



CITY OF JACKSONVILLE **FORECLOSURE INTERVENTION PROGRAM**

OUR PURPOSE

The Foreclosure Intervention Program is for local homeowners who are behind on their mortgage and are trying to prevent foreclosure. This program helps City of Jacksonville residents stay in their homes by providing:

- **MORTGAGE COUNSELING SERVICES**
- **DIRECT MORTGAGE ASSISTANCE**
- **BUDGET AND FINANCIAL LITERACY**
- **LOAN MODIFICATION AND REFINANCE COUNSELING**



**NEIGHBORHOODS
PROPERTY ADMINISTRATION**
214 N. HOGAN STREET, 7TH FLOOR
JACKSONVILLE, FL 32202
(904) 255-8283



**FOR MORE INFORMATION VISIT
COJ.NET/NPA**

KEEPING FAMILIES IN THEIR HOMES



Upon intake from an approved foreclosure intervention provider, eligible applicants receive assistance with budgeting, credit and financial literacy. Foreclosure intervention providers determine eligibility for mortgage assistance or modification. Eligible applicants can receive up to \$8,500 to bring their mortgage current, complete a mortgage modification, and/or to refinance their existing “adjustable rate” mortgage to a fixed-rate mortgage. City funds are a deferred payment loan secured to the property for a period of five (5) years. Funds are available on a first-come, first-serve basis.

ELIGIBILITY REQUIREMENTS

- Earn below 140% of Area Median Income.
- Must demonstrate/document hardship causing nonpayment of mortgage.
 - *Examples of hardship include loss of employment, death in family, disability (medical, temporary or permanent) that reduces income or recent divorce or separation that reduces income.*
- Must own the home, which must be your primary residence.

PROGRAM INCOME LIMITS

| Household Size | 140% of Area Median Income |
|------------------------|----------------------------|
| 1 Person | \$63,140 |
| 2 Persons | \$72,240 |
| 3 Persons | \$81,200 |
| 4 Persons | \$90,160 |
| 5 Persons | \$97,440 |
| 6 Persons | \$104,720 |
| 7 Persons | \$111,860 |
| 8 Persons | \$119,140 |



SERVICE PROVIDERS

Family Foundations

40 East Adams St. Suite 320
Jacksonville, FL 32202
(904) 396-8141

Jacksonville Area Legal Aid, Inc.

126 West Adams Street
Jacksonville, Florida 32202
(904) 356-8371

Jacksonville Urban League

903 W. Union Street
Jacksonville, Fl. 32204
(904) 723-4028

Services provided through foreclosure intervention providers are approved and funded through the City of Jacksonville's Neighborhoods Department.