

# Housing

Frequently asked questions:

What is the Department of Housing and Urban Development, and what do they do?

Is there a toll-free number I can call to find HUD-approved housing counseling agencies?

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## What is the Department of Housing and Urban Development, and what do they do?

The Department of Housing and Urban Development (HUD) is the Federal agency responsible for national policy and programs that address America's housing needs, that improve and develop the Nation's communities, and enforce fair housing laws. Although HUD administers many programs, its major functions may be grouped into six categories:

- Insuring mortgages for single-family and multi-family dwellings, and extending loans for home improvement and for purchasing mobile homes
- Channeling funds from investors into the mortgage industry through the Government National Mortgage Association
- Making direct loans for construction or rehabilitation of housing projects for the elderly and handicapped
- Providing Federal housing subsidies for low and moderate-income families
- Providing grants to States and communities for community development activities; and
- Promoting and enforcing fair housing and equal housing opportunities.

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## Is there a toll-free number I can call to find HUD-approved housing counseling agencies?

HUD has a toll-free housing counseling referral service that provides potential homebuyers, homeowners, and renters with the names and telephone numbers of their nearest HUD approved housing counseling agencies. Services provided by the agencies include: first time homebuyer information, mortgage default and delinquency counseling, reverse mortgage (HECM) counseling, financial management and property maintenance guidelines.

Toll-Free Housing Referral Service  
1-800-569-4287  
1-800-358-6216 (TDD)