



OFFICE OF  
HOUSING COUNSELING

# Housing Counselor Certification Update and Lessons Learned

*"Helping Families for 50 Years"*

**August 15, 2018**

# Facilitator & Panelists

- Speakers:
  - Lorraine Griscavage-Frisbee, U.S. Department of Urban Development (HUD)
    - Deputy Director, Office of Outreach and Capacity Building
  - Robin Penick, U.S. Department of Urban Development (HUD), Office of Housing Counseling
    - Housing Technical Specialist, Office of Outreach and Capacity Building
  - Linda Davis-Demas, BALANCE
    - Housing Grants Administrator
  - Patricia Breslin, Pennsylvania Housing Finance Agency
    - Compliance Officer

# Session Agenda

- Final Rule Requirements In Effect
- Certification – a Year Later
- Intermediary Tips
  - Pennsylvania Housing Finance Agency
  - BALANCE
- Charting a Path to Certification
- FHA Connection
- Resources
- Other Best Practices and Q and A

# **Final Rule Requirements In Effect**

# Final Rule Requirements In Effect

- Any agency that covers pre-purchase, post purchase, default, or HECM counseling must cover all homeownership topics relevant to the client:
  - The decision to purchase a home
  - The selection and purchase of a home
  - Issues arising during and affecting the period of ownership of a home (including financial, refinancing, default, and foreclosure, and other financial decisions)
  - The sale or other disposition of a home
- Distribution of Home Inspection Materials
  - As part of the homeownership counseling process, participating agencies shall provide clients with importance of obtaining an independent home inspection using materials available

# Final Rule Requirements In Effect (cont)

- Agencies will be asked to provide updated work plans as part of the performance review process
- Work plan modifications related to homeownership counseling and home inspection materials
  - How the agency will cover homeownership counseling topics
    - Pre-purchase, Non-Delinquency Post Purchase Counseling, Reverse mortgage – all homeownership topics
    - Mortgage Delinquency Default Resolution Counseling – topics related to post purchase/default
  - Address distribution of home inspection materials
    - HUD 92564-CN “For Your Protection: Get a Home Inspection” [HUD 92564-CN-SP if in Spanish]
    - Ten Important Questions to Ask Your Home Inspector (available at [hud.gov](http://hud.gov) and [espanol.hud.gov](http://espanol.hud.gov))

# **Certification – a Year Later**

# Certification – Accomplishments

- Since December 14, 2016:
  - Launched two separate websites, including numerous pages and tools/refinements as necessary
  - Edited a number of other HUD Exchange pages – Approval process, Intermediary page, etc.
  - Launched the Housing Counseling Agency Eligibility Tool, including accompanying tools
  - Launched exam August 1, 2017
  - Created *Intro to Housing Counseling* for prospective agencies

## Housing Counseling: Certification Requirements Final Rule

The Housing Counseling Certification Requirements Final Rule implements statutory requirements that housing counseling required under or provided in connection with all HUD programs must be provided by HUD Certified Housing Counselors by August 1, 2020.

### How Do I Become a HUD Certified Housing Counselor?

#### Step 1

The counselor **prepares** for the exam:  
Takes trainings by HUD's training partners.  
Browses HUD OHC certification webinars.  
Takes practice exams and trainings on [HUDHousingCounselors.com](http://HUDHousingCounselors.com).

#### Step 2

The counselor **registers** for the exam and pays the fee on [HUDHousingCounselors.com](http://HUDHousingCounselors.com).

#### Step 3

The counselor **prepares** for the exam.

#### Step 4

The counselor **applies** for certification.  
The agency **identifies** employment.

Sign up for the [Housing Counseling Mailing List](#) to be notified when each resource becomes available.

