

Who do I contact with questions on MCC?

You can contact Sondra Breneman at sondra.breneman@state.mn.us or 651.296.6322 on all Minnesota Housing MCC Program questions, including questions in this FAQ.

I lost my MCC, how can I request a new one?

You can request a new MCC by contacting Sondra Breneman.

Can I keep my MCC if I refinance my mortgage?

If you refinance your mortgage, you must apply for a reissued MCC. You must apply by December 31 in the year you refinance by submitting a [Reissuance Application and Affidavit](#) and required documentation. To be eligible for a reissued MCC you must meet all requirements in section C of the Reissuance Application and Affidavit.

If I assumed the original mortgage, can I get the MCC transferred to me?**Examples:**

- I assumed the original mortgage loan from the previous owner(s) of the property and you issued an MCC to the original mortgagor(s).
- I was one of two or more original MCC holders and I now have assumed the original loan, and the other original borrowers were removed through the assumption.

The transferee(s) can request a transfer of the MCC. Certain eligibility criteria apply. Contact Sondra Breneman for eligibility details.

Do I have to use the same lender I used the first time I got my MCC?

No. However, you must refinance through an approved lender. Please see our list of [Twin Cities MCC Approved Lenders](#) or our [Greater Minnesota MCC Approved Lenders](#). If you would like to refinance with a lender who is not on these lists, please contact Sondra Breneman to inquire about our lender waiver process.

Do I have to refinance with the Step Up program?

Step Up borrowers are eligible to have their MCCs reissued, but you are not required to refinance with Step Up.

If my new loan has a higher interest rate, will my credit be higher?

Your maximum credit is based on the original loan amortization schedule and interest rate.

I have 25 years left of my existing loan, but I'm refinancing into a 30-year loan. Can I claim my MCC for 30 years? What if I refinance into a 15-year loan?

If you refinance into a 30-year loan, you can claim the MCC for only the remaining years you had with your original loan. If you refinance into a 15-year loan, you can claim a credit for only another 15 years, assuming that you had more than 15 years left on your original loan.

What do I do with my original MCC if I refinance?

You will need to submit your original MCC with your reissuance application. Upon approval of your application, we will issue you a new MCC that will fully replace your original MCC.