James City County does not currently provide foreclosure prevention counseling services however we can refer you to an organization in your area providing this service. There should never be a fee charged for these services.

Below are HUD approved housing counseling agencies in your area.

Richmond

Housing Opportunities Made Equal of Virginia, Inc.

700 East Franklin Street, Suite 3A Richmond, VA 23219 804-354-0641 804-354-0690 (fax) Iponder@phonehome.org www.phonehome.org

ClearPoint Financial Services

8000 Franklin Farms Dr. Richmond, VA 23255 877-877-1995 804-236-3816 (fax)

Hampton Roads

CCCS of Hampton

2021 Cunningham Drive
Suite 400
Hampton, VA 23666
757-826-2227
757-838-8021 (fax)
Monikacccs@aol.com
www.debtfreeonline.com

ClearPoint Financial Services – multiple locations

1055 West Mercury Blvd, Suite 5
Hampton, VA 23666
877-877-1995
866-625-0129
Customerservice2@clearpointfs.org
www.clearpointcreditcounselingsolutions.org

Child & Family Services of Eastern Virginia, Inc. D/B/A The Up Center

222 West 19th Street
Norfolk, VA 23517
757-622-7017
757-640-8402 (fax)
Frank.trice@theupcenter.org
www.theupcenter.org

Catholic Charities of Eastern Virginia – multiple locations

5361-A Virginia Beach Blvd. Virginia Beach, VA 23462 757-484-0703 757-484-1096 (fax) Igallagher@cceva.org www.cceva.org

Bay Family Housing, Division of Bay Aging

14833 George Washington Memorial Hwy. Saluda, VA 23149 804-758-1260 ext 106 804-758-1265 (fax) cpaige@bayaging.org www.bayaging.org

I am also including additional resources you may find helpful. Please be careful and avoid organizations that are charging for counseling services.

Making Home Affordable www.makinghomeaffordable.gov/contact_servicer.html

www.virginiaforeclosureprevention.com/tips.asp

www.loanscamalert.org