



OFFICE OF
HOUSING COUNSELING

Housing Counselor Certification Rule: For Select PIH Programs

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conference call**

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January 21, 2020

Webinar Logistics



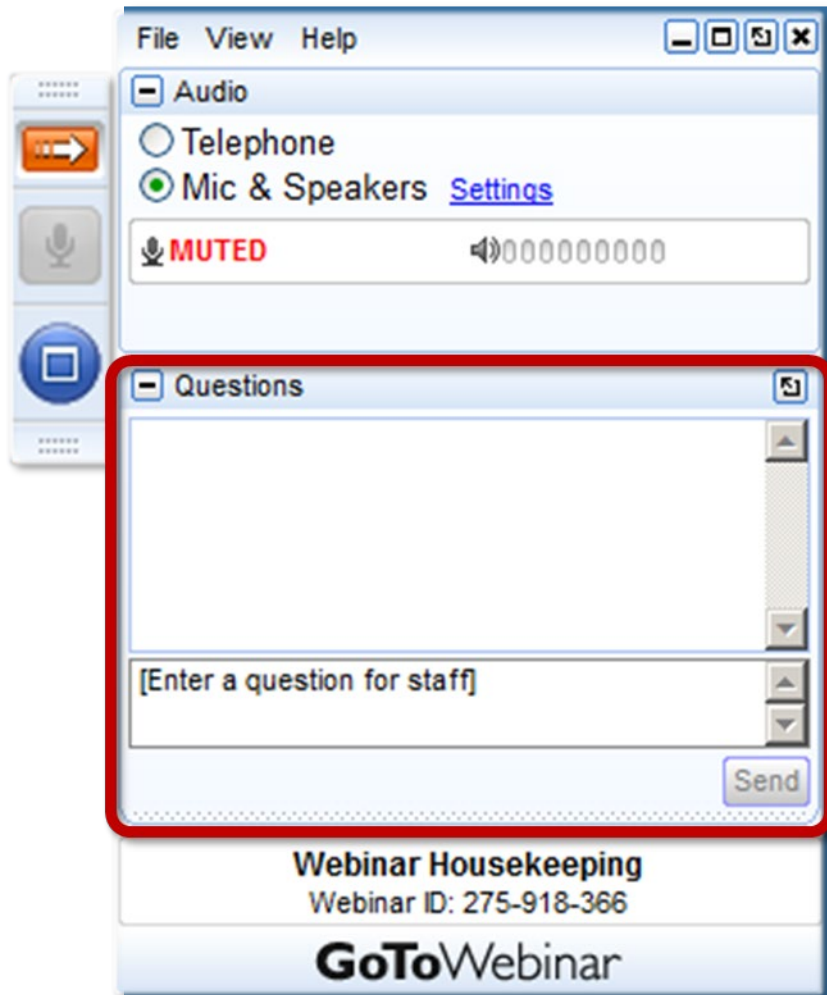
- Audio is being recorded. The playback number along with the PowerPoint and a transcript will be available on the HUD Exchange at www.hudexchange.info/programs/housing-counseling/webinars/
- The webinar will be posted in 7-10 days.
- The Training Digest on HUD Exchange will be updated when the webinar is posted.
- Handouts were sent out prior to webinar. They are also available in the Control Panel. Just click on document name to download.

Questions & Comments



- There will be Polling Questions. Please respond to them.
- There will be Q&A periods.
 - With questions taken over the phone.
 - If so, the operator will give you instructions on how to ask questions or make your comments.

Other Ways to Ask Questions



- Please submit your text questions and comments using the Questions Panel. We will answer some of them during the webinar.
- You can also send questions and comments to *housing.counseling@hud.gov* with the webinar topic in the subject line.



