



**Home Headquarters, Inc.**  
SYRACUSE & CENTRAL • NY

## Foreclosure Prevention Program

Date:

To:

Dear Homeowner,

**The main purpose of the Foreclosure Prevention Program (FPP) is to provide education, support and counseling to help you avoid foreclosure.**

Based on your recent inquiry, we would like to invite you to our Foreclosure Prevention 101 Workshop held every second Tuesday of the month from 5:30pm – 7:00pm. You will learn about how to work with your lender or servicer to submit a hardship packet, what information to include, how to write a hardship statement and what to expect during the process. **Please be aware that if you are in active bankruptcy our ability to assist you is limited and you should contact your bankruptcy attorney immediately.**

**IN ORDER TO START WORKING WITH YOUR LENDER, YOU WILL NEED TO PROVIDE THE FOLLOWING INFORMATION WITH YOUR COMPLETED HARDSHIP APPLICATION**

### **Do not send originals, send copies only**

- One month of current pay stubs or proof of all household income (award letters, food stamps, child support, rental payments, profit & loss statements etc.);
- Bank statements for all accounts, not account summaries;
- Most recent federal tax return – **signed** by both tax payers if filing jointly;
- Most recent monthly billing statements for your utility expenses usually heat & electric;
- Hardship statement;
- Copy of photo ID;
- Proof of hazard insurance and payment of property taxes if not escrowed.

Please complete the enclosed loan information packet and return with your supporting documents to the Foreclosure Prevention Program for preliminary review or bring your information to the workshop.

If you have any questions please call (315) 474 -1939 x253 or email [amandap@homehq.org](mailto:amandap@homehq.org).

Sincerely,

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Triage Coordinator  
Foreclosure Prevention Program

990 James Street • Suite 100 • Syracuse, NY 13203  
(t) 315.474.1939 • (f) 315.474.0637 • [www.homehq.org](http://www.homehq.org)

  
CHARTERED MEMBER



## Foreclosure Prevention Program

### Program Description and Participation Process

The Foreclosure Prevention Program (FPP) is here to help you address the problems you are having making your mortgage payments. The FPP counselor will help you assess your immediate needs and then work with you to develop a plan to meet those needs. The counselor will also work with you to find long term solutions to the problem. The primary program services include financial management and advocacy on your behalf with your lenders(s)/mortgage company and referral to other services.

In order to be eligible for our program, you must be an owner-occupant residing in Onondaga, Oswego, Cortland, Madison and Cayuga Counties. **You must be committed to solving your financial problems with long term solutions.**

### What you can expect from our FPP:

- **Straight talk** – sometimes solutions are hard and often mean lifestyle changes and crisis budgeting.
- **Review** – your whole financial picture based on income, expenses and spending habits.
- **Guidance** – helps you sort through financial issues and explore solutions which may include modifying or refinancing your mortgage, restructuring your debt or obtaining a special forbearance. On occasion selling your house may be your best option.
- **Information** - about the foreclosure process, so you will know what to expect.

### How the program works:

- First, email or call the HHQ FPP Triage Coordinator [amandap@homehq.org](mailto:amandap@homehq.org) or (315) 474-1939 x253 to register for the Foreclosure Prevention 101 Workshop held every second Tuesday of the month at HHQ. A packet of information will be mailed to you for you to complete and return.
- When your completed application and **all the required documentation has been received and reviewed** your case will be assessed for possible loss mitigation options and eligibility for the HHQ Foreclosure Prevention Program.
- You work with the FPP counselor to explore your options and negotiate with your lender or servicer. Working with the counselor means keeping counseling appointments and completing financial tasks as agreed.
- All adults in the household (responsible for the mortgage and other household expenses) must actively participate in the financial counseling.
- **Please note that the lenders and servicers will not accept hand written documents as supporting information to illustrate your hardship.**