



Housing Counselor Certification Final Rule – Covered HUD Programs

The following chart 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>
Community Development Block Grant (CDBG), including CDBG-Disaster Recovery		Yes	Yes	
Continuum of Care (Shelter Plus Care, Supportive Housing Program), Emergency Solutions Grant (ESG)		Yes	Yes	
HOME Investment Partnerships	Yes (homebuyer only)	Yes	Yes	
Housing Opportunities for Persons with AIDs (HOPWA)		Yes	Yes	
Neighborhood Stabilization (NSP)	Yes (homebuyer)	Yes	Yes	
Housing Trust Fund	Yes (homeownership only)	Yes	Yes	
Rural Housing Stability Assistance		Yes		
Conversion of Distressed Public Housing to Tenant-Based Assistance		Yes		
Displacement Due to Demolition and Disposition of Public Housing		Yes		
Housing Choice Voucher			Yes	
Housing Choice Voucher Homeownership Option	Yes			
Family Self Sufficiency (FSS)				Yes
Multifamily Housing Service Coordinators				Yes
Resident Opportunities and Self Sufficiency (ROSS)				Yes
Public Housing Homeownership	Optional			
Public Housing Operating Fund			Yes	
Indian Housing and Native Hawaiian Block Grants		Yes	Yes	
Indian Community Development Block Grant Program		Yes	Yes	

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.”