

*Contact our Homeownership Counselors now for Assistance: 952-402-9022

ARE YOU FACING FORECLOSURE? YOU HAVE OPTIONS. AND 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.

OVERVIEW



From 2023, 93% of households stayed in their homes and avoided foreclosure after participating.



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



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

READY TO GET STARTED?
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FORECLOSURE COUNSELING

Creating possibilities to live and
work in Scott County.

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:

- Foreclosure Process in Minnesota Overview
- Homeowner rights and obligations
- Fair housing and scam avoidance
- Budgeting
- Assisting with loss mitigation
- Coordinating services between client and servicer
- Timeframe

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

Step 1 - Online Intake



Step 2 - Complete Supplemental Packet



Step 3 - Return all Forms & Documents

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

*To participate in Scott County CDA's Foreclosure Counseling, you must register online. A counselor will contact you to make an appointment.

