

Phillips Housing Resources

A User Guide for Local Programs and Agencies



October 2008



Phillips
Partnership

*safety-jobs-housing-infrastructure
for the Phillips neighborhood*



Helping people help themselves

Produced by the Phillips Partnership, with support from a Carleton College student fellowship and from Project for Pride in Living. For an updated version of this booklet, or for a Spanish translation, go to the Midtown Phillips Neighborhood Association website at <http://midtownphillips.wikispaces.com> or the Phillips Partnership website at www.phillipspartnership.com.

Para obtener este guía de recursos de vivienda en español, visite el sitio web arriba.

Hadii aad doonayso in aad xogogaal unoqoto qaabka Guryaha ama macluumaadka guriyenta ee Phillips neighborhood la' xiriir qeybta afka Soomaaliga ee African Development Center ama Golaha horumarinta Africana (612) 333-4772.

TABLE OF CONTENTS

First Contacts: Local housing counselors.....	page 3
- Having trouble paying your mortgage?.....	3
- Protect yourself from Predatory lenders.....	3
Foreclosure Prevention Services	4
- Free Non-Profit Foreclosure Prevention Counseling	5
- Toll-free contact numbers for lenders.....	5
- Legal Counseling for Renters.....	5
- Affordable Housing Information	6
Home Improvement Programs	
- Emergency home repair programs	8
- Other home repair programs	9
- Subsidized loans.....	11
- Subsidized Construction Management and Rehab Consultations	13
Programs for Responsible Landlords	
- Rental property owners workshops	14
- Special loans	14
Programs for Homebuyers	
- Homebuyer education.....	15
- Non-profit refinance counseling, credit repair and other financial management services.....	16
- Below-market rate mortgages, grants, deferred loan programs	17
- Conventional loans	19
- Other resources	20
Index	21

First Contacts: Local Housing Counselors

With any house-related questions, and before making any decisions or commitments to a loan or contract for your home, get in touch with one of these great local non-profits for good trustworthy services, advice, and referrals.

Southside Housing Resource Center (HRC)

For free referrals, counseling, and advocacy services during the purchase, financing, refinancing, construction and rehab of your home.

612 722-7141; 9am-5pm M-F and every other Saturday, and by appointment
3749 Cedar Avenue South
Minneapolis, MN 55407
<http://www.housingresourcecenter.org/>

PRG, Inc (Powderhorn Residents Group)

For free foreclosure prevention counseling, homebuyer education, and other kinds of financial counseling.

612 721-7556; M-F 8am-5pm, and by appointment
2017 East 38th Street
Minneapolis, MN 55407
<http://www.prginc.org/>

Neighborhood Housing Services (NHS)

For free foreclosure prevention counseling, homebuyer education, and information about making home improvements.

612 521-3581; Monday – Thursday 9am-5pm, Friday 9am-3pm, and otherwise by appointment
Southside office: 3137 Chicago Avenue
Minneapolis, MN 55407

Having trouble paying your mortgage?

If you are having trouble paying your mortgage, call you lender or one of the housing counselors above as soon as possible. **The earlier you call, the better chance they can help you and the more options you will have. You have options even if your house is in foreclosure, take action by calling your lender or by calling a housing counselor right away.**

Protect yourself from Predatory Lenders

When looking for a loan on your home always do it with the help of a non-profit loan counselor or housing counselor to protect yourself from the predatory practices of some mortgage brokers, closers, realtors, appraisers, and insurance sale agents. Whether you are buying a home, refinancing, or making home improvements, many mortgage professionals may charge much more than you can afford, and in this way have pushed hundreds of thousands of families into foreclosure in the last couple years in the U.S.

Predatory loans are loans that have unfair or abusive terms, like unusually high interest rates or hidden fees. Predatory lenders often target immigrant populations, people that are low-income, and people that have credit problems, and pressure them into loans that they cannot repay.

Public, private and non-profit organizations in the Twin Cities have been working together to create counseling services to fight predatory lending in Minnesota; there are now many loan counseling services in the Twin Cities that are free and confidential, and will help you avoid predatory loans or help you deal with a predatory loan at any stage (full listings of foreclosure counselors on pages 4 and 5).

FREE NON-PROFIT FORECLOSURE PREVENTION COUNSELING

These organizations provide free counseling and advocacy for anyone worried about their mortgage—if you are going through a foreclosure, are late in your payments, or if you have an adjustable rate mortgage or think you might have a predatory loan. The goal of these programs is to find long-term housing solutions that are stable and affordable for you. For homeowners facing foreclosure, these counselors will try to prevent foreclosure whenever that is a viable solution. They give financial counseling and act as the homeowner's advocate dealing with the lender and bank to figure out all of the homeowner's options and set up an action plan. Other kinds of financial counseling, that will help you repair your credit, settle a mortgage, or find good lenders and realtors, are listed under Programs for Homebuyers on page 15.

If your property is in foreclosure or if you are at all concerned about your mortgage, call a counselor—the earlier you get in touch with a counselor the more options you will have.

Foreclosure counselors will also help connect you to other services like lawyers and social services.

PRG, Inc. (Powderhorn Residents Group)

- Counseling languages: They hire a translator when needed (English and German-speakers on staff).
- Get started: Go to the PRG office, or call to speak with a housing counselor.

<http://www.prginc.org/>

PRG general phone: 612 721-7556, M-F 8am-5pm

Housing counselors' phone numbers: 612 804-7025 and 612 805-7756 (hours for the counselors vary)

2017 East 38th St./ Minneapolis, MN 55407

Neighborhood Development Alliance (NeDA)

- Counseling languages: Spanish and English. NeDA works with Spanish-speakers in the 7 county metro area (and English speakers in Westside St. Paul).
- Get started: Call or go to the NeDA office; someone in the office will do an intake and connect you with a counselor. For NeDA counseling at the Andersen School, call ahead to make an appointment.

<http://www.nedahome.org/>

NeDA at Andersen School: 1098 Andersen Lane/ Minneapolis, MN 55407

Roxanny Armendariz: 651 292-0131 x271

Tuesday -Thursday, 10am-3pm; Tuesday and Wednesday by appointment and Thursday is drop-in.

NeDA in St Paul: 481 Wabasha St./ St Paul, MN 55107

651 292-0131, M-F, 9am-5pm

Twin Cities Habitat Mortgage Foreclosure Prevention Program

- Counseling languages: They hire a translator if needed but usually send Spanish-speakers directly to the NeDA counseling program.
- Get started: Call the intake line and together you will decide next steps.

