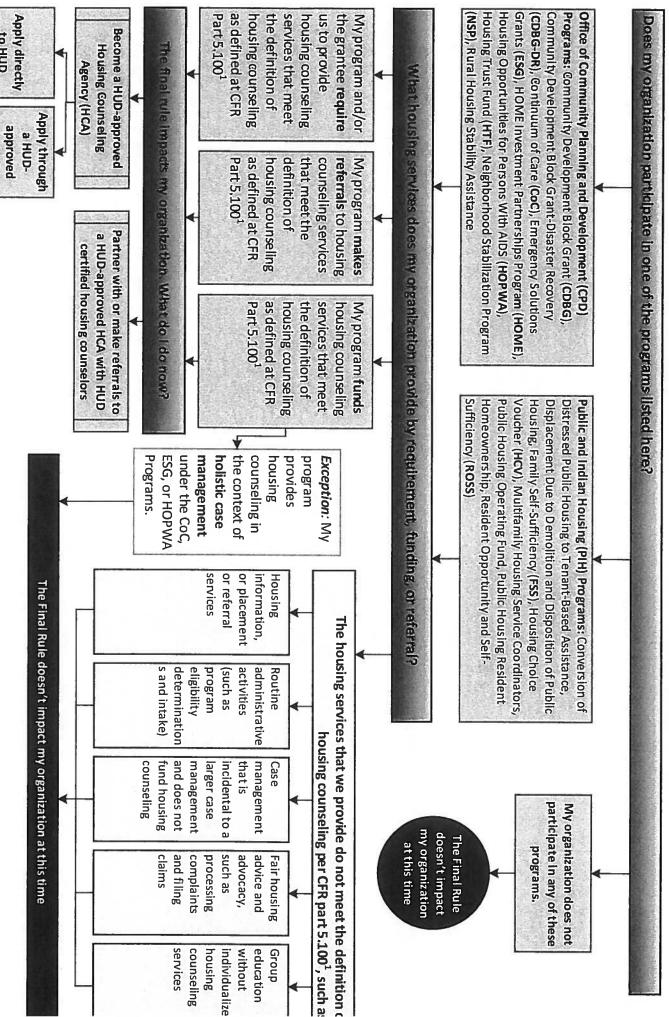


CPD and PIH Programs Covered by the Certification Final Rule



Housing Counseling as stated at CFR part 5.100 is independent, expert advice customized to the needs of the consumer to addres the consumer's housing barriers and to help achieve their housing goals. It must include the following

intermediary

or SHFA