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Authors: Fabian and others

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Analyst: Anna Scholin

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Modifies the workforce and affordable homeownership development program under Minnesota Statutes, section 462A.38, to: (1) allow for loans as well as grants; (2) allow awards to cities and tribal governments; and (3) establish a statutory appropriation for the program, the amount of which is defined by the year-over-year increase in the mortgage registry and deed taxes.