



WASHINGTON COUNTY  
HOUSING & REDEVELOPMENT  
AUTHORITY  
321 Broadway Avenue  
St. Paul Park, MN 55071

### Our Mission

Through innovation the Washington County Housing Authority and Redevelopment Authority promotes community and economic development, and provides and maintains affordable, decent and safe housing opportunities in Washington County.



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321 Broadway Avenue | St. Paul Park, MN 55071  
651.458.0936 | Fax: 651.458.1696 | [www.wchra.com](http://www.wchra.com)



## Foreclosure Prevention Counseling Program



*Keeping families in their homes  
and homes in the neighborhood*

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# Washington County Housing and Redevelopment Authority Foreclosure Prevention Counseling Program

The Washington County Housing and Redevelopment Authority and its Foreclosure Prevention Counseling Program provides **FREE** counseling services to home owners who are in danger of losing their homes.

Our objective is to assist homeowners avoid foreclosure, stay in their homes and remain part of their communities. We work with homeowners to assess their immediate needs and look at options to prevent foreclosure.

## Program Objectives

- To stabilize homeowners at risk of losing their homes to foreclosure
- To strengthen neighborhoods by preventing vacant and boarded homes
- To save public and private investments by preventing foreclosures

## Program Services

- Counseling and information on the foreclosure process and its legal time frames.
- Advocacy and negotiations with mortgage lenders and referrals to community resources.
- Assessment of the homeowners overall situations and assistance in evaluating possible foreclosure solutions.
- Referrals to community resources including financial and credit counseling.
- ALL services are **FREE** and confidential.

## Facing Foreclosure?

### What should you do?

- Organize your finances, reduce expenses and save money
- Communicate with your lender
- Don't agree to something you can't afford
- Protect your equity and beware of predatory lenders
- Contact a mortgage foreclosure prevention counselor for unbiased **FREE** advice and help in determining your best options.



**Don't give up!**  
**Don't procrastinate!**  
**The longer you wait, the fewer options you have!**

## Live in Washington County?

Call the Washington County HRA and talk to a certified foreclosure prevention counselor today! Your counselor will help you understand your time frames and determine your best options.

**651-458-0936 x 551 or [pyang@wchra.com](mailto:pyang@wchra.com)**

**All Services are FREE  
and Confidential**

