

# Foreclosure Prevention Resources

## A Guide for Legislative Offices

May 3, 2007

**This guide offers information on resources for families and individuals who may be having difficulty paying their mortgage, have questions about their mortgage, or may be in danger of foreclosure.**



**Mass. Nonprofit Housing Association**



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### **Editors**

Cortina Vann

*Massachusetts Affordable Housing Alliance*

Chris Norris

*Citizens' Housing and Planning Association*

Melissa Quirk

*Citizens' Housing and Planning Association*

## HOMEOWNER ASSISTANCE

### **Massachusetts Housing Consumer Education Centers**

Housing Consumer Education Centers offer answers to a wide range of questions about all types of housing problems. Tenants, landlords, prospective buyers, and homeowners can access information designed to maximize housing stability, strengthen investments, and minimize disputes.

Each of the nine member agencies of the statewide Massachusetts Nonprofit Housing Association acts as the Housing Consumer Education Center for its region. These agencies offer housing assistance, services, and information to any resident of Massachusetts. If you have housing questions, your local Housing Consumer Education Center can help you find the answer.

To locate the nearest Housing Consumer Education Center, call 1-800-224-5124 or visit [www.masshousinginfo.org](http://www.masshousinginfo.org) or consult the following list.

#### **Berkshire Housing Development Corporation**

74 North Street  
Pittsfield, MA 01201-5113  
Phone: (413) 499-1630  
Fax: (413) 445-7633  
Email: [lwright@berkshirehousing.com](mailto:lwright@berkshirehousing.com)  
Website: [www.berkshirehousing.com](http://www.berkshirehousing.com)

#### **Community Teamwork, Inc.**

167 Dutton Street  
Lowell, MA 01852-1803  
Phone: (978) 459-0551  
Toll Free: (800) 698-0551  
Fax: (978) 453-9128  
Email: [jtavano@comteam.org](mailto:jtavano@comteam.org)  
Website: [www.comteam.org](http://www.comteam.org)

#### **Franklin County Housing and Redevelopment Authority**

42 Canal Street  
Turners Falls, MA 01376-1106  
Phone: (413) 863-9781 x150  
Fax: (413) 863-9289  
Email: [jglier@fchra.org](mailto:jglier@fchra.org)  
Website: [www.fchra.org](http://www.fchra.org)

#### **HAP, Inc.**

322 Main Street  
Springfield, MA 01105-2403  
Phone: (413) 233-1600

Toll Free: (800) 332-9667  
Fax: (413) 731-8723  
Email: [hap@haphousing.org](mailto:hap@haphousing.org)  
Website: [www.haphousing.org](http://www.haphousing.org)

#### **Housing Assistance Corporation**

460 West Main Street  
Hyannis, MA 02601-3653  
Phone: (508) 771-5400  
Fax: (508) 775-7434  
Email: [ndavison@haconcapecod.org](mailto:ndavison@haconcapecod.org)  
Website: [www.haconcapecod.org](http://www.haconcapecod.org)

#### **Metropolitan Boston Housing Partnership, Inc.**

125 Lincoln Street  
Boston, MA 02111-2503  
Phone: (617) 425-6700  
Toll Free: (800) 272-0990  
Fax: (617) 437-9311  
Email: [edcenter@mbhp.org](mailto:edcenter@mbhp.org)  
Website: [www.mbhp.org](http://www.mbhp.org)

#### **RCAP Solutions, Inc.**

205 School Street  
Gardner, MA 01440-0159  
Phone: (978) 630-6600  
Fax: (978) 630-2751  
Email: [hcec@rcapsolutions.org](mailto:hcec@rcapsolutions.org)  
Website: [www.rcapsolutions.org](http://www.rcapsolutions.org)

**South Middlesex Opportunity Council, Inc.**

300 Howard Street  
Framingham, MA 01702-8313  
Phone: (508) 620-2675  
Toll Free: (800) 286-6776  
Fax: (508) 620-2612  
Email: ozzyd@smoc.org  
Website: www.smoc.org

**South Shore Housing Development Corporation**

169 Summer Street  
Kingston, MA 02364-1220  
Phone: (781) 422-4200  
Toll Free: (800) 242-0957  
Fax: (781) 585-7483  
Email: bthompson@southshorehousing.org  
Website: www.southshorehousing.org

**HUD Approved Counseling Agencies**

The United States Department of Housing and Urban Development maintains a list of HUD approved counseling agencies. Using the following link, you can access the list of HUD approved counseling agencies in Massachusetts by clicking on “contact a housing counselor.” [www.hud.gov/local/index.cfm?state=ma](http://www.hud.gov/local/index.cfm?state=ma)

**Elders**

Homeowner Options for Massachusetts Elders (HOME) works to protect the equity of low and moderate-income elder homeowners so they can “age in place.” It is the only statewide, in-home counseling service for elder homeowners.

