



Welcome Home!

Homeowner Resource Packet



Twin Cities
Habitat
for Humanity®



contents

welcome home letter from our CEO 3

homeowner contacts 4

your mortgage 6

7 Your Mortgage Partners

8 Keep an Eye on your Mailbox

**homeowner opportunities
& resources 9**

10 Everyone has a Valuable Story to Share

11 Your Maintenance Fund

11 Minnesota Tool Library

12 Home Efficiency and Energy Rebates

13 Mortgage Foreclosure Prevention Counseling

14 Resources and Assistance Available in our Community

welcome home

Dear Homeowner,



Let me be the first to say congratulations and welcome home! You've joined a community of more than 1,500 families who have partnered with Twin Cities Habitat for Humanity to unlock the transformational power of homeownership. We are honored to be part of this exciting journey.

I hope you cherish these first few weeks in your new home. Once you are settled in, I encourage you to engage with your community. Meet your neighbors, attend local events, and research your elected officials. These things will help make your house feel more like home.

In the years to come, you will experience many benefits and challenges that come along with owning your home. Habitat will continue to be with you on this journey. We are your mortgage partner and will be your homeownership support resource. Please stay connected with us through ongoing education, homeowner activities, and storytelling opportunities.

I can't wait for you to fill your home with memories, love, and laughter.

Gratefully,

A handwritten signature in black ink that reads "Chris Coleman".

Chris Coleman
President & CEO
Twin Cities Habitat for Humanity



homeowner contacts

Twin Cities Habitat for Humanity will continue to support you on your homeownership journey.



Here are some resources and who to contact if you have any questions.

Twin Cities Habitat for Humanity Homeowner Resource Webpage:

Access critical information

Visit tchabitat.org/homeowner to find information about how to access the money in your maintenance fund, upcoming news and events, and more. Check this webpage often for updates!

TCHFH Lending, Inc. Contacts:

Mortgage (after you close on your home):

Bethany Nagan, Mortgage Portfolio Manager

- bethany.nagan@tchabitat.org
- 612-305-7120

Jesse Lindsey, Homeownership Preservation Assistant

- jesse.lindsey@tchabitat.org
- 612-305-7237

Twin Cities Habitat Contacts:

Post-purchase support or questions about your maintenance fund:

Zach Wolff, Homeowner Engagement Coordinator

- zach.wolff@tchabitat.org
- 612-305-7192

Home Warranty:

Refer to the Warranty Guide found on the Habitat Homeowner Resources webpage to determine if it is a potential warranty claim. *Note: Homes purchased on the open market will not have warranties available through Twin Cities Habitat.*

Mark Larson, Warranty Repair Supervisor

- mark.larson@tchabitat.org
- 612-305-7171

Foreclosure Prevention Counseling:

Hassan Abdillahi, Foreclosure Prevention Program Manager

- mfpp@tchabitat.org or hassan.abdillahi@tchabitat.org
- 612-305-7147



your mortgage

Twin Cities Habitat for Humanity and your mortgage partners will provide you with continued support throughout the life of your mortgage.



Your Mortgage Partners

As the servicer of your mortgage, AmeriNat is here to ensure you have a positive homeownership journey.



Your mortgage is serviced by AmeriNat. They collect your monthly payments, are available for questions about your mortgage, pay your property taxes and insurance out of your escrow account, and much more.

We strongly encourage you to sign up for access to LoanLink through AmeriNat's website. Signing up for online access through LoanLink gives you the ability to keep a close eye on your mortgage.

Sign up for access to LoanLink

Visit amerinatls.com, click "Login" at the top of the page, select "LoanLink", and select "Sign Up".

Through your online login you can:

- Check the balance of your mortgage
- Make a payment on your mortgage or set up automatic payments
- Check the balance in your Maintenance Fund
- Verify your payment was received, and much more!



After your mortgage was originated, it may have been sold to Bremer Bank. While Bremer Bank may own the mortgage, they have hired Twin Cities Habitat for Humanity to service your mortgage, so your primary contact for mortgage questions remains AmeriNat or Twin Cities Habitat. You will likely never need to contact Bremer Bank and they will only contact you with any notifications they are required to send as the owner of the mortgage. *Note: You will **NOT** make your monthly mortgage payments to Bremer Bank, your monthly payments should be remitted to AmeriNat.*

TCHFH Lending, Inc.

