



DID YOU KNOW?

More than half of those counseled purchase a **home within 1 year.**

- HUD Office of Policy Development and Research

HUD-APPROVED HOUSING COUNSELING IS YOUR TRUSTED RESOURCE.

Empowering consumers to make informed housing decisions. HUD-approved housing counseling helps more than a million households every year.



The approval of a housing counseling agency does not create or imply a warranty or endorsement by HUD of the approved agency or its employees to a prospective client or to any other organization or individual. Approval means only that the agency has met the qualifications and conditions prescribed by HUD.



FIRST-TIME HOMEBUYERS HOUSING COUNSELING & YOU



OFFICE OF
HOUSING COUNSELING
hud.gov/housingcounseling
1-800-569-4287

HOME STARTS HERE

LET'S TALK ABOUT

- How much home you can afford
- How much down payment you'll need
- The mortgage process
- Budgeting for your mortgage payment
- What to expect at closing
- And much more!

Buying your first home is exciting, but can also be overwhelming. It doesn't have to be. We're here to help you make your dream a reality. Read on to learn why planning your homebuying process with your local HUD-approved housing counseling agency is the right move.

WE'LL GET YOU THERE

WHO'S ELIGIBLE FOR HOUSING COUNSELING

- First-time homebuyers
- Existing homeowners
- Renters
- Everyone!

The first step to your new home starts with a trip to your local HUD-approved housing counseling agency. Once you determine that home ownership is the right choice for you, your housing counselor will discuss the next steps, such as finding the right home for you, choosing a lender, types of mortgages, and so much more.

HOW WE CAN HELP

WHY HUD-APPROVED HOUSING COUNSELING IS FOR YOU

- We're nationwide!
- Free or low-cost advice
- Experienced, impartial, housing counseling professionals
- Work together to find the right home for you
- Get budgeting tips, protect credit, prevent foreclosure and more!

Knowledge is power. Working with your HUD-approved housing counseling agency empowers you to make buying your first home a positive experience. You'll have what it takes to make the right choices in buying, and in being a responsible homeowner.

HOUSING COUNSELORS COAST TO COAST



The road to home is a journey, but you don't have to walk alone. To learn more about the homebuying process or to find a HUD-approved housing counseling agency, visit hud.gov/housingcounseling or call 1-800-569-4287. We're here to help get you home!