

**Payne-Phalen  
Community  
Organizations**

**East Side  
Neighborhood  
Development  
Company**

The East Side Neighborhood Development Company (ESNDC) is committed to involving East Siders to work toward the common goal of improving East Side community life. ESNDC accomplishes its goals through housing, commercial, and human development programs. To learn more about ESNDC, its programs, and how you can get involved, call ESNDC today!

**(651) 771-1152**

**District 5 Planning  
Council**

The District 5 Planning Council seeks to improve our Payne Phalen District 5 neighborhood by empowering, engaging, and educating all residents in our diverse community. The D5 Planning Council mobilizes citizen participation and review of development planning and

land use issues, and supports civic action and leadership through neighborhood safety, crime prevention and quality of life issue organizing. To learn more about how you can be involved, call District 5!

**(651) 774-5234**

**\*Please note: Additional resources are available that are not listed in this**



**guide. We encourage you to look into additional opportunities.**

# East Side Home Buyer Resources

**Brought to you by:**



*925 Payne Avenue, Suite 201  
St. Paul, MN 55130  
www.esndc.org*

## **Steps to Home Ownership**

1. Home Buyer Education
2. Credit Counseling and Repair
3. Mortgage Qualification
4. Find a House
5. Close on your new home!

## **About These Resources**

**Buying a home is an exciting, but often intimidating task. Included in this pamphlet are local resources to help you become a successful homeowner.**

**Most agencies are part of the Homeownership Center network. The Homeownership Center is a non-profit that has a mission of promoting sustainable homeownership for low and moderate income Minnesotans.**

**The Homeownership Center network is made up of community based organizations that believe in high quality education, loan counseling, and**

**support for potential and existing home buyers.**

**Although there are many other mortgage, education, and credit counseling programs, this resource guide focuses on Homeownership Center network agencies because of their community based focus and product standards.**

### **Homebuyer Education**

***Most Homeownership Center programs require homebuyer education. The following offer regular classes and are Homeownership Center certified.***

#### **Neighborhood Development Alliance (NeDA)**

☎ (651) 292-0131

**Offers classes in Spanish and English and individual appointments at ESNDC's office once a week**

#### **Community Neighborhood Housing Services (CNHS)**

☎ 651-292-8710



**www.communitynhs.com**

**Offers classes in Hmong, Spanish and English**

#### **African Development Center**

**(ADC)**

☎ 612-333-4772

**Offers classes in Somali and English**

#### **American Dream Services (ADS)**

☎ 651-774-9200

 **www.americandreamservices.biz**

#### **YES Consulting**

☎ 651-353-5973

#### **Cornerstone Community Realty**

☎ 651-644-4595

 **www.ccr-cms.com**

### **For a current schedule of classes**

**Contact the Homeownership Center**

☎ 651-659-9336

 **www.hocmn.org**

### **Credit Counseling**

***Is credit or budgeting a barrier to buying a home? These organizations can help.***

#### **Consumer Credit Counseling Service**

☎ 1-888-577-2227

 **www.lssmn.org/debt**

#### **Family Services Inc.**

☎ 651-222-0311


 **www.chsfs.org**

#### **African Credit Education and Financial Counseling**

☎ 612-813-0501

#### **Ramsey Action Programs**

☎ 651-645-6631

 **www.ramseyactionprograms.org**

### **East Side Non-Profits**

***These non-profits build affordable houses. Call to find out about homes for sale!***

#### **East Side Neighborhood Development Company (ESNDC)**

☎ 651-771-1152

 **www.esndc.org**

**Serves District 5 Payne-Phalen**

#### **Dayton's Bluff Neighborhood Housing Services (DBNHS)**

☎ 651-774-6995

**Serves District 4 Dayton's Bluff**

#### **North East Neighborhoods Development Corporation (NENDC)**

☎ 651-771-6955

**Serves District 2 Hazel Park and Hillcrest**

## **Mortgage Providers**

**Special financing is available for first time home buyers and low-income households. Call these Homeownership Center network lenders to find out more about programs they offer.**

### **Minnesota Housing Finance Agency (MHFA)**

📞 **Contact 651-296-8215 for a list of available lenders**

🏠 [www.mhfa.state.mn.us](http://www.mhfa.state.mn.us)

**A State of Minnesota program that offers reduced rate mortgages, down payment, and closing cost assistance**

### **City of St. Paul CityLiving**

📞 **651-266-6592**

🏠 [www.ci.stpaul.mn.us/housing](http://www.ci.stpaul.mn.us/housing)

**A City of St. Paul Program that offers reduced rate mortgages, down payment, and closing cost assistance, including MHFA; additional funds are available for non-profit developed homes**

### **Community Neighborhood**

## **Housing Services (CNHS)**

📞 **651-292-8710**



[www.communitynhs.org](http://www.communitynhs.org)

**Offers MHFA and entry cost assistance**



*(Continued)*

### **Bremer Bank**

📞 **(651) 288-3751**

**Programs offered include Gateway to Home Ownership and MHFA**

### **US Bank**

📞 **651-775--6987**

🏠 [www.usbank.com](http://www.usbank.com)

**Programs offered include American Dream, Barrier Buster, and MHFA**

### **Wells Fargo Bank**

📞 **651-205-5001**



[www.wellsfargo.com](http://www.wellsfargo.com)

**Offers Community Development Mortgage**

**Program, with entry cost assistance and less strict credit and employment requirements**

### **Fannie Mae**

📞 **Contact 651-726-0900 for a list of certified lenders**



[www.fanniemae.com](http://www.fanniemae.com)

**One of the largest mortgage companies, Fannie Mae has many different types of programs. Call to find a local lender**

### **M&I Bank**

📞 **651-222-1406**

🏠 [www.mibank.com](http://www.mibank.com)

**Programs offered include ITIN Loan and Neighborhood Home Loan**

### **TCF National Bank**

📞 **651-228-8014**

🏠 [www.tcfbank.com](http://www.tcfbank.com)

**Programs offered include Homeward and My American Home**

## **Non-Profit Home Owner Programs**

***These programs offer different options for buying a home than a traditional bank mortgage. Both offer frequent orientation sessions to explain their programs. Call today for more information!***

### **MCASA Homes**

📞 **651-632-8350**



[www.modelcities.org](http://www.modelcities.org)

[www.aurorastanthonny.org](http://www.aurorastanthonny.org)

**Sells homes on a contract-for-deed model so that families experience the benefits of homeownership while resolving credit and debt barriers to fixed rate mortgage financing. Income restrictions apply.**

### **Rondo Community Land Trust**

📞 **651-221-9884**

🏠 [www.rondoclt.org](http://www.rondoclt.org)

**Offers Homebuyer Initiated Program (HIP) that provides a discount off the purchase price of a house for sale and/or funding to fix-up houses purchased through HIP.**

### **Habitat for Humanity**

📞 **651-774-9200**

🏠 [www.tchabitat.org](http://www.tchabitat.org)

**Serves low-income families that might not qualify for a market rate mortgage. 300-500 hours of sweat equity required, helping to build your own house and/or other Habitat houses. Mortgages typically do not exceed 30% of a family's income. A Habitat family of four usually makes**

**between \$1,300 and \$3,000 a month.**