<http://www.tchabitat.org/content/category/6/34/28/>

Counseling line: 612 330-4090, M-F, 8:30 am to 5:00 pm

2001 4th St. SE/ Minneapolis, MN 55414

Neighborhood Housing Services of Minneapolis (NHS)

- Counseling languages: English and Spanish.
- Get started: Call to speak with a housing counselor.

612 521-3581; Monday – Thursday 9am-5pm, Friday 9am-3pm and by appointment

3137 Chicago Ave./ Minneapolis, MN 55407

Association of Community Organizations for Reform Now (ACORN) Home Equity Loss Prevention Program

- Counseling languages: English and Spanish.
- Get started: They do intake over the phone or you can download the application online and fax it; counselors will always respond within 48 hours. Financial counseling appointments can happen at the St. Paul office or over the phone. At the St Paul office they also have group intakes which are extended

hours a few times a week for people to come and ask questions about the program, and ACORN staff will help fill out application forms. Call or email before attendance if you can.

<http://acornhousing.org/>

St. Paul office: (651) 203-0008; M-F 9am-6pm

Group intakes/ extended hours:

Tuesdays 5:30-6pm

St. Paul ACORN office

757 Raymond Avenue, Ste #200

St. Paul, MN 55114

Tuesdays 6-8pm and Saturdays 10am-noon

Minneapolis Urban League

Glover Sudduth-Center

2100 Plymouth Avenue N.

Minneapolis, MN 55411

Free Borrowers Workshops and Telephone Seminars (from the Minnesota Home Ownership Center)

- **Borrowers Workshops:** Open house workshops on foreclosures around the city. Homeowners listen to a presentation on foreclosure, work one-on-one with non-profit foreclosure counselors and/or mortgage lenders. No registration required. The workshops are free, informal, and open to everyone.
- **Telephone Seminars:** Call a toll-free number to listen in on a radio-format conversation with experts, learn about foreclosures and options for people with mortgage trouble, and ask any questions. Confidential, free, and open to everyone.
- Languages offered: English and Spanish.

Questions about the Borrowers Workshops and Telephone Seminars: (866) 462-6466 or (651) 659-9336

Upcoming workshops and seminars: <http://www.hocmn.org>, or call the number above.

Hope Now Counselors (a national hotline)

- Counseling languages: English and Spanish.
- Get started: Call the 24-hour hotline and speak directly with a housing counselor.

<http://www.995hope.org/we-can-help/counseling-overview/>

24-hour hotline: (888) 955-4673

Toll-free contact numbers for lenders:

Countrywide Home Loans	800 669-6650	JP Morgan Chase Home Equity	866 582-5208
Citi Mortgage / Citi Residential	866 915-9417	Wells Fargo Home Mortgage	877 216-8448
JP Morgan Chase Prime Loans	800 466-8939	Wells Fargo Financial	888 917-1050
JP Morgan Chase Non-Prime	877 838-1882		

RESOURCES FOR RENTERS, whose apartment or house is in foreclosure:

Free Legal Services

If your landlord is going through foreclosure it doesn't mean that s/he has the right to evict you—and you must continue your rent payments. Foreclosure usually does not immediately change the terms of your lease, nevertheless you will probably need to move within a few months so you should start looking for other housing. Keep in mind, you must still give required notice if you plan to move. Listed below are free legal services in Minneapolis that will counsel you on your specific situation.

Minneapolis Housing Services (MHS)

- Over the phone and drop-in legal counseling in all languages.

English: 612 673-3003; Other languages: 3-1-1 or 612 673-3000

Office hours for phone and walk-in counseling: M-F 8am- 3:30pm

Public Service Center- 250 S 4th St. Rm 510/ Minneapolis, MN 55415

http://www.ci.minneapolis.mn.us/dhfs/housing_home.asp

Legal Aid Society of Minneapolis – Southside Office

- Legal services for low-income people in English, Spanish, Hmong and Somali languages.

Intake number for new clients: 612 334-5970; M-F, 9:30-11:30am, 1:30-4:30pm
General line: 612 332-1441
2929 4th Ave. S/ Minneapolis MN, 55408
<http://www.midmnlegal.org/>

Centro Legal, Inc.

- Legal services in English and Spanish.
651 642-1890, M-F 8:30am- 4:30pm
2610 University Ave, Suite 450/ St. Paul, MN 55114
<http://www.centro-legal.org/>

Central Minnesota Legal Services (CMLS)

- Legal services for low-income people in all languages.
612 332-8151, M-F 8:30am- 4:30pm
New clients: 612 334-5970
430 First Ave N, Suite 359/ Minneapolis, MN 55401
<http://www.centralmnlegal.org/>

Affordable Housing Information

HousingLink

- Regularly updated lists of affordable rental vacancies and wait lists, and public housing vacancies.
- View these lists online or call in. They speak English only – for other languages call United Way 2-1-1.
- Statewide services.
<http://www.housinglink.org>
612 522-2500, M-F 9am-4pm

Alicia E. Barrientes, Housing Specialist at Waite House

- Speaks English and Spanish.
- Can refer you to a lawyer and can also help you find a new apartment in Minneapolis.
612-721-1681, M-F 9am-7pm
2529 13th Ave. S/ Minneapolis, MN 55404

Urban Homeworks affordable rentals

- Rents quality affordable housing in the Twin Cities to low-income families.
- Call to apply; Spanish and English-speakers on staff.
612 724-9002, M-F 8am-5pm

Project for Pride in Living (PPL) affordable rentals

- Affordable rental housing and supportive housing.
- To apply, or for more details, go to the Franklin office or call in. There are English, Spanish, and Somali speakers on staff.
612 455-5100, M-F 8am-5pm
1035 E. Franklin Ave/ Minneapolis MN, 55404

American Indian Community Development Corporation (AICDC)

- Housing advocates will help you find rental housing; AICDC also develops and manages culturally specific housing in Minneapolis for the American Indian community, including supportive housing.
- Go to their Franklin Ave office or call in.

