

Location (do not translate this column)	English copy (translate this column)	Somali copy	Word-for-word translation?
Home page Change banner	Application Open Now	Tam Sim No Daim Ntawv Thov Qhib Lawm	
Questions page Applying for Assistance section Change “How do I apply” answer to:	you can apply at <b>HomeHelpMN.org</b> or by contacting the Call Center at 1-800-388-3226	Koj tuaj yeem thov tau rau ntawm <b>HomeHelpMN.org</b> los sis hu xov tooj rau lub chaw tau ntawm tus zaum no 1-800-388-3226	
Change “Do I need a SSN” answer to:	The Social Security number (SSN) or individual taxpayer identification number (ITIN) for all applicants and household members is required.	Tus Zauv saib xyuas kev nyab xeeb (SSN) los sis koj tus zaum them se (ITIN) cov ntawv ua hais los no thiab txhuas leej hauv yim nee yuav tsum muaj,	
	If you do not have an SSN or ITIN, alternative information must be provided. <a href="#">Contact the Call Center for support in completing the application at 1-800-388-3226.</a>	Yog tias koj tsis tau muaj daim ntawv SSN los sis ITIN, yuav tsum muaj lwm cov ntaub ntawv. <a href="#">noog tau ntawm qhov chaws ua yuav pab txog qhov sau cov ntaub ntawv thov no kom tiav tus zauv xov tooj yog 1-800-388-3226.</a>	
Change “English is not my primary language” answer to:	The application is available in English, Spanish, Hmong and Somali.	Daim ntawv thov no muaj ua lus Askiv, Spanish, Hmoob thiab Somali.	
	The Call Center at 1-800-388-3226 offers interpretation in Spanish, Hmong, Somali, and many other languages.	Tus xov zauv xov tooj hauv lub chaw yog 1-800-388-3226 muaj hais ua lus Spanish, Hmoob, Somali, thiab lwm yam lus.	
	The Call Center is open Monday through Saturday, 8 a.m. – 6 p.m. CST.	Lub Chaw qhib hnuv Monday txog hnuv Saturday, thaum 8 a.m. - 6 p.m. CST.	
Required Documents page Change “To get ready...” to:	To submit a complete application, you will need the following documents and information.	thaum yuav xa daim ntawv thov ua sau tiam lawm, koj yuav tsum muaj cov ntaub ntawv ua hais los no..	
Resources page Discover other resources section Change to:	Find <b>other sources of support for homeowners</b> , including additional mortgage relief programs, financing for home repairs, tax help, food assistance, emergency support programs, and more.	Nrhiav <b><u>lwm qhov chaw ua muaj kev pab cuam rau cov tswv tsev</u></b> , suav nrog cov kev pab cuam qiv nyiaj ntxiv, nyiaj txiag rau kev kho vaj tsev, kev pab them se, kev pab zaub mov, kev pab tham umuaj mob nkeeg, thiab lwm lwm yam.	
Take Step 1 Now button Change to:	Apply now	Ua daim ntawv thov tam sim no	
NON-WEB TRANSLATIONS			

Digital ads	Get HomeHelpMN	mus saib tau ntawm HomeHelpMN	
Social media copy	If you are behind on your mortgage or worried about foreclosure due to the pandemic, HomeHelpMN from Minnesota Housing may be able to help.	yog hais tias koj them tsis tau nqis vaj tsev los sis txhawj xeeb txog kev raug kaw vim muaj kab mob sib kis, Lub HomeHelpMN hauv Minnesota Housing tuaj yeem pab tau.	
	Visit HomeHelpMN.org or call 1-800-388-3226	Mus saib tau rau ntawm HomeHelpMN.org los sis hu rau 1-800-388-3226	
	Worried about foreclosure?	Txhawj xeeb txog kev raug kaw?	
	Mortgage notices adding up?	Cov ntawv ceeb toom txog nqi tsev nce?	
	Behind on mortgage payments?	Tom qab ntawm nqi vaj tsev?	
	Need mortgage relief?	Xav tau kev pab them nqi tsev?	
