

The U.S. Department of Housing and Urban Development has information available whether you're in foreclosure now or worried about it in the future. Counseling service fees are usually free or low. There is help available:

- Visit them on the web for foreclosure assistance: <http://www.hud.gov/foreclosure/> or <http://www.hud.gov/local/fl/homeownership/foreclosure.cfm>.
- For more information about the FHA "HOPE For Homeowner's Act of 2008" you may also call (800) CALL-FHA (225-5342) or visit them on the web at: <http://www.hud.gov/hopeforhomeowners/index.cfm>.
- HUD provides a link to legal resources that you may access. Since foreclosure is a civil case matter, the homeowner may not necessarily be offered legal representation. Please visit: <http://www.hud.gov/local/fl/homeownership/legalaid.cfm> for more information.
- You may contact HUD to find a certified housing counselor by calling the HUD Housing Counseling and Referral Line at (800) 569-4287, or you may choose a HUD approved housing counseling agency in Lee County from the four listed below that serve Lee County:

Home Ownership Resource Center\* Phone: (239) 768-2013; Fax: (239) 332-4070; Email: [ef4852@yahoo.com](mailto:ef4852@yahoo.com); Website: [www.horcswfl.org](http://www.horcswfl.org); Address: 4040 Suite "C" Palm Beach Boulevard Fort Myers, Florida 33916

- Home Improvement and Rehabilitation Counseling
- Homebuyer Education Programs
- Loss Mitigation
- Marketing and Outreach Initiatives
- Money Debt Management
- Mortgage Delinquency and Default Resolution Counseling
- Post-purchase Counseling
- Predatory Lending
- Pre-purchase Counseling

Housing Authority of the City of Fort Myers\* Phone: (239) 344-3245; Fax: (239) 344-3271; Email: [vivianw@hacfm.org](mailto:vivianw@hacfm.org); Website: [www.hacfm.com](http://www.hacfm.com); Address: 4224 Michigan Avenue Ft. Myers, Florida 33916

- Homebuyer Education Programs
- Loss Mitigation
- Money Debt Management
- Post-purchase Counseling
- Pre-purchase Counseling
- Renters Assistance

Consumer Credit Counseling Services of Central FL and the Florida

Gulf Coast, Inc.\* Toll-Free: (800) 741-7040; Fax: (407) 895-3807; Email: [cccscounselor@cccsfl.org](mailto:cccscounselor@cccsfl.org); Website: [www.cccsfl.org](http://www.cccsfl.org); Address: 12811 Kenwood Lane, Suite 111 Fort Myers, Florida 33907

- Home Equity Conversion Mortgage Counseling
- Loss Mitigation
- Money Debt Management

- Mortgage Delinquency and Default Resolution Counseling
- Post-purchase Counseling
- Predatory Lending
- Pre-purchase Counseling
- Renters Assistance

Lee County Housing Development Corporation\* administer grants for individuals faced with foreclosure. Phone: (239) 275-5105; Fax: (239) 275-5920; Email: [trevalchdc@yahoo.com](mailto:trevalchdc@yahoo.com); Website: [www.leecountyhdc.org](http://www.leecountyhdc.org); Address: 3677 Central Avenue Suite F P. O. Box 2854 Ft. Myers, Florida 33902

- Homebuyer Education Programs
- Pre-purchase Counseling

Bonita Springs Area Housing Development Corporation\* administer grants for individuals faced with foreclosure.

Phone: (239) 495-7100; Fax: (239) 495-7694; Email: [d-ledford@earthlink.net](mailto:d-ledford@earthlink.net); or [d-ledford@bsahdc.com](mailto:d-ledford@bsahdc.com); Website: <http://www.bsahdc.com/index.html>; Address: 27499 Riverview Center Blvd., Ste 138, Bonita Springs, FL 34134

- Homebuyer Education Programs
- Pre-purchase Counseling

The Homeownership Preservation Foundation, a national nonprofit agency, provides referrals to those faced with foreclosure. You may contact them at (888) 995-HOPE, or visit [www.995hope.org](http://www.995hope.org), to reach a nonprofit, HUD-approved counselor through HOPE NOW, a cooperative effort of mortgage counselors and lenders to assist homeowners. HUD approved housing counselors will be able to explain to you the benefit of the Hope for Homeowner's program assistance offered through the Federal Housing Administration.

