



# Housing Counseling: A Guide for Faith-Based and Community Organizations



HUD supports over 2,500 approved nonprofit, faith-based and government entities that provide confidential and dependable housing counseling services, including:

- Pre-Purchase
- Reverse Mortgage
- Mortgage Delinquency
- Rental Assistance
- Homebuyer Education
- Financial Management
- Homelessness and Rental Assistance

Many agencies also provide additional services and programs including:

- Down Payment Assistance
- Emergency Utility Assistance
- Job/interview Training
- Food Banks
- Homeless Shelters
- Low Income Housing

## Why Housing Counseling?

Your organization is uniquely equipped to meet the demands of the current housing industry by helping families afford, find, and keep their homes by becoming a HUD-Approved Housing Counseling Agency.

- Housing counseling is an excellent cost effective way for your faith-based group to contribute to the growth and stability of your community.
- There is a special sense of satisfaction knowing your counselors are skilled and experienced professionals with knowledge of the many federal, state and local programs in your area.

## How Do I Participate as a Faith Based Organization?

- If your Faith-Based organization already offers housing counseling services, please consider applying for HUD approval directly or participate by affiliating with a HUD intermediary or State Housing Finance Agency
- Develop a clear, concise and comprehensive housing counseling and education program
- Form a team of counselors and industry partners to enhance the quality of information you will provide
- Evaluate your present program. You must have a one year track record of running a successful program
- Demonstrate your program has the resources to run

a successful housing counseling program

- Meet HUD eligibility requirements
- Offer HUD housing counseling program services to all; no religious preferences

## What are the Benefits of HUD Approval?

HUD approval demonstrates that your agency meets certain industry standards and federal guidelines, which have become the benchmark for participation in various other public and private housing programs.

- Eligible for HUD Housing Counseling Grant Program
- Credibility in the community with partners, lenders, and the families served
- Other funding sources such as state, local, foundation, and private grant funds often require HUD approval
- Access to scholarships for training from Office of Housing Counseling partners
- Technical assistance, capacity building, and training from HUD
- Wider visibility and access to clients through HUD website, mobile app, and toll-free referral number

## Contact Us

This fact sheet highlights the few ways a faith-based organization can partner with HUD's Office of Housing Counseling. We encourage you to contact the Office of Housing Counseling and visit our Website for more information.

Office of Housing Counseling web site:  
[www.hud.gov/housingcounseling](http://www.hud.gov/housingcounseling)

Email questions or comments:  
[Housing.counseling@hud.gov](mailto:Housing.counseling@hud.gov)

To join the Housing Counseling Listserv for important announcements email: [listserv@hudlist.hud.gov](mailto:listserv@hudlist.hud.gov)

To join the HUD Faith-Based Listserv for important announcements email: [Gayela.A.Bynum@hud.gov](mailto:Gayela.A.Bynum@hud.gov)

To find a HUD Approved Agency call **1-800-569-4287**