Welcome

Lorraine Griscavage-Frisbee

Deputy Director

The Office of Outreach and Capacity Building

Office of Housing Counseling (OHC)

U.S. Department of Housing and Urban Development

Webinar Objectives

- Inform PHAs about HUD's Housing Counselor Certification Rule
- Review how each program is covered by the HUD Housing Counselor Certification Rule
- Plan for options for PHAs
- Determine implementation and next steps, based upon options

Presenters and Q and A

- Presenters
 - **Lorraine Griscavage-Frisbee** and **Robin Penick**, HUD OHC, Office of Outreach and Capacity Building
 - **Shawna LaRue Moraille**, ICF, TA Provider and **Jessica Porter**, Quadel, a subcontractor to ICF
- Q and A
 - **Tammy Dunn**, HUD Public and Indian Housing (PIH), and **Jane Charida**, HUD OHC, Office of Outreach and Capacity Building and **Anice Schervish Chenault** and **Chad Trepinski** PIH

Feedback

- There will be Feedback Provided in Mentimeter throughout this presentation. When prompted by the icon to the right, please respond to questions at www.menti.com using your computer or smart phone.

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1

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www.menti.com

2

Go to www.menti.com



3

Enter the code and vote!

Agenda



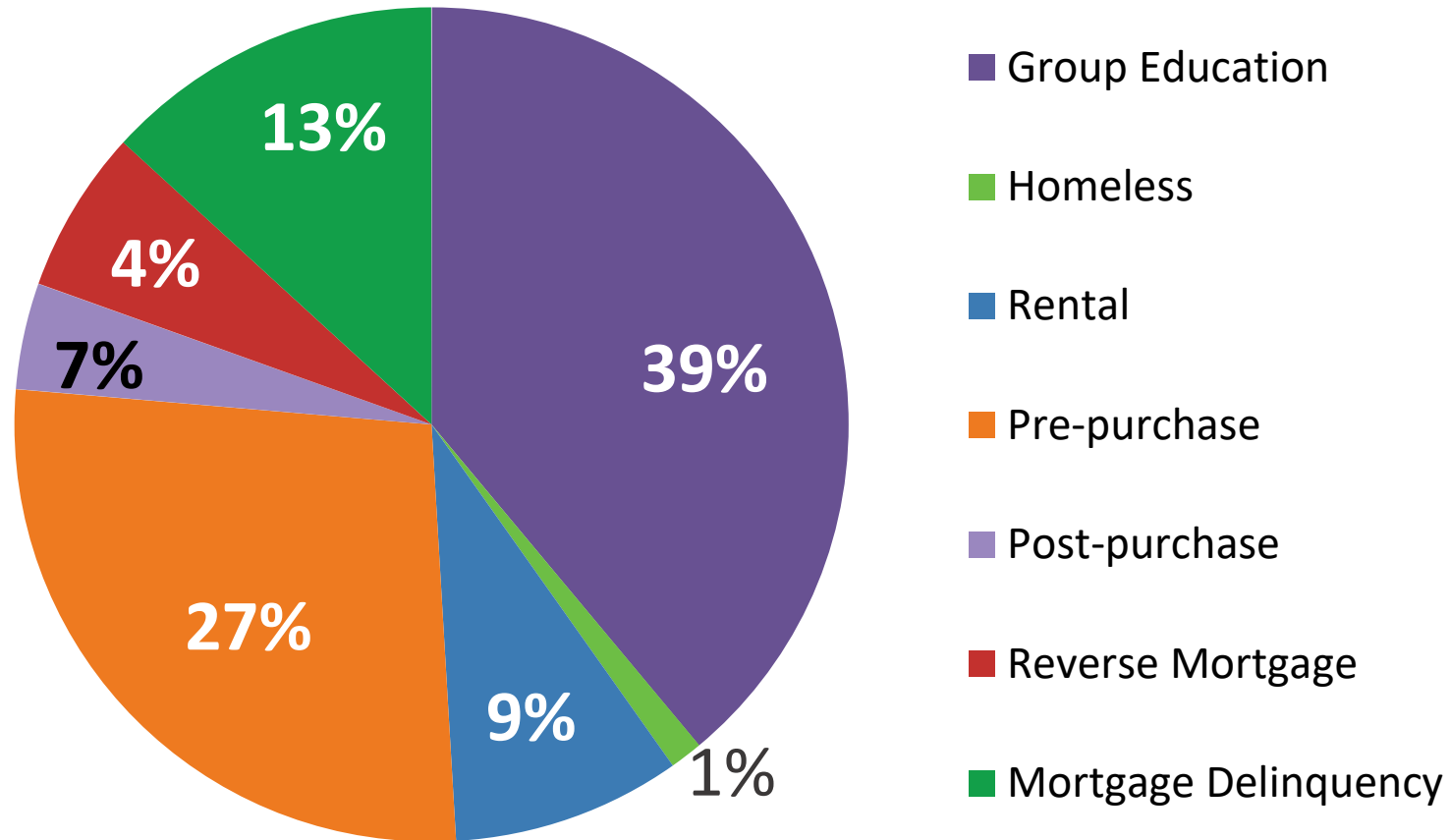
- Housing Counseling Office and Program
- Housing Counselor Certification
- Next Steps to Consider

