



## HUD Approved Housing Counseling Agencies

The Department of Housing and Urban Development (HUD) sponsors housing counseling agencies throughout the U.S. that may offer some or all of the following services:

- Foreclosure Prevention Counseling
- Pre-Purchase Counseling
- Post-Purchase Counseling
- Homeownership Education
- Home Equity Conversion Mortgage (known as HECM or Reverse Mortgage) Counseling
- Rental Counseling
- Homeless Outreach Programs

ACCC is a HUD affiliate of the National Foundation for Credit Counseling, a HUD intermediary. ACCC is approved by HUD to offer housing counseling in the state of MA, and assists MA residents in all the services listed above except for Rental Counseling and Homeless Outreach Programs.

ACCC also provides Reverse Mortgage counseling and online first-time homebuyer education nationally, and upon completion, issues required certifications for both.

For a complete list of HUD approved agencies in your state, visit [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm) or for more information call toll free 800-569-4287 or TTY 800-877-8339.

## Challenging Property Taxes

One overlooked method of reducing your housing cost is to challenge your property tax assessment with your local property tax authority. Property taxes are based on assumed property values that can be calculated incorrectly because of recent property value trends or the taxing authority may have incorrect information about your home, such as size, number of bedrooms, etc.

How to challenge a Property Tax Assessment:

- 1) Contact your local Taxing authority to obtain the required forms and make sure you understand any deadlines regarding how long you have to challenge your property taxes.
- 2) Make sure you complete the forms before the deadlines. Your appeal will either be approved or there will be a hearing scheduled to review your appeal.
- 3) You will need to determine the value of your home. To do this you should collect sales information on houses that have been sold and the asking prices of houses that are being sold in

your area. These houses need to be comparable to your house in terms of size, number of bedrooms etc.

4) Pick a fair value for your home based on your review of these comparable houses. Document why you think this is a fair value based on the sales prices of the comparable houses.

5) File your paperwork in an organized manner. The more organized the paperwork is the easier it will be for the taxing authority to review it.

6) Submit the documents to the taxing authority. They may approve your appeal or may set a date for you to appear in person to review the information. If you have to appear in person make sure to have your information organized so that you will be able to present a clear case.