<http://www.aicdc-mn.org/>

612 813-1610, 8am-4:30pm
1404 East Franklin Avenue, Minneapolis MN 55404

United Way 2-1-1

- A counselor will help you find affordable housing or emergency housing
- 24 hour hotline in English. Multi-lingual lines available M-F, 8:30am-5pm
- Statewide services.
Hotline: 211, or 651 291-0211 (for English and other languages except Russian)
Russian hotline: 651 689-9167
<http://www.unitedwaytwincities.org/>

Disability Linkage Line

- Resource line for people with disabilities or chronic illnesses and their families or caregivers.
- They answer the phone in English but have interpreters for all other language needs.
- Statewide services.

1-866-333-2466 (toll free), M-F 8am-4:30pm

HOME IMPROVEMENT PROGRAMS

To find out what program best fits your situation, call the **Southside Housing Resource Center** at (612) 722-7141.

Home repair programs:

Emergency repairs

Project for Pride in Living (PPL) Emergency Repair

- Funds available.
- Program details: This program pays for a part of an emergency repair in your home, like a broken heater, a leaking roof, or a broken door. PPL will pay between 75% and 100% of the repair cost up to \$500, and the amount they pay depends on your income level.
- Eligibility: Open to low-income homeowners in the Twin Cities, single parents, people with disabilities, and seniors; you can only use this program once every 12 months.
- Get started: Contact PPL . There are English, Spanish, and Somali-speakers on staff.

<http://www.ppl-inc.org/housing/PPEmergencyRepair.html>

612 455-5100, M-F 8am-5pm

1035 E. Franklin Ave/ Minneapolis, MN 55404

Hennepin County Emergency General Assistance

- Funds available.
- Program details: You get a cash grant from the county to deal with an emergency. Examples of housing emergencies are a utilities shut-off, a broken furnace, a fire, a flood.
- Eligibility: Income qualifications apply. You can only use EGA once every 12 months. You cannot be on MFIP or DWP. 1 person in the household must meet citizenship or immigration rules, and must have lived in Minnesota for at least 30 days. You must use your own money before you use EGA, so EGA can only be used to pay what you cannot pay for and they will look into your expenses from the past two months. More eligibility details: <http://www.house.leg.state.mn.us/hrd/issinfo/ssegaea.htm>.
- Get started: Apply at your county welfare office or call Legal Aid of Minneapolis for an advocate. To complete an application you will need to bring in materials to prove eligibility, so call before going to the office to find out what you will need to bring. They should be able to talk to people in all languages, but if they don't get a translator for you call Minneapolis Multicultural Services and they will do the free translation for you (information about MMS is on page 19).

Hennepin County Human Services Offices

Century Plaza Building at 330 South 11th St./ Minneapolis, MN 55404

612 596-1300; TDD 612-348-3003

Office hours: M-F 8am-5pm; extended hours are Wednesday, 5pm to 7pm by appointment

Minnesota Energy Assistance Program (Agency: *Community Action of Minneapolis*)

- Funds Available
- Program details: Grant pays for part of your winter heating cost, between \$100 and \$1,500. This is a one-time per season grant paid directly to your energy supplier, and it can be a credit on your bill. The agency will also help with energy-related repairs and provides crisis intervention if you lose heat.
- Eligibility: Low income renters and homeowners; size of grant based on income level, number of people in your house, and the size of the heating bill.
- Get started: Request an application over the phone or download the forms online. They have language interpreters on staff.

Community Action of Minneapolis; <http://www.campls.org/energy.html>

612 335-5837, M-F 8am-5pm

2104 Park Ave. S./ Minneapolis MN 55404

Other home repairs

City of Minneapolis Lead Abatement Grant Program

- Funds available
- Program details: The grant pays for whatever work needed to make homes lead safe; that means that they will pay for the work to replace windows or remove chipping paint but will probably not pay for repainting.
- Eligibility: Property owners and homeowners can apply; income qualifications apply, and the income of tenants is used to calculate income level of the household; property owners must match grant funds; homes with children have priority. This grant is available to residents of Phillips and Central; if you live in another part of the city, find out about similar programs by calling Mike Jenson at the Hennepin County office, 612 348-2114.
- Get started: Call Gloria Flores to apply or to find out if you are eligible. She speaks English and Spanish, and there is a Somali speaker on staff; let them know about other language needs and they will call a translator.

Enrollment officer Gloria Flores: 612 673-3529, M-F 8am-5pm.

<http://www.ci.minneapolis.mn.us/lead-hazard-control/>

Public Service Center at 250 S 4th St. Rm. 300/ Minneapolis, MN 55415

Weatherization (Agency: *Community Action of Minneapolis*)

- Program details: Free one-time program for each household. They do an inspection and maintenance of your furnace, water heater, and house insulation. There's no waitlist, and the program is part of the Community Action of Minneapolis Energy Services Program.
- Eligibility: Available to low-income homeowners and renters. Call to see if you income qualify. They have language interpreters on staff.

<http://www.campls.org/WX.html>

612 335-5911, M-F 8am-5pm

2801 21st Ave. S/ Minneapolis, MN 55407

Twin Cities Rebuilding Together

- Program details: They provide materials and labor to do free exterior and interior home repair and maintenance, focusing on improving the warmth and safety of your home. Project work happens during the fall and spring.
- Eligibility: For low-income homeowners in the seven-county metro area; single-family homes and sometimes duplexes qualify. Priority is given to people with disabilities, seniors, and families with children.
- Get started: Apply over the phone or download the application online and fax or mail it in. They speak English and Spanish.

<http://www.rebuildingtogether-twincities.org>

651 776-4273, M-F 9am-5pm

1821 University Ave. W., Suite S-350/ St. Paul, MN 55104

Metro Paint-A-Thon (Agency: *Greater Minneapolis Council of Churches*)

- Program details: They provide labor and painting materials to paint your house's exterior for free.
- Eligibility: For low-income seniors and people with disabilities in the seven county metro area. Homes are ranked based on need.
- Get started: Download an application online or call and they will send you one. The paint-a-thon happens every August, and applications to must be in by the preceding May. They only have English-speakers on staff.

<http://www.gmcc.org/paint-a-thon/index.html>

612 721-8687

1001 E. Lake St./Minneapolis, MN 55407

Brush with Kindness (Agency: *Twin Cities Habitat for Humanity*)

- Program details: Painting, landscaping, and repairs to the exterior and interior of the house. The program is backlogged so it will take them between three months and one year for them to start on

repairs at your house. However, if you have urgent repair needs they will try to fix those problems immediately. They work year-round.

