



Owning a home is much more than a financial transaction. It means independence, growth and a place to share with family and friends. It's also a big responsibility and commitment. We offer the programs and resources that will help you buy a home and be a successful homeowner. Start your path today!



## 1. Learn about Homeownership

Worried about your credit? Curious about closing costs? Wondering how mortgage insurance works? Homebuyer education or counseling are great ways to start your homeownership journey.

Homebuyer counseling is one-on-one customized meetings with a Homeownership Advisor who designs an action plan to help you get ready to buy a home.

Homebuyer education is a course that covers the steps to buying a home and what to expect during the buying process. Homebuyer education is required for most of our homebuyers. It's easy and convenient with both in-person and online options available.

Contact the **Minnesota Homeownership Center** at [hocmn.org](http://hocmn.org) or **651.659.9336** for:

- *Framework* (online)
- *Home Stretch* (classroom)
- *Realizing the American Dream* (classroom)
- One-on-one homebuyer counseling

## 2. Contact a Lender

Lenders around the state offer our affordable loan programs. Visit [mnhousing.gov/findalender](http://mnhousing.gov/findalender) to search by location or name, then call or email to schedule an appointment. You and your lender will discuss your needs, talk about loan options and start the pre-qualifying process.

## 3. Take the Next Step

Begin your home search and research our loan programs at [www.mnhousing.gov/buyahome](http://www.mnhousing.gov/buyahome). We can save you money with fixed interest rates, 3% down options, and downpayment and closing cost loans up to \$15,000. When you're ready to buy, we're here to help make it affordable!



Find a lender near you at  
[mnhousing.gov/findalender](http://mnhousing.gov/findalender) or **651.296.8215**