First-Generation Homebuyer Loan Program

NOW OPEN!

What is Minnesota Housing's First-Generation Program?

- Deferred loan eligible for forgiveness
- Can be used for downpayment and closing costs
- Must be combined with a Minnesota Housing Start Up first mortgage
- Available statewide

Get started!

- Take a class
- Speak with an advisor
- Find a lender



Let's get you in the door in 2024!

LEARN MORE

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MINNESOTA HOUSING



In connection with Single Family Division loan programs, Minnesota Housing does not make or arrange loans. It is neither an originator nor creditor and is not affiliated with any Lender. The terms of any mortgage finance transactions conducted in connection with these programs, including important information such as loan fees, the annual percentage rate (APR), repayment conditions, disclosures, and any other materials which are required to be provided to the consumer are the responsibility of the Lender.

Who is a first-generation homebuyer?

You may be a first-generation homebuyer if you and your parents or legal guardians:

- Have never owned a home
 OR
- Owned a home but lost it due to foreclosure