



Special Attention of:

Transmittal: Handbook 7610.1 REV-6.1

All HUD-Approved Housing Counseling Agencies
 (Including All Affiliates, Branches, and Sub-grantees)

Issued: April 2024

All State and Local Units of Government
 Directors, Office of Housing
 Directors, Office of Housing Counseling
 Directors, Office of Single Family

1. This Transmits:

Revision 6.1 of Handbook 7610.1, Housing Counseling Program

2. Explanation of Materials Transmitted:

This revision to the Office of Housing Counseling Handbook is being published to update existing Chapters.

Below is a list of content updates being made to the Handbook:

Handbook Chapter	Handbook Changes
Chapter 1. General Program Information	
1-5 HUD Program Responsibilities	<ul style="list-style-type: none"> Updated list of OHC's communication mediums for providing program information through e-mail and Internet postings.
Chapter 3. Delivery of Housing Counseling Services	
3-5 Counseling Services	<ul style="list-style-type: none"> Financial and Housing Affordability Analysis: Clarified guidance on conducting the required financial and housing affordability analysis and exceptions to establishing a budget. Termination of Counseling: clarified requirements for documenting follow-up and termination of counseling services.
3-12 Referrals to Community Resources	<ul style="list-style-type: none"> Removed language on HUD administered surveys
3-14 Client Satisfaction Survey	<ul style="list-style-type: none"> Added guidance for HUD to administer client satisfaction surveys.
Chapter 4: Reverse Mortgage Housing Counseling	
4-1 Reverse Mortgages	<ul style="list-style-type: none"> Removed language on HUD administered surveys
Chapter 5: Recordkeeping and Reporting	

Handbook Chapter	Handbook Changes
5-3 Client Management System (CMS)	<ul style="list-style-type: none"> Removed obsolete requirement for Loan Product Comparison Tool and Financial Calculators.
5-7 Counseling File	<ul style="list-style-type: none"> Clarified requirements in alignment with Chapter 3 revisions
Chapter 6: Performance Criteria and Monitoring	
6-1 Performance Criteria	<ul style="list-style-type: none"> Removed language on HUD administered surveys
6-3 Performance Reviews	<ul style="list-style-type: none"> Removed language on HUD administered surveys

Appendix 1, HECM Protocol	
I. Objectives of Reverse Mortgage Counseling	<ul style="list-style-type: none"> Updated citations and attachment information
II. Reverse Mortgage Counselor Roles and Responsibilities	<ul style="list-style-type: none"> Removed outdated citations and contact information. Consolidated guidance about questions to review client's level of understanding during session
III. The Counseling Session	<ul style="list-style-type: none"> Added language for the minimum counseling session time of 60 minutes Updated Fair Housing and Civil Rights requirements Updating guidance to reflect current policy for Non-Borrowing Spouses
IV. Client Needs and Circumstances	<ul style="list-style-type: none"> Inclusion and increased reference to other HUD guidance (HUD Handbook 4000.1) to avoid duplicative or inconsistent information
V. Features of Reverse Mortgages	<ul style="list-style-type: none"> Inclusion and increased reference to other HUD guidance (HUD Handbook 4000.1) to avoid duplicative or inconsistent information Added the definition of Single Purpose Reverse Mortgage Revised language on the repayment of debt
X. Property Charge Default Counseling for HECM	<ul style="list-style-type: none"> Added clarifying language in the event of disasters or other events impacting HECM origination and servicing In Financial Analysis, added student loan debt language
Attachments	<ul style="list-style-type: none"> Removed the NCOA Booklet as a required document to be discussed (Attachment A) Added clarification of which Attachment B documents are required to be given to clients

3. Implementation:

This handbook specifies the most current legislative and programmatic requirements for the implementation of HUD's Housing Counseling Program. This document outlines requirements for program eligibility and approval, housing counselor certification, the delivery of comprehensive and HECM counseling services, program record keeping and reporting,

performance monitoring, and the competitive funding and grant application process. This handbook offers policy guidance and procedures for HUD staff and program participants to assist both audiences with effective program oversight.

Changes identified in HUD Housing Counseling Program Handbook 7610.1 Revision 6.1 are effective April 1, 2024.

4. Superseded Policy:

This handbook has been updated based on 24 CFR Part 214; 24 CFR 206, Subpart E; HUD Handbook 4000.1; and applicable Mortgage Letters and Housing Notices. Additionally, all policy changes related to housing counseling implemented through HUD Mortgage Letters, Departmental data collection requirements and other Federal regulations issued since the publication of 7610.1 Revision 6 have been incorporated into this handbook. The policy guidance provided in this handbook supersedes 7610.1 Revision 6.

5. Filing Instructions:

Remove: Handbook 7610.1 REV-6

Insert: Handbook 7610.1 REV-6.1

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