Housing Counseling Office and Program

Who are HUD-Approved Housing Counseling Agencies?

- Public or nonprofit organizations
 - Almost 1,750 agencies participate in HUD's program
 - Some apply for funding via NOFA
 - Not all are funded by HUD's NOFA
- Types:
 - Network agencies (with Affiliates/Subgrantees)
 - National or regional intermediary organizations
 - State Housing Finance Agencies (e.g., MSHDA)
 - Multi-State Organizations
 - Local Housing Counseling Agencies (HCAs) (e.g., community action agencies)

National Housing Counseling Activity FY 19 Q4



Total Counseling Activity – 1,015,911 Clients

Definition of Housing Counseling

- **What is housing counseling (CFR § 5.100)?**

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 client.

Group Education ≠ Housing Counseling

- Housing counseling is individualized assistance that is customized to the consumer.
- Group education, including Homebuyer Education, is not housing counseling.
- On-line education classes by themselves do not meet HUD programmatic requirements for housing counseling.

Housing Counselor Certification - Final Rule

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Benefits of Certification



Broader knowledge = Better counseling	Create professional recognition for housing counselors	Elevate the value of the program for consumers
Consumers avoid scammers and con artists	A credential for counselors	Consumers benefit from HUD approved agencies
Housing counseling offered in connection with HUD programs meets OHC standards	Programs and counselors eligible for grants and scholarships	Increased visibility and awareness of housing counseling

Housing Counselor Certification

KEY PROVISIONS



Housing counseling required under or provided in connection with **any** program administered by HUD shall be provided **only** by organizations and counselors certified by the Secretary.

A HUD Certified Housing Counselor is a housing counselor who has **passed** the HUD certification examination **and works** for a HUD-approved housing counseling agency.

Effective date: August 1, 2020

Covered Programs



Required under or provided in connection with any program administered by HUD means:

- Housing Counseling is required by HUD
- Housing Counseling that is funded under a HUD program
- Housing Counseling that is required by a grantee or sub-grantee of a HUD program as a condition of receiving assistance
- Client served by a HUD program is referred to housing counseling

Family Self Sufficiency (FSS)



- The FSS NOFA allows Coordinators to provide homeownership counseling to FSS participants only.
- If homeownership counseling is performed with FSS funds the Coordinator must be a HUD certified housing counselor. The PHA must be a HUD approved housing counseling agency effective August 1, 2020.
- Any referrals by **ANY** FSS Coordinator must be made to agencies approved to participate in HUD's Housing Counseling Program.

Section 8 Housing Choice Voucher Homeownership Option



- Public Housing Authorities (PHA's) are not required to become approved to participate in HUD's Housing Counseling program (nor is the PHA's staff required to become HUD certified counselors), **unless the homeownership counseling is being provided directly by the PHA.**
- Housing counseling provided to families participating in the HCV Program Homeownership Option must be conducted by a HUD certified housing counselor working for an agency approved to participate in HUD's Housing Counseling Program effective August 1, 2020.