COVID -> Pandemic	HomeHelpMN from Minnesota Housing is here to help if you are behind on your mortgage or worried about foreclosure due to the pandemic.	Lub HomeHelpMN hauv Minnesota Housing nyob ntawm no txhawm rau yuav los pab koj them nqi vaj tsev los sis txhawj xeeb txog kev raug kaw vim muaj kab mob sib kis.	
ADDITIONAL WEB			
Income Limits page	Income Limits	Qhov txwv ntawm cov nyiaj khwv tau los	
	To be eligible for HomeHelpMN income assistance, your household income must be below income limits noted below.	Txhawm rau kom tsim nyog rau lub HomeHelpMN ua mua kev pab nyiaj txiag, koj tsev neeg cov nyiaj khwv tau los yuav tsum qis dua cov nyiaj uas tau teev tseg hauv qab no.	
	To see limits for your county, type the name of the county into the search field.	yuav tsum paub qhov nyiaj txwv ntawm koj lub nroog, sau lub npe nroog rau hauv qhov chaw tshawb nrhiav no.	
Questions? page	Questions? Access HomeHelpMN Live Chat by clicking the navy chat icon in the lower right hand corner of the page.	Cov lus nug noog? Nkag mus rau chav sib tim ntawv lub HomeHelpMN los nias rau ntawm lub cim sib tham nyob rau sab xis ntawm nploog no.	
	Or call 1-800-388-3226 for additional assistance.	Los sis hu rau 1-800-388-3226 yog xav tau kev pab ntxiv.	
	HomeHelpMN Live Chat and Call Center are available Monday through Saturday, 8 a.m. – 6 p.m. CST.	chav sib tham ntawm lub HomeHelpMN thiab hus tau rau hauv lub chaw txij hnuv Monday txog hnuv Saturday, thaum 8 a.m. - 6 p.m. CST.	
RIPPLE OUTREACH WEB CTA			
To go live after launch	Share HomeHelpMN with your community	Qhia lub HomeHelpMN rau koj lub zej zog	
	Spread the word about HomeHelpMN and access a toolkit of materials, including social media, posters, flyers, and more.	Tshaj tawm cov lus hais txog HomeHelpMN thiab nkag mus rau cov cuab yeej ntawm cov ntaub ntawv, nrog rau kev tshaj xov xwm, cov ntawv tshaj tawm, cov ntawv ceeb toom, thiab lwm yam.	
	Share HomeHelpMN	Qhia HomeHelpMN	
POST-LAUNCH FAQs			

	If in the course of completing the application I get a response that I am not eligible, can I still apply?	Yog tias thaum ua tiav daim ntawv thov kuv tau txais cov lus teb tias kuv tsis tsim nyog, kuv puas tuaj yeem thov duas lawm?	
	If you entered information incorrectly, you may re-enter the eligibility questions with the corrected information to determine eligibility.	Yog tias koj nkag mus rau cov ntaub ntawv uas tsis raug, koj tuaj yeem rov sau cov lus nug txog qhov tsim nyog ntawm cov ntaub ntawv kom raug txiav txim siab raug tsim nyog.	
	If the results say that you are not eligible after you have re-entered the corrected information, you are not eligible to complete the full application and should contact a HUD-Certified housing counselor to discuss other options that may be available to you.	Yog tias cov txiaj ntsig tau hais tias koj tsis tsim nyog tom qab koj tau rov sau cov ntaub ntawv uas raug kho lawm, koj tsis tsim nyog ua tiav daim ntawv thov tag nrho thiab yuav tsum hu rau HUD-Certified tus kws pab tswv yim vaj tsev los tham txog lwm yam kev xaiv uas yuav muaj txiaj ntsig rau koj.	
	You can find a HUD-Approved housing counselor by calling the Minnesota Homeownership Center at 651-659-9336 or 1-866-462-6466 or <a href="#">visiting their website</a> .	Koj tuaj yeem nrhiav HUD-Kev Muaj Vaj Huam Sib Luag los ntawm kev hu rau Lub Xeev Minnesota Homeownership ntawm 651-659-9336 los sis 1-866-462-6466 los sis <a href="#">mus saib lawv tus vev xaib</a> .	
