

Chart of Housing Counselor Certification Final Rule – Covered HUD Programs

The following is a quick, at-a-glance chart that includes which programs are covered by the Housing Counselor Certification Rule, both in terms of meeting HUD’s Housing Counseling program requirements as well as who needs to be certified.

HUD Program ⁱ	Housing Counseling ⁱⁱ <i>Required by Specific HUD Program</i>	Housing Counseling if <i>Funded by grantee</i>	Housing Counseling if <i>Provided by grantee or subgrantee</i>	Housing Counseling if <i>Referred by grantee or subgrantee</i>	Applicability Notes
Community Planning and Development (CPD) Programs					
Community Development Block Grant (CDBG), including CDBG-Disaster Recovery		Yes	Yes		If housing counseling is funded or provided, must use HUD-certified counselors. If group education provided, must be overseen by a HUD-certified counselor.
Continuum of Care (Shelter Plus Care, Supportive Housing Program), Emergency Solutions Grant (ESG)		Yes	Yes		If housing counseling is funded separate and apart from case management, must use HUD-certified counselors.
HOME Investment Partnerships	Yes (homebuyer only)	Yes	Yes		Homebuyer housing counseling is required and must use HUD-certified counselors. When rental housing counseling is funded or provided, must use HUD-certified counselors.
Housing Opportunities for Persons with AIDs (HOPWA)		Yes	Yes		If housing counseling is funded separate and apart from case management, must use HUD-certified counselors.
Neighborhood Stabilization (NSP)	Yes (homebuyer)	Yes	Yes		Homebuyer housing counseling is required and must use HUD-certified counselors. If housing counseling is funded or provided, must use HUD-certified counselors. If group education provided, must be overseen by a HUD-certified counselor.
Housing Trust Fund	Yes (homeownership only)	Yes	Yes		Homebuyer housing counseling is required and must use HUD-certified counselors. When rental housing counseling is funded or provided, must use HUD-certified counselors.

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Rural Housing Stability Assistance		Yes			If housing counseling is funded, must use HUD-certified counselors.
Public and Indian Housing (PIH) Programs					
Conversion of Distressed Public Housing to Tenant-Based Assistance		Yes			If housing counseling is funded, must use HUD-certified counselors.
Displacement Due to Demolition and Disposition of Public Housing		Yes			If housing counseling is funded, must use HUD-certified counselors.
Housing Choice Voucher			Yes		Program typically provides housing education, placement and referral services; however administrative fee reserves <u>may</u> be used to provide housing counseling, and must be provided by a HUD-certified counselor.
Housing Choice Voucher Homeownership Option	Yes				Housing counseling must use HUD-certified counselors.
Family Self Sufficiency (FSS)				Yes	Program provides referral services only; however, referred individuals must go to a HUD-certified counselor.
Multifamily Housing Service Coordinators				Yes	Program provides referral services only; however, referred individuals must go to a HUD-certified counselor.
Resident Opportunities and Self Sufficiency (ROSS)				Yes	Program provides referral services only; however, referred individuals must go to a HUD-certified counselor
Public Housing Homeownership	Optional				If housing counseling is funded or the PHA elects to require housing counseling, must use HUD-certified counselors.
Public Housing Operating Fund			Yes		If housing counseling is provided, must use HUD-certified housing counselors.
Indian Housing and Native Hawaiian Block Grants		Yes	Yes		Rulemaking pending
Indian Community Development Block Grant Program		Yes	Yes		Rulemaking pending

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ⁱ If homeownership financial assistance provided through FHA Single Family Mortgage Insurance Program (for situations where housing counseling is required in connection with a specific FHA product, such as the Back to Work Extenuating Circumstances Initiative) or Home Equity Conversion Mortgage (HECM), the Certification Rule requirements are triggered.

ⁱⁱ Housing Counseling is defined in 24 CFR Part 5.100 – “Housing Counseling is independent, expert advice customized to the need of the consumer to address the consumer’s housing barriers and to help achieve their housing goals and must include the following processes: intake; financial and housing affordability analysis; an action plan, except for reverse mortgage counseling; and a reasonable effort to have follow-up communication with the client when possible. The content and process of housing counseling must meet the standards outlined in 24 CFR part 214. Homeownership counseling and rental counseling are types of Housing Counseling.”



My program is affected by the final rule. What do I do?

Entities participating in covered HUD programs that are not currently part of HUD's Housing Counseling program may choose to either*:

1. Partner with existing Housing Counseling Agencies (HCAs) to deliver services and/or modify their programs to comply with this rule. To partner with an existing HCA, [search for HCAs in your area](#). Examples of how to comply with the rule are included under the specific programs listed on this page.
2. [Become a HUD-approved HCA](#) through HUD's Housing Counseling Program. The [Housing Counseling Agency Eligibility Tool](#) can help you learn the eligibility requirements and whether or not you meet them. There are two ways to participate in HUD's Housing Counseling Program:
 1. Apply directly to HUD as one of the following: a Local Housing Counseling Agency (LHCA), an Intermediary (regional or national), a multi-state organization (MSO), or as a state housing finance agency (SHFA).
 2. Apply through a [HUD-approved Intermediary or SHFA](#). Intermediaries and SHFAs provide LHCA's with critical supportive services, including training, tools and templates, pass-through funding, and technical assistance. They also monitor their networks to ensure services meet program standards and effectively meet the needs of their clients.

More Information and Resources

1. Familiarize yourself with HUD's housing counseling program by taking the [Intro to Housing Counseling course](#).
2. Review the guidance in the [Other HUD Programs Covered under HUD's Final Rule for Housing Counselor Certification](#) document.
3. Get to know the information and resources on the [Everything You Need to Know about Certification](#) page.
4. Browse the [Housing Counseling FAQ database](#), especially the [Requirements on Other Specific HUD Programs topic](#).

*Agencies that do not comply by August 1, 2020 may not continue their housing counseling activities if they do not choose one of the options above.