



OFFICE OF  
HOUSING COUNSELING  
LET'S MAKE HOME HAPPEN



# Homeownership Month Webinar: HUD Approval & Housing Counselor Certification Update

Audio is only available by conference call

Please call: **800-707-9573**

Participant Access Code: **425736**

to join the conference call portion of the webinar

**June 28, 2017**



# 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/](http://www.hudexchange.info/programs/housing-counseling/webinars/)
- An OHC LISTSERV will be sent out when the Archives are posted. Posting will usually be within 7-10 days.
- Attendee lines will muted during presentation.
- Handouts were sent out prior to webinar. They are also available in the Control Panel. Just click on document name to download.
- This webinar is closed to the press. If any press are interested in knowing about the topic , the HUD's Office of Public Affairs can help.



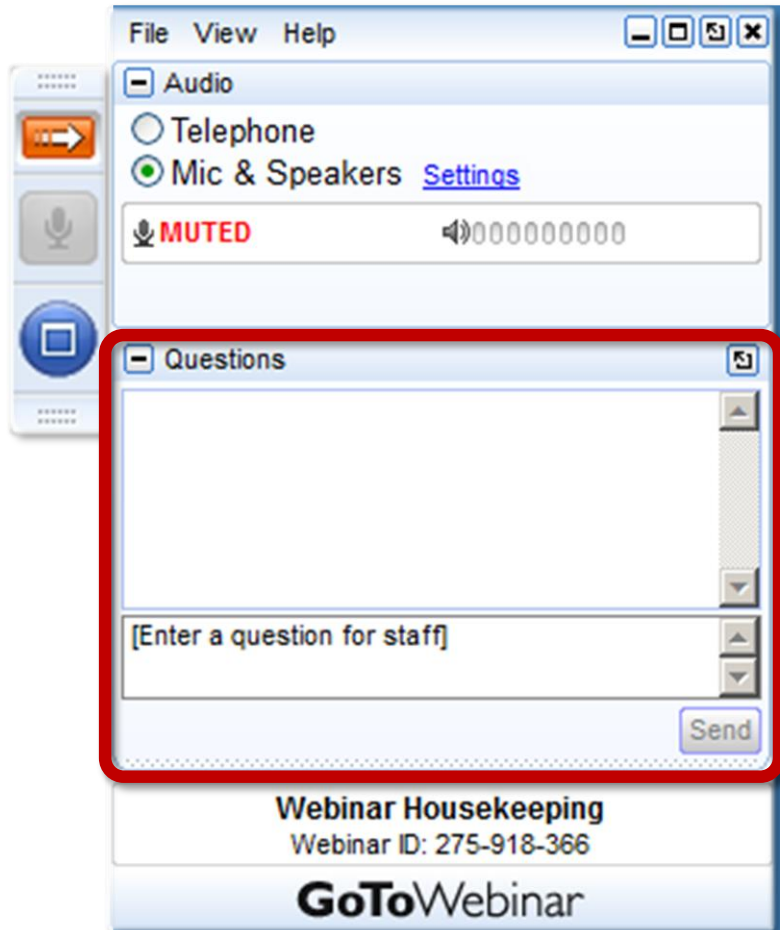
# Questions & Comments



- There may be Polling Questions. Please respond to them.
- There may be Q&A periods, as well as discussions opportunities.
  - If so, The operator will give you instructions on how to ask questions or make your comments.
  - If unmuted during Q&A, please do not use a speaker phone



# 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](mailto:housing.counseling@hud.gov)* with the webinar topic in the subject line.



# Please Mute Your Phones During Discussions



- During the discussions, all the phones may be unmuted by the operator.
- It is critical that you mute your phone during these discussions.
  - Most phones have a mute function.
  - \*6 Will also mute and unmute your phone.



# Brief Survey



- Please complete the brief survey at the end of this session.
- Your responses will help OHC better plan and present our webinars.



# Certificate of Training



- If you logged into the webinar, you will receive a “thank you for attending” email from GoToWebinar within 48 hours.
- The email will say “**This is your CERTIFICATE OF TRAINING**”. There is no attachment.
- Print out and save that email for your records.

