

Legal Assistance

New Center for Legal Advocacy (508)996-8576
257 Union St., New Bedford

Southeastern MA Legal Assist Corp (508)979-7150
21 South Sixth St., New Bedford

Office of the Attorney General (508)990-9700
105 William St., New Bedford
www.mass.gov

Support Services

Referral assistance for elderly, disabled and low-income city residents.

P.A.C.E. (508)999-9920
166 William St., New Bedford
Housing services, fuel assistance.

Coastline Elderly Services (508)999-6400
1646 Purchase St., New Bedford
Comprehensive services to help the elderly maintain their independence in the community.

Community Care Services Inc. (508)990-0972X10
275 North St., New Bedford
Housing search support, landlord/tenant mediation, advocacy for families at housing court, budgeting, transportation.

Greater New Bedford Career Center (508)990-4000
618 Acushnet Ave. New Bedford
One-Stop Career Center offering counseling, training, education, job search assistance & workshops

Immigrants Assistance Center (508)996-8113
58 Crapo St., New Bedford
Helps immigrants overcome language, cultural, social, and economic barriers and helps to integrate into American culture.



Brochure produced by the
Office of Housing & Community Development
City of New Bedford, MA



FORECLOSURE PREVENTION RESOURCE GUIDE

Available Help for those who
are having difficulties paying
your mortgage



2008

**City of New Bedford
Office of Housing & Community
Development
(508) 979-1500
(508) 979-1661 TTY**

This brochure is also available in Spanish and Portuguese.

There's Help for you...

Whether you are having difficulties paying your mortgage, are in an adjustable rate mortgage, or are concerned that you cannot maintain your home, there is help available for you.

The City of New Bedford's Office of Housing and Community Development has created this brochure to identify some important community resources—to offer the assistance you need right now in New Bedford.

This information was collected in January of 2008; please check with individual agencies and organizations to find out their guidelines and specific opportunities.

Housing Foreclosure Prevention Loan Programs

**City of New Bedford
Office of Housing and Community Development**
608 Pleasant St., 2nd floor
New Bedford, MA 02740
(508) 979-1500
www.newbedford-ma.gov/cd/welcome.html

Fall River/ New Bedford Housing Awareness Partnership- Five local community based banks providing foreclosure prevention financial loan products and counseling. *Participating Agencies include:* New Bedford Office of Housing and Community Development, Fall River Affordable Housing Corporation, MassHousing, Catholic Social Services, Consumer Credit Counseling Services, Bristol Elder Services, BankFive, Bank of Fall River, Citizens Union Savings Bank, Fall River Municipal Credit Union, St. Anne's Credit Union, New Center for Legal Advocacy and Fannie Mae. Additional information is available by contacting (774) 888-6450.

MassHousing "HomeSaver Foreclosure Prevention Program"- HomeSaver is a counseling and loan program that helps borrowers who are unable to repay their mortgage. It is a proactive step that homeowners take before their mortgage becomes unaffordable, and before foreclosure becomes a real possibility. Further information can be obtained on the MassHousing website at www.masshousing.com

"Mortgage Relief Fund"-Citizens Bank, Sovereign Bank, TD Banknorth, Webster Bank and Bank of America have committed \$125 million to create the Mortgage Relief Fund to help eligible homeowners refinance into more conventional fixed-rate loans.

Housing Counseling Services & 24 hour Hotlines

Catholic Social Services
238 Bonney St., New Bedford
Carol Hernandez, Certified HUD Housing Counselor
(508) 674-4681

Consumer Credit Counseling Services (CCCS)
www.moneymanagement.org
888 Purchase St., Suite 319
New Bedford, MA 02740
To Schedule an Appointment with a Credit Advisor call
1(800) 208-2227 X 7191, X 7122, X 7124

HOPE Hotline
NeighborWorks' Center for Foreclosure Solutions,
24 hour a day, 7 day a week toll free hotline
1(888) 995-4673 or (888) 995-HOPE

**U.S. Department of Housing and Urban
Development (HUD) approved counseling agencies**
www.hud.gov
1(800) 569-4287

Massachusetts Foreclosure Assistance Hotline-
Administered by Legal Advocacy and Resource Center
(LARC)
1(800) 342-5297

**Commonwealth of Massachusetts Division of
Banks- www.mass.gov**
For consumers facing imminent foreclosure, can intervene and work with lenders to seek a 30-60 day delay in the foreclosure process, if there are mitigating circumstances.
1(800) 495-BANK
Email: www.mass.gov/dob/complaint.htm
Website: www.mass.gov/dob

