

Housing Crisis

Our nation's housing crisis is hitting North Missisippians hard as more and more families are faced with foreclosure of their homes. I am committed to helping solve our housing problem and to ensuring that all of Mississippi's families are able to keep the homes they have worked so hard for. My service on the house Financial Services Committee gives me a unique opportunity to address the housing crisis and provide fiscally responsible solutions. As the 110th Congress progresses please continue to visit this page for updates on how I am working with my colleagues on both sides of the aisle to provide relief to Mississippi homeowners.

The federal government has recently established several websites to provide information and counseling services to those who may be currently facing foreclosure. If you are currently facing foreclosure you may find some of the information below helpful. You may also contact any of my offices if you would like more information.

Helpful Links:

HOPE NOW

If you are facing foreclosure on your home, free financial counseling is available at 1-888-995-HOPE. This 24-hour hotline is provided by the Homeownership Preservation Foundation, a nonprofit organization working with local governments, borrowers and lenders to assist residents faced with foreclosure. You may also want to visit the Hope Now website to find more information about home foreclosures or to find a foreclosure counselor in your area. The Hope network can be found at <http://www.hopenow.com/>.

U.S Department of Housing and Urban Development

A list of local financial counseling agencies approved by the U.S. Department of Housing and Urban Development (HUD) is also available at www.hud.gov or by calling 1-800-569-4287. Remember, if you risk foreclosure on your home, getting help early can mean the difference between keeping and losing your home.

To view a detailed state by state analysis of the foreclosure crisis you can click [here](#).

Ten Tips for Avoiding Foreclosure

Useful information on refinancing (HUD)

[Nine steps to buying a new home \(HUD\)](#)

[HUD-approved housing counselors in Mississippi](#)

[Common questions from first-time home buyers](#)