

ARE YOU FACING FORECLOSURE? YOU HAVE OPTIONS. WE CAN HELP.

Facing foreclosure can be scary. If you're behind on your mortgage or struggling to keep up with your payments, we're here to help with free, unbiased, confidential services to get things back on track. You have options!

Together, we formulate a path to navigating the complexity of foreclosure and uncover options that make sense for you and your family to get things back on track.

OVERVIEW



From 2016-2018, 70% of households avoided foreclosure after participating. Over 50% resulted in a current or a modified mortgage.



Each participant in our program works with a certified professional. Topics include budgeting, homeowner rights, and much more.



Our foreclosure counseling is 100% free of charge to citizens of Scott County. You should not pay to a third-party service for help!

READY TO GET STARTED?
VISIT [SCOTTCDA.ORG/SIGNUP](https://scottcda.org/signup)

CDA
COMMUNITY
DEVELOPMENT
AGENCY SCOTT COUNTY



FORECLOSURE COUNSELING

**Investing in possibilities to
live and work in Scott County.**

OVERVIEW

The first step of the process is an initial screening with your counselor to assess your situation and then work with you to develop an appropriate action plan. During the initial screening, you will talk through a few topics that include:

- The foreclosure process in Minnesota
- Your rights and obligations as a homeowner
- Fair housing and scam avoidance
- Working with home-owners associations, foreclosing attorneys, other agencies

For some clients, the initial action plan and periodic check-ins are all that is needed to resolve the issue. For others, in-depth counseling is required. The counselor will work with you to discuss a timeframe and schedule follow-up appointments as necessary. Interpreters are available upon request for all counseling sessions.

GETTING STARTED

To participate in our Foreclosure Counseling, please complete the registration forms located on the website. Once the CDA receives all documents, a counselor will contact you to make an appointment.

Attn: Homeownership
Scott County CDA
323 Naumkeag St
Shakopee, MN 55379

You may also email or fax this information to us:
cda-info@scottcda.org
Fax: 952-496-2852

WHAT ITEMS DO YOU NEED TO PROVIDE?

- ☐ Application and Intake Form
- ☐ Authorization of Release Information form
- ☐ Privacy Act Notice and Tennesen Warning (signed)
- ☐ Housing Counseling Program Disclosure (signed)
- ☐ Completed Hardship Letter to your lender
- ☐ Homeownership Advisory-Client Agreement (signed)
- ☐ Proof of household income for all members

WHAT ARE THE ITEMS INCLUDED FOR PROOF OF INCOME?

- ☐ The last 30 days showing your proof of income such as paystubs and benefits statements. This checklist also includes:
- ☐ Benefit statement/letter if you social security, disability, pension, and/or unemployment.
- ☐ If self-employed, most recent tax return
- ☐ Lease agreement if you received rental income
- ☐ Divorce decree if you receive child support and/or spousal support
- ☐ Two of your most recent consecutive months of bank statements for all accounts (please bring all pages)
- ☐ Recent Utility Bill(s)
- ☐ Any additional information that relates to your income