### Other HUD Program Participants

[List of programs covered by the Final Rule](#)

[HUD Housing Counseling Agency Approval Process](#)

### Related Websites

[TRAINING CENTER](#) [EXAM CENTER](#) [SIGN OUT](#) [SUPPORT](#)



**HUDHousingCounselors.com**

HUD HOUSING COUNSELORS TRAINING AND TESTING FOR CERTIFICATION



TRAINING  
OVERVIEW



ABOUT PRACTICE  
EXAM



ABOUT  
CERTIFICATION



ABOUT PROGRAM

# Certification – Accomplishments (cont)

- Since December 14, 2016 (cont):
  - Published 181 FAQs
  - Held 16 webinars
  - Participated in over 50 outreach events
  - Published 24 certification-rule specific Bridge articles

Home Programs Housing Counseling Housing Counseling FAQs

## Housing Counseling FAQs

Export (xls)

Filters:

FAQ Keyword Search:

Keywords:

Topics:

- [Certification Final Rule](#)
- Financial Manag
- Reimburseme
- HECM Counselin
- HECM Counsel
- HECM Counsel Requirements
- Program Requir

FAQs

Viewing 20 of 23 FAQs

Topic/Subtopic: Additional Program Requirements

### How can Participating Agencies document that Homeownership Counseling clients were provided home inspection materials?


Date Published: August 2017

A Participating Agency's work plan must describe when in the Homeownership Counseling process the client will receive



**Rural Community Assistance Corporation (RCAC) to Launch Expanded Training Schedule in 2018**

In 2016, RCAC became a HUD training partner and successfully provided continuing education throughout 2017. This month, RCAC will kick off the next slate of trainings for individuals employed by a HUD-approved counseling agency.




**Encouraging HUD Certification through Reimbursements**

The Pennsylvania Housing Finance Agency (PHFA) has developed a unique program to support its 73 housing counseling agencies through the HUD Certified Housing Counselor examination process.



**Diversifying Training to Strengthen Effectiveness**

Since 1968, UnidosUS has remained a trusted, nonpartisan voice for Latinos. They serve the Hispanic community through research, policy analysis, and program work in local communities nationwide.



**NeighborWorks: Preparing Counselors for HUD Certification**

Each year, the NeighborWorks Center for Homeownership Education & Counseling, or NCHC, issues thousands of certificates of completion for their dynamic training in financial capability, homeownership education, and counseling.



**The National Community Reinvestment Coalition (NCRC): Creating a Path to Certification**

NCRC's National Training Academy is a HUD Housing Counseling training grant recipient that offers state-of-the-art online and onsite training and technical assistance.



**The Brighton Center's Approach to Exam Preparation**

The Brighton Center's mission is to create opportunities for individuals and families to reach self-sufficiency through family support services, education, employment, and leadership.

# Certified Counselor Stats

- 6,317 counselors Educated by Training Grantees Specifically on Certification Topics
- Usage of HUDhousingcounselors.com
  - 8,593 Registered Users
- Usage of FHA Connection by Coordinators
  - 200 Agencies with FHAC Coordinators
- 356 individuals have passed the certification examination
- 292 Certified Housing Counselors
- 144 Agencies with Certified Housing Counselors (7%)
  - 34 Intermediary agencies (National, Regional, HFA's and MSO's)
  - 40 states have certified counselors

# Practice Exam and Certification Exam

- Practice exam
  - One set of questions
  - Designed to provide example of test format
  - Not scored, but feedback provided
    - Areas recommended for continued success
    - Areas for additional study is needed for moderate improvement
    - Areas where significant study is needed for considerable improvement
- Certification exam – available either in person or online
  - No pen and paper due to security issues
  - Exam structure – tests all six topic areas due to Cert Rule requirements
  - Scored in a range (500+ out of 800 is passing), with same feedback noted above for practice exam
- Reasonable Accommodation Requests – Bixal needs 30 days to review requests and schedule accommodations

# Updates August 28, 2018

Update [www.HUDhousingcounselors.com](http://www.HUDhousingcounselors.com)

- Training modules
  - Revision of content relating to back-end ratio guidelines for FHA and conventional loans
  - Clarifications about financial information required on the URLA
  - Details to clarify mortgage servicing guidelines for FHA loans
  - Elimination or revision of content relating to the Making Home Affordable program, including content relating to interest rate changes under HAMP
  - New content on GSE mortgage modification options - Flex Modification Program
- Downloadable Study Guide (Spanish and English)
- Practice Exam (Spanish and English)
- Certification Exam (Spanish and English)
- Training module revision history available
- Virtual Pen and Paper

# In Progress

- Updating FAQs specifically on Certification Exam
- Publishing additional Bridge articles on tips and agency best practices
- Adding new resources to the HUD Exchange
- Modifying the Housing Counseling Agency Eligibility Tool – include certified housing counselor
- Considering a second type of practice exam that measures knowledge and provides question specific feedback
- Change of testing fees – 60 day notice will be issued

