

2022 OHC, CPD, and FPM Virtual Conference:
Serving Communities Through Housing
Counseling

CPD Housing Counseling Resources

Program	Highlighted Eligible Activity	Eligible Recipients	Link to Detailed Guidance
CDBG	<p>May be eligible:</p> <ul style="list-style-type: none"> As a public service activity provided to LMI clientele, subject to a cap unless waived*, As part of a CDBG homeownership assistance activity, or As a housing service in support of a HOME homebuyer program <p>*The 15% cap for public service activities has been lifted for CDBG-CV and FY2019 and FY2020 annual CDBG grants (must prevent, prepare or respond to COVID-19).</p>	<ul style="list-style-type: none"> CDBG recipients and subrecipients 	<ul style="list-style-type: none"> The Community Development Block Grant (CDBG) and Community Development Block - HUD Exchange Basically CDBG Chapter 4 Housing (hudexchange.info) Chapter 7: Public Services (hudexchange.info)
CDBG-CV	<p>May be eligible under the same criteria as CDBG, if provided to clients in need of assistance with their housing situation as a result of COVID-19. The counseling activity must be new or represent a quantifiable increase above the level of existing counseling services that have been provided by or on behalf of the unit of general local government in the 12 calendar months before the submission of the action plan.</p> <p>*The 15% cap for public service activities has been lifted for CDBG-CV and FY2019 and FY2020 annual CDBG grants (must prevent, prepare or respond to COVID-19).</p>	<ul style="list-style-type: none"> CDBG-CV recipients and subrecipients 	<ul style="list-style-type: none"> CDBG-CV Toolkit: Eligible Uses - HUD Exchange CDBG-CV Toolkit: Eligible Uses: Public Services - HUD Exchange Federal Register Notice of Program Rules, Waivers, Alt Req's Under CDBG-CV, FY19 and FY20 CDBG
CDBG-DR	<p>May be eligible:</p> <ul style="list-style-type: none"> As a public service, subject to a cap unless waived, As part of a CDBG homeownership assistance activity, or As a housing service in support of a HOME homebuyer program. 	<ul style="list-style-type: none"> CDBG-DR recipients and subrecipients 	<ul style="list-style-type: none"> The Community Development Block Grant (CDBG) and Community Development Block - HUD Exchange CDBG-DR: Community Development Block Grant Disaster Recovery Funds - HUD Exchange

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ESG	May be eligible as a service cost: <ul style="list-style-type: none"> Homeless housing counseling 	<ul style="list-style-type: none"> ESG recipients and subrecipients 	<ul style="list-style-type: none"> Emergency Solutions Grants (ESG) Program Fact Sheet (hudexchange.info) Microsoft Word - ESG Program Components Quick Reference_8-29-13 (hudexchange.info)
ESG-CV	May be eligible as a service cost: <ul style="list-style-type: none"> Homeless housing counseling 	<ul style="list-style-type: none"> ESG-CV recipients and subrecipients 	
CoC	<p>Housing counseling for program participants is an eligible “supportive service” under CoC.</p> <p>CoC Interim Rule 578.53 states: <i>Costs of assisting eligible program participants to locate, obtain, and retain suitable housing are eligible.</i></p> <ol style="list-style-type: none"> <i>Component services or activities are tenant counseling; assisting individuals and families to understand leases; securing utilities; and making moving arrangements.</i> <i>Other eligible costs are:</i> <ol style="list-style-type: none"> <i>Mediation with property owners and landlords on behalf of eligible program participants;</i> <i>Credit counseling, accessing a free personal credit report, and resolving personal credit issues; and</i> <i>The payment of rental application fees</i> <p>Funds may be use to pay:</p> <ul style="list-style-type: none"> Salary and benefits of the CoC recipient and subrecipient staff who directly deliver housing counseling in support of CoC activities Counseling contracted with and performed by another agency Overhead costs directly related to providing the counseling Maybe – costs of day-to-day operation of a supportive service facility, incl. maintenance, repair, building security, furniture, utilities, and equipment 	<ul style="list-style-type: none"> CoC Recipients and subrecipients Agencies contracted to perform housing counseling under CoC 	<ul style="list-style-type: none"> CoC Interim Rule § 578.53 CoC Eligible Activities - Grant Funds and Participants - HUD Exchange HUD 24 CFR Part 578

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HOME	<ul style="list-style-type: none"> Counseling for homebuyers assisted with HOME funds Other types of housing counseling not required by HOME regulation (e.g. counseling to potential tenants) 	<ul style="list-style-type: none"> HOME grantees who fund or provide housing counseling 	<ul style="list-style-type: none"> The HOME Investment Partnerships Program (HOME) is listed in the certificate - HUD Exchange
HOME-ARP	<ul style="list-style-type: none"> Eligible as a supportive service to populations who meet HOME-ARP qualifying criteria, either as a separate activity or in combination with other HOME-ARP activities <ul style="list-style-type: none"> Post-purchase homeowner counseling and related services are NOT eligible Also eligible as a standalone program. Eligible costs include: <ul style="list-style-type: none"> Staff salaries and overhead costs of HUD-certified housing counseling agencies related to directly providing eligible housing counseling services to HOME- program participants Development of a housing counseling workplan Marketing and outreach Intake Financial and housing affordability analysis Action plans that outline what the housing counseling agency and the client will do to meet the client's housing goals and that address the client's housing problem(s) Follow-up communication with program participants Costs associated with prepurchase homebuying counseling, education, and outreach 	<ul style="list-style-type: none"> HOME-ARP Participating Jurisdictions 	<ul style="list-style-type: none"> HOME-ARP Program HUD.gov / U.S. Department of Housing and Urban Development (HUD) HOME-ARP Program Fact Sheet: Supportive Services (hud.gov) Notice CPD-21-10: Requirements for the Use of Funds in the HOME-ARP Program - HUD Exchange)

Note: In all cases, this table addresses housing counseling activities as defined in 24 CFR 5.100. Information about how the Housing Counselor Certification Final Rule applies to each of the below programs, along with help finding information on CPD grantees can be found on HUD Exchange.

Additional Resources

- [COVID-19 Response and Relief Funding Chart for Housing Counselors](#)
- [HUD Programs Covered by the Housing Counselor Certification Requirements Final Rule - HUD Exchange](#)
- HUD Homeless Definition
 - [Four Categories of the Homeless Definition](#)
 - [Definition "At-Risk of Homelessness"](#)