- Eligibility: Low income owner-occupied houses are eligible; if you are able to, they ask that you do construction work alongside their workers. No cost or fees if work on the house is under \$6000; if work exceeds that amount, they take out a forgivable mortgage note that the residents repay only if they sell their house or refinance their mortgage.
- Get started: Call their office to talk more about the program with one of their staff. They only have English-speakers on staff.

<http://www.tchabitat.org/content/category/6/33/28/>

612 788-8169

2001 4th St. SE/ Minneapolis, MN 55414

Phillips Community Energy Cooperative programs

- Programs:
 - Appliance trade-in: During summer bring in your old humidifier, air conditioner, or refrigerator, and get a new one for a discounted price (humidifiers and air conditioners are \$50, and a refrigerator is \$290).
 - Help with home energy efficiency: Free weatherization materials like window insulation.
- Eligibility: To access these programs, open only to residents of the Phillips neighborhood, you must become a member of the Co-op by paying a one-time membership fee of \$1. The programs are open to all homeowners and renters of Phillips.
- Get started: English and Spanish speakers on staff, and otherwise they will hire a translator.

<http://www.phillipsenergycoop.com/>

612 278-7120

The Great Graffiti Cover Up (Agency: *Living for the City*)

- Program details: They provide free labor and primer paint to cover unwanted graffiti. Painting happens in July and August.
- Eligibility: Any house or business in South Minneapolis.
- Get started: Fill out an application online or call. English and Spanish-speakers on staff.

<http://www.livingforthecity.org/current.html>

612 824-2731, ask for Jim

Fountain of Life Gospel Church at 3952 10th Ave S./ Mpls, MN 55407

Handyworks (Agency: *Greater Minneapolis Council of Churches*)

- Program details: Minor home repair (examples are repairing broken windows or unsafe porch steps, fixing a leaky faucet, minor carpentry work, installing locks) and home maintenance and cleaning (examples are snow removal or lawn mowing, washing walls and windows). They also do free fall rakings for everyone that qualifies for the program. For people over 60 yrs, there is a sliding scale of \$15/hr for these services; they also offer the services to people under 60 yrs who have a permanent disability for the full \$15/hr.
- Eligibility: Available to south and northeast Minneapolis residents. If you are outside their service area, call their office and they will refer you to a similar program in your neighborhood.
- Get started: To apply, call their office to see if you qualify, and if you do they will send a contractor to do the work you need within two weeks. The intake needs to be in English, and they have one Spanish-speaking contractor and the rest speak English only.

<http://www.gmcc.org/handyworks>

612 721-8687, M-F 8am-4pm

1001 E. Lake St./Minneapolis, MN 55407

Subsidized loans for home repairs and improvements:

The information here is dated October 2008, and the program details will change often. For up-to-date information call one of the following lenders, or a loan counselor listed under 'Homebuyer education' on page 15. Loan counselors will also help you apply for the right program, help negotiate your loan, and protect you from predatory lenders.

For loan information or to apply for a loan, contact one of these non-profit lenders:

Southside Housing Resource Center (HRC)

<http://www.housingresourcecenter.org/>

612 722-7141

M-F 9am-5pm; every other Saturday, 9am-5pm

3749 Cedar Avenue South

Minneapolis, MN 55407

- They speak English and Spanish, and they'll hire a translator for other language needs

Neighborhood Housing Services of Minneapolis

Southside office: 612 823-5216, M-F 8am-5pm

3137 Chicago Ave

Minneapolis, MN 55404

Ask for Rock

- They speak English and Spanish, and they'll hire a translator for other language needs

Center for Energy and Environment (CEE)

<http://www.mncee.org/>

Jim Hasnik

612 355-5885, M-F 8am-4:30pm

212 3rd Avenue North, Suite 560

Minneapolis, MN 55401

- They speak English and Spanish

Neighborhood Development Alliance (NeDA)

<http://www.nedahome.org>

651 292-0131, M-F 9am-5pm

481 Wabasha Street

St Paul, MN 55107

- They speak English and Spanish

Loan program details:

Fix-up fund loan (from the Minnesota Housing Finance Agency- MHFA)

- **Funds available**
- Loan details: 6.5% APR fixed annual interest rate (call an HRC or visit the MHFA website to check the current rate); loan amounts from \$2000 to \$35,000; maximum term is 20 years.
- Borrower eligibility: Income qualifications apply; home must be year round owner-occupied
- Eligible use of funds: Most home improvements qualify except for luxury projects like swimming pools. Accessibility improvements for a family member with a disability may mean that the income limit is waived and a higher loan amount is available.
- Administered by HRC, CEE, NeDA, Neighborhood Housing Services and other lenders.

Community Fix-fund loan (from the Minnesota Housing Finance Agency)

- **Funds available**
- Loan details: 6.25% APR fixed annual interest rate (call GMHC or visit the MHFA website to see the current rate); loan amounts from \$2000 to \$35,000; maximum term is 20 years.
- Borrower eligibility: Same as fix-up fund except that the loan is available in only to certain neighborhoods of Minneapolis including Phillips.
- Eligible use of funds: Same as fix-up fund.
- Administered by Neighborhood Housing Services and CEE.
- Borrowers can also use the Neighborhood Housing Services rehab consulting for \$300, which can be added to the loan amount. More details about their rehab consulting on next page 10.

Phillips West Emergency Deferred Loan Program (from the Phillips West Neighborhood Assoc)

- **Funds Available – First Come First Served**
- Loan details: 0% deferred loans up to \$5000; the loan is forgiven after 5 years. All loans payable upon transfer of title, conversion of contract for deed or if borrower no longer owns and occupies the property.
- Borrower eligibility: 1-4 unit owner-occupied properties in Phillips West. Household must be at or under 50% area median income.
- Eligible use of funds: Projects considered to be an emergency. An emergency is defined as an imminent condition that makes a house uninhabitable, extremely dangerous to the occupants, or is capable of causing severe health problems. - verified by CEE as determined through an Emergency Property Inspection of the property
- Administered by CEE.

Phillips West Exterior Deferred Loan Program (from the Phillips West Neighborhood Assoc)

- **Funds Available – First Come First Served**
- Loan details: 0% deferred loans up to \$5000; the loan is forgiven after 5 years. All loans payable upon transfer of title, conversion of contract for deed or if borrower no longer owns and occupies the property.
- Borrower eligibility: 1-4 unit owner-occupied properties in Phillips West and 1-4 unit absentee-owned properties as long as the absentee property owner lives in the Phillips West neighborhood. Household must be at or under 80% area median income.
- Eligible use of funds: Exterior projects, energy efficiency upgrades, major mechanicals and code violations.
- Administered by CEE.

