

Help for Homeowners

Government Resources

[Fannie Mae](#)

[Federal Housing Finance Agency \(FHFA\)](#)

[Freddie Mac](#)

[Home Affordable Modification Program \(HAMP\)](#)

[Making Home Affordable](#)

[State Foreclosure Resources](#)

[US Dept. of Housing & Urban Development \(HUD\)](#)

[US Dept. of Veterans Affairs \(VA\)](#)

Housing Counselors

Source: [Hope NOW.com](#)

Listed below are the HOPE NOW Alliance counseling organizations, which consist of Housing and Urban Development partners that have offices across the United States. These organizations play a key role in the success of HOPE NOW, providing borrowers with in-depth debt management, credit counseling and overall foreclosure counseling.

All counselors affiliated with the HOPE NOW Alliance are HUD-certified and their services are **FREE** of charge.

An independent, non-profit counselor can help you understand your situation, identify your options and help you work with your mortgage company to hopefully find an alternative to foreclosure.

[Find a HUD-Approved Counselor in Your Area](#)

Help for Homeowners

[Affordable Housing Centers of America](#)

[Catholic Charities USA ®](#)

[Citizens' Housing and Planning Association, Inc.](#)

[Consumer Credit Counseling Service of Atlanta ™](#)

[HomeFree - USA ©](#)

[Homeownership Preservation Foundation ™](#)

[The Housing Partnership Network ©](#)

[Mission of Peace Housing Counseling Agency ©](#)

[Mississippi Homebuyer Education Center ©](#)

[The Mon Valley Initiative](#)

[Money Management International, Inc. ©](#)

[National Community Reinvestment Coalition ©](#)

[National Council of La Raza ©](#)

[National Federation of Community Development Credit Unions](#)

[National Foundation for Credit Counseling ©](#)

[NID - Housing Counseling Agency](#)

[The National Urban League ©](#)

[NeighborWorks® America](#)

[Neighborhood Assistance Corporation of America © \(NACA\)](#)

[Rural Community Assistance Co.](#)

Help for Homeowners

[Structured Employment Economic Development Co.](#)

[West Tennessee Legal Services, Inc.](#)

Loan Modification & Foreclosure Prevention Resources

[eModify My Loan](#)

[Freddie Mac Foreclosure Prevention Workshops](#)

[Hope for Homeowners](#)

[Hope NOW](#)

[Legal Services Corp - Foreclosure Prevention Resources](#)

[Neighborhood Assistance Corporation of America \(NACA\)](#)