Other Programs Under Public and Indian Housing



- Conversion (Voluntary or Mandatory) of Distressed Public Housing to Tenant-Based Assistance program
- Displacement Due to Demolition and Disposition of Public Housing program
- Public Housing Resident Homeownership Option (Section 18)
- Resident Opportunity Self-Sufficiency (ROSS)

Housing Services ≠ Housing Counseling

- The housing services that do not meet the definition of housing counseling per CFR part 5.100, such as:
 - Housing information, or placement or referral services
 - Routine administrative activities (such as program eligibility determinations and intake)
 - Case management that is incidental to a larger case management and does not fund housing counseling
 - Fair housing advice and advocacy, such as processing complaints and filing claims
 - Group education without individualized housing counseling services

Impact on Pass-Through Organizations and Management



- Staff who fund, oversee or administer a housing counseling program **and** do not directly provide housing counseling are not required to become HUD-certified
- Only use designation “**HUD Certified Housing Counselor**” if you have passed the exam and are activated by your agency in FHA Connection

Next Steps to Consider

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Identify Your Options

- Become a HUD-Approved Housing Counseling agency
 - Public agencies or nonprofits are eligible
- Partner
 - Identify housing counseling agencies working in your state or look for a national, regional HUD intermediary or state housing finance agency
 - Conduct an RFQ to gather partners, or search for qualified partners
 - Issue procurement or enter into a subrecipient agreement
- Stop delivering housing counseling by August 1, 2020

HUD Approval

How to Become a HUD Approved Housing Counseling Agency

Organizations interested in becoming HUD-approved to provide counseling services must be either: 1) a private or public nonprofit organization or 2) a state or local government. For-profit entities are not eligible to become HUD-approved Housing Counseling Agencies.

The [HUD Approval Process Overview](#) shows the steps in becoming a HUD-approved Housing Counseling Agency.

There are two ways to participate in HUD's Housing Counseling Program:

1. Organizations may apply directly to HUD as one of the following: a Local Housing Counseling Agency (LHCA), an Intermediary (regional or national), a multi-state organization (MSO), or as a state housing finance agency (SHFA).
2. LHCAs can also apply through a [HUD-approved Intermediary or SHFA](#). Intermediaries and SHFAs provide LHCAs with critical supportive services, including training, tools and templates, pass-through funding, and technical assistance. They also monitor their networks to ensure services meet program standards and effectively meet the needs of their clients.

Are You Ready to Apply?

Housing Counseling Agency Eligibility Tool

Access the Tool

[Download Tool Questions as a PDF](#)

<https://www.hudexchange.info/programs/housing-counseling/agency-application/>

Housing Counseling Agency Eligibility Tool (HCAET)



- Anyone with a HUD Exchange account can use the tool
- Provides in-depth explanation of eligibility criteria
- Evaluates agency readiness to apply based on information provided to the tool
- Provides an agency with a user report to follow up on next steps
- **Does not replace a formal application review by HUD**

HCAET (cont)

Housing Counseling Agency Eligibility Tool

Questions?

- Agency Eligibility and requirements, email HUD
- Technical issues with the tool, contact the HUD Exchange team

State and Local Requirements

***Is your agency in compliance with state and local requirements to do business in the communities served?**



Learn More

HUD-Approved housing counseling agencies, branches, and affiliates must be in compliance with state and local requirements to do business in the communities served (e.g., a certificate of good standing from a Secretary of State office). They must meet all state and local requirements for their operations as described in the HUD Housing Counseling Program regulations in 24 CFR 214 and in Chapter 2, 2-2 of Handbook 7610.1 Rev 5.

<https://www.hudexchange.info/programs/housing-counseling/housing-counseling-agency-eligibility-tool/>

Sample Timeline for Certification

Become Certified in Less than 5 months!



