

Home Mortgage Assistance

If you are having difficulty making a home mortgage payment, help is available. There are a variety of organizations and programs that can provide information, counseling, and even financial assistance.

It is important to deal only with reputable organizations and to always beware of foreclosure rescue scams.

[Hope Now](#)

Hope Now is a voluntary alliance among counselors, servicers, investors, and other mortgage market participants to provide borrowers with in-depth debt management, credit counseling, and overall foreclosure counseling. The Homeowners HOPE Hotline – 1-888-995-HOPE – is staffed by HUD-approved credit counselors to guide homeowners.

The service is available 24 hours a day, 7 days a week.

All help is confidential and free.

[2-1-1 Connects Alabama](#)

2-1-1 Connects Alabama provides all people in Alabama with free access to community resources through information and referral. The access includes personal assistance by telephone and online through a variety of searchable databases.

The service is confidential and free and is available simply by calling 2-1-1.

[NeighborWorks America](#)

NeighborWorks America serves foreclosure counseling services nationwide and provides counseling through its participation in the Hope Now Alliance. Its website has an extensive listing of foreclosure resources.

NeighborWorks member organizations serving the Sixth District are Neighborhood Housing Services of Birmingham, Inc. (205-328-4292) and Community Service Programs of West Alabama, Inc. in Tuscaloosa (205-752-5409).

[Making Home Affordable](#)

Making Home Affordable is a federal government program that can help eligible homeowners with loan mitigation and refinancing. Its website has self-assessment tools and a calculator to help homeowners determine if they qualify for assistance.

Borrowers can also connect with free counseling services, locator homeowner events in their communities, and find materials needed for making a call to their servicer.