



Benefits of the Program

- Negotiation with lenders
- Understanding of the Foreclosure Process
- Financial Literacy
- Awareness to avoid Mortgage Scams
- Consumer Education
- Links to local and State programs
- Referral to other lenders
- The possibility of helping homeowners to obtain a loan modification

Sponsored By:
The City of Perth
Amboy

US Department of
Housing And Urban
Development

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Foreclosure Prevention Seminars & One-on-one Counseling



*The Housing
Authority of the
City of Perth
Amboy*

732-826-3110

Perth Amboy Housing Authority Foreclosure Prevention & Mortgage Scams Program



Do you feel safe? Are you struggling to pay your mortgage?

Are you concerned about the adjustable interest rate on your mortgage?

Have you been a victim of a Mortgage Scam?

The Housing Authority of the City of Perth Amboy is here to help you. HAPA has designed a Foreclosure Prevention program covering community education and one-on-one counseling.

The target population is Perth Amboy or Middlesex County residents. All the services are free of charge.

Homeowners work with HAPA's certified, experienced counselor to assess their situation and determine possible solutions.

Our goal is to help you to preserve your American Dream "Your Home".

How the program works?

Homeowners contact the Authority at (732)826-3110 to provide information about their situation.

The Housing Counselor provides information about the foreclosure process, evaluates the situation and suggests options.

An action plan is developed by the Housing Counselor in order to address mortgage delinquencies which might include contacting the mortgage company.

Homeowners work with the HAPA's Housing Counselor to implement the action plan. This includes an in-depth look at the homeowner's finances to develop a long term budget. Follow up is done until a resolution is reached.

What can we do for you?

-Information about your options

When you call the Authority, a trained housing specialist will work with you and your lender, confidentially to help you to evaluate your financial situation.

-Education & Awareness

Before you sign anything, be careful. It is important to keep in mind that in order for you to keep your home, you must have information you need to make good

financial decisions. Some companies only want to steal your money and/or equity. Don't fill out any online forms or respond to companies that contact you directly.

-Don't put your home or credit at risk

You could be faced with serious Federal Tax consequences and future credit problems if your home is lost due to foreclosure. It is important that you understand your rights and your options.

Protect your future!

Let us help you to plan carefully before you make any decisions.

**Don't wait any longer
You have options
This is the opportunity of
your life**

**Bilingual Services: English &
Spanish**

**Housing Authority of the City
of Perth Amboy**

**Building Homes, Building
Communities**

732-826-3110

Equal Housing Opportunity