

# Consumer Action

www.consumer-action.org

PO Box 1762  
Washington, DC 20013  
202-544-3088

221 Main St, Suite 480  
San Francisco, CA 94105  
415-777-9648

523 W. Sixth St., Suite 1105  
Los Angeles, CA 90014  
213-624-4631

## DISASTER RELIEF RESOURCES

These organizations offer free, hands-on help to hurricane affected homeowners.

### 1. ACORN HOUSING

**1-888-409-3557 or [help@acornhousing.org](mailto:help@acornhousing.org)**

- **Home Equity Loss Prevention program (HELP)**

Housing counselors are available nationwide to help homeowners prevent foreclosure. Acorn negotiates with major lenders to create an affordable repayment plan, loan modification, or forbearance plan.

- **Louisiana Road Home program**

This program helps Louisiana residents access state funds to rebuild their homes damaged by hurricanes. Funds are available even to homeowners who do not plan to stay in Louisiana. Homeowners who remain in their home five or more years will not have to repay state funds. Homeowners must apply to be eligible for Road Home money. *ACORN Housing Counselors are available in English and Spanish. Road Home materials are available in multiple languages.*

### 2. NATIONAL FAIR HOUSING ALLIANCE (NFHA)

- **Hurricane Relief Project**

These groups will negotiate on behalf of Gulf area homeowners to resolve mortgage delinquencies with lenders, and receive fair and reasonable insurance settlements. They also work to prevent construction fraud and ensure fair access to loans and insurance in the rebuilding process.

- **Greater New Orleans Fair Housing Action Center 1-877-445-2100**
- **Gulf Coast Fair Housing Center (Biloxi) 1-228-396-4008**
- **Center for Fair Housing (Mobile) 1-251-479-1532**

### 3. MISSISSIPPI CENTER FOR LEGAL SERVICES -

**1-877- 664-0238 or 1-800- 498-1804**

- **Mississippi Foreclosure Moratorium**

The state of Mississippi has a ban on foreclosures for all hurricane affected homeowners. That means no bank, mortgage company, or other lender is allowed to foreclose on a homeowner's house until October 2007. *Please turn the page over for more information*

Homeowners must file paperwork (affidavit) with the court to be eligible for relief. The court may create a more manageable repayment schedule for homeowners during the moratorium. **Mississippi Center for Legal Services** will assist homeowners through this process. *Some materials are available in Spanish.*

For state moratorium information contact **Mississippi Deputy Attorney General Mike Lanford 1-601-359-3680**

**4. NATIONAL FOUNDATION FOR CREDIT COUNSELING (NFCC)  
1-800-388-2227**

To find a CCCS office in your area check online at:

- 1- **www.NFCC.org**
- 2- click on Take the First Step
- 3- Add your zip code or state

Many **Consumer Credit Counseling Services (CCCS)** in the Gulf region will intercede with lenders to help hurricane affected homeowners prevent foreclosure and obtain a loan modification, at no charge. For example, **CCCS of Mobile** has taken the lead on this issue in the Southwestern part of Alabama. Contact: **CCCS of Mobile at 1-888-880-1416 or [www.cccsmobile.org](http://www.cccsmobile.org)** *Check with your local CCCS for materials in other languages.*

**5. NEIGHBORWORKS AMERICA  
1-888-995-HOPE (4673) or [www.hpfonline.org](http://www.hpfonline.org)**

**Homeownership Preservation Foundation**

This network of local affiliates offers free housing counseling nationwide through its 24 hour a day telephone hotline. An individualized foreclosure prevention plan can be developed through face to face counseling. Rescue loans are available in some states to help homeowners bring mortgages up to date. *Counseling and materials are available in English and Spanish.*