



SAVES YOU MONEY



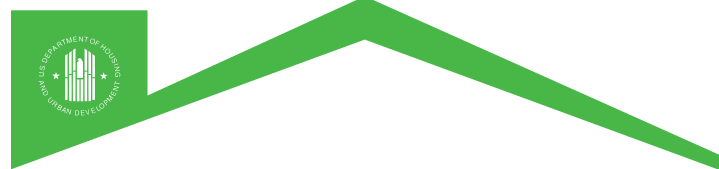
200,000 households per year have improved their financial capacity.

HUD-APPROVED HOUSING COUNSELING IS A 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.



HOUSING COUNSELING SMART MOVE!



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

HOUSING COUNSELING IS FOR EVERYONE

ANY AGE, ANY INCOME

- First-time homebuyers
- Homeowners
- Homeowners at risk of foreclosure
- Reverse mortgages
- Renters
- Homeless

Wherever you are in the housing process, you're faced with important decisions and have so many questions. Wouldn't it be great to have a trusted, unbiased professional to turn to for the knowledge and the guidance that empowers you to make the right moves for you – every step of the way? You do! Your housing counselor is your personal housing advisor, with your best interests at heart.

ANSWERS, INFORMATION, AWARENESS

KNOW IT ALL

- Homebuying – the whole story
- The real deal on renting
- Is a reverse mortgage right for you?
- Dealing with default
- Preventing foreclosure
- Maximizing your financial picture

Buying a home? Make informed choices every step of the way. Already own? Protect your investment. Is a reverse mortgage the right option for you? Dealing with default or foreclosure? You may have options. Renting? Know your rights, and the ins and outs of leases. Get all the info you'll need.

KNOWLEDGE IS POWER

AT YOUR HOUSING COUNSELING AGENCY

- One-on-one counseling
- Classes, workshops, informational videos
- Resources and referrals
- Free or low cost to you

Housing counselors are experienced, trained professionals with the answers you need for your housing decisions. Your housing counselor will work with you one-on-one to provide guidance to make the right choices based on your situation and your needs. What's more, the many services of your HUD-approved housing counseling agency are free or low-cost.

HOUSING COUNSELORS COAST TO COAST



The road to home is a journey, but you don't have to walk alone. Wherever you are on your path, the answers you need are a click or a call away. To learn more about HUD housing counseling 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!