

Housing Counseling Organization Definitions

Local Housing Counseling Agency (LHCA) *(which can be either a nonprofit or a government entity)* provides housing counseling and education services directly through one location or a main office with one or more branch offices, in no more than two contiguous states. An exception can be made for a local housing counseling agency that serves a single metropolitan area covering more than two contiguous states.

Nonprofit Entities:

Community Development Corporation (CDC) is a local nonprofit organization that provides community development and affordable programs and services to specific neighborhoods. CDCs are exempt from taxation under section 501(a) pursuant to section 501(c) of the Internal Revenue Code of 1996, 26 U.S.C. 501(a) and 501(c).

Community Housing Development Organization (CHDO) is a nonprofit organization that meets specific qualifying criteria under the HOME Program. CHDOs are exempt from taxation under 501(c) of the Internal Revenue Code of 1996, 26 U.S.C.

Regional Intermediary provides, in a generally recognized region within the United States, such as the Southwest, Mid-Atlantic, New England: (i) housing counseling services through its branches, sub-grantees and/or affiliates, which are physically located in eight or fewer states; and (ii) training, technical assistance, oversight, and pass-through funding to its network of branches, sub-grantees and/or affiliates.

National Intermediary provides, in multiple regions of the United States: (i) housing counseling services through its branches, sub-grantees and/or affiliates which are physically located in nine or more states; and (ii) training, technical assistance, oversight, and pass-through funding to its network of branches, sub-grantees and/or affiliates.

Multi-State Organization (MSO) provides housing counseling and education services through a main office and branches in two or more states. All branches operate and are identified under the main office tax ID number, and provide training, technical assistance, oversight, and pass-through funding to its branches.

Tribally Designated Housing Entity (TDHE) is an entity designated by a tribe to receive HUD funds and administer its housing programs with these federal dollars.

Nonprofit University is an institution of higher education that is exempt from taxation under section 501(a) pursuant to section 501(c) of the Internal Revenue Code of 1996, 26 U.S.C. 501(a) and 501(c).

Other Nonprofit Agency is a private or public nonprofit organization that is exempt from taxation under section 501(a) pursuant to section 501(c) of the Internal Revenue Code of 1996, 26 U.S.C. 501(a) and 501(c). Other nonprofits include nonprofit instrumentalities of government and IOG Universities.

Government Entities:

State Housing Finance Agency (SHFA) is any public body, agency, or instrumentality created by a specific act of a state legislature empowered to finance activities designed to provide housing and related facilities through land acquisition, construction, or rehabilitation throughout the entire state.

Public Housing Authority (PHA) is any state, county, municipality, or other governmental entity or public body, or agency or instrumentality of these entities that is authorized to engage or assist in the development or operation of low-income housing under the U.S. Housing Act of 1937.

State University is a public institution of higher education that is publically-funded by an individual state, or a similar entity such as the District of Columbia

City Government is an organized, local government authorized in state constitutions and statutes, established to provide general government for a defined area, generally corresponding to a population center rather than one of a set of areas into which a county is divided.

County Government is an organized, local government authorized in state constitutions and statutes, established to provide general government for a defined area of a county, parish, or borough.

State Government is one of 50 constituent political entities that share its sovereignty with the United States federal government. Includes all 50 states, the District of Columbia, and all U.S. Territories.

Lead Entity of a HOME Consortium is a governmental entity with legal authority and administrative capacity to carry out the consortium for purposes of the HOME program on behalf of its members. A consortium is geographically contiguous units of general local government.

Other Government is a governmental entity established by a governmental body, with governmental approval, or under special law to serve a particular public purpose or designated as an instrumentality by law (statute or court opinion), and organized, operated and/or funded by a government body. Examples include Councils of Government (COG), Instrumentalities of Government, and other municipalities.

Other Entities:

For-profit Entity is a business, also known as an enterprise, agency, or a firm, which aims to earn a profit through its operations.

Other Entity is an organization that is not specified as a government, nonprofit, or for-profit entity.