HUD: Approved Housing Counseling
OFFICE OF
HUD: 800-569-4287

Every year more than a million households
approach housing counseling agencies to
make informed housing decisions. HUD
reserves the right to refuse or rescind approval of a counseling agency based on criteria established by HUD.

HUD-APPROVED
HOUSING COUNSELING

Resource
Your Trusted
Housing Counseling
HUD-APPROVED

Housing Counseling: A powerful weapon in this battle of the homebuyers. HUD-approved counselors are
able to obtain a mortgage remedy for more than two thirds of those who seek counseling.

Did you know?
BE PREPARED, NOT SCARED

GET THE ANSWERS YOU NEED
- Understand the foreclosure process
- Assess your personal and financial picture
- Define your goals
- No-cost, confidential sessions, in person or by phone

You worked hard to save and budget to own a home. But financial hardships can happen to anyone, you’ve fallen behind, and your lender has decided to foreclose. Your first step should be to contact a HUD-approved housing counseling agency. The earlier you see a housing counselor, the broader the range of options available to you.

KNOW YOUR OPTIONS

ALL IS NOT LOST
- Your lender may want to work with you
- Communication is key!
- Evaluate your loan, payment and delinquency status
- Develop a home retention or exit strategy

Foreclosure is a process most lenders would like to avoid. Your housing counselor will open up the lines of communication, and may be able to request additional time to review your situation and negotiate a resolution. Depending on your situation, you may be able to retain your home, or reach an alternative solution that may preserve your future credit standing.

HOW WE CAN HELP

A PLAN FOR THE PROCESS
- Create a realistic household budget
- Understand and explore your options
- Preparation/submission of requested financial documents
- Communicating/negotiating with your lender

You’ll understand your options, how to navigate the foreclosure process, mitigate your losses, and avoid scammers. You’ll learn about other state, local and government programs available to you. It’s a challenging time, but your housing counselor can be there for you all the way.

HOUSING COUNSELORS COAST TO COAST

Thousands of HUD-approved agencies nationwide!

The road to home is a journey, but you don’t have to walk alone. To find a HUD-approved housing counselling agency near you, visit hud.gov/housingcounseling or call 1-800-569-4287. We’re here to help get you home!