



## DID YOU KNOW?

There are so many ways to protect your home investment, enhance household safety, and build a foundation for the future. All you need to do is ask.

## HUD-APPROVED HOUSING COUNSELING IS YOUR TRUSTED RESOURCE.

Empowering consumers to make informed housing decisions. HUD-approved housing counseling helps more than a million households every year.



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.



# HOMEOWNERS KEYS TO SUCCESSFUL OWNERSHIP



OFFICE OF  
HOUSING COUNSELING  
[hud.gov/housingcounseling](http://hud.gov/housingcounseling)  
1-800-569-4287

## A FIRM FOUNDATION

### CONSIDER THIS

- Ongoing budgeting, financial management
- Maintaining your home and household systems
- Preparing for future maintenance and repairs
- Do-it-yourself classes and workshops
- What to do if you're having trouble making your mortgage payments

It takes a lot of know-how to protect what is probably your biggest investment. No matter how long you've owned a home, there will always be something you need to know, something you'd like to learn, or a problem looking for a solution. The answers are as close as your HUD-approved housing counseling agency.

## PEACE OF MIND

### ASK YOUR HOUSING COUNSELOR ABOUT

- Household safety
- Energy efficiency
- Understanding and comparing home insurance coverage
- Creating an emergency preparedness plan

Housing counseling is the door to discoveries that help you protect more than just your investment. Get important tips on reducing the risk of accidents in your home. Make sure your family knows what to do in the event of an emergency or natural disaster. Find out if you're maximizing your energy efficiency. You'll pick up plenty of powerful ways to protect your home and family.

## HOW WE CAN HELP

### LET'S TALK ABOUT

- Planning for future home improvements
- Refinancing or home equity loans
- Reverse mortgages
- Selling a home

Homeownership is filled with changes. There's that remodeling you've always had in mind, or a need to turn some of that equity you've earned into cash. Maybe it's time to move up or downsize. If you're over 62, you may want to know more about reverse mortgages. Your housing counselor can give you valuable insights on whatever is on your horizon.

## HOUSING COUNSELORS COAST TO COAST



The road to home is a journey, but you don't have to walk alone. To learn more about how homeowners can benefit from housing counseling, or to find a HUD-approved housing counseling agency, visit [hud.gov/housingcounseling](http://hud.gov/housingcounseling) or call 1-800-569-4287. We're here to help you get home!