Your long-term partner for questions or concerns about your mortgage.






Bremer Bank and TCHFH Lending, Inc.
are Equal Housing Lenders

Keep an Eye on your Mailbox

After closing on your home, you will receive a lot of information in the mail. It is important to pay attention and read through everything that you receive.

Documents you can expect to receive in the mail:

Mortgage Partners	Right after closing	Regularly or annually
TCHFH Lending, Inc.  Twin Cities Habitat for Humanity	<ul style="list-style-type: none"> • Not applicable 	<ul style="list-style-type: none"> • Annual subordinate mortgage statement • Important notices regarding your mortgage
 AMERINAT [®]	<ul style="list-style-type: none"> • Welcome packet (10-14 days after closing) • Welcome letters for Minnesota Housing Finance Agency (MHFA) subordinate mortgage (if applicable) 	<ul style="list-style-type: none"> • Annual escrow account analysis (every January) • Important account notices • Delinquency Notices
 BREMER BANK	<ul style="list-style-type: none"> • Mortgage sale transfer notice 	<ul style="list-style-type: none"> • Annual privacy disclosure statement

Beware of scams!

You may also receive mail from companies saying that they can get you a copy of your deed if you send them money. **Do NOT** send these companies your money. You already received a copy of your deed at closing, and if you lose it, we can provide you with a new copy. If you are questioning anything you receive in the mail, please call Twin Cities Habitat for Humanity for advice.



Bremer Bank and TCHFH Lending, Inc.
are Equal Housing Lenders



homeowner opportunities & resources



Everyone has a Valuable Story to Share

Sharing your homeownership experience inspires our community, provides awareness of homeownership, and helps more families buy homes.

From your journey to finding Twin Cities Habitat for Humanity to the memories you made in your new home, your stories of home can help make the Twin Cities a better place. *Note: Sharing stories is not a requirement of Twin Cities Habitat, Twin Cities Habitat affirms your right to share your story at your discretion.*

There are many ways to share your story:

- Participate in an interview with a reporter for stories in the newspaper, on TV, or on the radio
- Share your experience with a Habitat staff person over the phone for an article on our blog
- Speak to supporters and community members at events or build sites
- Write your own story for our blog
- Participate in a family photo shoot

Speaking point recommendations:

At events, we recommend speaking for 4-5 minutes and addressing the following points during your remarks:

When did you buy your home? What was your journey to homeownership like? (classes, coaching, sweat equity, etc.)

What has your family's life been like since you bought your home? Think about things like:

- Education - graduation, starting college
- Health - breathing improvements, home safety
- Finances - savings, less financial stress
- Employment - job changes, new opportunities
- Quality time - memories, holidays, celebrations

What do you hope for the future?

Gift Card Recognition

We acknowledge the time and energy you put into sharing your story. Clients who share their story will receive a gift card (value dependent on type of opportunity). If you participate in a photo shoot, we will also share electronic copies of all photos with you.

Questions? Contact **Zach Wolff, Homeowner Engagement Coordinator** at zach.wolff@tchabitat.org or 612-305-7192

Your Maintenance Fund

This fund can help cover costs for home repairs and upkeep.

The maintenance fund is a homeowner savings account that can be used for purchasing items or services related to home repair and maintenance. The possibilities for what you can use these funds for are endless! *Note: This is **NOT** a contract for Twin Cities Habitat for Humanity to do maintenance on your home.*

How to check your balance and withdraw funds:

To check the balance of your maintenance fund account, visit your online LoanLink account through AmeriNat.

To withdraw funds from your maintenance fund account, fill out Habitat's online form, found on Habitat's Homeowner webpage: tchabitat.org/homeowner. If you have any questions, contact **Zach Wolff, Homeowner Engagement Coordinator**:

- zach.wolff@tchabitat.org
- 612-305-7192

Minnesota Tool Library

Find the home improvement tools you need.

The Minnesota Tool Library offers the community “access over ownership.” This means you do not need to buy costly tools for one-time use, but instead the Minnesota Tool Library offers consistent, low-cost access to the tools you need anytime.

