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**Minnesota Housing Homeownership Programs**

Make your dream of homeownership a reality with help from Minnesota Housing and the Bluff Country Multi-County Housing and Redevelopment Authority (BCMMCHRA)! Whether you're a first-time buyer, repeat buyer, or want to refinance, there's an affordable Minnesota Housing program that's right for you.

**Why choose a Minnesota Housing loan?**

- Low, fixed interest rates for the life of the loan
- Purchase and refinance options for first-time and repeat homebuyers
- Downpayment and closing cost loans up to \$12,000 for qualified borrowers
- Exclusive 3% down conventional products with low or no mortgage insurance options
- Works with industry standard products including FHA, VA, Conventional and Rural Development

**Do you qualify?**

Requirements vary based on program. Visit the [Minnesota Housing website](#) for current information, including:

- Minimum credit score
- Income limits
- Home cost limits
- Homebuyer education requirements

**Next Steps**

Contact a [participating lender](#).

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