Housing education and counseling overview

Homeownership education and counseling programs help households learn about the homebuying process, determine if homeownership is a good fit for them and if they are ready to begin the homebuying process, identify and begin work to overcome obstacles to homeownership, and access products to make homeownership more affordable.

Pre-purchase programs are aimed at individuals and families who are considering homeownership or in the process of buying a home, and may be structured as group education courses, one-on-one counseling or (both) and can be conducted in person, online, or by phone. Sessions may cover a variety of topics, including assessing a prospective buyer’s readiness to purchase a home, determining the appropriate mortgage product and avoiding scams, and preparing for the ongoing financial obligations of homeownership. Completion of a pre-purchase education or counseling program is a common prerequisite for most local, state, and federal homeownership programs. Post-purchase programs work with existing homeowners and address issues such as refinancing options, home maintenance requirements, management of any rental units (applies to 2-4 unit properties), and budgeting. Both types are typically conducted by HUD-certified housing counselors.