



HUD Exchange Housing Counselor Certification Landing Page and Resources

Since the release of the final rule, HUD has been collecting best practices, FAQs, and instructional pages to help housing counseling agencies meet the new requirements. There is a brand new landing page to gain access to the collection of available certification webpages, including existing and new pages.

Visit: <https://www.hudexchange.info/programs/housing-counseling/certification/>

Housing Counselor Certification

Final Rule and Exam

Everything You Need to Know about Certification

How Do I Become a HUD Certified Housing Counselor?

- Step 1** The counselor registers for the exam and receives the exam materials. Take practice exams and training. <https://www.hudexchange.info/programs/housing-counseling/certification/>
- Step 2** The counselor registers for the exam and pays the fee for the exam. <https://www.hudexchange.info/programs/housing-counseling/certification/>
- Step 3** The counselor passes the exam and receives results to HUD Connection.
- Step 4** The counselor registers through HUD Connection for certification. The agency receives the HUD Application Coordinator and online counselor assignments.

Other HUD Program Participants
List of all agencies covered by the HUD Exchange
HUD Housing Counseling Agency Information
HUD Housing Counseling Agency Information

Related Websites
<https://www.hudexchange.info/programs/housing-counseling/>
HUD Exchange
HUD Exchange

Notices and Press Releases
HUD Exchange
HUD Exchange
HUD Exchange

Frequently Asked Questions

This page covers everything you need to know about the certification final rule and the examination process, including key resources for HUD Certified Housing Counselors.

Apply for Certification

HUD Certified Housing Counselor Application Process

HUD Certified Housing Counselors

HUD Application Coordinator

Public Search

How to register for certification in the HUD Exchange (HUD Exchange)

1. Register for certification in the HUD Exchange.
2. Complete your application in the HUD Exchange or by logging in to HUD Exchange.
3. Receive confirmation for HUD Application through the HUD Exchange after receiving your HUD Application Coordinator and online counselor assignments.
4. Print your HUD Certified Housing Counselor Certificate.
5. Submit your application to HUD Exchange.

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

HUD Programs Covered

HUD Programs Covered by the Housing Counseling Certification Final Rule

HUD Exchange

What is your organization providing housing counseling?

Which HUD Programs are covered by the Housing Counseling Final Rule?

HUD Exchange

The final rule standardizes housing counseling requirements over all HUD programs. Read this page to figure out if your HUD program is covered by the final rule and review your options for complying.

Tracking Progress

HUD Certified Counselor Progress: Meeting Our Goal

26%

June 2019 highlights

- 100% of HUD Exchange agencies with HUD Exchange
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To meet HUD's new requirements by the final compliance date, HUD is tracking the progress of HUD certification in every agency. This page provides a tracking graphic and information about agencies that have already met their goal.

Success Stories

Certification Success Stories and Best Practices

Timeline: Becomes a HUD Certified Counselor in 8+ Months!

HUD Exchange

As agencies work to get their counselors certified, they have developed best practices, compiled lessons learned, and shared their stories with HUD.

FAQs

Housing Counseling FAQs

HUD Exchange

The Office of Housing Counseling has published almost 200 Frequently Asked Questions (FAQs) on a wide range of topics related to HUD Certification.

New Featured Resource

To encourage counselors and provide support to help them across the finish line to pass the certification exam, National Housing Resource Center (NHRC) held an extended Leaders in Housing Counseling Call on July 11th with seven panelists who offered resources they are using to help counselors in their networks to be successful.

Watch the video of the presentation:

https://www.youtube.com/watch?v=3_rn04TcQMA&feature=youtu.be&t=1299

HUD Housing Counselor Certification
Efforts and Updates from NeighborWorks America

Jayna Bower
Senior Director, NeighborWorks Center for Homeownership Education & Counseling (NCHCE)

Working Together for Strong Communities®



Existing Pages

<p>Final Rule and Exam: Learn about the certification final rule and the examination process and access key resources.</p> <p>www.hudexchange.info/programs/housing-counseling/certification/final-rule-exam/</p>	<p>FHAC Application: Read updating instructions for applying for certification through FHA Connection.</p> <p>www.hudexchange.info/programs/housing-counseling/certification/fhac-application/</p>	<p>FAQs: Access nearly 200 Frequently Asked Questions (FAQs) on a wide range of topics related to HUD Certification.</p> <p>www.hudexchange.info/housing-counseling/faqs/</p>
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New Pages

