaj yeem saib tau ntawm:

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.

0726

CITY OF MADISON

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

Suav Pab 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 nyiaj daus nqis peev thiab
nyiaj kaw yuav tsev?**



KEY 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 Txoj Kev Npau Suav Txais Nyiaj Yuav Tsev (Home-Buy the American Dream, HBAD) lub nroog muab nyiaj them cov nyiaj daus nqis peev yuav tsev rau kom cov neeg yuav tsev muaj cai tau txais kev pab txhawb nyob rau hauv qhov kev qiv nyiaj yuav tsev/daus nqis peev thiab them nqi kaw txais 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 pub ntau tshaj li 80% ntawm Dane County qhov nyiaj khwv tau los rau qib feem nruab nrab, saib raws li lub kem ntawv hauv qab no:

KEY KHWV TAU NYIAJ XYOO 2026 PIV RAU QHOV COOB NTAWM TSEV NEEG HAUV DANE COUNTY

Cov Tib Neeg Nyob Hauv Tsev Neeg	80% Ntawm Qib Feem Nrab
1	\$ 74,800
2	\$ 85,450
3	\$ 96,150
4	\$106,800
5	\$ 115,350
6	\$ 123,900
7	\$ 132,450
8	\$ 141,000

COV VAJ TSEV UAS MUAJ CAI TAU TXAIS

1. Nyob hauv Lub nroog Madison.
2. Lub tsev uas muaj ib yig nyob, cov kem tsev, los sis ½ lub tsev muaj ob yig nyob.
3. Tom qab yuav tau tsev, tus neeg qiv nyiaj yuav tau nyob hauv lub tsev no ntau dua lwm lub chaw.

QHOV NYIAJ THEM NQIS PEEV UA NTEJ

Tus neeg qiv cov nyiaj, nws tus kheej yuav tsum muaj nyiaj nqis peev tsis pub qis tshaj 1% ntawm tus nqi yuav lub tsev. Qhov no tuaj yeem suav nrog rau cov nyiaj pab los ntawm lwm tus tau.

QHOV NYIAJ QIV TXAIS YUAV TSEV

Nyiaj qiv txais muaj nce mus txog \$35,000 hauv lub nroog Madison.

COV NYIAJ NPAJ NQIS PEEV

Tso cai kam muab cov nyiaj daus nqis peev txais yuav tsev/kaw tsev lwm lub khoos kas pab sib txuas ua ke. Cov ntaub ntawv qhia txog lwm lub chaw kev qiv nyiaj los nqis peev yuav tsev nyob hauv Dane County muaj nyob ntawm no <https://www.cityofmadison.com/dpced/community-development/documents/HBRT%20Matrix%20071526.pdf>



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 pub kom muaj ntau tshaj li 12 hlis ntawm cov nqi them tsev – PITI (nyiaj qiv, nyiaj paj, cov nyiaj se, thiab kev tuav pov hwm).

KEY KAWM

Txhua tus neeg qiv txais nyiaj yuav tsum kawm kom tiav qhov Kev Kawm Fab Neeg Yuav Tsev uas tau txais HUD li kev tso cai ua ntej hnuv mus kaw yuav tsev. Qhov no tuaj yeem kawm tau kom tiav hauv online ntawm:

eHome/GreenPath:

<https://www.greenpath.com/online-classes/ehome-homebuyer-education/>

Framework/GreenPath:

<https://www.greenpath.com/online-classes/framework-homebuyer-education-online-class/?nowprocket=1>

Counseling/GreenPath:

<https://www.greenpath.com/housing/home-buying/>
888-893-2715

Los sis nrhiav lwm qhov kev kawm ntawm omebuyersroundtable.org.

Ceeb Toom: Qhov kev kawm yuav tsev no tsis muaj qhia ua lus Hmoob