



## WHO TO CONTACT IN ALABAMA FOR WHAT

### **HUD-APPROVED HOUSING COUNSELING AGENCIES**

Housing counseling agencies offer guidance on home buying, renting, reverse mortgages and default and foreclosure prevention. Some agencies provide additional services, such as counseling homeless persons and existing homeowners who need assistance with refinancing or making home repairs.

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=al>

### **SERVICES FOR THE HOMELESS**

Alabama has eight continuum of care organizations that coordinate services for the homeless regionally. If you are homeless and need help, or if you would like to help others, these organizations may put you in touch with those who provide direct services.

<http://www.hud.gov/local/al/homeless/serviceorgs.cfm>

### **PUBLIC HOUSING AGENCIES**

HUD's Public Housing Program and Section 8 Housing Choice Voucher Program are administered by local public housing agencies (PHAs). Some PHAs have long waiting lists, so families interested in affordable rental housing may want to apply at more than one PHA.

<http://www.hud.gov/offices/pih/pha/contacts/states/al.cfm>

### **SUBSIDIZED APARTMENTS**

HUD helps certain apartment owners offer reduced rents to low-income tenants. To apply, interested families should contact or visit the management office of each apartment building that interests them. <http://www.hud.gov/apps/section8/step2.cfm?state=AL%2CALabama>

### **DOWN PAYMENT ASSISTANCE**

Owning a home is a big part of the American Dream. What is affordable to a family depends on multiple variables, including the amount of cash available for a down payment. Here is a link to resources that can help homebuyers purchase a home.

<http://www.hud.gov/local/al/homeownership/buyingprgms.cfm>

### **FAIR HOUSING**

Housing discrimination based on your race, color, national origin, religion, sex, family status, or disability is illegal by federal law. If you have been trying to buy or rent a home or apartment and you believe your rights have been violated, you can file a fair housing complaint.

<http://www.hud.gov/complaints/housediscrim.cfm>

### **HUD-APPROVED LENDERS**

There are many reasons to ask for an FHA loan. Because FHA insures a mortgage, lenders are more willing to give loans with lower qualifying requirements so it's easier to qualify. Even with credit problems, such as bankruptcy, it's easier to qualify for an FHA loan than a conventional loan. FHA offers a low 3% down payment, and that money can come from a family member, employer or charitable organization. Many times, FHA loans have competitive interest rates because the loans are insured by the federal government. Locate a HUD-approved lender using our search tool.

<http://www.hud.gov/l/code/lslcrit.cfm>

### **HUD HOMES FOR SALE**

A HUD home is a 1 to 4 unit residential property acquired by HUD as a result of a foreclosure action on an FHA-insured mortgage. HUD becomes the property owner and offers it for sale to recover the loss on the foreclosure claim. Properties that are currently available are posted on our website. <http://hudhomestore.com/HudHome/Index.aspx>

### **COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG)**

The CDBG program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. Here is a link to contact information for entitlement communities in Alabama.

<http://www.hud.gov/local/al/community/cdbg/index.cfm>

### **HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)**

HOME provides formula grants to States and localities that communities use-often in partnership with local nonprofit groups-to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people. Here is a link to contact information for communities in Alabama that receive HOME funding. <http://www.hud.gov/local/al/community/home/index.cfm>

For further assistance, email the HUD Alabama Webmanager at [AL\\_Webmanager@hud.gov](mailto:AL_Webmanager@hud.gov).