



FOR IMMEDIATE RELEASE

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HomeHelpMN Deadline Extended

*Minnesota homeowners behind on mortgage, taxes have more time to apply for help
Up to 25,000 Minnesota households may be eligible for mortgage assistance*

[SAINT PAUL, MN] – Minnesota Housing Commissioner Jennifer Ho announced Thursday that the application period for HomeHelpMN has been extended until August 17, 2022 at 5:00 p.m.

HomeHelpMN provides \$109 million in federal assistance for homeowners who have fallen behind on their mortgage or other homeownership-related expenses due to factors related to the COVID-19 pandemic. The program opened for applications on May 17 and has already received applications from nearly 2,800 households, with requests for funds representing about a third of the available funding.

Estimates based on foreclosure and delinquency data, however, show that there are potentially tens of thousands of Minnesota households who may be eligible for the assistance. To allow more time for homeowners to request assistance, the program is extending the application period until August 17 at 5:00 p.m.

“We know that there are tens of thousands of Minnesota homeowners who have fallen behind on their housing expenses, with as many as 14,000 households who are behind on their mortgages by 90 days or more,” said Commissioner Ho. “We estimate that 85% of the homeowners that have past-due payments meet the income requirements. If you are struggling to pay your housing bills because of the pandemic, now is the time to apply for HomeHelpMN.”

HomeHelpMN will pay up to \$35,000 of past-due expenses like mortgage or contract for deed payments, property taxes, homeowners’ insurance, manufactured home loans, lot rent, and Tribal land lease payments. Payments are made on behalf of the homeowner directly to the entity that is owed. Payments do not need to be paid back.

Homeowners must meet eligibility requirements including income that is below program limits and having past-due eligible expenses.

The income limits for the program vary based on the county of residence and the household size. For example, for a household of four, the income limit ranges from \$90,000 to \$117,300 depending on the county where they live. The full income chart can be found at: homehelpmn.org/income-limits.

Households do not have to have experienced illness from COVID-19 to be eligible. Instead, they need to have experienced a Qualified Financial Hardship as defined by the Department of Treasury. This may mean an increase in expenses (such as healthcare, housing, childcare) or a reduction in income (from job loss, reduced hours, inability to work, or other causes) related to the pandemic.

Applications for assistance can be submitted online at HomeHelpMN.org and over the phone at 800.388.3226. The website and application are available in English, Spanish, Somali, and Hmong. The call center supports these languages and more – callers will be prompted to select a language and will be connected to an interpreter if they prefer a language other than English. Call Center hours are from 8 a.m. - 6 p.m., Monday through Saturday.

Preliminary application statistics (through June 8)

- Approximately 2,800 applications received
- 46% of applicants identify as Indigenous, Black, or a person of color
- 21% indicated that a member of the household has a disability
- 8% of applicants are at imminent risk of foreclosure

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