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Thank you for attending our XX hour Webinar on XX. We hope you enjoyed our event. This is your CERTIFICATE OF TRAINING. Please print out and save this email for your records. Please send your questions, comments and feedback to: [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov).





OFFICE OF  
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# Welcome

**Paula A. Lincoln, Director**

HUD Center for Faith-Based and Neighborhood Partnerships

**Jerrold H. Mayer, Director**

Outreach and Capacity Building, Office of Housing Counseling





# Agenda

- What is Housing Counseling Agency?
- Housing Counselor Certification Updates
- Becoming a HUD Approved Housing Counseling Agency
- Options for Agencies
- Resources and Other information



# HUD Office of Housing Counseling

**“The mission of the Office of Housing Counseling is to help families to obtain, sustain and retain their homes. We will accomplish this mission through a strong network of HUD-approved housing counseling agencies and counselors.”**

- Network of approximately 1,900 housing counseling agencies
- HUD monitors compliance, conflicts of interest, and the quality of housing counseling
- HUD connects clients with participating housing counseling agencies through our website
- HUD provides grant funding for qualified applicants



# What is Housing Counseling?

- Definition from the Final Rule:
  - Housing Counseling is independent, expert advice customized to the need of the consumer to address the consumer's housing barriers and to help achieve their housing goals.
- And **must** include the processes on the next slide





# Housing Counseling Processes

- Intake
- Client budget
- Financial and housing affordability analysis
- An Action Plan, except for reverse mortgage counseling
- Referrals
- Reasonable effort on follow-up with client



