



## **Making Homeownership Affordable**

The Administration recently announced the ***Making Home Affordable Program***, designed to assist up to nine million American families refinance or modify their loans to a monthly mortgage payment that is more affordable. Due to the overwhelming interest in the plan, homeowners are increasingly becoming the target of scammers trying to take advantage of families with false promises and expensive fees to provide foreclosure relief assistance. With President Obama's plan, a homeowner will NEVER pay to participate in the program. If you wish to obtain housing counseling assistance, the US Department of Housing and Urban Development (HUD) urges you to contact a local HUD-approved housing counseling agency.

### **HUD Counseling Agencies**

HUD counseling agencies are designed to provide advice to consumers on:

- Buying a home
- Renting a home
- Loan defaults
- Foreclosures
- Credit Issues
- Reverse mortgages

### **Where to Turn**

**Making Home Affordable:** [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov)

**HUD Approved Housing Counseling Agencies:**  
[www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm)

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

**HUD Housing Counseling:** 800-569-4287

**Hope Now:** 888-995-4673

**The U.S. Federal Trade Commission** works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. If you feel you have been a victim of a foreclosure scam, to file a complaint or to get free information on consumer issues, contact: [www.ftc.gov](http://www.ftc.gov) or 877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261