

## HUD Foreclosure Prevention Contacts

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For FHA questions, contact  
the FHA Resource Center

1-800-CALL FHA  
(800-225-5342) or [hud@custhelp.com](mailto:hud@custhelp.com)

To find a HUD-Approved  
Housing Counseling Agency

1-800-569-4287 or [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm)

HUD's Loss Mitigation  
Center - existing FHA-insured  
loans

1-888-297-8685 or [hsg-lossmit@hud.gov](mailto:hsg-lossmit@hud.gov)

Foreclosure-specific counseling  
and financial assistance:

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1-888-995-HOPE - Homeownership Preservation Foundation, [www.995hope.org](http://www.995hope.org)

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[www.hopenow.com](http://www.hopenow.com)  
&ndash; A consortium of counselors, lenders and housing trade associations

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1-888-589-6959 - Money Management International Phases, [www.moneymanagement.org](http://www.moneymanagement.org)

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1-813-287-5051 - Neighborhood Assistance Corporation of America - <http://www.naca.com/index.jsp> - Home Save Program, with offices in Tampa and Jacksonville to serve the entire state.

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All HUD-approved housing counselors in Florida can be found through [www.hud.gov/florida](http://www.hud.gov/florida) and clicking homeownership. Look under &ldquo;getting started.&rdquo;

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<http://www.nw.org/network/home.asp> - NeighborWorks America

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Neighborhood Housing Services (305) 751-5511 and Centro Campesino Farmworker Center (305) 245-7738 &ndash; local housing counseling agencies funded to provide foreclosure prevention help

#### Contact

your local government &ndash; call 211 or 311 for short-term housing assistance with missed payments

#### HUD Web Sites:

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[www.fha.gov/foreclosure/index.cfm](http://www.fha.gov/foreclosure/index.cfm)

o  
For  
loss mitigation, FHA Secure, reverse mortgages and other homeownership information

o  
Click  
on "homebuyers" to search for a lender

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[www.hud.gov](http://www.hud.gov)

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[espanol.hud.gov](http://espanol.hud.gov)

If you were current but got behind on an adjustable rate mortgage after the rate reset, or want to get out of an adjustable rate mortgage, ask any FHA-approved lender about refinancing to FHA Secure.

If you are behind on an FHA-insured loan, ask the lender to consider you for Loss Mitigation options.

If you are behind on any type of mortgage, call your servicer (where your payments go) and tell them you want to keep your home and that you request a pause in the proceedings to try to work out a mortgage loan modification. Resolving matters before foreclosure papers are filed in court preserves options and saves time and significant costs.

For homeowners over 62- consider refinancing to a Home Equity Conversion Mortgage (HECM).

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<http://www.hud.gov/offices/hsg/sfh/hecm/hecmabou.cfm>  
- program description

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<http://www.hud.gov/offices/hsg/sfh/hecm/hecmlist.cfm>  
- to find HECM housing counselors

HUD's Top 10 Tips for Avoiding Foreclosure

If you are unable to make your mortgage

payment:

1. Don't ignore the problem.

The further behind you become, the harder it will be to reinstate your loan and the more likely that you will lose your house.

2. Contact your lender as soon as you realize that you have a problem.

Lenders do not want your house. They have options to help borrowers through difficult financial times.

3. Open and respond to all mail from your lender.

The first notices you receive will offer good information about foreclosure prevention options that can help you weather financial problems. Later mail may include important notice of pending legal action. Your failure to open the mail will not be an excuse in foreclosure court.

4. Know your mortgage rights.

Find your loan documents and read them so you know what your lender may do if you can't make your payments. Learn about the foreclosure laws and timeframes in your state (as every state is different) by contacting the State Government Housing Office.

5. Understand foreclosure prevention options.

Valuable information about foreclosure prevention (also called loss mitigation) options can be found on the internet at [www.fha.gov](http://www.fha.gov).

6. Contact a non-profit housing counselor.

The U.S. Department of Housing and Urban Development funds free or very low cost housing counseling nationwide. Housing counselors can help you understand the law and your options, organize your finances and represent you in negotiations with your lender if you need this assistance.

7. Prioritize your spending.

After healthcare, keeping your house should be your first priority. Review your finances and see where you can cut spending in order to make your mortgage payment. Look for optional expenses-cable TV, memberships, entertainment-that you can eliminate. Delay payments on credit cards and other "unsecured" debt until you have paid your mortgage.

#### 8. Use your assets.

Do you have assets-a second car, jewelry, a whole life insurance policy-that you can sell for cash to help reinstate your loan? Can anyone in your household get an extra job to bring in additional income? Even if these efforts don't significantly increase your available cash or your income, they demonstrate to your lender that you are willing to make sacrifices to keep your home.

#### 9. Avoid foreclosure prevention companies.

Many for-profit companies will contact you promising to negotiate a loan work out with your lender. While these may be legitimate businesses, they will charge you a hefty fee (often two or three month's mortgage payment) for information and services your lender or a HUD approved housing counselor will provide for free if you contact them. You don't need to pay fees for foreclosure prevention help-use that money to pay the mortgage instead.

#### 10. Don't lose your house to foreclosure recovery scams!

If any firm claims they can stop your foreclosure immediately if you sign a document appointing them to act on your behalf, you may well be signing over the title to your property and becoming a renter in your own home! Never sign a legal document without reading and understanding all the terms and getting professional advice from an attorney, a HUD approved housing counselor or trusted real estate professional.

To find out more about HUD-approved housing counseling agencies and their services, please visit [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm) or call toll free (800) 569-4287 on weekdays between 9:00 a.m. and 5:00 p.m. Eastern Standard Time (6:00 a.m. to 2:00 p.m. Pacific Time). The same number can give you an automated referral to the three housing counseling agencies located closest to you.