# Services Provided

➤ **Pre-purchase  
Housing  
Counseling and  
Education**

**Post-Purchase  
Counseling and  
Education**

**Foreclosure  
Intervention  
Counseling**

**Reverse  
Mortgage/Home  
Equity Conversion  
Mortgage (HECM)  
Counseling**

**Rental Counseling**

**Fair Housing  
Education**

**Homeless  
Prevention  
Counseling**

**Default Education**

**Pre- and Post-  
Purchase  
Education  
Workshops**



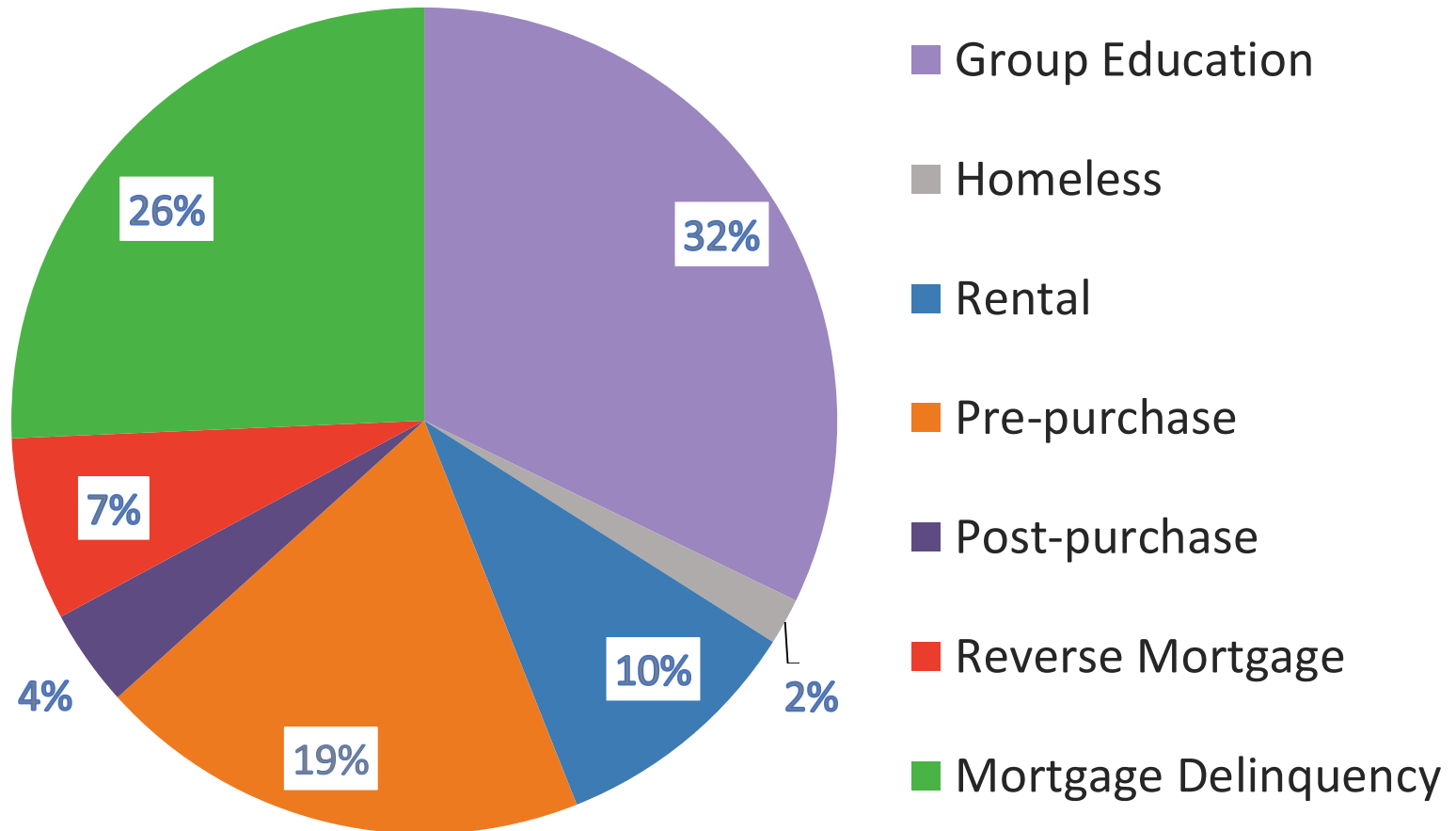
# Other Services Provided

Some provide additional services and programs, such as:

- Down payment assistance,
- Emergency utility assistance,
- Job/interview training,
- Daycare,
- Food banks,
- Disaster recovery information,
- Homeless shelters,
- Low income housing



# National Housing Counseling Activity FY16



Total Counseling Activity – 1,207,849 Clients



# Benefits of HUD Approval

- Credibility in the community with partners, lenders, and the families served.
- Access to scholarships for training from Office of Housing Counseling partners.
- Technical assistance, capacity building, and training from HUD.
- Wider visibility and access to clients through HUD website, mobile app, and toll-free referral number.
- Other funding sources such as state, local, foundation, and private grant funds often require HUD approval.



# Housing Counselor Certification Updates



# Housing Counselor Certification

- Final Rule published December 14, 2016. Federal Register citation: 81 FR 90632
- Final Compliance Date for housing counselor certification is August 01, 2020
- HUD published a Federal Register Notice on May 31, 2017 announce the availability of the exam on August 01, 2017. Federal Register citation: 82 FR 24988



# Benefits of Certification

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



# Key Provisions

- All housing counseling provided under or in connection with **all** HUD programs **must be** performed by a HUD Certified Housing Counselor by August 01, 2020.
- 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.



# Counselor Certification

- Pass the certification exam covering six major topics
  - **Only have to pass certification examination once**
- Work for an agency approved to participate in HUD's housing counseling – will be verified through a Federal system
- Counselors can become certified as soon as the examination is available on August 01, 2017.
- All agencies must comply by 36 months (3 years) after the examination becomes available



# Six Major Topics of Testing

**Financial management**

**Property maintenance**

**Responsibilities of homeownership and tenancy**

**Fair housing laws and requirements**

**Housing affordability**

**Avoidance of, and responses to, rental and mortgage delinquency and avoidance of eviction and mortgage default**



# Certification Exam (1 of 3)

- Counselors must register for and take the examination through  
[www.hudhousingcounselors.com](http://www.hudhousingcounselors.com)
- Free practice exam and a free study guide will be available before the examination starts August 01, 2017
- Can take examination proctored on-line or at a proctoring site



## Certification Exam (2 of 3)

- Cost \$60 on-line and \$100 on site
- Available in English and Spanish
- Can take multiple times until counselor passes - must pay fee each time
- HUD published a Federal Register Notice to announce the availability of the exam May 31, 2017
- Examination start date August 01, 2017



