

DAIM NTAWV TXAIS NYIAJ KHO TSEV

Yog koj xav txais nyiaj los kho tsev es koj xav kom peb xa daim ntawv txais nyiaj tuaj rau koj no ces koj sau koj lub npe, chaw nyob thiab xov tooj rau hauv qab no thiab muab daim ntawv no xa rov qab tuaj rau tim peb lub hoob kas.

Npe

Chaw Nyob

Xov Tooj

Yog muaj lus noog sau hau qab no:

Yog koj muaj lus nug los yog koj xav paub txog peb kev pab nov no koj hu los yog sau ntawv rau tim City of Eau Claire Housing Division, hnub Monday mus txog Friday thaum 8:00 moo sawv ntxov mus txog 5:00 moos tsaus ntuj. Chaw nyob yog li nram qab no.

City of Eau Claire Housing Division
203 S Farwell St.
Eau Claire, WI 54701
Phone: 715-839-8294

Cov Tsim Nyog Kho

Koj yuav txais tau cov nyiaj no los kho koj lub tsev yog tias nws muaj tej yam uas puas es tsis raug txoj cai nyob rau hauv zej zog, txhua txhua yam kho kom koj lub tsev zoo thiab sov txaus thaum lub caij ntuj no.

Koj txais tau nyiaj los kho muaj xws li no:

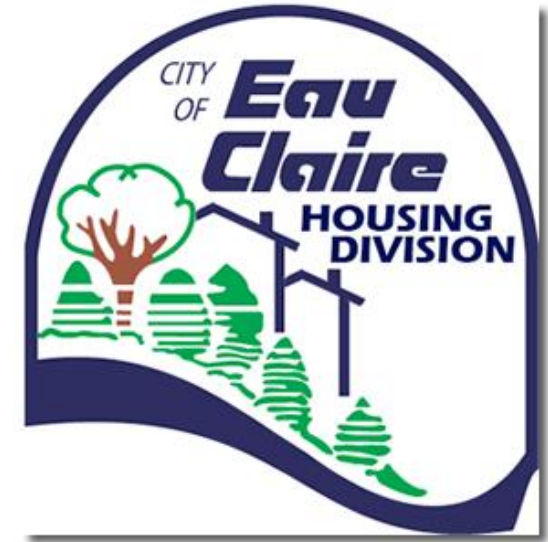
- ▶ Kho qua tsev.
- ▶ Kho los yog pauv cov vov tsev.
- ▶ Kho los yog pauv phab ntsa tsev.
- ▶ Kho los yog pauv qhov rais thiab qhov rooj.
- ▶ Tha xim tsev.
- ▶ Kho los yog pauv lub qhov cub txos cua sov.
- ▶ Khov kav/kais dej.
- ▶ Kho fai fab.
- ▶ Tso rwb rau phab ntsa tsev.
- ▶ Lwm yam uas yog kho kom lub tsev zoo thiab txhob muaj dab tsi ua tej yam tsis zoo rau yus tsev neeg. Cov nyiaj no siv tsis tau ua tsev nrhes tsheb tshiab thiab siv tsis tau txuas tsev kom koj lub tsev loj.

Txais Tau Npaum Cas

Koj tsuas txais tau txij li \$20,000 rau ib lub tsev uas yog ib yim xwb, ntxiv \$4,000 tauj ib chav tsev rau cov tsev uas muaj tsis tshaj 4 yim nyob (\$36,000) uas yog cov tsev yuav ua lag luam. Cov nyiaj koj txais no yuav tsis pub dhau 50% ntawm koj lub tsev tus nqi.

HOUSING REHABILITATION LOAN PROGRAM

COMMUNITY DEVELOPMENT BLOCK
GRANT (CDBG)
(0% NQI PAJ)



Tus tuav kev Tswj hwm yog
Housing Authority of the City
of Eau Claire

203 S Farwell Street
Eau Claire, WI 54701

Phone: 715-839-8294



Lub Hom Phiaj Ntawm Cov Nyiaj Txais

Cov nyiaj no yog tsim muaj los txais rau cov neeg txom nyem los yog ua hauj lwm tsis tau nyiaj ntau kom lawv kho tau tsev zoo, kho kom tsev txhob lwj txhob puas, kho kom tsev sov thiab kom muaj tsev zoo rau lub zej lub zos.

Tau Cov Nyiaj No Qhov Twg Los

Lub zos Eau Claire tau nyiaj los hauv tsoom fwv Federal Development Block Grant (CDBG) uas muab los ntawm U.S. Department of Housing and Urban Development (HUD) los rau Housing Rehabilitation Loan Program uas yog cov nyiaj koj los txais rau nej. Tej thaum peb kuj tsis muaj cov nyiaj no txais rau nej los kuj muaj thiab vim muaj tej lub sij hawj nyiaj tas lawm.

Cov Nyiaj Txais No Muaj Tsawg Yam

Nyob rau hauv CDBG Rehabilitation Loan Program, lawv muaj cov nyiaj txais khov cov tsev uas yus nyob thiab cov tsev uas yog yuav ua lag luam. Yog koj xav txais cov nyiaj los kho cov tsev yus nyob mas muaj ob yam xws li cov Deferred and Installment.

Yog nej xav paub txog cov nyiaj txais los kho cov tsev ua lag luam no ces hu mus nrog Housing Authority tham.



Ua cas nej thiaj muaj feem xyuam txais cov nyiaj no?

- ▶ Koj tsev neeg cov nyiaj ib xyoos tsis pub dhau tshaj qhov U.S. Department of Housing and Urban Development teem tseg nram qab no:

CDBG Owner-Occupied Loans	
<u>Cov Nyiaj hu Installment Loan</u>	
(0% Nqi Paj)	
<u>Tsawg Leej</u>	<u>Cov Nyiaj Tau</u>
1	\$42,950
2	\$49,100
3	\$55,250
4	\$61,350
5	\$66,300
6	\$71,200
<u>Cov Nyiaj hu Deferred Payment Loan</u>	
(0% Nqi Paj)	
<u>Tsawg Leej</u>	<u>Cov Nyiaj Tau</u>
1	\$26,850
2	\$30,700
3	\$34,550
4	\$38,350
5	\$41,450
6	\$44,500
*Cov nyiaj teem tseg muaj feem hloov tau.	

- ▶ Koj lub tsev yuav tsum nyob hauv Eau Claire.
- ▶ Tus tswv tsev yuav tsum muaj “credit” zoo thiab tsis tau muaj bankruptcy 7 xyoo tas los.
- ▶ Tus tswv tsev yuav tsum yuav tau lub tsev no sai kawg mas yog li ib xyoos ua ntej txais cov nyiaj no.

- ▶ Tus tswv tsev tsis tshuav nqi se rau vaj tse lawm.
- ▶ Koj lub tsev tus nqi yuav tsum tsis tshaj \$165,700.
- ▶ Lub tsev yuav tsum yog ua tau li 25 xyoos lawm.
- ▶ Tus tswv yuav tsum tsis tau txais dua cov nyiaj no li 10 lub xyoo dhau los.
- ▶ Lub tsev yuav tsum muaj nyiaj ntau txaus them cov nyiaj txais (Cov nyiaj uas koj txais yuav lub tsev thiab cov nyiaj uas koj tseem yuav txais no tsis pub tshaj 97% ntawm koj lub tsev tus nqi).

Before



After

