HELP YOU CAN TRUST

If you're burdened by an unaffordable mortgage, in danger of foreclosure, or struggling from the effects of the financial crisis, contact us today to learn more about programs that may help you.

AzMortgageResource.gov

602-542-1797 (Phoenix)

855-256-2834 (Outside Phoenix)

HELP YOU CAN TRUST

Mortgage Assistance Programs *for* Arizonans

AzMortgageResource.gov

602-542-1797 *Phoenix*

855-256-2834 *Outside Phoenix*

With national mortgage settlement funds, the Arizona Attorney General has developed a wide range of programs to help struggling families.

Do you need help finding housing assistance programs?

HUD approved housing counselors are available, throughout the state, to assist you. They can help you determine your eligibility for foreclosure prevention programs, free of charge. Other services available include education and counseling on financial literacy and buying or renting a home.

FIND A HOUSING COUNSELOR I AzMortgageResource.gov/Get-Help-Now/Find-a-Counselor

Do you need help with past due or unaffordable mortgage payments?

The AZ Mortgage Relief Fund offers zero interest, zero payment, forgivable loans to help with:

- Past due payments caused by a hardship that has been resolved
- Past due payments, a principal reduction or second mortgage payoff to make your payment affordable
- A principal reduction to refinance to an affordable payment, if your loan is not delinquent
- An interest rate reset that will make your mortgage unaffordable

FIND OUT IF YOU QUALIFY | 602-258-1659 | nhsphoenix.org

Do you need mortgage-related legal help?

Free legal assistance is available for Arizonans impacted by the foreclosure crisis. You may need legal help if:

- You get papers that say your home will be sold or that your mobile home will be repossessed
- Disputes with the bank or loan servicers are putting your home at risk of foreclosure
- You've tried to refinance your loan or get a loan modification but you were denied
- Your home was foreclosed on through the auction process and the price paid at auction was more than the amount you owed to the lender, which may entitle you to recover money
- Income concerns, such as wage garnishments, consumer debts, loss of employment or unexpected medical issues are affecting your ability to pay your mortgage

FIND OUT IF YOU QUALIFY | 866-637-5341 | AZMortgageResource.gov/LegalServices

Do you need help to relocate because you lost your home or are facing an unaffordable rent increase?

Home Again provides relocation assistance to Arizona families and individuals if you lost your home to foreclosure, are being evicted from a foreclosed home, or are renting and facing a rent increase that is unaffordable. Assistance may include:

- Security deposits
- Utility deposits and arrears
- Moving expenses
- First month's rent
- Rental deposits
- Short term rental assistance

FIND OUT IF YOU QUALIFY
Southern Arizona | 855-622-2801 | ccs-soaz.org
Central & Northern Arizona I 855-250-7700 I CatholicCharitiesaz.org/HomeAgain

Are you a veteran with service-connected disabilities who needs help with accessibility improvements to your home?

Funds are available to help veterans with service-connected disabilities when you cannot afford both your mortgage payment and the cost of accessibility improvements, putting you at risk of foreclosure.

FIND OUT IF YOU QUALIFY
Pima County I 520-326-1217 I habitattucson.org
Maricopa County I 602-372-1528 I hsd.maricopa.gov

Do you need job training to avoid or recover from foreclosure?

Job training and employment services are available for individuals impacted by foreclosure. This program is for:

- Homeowners at risk of foreclosure who could maintain their mortgage payments with new job skills
- Foreclosed homeowners
- Renters evicted due to foreclosure
- Participants in transitional housing programs who are homeless, as a result of foreclosure

FIND OUT IF YOU QUALIFY
Phoenix I 602-223-4333 I awee.org
Pima County I 520-624-2947 I pimaworks.com

Learn more at AZMortgageResource.gov