# Certification Exam (3 of 3)

- How can agencies and housing counselors prepare for the start of the examination?
  - Start studying now for the examination
  - Free practice exams
  - Take courses through HUD's Training partners
  - Create your user account now at [www.hudhousingcounselors.com](http://www.hudhousingcounselors.com)



# What is Not Housing Counseling

- Services that provide housing information, or placement 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 (HOPWA, ESG, COC) and does not fund housing counseling
- Fair housing advice and advocacy (e.g. processing complaints and filing claims)



# Options for Affected Agencies

- Apply to HUD for approval or join a HUD-approved Intermediary or State Housing Finance Agency as an affiliate
- Partner with other HUD approved Housing Counseling Agencies
- Informal or formal referral agreement
- Funding agreements
- Modify the program to be compliant
- Stop delivering Housing Counseling services



# Becoming A HUD Approved Housing Counseling Agency



# Approval Requirements

- Meet HUD eligibility requirements.
- Develop a clear, concise and comprehensive housing counseling and education program.
- Form a team of counselors and industry partners to enhance the quality of information you will provide.
- Demonstrate your program has the resources to run a successful housing counseling program.
- Evaluate your present program. You must have a one year track record of running a successful program
- Prohibited from requiring religious instruction, counseling, conducting mandatory services or exerting religious influence in the provision of assistance.



# HUD Eligibility Requirements

- Non Profit status or state or local government
- 1 year experience providing housing counseling
- 1 year of operation in proposed geographic service community
- Sufficient counseling resources



# Application Preparation and Submission

Step 1:

- Review hudexchange website for instructions on completing your application

Step 2:

- Use Housing Counseling Agency Eligibility Tool

Step 3:

- Contact HUD to be connected with Application Advisor: email [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov)

Step 4:

- Prepare required documentation, including form 9900

Step 5:

- Submit application to HUD

Step 6:

- Work with HUD reviewer

Step 7:

- Approval!

Step 8:

- Work with assigned HUD Point of Contact



# Eligibility Tool (1 of 2)

Online tool for prospective housing counseling agencies:

- Walks potential agencies through the required criteria for HUD-approval
- Includes educational materials on becoming HUD-Approved
- Developed to streamline new applications reviews
- Provides an agency with a user report to follow up on next steps
- **Does not replace a formal application Review by HUD**



# Eligibility Tool (2 of 2)

## Housing Counseling Agency Eligibility Tool

### What is a HUD-Approved Housing Counseling Agency?

HUD-approved Housing Counseling Agencies (HCA) are organizations supported or sponsored by HUD and administer housing counseling services across the country. A HUD-approved Housing Counseling Agency is eligible to apply to HUD for grant funding under its Notice of Funding Availability (NOFA).

HCAs represent a diverse set of organizations who work among HUD programs including public housing authorities, community housing development organizations (CHDOs), tribally designated housing entities, community development corporations, etc.

HCAs provide a valuable service within a community and serve consumers with counseling across housing needs from homeless and rental housing to pre-purchase homebuyer education.

For more information on the overall process and the requirements for becoming a HUD-approved Housing Counseling Agency, please visit this page within the HUD Exchange: [How to Become a HUD-Approved Housing Counseling Agency](#).

### What is the Housing Counseling Agency Eligibility Tool?

#### Get Started

Sign in and complete the tool.

[Sign In ▶](#)

Need a HUD Exchange Account?

[Register Now ▶](#)

#### Questions

For technical issues with the tool, [contact the HUD Exchange team](#).

- Requires a hudexchange account to use
- Sign up is easy and free – [Access the Eligibility Tool](#)



# Application Advisors

Email: [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) to schedule an appointment with an application advisor who will assist you.

