FORECLOSURE RESCUE SCAM WARNINGS
OFFICIAL GOVERNMENT RESOURCES

Federal, Pennsylvania & Allegheny County Sources

Updated Fall 2026

This guide links directly to official federal, state, and Allegheny County government sources on mortgage assistance and foreclosure rescue scams. It is provided for information only and is not legal advice. If you suspect a scam, or a homeowner has already been served with a foreclosure complaint, encourage them to contact a HUD-approved housing counselor and, if needed, a legal aid attorney right away. Program details, phone numbers, and web addresses should be verified directly with each agency, as they can change.

FEDERAL RESOURCES

National agencies that publish scam warning signs and offer free help — a legitimate mortgage assistance relief provider must tell you in writing that it is not affiliated with the government.

Consumer Financial Protection Bureau (CFPB) — How to Spot and Avoid Foreclosure Relief Scams

consumerfinance.gov/consumer-tools/mortgages/how-to-spot-and-avoid-foreclosure-relief-scams
Complaints: 1-855-411-2372
Lists the core warning signs: being told to stop paying your mortgage, up-front fees, being asked to pay someone other than your lender, pressure to sign over your title ("rent to buy"), and being pushed to sign paperwork you don't understand.

Federal Trade Commission (FTC) — Mortgage Relief Scams

consumer.ftc.gov/articles/mortgage-relief-scams
Explains common scam pitches and directs homeowners to contact their servicer first, then a HUD-approved counselor.

HUD-Approved Housing Counselor Search

hud.gov/findacounselor
Referral line: 1-800-569-4287
Free, HUD-certified counseling to find any approved housing counseling agency nationwide.

Homeowner's HOPE Hotline

Phone: 1-888-995-HOPE (4673) — free, 24/7
Live housing counseling support any time, day or night, in English and Spanish.

FinCEN — Foreclosure Rescue Scams & Loan Modification Fraud

fincen.gov/foreclosure-rescue-scams-loan-modification-fraud
U.S. Treasury bureau's list of red flags used to train financial institutions, including up-front fees, aggressive sales tactics, and false claims of government affiliation.

HelpWithMyBank.gov (Office of the Comptroller of the Currency)

helpwithmybank.gov — search "foreclosure rescue scams"

Plain-language answers on recognizing mortgage and foreclosure rescue scams from a national bank regulator.

PENNSYLVANIA (STATE) RESOURCES

State-level consumer protection and free or low-cost mortgage counseling for PA homeowners.

PA Office of Attorney General — Bureau of Consumer Protection

attorneygeneral.gov/submit-a-complaint/scams

Complaint line: 1-800-441-2555

Accepts scam complaints and publishes consumer alerts, including warnings on deed and title fraud, which often overlaps with foreclosure rescue schemes.

Pennsylvania Housing Finance Agency (PHFA) — Homeowner & Foreclosure Help

phfa.org/counseling/homeowners.aspx

Phone: 1-855-U-Are-Home (827-3466)

Free housing counseling for PA residents facing mortgage delinquency or foreclosure, and information on the HEMAP emergency loan program.

ALLEGHENY COUNTY (LOCAL) RESOURCES

For homeowners already served with a mortgage foreclosure complaint in Allegheny County — time limits to respond are short.

Allegheny County "Save Your Home" Hotline

Phone: 1-866-298-8020

Starts the county's Mortgage Foreclosure Program, connecting homeowners to HUD-approved housing counselors and a court conciliation conference that can pause a pending foreclosure.

Allegheny County Sheriff's Office — Foreclosure Assistance

sheriffalleghenycounty.com/foreclosure-assistance

Runs a Mortgage Assistance Program and lists housing counseling agencies that may help at little or no cost.

Allegheny County Mortgage Foreclosure Hotline

Phone: 412-350-4704 — Mon–Fri, 9–11 a.m. and 1–3 p.m.

Case-specific information for homeowners whose property is listed for Sheriff Sale.

Compiled from publicly available government sources, Fall 2026. Verify current phone numbers, web addresses, and program status directly with each agency before sharing with a homeowner.