

# IS HOMEOWNERSHIP RIGHT FOR YOU?



## ADVANTAGES

- A place *all* your own ,where *you* want to live.
- Home investment builds equity.
- Opportunity to form deep roots in the community.
- A stable environment for you and your family.
- Fixed monthly payments.
- Pride of ownership.
- Can be a good investment with tax benefits.
- Flexibility to have pets, a garden, and decorate as you see fit.

## DISADVANTAGES

- Home ownership can be more expensive than renting.
- You are responsible for home maintenance and upkeep.
- Selling a home can be much more difficult that terminating a lease.
- Foreclosure will happen if you cannot make your mortgage payment.
- Making a long term commitment to a location.

**For More Information Contact:**

***Johanna Bjork***  
***Emerging Markets Officer***  
***507-696-4025***  
***Johanna.bjork@threeriverscap.org***



### **Achieve Homeownership**

*Enriching Families. Strengthening Communities.*

Southern Minnesota's Emerging Markets Homeownership Initiative

*A special project of Southwest Minnesota Housing Partnership and Three Rivers Community Action Agency, with generous support from NeighborWorks® America, Otto Bremer Foundation, and the Greater Minnesota Housing Fund.*

# တၢ်အိၣ်ဒီးဟံၣ်ဃီမ့ၢ်တၢ်အဂ့ၤလၢနဂီၢ်ကစီၤ။



## တၢ်အဘျူးအိၣ်

## တၢ်အဘျူးတအိၣ်

- နကစၢ်အတၢ်လီၤ ခဲလၢၣ် လၢနပၤန့ၣ်, မ့ၢ်တၢ်လီၤလၢ န အဲၣ်ဒီးအိၣ်ဆိးအလီၤန့ၣ်လီၤ။
- တၢ်ဘျူလီၤစ့လၢတၢ်သ့ၣ်ထီၣ်ဟံၣ်န့ၣ်သ့ၣ်ထီၣ်တၢ် ထဲသိးတုၤသိးလီၤ။
- တၢ်ခွဲးတၢ်ယၢ်အဂ့ၤလၢကသ့ၣ်လီၤသးအဂၢၢ်အကျါလၢပုၤတဝၢအပူၤ
- န့ဆၢၣ်ခိၣ်ယၢၤဝဲးတရံးဂၢၢ်ကျါလၢနၤဒီးနဟံၣ်ဖိဃီဖိအဂီၢ်
- တလိတဘျီတၢ်လၢၣ်ပူၤလၢၣ်စ့လၢအသံ
- ဟံၣ်ကဖၢလၢသးလၢကဲဘၣ်ဟံၣ်ကစၢ်
- မ့ၢ်တၢ်ဘျူလီၤစ့လၢအဂ့ၤလၢတၢ်ဟ့ၣ်ခိၣ်သ့အဘျူးလီၤ။
- ဘျုးအိၣ်ဆၢၣ်ဖိကီၢ်ဖိ, သ့ၣ်တၢ်ဒီးတၢ်လၢၣ်ဒီးဖိဒီးကယၢအီၤဖဲနသးသ့ဝဲန့ၣ်လီၤ။

- တၢ်အိၣ်ဒီးဟံၣ်န့ၣ်တၢ်အဘျူးအလဲအပူၤကဒိၣ်န့ၣ်ဒီးတၢ်ဒီးလဲအိၣ်ဟံၣ်န့ၣ်လီၤ။
- နမူဒါအိၣ်လၢနကဘၣ်အံးထွဲကွၢ်ထွဲဟံၣ်ဃီဒီး ပၤဆုၤအီၤရဲၣ်ကျဲၤအီၤလၢနကစၢ်လီၤ။
- တၢ်ဆါဟံၣ်ဃီန့ၣ်ကကီၢ်ခဲဒိၣ်န့ၣ်ဒီးတၢ်ဟံၣ်ပတုၣ် တၢ်အၢၣ်လီၤလံာ်ပံးယၢ်န့ၣ်လီၤ။
- နဟ့ၣ်ဟံၣ်အပူၤမ့ၢ်တၢ်န့ၣ်ဘၣ်န့ၣ်တၢ်ကဟံးန့ၣ်ကွၢ်နဟံၣ်လီၤ။
- မ့ၢ်တၢ်ဟံၣ်လီၤတၢ်အိၣ်တၢ်ဆိးအလီၤအကျဲလၢအကတီၢ်ယံာ်န့ၣ်လီၤ။

လၢကမၤန့ၢ်အါထီၣ်တၢ်ဂ့ၢ်တၢ်ကျိၤအဂီၢ်ဆဲးကျၢ -

**Johanna Bjork**  
**Emerging Markets Officer**  
 507-696-4025

[Johanna.bjork@threeriverscap.org](mailto:Johanna.bjork@threeriverscap.org)



EQUAL HOUSING OPPORTUNITY

**Achieve Homeownership**  
*Enriching Families. Strengthening Communities.*

Southern Minnesota's Emerging Markets Homeownership Initiative

*A special project of Southwest Minnesota Housing Partnership and Three Rivers Community Action Agency, with generous support from NeighborWorks® America, Otto Bremer Foundation, and the Greater Minnesota Housing Fund.*