# Housing and Credit Counseling, Inc.

HUD Approved Housing Counseling Agency



CSO License # 0000003











- In-Person
- Video
- Phone



800-383-0217
HCCI@HousingAndCredit.org
www.HousingAndCredit.org

For reasonable accommodations, please call at least 5 business days in advance.

HCCI's mission
is to counsel and educate
all people to achieve
their personal housing
and financial goals.

Budgeting • Debt • Credit
Homebuying • Reverse Mortgage
Foreclosure • Bankruptcy
Rental Housing Rights/ Responsibilities
Student Loan Debt Repayment
Training & Education

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A Non-Profit Community Service Agency Since 1972 www.HousingAndCredit.org 800-383-0217



#### Local nonprofit you can trust.

#### **Financial Review**

HCCl services are approved by HUD and regulated by the Office of the State Bank Commissioner.

HCCI is your local, trusted source for:

- Budgeting
- · Credit building and reports
- Debt Management Plans
- Debt repayment
- Student Loan Repayment
- Mortgage default
- Bankruptcy counseling and education

Free but \$50 fee for bankruptcy counseling; Fee is waived for persons qualifying for an exemption.

### **Rental Housing**

Learn your rights and responsibilities based on the Kansas Residential Landlord and Tenant Act, Fair Housing Law and local codes and ordinances.

- Maintenance issues
- Lease questions
- Rent delinquency
- Evictions
- Unlawful landlord entry
- Security deposit/pet deposit
- Fair Housing
- Roommate Problems

**Free** - there is no charge to renters or landlords for this counseling. A nominal fee is charged for handbooks and forms.

## **Prospective Homebuyers**

All aspects of the homebuying process including:

- Credit readiness
- Affordability
- Qualification
- · Fair Housing
- Home maintenance
- Insurance
- Shopping for your home & realtors

Free - there is no charge.

#### **Training & Educational Programs**

HCCI training and education covers a range of topics related to home ownership, renting, finances, and credit. Contact HCCI for an estimate of cost to develop your specialized training program.

#### Other HCCI Work





Financial Classes