

How Can I Avoid Foreclosure?

The U.S. Department of Housing and Urban Development (HUD) has [tips](#) to take you through options that may be an alternative to foreclosure.

[Housing and Credit Counseling, Inc. \(HCCI\)](#) of Kansas counselors are HUD-certified housing counselors and together you can discuss your options:

- FHA and VA programs
- Forbearance Agreements
- Modification
- Refinance Options
- Repayment Workouts
- Sale of the property

Each situation needs a review of the facts to determine the best option. Contact HCCI at 785-234-0217 or e-mail HCCI@HousingAndCredit.org.

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[Table of Contents](#)

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STEP 1: ASK FOR THE FINANCIAL ASSISTANCE POLICY (FAP)

- FAP explains
 - Who qualifies
 - What help is available
 - How to apply
- Hospital **MUST** give FAP information to you for free

Pause (k) n't wait — ask as soon as you get a bill



February 23, 2026

Charity Care: A Guide to Relief of Medical Debt

Kansas Legal Services offers you some guidance if you have medical debt...

[Read More about Charity Care: A Guide to Relief of Medical Debt](#)

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