

Emergency Foreclosure Program - Deadline Next Week

I am writing to make sure you are aware of a foreclosure program that has \$55 million available to offer up to \$50,000 in an interest-free, forgivable loan to Minnesota homeowners in danger of foreclosure due to involuntary unemployment, underemployment or medical issues.

I have an urgent request to help get the word out about the Emergency Homeowners' Loan Program (EHLPL) to Minnesota homeowners who may be eligible. As you may know, **the deadline to apply is July 22**. As of today, only 50% of those who have submitted pre-applications are eligible for the program. Minnesota received a funding allocation of more than \$55 million to help 1,405 homeowners keep their homes. It would be a tragedy if these funds were not fully utilized, so please do what you can to reach out to homeowners in your region you think may be eligible, especially those who have contacted you in the past for help.

EHLPL is a first-of-its kind program developed by HUD that will offer up to \$50,000 in interest-free, forgivable loans to Minnesota homeowners in danger of foreclosure due to involuntary unemployment, underemployment or medical issues. In order to be eligible, homeowners must be at least three months behind in their mortgage payment.

Our outreach so far has yielded hundreds of phone calls to the EHLPL Call Center and thousands of visitors to www.EHLPLMinnesota.com, but there is still a chance that we may not have enough eligible applicants, particularly from Greater Minnesota, to exhaust the available resources.

I encourage you to do what you can to let homeowners in your area know about this resource and help us spread the word. Despite the state shutdown, this outreach will continue and will largely be executed by the Minnesota Homeownership Center, which is an independent non-profit.

Remember, those wishing to participate in the program must act quickly. Pre-applications will be accepted only through July 22. Materials must be received by the Homeownership Center by 5:00 p.m. on July 22.

Please review some additional materials we've created to help you connect with homeowners:

- [New video about EHLPL in Minnesota](#) - Feel free to link to this video or embed it in your website or blog posts (visit the video on YouTube and click on the "Share" button below the video.)
- [Consumer Handout](#) - A one-page handout you can reproduce to share basic information about EHLPL with your constituents.
- [Updated Fact Sheet](#)

If you have any additional questions about the Emergency Homeowners' Loan Program or how you can help share the information with your networks, please don't hesitate to contact the Minnesota Homeownership Center at (866) 462-6466 or visit www.ehlplminnesota.com.

Also, during the State of Minnesota shutdown, Minnesota Housing continues to provide a number of critical functions. [View a comprehensive list](#) of continuing critical activities and suspended activities during the shutdown.

Thank you for your assistance.

Mary Tingerthal, Commissioner
Minnesota Housing