	<b>How do I apply?</b>	<b>Kuv yuav-ua-daim thov li cas?</b>	
	Complete an application online at HomeHelpMN.org or by calling the Call Center at 1-800-388-3226.	Ua kom tiav daim ntawv thov hauv online ntawm HomeHelpMN.org los sis hu rau Lub <b>Chaws hu xov Chawm</b> ntawm 1-800-388-3226.	
	You may also download and print a paper application or call the Call Center to request one be mailed to you.	Koj tseem tuaj yeem rub tawm thiab luam daim ntawv thov los sis hu rau Lub Chaw <b>hu xov</b> thov kom xa ib tus email tuaj rau koj.	
	The fastest way to complete your application will be to apply and submit all documents online. Applicants who apply by phone will be mailed or emailed a signature page.	Txoj kev nrawm tshaj plaws los ua kom tiav koj daim ntawv thov yuav yog thov thiab xa tag nrho cov ntaub ntawv <b>hauv</b> online. Cov neeg uas ua daim ntawm thov hauv xov tooj yuav raug xa email rau nploog ntawv txhawm rau sau npe.	
	<b>Who can I call if I have questions or need help with my application?</b>	<b>Kuv tuaj yeem hu rau leej twg yog <b>tias</b> kuv muaj lus nug los sis xav tau kev pab <b>raunrog</b> kuv ua daim ntawv thov?</b>	
	You may contact the Call Center at 651-204-1608 or 1-800-388-3226 for assistance.	Koj <b>tuaj yeem</b> hu tau rau Lub <b>Chaw hu xov ntawm Chawm</b> 651-204-1608 los sis 1-800-388-3226 txhawm rau kev pab.	
	The Call Center offers interpretation in Spanish, Hmong, Somali and many other languages. The Call	Lub Chaw Hu <b>xov</b> muaj kev txhais ua lus Spanish, Hmoob, Somali thiab ntau yam lus. Lub Chaw Hu	

	Center is open Monday through Saturday, 8 a.m. – 6 p.m. CST.	Xov <b>yog</b> qhib hnuv Monday txog hnuv Saturday, 8 a.m. - 6 p.m. CST.	
	<b>Can I authorize a friend or family member to communicate with the program regarding my application?</b>	<b>Kuv puas tuaj yeem tso cai rau ib tus phooj ywg los sis cov neeg hauv tsev sib tham nrog txoj hauj lwm hais txog kuv daim ntawv thov?</b>	
	Yes. When you apply, you may include the name of someone who is authorized to speak with the program on your behalf.	Yog lawm. Thaum koj ua daim ntawv thov, koj tuaj yeem suav nrog lub npe ntawm ib tus neeg uas tau tso cai tham nrog qhov kev pab cuam rau koj.	
	<b>If I don't have a scanner, can I use my phone to take a picture of my ID or other documents and upload them to my application?</b>	<b>Yog tias kuv tsis muaj lub scanner, kuv puas tuaj yeem siv kuv lub xov tooj thaij kuv tus ID uas duab los sis lwm yam ntaub ntawv thiab muab tso rau hauv kuv daim ntawv thov?</b>	
	Yes, digital photos of documents are considered equivalent to scanned documents. Make sure the photos are taken in good lighting and are readable. You may wish to use a scanner app, such as Adobe Scan, to assist in capturing the images.	Yog lawm, cov duab digital ntawm cov ntaub ntawv raug suav tias yog sib npaug rau cov ntaub ntawv scanne. Xyuas kom tseeb tias cov duab raug coj mus thaij rau qhov pom kev zoo thiab nyeem tau. Koj tuaj yeem siv lub scanner app, xws li Adobe Scan, los pab <b>thaij tahaj</b> cov duab.	
