

Help Prevent Mortgage Foreclosures!

Here's what you can do:

- If you or someone you know in Minneapolis is having trouble making mortgage payments, we can help: **CALL 3-1-1**
- Before you purchase or refinance a home, learn about mortgages and how to avoid risky ones, call the **MN Home Ownership Center** at **651-659-9336**; www.hocmn.org

Here's what the City of Minneapolis is doing:

- Providing easy access to foreclosure counseling and assistance programs using Minneapolis 3-1-1
- Working with neighborhood organizations and developers to revitalize housing in areas hardest-hit by foreclosures
- Securing and maintaining vacant properties – when a foreclosure cannot be prevented – until they are sold
- Investigating suspicious real estate practices and working with state government to make them illegal in Minnesota

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City partnerships that address mortgage foreclosures:

311 links callers with the **MN Home Ownership Center** and **Twin Cities Habitat for Humanity** to counsel prospective homebuyers and homeowners at risk of foreclosure.

The **Northside Home Fund** works with neighborhoods to revitalize specific housing clusters in Hawthorne, Jordan, McKinley, and Willard-Hay. The **Home Depot Foundation** is supporting this targeted approach with an award of \$500,000 for the Hawthorne neighborhood cluster.

The **Minnesota Housing Finance Agency** has loaned the Family Housing Fund \$10 million, with which Greater Metropolitan Housing Corporation and the City of Minneapolis will purchase and rehabilitate vacant homes and resell them.

A state-wide **Minnesota Foreclosure Partners Council**, established by the **Family Housing Fund**, works to create a healthy housing market by addressing foreclosure at three stages: pre-purchase, post-purchase and remediation.

See www.ci.minneapolis.mn.us/foreclosure for more information.



If you want help translating this information, call 612-673-3737. Spanish: Atención. Si desea recibir asistencia gratuita para traducir esta información, llama al 612-673-2700. Somali: Ogow. Haddii aad dooneyso in lagaa kaalmeeyo tarjamadda macluumaadkani oo lacag la' aan wac 612-673-3500. Hmong: Ceeb toom. Yog koj xav tau kev pab txhais cov xov no rau koj dawb, hu 612-673-2800. (5/08)

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