

## Eviction after Redemption Period – Homeowner FAQ

### **When does my redemption period end?**

In most cases the redemption period in Minnesota ends six months from the date of the Sheriff's Sale. The redemption period is reduced to five weeks if you postponed the Sheriff's Sale. It may also be reduced to five weeks if the mortgage company determined the property was abandoned. There are other exceptions as well, so it is important you read and keep the paperwork you received during the foreclosure process. *Additional information about your rights during the redemption period is available on the Minnesota Homeownership Center's website.*

### **What happens if I don't move out?**

The new owner of the property, usually the bank, can start the eviction process with the courts. Sometimes the process is referred to as an *Unlawful Detainer* (UD).

### **Can I be evicted in the winter?**

Yes. Evictions can take place any time of the year, there is no cold-weather exception in Minnesota.

### **How does the eviction process work?**

You will be served with eviction paperwork from the county court telling you to appear at a hearing within 7-14 days.

### **What happens at an eviction hearing?**

If you appear you will have an opportunity to tell your side of the story. You may ask the judge for up to seven days to move out by explaining your reason for needing more time. Examples of reasons a judge *may* grant more than 24 hours include: dependent children, senior citizens or persons with disabilities in the home. If the judge determines you are in the house illegally you will be ordered to leave, usually within 24 hours. If you lose or don't appear in court the judge will give the new owner an order called a *Writ*. The sheriff will post the Writ on your door, telling you to leave within 24 hours.

### **What if I don't move by the date specified at the eviction hearing?**

The new owner can show up with the Sheriff to supervise the gathering of your belongings, change the locks and store your belongings. You will only have a short amount of time; can be as little as one hour. You will be charged for the moving and storage of the items.

### **What happens to my belongings?**

If you do not take your belongings by the date on the Writ, the Sheriff will come back with the owner to supervise the storage method of your belongings. The new owner must make documented attempts to notify you about where your belongings are and give a date by which you must retrieve them. If you do not retrieve your belongings within the time frame stated they may be sold or discarded. The rules regarding storage (onsite or offsite), time frames, and any costs will vary so carefully read any notices received.

### **What shows up on my record if I am evicted?**

Eviction cases are public record and can stay on your record up to seven years. An eviction can make it more difficult to find alternative housing so avoid if possible.

*This information is provided as a service of the Minnesota Homeownership Center and is not legal advice.  
Consult a competent legal professional for advice specific to your situation.*

For additional information about foreclosure contact a Homeownership Advisor in your area by contacting the Minnesota Homeownership Center today: 651-659-9336 or 866-462-6466 or [www.hocmn.org](http://www.hocmn.org).