	<b>How can I find the status of my application?</b>	<b>Kuv tuaj yeem pom qhov xwm txheej ntawm kuv daim ntawv thov tau li cas?</b>	
	You can see the status of your application by logging into your account or by contacting the Call Center at 1-800-388-3226.	Koj tuaj yeem pom cov xwm txheej ntawm koj daim ntawv thov los ntawm kev nkag mus rau hauv koj tus account los sis hu rau Lub <b>Chaw Hu Xov Chawm</b> ntawm 1-800-388-3226.	
	<b>What does my application status mean?</b>	<b>Kuv daim xwm txheej ntawv thov txhais tau li cas? Xwm txheej ntawm kuv daim ntawv thov txhais li cas?</b>	
	You may see several statuses as your application is processed. These are the most common:	Koj tuaj yeem pom ntau yam xwm txheej thaum koj daim ntawv thov raug ua tiav. Cov no yog cov feem ntau:	
	<ul style="list-style-type: none"> <li><b>Application in Progress:</b> You have started an application, but it has not been submitted.</li> </ul>	<ul style="list-style-type: none"> <li><b>Daim ntawv thov nyob rau hauv kev nce qib:</b> Koj tau pib daim ntawv thov, tab sis nws tsis tau xa.</li> </ul>	
	<ul style="list-style-type: none"> <li><b>Application Submitted:</b> You have completed all required fields and submitted the</li> </ul>	<ul style="list-style-type: none"> <li><b>Daim ntawv Thov raug xa lawm:</b> Koj tau ua tiav tag nrho cov kev xav tau thiab xa daim</li> </ul>	

	application for review. There may be additional information needed to evaluate your eligibility.	ntawv thov rau kev tshuaj xyuas. Tej zaum yuav muaj cov ntaub ntawv ntiv uas xav tau los ntsuas koj kom tsim nyog.	
	<ul style="list-style-type: none"> <li><b>In Process:</b> The processing team is working on your application. This may include verifying documents, communicating with your mortgage servicer or other third party, evaluating eligibility, verifying payment amounts, or other evaluation steps.</li> </ul>	<ul style="list-style-type: none"> <li><b>Nyob rau hauv tus txheeb txheem hau kev nce qib:</b> Pab neeg ua hauj lwm tab tom ua hauj lwm rau koj daim ntawv thov. Qhov no tej zaum yuav suav nrog kev txheeb xyuas cov ntaub ntawv, ua hauj lwm sib txuas lus nrog koj tus kheej li nqis qiv nyiaj los sis lwm tus neeg sab nrauv, ntsuas kev tsim nyog, txheeb xyuas cov nyiaj them uas poob hauj lwm, los sis lwm yam kev ntsuam xyuas.</li> </ul>	
	<ul style="list-style-type: none"> <li><b>Applicant Action Needed:</b> Additional information or documentation is needed from you to proceed with evaluating your application.</li> </ul>	<ul style="list-style-type: none"> <li><b>Yuav tsum tau ua dim ntawv thov:</b> Cov ntaub ntawv ntiv los sis cov ntaub ntawv uas xav tau los ntawm koj txhawm rau coj mus soj ntsuam koj daim ntawv thov.</li> </ul>	
	<ul style="list-style-type: none"> <li><b>Third Party Action Needed:</b> awaiting a response from the mortgage servicer or another debt holder.</li> </ul>	<ul style="list-style-type: none"> <li><b>Yuav tsum tau ua hauj lwm rau koj daim ntawv thov peb zaug:</b> tos cov lus teb los ntawm tus neeg muab kev pab them nqi tsev los sis lwm tus tuav cov nuj nqis.</li> </ul>	
	<b>I have concerns about potential fraud. What should I do?</b>	<b>Kuv muaj kev txhawj xeeb txog kev dag ntxias. Kuv yuav tsum ua li cas?</b>	
	If you have concerns regarding potential fraud, misuse of funds, or other related concerns regarding the HomeHelpMN program:	Yog tias koj muaj kev txhawj xeeb txog kev dag ntxias, kev siv nyiaj, los sis lwm yam kev txhawj xeeb txog qhov kev pab cuam ntawm HomeHelpMN:	
	<p>You may call 1-866-886-1274 and an EthicsPoint Contact Center Specialist will record your concerns and collect the information needed.</p> <p>Or visit the <a href="#">EthicsPoint</a> website to file a report.</p>	<p>Koj hu tau rau 1-866-886-1274 thiab Lub Chaw Hu xov EthicsPoint yuav sau koj cov kev txhawj xeeb thiab sau cov ntaub ntawv uas xav tau.</p> <p>Los sis mus saib ntawm <a href="#">EthicsPoint</a> tus vev xaib los ua daim ntawv qhia.</p>	
	<b>What is homeownership advising/housing counseling?</b>	<b>Kev pab tswv yim ntawm tus tswv tsev / vaj tsev yog dab tsi?</b>	
	Housing counseling is a free service provided by trained and certified professionals who help homeowners evaluate homeownership options.	Kev pab tswv yim hauv tsev yog ib qho kev pab cuam pub dawb los ntawm cov kws tshaj lij thiab	

		muaj ntawv pov thawj uas pab cov tswv tsev ntsuas kev xaiv ntawm tus tswv tsev.	
