



Sample Flyer: Housing Counseling Agencies Can Support Disaster Recovery

This flyer can be customized to outline the information and services offered specifically by your Housing Counseling Agency.

A HUD-approved housing counselor is trained and certified to help people evaluate their housing options. Housing counselors can help people assess their budgets, calculate what they can afford for housing, and decide whether it is better for them to rent or buy. These counselors also help people struggling with their housing situation to get their finances in order, manage their credit, and develop plans to avoid foreclosure. They help people understand financial products and avoid scams. These services can be very helpful for households coping with the aftermath of a disaster.

How can housing counselors help?

After a disaster, a housing counselor can help clients affected by the disaster:

- Address changes in financial circumstances.
- Access resources, including insurance proceeds and government programs.
- Work with their lenders to renegotiate loan terms or enter into forbearance.
- Manage their credit.
- Locate appropriate temporary housing.
- Manage post-disaster repairs.
- Recognize and avoid scams.



What does housing counseling cost?

If the counseling is for mortgage delinquency, default, or homelessness, the service is free. For other types of counseling, there may be a reasonable fee, as long as the cost does not create a financial hardship for the client. Fees are disclosed to the client prior to the start of counseling services.

Where can people access housing counseling services?

Housing Counseling Agencies are easy to locate.

- **Online:** [Find a Housing Counselor](#) on HUD.gov
- **Phone:** Call HUD's Locator Service at (800) 569-4287; TTY: (202) 708-1455
- Smartphone App: [HUD Housing Counselor Locator](#)



What services do Housing Counseling Agencies offer?

Housing Counseling Agencies may offer the following services:

- **Financial and credit counseling** can help households assess their post-disaster financial situation – including credit, spending, and savings – and establish realistic financial plans for the recovery period.
- **Foreclosure and loss mitigation counseling** can help homeowner households whose mortgage payment has become unaffordable due to a disruption in income. The counselor will explain programs and options that may be available, and can serve as a mediator between the client and the lender.
- **Rental counseling** can help displaced renter households obtain new housing by helping to navigate the application process; obtain assistance for security deposits, rent, and moving expenses; and conduct a financial analysis of what rental costs a household can afford.
- **Post-disaster services counseling** can help households access services and post-disaster programs, such as those offered by FEMA and HUD, as well as find transitional housing until they can return to their pre-disaster home or find a new one.
- **Reconstruction and repair counseling** can help homeowner households navigate the complex post-disaster contracting process. This can include counseling on mold remediation, lead hazard control, and other issues that may arise during construction.