

Center for Law and Social Policy  
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December 3, 2008

## Strategies to Help Struggling Homeowners and Address Predatory Lending

- Hotline: Each water bill in **Baltimore** includes a message directing financially distressed homeowners to call 311 for help preventing foreclosure.
- Counseling and coordinated assistance: **New Haven** The Real Options, Overcoming Foreclosure (ROOF) Project is here to help. Growing out of Mayor John DeStefano's mortgage foreclosure task force <http://www.theroofproject.org/>
- Moratorium: In April 2007, **Massachusetts** adopted a foreclosure moratorium policy to assist borrowers to avoid foreclosure with a 30-60 day freeze on action by the lender or loan servicer
- New state policy: according to the Center for Responsible Lending, 23 states have anti-predatory lending laws stronger than the federal law (HOEPA of 1994), and the strongest state law is in New Mexico