

INTRODUCTION

The Office of Housing Counseling is responsible for administering the Housing Counseling Program. The Office of Housing Counseling approves qualified organizations to participate in HUD's Housing Counseling Program, establishes the certification requirements for housing counselors, provides training to Participating Agencies, and awards competitive grant funds to support housing counseling activities.

The Housing Counseling Program is governed by the provisions of section 4(g)(3) of the Department of Housing and Urban Development (42 U.S.C. 3533(g)(3)); section 106 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701x); 24 CFR Part 214; 24 CFR 206, Subpart E; HUD Housing Counseling Program Handbook 7610.1; HUD Home Equity Conversion Mortgage (HECM) Program Handbook 4235.1, REV-1; and applicable Mortgagee Letters and Housing Notices. Additionally, organizations that receive housing counseling grant funds under the Program must comply with all requirements and provisions outlined in grant agreements and applicable HUD and Office of Management and Budget regulations and guidance that govern agencies receiving Federal financial assistance.

This Handbook specifies the legislative and programmatic requirements for the implementation of HUD's Housing Counseling Program. Specifically, the Handbook outlines requirements for program eligibility and approval, housing counselor certification, the delivery of comprehensive and HECM counseling services, record keeping and reporting, performance monitoring, and the competitive funding and grant application processes. It offers policy guidance and procedures for both HUD staff and program participants to assist both audiences with effective program oversight.

This Handbook also outlines the forms and data collection processes that are necessary to meet program reporting requirements. Additionally, this document references other HUD Handbooks and industry websites that offer participants resources to assist with the implementation of their housing counseling initiatives. The HECM Protocol is also provided as an appendix to this Handbook to offer additional requirements for HECM counseling.