

The following agency, organizations, and helplines can provide useful information and counseling for those in need of homeowner assistance. As always, please feel free to contact either the Washington or Orange County office if you need further assistance.

[The Hope Now Alliance](#)

The HOPE NOW Alliance is available 24 hours a day, 7 days a week to help those who are struggling to keep up with their mortgage payments.

By calling 888-995-HOPE, you can receive personal and confidential counseling about your particular housing concerns. HOPE NOW provides this service completely free of charge, and your call will go straight to a professional counselor.

Also, by calling the HOPE NOW hotline, you can receive free, in-person financial counseling services through NeighborWorks America, a non-profit organization with local representatives in all 50 states.

[U.S. Department of Housing and Urban Development](#)

HUD is a federal agency dedicated to increasing homeownership, supporting community development, and increasing access to affordable housing. HUD offers helpful tips to avoid foreclosure and a helpline for those in need. You can reach HUD by calling 800-569-4287. Click [here](#) here to see HUD's tips for avoiding foreclosure.

[Federal Housing Administration](#)

FHA provides mortgage insurance on single-family, multifamily, and manufactured home loans made by FHA-approved lenders throughout the United States. Click [here](#) for information on talking to a housing counselor.

[Consumer Home Mortgage Information \(CA\)](#)

CHMI provides helpful information and links for those considering buying a home. If you already own a home, or have a mortgage and may be experiencing difficulty in keeping your payments current, you may also find this site helpful.

