



# finding a HOUSING COUNSELOR



When you need advice or assistance, a housing counselor is a great resource for valuable information on housing options. A nationwide network of housing counseling agencies has been helping consumers across America for more than 50 years by providing the answers they need to make informed housing decisions.

## HOUSING COUNSELORS CAN HELP YOU:

- manage your credit
- create a budgeting plan to get your finances in order
- decide if you should own or rent, and how much you can afford
- find pre-purchase counseling
- understand the responsibilities of homeownership
- defend yourself against scam artists
- avoid foreclosure if you are behind on mortgage payments

Housing counseling is often free for people in need of preventing foreclosure or homelessness. You can find a housing counselor near you through the U.S. Department of Housing and Urban Development (HUD) at the link below. Just enter your zip code or state to get started. You can also specify your preferred language, and whether you prefer an individual, group, phone, video, or in-person meeting.

➔ <https://hud4.my.site.com/housingcounseling/s/>

## FOR MORE INFORMATION:

Visit [ahfa.com/homebuyers/homebuyer-resources](https://ahfa.com/homebuyers/homebuyer-resources) to view more homebuyer resources on our website. Or use the QR code on the right for homebuyer resources, checklists, wish lists, a mortgage calculator, how to choose a lender or real estate agent, and more.



**ALABAMA HOUSING  
FINANCE AUTHORITY**  
*Come on home, Alabama.*

**MAKING  
homeownership  
AFFORDABLE**

SCAN HERE TO LEARN MORE OR VISIT AHFA.COM