

Help for Homeowners

In New York State, an average of 1 in 10 mortgages is at risk of foreclosure. The approximate number of individuals living in homes that are either in or facing foreclosure exceeds the populations of Buffalo, Rochester, and Syracuse combined. If you are having difficulty making your mortgage payments or are in foreclosure, you're not alone, and you can get help. Here are some important steps you can take to protect yourself.

Contact Your Lender or Loan Servicer

If you are at risk of foreclosure, contact your lender or loan servicer immediately to explore all possible solutions to protect yourself and your family. For a list of servicers and their contact information, click here: www.makinghomeaffordable.gov/get-started/contact-mortgage/Pages/default.aspx

Contact a Housing Counselor

Contact a not-for-profit housing counselor who may be able to assist you in negotiating a solution or finding legal services in your area. At little or no cost, they may be able to provide much-needed assistance. [Click here to find assistance in your area.](#)

New Yorkers also may contact the national Hope NOW Hotline for assistance at 1-888-995-HOPE (4673). For information on HOPE Now, click here: www.hopenow.com

Seek Legal Assistance

If you are facing foreclosure and need immediate legal assistance, call the New York State Bar Association's Lawyer Referral Program at 1-800-342-3661 to locate an attorney in your area. If you cannot afford a lawyer and need to contact free legal services providers in your area, click here: www.lawhelp.org/ny/

Protect Yourself From Scams

Homeowners and those who have lost their homes to foreclosure should always be wary of unsolicited calls, especially if they ask for any personal information. Offers to speed settlement assistance for a fee are fraudulent. Neither the banks, nor HUD-approved housing counseling agencies will charge a fee for settlement assistance.