

**Serving the Counties of:
Kandiyohi, McLeod, Meeker,
and Renville**

For more information call or write:

**Heartland Community Action
Agency, Inc.**

200 SW 4th St., PO Box 1359
Willmar MN 56201
1-320-235-0850 or 1-800-992-1710
TDD 1-320-235-8570

**Heartland Community Action
Agency, Inc. Cosmos**

101 South Vesta St., PO Box 36
Cosmos MN 56228
1-320-235-0850 or 1-800-992-1710

Heartland Outreach Office

218 Main St. S. Suite 108
Hutchinson MN 55350
1-320-587-5244 or 1-800-829-2132

Heartland Outreach Office

120 North Sibley Avenue
Litchfield MN 55355
1-320-693-7911 or 1-800-770-4081

Heartland Outreach Office

500 East DePue Avenue
Olivia MN 56277
1-320-523-1842 or 1-877-523-1842

**The mission of Heartland Community
Action Agency, Inc. is to eliminate poverty
and advocate for low-income families.**

Heartland is an EOE/AA/ADA compliance organization.

Visit our website: www.heartlandcaa.org

Heartland Community Action Agency, Inc.
PO Box 1359
Willmar MN 56201

Date: 10/08



FORECLOSURE PREVENTION COUNSELING



**PROVIDES COUNSELING,
INFORMATION, REFERRAL,
EDUCATION, AND
ADVOCACY FOR
HOMEOWNERS AT RISK OF
LOSING THEIR HOME**

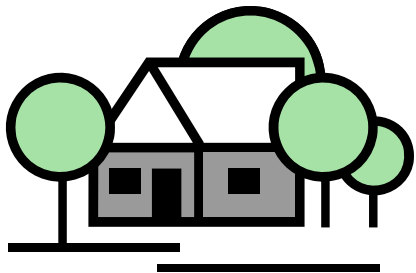
PURPOSE

FORECLOSURE PREVENTION COUNSELING PROVIDES confidential, individualized assessment and exploration of the options for any homeowner at risk of losing their home. Homeowners seeking services may be:

- worried about their next payment;
- one or two payments behind;
- in any stage of foreclosure;
- facing a sheriff's sale.

Counselors work with the homeowner to explore options and solutions in an open and respectful manner.

This program is part of a statewide and national effort to prevent home foreclosures.



For more information, contact Heartland Community Action Agency, Inc. at 320-235-0850 or 1-800-992-1710 and ask to speak with a Foreclosure Counselor.

PROGRAM SERVICES

FORECLOSURE COUNSELORS WORK WITH THE HOMEOWNER to explore and assess the options for each homeowner's unique and specific needs. Some of the services include:

- ♥ Advocacy services between the homeowner and the lender to explore workable solutions.
- ♥ Explanation of the foreclosure process in Minnesota and homeowner rights during this process.
- ♥ Budgeting assistance.
- ♥ Exploration and referral to other community resources to meet household and budget needs.

The goal of foreclosure counseling is to provide information and support to empower homeowners to make the best informed decision possible, understand the foreclosure process, and retain their home.

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COUNSELING SERVICES PROVIDED

TWO TYPES OF COUNSELING SERVICES are offered by Heartland staff:

♥ *Triage* ~

This initial contact with a counselor, whether by phone or in person, explores the goals of the homeowner and the feasibility of remaining in the home. From this conversation, next steps are planned, which may include counseling.



♥ *Counseling* ~

The homeowner and a counselor work together to formulate a plan to avoid foreclosure. This process involves an in depth review of the mortgage, finances, and available options.

In some cases, foreclosure may not be avoided. Counselors will work with homeowners to develop a plan to ensure the housing and basic needs of the family are met as a transition to new housing follows.

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Funding for this program is provided by the Minnesota Housing Finance Agency and the Minnesota Home Ownership Center.