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Press Release



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Florida Housing Offers Free Statewide Assistance Program for Homeowners Facing Foreclosure

Range of FREE services offered in all 67 Florida counties

TALLAHASSEE, FL – Florida Housing Finance Corporation (Florida Housing) offers a free, statewide assistance program designed to help homeowners facing foreclosure in the state. The Foreclosure Counseling Program (FCP) provides one-on-one, face-to-face counseling and financial education services to Florida families at risk of losing their homes in Florida. Free services are provided in all 67 Florida counties by approved local housing counseling agencies and to participating homeowners.

Florida had the highest number of completed foreclosures nationally over the last year, according to a September report released by CoreLogic, a leading provider of consumer, financial and analytics to business and government. In the last 12 months, Florida had the most completed foreclosures in the nation with 57,000 in total.

"Foreclosure is still an issue facing thousands of homeowners in every county of our state," said Florida Housing Communications Director Cecka Rose Green. "As a participant in the FCP, homeowners can expect to receive extensive housing and financial counseling services that can help them save their homes and become more financially stable."

In 2013, the Florida Legislature allocated \$10 million from the state's National Mortgage Settlement funds to implement the program. More than 40 agencies statewide are available to assist interested homeowners. For more information about the program, including a list of participating agencies, homeowners can visit www.FloridaHousing.org.

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Foreclosure in Florida

MARKET SUMMARY

The Florida Housing Finance Corporation (FHFC) Foreclosure Counseling Program, funded in 2013, gives at-risk homeowners statewide the education and guidance they need to help prevent foreclosure. Services are provided through trained and approved local housing counseling agencies to ensure homeowners in each of the 67 counties in Florida has an opportunity to receive assistance.

MARKET DEMOGRAPHICS

Florida continues to have a very high number of foreclosure according to a September 2016 report released by CoreLogic, a national research firm specializing in real estate data. The top five (5) metro areas in Florida with the highest foreclosure rates in the second quarter of 2016 are as follows:

METRO AREA	NUMBER OF FORECLOSURES
Miami/Ft. Lauderdale/West Palm	9,603
Tampa/St. Petersburg/Clearwater	6,198
Orlando/Kissimmee/Sanford	3,175
Jacksonville	2,667
Lakeland/Winter Haven	1,439

LIST OF APPROVED COUNSELING AGENCIES IN FLORIDA

There are over 40 agencies statewide participating in the Foreclosure Counseling Program (FCP). Click [here](#) for a complete list.

ABOUT THE FORECLOSURE COUNSELING PROGRAM

For detailed information about the FCP, including program procedures, click [here](#). You may also contact Cecka Rose Green, Communications Director, via e-mail at cecka.rose@floridahousing.org or Taylore Maxey, Communications and Business Continuity Manager at taylore.maxey@floridahousing.org; or you may call them at 850- 488-4197. by phone at 850- 488-4197.

FAQ

Foreclosure Counseling Program Frequently Asked Questions

1. What is Florida Housing Finance Corporation?

Florida Housing Finance Corporation (Florida Housing)—the state’s housing finance agency (HFA)—was created by the state Legislature more than 30 years ago to assist in providing a range of affordable housing opportunities for residents that help make Florida communities great places in which to live, work and do business. Our vision is to be recognized as an outstanding provider of innovative, measurable, data-driven and fiscally sustainable solutions to the affordable housing challenges of our state.

Florida Housing partners with federal, state and local government staffs and elected officials, nonprofits organizations, developers of affordable housing, and other stakeholders to help emphasize the importance of affordable housing for Florida’s communities. For more information, visit www.FloridaHousing.org.

2. What is the Foreclosure Counseling Program (FCP)?

In 2013, the Florida Legislature allocated \$10 million from the state’s National Mortgage Settlement funds to Florida Housing to develop and implement a program to assist Florida homeowners facing foreclosure. The FCP was designed to provide one-on-one, face-to-face counseling and financial education services to individuals and families at risk of losing their homes. Services are offered in all 67 counties by FCP-approved local housing counseling agencies. Participation in the FCP is free of charge to participating homeowners.

3. What are the benefits of FCP?

The FCP offers many benefits, including:

- Providing at-risk homeowners with financial management tools and education to help them better manage their money and understand their finances;
- Assisting at-risk homeowners with credit counseling to help improve their financial stability; and
- Housing counseling services to assist homeowners as they work with their lender to help avoid foreclosure of their homes.

4. Is there a cost for homeowners to participate in the FCP?

There is no cost for homeowners to participate in the FCP. All services are provided free of charge.

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6. What can homeowners expect as participants in the program?

As a participant in the FCP, homeowners can expect to receive extensive housing and financial counseling services that can help them save their home and become more financially stable. In addition, FCP partner agencies provide the following services as part of the program:

- Assistance with developing a budget;
- Assistance with developing a financial action plan;
- Comprehensive financial management education;
- Assistance working with your lender regarding a mortgage loan modification to retain your home, or another alternative housing solution; and
- Credit counseling and assistance to help improve your credit score.

7. How can homeowners find an FCP-approved agency in their area?

A list of FCP-approved agencies participating in the program can be found online by [clicking here](#).

8. What steps can homeowners take to participate in the FCP?

The first step homeowners should take is to contact a local FCP-approved agency in their area to schedule an appointment. For their first appointment, homeowners will need to bring copies of the documents listed below:

- Any correspondence from your lender or the attorney representing the lender;
- Any summons or correspondence from the sheriff or courts regarding a foreclosure;
- Two (2) recent paystubs (covering 30 days of employment);
- Two (2) months of bank statements for all accounts in the homeowner(s) name(s);
- Most recent utility bills;
- Copies of personal tax returns;
- A list of your monthly expenses;
- Hardship letter explaining why you are experiencing difficulties paying your mortgage; and
- Copies of mortgage or Property Appraiser information to show proof of homeownership.

FAQ

9. By enrolling in the FCP is it guaranteed that foreclosure will be stopped for participating homeowners?

The goal of the FCP is to help participating homeowners avoid foreclosure. However, there is no guarantee, as every homeowner(s) situation and/or circumstance is unique. In the instance that a foreclosure is unavoidable, or there is some other resolution that results in the homeowner(s) not being able to stay in the home, the counselor will work with the homeowner(s) to find viable housing alternatives.

10. Is assistance available in multiple languages for homeowners for whom English is not their primary language?

Assistance is available in multiple languages to homeowners enrolled in the FCP.

11. Can homeowners enroll in the FCP online?

No, homeowners must contact an FCP-approved agency that services their county of residence to enroll in the program