

Housing Assistance for Homeowners

The purpose of this guide is to help you understand what federal resources and services may be available to you if you are facing financial concerns related to home ownership or as an individual navigating accessibility challenges in your home.



Point your smart phone camera at this QR code to access the digital version of this guide.

This resource guide was developed for the project Increasing Access to Decision-Making Support For Older Adults within the [Approaching Retirement](#) Life Experience.

The guide was prepared under the direction of the [President's Management Council](#), with particular support from the Office of Management and Budget, the General Services Administration, and funds made available for Federal Government Priority Goals to implement select Life Experience projects in support of the President's Management Agenda. Priority 2 of the President's Management Agenda focuses on delivering excellent, equitable, and secure Federal services and [customer experience](#) by designing, building, and managing government service delivery for key [life experiences](#) that cut across federal agencies.

This guide consolidates resources and benefits information from seven federal agencies to support older adults in their ability to make informed decisions about health care, finances, housing, and nutrition.

The guide incorporates expertise and materials from the following federal agencies and departments:

- Administration for Community Living, U.S. Department of Health and Human Services
- U.S. Department of Agriculture
- Centers for Medicare and Medicaid Services, U.S. Department of Health and Human Services
- Consumer Financial Protection Bureau
- U.S. Digital Service, Office of Management and Budget
- U.S. Department of Housing and Urban Development
- Internal Revenue Service, U.S. Department of the Treasury
- Social Security Administration

This guide addresses the following questions

Mortgage Payments and Foreclosure

- I am unable to pay my mortgage. Who can I talk to? (p. 4)
- I am unable to pay my mortgage, can my mortgage servicer help? (p. 5)
- What is a reverse mortgage? Is it right for me? (p. 6)
- My house is in foreclosure – what do I do? (p. 7)

Accessibility and Safety

- I need to request changes to my living space for accessibility and safety, what are my options as a tenant? (p. 8)



This guide answers questions at a high level and points you to federal resources to take action or learn more.



HUD stands for the U.S. Department of Housing and Urban Development

I am unable to pay my mortgage. Who can I talk to?

A HUD-approved housing counseling agency can provide assistance to homeowners who might find themselves with financial concerns. There are more than 1,500 national, state, and local HUD-approved Housing Counseling Agencies.

A housing counselor can:

- Determine whether you qualify for any programs or additional help
- Help you understand the options your servicer offers to help you avoid foreclosure and determine which options might work best for you
- Guide you through the process of working with your servicer and any other programs and paperwork you may need.
- Help you at little or no cost with budgeting, credit card debt, or other financial problems that may be making it hard to pay your mortgage



RESOURCES

Find a HUD-certified Housing Counselor:

Use HUD's Find a Counselor tool to find a national, state, or local HUD-approved housing counseling agency to speak to a housing counselor.

Visit: [HUD.gov/findacounselor](https://www.hud.gov/findacounselor)

Call: 1-800-569-4287

Call: For people with hearing or speech impairments call 1-202-708-1455 for TTY



I am unable to pay my mortgage, can my mortgage servicer help?

Many mortgage servicers have programs to help people avoid foreclosure. The servicer may ask you to fill out a mortgage assistance application.

When reaching out to your mortgage servicer, be prepared to explain the following:

- Why you are unable to make your payment
- Whether the problem is temporary or permanent
- Details about your income, expenses and other assets like cash in the bank
- If you are a servicemember and have received permanent change of station (PCS) orders. This is important to mention, because you may qualify for loss mitigation options because of your military move



RESOURCES

Call your mortgage servicer:

Recommendations and advice will vary based on your unique circumstances and mortgage servicer.

Find the contact information for your mortgage servicer on their website.

What is a reverse mortgage? Is it right for me?

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A reverse mortgage is a loan, secured by a home, for which repayment is deferred until the borrower no longer resides in the home.

The most common type of reverse mortgage is one that is provided under the Federal Housing Administration's (FHA) Home Equity Conversion Mortgage (HECM) program. In order to qualify for an HECM, you must participate in HUD-approved housing counseling. Counseling will help you understand how reverse mortgages work, what to expect during the process, and what to look for in a lender.

A housing counselor will likely ask you the following in order to decide if a HECM mortgage is right for you:

- Are you age 62 or older?
- How much equity do you have in your home?
- How much more money do you need monthly?
- How long do you plan to stay in your home?



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My house is in foreclosure – what do I do?

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Depending on your situation, you may be able to keep your home or reach an alternative solution that preserves your future credit standing.

The first thing you should do is contact your mortgage servicer to determine what options may be available to you. A HUD-approved housing counselor can also help you navigate the foreclosure process by opening the lines of communication between you and your mortgage servicer and may be able to request additional time to review your situation and negotiate a resolution.



If you are facing imminent foreclosure or have been served with legal papers, you may also need to consult an attorney.



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Find an attorney in your state:

The Consumer Financial Protection Bureau (CFPB) provides links to websites to help you find an attorney and state-specific legal aid information.

Visit: [consumerfinance.gov/ask-cfpb/how-do-i-find-an-attorney-in-my-state-en-1549](https://www.consumerfinance.gov/ask-cfpb/how-do-i-find-an-attorney-in-my-state-en-1549)

I need to make changes to my house for accessibility and safety, what are my options?

FHA stands for the Federal Housing Administration

Home owners considering home modifications, may qualify for a FHA-insured mortgage through its 203(k) Rehabilitation Mortgage Insurance Program, or an FHA Title I loan under its Property Improvement Loan Insurance Program.



RESOURCES

Learn more about the FHA 203(k) Program:

Read about the 203(k) Rehabilitation Mortgage Insurance Program.

Visit: [HUD.gov/program_offices/housing/sfh/203k](https://www.hud.gov/program_offices/housing/sfh/203k)

Contact the FHA Resource Center:

Reach out to the FHA Resource Center to get your questions answered.

Call: 1-800-CALLFHA (1-800-225-5342)

Call: For people with hearing or speech impairments call The Federal Information Relay Service at 1-800-877-8339 for TTY

Find local resources with the Eldercare Locator tool:

The Eldercare Locator is a tool provided by Administration for the Community Living utilizes your zip code to connect you to local resources for housing, utilities, transportation, food, healthcare, and caregiver support.

Visit: eldercare.acl.gov/Public/Index.aspx

Call: 1-800-677-1116