<p>HUD Programs Covered</p> <p>Read this page to figure out if a HUD program is covered by the final rule and review options for complying.</p> <p>Visit: https://www.hudexchange.info/programs/housing-counseling/certification/covered-programs/</p>	<p>HUD Programs Covered by the Housing Counseling Certification Final Rule</p> <p>The final rule implements the requirements that as of August 1, 2020, the final compliance date, all housing counseling required under or provided in connection with HUD programs, as defined in CFR 5.111 (b), must be provided by HUD certified housing counselors that must work for agencies approved to participate in HUD's Housing Counseling Program.</p> <p>There are many benefits to HUD's Housing Counseling Program. Research consistently shows that counseled consumers have better outcomes (improving credit scores, avoiding foreclosure, increasing monthly savings) compared to similar consumers who are not counseled.</p> <p>Looking for more background information about the final rule, resources for passing the certification exam, and how to begin the certification process? Here's everything you need to know about certification.</p> <p>Is your organization providing housing counseling?</p> <p>Many HUD-funded organizations are delivering housing counseling around the country. Organizations need to determine which of the services being delivered are considered housing counseling, and which are not.</p> <p>What is housing counseling (CFR 5.111 100)? Housing Counseling 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 clients.</p> <p>What is not housing counseling?</p> <ul style="list-style-type: none"> • Services that provide only housing information, or placements or referral services • Routine administrative activities (e.g., program eligibility determinations, intake, case management) • Case management that provides housing services as incidental to a larger case management and does not fund housing counseling • Fair housing advice and advocacy (e.g., processing complaints and filing claims) • Group education without individualized housing counseling services <p>NOTE: Some organizations may have staff that do not deliver housing counseling directly, and as a result do not need to be HUD certified. However, if these organizations oversee a group education class, a HUD certified housing counselor must approve the curriculum and the materials provided to the clients, and must monitor the delivery of the education.</p> <p>Is my program covered?</p> <p>Read the following sections in order to find out:</p> <ol style="list-style-type: none"> 1. Determine if your organization is providing housing counseling. 2. Read about your program and how it may or may not be covered by the final rule. 3. Review your options if your program is covered by the final rule. 4. Access more information and Resources.
<p>Tracking Progress</p> <p>View a tracking graphic and accomplishments to find out how close housing counseling agencies are to meeting their goal of having a HUD certified counselor by August 1, 2020.</p> <p>Visit: https://www.hudexchange.info/programs/housing-counseling/certification/goal/</p>	<p>HUD Certified Counselor Progress: Meeting Our Goal</p> <p>The final rule implements the requirement that as of August 1, 2020, the final compliance date, all housing counseling required under or provided in connection with HUD programs, as defined in CFR 5.111 (b), must be provided by HUD certified housing counselors that must work for agencies approved to participate in HUD's Housing Counseling Program.</p> <p>To meet this important requirement, HUD is tracking the progress of HUD-approved housing counseling agencies with HUD certified housing counselors. Check out the graphics below to see how close we are to meeting our goal.</p> <p>June 2019 Highlights</p> <p>Top 10 states with the most agencies with HUD certified counselors:</p> <ul style="list-style-type: none"> • New York: 44 agencies • California: 30 agencies • Pennsylvania: 28 agencies • Virginia: 24 agencies • Illinois: 23 agencies • Florida and Michigan: 21 agencies • Maryland: 19 agencies • Massachusetts and North Carolina: 17 agencies <p>Congratulations to Alaska for certifying its first counselors in June 2019!</p> <p>Kudos</p> <p>Congratulations to the 232* agencies who have identified application coordinators for their organizations!</p> <p>*Note that numbers may fluctuate monthly since the system is swept for inactive coordinators every 90 days.</p> <p>26% 437 agencies with HUD certified housing counselors</p>
<p>Success Stories</p> <p>Learn about best practices, lessons learned, and stories shared from agencies working to get their counselors certified.</p> <p>Visit: https://www.hudexchange.info/programs/housing-counseling/certification/success-stories/</p>	<p>Certification Success Stories and Best Practices</p> <p>Agencies are well on their way to complying with HUD's Housing Counseling Certification Requirements final rule. As agencies work to get their counselors certified, they have developed best practices, compiled lessons learned, and shared their stories. The Office of Housing Counseling will continue adding success stories to this page as agencies go through the certification process.</p> <p>Success Stories</p> <ul style="list-style-type: none"> • Trivulzio • Value of Certification • Best Practices from HUD • Westborough • Harford County Housing Agency • Catholic Charities of Cherrington/Hughes • Inverness/Land of Durango, Colorado • Virginia Housing Development Authority • HomeSource East Tennessee • BALANCE • Pennsylvania Housing Finance Agency (PHFA) • Ties From The Bridge <p>Sample Timeline: Become a HUD Certified Counselor in 8+ Months!</p> <p>This sample timeline shows the process for a counselor to become HUD certified and the expected timeframe for each step. The timeline includes post-exam steps in the PHA Connection, including applying for an FHAC User ID and having your employment verified.</p> <p>Please note that this timeline is just a sample, and the timeframe for certification will vary based on several factors, including the desired amount of study time for the counselor, how many times the counselor will take the exam to pass, and how long the organization takes to verify employment.</p> <p>Up to 3 Months → 1 Week → Up to 3 Months → 1-2 Months → ...</p>