	This includes explaining the foreclosure process and timeframes and discussing options to prevent foreclosure. Housing counselors also help homeowners communicate with their mortgage servicers and apply for loss mitigation.	Qhov no suav nrog kev piav qhia txog cov txheej txheem kev raug kaw thiab lub sijhawm thiab sib tham txog cov kev xaiv los tiv thaiv kev kaw. Cov kws pab tswv yim hauv tsev kuj pab cov tswv tsev sib txuas lus nrog lawv cov neeg ua hauj lwm qiv nyiaj thiab thov rau kev txo tus qis.	
	Housing counseling is not a requirement to apply for HomeHelpMN, but may provide homeowners additional supportive services and information.	Kev pab tswv yim hauv tsev tsis yog qhov yuav tsum tau thov rau HomeHelpMN, tab sis tej zaum yuav muab cov kev pab txhawb nqa thiab cov ntaub ntawv ntxiv rau cov tswv tsev.	
	You can find a HUD-Approved housing counselor by calling the Minnesota Homeownership Center at 651-659-9336 or 1-866-462-6466 or <a href="#">visiting their website</a> .	Koj tuaj yeem nrhiav HUD-Qhov muaj vaj huam sij luag ntawm vaj tsev los ntawm kev hu rau lub xeev Minnesota Homeownership ntawm 651-659-9336 los sis 1-866-462-6466 los sis <a href="#">mus saib lawv tus vev xaib</a> .	
	<b>What is loss mitigation?</b>	<b>Kev txo kev puas tsuaj yog dab tsi?</b>	
	Loss mitigation refers to the steps mortgage servicers take to work with a mortgage borrower to avoid foreclosure. Certain loss mitigation options may help you stay in your home. Other options may help you to leave your home without going through foreclosure. For more information visit the <a href="#">Consumer Financial Protection Bureau website</a> .	Kev txo kev puas tsuaj yog hais txog cov kauj ruam uas cov neeg ua hauj lwm qiv nyiaj yuav ua hauj lwm nrog tus qiv nyiaj kom tsis txhob raug kaw. Qee qhov kev txo qis yuav pab koj nyob hauv koj lub tsev. Lwm txoj hauv kev tuaj yeem pab koj tawm hauv koj lub tsev yam tsis tas yuav raug kaw. Yog xav paub ntxiv mus xyuas <a href="#">Lub Chaw Saib Xyuas Cov Quas Li Nyiaj Txiag tus vev xaib</a> .	