# Intermediary Tips

# Pennsylvania Housing Finance Agency

- Background on PHFA
- Agency goals
  - Certification NOW!
  - Reimbursement
  - Criteria for reimbursement
  - Grouping counselors for test taking
- Counselor certification rate (13% of total)
- Next steps

# BALANCE

- Background on BALANCE
- Five Step Process
  1. Leverage Existing Resources
  2. Pace Yourself
  3. Plan Ahead
  4. Get Input From Your Community
  5. Be Mindful of Test Anxiety
- Counselor certification rate (100%)
- Next steps

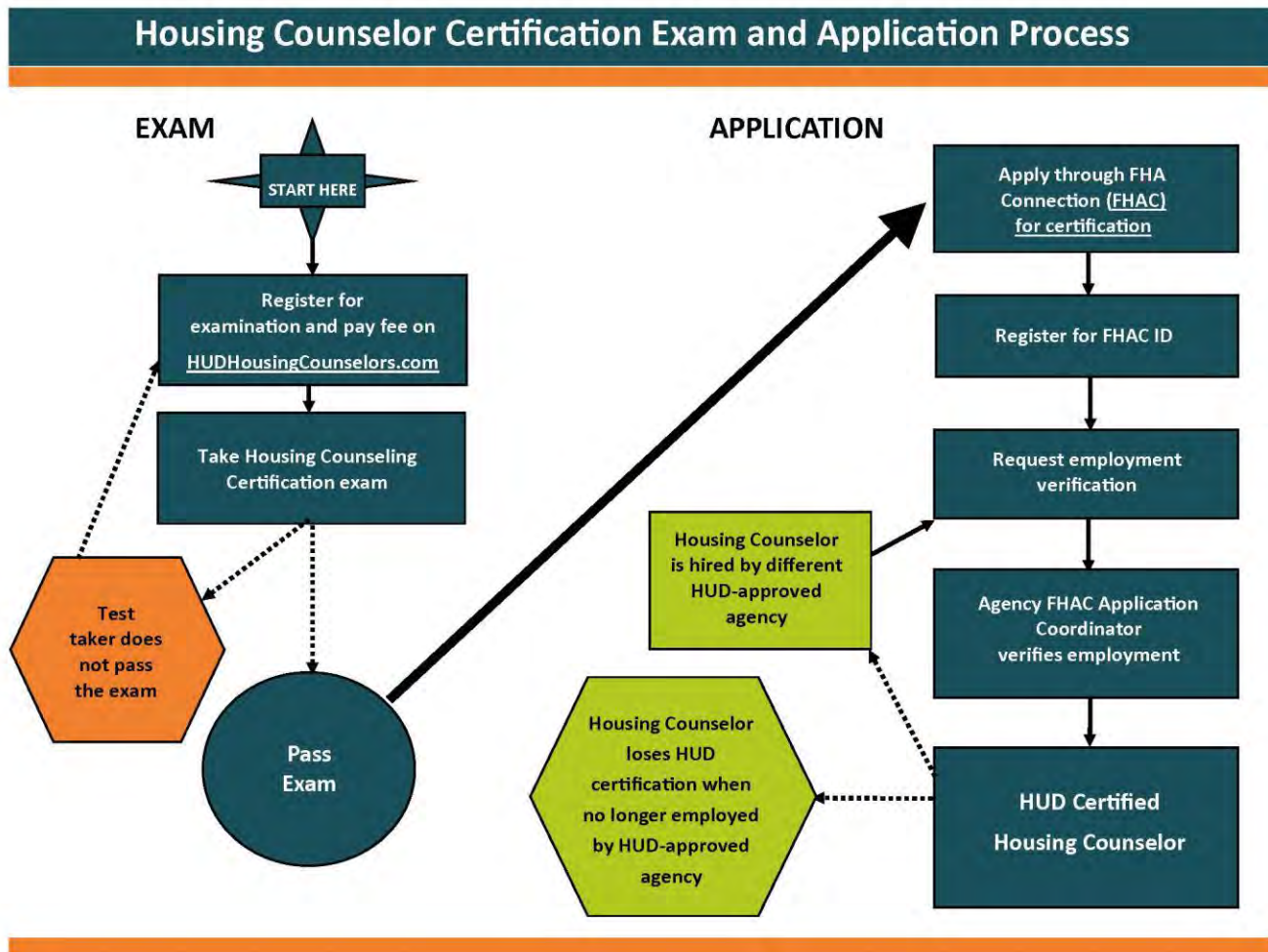
# Charting a Path to Certification

# Charting a Path to Certification

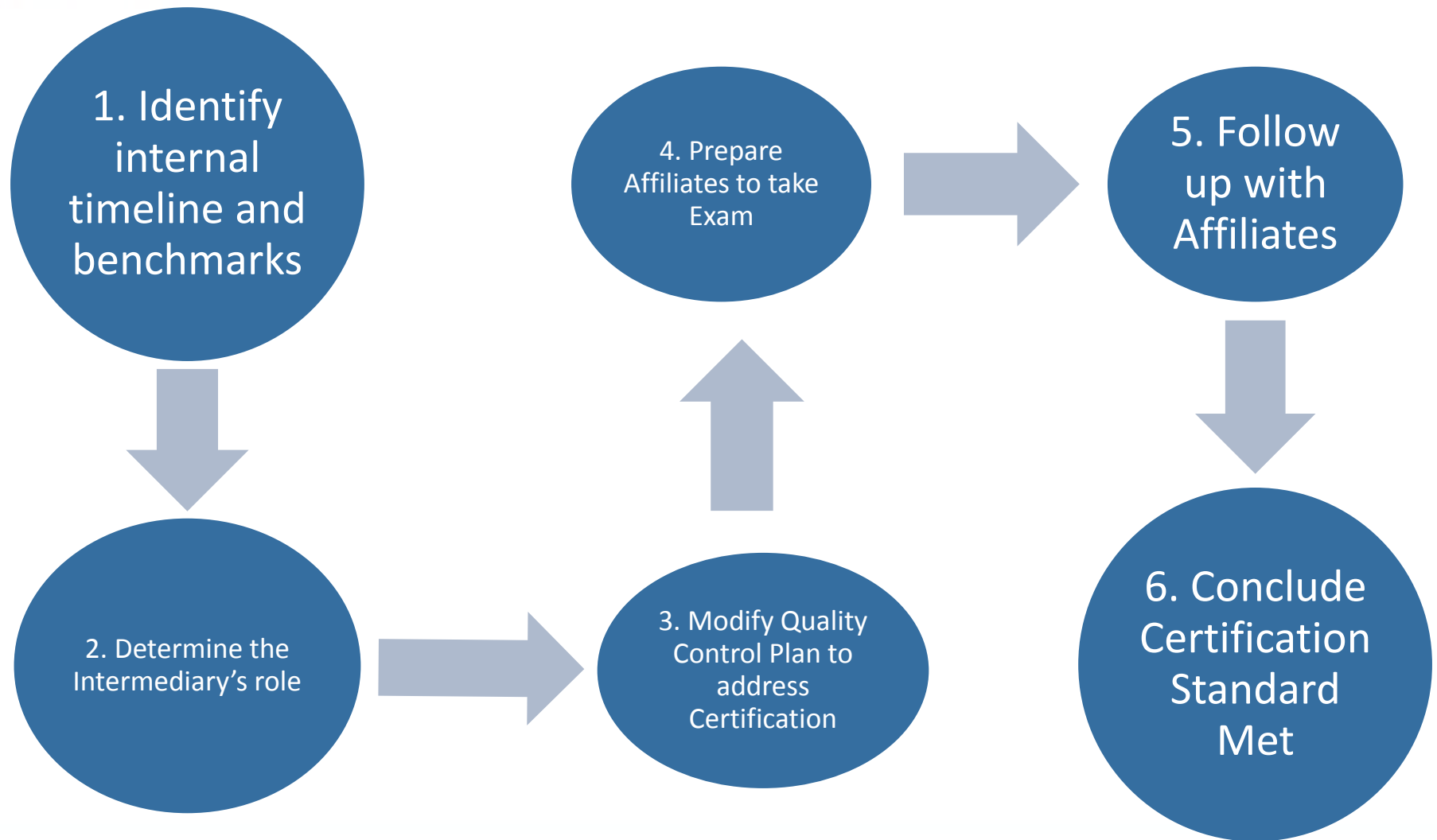
- Review Exam and Application Steps
  - HUDhousingcounselors.com – testing options and resources
  - FHA Connection – ID and coordinator roles
- Best Practice - Follow 7 Key Intermediary Steps
- Create timeline for housing counselor certification



