

## INTRODUCTION

The Office of Single Family Housing, Division of Program Support (PSD) is responsible for the administration and oversight of the US Department Housing and Urban Development's Housing Counseling Program. The Division of Program Support approves qualified organizations to participate in the Housing Counseling Program, provides training to participating agencies and awards competitive grant funds to support housing counseling activities.

National and Regional Intermediaries, Multi-State Organizations, and local public and private nonprofit agencies are eligible to participate in the Housing Counseling Program after becoming HUD-approved or by being an affiliate, sub-grantee or branch of a HUD-approved housing counseling agency. Local county, city and State governments may participate in the program but do not require approval. All eligible organizations may remain in the Housing Counseling Program as long as they comply with program requirements and policy guidelines. The Housing Counseling Program is governed by the provisions of the HUD Housing Counseling Program Handbook 7610.1, 24 CFR Part 214 Final Rule, and applicable Mortgagee letters. 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 OMB regulations that govern agencies receiving federal financial assistance.

This handbook specifies the legislative and programmatic requirements for the implementation of the Development's Housing Counseling Program. Specifically, the housing counseling handbook outlines requirements for program eligibility and approval, the delivery of comprehensive and HECM counseling services, program record keeping and reporting, performance monitoring, and the competitive funding and grant application process. 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 guidance on reverse mortgage counseling.