



YOUR PATH TO HOME OWNERSHIP BEGINS

Unlock the Door to Your Dream Home with Housing Counselors

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.



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



HOMEOWNERSHIP BEGINS HERE

LET'S DISCUSS:

- Determining your affordable home price
- Understanding the required down payment
- Navigating the mortgage process
- Budgeting for your mortgage payments
- What to anticipate during the closing process
- And much more!

Purchasing your first home is an exhilarating journey, but it can also be daunting. Don't worry! We're here to transform your dream into a reality. Read on to learn why partnering with your local HUD-approved housing counseling agency to plan your home purchase journey is the wisest decision.

WE'RE HERE TO GUIDE YOU

WHO CAN BENEFIT FROM HOUSING COUNSELING

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

Starting your path to homeownership begins by visiting your local HUD-approved housing counseling agency. Once you've determined that owning a home is the right choice for you, your housing counselor will guide you through the next steps. This involves searching for your ideal home, choosing a lender, exploring various mortgage options, and much more.

HOW CAN WE HELP?

WHY CHOOSE HUD-APPROVED HOUSING COUNSELING?

- We're available nationwide!
- Access to free or low-cost advice
- Guidance from experienced and unbiased housing counseling professionals
- Collaborate to find your ideal home
- Receive invaluable budgeting tips, safeguard your credit, prevent foreclosure, and more!

Knowledge is power. Partnering with your HUD-approved housing counseling agency equips you with the confidence to navigate the journey of buying your first home smoothly. With the right information, you'll make informed decisions not only in purchasing but also in becoming a responsible homeowner.

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, visit 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!

