



**255 Orange Street
Albany, NY 12210
518-434-1730
www.ahphome.org**

Coalition Members:

- Albany Community Land Trust (426-1296)
- Albany County Rural Housing Alliance (235-3920)
- Affordable Housing Partnership Homeownership Center (434-1730)
- Better Neighborhoods Inc. (372-6469)
- Capital District Community Loan Fund (436-8586)
- Community Realty (434-1840)
- Charitable Leadership Foundation
- Consumer Credit Counseling Service (482-2227)
- Empire Justice Center (462-6831)
- Housing Resources of Columbia County (822-0707)
- Legal Aid Society (1-800-462-2922)
- The Legal Project (435-1770)
- TRIP NeighborWorks HomeOwnership Center (690-0020)
- United Tenants of Albany (436-8997)

Preventing Default and Foreclosure

Behind on your mortgage? Facing an unaffordable payment? Having trouble working with your lender? At risk of losing your home? Or know someone who is?

The worst thing to do is nothing!

Free workshops hosted by HomeSave, a coalition of nonprofit legal, housing and community groups, will help you understand the foreclosure process, and prepare you to deal with it. Homeowners will learn about the timeline, expectations, your options, resources available and how to move forward. Become your best advocate. Get educated to protect your home and avoid scams and deeper financial difficulties.

Taught by knowledgeable housing counselors from agencies around the region, no personal information needs to be discussed during the workshop. Foreclosure affects homeowners across all income and education levels. Anyone in need of assistance should attend. Residents from any area can attend any workshop.

Capital District Workshop Schedule

All classes are at 6 pm unless otherwise noted. Call ahead to sign up and for location.

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| Tuesday, January 17 | Affordable Housing Partnership Homeownership Center
Albany. Call 434-1730 to register |
| Tuesday, February 14 | Albany County Rural Housing Alliance, Inc. (ACRHA)
Cohoes. Call 235-3920 to register |
| Tuesday, March 13 | TRIP NeighborWorks Homeownership Center, Troy
Call 690-0020 to register |
| Tuesday, April 10 | Better Neighborhoods Inc., Schenectady
Call 372-6469 to register |
| TBA | Housing Resources of Columbia Co., Hudson
Call 822-0707 to register |

For more information about preventing foreclosure, watch the video at www.nysdhcr.gov/Programs/ForeclosurePrevention/CounselListing.htm