



HUD Housing Counseling and Education

The HOME program regulations require that all homebuyers assisted with HOME funds receive U.S. Department of Housing and Urban Development (HUD) housing counseling and education services. This required housing counseling must be provided by HUD certified housing counselors working for an agency approved to participate in HUD's Housing Counseling program.

High-quality homeownership education and housing counseling can provide the borrower with the additional information and resources to make informed decisions that support long-term homeownership sustainability.

The First Time Home Buyer (FTHB) program requires certificates of completion and receipt of payment for each or both services to document completion.

Pre-Purchase/Home Buyer Counseling is one-on-one assistance that addresses the entire homebuyer process including repairing credit, locating cash for a down payment, recognizing predatory lending practices, understanding fair lending and fair housing requirements, the decision to purchase a home, the selection and purchase of a home, and issues arising during or affecting the period of homeownership. All housing counseling sessions require a financial and housing affordability analysis (personal budget) and a written action plan.

Homeownership Education is defined as formal classes, with established curriculum and instructional goals, provided in a group or classroom setting, or other formats approved by HUD, covering the home buying process; how to maintain a home; budgeting; fair housing; identifying and reporting predatory lending practices; rights for persons with disabilities; and the importance of good credit. The education may be delivered in various formats (in-person, Internet, telephone, or a hybrid format).

Housing Counseling Fees

Participating agencies may charge reasonable and customary fees for housing education and counseling services, as long as the cost does not create a financial hardship for the client. Agencies must inform clients of the fee structure in advance of providing services. If any agency chooses to charge fees, the agency must provide counseling without charge to persons who cannot afford the fees.

Below is a list of Kansas HUD Housing Counseling Agencies or find a housing counselor near you at <https://www.consumerfinance.gov/find-a-housing-counselor>.

Kansas HUD Housing Counseling Agencies

Consumer Credit Counseling Service, Inc. (CCCS)

HUD ID #80156

Serving Kansas Since 1985

785-827-6731

salina@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)

HUD ID #80155

Serving Kansas Since 1972

800-383-0217

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

HUD ID #83978

Serving Wyandotte County, Kansas Since 1998

913-342-7580

info@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.

Sources:

[Housing Counseling - HUD](#)

[HUD Housing Counseling Handbook](#)