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For Immediate Release

211 Is the Number to Call for People in Danger of Losing Their Homes through Foreclosure

If you are behind on your mortgage or facing foreclosure on your home, there is a number you should know. It is a number you can call to find free, quick, confidential help from a HUD-certified counselor who will advise you on the best way to avoid losing your home. That number you should call is 2-1-1.

After 18 months of referring people to an out-of-town 800 number to locate a qualified foreclosure counselor, members of the Foreclosure Prevention Task Force have agreed to make United Way 2-1-1 the number to call to find free, quick, expert advice. They say that calling 2-1-1 before it is too late can make the difference between becoming homeless and working with lenders so you and your family can avoid foreclosure and remain in your home.

They stepped up efforts to spread the word today with an informational meeting at Metropolitan Community College-Penn Valley Community College aimed at encouraging city and county leaders, along with faith leaders to direct people who are facing foreclosure now or in the future, to call 2-1-1. United Way 2-1-1 will serve as the entry point for quickly connecting homeowners to knowledgeable, trained foreclosure prevention counselors. The goal is to reach out through trusted sources such as community and religious leaders to let more people know that there is Congressionally-funded counseling available for those who ask.

The Task Force is working to publicize the number now because they expect the problem to become even worse during the next year, as many adjustable rate mortgages are scheduled to reset to higher interest rates or have balloon payments coming due. They encourage people who know there is financial trouble ahead involving their mortgage to act now and talk with a qualified, trained foreclosure specialist, while there is still time to work something out.

United Way of Greater Kansas City President & CEO Brent Stewart says, "Many residents of our community are facing foreclosure. Unfortunately some of them are being lured to foreclosure-rescue scams that take their money, but fail to provide the help they need. We are pleased to provide the use of our easy-to-remember 2-1-1 number as a place homeowners can call to get direct referrals to HUD-certified counselors, who are trained to offer the best assistance and at no cost to the consumer."

Joining in the effort to encourage people who are behind on their mortgages to call 2-1-1 are the Attorneys General from Missouri and Kansas. They are concerned about the number of companies that have surfaced that are trying to take advantage of the situation, charging desperate homeowners for counseling and advise that is available from a coalition of local nonprofit organizations for free. The Attorneys General from both states have charged individuals from at least 10 official-sounding companies with schemes involving mortgage fraud and other investigations are underway. Some of the companies are charging anywhere from \$400 to \$4,000 for these services that are available from local nonprofit organizations for free. In a number of cases, the supposed foreclosure prevention specialists do nothing more than file a few papers, collect their fees and disappear.

That is why the Missouri and Kansas Attorneys General, Federal Reserve Bank, FDIC, United Way of Greater Kansas City and members of the Foreclosure Prevention Task Force are jointly encouraging people who are behind on their mortgage to call 2-1-1. The United Way call specialists are available 24 hours a day, seven days a week. They will conduct a quick, confidential interview and refer callers to one of 40 HUD-certified housing/foreclosure prevention counselors who can answer foreclosure questions and become advocates on behalf of those in danger of losing their homes here in the Greater Kansas City area. The Foreclosure Prevention Task Force was originally formed to ensure people facing foreclosure get the help they need, and it is why they are now encouraging people to call United Way 2-1-1. It is the best way to find a foreclosure prevention counselor who can offer free advice and intervene on a borrower's behalf.

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