



SCOTT COUNTY CDA FIRST-TIME HOMEBUYER FREQUENTLY ASKED QUESTIONS

How long and what is the time commitment for the course?

The course lasts 8 hours and generally meets 4 hours over 2 days or for 8 hours over 1 day with a 30-minute lunch break approximately halfway through the day. You must attend all 8 hours to graduate from the course and qualify for the grant.

Is the Homebuyer Education course free?

A registration fee of \$40 per household is requested prior to participation in the workshop, however, households can request a reduced or waived registration fee if needed.

How much is the first-time homebuyer grant?

If you have successfully completed the CDA's counseling and education courses and are close to purchasing a home, you may qualify for a \$4,000 down payment or closing cost grant. *You must be a first-time homebuyer purchasing a home in Scott County and meet income and other loan requirements to be eligible. Please call (952) 402-9022 or see the grant criteria for more information about how to qualify.

Is there a way to take the course online?

Yes. Framework is an online homebuyer education course that is an accepted education course by the CDA and many lenders, possibly qualifying homebuyers for grants or other loan benefits. Certificates dated from April 2020 ongoing count toward the education requirement of the CDA's grant program.

Are there Somali language workshops available?

Yes. The African Development Center offers First-time Homebuyer workshops presented in the Somali language on the 3rd Saturday of each month. The class is 10:00am-6pm with a one-hour break.

You can find more information here: <https://adcmnnesota.org/services-programs/buy-home>

Are there Spanish language workshops available?

Yes. Spanish Homebuyer Education Workshops are 8-hour workshops presented in the Spanish language are offered in Scott County by partner agencies, CLUES and NeDA. CLUES and NeDA also offer classes in Spanish in different locations all year long. These workshops meet the education requirement for the Scott County CDA Grant Program and include the same topic areas as the 8-hour course outlined above.

How do I register for the Spanish language workshops?

To register, please use the contact info below:

NEDA
Phone: [651-292-0131](tel:651-292-0131)
Text: 855-292-0131
Fax: 651-292-092
<https://nedahome.org/>

CLUES
Phone: [612-746-3500](tel:612-746-3500)
Fax: 612-871-1058
<http://www.clues.org/>

Are interpreters available for other languages if I take the homebuyer education workshop?

Yes. Please call or email us and we'll work with you to make arrangements.