- Insert "Appointment with HUD housing counseling application advisor" in the subject line of your email.
- A HUD application advisor will assist you with the application that you must submit for approval as a counseling agency



# Regulations and Information on Eligibility Requirements

- [Introduction to Housing Counseling Online Training](#)  
Self-paced training video
- [24 CFR 214.103 – Approval Criteria](#)  
Review subpart B - §214.103 Approval criteria.
- [HUD Handbook 7610.1 Rev-5](#)  
Review Paragraph 2-2, Approval Criteria
- [HUD Website – Guides and Tools](#)  
Eligibility tool and other valuable guides



# Common Application Deficiencies (1 of 2)

- No authorization to perform housing counseling
- Work Plans Incomplete - especially description of housing counseling activity!
- Applicants checking off “Types of Housing Counseling Services” for more areas than qualified
- Supervisory monitoring and documentation for quality control plan compliance skipped or very weak
- Training missing for specific area of approval
- Disclosure to clients is incomplete



# Common Application Deficiencies (2 of 2)

- Resumes not provided for all staff delivering housing counseling
- No information on experience with other HUD programs
- Funding sources not identified specifically for housing counseling
- Copy of current housing counseling budget missing
- Community resources do not include names AND addresses of organizations with established relationship



# Options for Agencies



# Options for Agencies

- Join a HUD-approved intermediary or state housing finance agency
- Partner with and refer clients to an existing Approved Housing Counseling Agency to deliver housing counseling
- Modify the program in order to become compliant
- Stop delivering housing counseling services before the Final Compliance Date



# Benefits of Partnering

- Help your constituents make sound financial decisions from a confidential, unbiased professional counselor experienced in the local market.
- Ask agency counselors to present home buyer education classes at your facility.
- Receive warnings on scam alerts, notification on new initiatives and other valuable information that come from nonprofit impartial sources.
- Increased credibility in your community with partners, lenders, and the families you serve.



# Find a HUD Approved Agency

Contact counseling agencies by HUD's  
interactive voice system by calling

**(800) 569-4287**

to search by zip code

Receives over 2,000 calls daily

Online referrals to approved housing  
counseling agencies are available on

**[www.hud.gov/findacounselor](http://www.hud.gov/findacounselor)**

directly on the main page



# How to Find a HUD approved Agencies



The next screen takes you to a drop down of states to select your area from, or you can click on states directly on the map



# How to Find a HUD approved Agencies

- The search results show agency's address, contact numbers, email, languages, provided, and certified services

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address	Counseling Services	Languages	Parent Organization
COMMUNITY RESOURCE AND HOUSING DEVELOPMENT CORPORATION-ALAMOSA	Phone: 719-589-1680 Fax: 719-589-1688 E-mail: <a href="mailto:ruth@crhdc.org">ruth@crhdc.org</a> Website: <a href="http://www.crhdc.org">www.crhdc.org</a>	1016 West Avenue, Box 1 ALAMOSA, Colorado 81101-3052	<ul style="list-style-type: none"> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> <li>- Spanish</li> </ul>	COMMUNITY RESOURCES AND HOUSING DEVELOPMENT CORPORATION
CITY OF AURORA COMMUNITY DEVELOPMENT DIVISION	Phone: 303-739-7914 Fax: 303-739-7925 E-mail: <a href="mailto:aormsby@auroragov.org">aormsby@auroragov.org</a> Website: <a href="http://auroragov.org">auroragov.org</a>	9898 E Colfax Ave AURORA, Colorado 80010-5012	<ul style="list-style-type: none"> <li>- Fair Housing Pre-Purchase Education Workshops</li> <li>- Financial Management/Budget Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Predatory Lending Education Workshops</li> <li>- Rental Housing Counseling</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> <li>- Spanish</li> </ul>	
BOULDER COUNTY HOUSING AUTHORITY	Phone: 720-564-2279 Fax: 303-441-1537 E-mail: <a href="mailto:hcinfo@bouldercountyhc.org">hcinfo@bouldercountyhc.org</a> Website: <a href="http://www.bouldercountyhc.org">www.bouldercountyhc.org</a>	2525 13th Street Suite 204 BOULDER, Colorado 80304-4104	<ul style="list-style-type: none"> <li>- Fair Housing Pre-Purchase Education Workshops</li> <li>- Financial Management/Budget Counseling</li> <li>- Home Improvement and Rehabilitation Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Predatory Lending Education Workshops</li> <li>- Rental Housing Counseling</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> <li>- Spanish</li> </ul>	
UPPER ARKANSAS AREA COUNCIL OF GOVERNMENTS	Phone: 719-269-7687-110 Fax: 719-275-2907 E-mail: <a href="mailto:laura.yost@uaacog.com">laura.yost@uaacog.com</a> Website: <a href="http://www.uaacog.com">www.uaacog.com</a>	3224 Independence Rd Unit A Canon City, Colorado 81212-6314	<ul style="list-style-type: none"> <li>- Fair Housing Pre-Purchase Education Workshops</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> </ul>	<ul style="list-style-type: none"> <li>- ASL</li> <li>- English</li> <li>- Spanish</li> </ul>	