**Homeowner Options for Massachusetts Elders**

150 Grossman Drive, Suite 401  
Braintree, MA 02184  
Phone: (781) 848-5200  
Fax: (781) 848-5222  
Website: www.home-ma.org

**City of Boston<sup>1</sup>**

The city of Boston's foreclosure prevention initiative includes a refinancing consortium, the establishment of a Boston Homeownership Preservation Fund to support foreclosure prevention counseling, and outreach services offered through the city's Boston Home Center.

**City of Boston Home Center**

Department of Neighborhood Development

26 Court Street

Boston, MA 02108-2528

Phone: (617) 635-HOME (4663)

Website: [www.cityofboston.gov](http://www.cityofboston.gov)

**City of Boston Department of Neighborhood Development Foreclosure Prevention Program (Agencies and Lenders)**

*Nonprofit Counseling Agencies*

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<sup>1</sup> Other cities and towns may offer foreclosure prevention assistance. Your local city or town hall can tell you whether assistance is provided and direct you to the appropriate department. The Housing Consumer Education Centers can tell you about resources available in your region.

**Ensuring Stability Through Action in Our Community (ESAC)**

3313 Washington Street, 2<sup>nd</sup> Floor  
Jamaica Plain, MA 02130  
Phone: (617) 524-2555  
Citywide  
English & Spanish

**Homeowner Options of Mass. Elders (HOME)**

150 Grossman Drive, Suite 401  
Braintree, MA 02184  
Toll Free: (800) 583-5337  
Citywide for clients age 50+  
English

**Mattapan Family Service Center**

535 River Street  
Mattapan, MA 02126  
English & Haitian Creole

*1<sup>st</sup> Choice Lenders*

**Bank of America**

Maryruth Ryan  
Phone: (617) 346-0470

**Boston Private Bank & Trust**

Aida Franquiz  
Phone: (617) 912-4449

**Citizens Bank**

Steve Roussel  
Phone: (617) 282-2127

Phone: (617) 298-2045

Mattapan and abutting neighborhoods

**Nuestra Comunidad Development Corp.**

56 Warren Street, Suite 200  
Roxbury, MA 02119  
Phone: (617) 989-0886  
Dorchester, Hyde Park, Jamaica Plain, Mattapan, Roslindale, Roxbury, South Boston, South  
End, & West Roxbury  
English & Spanish

**Urban Edge**

2010 Columbus Avenue  
Roxbury, MA 02119  
Phone: (617) 989-9351  
Dorchester, Jamaica Plain, Mattapan, & Roxbury  
English, Spanish, Portuguese, & Haitian Creole

**Eastern Bank**

Ed Cinella  
Phone: (781) 388-1203

**Mt. Washington**

Joe Nash  
Phone: (617) 268-0379

**Sovereign Bank**

Charles Duerr  
Phone: (617) 541-5221

## GOVERNMENT CONTACTS

If a homeowner believes that they have been misled, suspect fraud or any other deceptive practice, they may call the Attorney General's office to investigate as well as the Division of Banks. The homeowner will need to fill out a complaint form with both agencies.

### **Attorney General**

The Honorable Martha Coakley Attorney General  
One Ashburton Place, 20th Floor  
Boston, MA 02108-1698  
Phone: (617) 727-2200  
TTY: (617) 727-4765  
Email: [ago@ago.state.ma.us](mailto:ago@ago.state.ma.us)  
Website: [www.ago.state.ma.us](http://www.ago.state.ma.us)

### **Division of Banks Consumer Assistance and Public Information Unit**

Complaints or inquiries relative to Massachusetts state-chartered financial institutions or licensees should be directed to the Division's Consumer Assistance Unit. Contact may be made by phone or by e-mail. However, to file a complaint the Division's Consumer Complaint Form must be completed and submitted with the appropriate supporting documents to the Division's Consumer Assistance Unit.

