

Recently we revised the definition of ownership interest to include **marital interest** in a primary residence in section 4.05 and section 7.16 of the [Start Up Procedural Manual](#), effective June 6, 2024.

When reviewing for ownership interest, including a marital interest, for both Start Up and First-Generation Homebuyer loan program it is important to check if the property was acquired before/prior to the marriage or during the marriage AND if Borrower was or was not added to title. This guidance is for properties in Minnesota; if a possible marital interest was in a primary residence in another state or country, reach out to [Partner Solutions Team](#) for guidance.

What does this mean for Start Up:

For Start Up first-time homebuyer status, factor in any marital interest in their primary residence within the last three years.

- Example of **what is not** marital interest: If the property was acquired **prior** to marriage **and** the Borrower was not added to title at any period during the occupancy of the primary residence.
- Example of **what is** marital interest: The property was acquired prior to or during marriage and the borrower was **added** to or included in title during the occupancy of the primary residence. This creates an ownership interest (that is one of a joint tenancy, a tenancy in common, or a tenancy by the entirety), and the Borrower would not be eligible for Start Up.

What does this mean for First-Generation Homebuyer Loan Program (FGHB):

Only one Borrower needs to meet the eligibility criteria listed on the program parameters found on the [First-Generation Homebuyer webpage](#).

Example of an eligible scenario for FGHB:

- Example of **what is** an eligible FGHB: The Borrower's parents have never owned a primary residence in any country. The Borrower did not own a primary residence, they married and moved in with a spouse who acquired the primary residence prior to the marriage. The **Borrower was never added to title at any period during the occupancy** and the home was sold more than three years ago.

Example of **what is not** an eligible FGHB:

- The Borrower's parents have never owned a primary residence in any country. The Borrower did not own a primary residence, they married and moved in with a spouse who acquired the primary residence prior to the marriage. The Borrower was **added to title during the occupancy**. This creates an ownership interest (that is one of a joint tenancy, a tenancy in common, or a tenancy by the entirety), and the Borrower would not be eligible for Start Up or FGHB.