# Review Exam and Application Steps



# Key Intermediary Steps in Certification



# 1. Identify internal timeline and benchmarks

- Determine agency goals for certification
  - Type of training to offer – internal or external
  - Identify tools to use (e.g., practice exam, training prep, etc.)
  - Determine and/or revisit # of housing counselors certified by specific date/month
    - Intermediary (as applicable)
    - Affiliates
- Decide available time and resources
  - Intermediary resources, affiliate resources, or combination
    - Hours
    - Funds for reimbursement

## 2. Determine the Intermediary's Role in the Process

- Expertise in all six areas of the exam
  - Affiliates cross train as necessary
- Encouragement and support
  - Financial incentives?
  - Training Support
- Define policies and procedures around certification
- Manage certification process directly *or*
  - Expect affiliates to handle those processes
  - Change affiliate agreements?
- Identify FHA Connection Roles
  - Select FHA Connection Application Coordinators
  - Supporting FHA Connection ID Application sign up

See next section for  
FHA Connection

### 3. Modify Quality Control Plan

- Update plan for certification goals and timeline
- Describe training, tools and support activities that will be provided to affiliates
- Systems for tracking housing counselor certification
  - FHA Connection
  - HUD Page
- Include certification-related tasks in performance reviews
- Plan now for policies and procedures that will be implemented August 1, 2020

## 4. Prepare Affiliates to take Exam

- Get affiliates prepared
  - Make sure counselors have time to study
  - Develop a cohort of counselors taking the exam
  - Provide internal Training
  - Send links to HUD Exchange and Training websites



| Preparing for the Certification Exam  | Registering and Scheduling an Examination   | Taking the Exam  |
|---|---|--|
| <ul style="list-style-type: none"><li>• Create an account on <a href="http://www.hudhousingcounselors.com">www.hudhousingcounselors.com</a></li><li>• Online proctored exam costs \$60 and an in-person proctored exam costs \$100</li><li>• Check your system requirements for online proctoring</li><li>• Before scheduling your exam, test equipment compatibility which includes checks for webcam, microphone, and internet speed</li><li>• Review the Test Taker Guide for the System Requirements for online testing</li></ul> | <ul style="list-style-type: none"><li>• Exam registration, cancellations, and changes are handled through your <a href="http://www.HUDHousingCounselors.com">www.HUDHousingCounselors.com</a> account</li><li>• Avoid no show fees!</li><li>• For both online and onsite exams, the Exam Status Center provides access to exam details and allows you to reschedule, cancel or change the mode of delivery of your exam</li></ul> | <ul style="list-style-type: none"><li>• Prior to exam launch, you should have already downloaded the Sentinel software and completed your Biometrics enrollment</li><li>• No books, papers, or other reference materials are allowed</li><li>• No use of paper or writing utensils during the exam</li></ul> |

The logo for the Rural Community Assistance Corporation (RCAC) features a circular emblem with a green tree, a water tower, and a house, surrounded by the text "RURAL COMMUNITY ASSISTANCE CORPORATION". Below the emblem is the acronym "RCAC" in large green letters.

**HUD Test-Taking Tips**  
with John Bonin

## 4. Prepare Affiliates to take Exam (cont)

- Carpool for in person courses
- Set up an exam space – for online courses
  - Test office at Intermediary, or central location
- Use a training partner(s) for external training prep and practice classes
  - NeighborWorks
  - RCAC
  - NCRC
  - UnidosUS



