Foreclosure Prevention Services in the Portland Metropolitan Area

10/09

None of the agencies below provide *legal* or *financial* assistance with foreclosure prevention. They provide *free* counseling, education, and referrals.

AAAH (African American Alliance for Homeownership)

Provides HUD certified Foreclosure Prevention and Loss Mitigation Counseling by appointment only (503) 595-3517.

415 N. Killingsworth St.; Portland, OR 97217

Acorn Housing

Provides HUD certified bilingual (English/Spanish) Foreclosure Prevention Counseling. Call 888-409-3557, or (503) 788-9989, to reach their HELP (Home Equity Loss Prevention) program. *Temporarily not accepting new clients as of 10/30/09*.

5102 SE Powell Blvd.; Portland, OR 97206

CHRC (Community Housing Resource Center) Located in Vancouver, WA but serving the Portland metropolitan area.

Their website, http://www.homecen.org/mortgage_default.html, has good information about steps to prevent foreclosure, including a scanned brochure from the Oregon Department of Consumer and Business Services, and additional links.

To talk to a HUD certified counselor, call 360-690-4496.

2700 NE Andresen Road Suite D3; Vancouver, WA 98661

Hacienda, CDC (Community Development Corporation)

Provides HUD certified bilingual (English/Spanish) Foreclosure Prevention Counseling. Call (503) 595-2111.

5136 NE 42nd Ave.; Portland, OR 97218

Open Door Counseling Center, located in Hillsboro, but serving the metropolitan area.

Call Guillermo Romero at (503) 640-6689 for bilingual (English/Spanish) HUD certified Foreclosure Prevention and Loss Mitigation Counseling.

Division of Finance & Corporate Securities (State of Oregon): Their website has useful information, resources, and links: <u>Foreclosures in Oregon</u> (http://www.dfcs.oregon.gov/ml/foreclosure.html)

Homeownership Preservation Foundation Hotline at 1-888-995-

HOPE to speak with a **HUD-certified mortgage default prevention counselor**. Avoid foreclosure rescue scams by calling the hotline. They are an independent, third-party resource that is part of a **HUD-certified**, **not-for-profit network** dedicated to helping homeowners. Their counselors are trained to set up a plan of action designed just for you and your situation. This service is free.

(800) SAFENET (800-723-3638) or simply 211 in the Portland metropolitan area, (www.211info.org): a state wide toll free number for homeowners in risk of losing their homes to foreclosure. SafeNet will direct callers to a nearby HUD approved non-profit counseling agency in Oregon.

Internet Resources

http://www.makinghomeaffordable.gov/ is a U.S. Treasury and HUD (Dept. of Housing & Urban Development) website that enables homeowners to verify if they might qualify for either of two new government programs to help homeowners avoid foreclosure.

Scam Prevention Websites

As the number of foreclosures has increased, so has the number of foreclosure-related scams targeting consumers. Homeowners are urged to avoid counselors who charge an up-front fee and also to check the counselor's credentials. The <u>Federal Reserve Board of Governors</u> has released a list of tips and resources to help consumers avoid becoming victimized by foreclosure scams, locate a reputable housing counselor, and report suspicious activity:

http://www.federalreserve.gov/newsevents/press/other/20090305a.htm

The <u>Oregon Dept. of Consumer & Business Services</u> also has a website that deals with scams and includes information based on specific state statutes and resources for individuals facing foreclosure:

http://www.dfcs.oregon.gov/ml/foreclosure/foreclosure fraud.html