

Chart of Housing Counselor Certification Final Rule – Covered HUD Programs

The following is an 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 Required by Specific HUD Program	Housing Counseling if Funded by grantee	Housing Counseling if Provided by grantee or subgrantee	Housing Counseling if Referred by grantee or subgrantee
Community Planning and Development (CPD) Programs				
Community Development Block Grant (CDBG), including CDBG-Disaster Recovery		Yes	Yes	
Continuum of Care (CoC)		Yes	Yes	
Emergency Solutions Grants (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		
Public and Indian Housing (PIH) Programs				
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
Native Hawaiian Housing Block Grant (NHHBG)		Yes		
Resident Opportunities and Self Sufficiency (ROSS)				Yes
Public Housing Homeownership	Optional			
Public Housing Operating Fund			Yes	
Indian Housing Block Grant (IHBG)		Yes ⁱⁱⁱ	Yes ⁱⁱⁱ	
Indian Community Development Block Grant (ICDBG)		Yes ⁱⁱⁱ	Yes ⁱⁱⁱ	

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.”

ⁱⁱⁱ HUD is conducting tribal consultation to determine how to best implement the Section 106 statutory requirements as applied to the IHBG program and the ICDBG program and is soliciting Tribal feedback to determine how best to apply the housing counseling program and certification requirements in Section 106 to these programs.