Home Energy loan program (from the Minnesota Housing Finance Agency)

- **Funds available**
- Loan details: Fixed interest rate 6.5% APR; maximum loan amount is \$10,000; maximum term is 5 years.
- Borrower eligibility: No income limits; borrowers must have equity in the property (they must own the property or be purchasing it through a mortgage or contract for deed); property must be owner-occupied and 1-4 units; most of the property must be residential units; property must have been built before May 1, 1989.
- Eligible use of funds: Must be used to make energy improvements on the property like work on windows, doors, furnace or boilers, air conditioning, insulation, or water heaters.
- Administered by CEE.

Rental Property loan (from the Minnesota Housing Finance Agency)

- **Funds available.**
- Loan details: Fixed interest rate 6.0% APR; maximum loan is \$100,000, dependent in part on the number of units in the property; maximum term is 15 years.
- Borrower eligibility: No limits on the owner's income; owner must have equity in the property and the building must have positive cash flow; building must have been used for residential housing in the past five years and mixed use properties are eligible as long as the majority of the building is being used as residential units; 75% of the units must be occupied by persons or families with an income less than 80% of the statewide median income.
- Eligible use of funds: Most improvements qualify that will improve the basic livability and energy-efficiency of the building; loan funds cannot be used for new construction, adding units, acquiring property, converting non-residential space, or refinancing existing debt.
- Administered by HRC, CEE.

Rehabilitation (deferred) loan (from the Minnesota Housing Finance Agency)

- **No funds available**
- Loan details: 0% percent interest rate up to \$15,000; 15-year loan; the loan is deferred so homeowners have no interest or monthly payments. The loan is forgiven if the borrower doesn't sell the property or move out.
- Borrower eligibility: Income level is at or below 30% area median income; the property is a single-family home or duplex. Homeowners with a disability and/or lead abatement issues can qualify for a maximum loan of \$20,000.
- Eligible use of funds: Basic home improvements that directly affect the safety, habitability, energy efficiency or accessibility of their homes like electrical wiring, furnace replacement, plumbing or septic repairs.
- Administered by HRC and Neighborhood Housing Services
- Borrowers get free rehab consultations from Neighborhood Housing Services.

Subsidized Construction Management and Rehab Consultations:

Southside Housing Resource Center construction management:

- They do a site visit and full audit; give contractor information and help you with contractor bids, proposals, and estimates; help pick a contractor.
- Free for everyone.
- They speak English and Spanish.

612 722-7141

Center for Energy and Environment free consulting for West Phillips:

- They'll come for a site visit and give you advice whether you're doing the work yourself or planning to hire a contractor.
- Free for everyone in West Phillips.
- They speak English and Spanish.

Jim Hasnick at CEE: 612 355-5885

Neighborhood Housing Services of Minneapolis Rehab consulting:

- Audit of house and repairs needed; they help with picking contractors and preparing bid packages, and will serve as a liaison between you and your contractor. If you are doing your own repairs they will do construction management.
- English and Spanish-speakers on staff and for other language needs they will hire a translator.
- For Phillips residents who have a Fix-up fund loan (from MHFA) or Community fix-up fund loan (also MHFA) this consulting service is \$300. These consultations are free for people who have a Minnesota Housing Finance Agency's deferred loan, as well as for residents of some neighborhoods in North Minneapolis. Call NHS to check if you qualify.

http://www.mnhousing.gov/idc/groups/homes/documents/webcontent/mhfa_002288.pdf

612 521-3581, ask for Rock

PROGRAMS FOR RESPONSIBLE LANDLORDS

Important Contacts:

Southside Housing Resource Center (HRC)

<http://www.housingresourcecenter.org/>

612 722-7141

M-F 9am-5pm; every other Saturday, 9am-5pm

3749 Cedar Avenue South, Mpls, MN 55407

- They speak English and Spanish, and they'll hire a translator for other language needs

Center for Energy and Environment (CEE)

<http://www.mncee.org/>

612 335-5885, M-F 8am-4:30pm

212 3rd Avenue North, Suite 560

Minneapolis, MN 55401

- They speak English and Spanish

Programs:

Phillips Rental Property Owners Workshop

- Meet other landlords in the neighborhood and learn about local resources. Discuss issues important and relevant to Phillips rental property owners in a safe and friendly environment.
- Workshops happen every three months.

Contact Don Greeley for the date and location of the next workshop:

don.greeley@ci.minneapolis.mn.us; 612 673-3482

Rental Energy Loan Fund (from the Minnesota Department of Commerce)

- Funds available
- Loan details: Fixed interest rate loan for making energy efficiency improvements; Interest rate 4.0% APR; maximum loan \$10,000 with a maximum 5 year term.
- Borrower eligibility: Must have at least one-third interest in their property; must own the property or be purchasing it through a mortgage or contract for deed; no income restrictions. The property must have at least one rental dwelling unit, can be owner occupied or absentee owned, and must have been built before May 1, 1989.
- Eligible use of funds: Heating system replacement or modification; water heater repair; insulation work; work on windows or doors; installation of high efficiency lighting and other projects.
- Administered by Center for Energy and Environment.

Rental Property loan (from the Minnesota Housing Finance Agency)

- Funds available.
- Loan details: Fixed interest rate 6.0% APR; maximum loan is \$100,000, dependent in part on the number of units in the property; maximum term is 15 years.
- Borrower eligibility: No limits on the owner's income; building must have been used for residential housing in the past five years and mixed use properties are eligible as long as the majority of the building is being used as residential units; 75% of the units must be occupied by persons or families with an income less than 80% of the statewide median income.
- Eligible use of funds: Most improvements qualify that will improve the basic livability and energy-efficiency of the building; loan funds cannot be used for new construction, adding units, acquiring property, converting non-residential space, or refinancing existing debt.
- Administered by the Housing Resource Center and the Center for Energy and Environment.

PROGRAMS FOR HOMEBUYERS

Homebuyer education:

Minnesota Home Ownership Center Homestretch classes

- \$35 one-time fee
- Information on working with lenders, credit and budgeting, special loan programs, spotting a predatory loan, working with realtors, home inspections, what to expect at a closing, and rights and responsibilities of homeowners. Class participants also have access to individual counseling after the program.
- Participation is required for MHFA homebuyer programs the Minneapolis loan and home financing programs, FHA loans, and many other first-time homebuyer loans. The full program is normally a series of workshops, adding up to about 12 hours of class time; to successfully complete the workshop participants must go to the full series of classes.
- Preregistration is required; register directly with organization that is giving the workshop.

