



Twin Cities
Habitat
for Humanity®



Welcome Home!

Homeowner Resource Packet v2024



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Letter from our CEO



Dear Homeowner,

Let me be the first to say congratulations and welcome home! You've joined a community of more than 1,700 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,

Chris Coleman
Chris Coleman
President & CEO
Twin Cities Habitat for Humanity

Contacts

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



Homeowner Resource Webpage

Access Critical Information!
Visit tchabitat.org/homeowner to find information about upcoming news and events and more.
Check this webpage often for updates!

TCHFH Lending, Inc.

- Mortgage (After Closing)**
- 

Bay Yang
Loss Mitigation Specialist
amphone.yang@tchabitat.org | 612-305-7178
- 

Brooke Buchanan
Mortgage Servicing Coordinator
brooke.buchanan@tchabitat.org | 612-305-7193

Twin Cities Habitat for Humanity

- Post-Purchase Support**
- 

Jenny Sanford
Homeowner Engagement Manager
jenny.sanford@tchabitat.org | 612-305-7192
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Tim Erkel
Homeowner Engagement Coordinator
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Home Warranty
Refer to the Warranty Guide found on the Habitat Homeowner Resources webpage to determine if it is a potential warranty claim.
Note that 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
For assistance, please contact the Mortgage Foreclosure Prevention Program team at mfpp@tchabitat.org

Your Mortgage

Your mortgage partners will continue to provide you with support throughout the life of your mortgage.



Mortgage Partners

AMERINAT

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 *LoanLink* through AmeriNat's website. Online access through *LoanLink* gives you the ability to keep a close eye on your mortgage.

Sign up for *LoanLink*

- Visit amerinatls.com
- Select *Login* from the main navigation menu
- Select *LoanLink*
- Click *Sign Up*

Through *LoanLink* you will be able to check your mortgage balance, make payments or set up automatic payments, verify payments have been received, and much more!



BREMER BANK

After it was originated, your mortgage may have been sold to **Bremer Bank**. While Bremer Bank may own it, they have hired Twin Cities Habitat for Humanity to service your mortgage. 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. **You will NOT make your monthly mortgage payments to Bremer Bank.** Your monthly payments should be remitted instead to AmeriNat.



TCHFH LENDING

Your long-term partner for questions or concerns about your mortgage will be Twin Cities Habitat for Humanity, through our wholly owned subsidiary, TCHFH Lending, Inc.



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

Keep an Eye on Your Mailbox

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

Documents You Can Expect to Recieve in the Mail

Mortgage Partners	After Closing	Regularly / Annually
<div> TCHFH Lending , Inc.</div>	<i>Not Applicable</i>	<ul style="list-style-type: none">• Annual Subordinate Mortgage Statement• Annual Privacy Disclosure• Notices
<div></div>	<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 (January)• Account Notices• Delinquency Notices
<div></div>	Mortgage Sale Transfer Notice	<i>Not Applicable</i>

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 receive anything that you question the legitimacy of in the mail, call Twin Cities Habitat for Humanity for advice. We can help!

Opportunities & Community Resources



Everyone Has a Story to Share

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

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

Many Ways to Share

- Share your homeownership experience with a Habitat staff person for an article on our blog
- Write your own homeownership story for our blog
- Speak to supporters and community members at events or build sites (talking points and coaching are provided)
- Participate in a family photo shoot or homeowner video
- Participate in an interview with a reporter for stories in the newspaper, on TV, or on the radio (talking points and coaching are provided)

Recommendations

Whether you are speaking at an event or writing a story for our blog, we recommend covering the following points:

- When did you buy your home? What was your journey to homeownership like (homeowner classes, financial coaching, *TruePath Mortgage*, etc.?)
- What has your family's life been like since you bought your home? Think about:
 - *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.

If you have questions, contact Homeowner Engagement Manager Jenny Sanford at jenny.sanford@tchabitat.org or call 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.

The Minnesota Tool Library makes a large inventory of tools available to its members. Members can check them out for up to one week. 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.

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

Locations

MINNEAPOLIS	ST. PAUL
Thorp Building, Suite #126	755 Prior Avenue N.
1620 Central Avenue NE, Minneapolis, MN 55413	Saint Paul, MN 55104
612-440-8665	651-383-7082



Home Efficiency & 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

CenterPoint Energy (Electric/Gas) | centerpointenergy.com

Select *Residential Services* from the main navigation menu and select *Minnesota*. Click *Continue*, and select *Find Rebates and Programs*.

Xcel Energy (Electric/Gas) | xcelenergy.com

Select *Residential Services* from the top navigation menu, then scroll for options.

