

Lub koomhaum Community Action for Suburban Hennepin muaj kev pab rau cov neeg muaj tsev uas tau nyiaj tsawg xws li low to moderate kom tau nyob mus ntev.

Cov kev pab muaj li hauvqab no:

- Pab qhia txog kev yuav vajtsev ua ntej mus yuav tsev.
- Pab tswvim rau cov neeg muaj tsev.
- Qhia txog kev tu tsev, kho tsev thiab nrhiav nyiaj kho tsev.
- Qhia tswvim rau nej tias yuav tsum ua licas tom qab mus yuav tau tsev lawm.
- Qhia kev cai tivthaiv kom koj lub tsev tsis txhob poob.
- Qhia txog muab tsev mus ntaus nqi txais nyiaj.

Lwm Yam Kev Pab Muaj Nyob Rau Hauv CASH No:

Kev pab rau cov muaj teeb meem ti tes ti taw

Pab txhawb nqa cov phooj ywg sawv daws

Pab rau cov neeg tsis muaj tsev nyob

Pab rau cov neeg tab tom yuav mus yuav tsev

Pab them nqi hlua taws xob

Cob qhia kom paub tiv thaiv tej vajtsev rau lub caij ntu no

Yog nej leej twg muaj mob disabilities hais qhia rau peb paub, peb yuav nrhiav txoj hauvkev los pab kom tau nej nyob rau hauv peb lub koomhaum Community Action for Suburban Hennepin no thiab kom nej tau txais peb tej kev pab ua hais los no.

Peb pab rau cov neeg nyob hauv cov zos ze ib cheeb tsam Hennepin County communities no:

Bloomington	Hassan	Orono
Brooklyn Park	Hopkins	Osseo
Brooklyn Center	Independence	Plymouth
Champlin	Long Lake	Richfield
Chanhassen	Loretto	Robbinsdale
Corcoran	Maple Grove	Rockford
Crystal	Maple Plain	Rogers
Dayton	Medicine Lake	St. Anthony
Deephaven	Medina	St. Bonifacius
Eden Prairie	Minnnetonka	St. Louis Park
Edina	Mtka Beach	Shorewood
Excelsior	Minnetrissa	Spring Park
Golden Valley	Mound	Tonka Bay
Greenwood	New Hope	Wayzata
		Woodland

Community Action
for Suburban Hennepin

Kev Pab Rau Cov Tswv Tsev



Cov kev pab rau koj kom koj mus yuav tau tsev thiab muaj peev xwm los ua tau ib tug tswvtsev zoo.

- ▶ Pab cob qhia txog kev yuav vajtsev thiab tswvim rau nej ua ntej mus yuav tsev.
- ▶ Qhia txog kev tu tsev, kho tsev thiab nrhiav nyiaj kho tsev.
- ▶ Qhia kev cai tivthaiv kom koj lub tsev tsis txhob poob thiab qhia txog muab tsev mus ntaus nqi txais nyiaj.



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Hu (952) 933-9639
yog koj xav paub ntxiv.

Kav pab rau koj ua ntej mus yuav tsev

Ua ntej koj yuav tsev...

Yog koj muaj kev npau suav xav yuav tsev tiamsi tsis paub xyov yuav pib qhovtwg tuaj. Peb lub koomhaum Community Action for Suburban Hennepin's Homeownership muaj kev pab qhia koj.

KAWM TXOG KEV YUAV VAJTSEV

Xub mus kawm txog kev yuav vajtsev los ntawm cov "Home Stretch Home Buyer" Workshops. Cov rooj cobqhia (workshop) no, yuav pab qhia txog kev yuav tsev thiab ua tswvtsev uas yog ib yam zoo thiab yuav pab tau koj raws li hauv qab no:

- Ua ib tug tswv tsev los yog muaj tsev puas yog ib yam zoo thiab?
- Them nqi xauj tsev thiab tus nqi yuav tsev txawv li cas.
- Txais nyiaj yuav tsev.
- Muaj nuj nqi ntau puas zoo?
- Xav tau nyiaj kaw tsev.
- Tham txog credit, nuj nqi, kev tau nyiaj thiab khaws nyiaj.
- Ua ntaub ntawv txais nyiaj yuav tsev.
- Kev nrhiav lub tsev li yus nyiam.
- Saib tsev li cas thiaj tau lub zoo.
- Muaj cov ntaub ntawv li cas thaum kaw tsev.
- Hnub kaw tsev yuav npaj li cas thiab yuav tsum paub txog dab tsis.

