

# How to Become a HUD-Approved Housing Counseling Agency

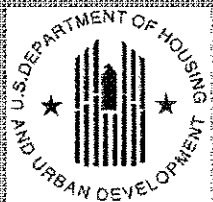
## How to Apply:

If you are interested in applying to become a HUD-approved housing counseling agency, you should:

- Review the qualifying criteria and complete the HUD-9900, Application for Approval as a Housing Counseling Agency, <http://www.hud.gov/offices/adm/hudclips/forms/hud9a.cfm>
- Submit the original with an original signature and one copy of the application form to the Denver Homeownership Center, Program Support Division, attn: Victor Karels, 1670 Broadway, Denver, CO 80202
- Local agencies may apply to the Homeownership Center that serves their state. Applications from national and regional organizations should be sent to HUD Headquarters.

The Denver Homeownership Center (DHOC) serves the following States:

AR, CO, IA, KS, LA, OK, MN,  
MO, MT, NE, ND, NM, SD, TX,  
UT, WI and WY



The U.S. Department of Housing and Urban Development (HUD) provides housing counseling services directly or through private or public organizations with special competence and knowledge in counseling low-to-moderate income families. Such approved agencies allow HUD to provide further outreach to communities and individuals. Typically, approved counseling services are provided free or at a reduced cost.

Detailed information and requirements of the housing counseling programs are provided in the Housing Counseling Program Handbook 7610.1. The handbook may be requested by calling 800-767-7468 or by going on-line to: <http://www.hud.gov/offices/adm/hudclips/handbooks/hsg/7610.1/index.cfm>

The following are a few of the more important criteria that all applicants must meet to receive HUD approval. Counseling organizations must have:

- **Nonprofit Status.** Agencies must function as a private or public nonprofit organization and submit evidence of nonprofit status as demonstrated by Section 501(c) of the Internal Revenue Code;
- **Experience.** Agencies must have successfully administered a housing counseling program for at least one year;
- **Community Based Mission.** Agencies must have functioned for at least one year in the geographical area that the applicant proposes to serve; and
- **Counseling Resources.** Agencies must have sufficient resources to implement its proposed counseling plan no later than the date of HUD approval.

For more information about this and other FHA programs call or visit us at **1-800-Call FHA** or [www.FHA.gov](http://www.FHA.gov).

# How To Become An Approved Nonprofit Organization

The Denver Homeownership Center (DHOC) serves the following States:

AR, CO, IA, KS, LA, OK, MN, MO, MI, NE, IN, NM, SD, TX, UT, WI and WY

For applicants in the DHOC region please contact:

NANCI VAUGHN

Nanci.Vaughn@hud.gov  
U.S. Department of Housing  
and Urban Development,  
FHA/DHOC,  
Program Support Division  
11670 Broadway  
Denver, CO 80202

The following publications provide information to nonprofit organizations:

Mortgage Letters:

<http://www.hud.gov/citicas/adm/hudstaff/letters/mortgages/>  
2000-08  
2001-30  
2002-01

Federal Register Notice:

<http://www.gpoaccess.gov/fr/index.html>

Nonprofit Organization Participation in Certain FHA Single Family Activities; Placement and Removal Procedures, dated June 6, 2002.



All nonprofit organizations that want to obtain HUD approval to participate as a mortgagor using FHA mortgage insurance, purchase HUD Homes at a discount, and/or administer a secondary financing/down payment assistance program must submit an e-mail directly to their local Homeownership Center (HOC), with the following information:

- Your organization's legal name, address and Executive Director's name, phone number and e-mail address,
- Indicate whether your organization is a nonprofit or an instrumentality of government,
- The date of your organization's 501 (c) (3) determination letter, and
- Whether your organization has a minimum of two years (within the last five years) of housing development experience. Housing development experience is defined as acquisition, rehabilitation, and sale to low-to-moderate income persons.

After your e-mail is received, HUD staff will send you a reply with instructions on how to access the on-line application system and a password and user ID.

**1-800-Call FHA**

**www.FHA.gov**