How does the Tool Library work?

The Minnesota Tool Library makes a large inventory of tools available to its members. Members can check them out for up to one week. To become a member, you need to:

- Pay the annual fee (dependent on membership level)
- Sign a liability waiver
- Review and agree to their tool safety protocol

Both locations of the Tool Library also have onsite workshop space available where you can utilize tools that are not easy to take home with you (like a table saw). They also offer a variety of classes.

Tool Library Locations:

NE Minneapolis

Thorp Building 1620 Central Avenue NE,
Suite #126
Minneapolis, MN 55413
612-440-8665

Saint Paul (Midway)

755 Prior Avenue N
Saint Paul, MN 55104
651-383-7082

Home Efficiency and Energy Rebates

Your energy and gas companies have programs and rebates to help keep your home the most energy efficient it can be.

Some include free low-flow shower heads or money back for energy-efficient washing machines and dryers! Low-flow shower heads increase the water pressure, so it feels like the regular shower head pressure but with less water volume used, lowering your water bill.

Visit your provider's website to find more details about all the possibilities:

CenterPoint Energy (Electric and Gas)

centerpointenergy.com select "Residential Services" (top of page), find your state, click "Continue", then select "Find Rebates and Programs" (upper right).

Xcel Energy (Electric and Gas)

xcelenergy.com select "Residential Services" (top right) then scroll for options.

Xcel Energy has a program called Solar Rewards, with which you can get up-front incentives to help offset the cost of installed solar systems, and production-based incentives per kWh produced by your solar system each year. This is a great way to reduce your carbon footprint and energy bills.

For more information and to apply to Solar Rewards

Visit xcelenergy.com select "Renewable Energy" (top of page) then scroll for options.

Connexus Energy (electric)

connexusenergy.com place your mouse over "Save Money and Energy" (top of page) and select your area of interest.

Minnesota Energy Resources (electric and gas)

minnesotaenergyresources.com place your mouse over "Ways to Save" (top of page) then select "Home: Rebates and programs."

If your provider was not listed, you can go onto their website and look under savings, energy efficiency, rebates, and/or programs to find more information.

Low Income Energy Assistance Program (Minnesota Commerce Department)

mn.gov/commerce place your mouse over "Consumers" (upper left), then "Consumer Assistance", and click "Energy Assistance" or call [1-800-657-3710](tel:1-800-657-3710) for more information.

The Energy Assistance Program (EAP) helps pay for home heating costs and furnace repairs for income-qualified households. Other services include the Weatherization Assistance Program, local funds, referrals, advocacy, and more. This program is for households with income at or below 50 percent of the state median income; eligibility is based on energy cost, household size, and income.

Mortgage Foreclosure Prevention Counseling

We hope it never comes to this, but if you run into bumps in the road, Twin Cities Habitat for Humanity is here to help.

Twin Cities Habitat Resources:

Access FREE homeowner resources

Visit tchabitat.org/mfpp to find free foreclosure prevention counseling, advocacy, and resources if you are behind on mortgage payments or property taxes.

We can connect homeowners with additional options to assist in preventing foreclosure or tax forfeiture. You have options to prevent foreclosure and we can help!

Work with a Mortgage Foreclosure Prevention Counselor to:

- Understand your options
- Create a new budget
- Form an action plan focused on housing affordability
- Determine if staying in your home is possible
- Learn your rights, the foreclosure process, and how to communicate with your lender

Did You Know...?

A Minnesota sheriff's sale can be delayed 5 months by filing an Affidavit of Postponement at least 15 days before the sale. Contact us by email or call us if you have any questions:

Hassan Abdillahi, Foreclosure Prevention Program Manager

- email: mfpp@tchabitat.org
- phone: 612-305-7147

Resources and Assistance Available in Our Community

Emergency Assistance by County:

Anoka Emergency Programs:

Emergency programs are available for qualifying persons to prevent homelessness or utility shut off.

Call 763-422-7200

Carver Emergency Programs:

Assistance usually provided in the form of specific payments for shelter or other emergency expenses, which cause a threat to health or safety of the individual or family.

Call 952-361-1600

Dakota Emergency Programs:

Dakota county residents may call the Housing Crisis Line if they need emergency shelter or information on community housing resources or referrals.

