

The following organizations can provide useful information, counseling, and assistance if you are facing foreclosure.

Hope Now Alliance

The Hope Now Alliance provides personal, confidential counseling to those who are struggling to keep up with their mortgage payments. This service is free of charge and is available 24 hours a day, 7 days a week by calling 1-888-995-HOPE.

U.S. Department of Housing and Urban Development (HUD)

HUD supports increasing homeownership, community development, and increasing access to affordable housing. It also provides tips to avoid foreclosure and a helpline at 1-800-569-4287 for those in need. Click [here](#) for tips on avoiding foreclosure.

Virginia Legal Aid Society

Virginia Legal Aid Society provides free legal advice to low-income families.