



Housing Assistance Resources

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Housing Assistance Resources

MINNESOTA RESOURCES FOR HOMEOWNERS experiencing mortgage difficulties or impacted by foreclosure:

Look Before you Leap is a statewide effort working towards preserving home ownership in Minnesota by calling attention to scamming companies' predatory techniques and offering home owners free alternative home preservation solutions.
www.lookbeforeyouleap.org/

City of St. Paul – Mortgage Foreclosure Prevention Program
651-266-6626
www.ci.stpaul.mn.us/cityliving

Neighborhood Development Alliance – Spanish speakers only
651-292-0131
www.nedahome.org

Dakota County Community Development Agency
Foreclosure intake line (651) 675-4555 to speak with a housing counselor
<http://www.dakotacda.org/homeowners.htm#MFPP2>

Ramsey County
http://www.co.ramsey.mn.us/ced/Mortgage_foreclosure.htm

Washington County Housing and Redevelopment Authority (HRA) foreclosure assistance
651-458-0936 Ext. 551
<http://www.wchra.com/foreclosure.php>
<http://www.wchra.com/Foreclosure%20Prevention%20brochure.pdf>

LSS Financial Counseling LSS Financial Counseling is a statewide organization offering financial and housing counseling in nine locations.
1-800-777-7419
www.lssmn.org/debt

Minnesota Home Ownership Center
651-659-9336
www.hocmn.org

Minnesota Attorney General's brochure explaining foreclosure & Minnesota law:
<http://www.ag.state.mn.us/Brochures/pubFacingForeclosure.pdf>

Minnesota Attorney General's brochure – mortgage assistance scams:
<https://www.ag.state.mn.us/Brochures/pubMortgageAssistanceScams.pdf>

Renters experiencing difficulties because of foreclosure:
www.homelinemn.org 612-728-5767 (1-800-866-3546)
http://www.housinglink.org/Renter_Foreclosure.htm

FEDERAL RESOURCES FOR HOMEOWNERS experiencing mortgage difficulties or impacted by foreclosure:

Making Home Affordable is a federal program to assist homeowners with possible refinancing or loan modification, to find a housing counselor and other resources.
<http://www.makinghomeaffordable.gov/>

Hope for Homeowners – a program administered by the Department of Housing and Urban Development (HUD)
<http://www.hud.gov/hopeforhomeowners/>

Federal Reserve – Consumer Resources
http://www.federalreserve.gov/consumerinfo/foreclosure_consumers.htm

HOPE NOW is a national hotline providing support and guidance for borrowers from independent, non-profit counselors approved by HUD. *HOPE NOW* also provides a list of mortgage servicer members' direct lines for those having trouble with their mortgage. Homeowners' HOPE Hotline: 1-888-995-HOPE
<http://www.hopenow.com/>

U.S. Housing and Urban Development (HUD) – list of approved counselors
www.hud.gov/foreclosure

HUD informational and assistance portal:
http://portal.hud.gov/portal/page/portal/HUD/i_want_to/avoid_foreclosure

Homeownership Preservation Foundation a national nonprofit dedicated to preventing foreclosure and preserving homeownership.
www.995hope.org

Federal Housing Administration
www.fha.gov

Office of the Comptroller of the Currency
The Office of the Comptroller of the Currency (OCC) charters, regulates, and supervises all national banks.
<http://www.occ.treas.gov/>

Helpwithmybank.gov is a website set up by the OCC to help consumers find answers to National Banking questions
<http://helpwithmybank.gov/>

If You Have a Complaint

If you believe your mortgage servicer has not responded appropriately to your written inquiry, contact your local or state consumer protection office. You also should contact the Department of Housing and Urban Development (HUD) to file a complaint under the RESPA (closing costs and settlement procedures) regulations. Write: Office of RESPA and Interstate Land Sales, Department of Housing and Urban Development, 451 Seventh Street, S.W., Room 9154, Washington, DC 20410.

In addition, you may want to contact an attorney to advise you of your legal rights. Under certain sections of the RESPA, consumers can initiate lawsuits and obtain actual damages, plus additional damages, for a pattern or practice of noncompliance. In successful actions, consumers also may obtain court costs and attorney's fees.

You may want to contact a housing counselor to discuss your situation. You can call HUD's hotline at 1-800-569-4287 for a referral to a local HUD-approved housing counselor.

You also may wish to contact the FTC.

The FTC works to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a [complaint](#) or get [free information on consumer issues](#), visit ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. Watch a new video, [How to File a Complaint](#), at ftc.gov/video to learn more. The FTC enters consumer complaints into the [Consumer Sentinel Network](#), a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

FOR VETERANS

Veterans experiencing difficulties should contact the Department of Veterans Affairs (VA) regarding their VA mortgage. The VA may also assist veterans who currently have a conventional home loan.

<http://www.homeloans.va.gov/>

http://www.homeloans.va.gov/docs/delinquent_veteran_borrowers_in_delinquency.pdf