


For more information, click on this link:

<http://www.mnhousing.gov/consumers/home-owners/foreclosure/>

Home | Login | Sitemap



Celebrating 40 years of affordable housing.

Home Buyers Home Owners Renters	Lending & Funding Partners Real Estate Professionals Home Buyer Educators	Developers, Owners Management Agents Architects & Builders	Homelessness/Housing Assistance Emerging Markets Local Governments	Applications & Forms Resources Training & Technical Services	Investors
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Home > Consumer Housing > Home Owners > Foreclosure Assistance

Consumer Housing

Home Buyers

- Home Owners
- Home Improvement Loans
- Foreclosure Assistance
- Reverse Mortgage Counseling

Renters

Current Interest Rates

Find A Lender

Quick Links

- Rent & Income Limits
- Home Cost Limits
- News Room
- About Us
- Frequently Asked Questions
- Driving Directions
- eNews Signup
- Employment Opportunities

Foreclosure Prevention

Minnesota Housing works with organizations around the state to provide counseling and financial assistance to Minnesotans facing foreclosure. Whether you're a homeowner with concerns about making your payment or a renter facing the possible loss of your residence, there are resources and information that can help. The earlier you take action, the more options will be available to you.

Contact a Foreclosure Prevention Specialist in your area to get started. The Minnesota Home Ownership Center is a non-profit organization who works to promote and advance successful homeownership in Minnesota. Their website at www.hocmn.org provides information on the foreclosure process in Minnesota, things of which to be aware, and access to a network of certified Foreclosure Prevention Specialists. Links to information on their website is listed below or you can call them at 651-659-9336 or 1-866-462-6466:

Facing Foreclosure

- [Foreclosure Process in Minnesota \(Chart\)](#)
- [Find A Foreclosure Counselor In Your Area](#)
- [Know Your Options](#)
- [What To Watch Out For When Working To Save Your Home](#)
- [If You Rent A Property That Is Being Foreclosed](#)

Modifications and Refinances

[Looking To Refinance](#): Access to refinance counseling services

[Making Home Affordable](#): A federal government resource for homeowners looking for information regarding loan modifications and refinances.

Looking to Buy a Foreclosed Home

If you are interested in purchasing a foreclosed property and would like to learn more about some of the resources that are available, Minnesota Housing has several [Helpful Links](#) to Cities and organizations with current initiatives underway. In addition, we currently offer programs with resources targeted towards assisting with the purchase of/or rehabilitation of a foreclosed property.

Home Owner Entry Loan Program (HOME HELP) - Provides the opportunity for eligible homebuyers who qualify for a Minnesota Housing Community Activity Set-Aside (CASA) first mortgage to receive downpayment assistance. Funds are accessed by applying with participating lenders within the [Twin Cities metro area](#) or [Greater Minnesota](#).

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