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[Home](#) / Talk to a Housing Counselor

TALK TO A HOUSING COUNSELOR

Want advice on buying a home, renting, default, foreclosure avoidance, credit issues or reverse mortgages? HUD sponsors housing counseling agencies throughout the country to provide free or low cost advice. Search online for a [housing counseling agency](#) near you, or call HUD's interactive voice system at: **(800) 569-4287**.

If you are facing foreclosure and want the assistance of a housing counselor, search the list of [Foreclosure Avoidance Counselors](#) or visit the Making Home Affordable program [Q for Borrowers](#).

If you would like to talk to a reverse mortgage counselor, please [search here](#).

Consumer Fees for Housing Counseling

Foreclosure prevention counseling and homeless counseling services are available free of charge through HUD's Housing Counseling Program. Housing Counseling agencies participating in HUD's Housing Counseling Program are not permitted to charge consumers for these specific housing counseling services. Counseling recipients should not pay for these services. However, housing counseling agencies are permitted to charge reasonable and customary fees for other forms of housing counseling and education services, including pre-purchase, reverse mortgage, rental, and non-delinquency post-purchase counseling services, provided certain conditions are met:

- Agencies must provide counseling without charge to persons who demonstrate they cannot afford the fees;
- Agencies must inform clients of the fee structure in advance of providing services;
- Fees must be commensurate with the level of services provided.

If you encounter housing counseling agencies that you believe are not complying with these requirements, you should contact HUD's [Office of Housing Counseling](#).

Around the Clock Advice

- [You can also get around the clock advice from housing experts. Call \(888\) 995-HOPE \(4673\) for free, comprehensive foreclosure assistance around the clock](#)

HUD Counselor Locator App

- [Download the FREE app for iPhone or iPad for quick and efficient HUD approved Housing Counselor contact information sorted by location and language](#)