HUD Approved Agencies

HUD > Housing Counseling

HUD Office of Housing Counseling HUD Approved Housing Counseling Agencies

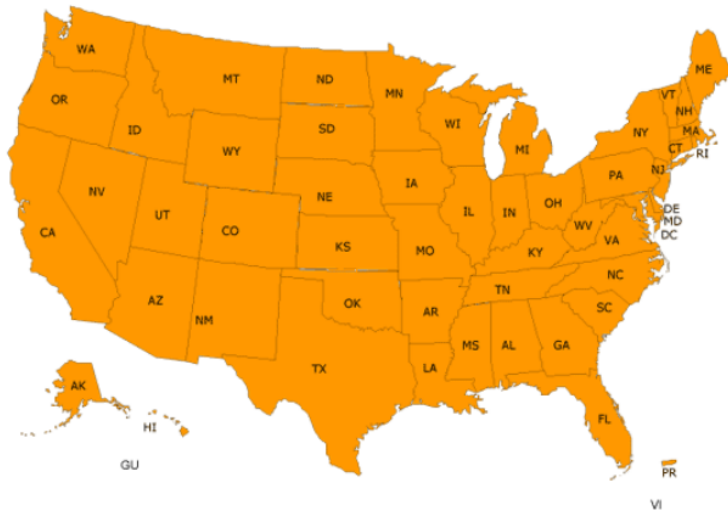
HUD sponsors housing counseling agencies throughout the country that can provide advice on buying a home, renting, defaults, foreclosures, and credit issues. This page allows you to select a list of agencies for each state below. You may search more specifically for a **reverse mortgage counselor** or if you are facing foreclosure, search for a **foreclosure avoidance counselor**.

Please select a state from the list below and click the "Go to this page" link, or select a state from the map below.

Alabama	▲
Alaska	■
Arizona	▼
Arkansas	

[Go to this page](#)

Agency Contact Information by State (Map)



<https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

Find an Agency with HUD-Certified Housing Counselors

https://entp.hud.gov/idapp/html/hecm_agency_look.cfm



HUD.GOV

U.S. Department of Housing and Urban Development
Secretary Ben Carson



Información en Español

Counseling Agencies

Welcome to FHA's search for Counseling Agencies by location or name. You can search to find Counseling Agencies in various parts of the country. For example, if your search is for a list of all active Counseling Agencies in Washington, D.C., the important fields to fill would be the state and city fields. To search a smaller area, the zip code could be used. If you need help, take a look at our [help](#) screen or contact the [Single Family Administrator](#).

Sorted By:

Agency Name:

City:

State:

Zip Code:

Counseling Type:

Upcoming Webinar on HUD Approval

- Please join us March 3, 2020
- Purpose of the webinar:
 - Designed for prospective housing counseling agencies and will offer tips and best practices on how to meet HUD's requirements for approval
 - Cover the process of how to become a HUD-approved housing counseling agency
 - Review resources available on the HUD Exchange will also be explained and featured throughout the webinar
- Registration link:
<https://register.gotowebinar.com/register/5191422620119552514>



**Time for
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Housing Counselor Certification Landing Page

Final Rule and Exam



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



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

HUD Programs Covered



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



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



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

FAQs



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

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

Other HUD Covered Programs Page

HUD Programs Covered by the Housing Counseling: New Certification Requirements Final Rule

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.

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.

Looking for more background information about the Final Rule, resources for passing the certification exam, and how to begin the certification process? View [Everything You Need to Know about Certification](#).

Is your organization providing housing counseling?

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.

What is housing counseling (CFR § 5.100)? 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.

What is not housing counseling?

- Services that provide only housing
- Routine administrative activities (i
- Case management that provides l
- fund housing counseling
- Fair housing advice and advocacy (e.g. processing complaints and filing claims)
- Group education without individualized housing counseling services

Public and Indian Housing (PIH) Programs

Conversion of Distressed Public Housing to Tenant-Based Assistance

Displacement Due to Demolition and Disposition of Public Housing

Family Self-Sufficiency (FSS)

Is my program covered?

Read the following sections in order to find out:



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.

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

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Conclusion

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