

COUNTY OF HUDSON



OFFICE OF THE COUNTY EXECUTIVE

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THOMAS A. DE GISE
COUNTY EXECUTIVE

Dear Hudson County Resident,

Due to recent court filings, the County has become aware that foreclosure proceedings have been filed against you. The County of Hudson has an interest in making sure that our residents are able to stay in their homes. We are working hard to support our communities through increasing the opportunities available to individuals and families who have made Hudson County their home.

We are writing to make you aware that there are several options that may be available to you towards saving your home and that you have rights, as either a homeowner or a tenant. There are several programs available that may allow you to remain in your home and renegotiate your mortgage to a more affordable cost. Additionally, if you are unable to stay in your home there are several resources available through Hudson County that can help you locate affordable housing.

Included in the attached brochure, you will find support to guide you in your next steps, information regarding the options that may be available to you no matter the situation, and some general tips and information about foreclosures. Generally, your best approach is to familiarize yourself with your rights and remain in contact with your mortgage company. You should remain in your home during the foreclosure process (which can last several years) and respond to all official communication from your mortgage lender.

We highly recommend that you reach out to a HUD-certified housing counselor, whose services are always free, so that they can talk to you about your options and review your situation on a more individual basis. HUD-certified help is available in more than 170 different languages.

Sincerely,

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Tom DeGise

Hudson County Executive

*Beware of potential scams, as many fraudulent schemes target those who are facing foreclosure.