Call 651-554-5751

Hennepin Emergency Programs:

Assistance with housing costs like rent payments, damage deposits, home repairs and utility bills.

Call 844-803-8466

Ramsey Emergency Programs:

When families are in a financial crisis that poses a direct threat to the physical health or safety, Ramsey provides short-term aid.

Call 651-266-4444

Scott Emergency Programs:

Short-term help for people faced with eviction or utility disconnect.

Call 952-445-7750

Assistance programs for making significant home improvements.

Call 952-402-9022

Washington Emergency Programs:

Short-term help for people who have threat(s) to their health or safety within the next 30 days, including loss of shelter or utilities.

Call 651-430-6459

Home Repair and Energy Efficiency:

Energy CENTS Coalition:

Partner with Xcel Energy to assist qualifying low-income Minnesotans with saving money and energy through free conservation improvements. Limited grant funding available for appliances, insulation, weatherization, and heating/cooling solutions.

Call 651-774-9010

Center for Energy and Environment:

Home maintenance programs such as the Home Energy Squad, Community Energy Services, Neighborhood Energy Workshop Program, Operation Insulation, the Low-Income Weatherization Program, and the Multifamily Facility Assessment Program.

Call 612-335-5858

Community Action:

Financial aid to pay a portion of heating costs, crisis intervention for threat of no-heat situations, energy-related repair, home repairs, home maintenance, referral to weatherization. Deferred and low-interest loans are awarded for needed home repairs for those who qualify.

*Call 651-266-6564 for Saint Paul
Call 952-697-1310 for Suburban Hennepin*

Neighbor Works:

Certified to provide housing counseling and education across the metro. Lending programs are Saint Paul-focused, but often have funding available outside the city as well (Ramsey County only).

Call 651-348-5079

Sustainable Resource Center:

Create healthy and efficient home environments in partnership with families and communities. Programs include weatherization, lead hazard education and control, mold remediation, healthy homes solutions and training.

Call 612-870-4255

Minnesota Housing Finance Agency:

Offers products and services to help Minnesotans buy and fix up homes.

Call 651-296-7608

Neighborhood Housing Services (NHS):

Creates stronger neighborhoods through programs and services that support sustainable and affordable housing through home improvement lending and home maintenance education (Minneapolis only).

Call 612-521-3581

Other Resources:

Rebuilding Together:

The mission of Rebuilding Together Twin Cities is to bring volunteers and communities together to improve the homes and lives of low-income homeowners. We provide no-cost home repairs for homeowners in need, particularly older adults, individuals living with disabilities, and families with children. (seasonal exterior and interior repairs)

Call 651-776-4273

Senior Community Services – HOME:

The goal of the HOME program is to provide low-cost services to help seniors continue to live independently in their own homes. Network of reliable workers and volunteers provide indoor and outdoor chore services to residents ages 60 and older in many of the suburban communities of Hennepin County. (ongoing chore services)

Call 952-541-1019

Tree Trust Landscape Services:

Home accessibility ramps, grant aid available to help you get your ramp for FREE! Help people live independently at home by building customized, high-quality ramps and low-rise, long-tread steps.

Call 612-297-2703

Hearts & Hammers:

Provides exterior painting and home repair for qualifying senior and physically disabled homeowners throughout the Twin Cities. (seasonal painting)

Call 763-502-1000

Caring Souls:

Provides an opportunity for homeowners struggling with illness, loss, or are aging to find a volunteer to meet their need. This includes chore services, meal prep/delivery, handyman help, organization, childcare help, etc. (ongoing chore services)

Call 651-338-8866

Helpful Hotlines:

Veterans Linkage Line (LinkVet):

Call 1-888-546-5838

Volunteer Lawyers Network (VLN):

Call 612-752-6677

Minnesota Homeownership Center:

Call 651-659-9336

United Way*:

Call 211 (311 Minneapolis)

Disability Linkage Line:

Call 1-866-333-2466

Senior Linkage Line:

Call 1-800-333-2433



1954 University Avenue West,
St. Paul, Minnesota 55104

651-207-1700
tchabitat.org

All images © 2018-2020
Habitat for Humanity International