Housing Counseling Weekly Training Digest

<https://www.hudexchange.info/programs/housing-counseling/training-digest/>

Training Partners

<https://www.hudexchange.info/programs/housing-counseling/training-partners/>

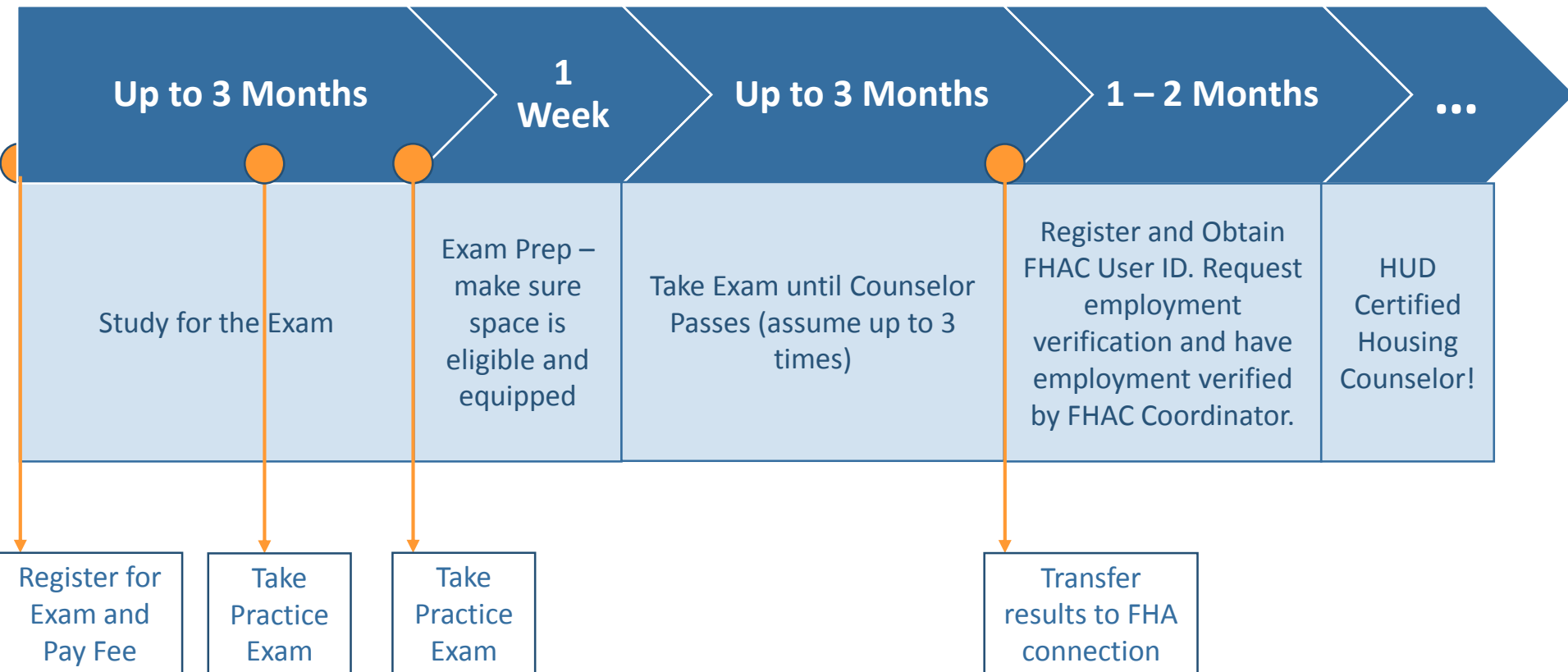
## 5. Follow up with Affiliates

- Revisit by 8/1/2019 - # of certified housing counselors
- Reward housing counselors who receive their certification
  - Feature on intermediary website, newsletters, email blasts, etc.
- Leverage certified housing counselors
  - Mentor those who have not yet been certified
  - Create tips sheet, study tools, etc.
- Keep HUD point of contact updated as necessary
  - Report on lessons learned, best practices, etc.
- Adjust agency goals and timeline as necessary

## 6. Conclude Certification Standard Met

- On or before 8/1/2020, all housing counselors certified
  - Earlier goal strongly recommended, such as 8/1/2019
  - Remember that cost of exam may increase
- Prepare for nonrenewal of affiliates and/or housing counselor duties reassigned
  - Update Quality Control plan
- Add new affiliates with certified housing counselors

# Timeline: Become a HUD Certified Counselor in 8+ Months!



# FHA Connection

# FHAC Coordinator Application Process

- FHA Connection used for both counselors and coordinators
- If applying **only as a coordinator**, apply only for an FHAC User ID
- If applying to be **both a coordinator and counselor**, complete the HUD Certified Housing Counselor application first and be accepted by HUD
- An agency cannot have the same person registered in eLOCCS and FHAC Coordinator\*

[NEED](#)

[Programs](#) ▾ [Resources](#) ▾ [Trainings](#)

[Home](#) > [Programs](#) > [Housing Counseling](#) > HUD Certified Housing Counselor Application Process

## HUD Certified Housing Counselor Application Process

This page provides the application instructions through FHA Connection for HUD housing counseling Certification.

