

FORECLOSURE & VACANT HOMES IN YOUR NEIGHBORHOOD

News of home foreclosures in Champlin, the state and across the country has drawn much attention from the media in the past several months. Unless a homeowner is directly affected we pay little attention to this news. If you become aware of a foreclosed or vacant property in your neighborhood it's important for you to know some facts.

Once a property is in foreclosure, the usual redemption period is six months. During this time, the property is "on hold" until the owner chooses to redeem it or not. Once the outcome is secured, the (new) owner or controlling mortgage company can move forward. Please be aware that circumstances can vary by property.

If a property becomes a nuisance during the redemption period or requires emergency maintenance the mortgage company or owner may enter the property to address the situation and reduce its future financial loss. An emergency situation could be water damage caused by ruptured pipes or an unsecured, open to trespass property.

During this time it's also possible for the owner to lease the property for rent if they have secured a City rental license.

What can you do? Be a good neighbor and keep an eye on the homes in your neighborhood. If there appears to be someone in a known vacant house and you see no vehicles in the driveway, call 9-1-1. If you see activity after dark in a vacant property or something looks suspicious it probably is. Call 9-1-1 to report this activity. Always be sure to have the address number of the home, what activity is taking place and let the dispatch operator know the house is vacant.

Your contact person at the City of Champlin regarding vacant properties is the Code Enforcement Officer. Please call 763-923-7196 during business hours or email dljones@ci.champlin.mn.us.