

# HUD Office of Housing Counseling

## Housing Counseling Program Description

### Summary:

This program provides counseling to consumers on seeking, financing, maintaining, renting, or owning a home. The program also addresses homelessness through counseling and assists homeowners in need of foreclosure assistance.

### Purpose:

The Housing Counseling Assistance Program enables anyone who wants to (or already does) rent or own housing—whether through a HUD program, a Veterans Affairs program, other Federal programs, a State or local program, or the regular private market—to get the counseling they need to make their rent or mortgage payments and to be a responsible tenant or owner in other ways. The counseling is provided by HUD-approved housing counseling agencies.

### Type of Assistance:

HUD awards grants to HUD-approved Housing Counseling Agencies and State Housing Finance Agencies through a **competitive process**.

### Eligible Grantees:

Only HUD-approved housing counseling agencies and State Housing Finance Agencies are eligible to apply for Housing Counseling grants. To become HUD-approved, an agency must contact the HUD Office of Housing Counseling to confer about the agency's eligibility and **submit an application for approval**. Grantees must file quarterly invoices, mid-term performance reports, and a final report. The HUD Office of Housing Counseling reviews the performance of each agency to evaluate whether the agency can keep its HUD approved status.

### Eligible Customers:

Individuals, families, or groups who are tenants, homeowners, homeless, or homebuyers, may receive counseling from HUD-approved and HUD funded housing counseling agencies.

### Eligible Activities:

Eligible housing counseling activities can include: rental, default, homeownership, homeless and reverse mortgage counseling for senior homeowners.

### Application:

Applicants for grants from this program must be HUD-approved counseling agencies. HUD publishes its Housing Counseling Notice Of Funding Availability (NOFA) in the **Federal Register** and on its **website**. To apply, the agency must use the **Grants.gov** electronic application system. HUD evaluates applications and issues grant agreements to successful applicants. Applicants may appeal a grant denial or amount to HUD.

### Funding Status:

HUD pays only part of the costs of an agency's counseling activities, so grantees need to leverage their HUD grant with funding from other resources.

### Technical Guidance:

This program is authorized by **Section 106** of the Housing and Urban Development Act of 1968, as amended (12 U.S.C. 1701x). No program regulations have been issued; the program is guided by the Housing Counseling Program Handbook (**HUD Handbook No. 7610.1**). The program is administered by HUD's **Office of Housing Counseling** - Federal Housing Administration.

### For More Information:

A searchable list of HUD-approved housing counseling agencies can be found on the **Internet** or by calling (800) 569-4287.

Source: [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/hcc/counseling](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/counseling)  
April, 2014