

New Housing Counselor Certification Landing Page and Resources on the HUD Exchange!

In December 2016, HUD published the Housing Counseling New Certification Requirements Final Rule. The Final Rule implements statutory requirements that housing counseling required under or provided in connection with all HUD programs must be provided by HUD Certified Housing Counselors by August 1, 2020. The standards will apply to all housing counseling programs required by HUD, or provided in connection with any program of HUD.

There is a brand [new landing page](https://www.hudexchange.info/programs/housing-counseling/certification/) to gain access to the collection of available certification webpages, including existing and new pages. Find information at : <https://www.hudexchange.info/programs/housing-counseling/certification/>

Housing Counselor Certification

Final Rule and Exam



This page covers everything you need to know about the certification final rule and the examination process, including key resources for HUD Certified Housing Counselors.

Apply for Certification



This page provides the application instructions through FHA Connection for HUD housing counseling Certification.

HUD Programs Covered



The final rule standardizes housing counseling requirements over all HUD programs. Read this page to figure out if your HUD program is covered by the final rule and review your options for complying.

Tracking Progress



To meet HUD's new requirements by the final compliance date, HUD is tracking the progress of HUD-certification in every agency. This page provides a tracking graphic and information about agencies that have already met their goal.

Success Stories



As agencies work to get their counselors certified, they have developed best practices, compiled lessons learned, and shared their stories with HUD.

FAQs



The Office of Housing Counseling has published almost 200 Frequently Asked Questions (FAQs) on a wide range of topics related to HUD Certification.

Existing Pages

[Final Rule and Exam](#): Learn about the certification final rule and the examination process and access key resources.

[FHAC Application](#): Read the **updated** instructions for applying for certification through FHA Connection for both counselors and coordinators.

[FAQs](#): Access nearly 200 Frequently Asked Questions (FAQs) on a wide range of topics related to HUD Certification.

[HUD Programs Covered](#): Read this page to figure out if a HUD program is covered by the final rule and review options for complying.

HUD Programs Covered by the Housing Counseling Certification Final Rule

The Final Rule implements the requirement that as of August 1, 2020, the final compliance date, all housing counseling required under or provided in connection with HUD programs, as defined in CFR § 5.111 (b), must be provided by HUD certified housing counselors that must work for agencies approved to participate in HUD's Housing Counseling Program.

There are many benefits to HUD's Housing Counseling Program. Research consistently shows that counseled consumers have better outcomes (improving credit scores, avoiding foreclosure, increasing monthly savings) compared to similar consumers who are not counseled.

Looking for more background information about the Final Rule, resources for passing the certification exam, and how to begin the certification process? View Everything You Need to Know about Certification.

Is your organization providing housing counseling?

Many HUD-funded organizations are delivering housing counseling around the country. Organizations need to determine which of the services being delivered are considered housing counseling, and which are not.

What is housing counseling (CFR § 5.100)? Housing Counseling is independent, expert advice customized to the needs of the consumer to address the consumer's housing barriers and to help achieve their housing goals. It must include the following elements: intake, client budget, financial and housing affordability analysis, a client action plan, and a reasonable effort to follow-up with client.

What is not housing counseling?

- Services that provide only housing information, or placement or referral services
- Routine administrative activities (e.g., program eligibility determinations, intake, case management)
- Case management that provides housing services as incidental to a larger case management and does not fund housing counseling
- Fair housing advice and advocacy (e.g. processing complaints and filing claims)
- Group education without individualized housing counseling services

NOTE: Some organizations may have staff that do not deliver housing counseling directly, and as a result do not need to be HUD certified. However, if these organizations oversee a group education class, a HUD certified housing counselor must approve the curriculum and the materials provided to the clients, and must monitor the delivery of the education.

Is my program covered?

Read the following sections in order to find out:

1. Determine if your organization is providing housing counseling.
2. Read about your program and how it may or may not be covered by the final rule.
3. Review your options if your program is covered by the final rule.
4. Access more information and Resources.

[Tracking Progress](#): View a tracking graphic and accomplishments to find out how close housing counseling agencies are to meeting their goal of having a HUD certified counselor by August 1, 2020.

HUD Certified Counselor Progress: Meeting Our Goal

The Final Rule implements the requirement that as of August 1, 2020, the final compliance date, all housing counseling required under or provided in connection with HUD programs, as defined in CFR § 5.111 (b), must be provided by HUD certified housing counselors that must work for agencies approved to participate in HUD's Housing Counseling Program.

To meet this important requirement, HUD is tracking the progress of HUD-approved housing counseling agencies with HUD certified housing counselors! Check out the graphics below to see how close we are to meeting our goal.



State Front-Runners

New York takes the lead!

- New York state has 34 agencies with certified counselors, followed closely by...
- California with 24 agencies
 - Virginia with 18 agencies
 - Pennsylvania, North Carolina, and Illinois with 16 agencies

Kudos

- Congratulations to Utah State University - Family Life Center for having 9 certified counselors!
- Congratulations to the 226 agencies who have identified application coordinators for their organization!

Data current as of February 1, 2019.

Note: This page is populated with data from HUD's Housing Counseling System (HCS) and FHA Connection.

[Success Stories](#): Learn about best practices, lessons learned, and stories shared from agencies working to get their counselors certified.

Certification Success Stories and Best Practices



Agencies are well on their way to complying with HUD's Housing Counseling Certification Requirements final rule. As agencies work to get their counselors certified, they have developed best practices, compiled lessons learned, and shared their stories. The Office of Housing Counseling will continue adding success stories to this page as agencies go through the certification process.

Success Stories

- Timeline
- Value of Certification
- Best Practices from HUD
- HomeSource East Tennessee
- BALANCE
- Pennsylvania Housing Finance Agency (PHFA)

Sample Timeline: Become a HUD Certified Counselor in 8+ Months!

This sample timeline shows the process for a counselor to become HUD certified and the expected timeframe for each step. The timeline includes post-exam steps in the FHA Connection, including applying for an FHAC User ID and having your employment verified.

Please note that this timeline is just a sample, and the timeframe for certification will vary based on several factors including the desired amount of study time for the counselor, how many times the counselor will take the exam to pass, and how long the organization takes to verify employment.