One South Station, 3rd Floor  
Boston, MA 02110-2230  
Phone: (617) 956-1501  
Toll Free: 1-800 495-2265 (within Massachusetts only)  
TTY: (617) 956-1577  
Fax: (617) 956-1599  
Email: [www.mass.gov/dob/complaint.htm](http://www.mass.gov/dob/complaint.htm)  
Website: [www.mass.gov/dob](http://www.mass.gov/dob)

### **U.S. Department of Housing and Urban Development**

The U.S. Department of Housing and Urban Development's National Servicing Center provides foreclosure prevention assistance to homeowners with FHA loans.

#### **National Servicing Center**

301 NW 6<sup>th</sup> Street  
Oklahoma City, OK 73102  
Toll Free: (888) 297-8685  
Email: [hsg-lossmit@hud.gov](mailto:hsg-lossmit@hud.gov)  
Website: [www.hud.gov](http://www.hud.gov)

## LEGAL ASSISTANCE<sup>2</sup>

Boston Bar Association's Lawyer Referral Service	(617) 742-0625
Greater Boston Legal Services	(617) 371-1234
Hale and Dorr Legal Services	(617) 522-3003
Legal Advocacy Resource Center	(617) 371-1234/ (617) 603-1700
Legal Assistance Corp. of Central Massachusetts	(508) 752-3718
Mass. Bar Association's Lawyer Referral Service	(617) 654-0400
Mass. Legal Assistance Corp. <sup>3</sup>	(617) 367-8544
Merrimack Valley North Shore Legal Services	(978) 458-1465
National Consumer Law Center <sup>4</sup>	(617) 542-8010
Neighborhood Legal Services	(800) 747-5056
South Coastal Counties Legal Services	(508) 676-5022
South Middlesex Legal Services	(508) 620-1830
Western MA Legal Services	(413) 781-7814
Volunteer Lawyers Project of the Boston Bar Association	(617) 423-0648

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<sup>2</sup> Some of these entities may have income or other eligibility requirements.

<sup>3</sup> MLAC does not provide direct legal services; however, they should be able to answer questions from legislators and staff and refer you to the most appropriate legal service program based on the situation being addressed.

<sup>4</sup> This organization does not counsel clients, but is a resource for lawyers, legislators, and legislative aides.

## HOUSING INFORMATION, SERVICES AND COUNSELING

This is a list of housing organizations who are members of the coalition supporting *An Act Preserving Homeownership*. (Not every agency provides all services. Please call the agency before making a referral.)

### **ACORN**

1486 Dorchester Ave.  
Dorchester, MA 02122  
Phone: (617) 436-7100  
Fax: (617) 436-4878  
Email: [maacorn@acorn.org](mailto:maacorn@acorn.org)

### **Allston Brighton CDC**

320 Washington Street, 3rd Floor  
Brighton, MA 02135  
Phone: (617) 787-3874  
Fax: (617) 787-0425  
Website: [www.allstonbrightoncdc.org](http://www.allstonbrightoncdc.org)

### **Arlington Community**

#### **Trabajando, Inc.**

599 Canal Street, 5th Floor West  
Lawrence, MA 01840  
Phone: (978) 685-6274  
Fax: (978) 683-6367  
Website: [www.pontutienda.com](http://www.pontutienda.com)

### **Asian CDC**

888 Washington Street  
Boston, MA 02111  
Phone: (617) 482-2380  
Fax: (617) 482-3056  
Website: [www.asiancdc.org](http://www.asiancdc.org)

### **Brockton Interfaith Community**

65 West Elm Street  
Brockton, MA 02301  
Phone: (508) 587-9550  
Email: [brockton\\_interfaith@yahoo.com](mailto:brockton_interfaith@yahoo.com)

### **Citizens' Housing and Planning Association**

18 Tremont Street, Suite 401  
Boston, MA 02108  
Phone/TTY: (617) 742-0820  
Fax: 617-742-3953  
Website: [www.chapa.org](http://www.chapa.org)

### **Chelsea Neighborhood Housing Services**

162 Shawmut Street  
Chelsea, MA 02150  
Phone: (617) 889-1375  
Fax: (617) 884-8406  
Email: [ahouston@chelseanhs.com](mailto:ahouston@chelseanhs.com)