Upcoming homestretch classes in Hennepin County:

<http://hocmn.org/firstTimeHomeBuyers-map.cfm/countyID/84> (full calendar)

Homestretch classes at PRG: 612 721-7556

2017 East 38th St./ Minneapolis, MN 55407

- Usually 3 workshops/month; check dates on website.
- Availability and waitlists updated on websites; classes usually sell out within a week of the workshop so make sure to register early.
- Classes are in English but they provide translators for free with advance notice.
- Payment info: <http://www.prginc.org/workshop.html>.

Homestretch at the Neighborhood Development Alliance: 651 292-1031

St Paul office: Wabasha Center, 481 Wabasha St./ St Paul, MN 55107

At the Andersen School: 1098 Andersen Lane/ Minneapolis, MN 55407

- Classes in English and Spanish.
- Calendar: http://www.nedahome.org/english_language_pages/cal_homebuyer.htm

Homestretch at the African Development Center: 612 333-4772

1808 Riverside Avenue, Suite 200/ Minneapolis, MN 55454

- Classes in English with one-on-one counseling for other language needs.
- Call for upcoming workshop dates and registration.

Homestretch at Neighborhood Housing Services of Minneapolis: 612 521-3581

1501 Dupont Ave N./ Minneapolis, MN 55411

- Classes are in English.
- Call for upcoming workshop dates and to registration.

Association of Community Organizations for Reform Now (ACORN) Homebuyers program

- Free mortgage counseling for low and moderate income homebuyers
- Their homebuyers program includes a homebuyer class, a one-on-one credit counseling appointment, and a credit and budgeting workshop. After these sessions ACORN counselors will work with you to carry out your action plan.
- First time homebuyer class every first Saturday of the month.

<http://acornhousing.org/TEXT/homebuying1.php>

651 203-0008

757 Raymond Avenue, Ste #200/ St. Paul, MN 55114

Sustainable Home Ownership program (SHOP)

- Mortgage pre-purchase individual counseling
- 651 793-8900

Non-profit refinance counseling, credit repair and other financial management services:

African Development Center (ADC) personal finance training

- Details: Introduction to the basics of savings and investments, one-on-one and free.
- Get started: Sign up for counseling online or call their office. They speak English and Somali.
<http://www.adcminnesota.org/programs/finance.php>

612 333-4772, M-F 9am-5pm

1808 Riverside Ave., Suite 200/ Minneapolis, MN 55454

PRG, Inc. (Powderhorn Residents Group)

- Details: Free refinance counseling.
- Get started: Call or stop by their office. English-speakers on staff but hire a translator when needed.

612 721-7556, M-F 8am-5pm

2017 East 38th St./ Minneapolis, MN 55407

Neighborhood Housing Services of Minneapolis

- Details: Refinance counseling. Payment on a sliding scale depending on income level.
- Get started: Call or stop by their southside office. They have English and Spanish- speakers on staff.

Southside office: 612 823-5216, M-F 8am-5pm

Neighborhood Development Alliance (NeDA) financial literacy classes

- Details: Free classes focus on savings and investments, asset protection and insurance, and homebuying. Full course offered is 4 three hour sessions. Daycare provided. Classes in English and Spanish.

- Calendar of classes: http://www.nedahome.org/english_language_pages/cal_fiancial_eng.htm
<http://www.nedahome.org>

651 292-1031

St Paul office: Wabasha Center, 481 Wabasha St./ St Paul, MN 55107

At the Andersen School: 1098 Andersen Lane/ Minneapolis, MN 55407

Lutheran Social Services financial counseling

- Program details: Pre- and post-purchase mortgage counseling, as well as other general financial counseling. This counseling is free and can happen over the phone or in person.
- Get started: Call their toll-free line or go to their downtown office.

<http://www.lssmn.org/debt/>

888 577-2227, M-F 8:30am-7pm

2414 Park Ave./ Minneapolis, MN 55404, M-F 8:30am-5pm

FamilyMeans financial counseling programs

- Traditional credit counseling: budget and credit counseling; debt management.
 - Free and one-on-one; available in English and Spanish; apply over the phone, online, or at their office and it will take between one and three weeks to get an appointment; counseling can be in-person, over the telephone, mail or online.
- Bankruptcy counseling: Pre-filing counseling and pre-discharge education.
 - \$75; one-on-one; counseling can be in-person, over the telephone or online. Available in English.

<http://www.familymeans.org>

651 789-4014, M-F 8am-5pm

Broadway Place East at 4344 NE Broadway St., Suite 245/ Minneapolis, MN 55413

Community Action of Minneapolis Self Sufficiency Program

- Program details: Provides one year of job and financial training and other social services, advocacy and referrals. The program is free and participants enrolled must commit to doing the full year of programs, which includes a required 12 hours of financial management training over the year of programming.

- Get started: To apply for the program go to the Children and Family Development office or call them to fill out a short survey. People most motivated to do the program will get priority.

<http://www.campls.org/CFD.html>

Donald Johnson, 612 334-3672

2104 Park Ave S./ Minneapolis MN 55404

Below-market rate mortgages, grants, deferred loan programs:

To learn more about these loans go to a Housing Resource Center, call a financial counselor, or go to a homestretch class and counselors there will help you choose the right loan and connect you with a good lender. The non-profit counselors you meet at a Housing Resource Center or Homestretch class will make the process much safer and smoother by helping you pick the right program and lender for your situation, and by serving as your advocate if you have any trouble. Most of these loans require you to have completed a Homestretch course.

This information is dated October 2008; call a Housing Resource Center or a housing counselor for up-to-date information. Southside Housing Resource Center: 612 722-7141.

Homebuyer loans from the Minnesota Housing Finance Agency (MHFA):

Minnesota Mortgage Program

- Funds available
- Loan details: Fixed interest rate mortgage at 6.25% APR
- Borrower eligibility: Income qualifications apply; credit qualifications; available to first time homebuyers or people who haven't owned a home in 3 years; must be purchasing a single family home and there is a purchasing price limit; homebuyer must have completed an HOCMN homestretch course.

