

Working With A Housing Counselor

A HUD-approved housing counseling agency can help you make the right financial decision, and avoid an expensive mistake!



[Find a Counselor on HUD.gov](https://www.hud.gov)

If you face a major financial decision, you need advice you can trust. A HUD-approved housing counseling agency can provide the trustworthy guidance you need to make the right decision.

A housing counselor can help you:

- Decide if it's smarter to buy or rent your home — and how much you can afford.
- Avoid foreclosure if you're behind on your mortgage payments.
- Prevent homelessness if you're at risk of losing your home.
- Understand and determine if a reverse mortgage is right for you.
- Recognize and avoid scam artists.
- Get your finances under control with a budget plan.
- Manage your credit.

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What does housing counseling cost?

- If the counseling is to help you avoid foreclosure or homelessness, the service is free.
- For all other types of counseling, there may be a reasonable fee; however fees may be waived for clients who are unable to pay.

Get started now with a housing counselor

- Find a housing counselor near you with HUD's easy-to-use [search tool](#).
- Choose a counselor from the options provided, and visit the counselor's website for instructions on how to contact them, and how to prepare for your counseling session.
- Read the instructions on the counselor's website carefully — there may be documents you need to gather and forms to fill out before your session can be scheduled.

What to bring when you meet with a housing counselor

You'll need to bring the following items when you meet with any type of housing counselor:

- Your driver's license.
- Your last three years' federal tax returns.
- 60 days worth of pay stubs and proof of other income (self-employment, child support, etc.).
- Bank statements for the last three months.
- Documentation of your monthly expenses.
- Documentation of any paid judgments or collections.

Also, bring the following if you need foreclosure prevention counseling:

- Documentation of all communications from your mortgage servicer.
- Copy of a recent mortgage statement.
- Copy of closing documents (HUD-1 Settlement Statement, Deed of Trust, Deed of Trust Note).
- Explanation of your inability to make mortgage payments.

What type of housing counselor do you need?

- **Pre-purchase** counselors can help you determine if you are really ready to buy a home, and how much you can afford, by reviewing your budget, spending, savings and credit.
- **Post-purchase and reverse mortgage** counselors are helpful if you've already bought a home and need to update your spending and savings plan, go over closing documents, manage credit or avoid foreclosure. They also help seniors understand the requirements of reverse mortgages.

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- **Foreclosure and loss mitigation** counselors can advise you if your mortgage payment has become unaffordable. They will explain programs and options that may be available, and can serve as a mediator between you and your lender.
- **Rental housing** counselors can help you prepare for successful renting by advising you on the application process, security deposits, rental assistance, moving expenses, and your finances.
- **Homeless services** counselors assist people in finding the transitional housing they need to move toward a permanent place to live.
- **Financial and credit** counselors will assess your current situation including credit, spending and savings, and help you set realistic financial goals.

You can search on HUD's website for a housing counselor with overall knowledge of housing and financial issues, or you can search for a counselor who has a specific area of expertise. Use the links below to search for a housing counselor that meets your needs:

- **Overall Housing & Financial Counselors**
- **Foreclosure Prevention**
- **Reverse Mortgage Counselors** — also known as HECM, or Home Equity Conversion Mortgage