



DID YOU KNOW?

Housing Counseling can help consumers raise their credit score, reduce their debt, and avoid late mortgage payments.*

HUD-APPROVED HOUSING COUNSELORS ARE YOUR TRUSTED RESOURCE.

Guiding you to wise housing decisions, step by step, in your homebuying journey. HUD-approved housing counseling supports nearly a million households annually.

*Federal Reserve Bank of Philadelphia (2014)



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 ON THE MONEY



Office of Housing Counseling

hud.gov/housingcounseling
1-800-569-4287



MAKING CENTS OF THIS

ASK YOUR HOUSING COUNSELOR ABOUT:

- Understanding fees and costs during the homebuying journey
- Calculating monthly homeownership costs
- How your credit impacts your buying ability
- Selecting the right mortgage to fit your budget
- Determining your required down payment

Housing counseling can help you manage your finances better and reduce your debt burden. Consider reaching out to a housing counselor to guide you toward a more financially secure future.

Dreaming of owning your slice of the American Dream? Before diving in, it's crucial to ensure you can afford it. Budgeting may feel overwhelming but we've got you covered! Let our HUD-approved housing counseling agency pave your personalized financial roadmap to success. Keep reading to discover how you can maximize your purchasing power.

MONEY MATTERS

EXPLORE ALL THE COSTS:

- Distinguish between “needs” and “wants”
- Consider location and home type
- Lenders may require cash reserves
- Budget for homeowners insurance

Before you start planning those home improvements, take a moment to consider your financial priorities. How much should you set aside for a down payment? Are you ready for potential household repairs, inspections, and closing costs? Thankfully, there's a smart solution to tackle these budgeting worries. Just schedule an appointment with your HUD-approved housing counseling agency.

HOW WE CAN HELP

LET'S TALK ABOUT:

- Balancing current and future expenses
- Planning for repairs, emergencies, and life changes
- Reducing your debt burden
- Understanding loan terms and conditions
- Evaluating your debt-to-income ratio and more!

Your journey begins with a visit to your local HUD-approved housing counseling agency. Gain indispensable insights into the lending process, unexpected homeownership expenses, crafting and executing your budget, and ensuring timely mortgage payments. The tools for responsible homeownership are just a click or call away!

HOMEOWNERSHIP SUPPORT NEAR YOU

From coast to coast, there are thousands of HUD-approved agencies ready to support you! The path to owning your home may seem daunting, but you don't have to navigate it alone. To discover more about credit or locate a HUD-approved housing counseling agency, head to hud.gov/housingcounseling or give us a call at 1-800-569-4287. Let's work together to make your dream of owning a home a reality!

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