Kev cobqhia txog yuav vajtsev

Yog muaj los pab qhia nej kawm txog kev ua tswvtsev thiab qhia tias yuav ua cas thiaj tau lub tsev zoo li nej siab xav.

Kev tu tsev, kho tsev thiab nrhiav nyiaj kho tsev

Ua ntej koj yuav tsev...

Mus kawm txog kev yuav tsev los ntawm cov rooj cobqhia "Dream Home or Money Pit—How to Know the Difference," txog kev mus nrhiav thiab xaiv lub tsev uas koj npaj siab xav yuav.

Tom qab koj yuav tau tsev lawm . . .

Tus neeg paub txog kev nrhiav nyiaj kho tsev yuav pab tau koj raws li nram qab no:

- Kuaj koj lub tsev seb tsim nyog yuav kho qhov twg.
- Sau ntawv qhia kom meej seb qhov twg yog qhov yuav tsum tau kho.
- Nrhiav chaw txais nyiaj thiab pab nyiaj los kho tsev.
- Totaub txog kev nrhiav neeg kho tsev thiab paub twv tus nqi kho tsev.
- Paub txog kev xaiv cov kws kho tsev thiaj seb tus twg thiaj yog tus kawm tawm los kho vajtsev.

Cov neeg uas yog Tswvtsev lawm kuj muaj peev xwm mus kawm txog kev kho thiab kev tu vajtsev rau lub caij ntu no, thiab lwm lub caij nyoog nrog rau kev them nuj nqi thiab kev mus nrhiav cov neeg paub kho tsev tuaj kho vajtsev.

Kev tu koj lub tsev kom zoo yog koj li haujlwm thiab muaj nuj nqi zoo heev rau koj vim koj txuag tau nyiaj thiab yog ib qhov kev tiv thaiv koj tej nyiaj.

Thaum yuav tau tsev lawm yuav tsum tivthaiv li cas

Tom qab koj yuav tau tsev lawm...

Peb cov neeg ua haujlwm paub txog kev yuav vajtsev yuav pab qhia nej kawm txog kev ua tswvtsev thiab muaj feem cuam ua tswvtsev li cas.

Yuav pab qhia cov neeg muaj tsev txog kev txuag nyiaj, txais, dua nyiaj them koj lub tsev, kawm txog escrow accounts, thiab kawm txog mortgage sijhawm kaw tsev tas lawm.

KEV TIVTHAIV KOM TSEV TSIIS TXHOB POOB

Yog koj muaj teebmeem them tsis taus nqi tsev, peb yuav pab tau koj:

- Yuav ua li cas yog them nqi tsev lig.
- Kev txuag nyiaj them nuj nqi.
- Pab koj tham nrog cov tswv txais nyiaj.
- Cov lus teb rau koj txog qhov koj lub tsev yuav poob mus rau luag.
- Qhia txog kev muag koj lub tsev ua ntej yuav poob mus rau lwm tus.
- Muaj nyiaj pab rau cov yim neeg uas muaj cai txais tau cov nyiaj

Yog koj lub tsev yuav raug luag muab rov qab hu rau peb tamsim no.

Muab tsev mus ntau nqi taxi nyiaj

Kev muab tsev mus ntau nqi txais nyiaj (reverse mortgage) yog muab koj lub tsev mus nyob nqi txais dua nyiaj tshiab los them koj cov qub nqi tsev kom tas.

Cov ua haujlwm rau Reverse Mortgage yuav muaj ntaub ntawv ntau yam qhia rau koj paub ntxiv.