



# HUD NEWS

U.S. Department of Housing and Urban Development – Julián Castro, Secretary  
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## **HUD ANNOUNCES NEW HOUSING COUNSELING CERTIFICATION REQUIREMENTS**

*Effort designed to improve and standardize professional standards for those who counsel consumers*

WASHINGTON – The U.S. Department of Housing and Urban Development (HUD) today announced it will require that housing counselors participating in HUD programs to be certified to offer counseling services to consumers. In order to become certified, housing counselors must pass a standardized written examination and work for a HUD-approved housing counseling agency (HCA).

Counselors must demonstrate competency in each of the following areas of housing counseling: (1) financial management; (2) property maintenance; (3) responsibilities of homeownership and tenancy; (4) fair housing laws and requirements; (5) housing affordability; and (6) avoidance of, and responses to, rental and mortgage delinquency and avoidance of eviction and mortgage default. [Read HUD's final rule.](#)

Though announced today, HUD's final rule will take full effect three years following the release of the certification examination. To help counselors prepare for the exam, the Department is offering intensive training and study resources (in English and Spanish) to its counseling stakeholders. HUD is providing a wealth of resources to individuals seeking HUD certification including a practice test that will be available shortly and the actual certification test is expected to be published in the Spring of 2017.

In response to the recent housing crisis, Congress recognized the value of HUD-approved housing counseling services to help struggling families and directed the Department to develop a standard certification process to increase the competency of counselors in the full range of housing issues confronting consumers. HUD-certified counselors will also help to protect consumers from those fraudulent operators who prey upon those experiencing mortgage difficulties. Even legitimate for-profit housing counselors can charge consumers hundreds of dollars for services that are provided free or at low-cost by HUD-approved counselors.

Once HUD's rule is fully implemented, housing counseling required by HUD or provided in connection with any HUD program will meet common standards and will be delivered by a HUD certified counselor working for a HUD-approved housing counseling agency. HUD will manage an online database of HUD-approved housing counseling agencies and certified counselors for consumers and partners to rely upon. HUD certification will allow consumers to quickly find a trusted, impartial and knowledgeable advisor who is required to put the consumer's best interests first.

Independent research shows that consumers working with a HUD housing counseling agency have better credit, more savings, and fewer foreclosures than similar non-counseled consumers. To download a copy of the Final Rule, read frequently asked questions, and review the list of HUD Programs covered under this Final Rule, visit: <https://www.hudexchange.info/programs/housing-counseling/certification>.

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*HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all.  
More information about HUD and its programs is available on the Internet  
at [www.hud.gov](http://www.hud.gov) and <http://espanol.hud.gov>.*

*You can also connect with HUD on **social media** and follow Secretary Castro on **[Twitter](#)** and **[Facebook](#)** or sign up for news alerts on **[HUD's Email List](#)**.*