The US Department of Veterans Affairs has alternatives to assist veterans in preventing home foreclosure. Please visit: [http://www.vba.va.gov/ro/cleveland/Foreclosure\\_Alternatives.htm](http://www.vba.va.gov/ro/cleveland/Foreclosure_Alternatives.htm).

EconomicRecovery.gov is an interagency effort to provide on one web site the latest information and assistance available from a range of Federal departments. It provides information about economic issues impacting Americans and actions by the United States Government to help strengthen our economy and restore American prosperity. Please visit: [www.economicrecovery.gov](http://www.economicrecovery.gov) for more information.

GovBenefits.gov, a partnership of federal agencies which provide information on government assistance programs, is one resource for information on a variety of benefit and assistance programs. You may contact that organization on the internet at [www.GovBenefits.gov](http://www.GovBenefits.gov) or by calling 1-800-333-4636.

The Office of Financial Regulation in the Florida Department of Financial Services offers advice and suggestions to avoid foreclosure and delinquencies. Information regarding various programs may be found at their Web site, <http://www.flofr.com/Director/ForeclosureHelp.htm>. The

CONSUMER HELPLINE number is: (877) MY-FL-CFO (693-5236); and homepage is [www.myfloridacfo.com](http://www.myfloridacfo.com).

The Florida Department of Financial Services Helpline can provide you with assistance regarding mortgage fraud or scams. Please consider calling (800) 342-2762 before you pay anyone who offers to help you get out of foreclosure.

Or, you may contact them via mail in writing:

Alex Sink, Chief Financial Officer  
Department of Financial Services  
200 East Gaines Street  
Tallahassee, Florida 32399-0300  
Telephone: (850) 413-3100

The Florida Attorney General offers information and advice to individuals on choosing a housing counselor. Please visit <http://myfloridalegal.com/pages.nsf/Main/8C5B6B26667BE41485256EC2004D3252!Open> for more information.

The Florida Department of Children and Families provides social services for Floridians in need of help and determines eligibility for Medicaid and other social and economic assistance programs that might be beneficial. If you want to contact that agency directly, please call 850-488-4306 or visit their website: [http://www.state.fl.us/cf\\_web/](http://www.state.fl.us/cf_web/). Funding for the Emergency Financial Assistance for Housing Program has been exhausted for this year.

The Florida Department of Health may be able to assist you with issues concerning Social Security Disability as well as various health related programs, including the County Health Departments, HIV/Aids Programs, and Children Medical Services. You may contact them by calling 850-245-4321, or via email at [health@doh.state.fl.us](mailto:health@doh.state.fl.us).

The Florida Agency for Workforce Innovation may be able to help you with temporary unemployment benefits or employment referrals. If you want to contact that Agency directly, please use the information provided below:

Agency for Workforce Innovation  
107 East Madison Street  
Caldwell Building, Suite 200  
Tallahassee, Florida 32399  
(800) 342-3450  
(850) 245-7105

Local Government administers grant money from SHIP, CDBG and will distribute Neighborhood Stabilization Funds as part of the Housing and Economic Recovery Act of 2008 in the near future. Please contact for information regarding the down payment assistance and foreclosure prevention programs that are offered:

## Lee County

Department of Community Development  
Gloria Sajgo, Principal Planner  
Phone: (239) 533-8311  
Fax: (239) 485-8319  
P.O. Box 398 Ft. Myers, Florida 33901  
Email: [sajgogm@leegov.com](mailto:sajgogm@leegov.com)  
<http://www.leegov.com/dcd/>

Lydia Lowell-Sherman, Planning Technician  
Phone: (239) 533-8118  
Fax: (239) 485-8319  
P.O. Box 398 Ft. Myers, Florida 33901  
Email: [llyowell-sherman@leegov.com](mailto:llyowell-sherman@leegov.com)  
<http://www.leegov.com/dcd/>

Antia Richards, Planner  
Phone: (239) 533-8547  
Fax: (239) 485-8319  
P.O. Box 398 Ft. Myers, Florida 33901  
Email: [Richarah@leegov.com](mailto:Richarah@leegov.com)  
<http://www.leegov.com/dcd/>

## Cape Coral

Department of Community Development  
Phone: (239) 573-3182  
Fax: (239) 574-0594  
Post Office Box 150027 Cape Coral, Florida 33915-0027  
Email: [Ayearsle@capecoral.net](mailto:Ayearsle@capecoral.net)  
<http://www.capecoral.net/Government/CommunityDevelopment/tabid/432/Default.aspx>