[Download these instructions as a PDF.](#) 

### Find By Topic

- [HUD Certified Housing Counselor Eligibility Requirements](#)
- [HUD Certified Housing Counselor Application Overview and Process](#)
- [FHA Connection User ID](#)
- [HUD Certified Housing Counselor Responsibilities](#)
- [FHAC Application Coordinator Responsibilities](#)
- [HUD Certified Housing Counselor or Agency Public Search Functions on HUD.gov](#)

### FHAC Application Coordinator Responsibilities

The purpose of the FHAC Application Coordinator is to certify the counselor's employment at the agency and to manage the data regarding the counselor's employment status in the future.

HUD-approved housing counseling agencies must designate at least one individual to act as FHAC Application Coordinator. **An agency can have a maximum of four FHAC Application Coordinators and at least two are recommended.** The coordinator **cannot** be the same person currently registered in the Line of Credit Control System (LOCCS) or the Web Access Security Subsystem (WASS), nor can the coordinator currently act as the FHA lender coordinator for the agency. The coordinator **cannot** certify their own employment. **Intermediary Coordinators may perform the coordinator functions for their affiliates.** Intermediaries may also obtain an FHAC ID simply to view their affiliates or if they want to validate and/or terminate counselors from their network.

You must register in FHA Connection (FHAC) as the FHAC Application Coordinator for your agency. Upon completion of your registration, you will get an email stating that a letter with your User ID will be mailed to the Executive Director of your agency and should be received in 7-10 days.

The [Registering to Use the FHA Connection](#) page provides a link to the Counseling Agencies Application Coordinator registration form. (See the [FHAC User ID](#) page)

### Certifying HUD Certified Housing Counselors' Employment

- Log into the [FHA Connection](#).
- Navigate to the [HUD Certified Housing Counselor Database](#) by following these steps:
  - Select Single Family FHA
  - Select Single Family Origination
  - Select Counseling Functions
  - Select HUD Certified Housing Counselor Database
- Enter the counselor's last name, select NO under Validated by agency, and select Certified for Counselor type, then click the Send button. You don't need to change any of the other fields. You should now see the

# Requesting an FHAC User ID

- Registering a New User
- Registering to Use the FHA Connection page displays Then, select Housing Counseling



FHAC Welcome page

<https://entp.hud.gov/clas/index.cfm>

# Requesting an FHAC User ID (cont)

Complete the  
**Housing Counselor  
Registration** page

## Housing Counselor Registration

Help Links



**Warning!** Misuse of Federal Information at this Web site falls under the provisions of Title 18, U.S.C. Sec. 1030, which carries penalties for exceeding authorized access, alteration, damage or destruction of information.

Click Yes to apply for an FHAC User ID as a counselor

Are you registering as a member of the Housing Counselor Database? ☐ Yes

Are you registering as an FHA Connection Application Coordinator for the housing counseling agency that employs you? ☐ Yes

If yes, please enter your agency ID:

Click Yes here and enter the **HCS agency ID** if you are applying as an **Application Coordinator** for your agency

First Name:

Middle Initial:

Last Name:

Social Security Number:

Telephone Number:

Provide your e-mail address.

- Include your e-mail user name, the @ sign and [servicename.com/edu/org/net/etc.]. For example: jsmith@aol.com, johndoe@adv.org, hfdb84a@prodigy.com

E-mail Address:

Re-enter E-mail Address for Verification:

Choose a Password.

- You will enter your password each time you use this service. Your password must be 8 characters in length and have at least one uppercase letter, one number, and one special character. **Important: At your first sign on to the FHA Connection, you will need to enter the password you record on this registration form EXACTLY as you typed it, e.g.,**

Password:

Re-enter Password for Verification:

Remember the password entered as it will be needed once you receive your FHAC User ID, typically 7-10 days

Mother's Maiden Name.

- Please provide this information for future verification when processing password reset requests.

