



Department of Commerce
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Foreclosure Fairness Program

Providing homeowner foreclosure assistance by offering free housing counseling, free civil legal aid, and mediation



The Foreclosure Fairness Program helps homeowners and lenders explore possible alternatives to foreclosure and reach a resolution whenever possible.

What is foreclosure mediation?

Foreclosure mediation is a process where a neutral third party (the mediator) helps the homeowner and lender reach a fair, voluntary, and negotiated agreement when possible.

Who is eligible for the program?

Homeowners may be eligible for mediation if they received a Notice of Default from their lender and lived in the home when the foreclosure process started. Some lenders are exempt from foreclosure mediation.

How does a homeowner request mediation?

Homeowners cannot self-refer to the mediation program. They can **ONLY** be referred by a housing counselor or an attorney. Any homeowner can contact a **FREE** housing counselor by calling Washington State's homeownership information hotline at **1-877-894-HOME (4663)**. Low- to moderate-income homeowners may also be eligible for help from the statewide civil legal aid hotline: 1-800-606-4819.

What is the cost to participate in the program?

Housing counseling is **FREE**. If referred to mediation, the cost to the homeowner is \$200. The lender will also pay \$200. The fee must be paid to the mediator prior to mediation. If more than one session is needed, additional costs may apply.

Fast Facts

- Call **1-877-894-HOME (4663)** to access **FREE** housing counseling at any time.
- The toll-free number for the statewide civil legal aid hotline is 1-800-606-4819 (for low- and moderate-income homeowners).
- Information on the program, foreclosure prevention, foreclosure alternatives, and how to avoid becoming a victim of foreclosure rescue scams is available at www.homeownership.wa.gov and www.commerce.wa.gov/foreclosures.
- All program funding is provided by a \$250 fee paid by lenders for every Notice of Default they issue to homeowners in Washington State (some lenders are exempt from this fee).

Contact Information:

FREE Counseling: **1-877-894-HOME**
www.homeownership.wa.gov
www.commerce.wa.gov/foreclosures

