



# **Behind on your mortgage payments? Help is available.**

**FREE** assistance from HUD-approved housing counseling agencies is available to you.

**Housing Counselors** at non-profit or government agencies approved by the U.S. Department of Housing and Urban Development (HUD) are trained to help homeowners who are having problems making their mortgage payments. Counselors can help you find the best option for your situation.

**HUD-approved Housing Counselors will:**

- Work with you in-person or over the phone.
- Advise you and advocate for you.
- Help communicate with your lender.
- Recommend financial tools to help you solve current problems and avoid future ones.
- Connect you with local resources that may provide you with additional assistance.

**This Help is Free.** HUD-approved housing counseling agencies cannot charge to help you explore your options if you are having trouble paying your mortgage loan.

- Watch out for companies that charge a fee for these services. It may be a scam.
- Check [www.hud.gov/findacounselor](http://www.hud.gov/findacounselor) to confirm the counseling agency is HUD-approved.





- **HOW TO FIND A HOUSING COUNSELOR TODAY:**

- Online. Search for a housing counseling agency near you at:  
[www.hud.gov/findacounselor](http://www.hud.gov/findacounselor) or  
<http://www.consumerfinance.gov/find-a-housing-counselor/>
- By Phone. Call HUD's Housing Counseling Locator Service at **(800) 569-4287**.
  - o Persons with hearing or speech impairments may access this number via

