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# 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](mailto:HCCI@HousingAndCredit.org).

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