

# BEHIND ON YOUR MORTGAGE PAYMENTS?



If you have fallen behind on your mortgage due to COVID-19, HomeHelpMN is a program you should know about. It's a mortgage relief program from Minnesota Housing, designed to get you the help you need, when you need it most.

**If you are behind on your house payments,  
you may qualify for financial assistance to reinstate your mortgage.**

**You may also qualify for other expenses like property taxes,  
insurance, association fees or lot rent.**

**If you need other options, we'd be happy to  
direct you to a HUD-certified housing counselor.**

Visit **HomeHelpMN.org** to find out what you need for the application. Once you're ready, simply create an account to register and click the apply button.



## STEP 1

Get your documents ready



## STEP 2

Create your account and submit your application



## STEP 3

We communicate with your servicer or third party payee



## STEP 4

Application processed



## STEP 5

Payment made to servicer or third party payee

Visit **HomeHelpMN.org** to learn more

Call **1 800-388-3226** for additional help

# GET READY FOR HOME HELP MN



**HomeHelpMN** from Minnesota Housing is here to help if you are behind on your mortgage or worried about foreclosure due to COVID-19. But first, here are the documents you will need for the application:

## **Proof of ownership of your home with one of the following (only one is required):**

- Property tax statement (preferred)
- Recorded Warranty deed
- Recorded Contract for deed
- Certificate of Title (manufactured homes)

## **Photo identification for all applicants:**

- State issued, federal issued, Tribal or other photo identification for applicants

## **Income document:**

Provide recent income documents for all income sources for all household members listed in your application. You do not need to provide documentation of earned income for household members age 17 and younger. There are multiple ways you can document your income. You only need to complete one for each household member:

- Your adjusted gross income, as reported on your 2021 Federal Income Tax Return Form 1040 series
- **OR** Your current income, using your most recent pay information.
  - o Pay statements
  - o Receipts
  - o Eligibility letters provided by government programs (such as Social Security)
  - o Bank statement showing deposit amounts
  - o Other pay documents
- **OR** For adult household members with no income
  - o Sign the Attestation of No Income for all adults with no income
- **OR** Depending on your property zip code, further income documentation may not be required.

## **Housing assistance document:**

- Provide a **copy** of a recent statement for any type of expense you are requesting payment for.
  - o **Mortgage payment:** Provide a recent mortgage statement.
  - o **Manufactured/mobile home payment:** Provide recent loan statement.
  - o **Manufactured/mobile home lot rent:** Provide past-due notice.
  - o **Co-op, condo or homeowners association fees/charges:** Provide recent statement from co-op or condo association.
  - o **Property taxes:** Provide recent statement from county or municipality.
  - o **Homeowners insurance:** Provide recent statement from homeowner's insurance company.
  - o **Contract for Deed:** Provide recent statement AND copy of recorded Contract for Deed documents.

Other documentation may be required, depending on the particular circumstances of your application.

**A submitted application does not guarantee assistance approval. Actual award of assistance will depend on eligibility and available funding.**

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**HomeHelpMN.org**  
or call  
**1-800-388-3226**