Urban Indian Housing Program

- Funds available
- Loan details: Low, fixed interest rate mortgage at 6.25% APR
- Borrower eligibility: Available American Indian families in the 11-county metro area; income qualifications apply; purchasing price limit applies; homebuyers must have completed an HOCMN homestretch course.

Community Set-Aside Program (CASA)

- Funds available
- Loan details: Fixed interest rate mortgage 6.125% APR, with a term that can sometimes be up to 40 years. Borrowers of this program also qualify for the MHFA Downpayment and Closing Cost Assistance programs HAF and HOME HELP.
- Borrower eligibility: Income qualifications apply; borrower must qualify as an eligible target market for one of the CASA Community Initiatives: households of color, single parent families, buyers in a revitalization area. Call a housing counselor or visit the MHFA website for a full description of the different CASA projects: http://www.mnhousing.gov/consumers/home-buyers/loans/MHFA_000469.aspx. All borrowers must complete an HOCMN homestretch course.

To apply for these loans go to your local Housing Resource Center; for more information on the programs call your local Housing Resource Center or visit these websites:

<http://www.mnhousing.gov/consumers/home-buyers/loans/index.aspx>

Income qualifications: http://www.mnhousing.gov/resources/resources/limits/MHFA_004718.aspx

Current interest rates and availability: <http://www.mnhousing.gov/consumers/rates/index.aspx>

List of lenders: <http://www.mnhousing.gov/consumers/lender/index.aspx>

Downpayment and Closing Cost Assistance from the Minnesota Housing Finance Agency

- Program details:
Homeownership Assistance Fund: Up to \$3000 to help borrowers with down payment or closing costs and up to \$75 per month to help pay monthly mortgage payment.

Homeowner Entry Loan Program: Interest free deferred loans to help pay downpayment and closing costs.

- Eligibility: qualifiers are either borrowers of the CASA program, households with income levels at or under 60% area median income, or qualify as an 'eligible target market' including household of color, people with disabilities, and single-parent families.
- Contact a participating lender before you sign a purchase agreement.

http://www.mnhousing.gov/consumers/home-buyers/loans/MHFA_003407.aspx

Minneapolis Mortgage Loans, Downpayment and Closing Cost Assistance (CityLiving Program):

- Program details: The Minneapolis Mortgage Loan below-market rate mortgage; interest rates depend on the property sale price, income level, size of the household, and amount of assistance granted. People who choose to get downpayment and closing cost assistance will have a slightly higher interest rate. The interest rate of you loan may change until you lock the rate with your lender.
- Eligibility: Must complete HOCMN homestretch class; income qualifications and sale price limits apply; must be buying a house within the city limits of Minneapolis or St Paul; house must be owner-occupied and can be a single-family home or a rental property up to four units.
- Apply to a participating lender

http://www.ci.minneapolis.mn.us/cped/city_living.asp

Participating lender list: <http://www.ci.minneapolis.mn.us/cped/docs/lenders.pdf>

Federal Housing Administration (FHA) loans

- Program details: Variety of low interest rate loan programs that can have fixed or adjustable interest rate loans. FHA loans allow for a small downpayment: 3% down payment and the money can come from a family member, employer, or charitable organization as a gift.
- Eligibility: This loan has lower credit qualifications than traditional mortgages and lenders can use nontraditional credit to qualify applicants. A lender cannot reject your application based on a lack of credit history or your decision not to use credit.

Participating lenders: The Sustainable Home Ownership Center (SHOP) is an FHA lender, 651 793-8902;

http://portal.hud.gov/portal/page?_pageid=33,717118&_dad=portal&_schema=PORTAL

VA loans

- Program details: Low interest rate loans; often allow buyers to borrow the entire purchase price and pay no down payment.
- Eligibility: Available to veterans and spouses of veterans, depending on when and where the veteran served and for how long.

To find out if you are eligible call 1-888-244-6711, or check online details:

<http://www.homeloans.va.gov/eligibility.htm>

St Paul Regional Loan Center: 1-800-827-0611

Contact info for St. Paul office: <http://www.vba.va.gov/ro/central/stpau/pages/homeloans.html>

<http://www.homeloans.va.gov/>

Good Neighbor Next Door program (from the federal department of Housing and Urban Development)

- Program details: For police officers, teachers, firefighters, and emergency medical technicians buying HUD homes in their designated revitalization areas, HUD will give a discount of 50% off the HUD appraised value and list price.
- Eligibility: You must commit to living in the property for three years as your sole residence
- Check the listings of HUD-homes for sale in the designated areas

<http://www.hud.gov/offices/hsg/sfh/reo/goodn/main.cfm>

call an FHA resource center with questions and to apply: (877) 234-2717

TDD: (877) 833-2483

Home Ownership Made Easy Program from the Minnesota Housing Finance Agency

<http://www.mphaonline.org/familyho.cfm>

- This program is currently closed. The program may open up again in 2008 or 2009; call MPHA to find out if the program has opened, learn about the program, or comment.

- For Section 8 residents trying to move towards home ownership, this program provides support and special loans.

Jan Hughes, Public Housing Manager

612 342-1229

jhughes@mplspha.org

1001 Washington Ave. N/ Minneapolis, MN 55401

Minneapolis Advantage Program:

- **No funds available**
- Program details: Down payment and closing cost assistance for people buying in neighborhoods where there are a lot of foreclosures. The assistance comes in the form of a \$10,000 (maximum), 0% interest rate loan, forgivable over five years (20% each year).
- Eligibility: Only single-family homes and duplexes; participants must complete HOCMN homestretch class; the property must be on a block where there is a foreclosed house. There are no income qualifications or sale price limits.
- Apply through your local HRC.

http://www.ci.minneapolis.mn.us/cped/minneapolisadvantage_home.asp

Southside HRC: 612 722-7141

Conventional loans:

Franklin National Bank

For home equity loans, home improvement loans, home equity lines of credit, and a mortgage program for people buying previously foreclosed homes.

