

## Housing Counseling Certification Final Rule: Key Provisions and Dates

Provision	
Requirement that agencies participating in HUD’s Housing Counseling program that provide <b>Homeownership Counseling</b> must address the entire process of homeownership.	Effective Date January 13, 2017
Requirements related to the <b>Distribution of Home Inspection Materials</b> .	Effective Date January 13, 2017
Requirements related to the <b>Misuse of Housing Counseling Program Grant funds that constitutes a “Material Violation”</b> .	Effective Date January 13, 2017
Requirements related to the prohibition against <b>Distributing Housing Counseling Program Grant Funds to Organizations convicted for a violation under Federal Law related to an election for Federal Office</b> .	Effective Date January 13, 2017
Requirement that <b>all individuals who provide Housing Counseling required by or in connection with a HUD program</b> are <b>HUD Certified Housing Counselors</b> .	Final Compliance Date - 36 months after Certification examination becomes available
Requirement that any <b>agency providing Housing Counseling required by or in connection with a HUD program must be approved</b> to participate in HUD’s Housing Counseling program.	Final Compliance Date - 36 months after Certification examination becomes available
Requirement that all housing counseling reported on <b>HUD Form 9902</b> that occurs after the Final Compliance date is performed only by HUD-certified housing counselors.	Final Compliance Date - 36 months after Certification examination becomes available
Responsibility for <b>Intermediary/State Housing Finance Agency (HFA)/Multi State Organization participating in HUD’s Housing Counseling program</b> to ensure all housing counseling performed by their affiliates is performed by a HUD-certified housing counselor.	Final Compliance Date -36 months after Certification examination becomes available
Requirement that <b>Group Education</b> provided by an agency participating in HUD’s housing Counseling Program must be <b>overseen by a HUD-certified housing counselor</b> .	Final Compliance Date - 36 months after Certification examination becomes available
Agencies applying to participate in HUD’s Housing Counseling Program must meet the <b>Housing Counseling Certification Requirements</b> .	Final Compliance Date - 36 months after Certification examination becomes available