	<b>If I apply for HomeHelpMN and am approved for financial assistance, am I required to accept it?</b>	<b>Yog tias kuv ua daim ntawv thov rau HomeHelpMN thiab tau txais kev pom zoo rau kev pab nyiaj txiag, kuv puas yuav tsum lees txais nws?</b>	
	We encourage you to evaluate all options that may be available to you. For some homeowners, loss mitigation offered by their mortgage servicer may provide a better long-term solution by reducing the monthly mortgage payment amount and/or the principal balance of the loan.	Peb xav kom koj ntsuas txhua qhov kev xaiv uas yuav muaj rau koj. Rau qee tus tswv tsev, kev poob qis uas muab los ntawm lawv cov neeg ua hauj lwm kev qiv nyiaj yuav muab kev daws teeb meem zoo dua los ntawm kev txo cov kev qiv nyiaj txhua hli thiab / los sis cov nyiaj tshuav ntawm cov nyiaj qiv.	
	<b>If I accept HomeHelpMN financial assistance to bring my mortgage current, can I still apply for loss mitigation with my mortgage servicer?</b>	<b>Yog tias kuv lees txais HomeHelpMN kev pab nyiaj txiag los pab kuv cov nqi tsev tam sim no, kuv puas tuaj yeem ua daim ntawv thov rau kev txo qis nrog kuv tus neeg pab them nqi tsev?</b>	

	Generally, once your mortgage is reinstated (or brought current), you will no longer be eligible for loss mitigation. However, you should contact your mortgage servicer directly to discuss your circumstances and other options that may be available to you based on the specific terms and guidelines of your loan.	Feem ntau, thaum koj qhov kev qiv nyiaj raug thim rov qab (los sis koj mus tam sim no), koj yuav tsis tsim nyog rau kev txo qis. Txawm li cas los xij, koj yuav tsum hu rau koj tus neeg pab cuam qiv nyiaj ncaj txhawm rau los tham txog koj qhov xwm txheej thiab lwm yam kev xaiv uas yuav muaj rau koj raws li cov ntsiab lus tshwj xeeb thiab cov lus qhia ntawm koj cov nyiaj uas qiv.	
	<b>What if my past-due balance is more than \$35,000?</b>	<b>Yuav ua li cas yog tias tshuav kuv qhov nyiaj dhau tshaj li \$35,000?</b>	
	If you require more than \$35,000 to bring your mortgage current, you have the option to provide the additional funds needed. You may be able to receive additional assistance from a city, county, or Tribal program.	Yog tias koj xav tau ntau dua \$ 35,000 txhawm rau koj cov nqi vaj tsev tam sim no, koj muaj kev xaiv los muab cov nyiaj ntiv uas xav tau. Tej zaum koj tuaj yeem tau txais kev pab ntiv los ntawm lub nroog, lub xeev, los sis pab pawg neeg.	
	<b>Some zip codes do not have to provide income documentation. How were these chosen, and why?</b>	<b>Qee tus zip code tsis tas yuav muab cov ntaub ntawv nyiaj. Cov no raug xaiv li cas, thiab vim li cas?</b>	
	All homeowners who are applying need to certify that their income is within program guidelines.	Txhua tus tswv tsev uas tab tom thov <del>xav tau pov thawj yuav tsum tau lees paub tias ntawm</del> lawv cov nyiaj tau los yog nyob rau hauv cov lus qhia.	
	Minnesota Housing used demographic data from the U.S. Census Bureau to determine that a clear majority of all homeowners in the selected zip codes have incomes below the limit for the program.	Lub xeev Minnesota Cov Vaj Tsev tau siv pej xeeb cov ntaub ntawv los ntawm US Pej Xeeb Phau Ntawv los txiav txim siab tias feem ntau ntawm cov tswv tsev nyob hauv cov zip code xaiv tau cov nyiaj tau los qis dua qhov kev txwv.	
	Using an income proxy allows the program to process applications more efficiently and with less work for applicants.	Kev siv cov nyiaj tau los tso cai rau qhov kev zov me nyuam ua cov ntawv thov kom tau txais txiaj ntsig zoo dua thiab ua hauj lwm tsawg dua rau cov neeg thov.	
	This type of income proxy is specifically permitted under federal guidelines for the program.	Hom nyiaj tau los no tau tso cai tshwj xeeb raws li tsoom fwv cov lus qhia rau txoj hauj lwm.	