### **Coalition for a Better Acre**

517 Moody Street, 3<sup>rd</sup> Floor  
Lowell, MA 01851  
Phone: (978) 452-7523 x811  
Fax: (978) 452-4923  
Email: [ed.sanchez@cbacre.org](mailto:ed.sanchez@cbacre.org)  
Website: [www.coalitionforabetteracre.org](http://www.coalitionforabetteracre.org)

### **Fair Housing Center of Greater Boston**

59 Temple Place, Suite 1105  
Boston, MA 02111  
Phone: (617) 399-0491  
Website: [www.bostonfairhousing.org](http://www.bostonfairhousing.org)

### **Housing Assistance Corporation**

460 West Main Street  
Hyannis, MA 02601  
Phone: (508) 771-5400  
Fax: (508) 775-7434  
Website: [www.haconcapecod.org](http://www.haconcapecod.org)

**Lawrence Community Works**

60 Island Street, 3<sup>rd</sup> Floor,  
Lawrence, MA 01840  
Phone: (978) 685-3115 x28  
Fax: (978) 683-3946  
Website: [www.lcworks.org](http://www.lcworks.org)

**Lower Cape Cod CDC**

PO Box 1860  
North Eastham, MA 02651  
Phone: (508) 240-7873  
Fax: (508) 240-5085  
Website: [www.lowercape.org](http://www.lowercape.org)

**Massachusetts Association of Community Development Corporations**

89 South Street, 4<sup>th</sup> Floor  
Boston, MA 02111  
Phone: 617-426-0303  
Fax: 617-426-0344  
Website: [www.macdc.org](http://www.macdc.org)

**Mass. Housing Partnership (MHP)**

***Boston Office***

160 Federal Street  
Boston, MA 02110  
Phone: (617) 330-9955  
Fax: (617) 330-1919

***Amherst Office***

462 Main Street  
Amherst, MA 01002  
Phone: (413) 253-7379  
Website: [www.mhp.net](http://www.mhp.net)

**Mass. Affordable Housing Alliance**

197A Centre Street  
Dorchester, MA 02124  
Phone: (617) 822-9100 x300  
Fax: (617) 265-7503  
Website: [www.mahahome.org](http://www.mahahome.org)

**Mass. Community Labor United (Mass. CLU)**

8 Beacon Street, 2<sup>nd</sup> Floor  
Boston, MA 02108  
Phone: (617) 723-2639  
Fax: (617) 723-2480  
Website: [www.massclu.org](http://www.massclu.org)

**Mass. Nonprofit Housing Association**

18 Tremont Street, Suite 401  
Boston, MA 02108  
Phone: 617-367-9798  
Fax: 617-367-9404  
Email: [fitzgerald@mnpha.org](mailto:fitzgerald@mnpha.org)

**National Consumer Law Center**

77 Summer Street, 10<sup>th</sup> Floor  
Boston, MA 02110  
Phone: (617) 542-8010  
Website: [www.nclc.org](http://www.nclc.org)

**Nuestra Comunidad**

56 Warren Street, Suite 200  
Roxbury, MA 02119  
Phone: (617) 427-3599  
Fax: (617) 989-1216  
Website: [www.nuestracdc.org](http://www.nuestracdc.org)

**Organization for a New Equality (ONE)**

410 Boylston Street, 5<sup>th</sup> Floor  
Boston, MA 02116  
Phone: 617 424-6631  
Fax: (617) 424-7693  
Email: [tpotsaid@newequality.org](mailto:tpotsaid@newequality.org)

**Springfield Neighborhood Housing Services**

111 Wilbraham Road  
Springfield, MA 01109  
Phone: (413) 739-4737  
Fax: (413) 739-8070  
Website: [www.springfieldnhs.org](http://www.springfieldnhs.org)

**Urban Edge Housing Corporation**

2010 Columbus Avenue

Roxbury, MA 02119

Phone: (617) 989-9300

Fax: (617) 989-0220

Website: [www.urbanedge.org](http://www.urbanedge.org)

**Valley CDC**

30 Market Street

Northampton, MA 01060

Phone: (413) 586-5855

Fax: (413) 586-7521

Website: [www.valleycdc.com](http://www.valleycdc.com)