Mother's Maiden Name:



Send

Reset

Once the page is complete, click **Send** to process the page and submit your application for an FHAC User ID

# Coordinator Verifies Employment

1. Log into the FHAC
2. Navigate to **HUD Certified Housing Counselor Database**  
*Single Family FHA > Single Family Origination  
> Counseling Functions > HUD Certified Housing Counselor Database*
3. Enter the counselor's last name, select *Certified* for **Counselor Type**, and select *No* for **Validated by Agency**
  - Leave the name blank to receive a list of all counselors who have indicated they work for the agency.
4. Then, click the **Send** button

## HUD Certified Housing Counselor Database

|  |  |
|--|--|
| Sorted By:   | <input type="text" value="Last Name"/>     |
| Last Name:   | <input type="text" value="Sweeney"/>       |
| State:   | <input type="text" value="All States"/>    |
| Agency HCS ID:   | <input type="text" value="89999"/>         |
| Counselor Type:  | <input type="text" value="Certified"/>     |
| Counselor Status:  | <input type="text" value="Active"/>        |
| Validated by Agency:   | <input type="text" value="No"/>            |
| HECM Training/Exam Status:   | <input type="text" value="Select Status"/> |
| <input type="button" value="Send"/> <input type="button" value="Reset"/> |  |

# Intermediary FHAC Application Coordinator Options

## Option 1

- Verify network agencies' compliance
- View affiliates' certification information
- Serve as a back-up FHAC AC for network affiliates

## Option 2

- Verify employment of housing counselors for all affiliates
- Remove counselors no longer employed by affiliates
- Print counselor certification certificates

# Resources

# HUD Exchange Resources

- Certification Rule  
<https://www.hudexchange.info/programs/housing-counseling/certification/>
- Certification FAQs – updated!  
<https://www.hudexchange.info/resource/5194/housing-counseling-new-certification-requirements-faqs/>
- Counselor Certification Application Process  
<https://www.hudexchange.info/programs/housing-counseling/housing-counselor-certification-application/#hud-certified-housing-counselor-eligibility-requirements>
- The Bridge – January, February, and April 2018  
<https://www.hudexchange.info/programs/housing-counseling/the-bridge/>

# Housing Counselors Training and Testing Resources

- Counselor Training and Testing  
[www.hudhousingcounselors.com](http://www.hudhousingcounselors.com)
  - Exam Center (log-in required) – Registration in Person, Take Online, and Transfer Results to FHAC  
<https://www.hudhousingcounselors.com/exam-center>
- Online Testing Proctoring Support  
<https://www.kryteriononline.com/test-taker/online-proctoring-support>
- Online Test Taking Guide  
<https://www.kryteriononline.com/sites/default/files/docs/PreparingForYourExam.pdf>

# HUD.gov Resources

WEDNESDAY, JUNE 28, 2017

**HUD.GOV**  
U.S. Department of Housing and Urban Development  
Secretary Ben Carson  
HUD.gov

Connect with HUD

**HUD Certified Housing Counselor Database**

Counselor ID:

Send Reset

Sorted By: Agency Name  
Agency Name:   
City:   
State: All States  
Zip Code:   
Counseling Type: Certified

Search

HUD.GOV  
U.S. Department of Housing and Urban Development  
Secretary Ben Carson  
HUD.gov  
HUD Certified Housing Counselor Database  
Counselor ID: ABC123  
Send Reset

HUD.GOV  
U.S. Department of Housing and Urban Development  
Secretary Ben Carson  
HUD.gov  
HUD Certified Housing Counselor Database

Message: HUD CERTIFIED HOUSING COUNSELOR DATABASE SUCCESSFULLY COMPLETED

HUD Certified Housing Counselor Database as of 09/15/2016  
(2 records were selected, 2 records displayed.)

| First Name | Last Name | Agency ID | Agency Name                    |
|------------|-----------|-----------|--------------------------------|
| JEANNIE    | SWEENEY   | 89997     | WE'RE HERE FOR YOU LLC         |
| JEANNIE    | SWEENEY   | 89999     | GOTHAM COUNSELING SERVICES INC |

Search criteria:  
Sorted by: Agency ID  
Counselor ID: ABC123

Previous  
Previous

- Agency Public Search
  - [https://entp.hud.gov/idapp/html/hecm\\_agency\\_lookup.cfm](https://entp.hud.gov/idapp/html/hecm_agency_lookup.cfm)
- Certified Counselor Search
  - <https://entp.hud.gov/idapp/html/counsel-srch.cfm>

# Other Best Practices and Q and A

