

Foreclosure Prevention Resources

Quick Resources

Crisis Housing Solutions
Neighborhood Resource Center Suite C
<http://www.crisishousingsolutions.org/>
(954) 587-0160

The U.S. Department of Housing and
Urban Development
www.hud.gov/florida

The U.S. Department of Housing and
Urban Development FHA Resource
Center 1-800-225-5342

The Federal Making Home Affordable
Program
www.MakingHomeAffordable.gov

Federal Housing Administration
http://portal.hud.gov/portal/page?_pageid=73,1&_dad=portal&_schema=PORTAL

HUD_HOPE for Homeowners
www.hud.gov/hopeforhomeowners/index.cfm

Foreclosure Avoidance Counseling -
Florida
<http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=FL&filterSvc=dfc>

(800) 569-4287 or (800) 877-8339

Broward County Property Appraisers
(954) 357-7542

Florida Department of
Financial Services
(954) 321-2900

Broward County Foreclosure Prevention
Assistance Program
South Region FamilySuccess Center
Tel: (954) 985-1920
Fax: (954) 985-1993
TTY: 800-995-8711 For persons with
hearing and speech impairments

Neighborhood Service Center

4700 S.W. 64th Ave.
Davie, FL 33314



Suite A

Hope Outreach Center
www.hopeoutreachfl.org
(954) 321-0909

Suite B

**Broward County Family Success
Administration**
www.broward.org/family
(954) 797-2054

Suite C

Crisis Housing Solutions
(a division of Adopt a Hurricane
Family Inc.)
www.crisishousingsolutions.org
(954) 587-0160

Suite D

**Town of Davie
Housing and Community
Development Department**
[www.davie-fl.gov/
Pages/DavieFL_HousingCDv/index](http://www.davie-fl.gov/Pages/DavieFL_HousingCDv/index)
(954) 797-1173

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information provided by:
Town of Davie
Housing and Community Development Department

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**Housing and Community
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(954) 797-1173



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Three Types of Foreclosures

Judicial Foreclosure. All states allow this type of foreclosure, and some require it. The lender files suit with the judicial system, and the borrower will receive a note in the mail demanding payment. The borrower then has only 30 days to respond with a payment in order to avoid foreclosure.

Power of Sale. This type of foreclosure, also known as statutory foreclosure, is allowed by many states if the mortgage includes a power of sale clause. After a homeowner has defaulted on mortgage payments, the lender sends out notices demanding payments. Once an established waiting period has passed, the mortgage company rather than local courts or sheriff's office carries out a public auction.

Strict Foreclosure. A small number of states allow this type of foreclosure. In strict foreclosure proceedings, the lender files a lawsuit on homeowner that has defaulted. If the borrower cannot pay the mortgage within a specific timeline ordered by the court, the property goes directly back to the mortgage holder. Generally, strict foreclosures take place only when the debt amount is greater than the value of the property.

Important: Stay in contact with your lender and get assistance as early as possible. All dates are estimated, and vary according to your state and your mortgage company.

“ For most families, a home is a place to live and raise children; it’s a plan for the future, and also a source of pride. The Town of Davie promotes home preservation. Your home is not only a significant financial investment but it’s also an investment in your community.”

Alternatives to Foreclosure

Special Forbearance - Your lender may be able to arrange a repayment plan based on your financial situation and may even provide for a temporary reduction or suspension of your payments.

Mortgage Modification - You may be able to refinance the debt and/or extend the term of your mortgage loan.

Partial Claim - Your lender may be able to work with you to obtain a one-time payment from the FHA-Insurance fund to bring your mortgage current.

Pre-foreclosure sale - This will allow you to avoid foreclosure by selling your property for an amount less than the amount necessary to pay off your mortgage loan.

Deed-in-lieu of foreclosure - As a last resort, you may be able to voluntarily “give back” your property to the lender. This won't save your house, but it is not as damaging to your credit rating as a foreclosure.

10 Tips to Avoid Foreclosure

If you are unable to make your mortgage payment:

1. **Don't ignore the problem.**
2. **Contact your lender as soon as you realize that you have a problem.**
3. **Open and respond to all mail from your lender.**
4. **Know your mortgage rights.**
5. **Understand foreclosure prevention options.**
6. **Contact a HUD-approved housing counselor.**
7. **Prioritize your spending.**
8. **Use your assets.**
9. **Avoid foreclosure prevention companies.** You don't need to pay fees for foreclosure prevention help; use that money to pay the mortgage instead.
10. **Don't lose your house to foreclosure recovery scams.**



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