## Fort Myers

Department of Community Development  
Phone: (239) 321-7970  
Fax: (239) 344-5920  
1825 Hendry Street Fort Myers, FL 33901  
Email: [hre@cityftmyers.com](mailto:hre@cityftmyers.com)  
Website:  
<http://cityftmyers.com/Departments/CommunityDevelopment/Divisions/HousingRealEstate/ForeclosureResourceCenter/tabid/756/Default.aspx>

Lee County Department of Human Services - Family Self Sufficiency offers assistance for Lee County residents with low income with households that have elderly, disabled or with children 5 and under with their utility payment through the LIHEAP program (Low Income Home Energy Assistance Program), the Care to Share program (through a partnership with Florida Power and Light), and

Emergency Services Utilities to assist in paying for electric and water; the Lee County DHS offers assistance to homeless people by administering the LIFT program (Living Independently For Today) and HOPWA (Housing Opportunities for Persons with AIDS); the County provides job training through the LEE program and emergency rental/mortgage assistance on a first come, first serve basis for households with a financial crisis (unexpected loss of income or unforeseen expense). You may contact Lee County DHS - FSS at (239) 533-7900 or on the web at [http://dhs.lee-county.com/AP\\_Family\\_T4\\_R109.html](http://dhs.lee-county.com/AP_Family_T4_R109.html).

The Florida Housing Finance Corporation administers a number of rental housing and homeownership programs that help low income Floridians obtain safe, affordable housing that might otherwise be unavailable to them. They have a Housing Locator Service on their website where individuals can search for affordable rental apartments by location. The FHFC offers a number of foreclosure workshops throughout the state (the remaining schedule for 2008 is available online). You may contact the Florida Housing Finance Corporation at 227 North Bronough Street, Suite 5000, Tallahassee, Florida 32301, or by calling (850) 488-4197. Their web address is [www.floridahousing.org](http://www.floridahousing.org).

The Florida Housing Coalition provides technical assistance to nonprofit organizations and local governments on all areas of affordable housing. In particular, the Coalition provides telephone technical assistance for agencies that are providing foreclosure counseling services. The toll free number for this assistance is 1-888-677-0575. For information on other programs, you may contact them at (850) 878-4219, visit [www.flhousing.org](http://www.flhousing.org), or in writing at 1367 E. Lafayette Street Tallahassee, FL 32301.

FLASH (Florida Attorneys Saving Homes) may be another resource for those who are facing home foreclosure. Florida Legal services, the Florida Bar, the Florida Bar Foundation and the attorneys with Real Property Probate and Trust Law Section have collaborated in this massive effort to assist Florida's homeowners. The goal of this project is to provide each homeowner with a pro bono attorney who will negotiate with the lender on the homeowner's behalf. FLASH may be contacted by their toll-free telephone number: 866-607-2187 [www.floridabar.org](http://www.floridabar.org). To qualify for assistance with FLASH:

- The homeowner must live in the home that is being threatened by foreclosure.
- The homeowner must not already be in receipt of court papers indicating the commencement of foreclosure litigation.
- You must complete an intake form either over the phone or online.

Florida Rural Legal Services provides legal representation for low-income individuals faced with foreclosure; their team of attorneys offers workshops and training for individuals who are going through foreclosure. You may wish to contact them at (239) 334-4554 or (800) 476-8937; at their physical address: 3210 Cleveland Avenue Fort Myers, FL 33901; or in writing at PO Box 219, Fort Myers, FL-33902.

The United Way 211 is an information and referral service available in Lee County that can share with you information on services available that may be available to you. They may also be contacted online at [www.211.org](http://www.211.org) or by dialing "211" from your touchtone phone.

The Cape Coral Housing Development Corporation offers grants to low, and very low, income individuals who qualify for foreclosure assistance. They offer the following programs:

- New Construction (Single Family Homes)

- Purchase and Rehabilitate Homes
- Down Payment Assistance
- Foreclosure Prevention
- Disaster Relief (including hurricane shutters)
- 1<sup>st</sup> Time Home Buyer Workshops

Phone: (239)471-0922

Fax: (239) 471-0915

824 SE 47<sup>th</sup> St. # 1, Cape Coral, FL 33904

Email: [Bonnie.Timberlake@Comcast.net](mailto:Bonnie.Timberlake@Comcast.net)

Website: <http://www.capecoralaffordablehousing.com/home.html>

\*Denotes HUD approved Counseling Agency