



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
 Office of Housing Counseling
 451 7th St., SW, Room 9224
 Washington, D. C. 20410

Special Attention of:

Transmittal: Handbook 7610.1 REV-7

All HUD-Approved Housing Counseling Agencies
 (Including All Affiliates, Branches, and Sub-grantees)

Effective Date: May 1, 2026

All State and Local Units of Government
 Directors, Office of Housing
 Directors, Office of Housing Counseling
 Directors, Office of Single Family

1. This Transmits:

Revision 7 of Handbook 7610.1, Housing Counseling Program

2. Explanation of Materials Transmitted:

This revision to the Office of Housing Counseling Handbook is being published to update existing chapters to align with current regulatory and executive order requirements.

Below is a list of content updates being made to the Handbook:

| Handbook Section | Handbook Changes |
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| Chapter 1. General Program Information | |
| 1-4 Definitions | <ul style="list-style-type: none"> Added new definition for HUD-certified Tribal housing counselor to align with 24 CFR Part 214. Added new definition for Tribally designated housing entity to align with 24 CFR Part 214. |
| Chapter 2: Obtaining HUD Approval | |
| 2-2 Approval Criteria | <ul style="list-style-type: none"> Removed reference to “sexual orientation and gender identity” to align with executive orders. Revised Affirmatively Furthering Fair Housing (AFFH) to reflect the plain text of the statute. Removed reference to “Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient (LEP) Persons”. EO 13166 was rescinded by EO 14224. This guidance was published as a requirement of EO 13166. Removed reference to fair housing assessments. Updated <i>Facilities</i> requirements to align with 24 CFR Part 214. |
| Chapter 3. Delivery of Housing Counseling Services | |

| Handbook Section | Handbook Changes |
|---|---|
| 3-1 Basic Requirements | <ul style="list-style-type: none"> • Updated <i>Setting/Format</i> requirements to align with 24 CFR Part 214. • Removed references to three revoked or rescinded executive orders. • Removed reference to “sexual orientation and gender identity” to align with executive orders. • Revised AFFH to reflect the plain text of the statute. • Updated <i>Accessibility and Facilities</i> requirements to align with 24 CFR Part 214. • Removed reference to “Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient (LEP) Persons”. EO 13166 was rescinded by EO 14224. This guidance was published as a requirement of EO 13166. |
| 3-2 Housing Counseling Work Plan | <ul style="list-style-type: none"> • Revised AFFH to reflect the plain text of the statute. • Revised language referencing energy efficiency to align with executive order and administrative priorities.. • Removed language referencing race, national origin, disabilities and LEP to align with EOs and administrative priorities. • Removed reference to “Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient (LEP) Persons”. EO 13166 was rescinded by EO 14224. This guidance was published as a requirement of EO 13166. |
| 3-6 Approved Housing Counseling, Education and Outreach Topics | <ul style="list-style-type: none"> • Revised language referencing energy efficiency. |
| 3-7 Fair Housing and Other Civil Rights Requirements and Guidance | <ul style="list-style-type: none"> • Removed reference to “sexual orientation and gender identity” to align with executive orders. • Revised AFFH to reflect the plain text of the statute. • Revised language referencing energy efficiency. |
| 3-9 Affirmative Fair Housing Outreach | <ul style="list-style-type: none"> • Sub-section removed |
| Chapter 5: Recordkeeping and Reporting | |
| 5-5 Client Data Collection | <ul style="list-style-type: none"> • Removed reference to “sexual orientation and gender identity” to align with executive orders. |
| Chapter 6: Performance Criteria and Monitoring | |

| Handbook Section | Handbook Changes |
|---|---|
| 6-1 Performance Criteria | <ul style="list-style-type: none"> Removed reference to “sexual orientation and gender identity” to align with executive orders. Updated audit reporting requirement to align with 2 CFR 200. |
| APPENDIX 1: HECM Counseling Protocol | |
| II.B.2 Client Education on HECMs, Reverse Mortgages, and Relevant Financial and Housing Options | <ul style="list-style-type: none"> Removed references to Using Client Budget and Resource Identity Tool (CBRIT) due contract termination. |
| II.B.4 Sensitivity to Clients’ Circumstances | <ul style="list-style-type: none"> Removed “cultural” |
| III.C.2 Step 2: Conducting the Counseling Session | <ul style="list-style-type: none"> Removed references to CBRIT due contract termination. Minor revisions to general questions for understanding and readability. |
| IV.C Income Requirements: Effect on Reverse Mortgage | <ul style="list-style-type: none"> Removed references to CBRIT due contract termination. |
| VII.D Public Benefits | <ul style="list-style-type: none"> Removed references to CBRIT due contract termination. |
| X.C.3 Financial Analysis | <ul style="list-style-type: none"> Removed references to CBRIT due contract termination. |
| X.C.5 After Counseling | <ul style="list-style-type: none"> Removed references to CBRIT due contract termination. |
| XI. HECM Protocol Attachments | <ul style="list-style-type: none"> Removed references to CBRIT due contract termination. |
| Attachment A.5: Using Client Budget and Resource Identity Tool (CBRIT) | <ul style="list-style-type: none"> Removed due to contract termination. |

3. Implementation:

This Handbook specifies the most current legislative and programmatic requirements for the implementation of HUD’s Housing Counseling Program. This Handbook offers policy guidance and procedures for HUD staff and program participants to assist both audiences with effective program oversight. Changes identified in HUD Housing Counseling Program Handbook 7610.1 Revision 7 will be effective on May 1, 2026.

4. Superseded Policy:

This Handbook has been updated based on 24 CFR Part 214; 24 CFR 206, Subpart E; HUD Home Equity Conversion Mortgage (HECM) Program Handbook 4235.1, REV-1; and applicable Executive Orders, Mortgagee Letters and Housing Notices. Additionally, all policy changes

related to housing counseling implemented through HUD Mortgagee Letters, Departmental data collection requirements and other Federal regulations issued since the publication of 7610.1 Revision 6-1 have been incorporated into this Handbook. The policy guidance provided in this Handbook supersedes 7610.1 Revision 6-1.

5. Filing Instructions:

Remove: Handbook 7610.1 REV-6-1

Insert: Handbook 7610.1 REV-7

Frank Cassidy
Assistant Secretary for Housing – FHA Commissioner

Date