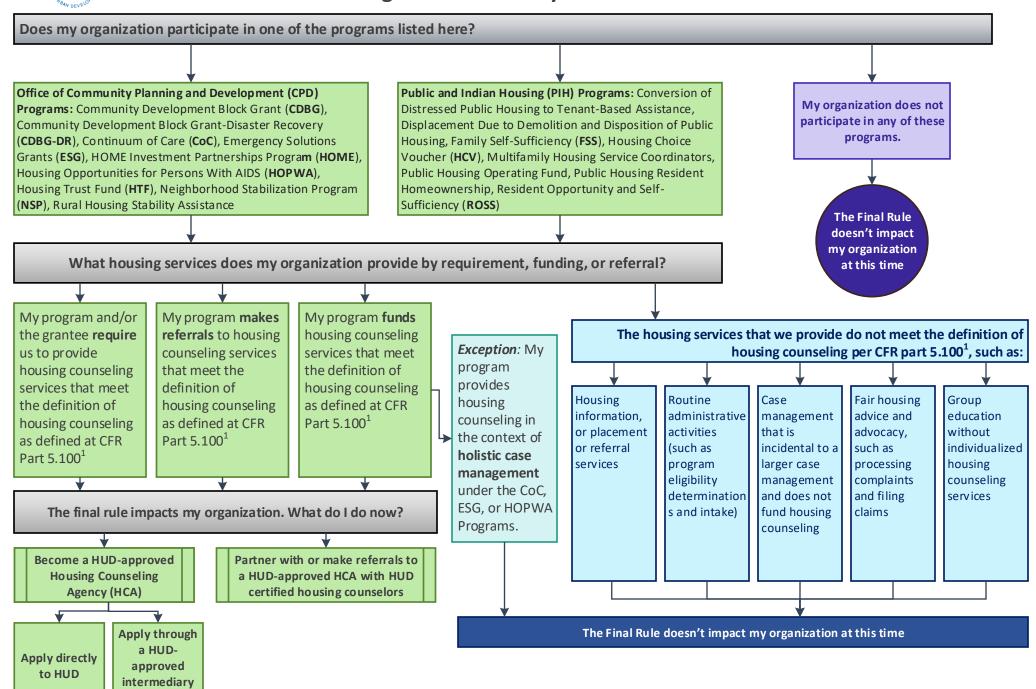


or SHFA

## **CPD and PIH Programs Covered by the Certification Final Rule**



<sup>&</sup>lt;sup>1</sup>Housing Counseling as stated at CFR part 5.100 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. Note that group education and online education are not housing counseling.