Through their program called *Solar Rewards*, you can offset the cost of installed solar systems, and get incentives per kWh produced by your solar system each year. This can be a great way to reduce your carbon footprint and energy bills. To apply to *Solar Rewards* select *Renewable Energy* from the top navigation menu, then scroll for options.

Connexus Energy (Electric) | connexusenergy.com

Select *Save Money and Energy* from the top navigation menu and select your area of interest.

Minnesota Energy Resources (Electric/Gas) | minnesotaenergyresources.com

Select *Ways to Save* from the top navigation menu, then click *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.

Energy Assistance Program (EAP) | mn.gov/commerce

Select *Consumers* from the left navigation menu, then select *Consumer Assistance*. Click *Energy Assistance*, or call 1-800-657-3710 for more information.

The Minnesota Commerce Department's 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.

Foreclosure Prevention Counseling

If you run into bumps in the road, we're here to help.

Mortgage Foreclosure Prevention Program

We provide 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 prevent foreclosure or tax forfeiture. 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 that in Minnesota a Sheriff's Sale of a home can be delayed by five months by filing an Affidavit of Postponement at least 15 days prior?

Contact Mortgage Foreclosure Prevention Program Manager Jesse Lindsey at mfpp@tchabitat.org or jesse.lindsey@tchabitat.org, or call 612-305-7237.



Resources & Assistance

Our service area has a wealth of community resource available to homeowners.



Emergency Assistance By County

Anoka | 763-422-7200

Emergency assistance for qualifying persons to prevent homelessness or utility shut off.

Carver | 952-361-1600

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

Dakota | 651-554-5751

Emergency shelter or information on community housing resources or referrals.

Hennepin | 844-803-8466

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

Ramsey | 651-266-4444

Short-term aid for families in financial crisis that poses a threat to the physical health or safety.

Scott | 952-445-7750

Short-term aid for people facing with eviction or utility shut off. Homeowners making major home improvements, call 952-402-9022.

Washington | 651-430-6459

Short-term aid for people in financial crisis that poses a threat to their physical health or safety within the next 30 days, including loss of shelter or utilities.

Home Repair & Energy Efficiency

Energy CENTS Coalition

651-774-9010

Assists qualifying low-income Minnesotans with conservation improvements. Limited grant funding available for appliances, insulation, weatherization, and heating/cooling solutions.

Center for Energy & Environment

612-335-5858

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

Community Action

651-266-6564 (St. Paul)

952-697-1310 (Suburban Hennepin)

Support for heating, energy repair, maintenance, and assistance with referral to weatherization services, if applicable.

NeighborWorks Home Partners

651-292-8710

Provides housing counseling, education, and multiple home improvement lending programs across the metro. Deferred and low interest loans for home repairs for those who qualify.

Sustainable Resource Center

612-870-4255

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

Minnesota Housing Finance Agency

651-296-7608

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

Other Resources

Tree Trust Landscape Services

612-297-2703

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

Senior Community Services – HOME

952-541-1019

Network of reliable workers and volunteers provide chore services to residents ages 60 and older in the suburban communities of Hennepin, Sherburne, and Wright Counties.

Caring Souls

651-338-8866

Connects homeowners struggling with illness, loss, or aging to find a volunteer to meet their needs. Includes ongoing chore services.

Other Resources

Veterans Linkage Line (LinkVet)

1-888-546-5838

United Way*

211 (311 Minneapolis)

Volunteer Lawyers Network (VLN)

612-752-6677

Neighborhood Housing Services (NHS)

612-521-3581

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

Hearts & Hammers

Call 763-502-1000

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

Rebuilding Together

651-776-4273

Provides no-cost home improvements, including seasonal and exterior repairs for homeowners in need; particularly older adults, individuals living with disabilities, and families with children.

Disability Linkage Line

1-866-333-2466

Minnesota Homeownership Center

651-659-9336

Senior Linkage Line

1-800-333-2433

Notes



Habitat Homeowners *always* save 20%

at ReStore Home Improvement Outlets! Shop furniture, appliances, tools, decor, and lots more at our two Twin Cities locations.



Minneapolis
2700 Minnehaha Ave
Minneapolis, MN 55406

New Brighton
510 County Rd D West
New Brighton, MN 55112

Store Hours
Tuesday–Friday 10 a.m. – 6 p.m.
Saturday 10 a.m. – 4 p.m.

Donations
Tuesday–Friday 10 a.m. – 5 p.m.
Saturday 10 a.m. – 3 p.m.



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