Freddie Mac Borrower Help Centers and Network

Our HUD-certified housing counselors can assist you if you are struggling to make your mortgage payments and help you prepare for successful homeownership.



If you're struggling to make your mortgage payments

If you're behind on your mortgage payments or believe you may fall behind on your payments soon, our housing counselors can help you by:

- Providing holistic financial education counseling, including reviewing your budget and providing debt and credit management services.
- Offering educational resources and tools to help you get back on track.
- Explain, identify and pursue the best option to avoid foreclosure while working closely with your loan servicer (the company listed on your mortgage statement).

If you're planning to buy a home

If homeownership is in your future plans, our housing counselors can help you prepare by:

- Teaching important financial skills such as planning your budget and building your credit.
- Guiding you on the steps to sustainable homeownership through workshops and one-on-one counseling.
- Comparing the affordable features of various mortgage products including products that offer lower down payment options.
- Providing information on down payment and closing cost assistance programs in your area.

Borrower Help Centers

Free phone assistance is available through our national Freddie Mac Borrower Help Network at 877-300-4179 or at one of our Borrower Help Centers listed below.



Midwest

Chicago

Latin United Community
Housing Association (LUCHA)
1152 North Christiana Avenue
Chicago, Illinois 60651
773-489-8484
www.lucha.org

Neighborhood Housing Services of Chicago 1279 North Milwaukee Avenue, 4th Floor Chicago, Illinois 60622 773-329-4111 www.nhschicago.org



Detroit

NID-Housing Counseling Agency 7310 Woodward Avenue, Suite 704 Detroit, Michigan 48202 313-338-3840 https://nidhousing.com/branchoffices/nid-detroit-bhc-help-center







Northeast

New York State

Center for NYC Neighborhoods*
55 Board St 10th Floor
New York, NY 10004
212-566-3050
www.cnycn.org

* Free assistance, either in person or by phone, will be offered by a nonprofit affiliate of the Center for NYC Neighborhoods.
Call the Center and ask for the name of the member organization nearest you.

Washington, DC, Metropolitan Area

HomeFree-USA 6200 Baltimore Avenue Riverdale, Maryland 20737 301-891-8400 www.homefreeusa.org



Southeast

Florida

CNC

1223 SW 4th Street
Miami, Florida 33135

305-642-3484 Ext 184 or Ext 181

www.cnc.org

InCharge Debt Solutions*
5750 Major Boulevard
Suite 300
Orlando, Florida 32819
888-794-6390
www.InCharge.org
*In-person assistance by appointme

*In-person assistance by appointment only. Call to schedule. Urban League of Broward County Community Empowerment Center 560 NW 27th Avenue Fort Lauderdale, Florida 33311 954-584-0777 www.ulbroward.org

Georgia

D&E, A Housing & Economic Empowerment Center, Inc. 2860 East Point Street 2nd Floor East Point, Georgia 30344 770-961-6900 www.depower.org

Mississippi

D&E, A Housing & Economic Empowerment Center, Inc. 416 Marion Avenue McComb, Mississippi 39648 601-600-7001 www.depower.org



Southwest

Phoenix

Chicanos Por La Causa 1402 South Central Avenue Building A Phoenix, Arizona 85003 602-253-0838 www.cplc.org Trellis (formerly Neighborhood Housing Services of Phoenix) 1405 East McDowell Road Suite 100 Phoenix, Arizona 85006 602-258-1659 www.trellisaz.org



West

Las Vegas

Chicanos Por La Causa (CPLC) 555 N. Maryland Pkwy. Las Vegas, NV. 89101 702-207-1614 www.cplc.org

California

Neighborhood Partnership Housing Services (NPHS) 9551 Pittsburgh Avenue Rancho Cucamonga, California 91730 909-988-5979 http://nphsinc.org West Angeles Community
Development Corporation
6028 Crenshaw Boulevard
Los Angeles, California 90043
323-751-3440
www.westangelescdc.org



