



# Financial Resource Center

## When you are at risk of losing your home: resources

### **HOPE Now**

For immediate help, call 1-888-995-HOPE. HOPE for Homeowners is a toll-free national hotline that offers free foreclosure prevention from a third-party, HUD-certified, not-for-profit network of counseling agencies dedicated to helping homeowners avoid foreclosure. The hotline is facilitated by the Homeownership Preservation Foundation, in partnership with NeighborWorks® America. Mortgage counseling in multiple languages is available.

### **NeighborWorks® America**

A national network of nonprofit organizations that support affordable housing and homeownership initiatives in local communities. Check the yellow pages or visit NeighborWorks® America website for the office nearest you. To find a HUDcertified NeighborWorks® organization near you, visit HUD Housing Counseling Organizations of the NeighborWorks Network. More than 100 local NeighborWorks organizations are HUD-certified. These organizations offer a range of services including face-to-face financial counseling. For helpful guides, tip sheets and information, visit NeighborWorks® Center for Foreclosure Solutions at NeighborWorks® Center for Foreclosure Solutions.

### **FDIC Foreclosure Prevention Initiative**

The Federal Deposit Insurance Corporation (FDIC) has released a free tool kit of information to help you know who to contact and what documents you need to have available to apply for a loan modification that could save your home from foreclosure. This tool kit also describes the warning signs of potential foreclosure "rescue" scams and how consumers, community stakeholders, and bankers can report scammers and prevent fraud. You can access the free tool kit at <http://www.FDIC.gov/foreclosureprevention>.

*Content provided by "Your Credit, Your Home, and Your Future" distributed by Freddie Mac.*

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United Way of Miami-Dade focuses on helping individuals and families become financially stable and achieve long-term economic independence. For more information, visit [www.unitedwaymiami.org](http://www.unitedwaymiami.org) or call (305) 860-3000.