HUD Housing Counselors

U.S. Department of Housing and Urban Development (HUD) certified housing counselors can discuss options with you if you’re having trouble paying your mortgage or managing your reverse mortgage.

**Housing counselors can help answer the following questions and more:**
- If I’m having trouble paying my mortgage, what are my options?
- When does the foreclosure process start?
- What happens during the foreclosure process?
- What are the consequences of default and foreclosure?
- How can I mitigate losses during a default and foreclosure?
- How can I manage my budget and credit during difficult financial times?

**Kansas Foreclosure Timeline**

**Kansas HUD Housing Counseling Agencies**

**Consumer Credit Counseling Service, Inc. (CCCS)**
**Serving Kansas Since 1985**
316-265-2000 or cccswichita@kscccs.org
https://kscccs.org

CCCS's mission is to empower individuals through education and counseling to make sound financial decisions.

**Housing and Credit Counseling, Inc. (HCCI)**
**Serving Kansas Since 1972**
800-383-0217 or hcci@HousingAndCredit.org
https://housingandcredit.org
HCCI’s mission is to counsel and educate all people to achieve their housing and financial goals.

**Community Housing Wyandotte County**  
(CHWC)  
**Serving Wyandotte County, Kansas**  
**Since 1998**  
913-342-7580 or info@chwckck.org  
[https://chwckck.org](https://chwckck.org)

CHWC’s mission is to stabilize, revitalize, and reinvest in Kansas City, Kansas neighborhoods through improved housing and other quality of life initiatives.

**National or Regional HUD Housing Counseling Agencies**

**Credit Advisors Foundation**  
**Since 1991**  
866-966-7662 or info@creditadvisors.org  
[https://creditadvisors.org/](https://creditadvisors.org/)

Credit Advisors Foundation’s mission is to empower consumers to effectively manage their finances, create economic security, and realize equality of access and opportunity.

**Credit.org**  
**Since 1974**  
[https://credit.org/](https://credit.org/)  
800-431-8157

Credit.org’s mission is to improve the lives and financial well-being of individuals and families by providing access to quality financial education, counseling and assistance.

**Find a housing counselor near you.**  
**Remember:** Legitimate resources will not charge an up-front fee for their services.