612 874-6000

1527 E Lake St./ Minneapolis MN 55407

US Bank American Dream program

- Loan details: 30 year fixed interest rate loan for purchase or refinance; allows for low down payment—the loan pays 97% of the purchase with the borrower asked to pay a minimum of \$500 and the rest can come from gifts or grants; no mortgage insurance required.
 - U.S. Bank offers further financing in the form of a soft second mortgage with 0% interest and payable when you sell the house or move out. This assistance can be up to \$3000 for entry costs or up to \$2500 in rehab funds.
- Eligibility of the borrower: Household income must be at or below 80% area median income; homebuyer education required; property inspection required because the house must be safe with no major repair needs (inspection is waived if the house is less than 18 years old); lower than traditional credit qualifications

To locate a U.S. Bank Home Mortgage Specialist: 888 461-4944

<http://www.usbank.com>

Wells Fargo Community Development Mortgage Program, and other mortgage and home improvement loans

Wells Fargo Home Mortgage: 612 667-0834

Other resources:

List of graduates from the Emerging Markets Housing Initiative program—list of recommended lenders and realtors who have gone through the ‘Emerging Markets’ training program, which is meant to connect real estate professionals with people of color in Minnesota.

<http://www.emhmn.org/displaycommon.cfm?an=1&subarticlenbr=10>

Minneapolis Department of Civil Rights

- Call if you feel that you have been discriminated against when looking for housing or dealing with lenders or landlords.
- Examples of discrimination related to housing issues:
 - A real estate agent refuses to sell property to you because you use a wheelchair.
 - A bank gives you unfavorable interest rates because you are Latino.
 - A landlord refuses to rent to you because you have children.

<http://www.ci.minneapolis.mn.us/civil-rights/index.asp>

612 673-3012

City Hall, 350 S 5th Street, Room 239/ Minneapolis, MN 55415

Homestead filing

If your house is owner-occupied, file for homestead status and to get a cut on your property taxes.

Minneapolis Assessor’s Office: 612 673-2382

<http://www.ci.minneapolis.mn.us/assessor/homestead.asp>

Reba-free mortgages from the African Development Center (ADC)

Starting in the fall ADC will provide Reba-free mortgages. Call ADC to learn more about the program.
612 333-4772

Free language interpretation for city-related issues

The city provides free translation and language interpretation for all city-related issues through the Minneapolis Multicultural Services office (MMS). This means that for any program run by the government or through a government office, you can get free language interpretation by first calling Multicultural Services. Also, if you live in public housing or any kind of government-subsidized housing and are dealing with a housing-related problem, you can also get free translation from Multicultural Services even if it’s to work with a private company or organization because housing issues will always involve the city.

Free 24-hour translation for all languages through MMS: **3-1-1**, or 612 673-3000

Language hotlines open M-F 8:30am- 4:30pm:

Somali Hotline: 612 673-3500

Spanish Hotline: 612 673-2800

Hmong Hotline: 612 673-3220

TDD: 612 673-2626

Coordinator: 612 673-3737

A

Acorn
Foreclosure Services, 4
Homebuyers counseling, 15
Affordable Housing Information, 6
African Development Center (ADC), 16
Reba-free mortgages, 20

C

Center for Energy and Environment (CEE), 11, 12, 13, 14
Construction management, 13
full contact info, 11, 14
Central Minnesota Legal Services (CMLS), 6
Centro Legal, Inc., 6
CityLiving Program, 18
Community Action of Minneapolis, 8
Weatherization program, 9
Community Action of Minneapolis Self Sufficiency Program, 16
Community Set-Aside Program (CASA), 17
Construction management, 13
Conventional loans, 19

D

Downpayment and Closing Cost Assistance, 18

E

Emergency General Assistance, 8
Emergency housing, 6

F

FamilyMeans financial counseling programs, 16
FHA loans, 18
Foreclosure Prevention Counseling Services, 4
Foreclosure resources for renters, 5
Franklin Bank, 19
Free Legal Services, 5

G

Great Graffiti Cover Up, 10
Greater Minneapolis Council of Churches
Handyworks program, 10
Metro Paint-A-Thon, 9

H

Handyworks, 10
Hmong translations, 20
Home improvement programs, 8
Home Ownership Center
Borrowers Workshops, 5
Telephone Seminars, 5
Home Ownership Preservation Foundation, 5
Home repair grants, 8
Homestead filing, 20
Homestretch classes, 15
Housing Resource Center (HRC), 11, 14, 17
HousingLink, 6
HUD Good Neighbor Next Door program, 18

L

Lead Abatement Grant Program, 9
Legal Aid Society of Minneapolis, 5
South side office contact info, 5
Living for the City
Great Graffiti Cover Up, 10
Lutheran Social Services financial counseling, 16

M

Metro Paint-A-Thon, 9
MHFA Community Fix-fund loan, 11
MHFA Downpayment and Closing Cost Assistance, 17
MHFA Fix-up fund loan, 11
MHFA Home Energy loan program, 11
MHFA homebuyer loans, 17
MHFA Rehabilitation (deferred) loan, 12
MHFA Rental Property loan, 12, 14
Minneapolis Advantage Program, 19
Minneapolis Department of Civil Rights, 20
Minneapolis Housing Services (MHS), 5
Minneapolis Multicultural Services office (MMS), 20
Minneapolis Urban League, 5
Minnesota Energy Assistance Program, 8
Minnesota Mortgage Program, 17
mortgages, 17

N

Neighborhood Development Alliance (NeDA), 4, 11, 15
financial literacy classes, 16
foreclosure services, 4
Homestretch classes, 15

Neighborhood Housing Services of Minneapolis (NHS), 4, 11,
12, 13, 15, 16
construction management, 13
foreclosure prevention counseling, 4
full contact info, 11

P

Phillips Community Energy Cooperative, 10
Phillips West Neighborhood Organization Home Improvement
Loan, 12
Powderhorn Residents Group (PRG)
foreclosure services, 4
Refinance counseling, 16
PPL Emergency Repair, 8
Predatory lending, 3
Programs for homebuyers, 15

R

Reba-free mortgages, 20
Rebuilding Together Twin Cities, 9
Rehab consultations, 13
Renters
foreclosure resources, 5
Phillips Community Energy Co-op programs, 10
Weatherization, 9

S

Somali translations, 20

Southside Housing Resource Center (HRC), 11, 12, 14, 19
construction management, 13
full contact info, 11, 14
Spanish translations, 20
Sustainable Home Ownership program (SHOP), 15

T

TDD translations, 20
Translation for city-related issues, 20
Twin Cities Habitat
Brush with Kindness program, 9
Mortgage Foreclosure Prevention Program, 4

U

Urban Indian Housing Program, 17
US Bank American Dream program, 19

V

VA loans, 18

W

Waite House, 6
Weatherization, 9
Wells Fargo Community Development Mortgage Program, 19