# Making Intelligent Referrals

- Listen to your client, family member or colleague's housing problem and needs – you may be the first point of contact.
- Openly discuss what a local housing counseling agency does and why they are being referred (they should make their own appointment).
- Help prepare for the visit:
  - Emphasize no shame in consulting a housing counselor. It can be a great relief just to talk with one!
  - 1st appointment lasts about 45 minutes; involves talking about the problem.
  - Some initial plans will be provided.
  - Likely lead to effective outcome.

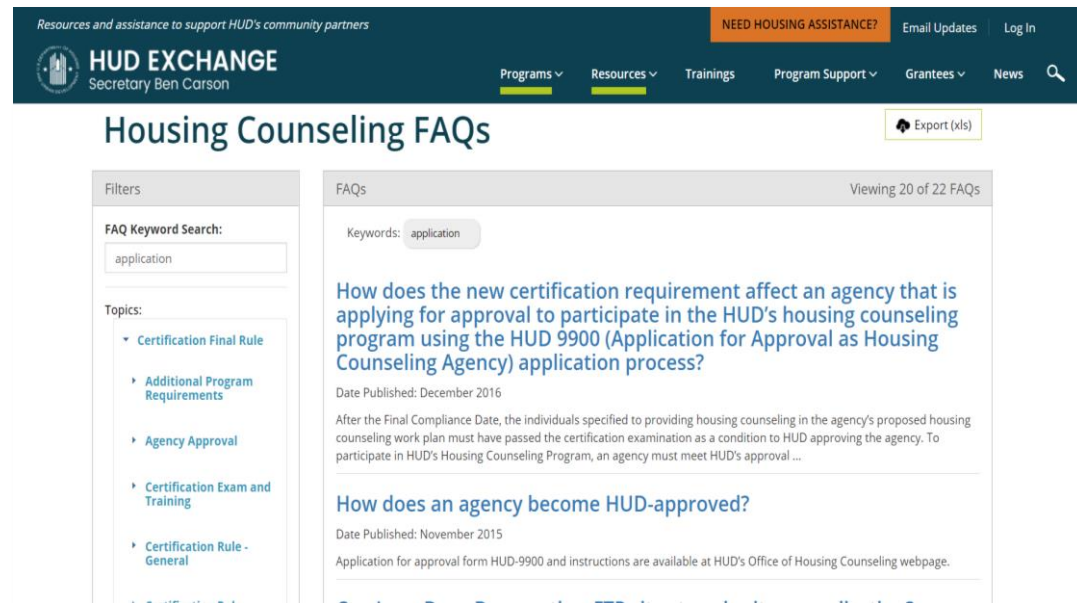


# Resources and Other Information



# Frequently Asked Questions

- Answers to most of your questions about the Housing Counselor Certification and the certification process
- [FAQs available](#) as a searchable database or a PDF





# Outreach

- Outreach activities are posted on HUD Exchange under Training Resources
  - [Housing Counseling Training Webinar Archives](#)
  - [Training and Event Calendar](#)
  - [Training Partners](#)





# Office of Housing Counseling

Find us at:

[www.hudexchange.info/counseling](http://www.hudexchange.info/counseling)

Counselor Training and Testing website:

[www.hudhousingcounselors.com](http://www.hudhousingcounselors.com)

Email us at:


[Housing.counseling@hud.gov](mailto:Housing.counseling@hud.gov)

Find listserve and Bridge Newsletter subscription at:


[www.hudexchange.info/counseling](http://www.hudexchange.info/counseling)



# Handout



## Housing Counseling: A Guide for Faith-Based and Community Organizations



HUD supports over 2,500 approved nonprofit, faith-based and government entities that provide confidential and dependable housing counseling services, including:

- Pre-Purchase
- Reverse Mortgage
- Mortgage Delinquency
- Rental Assistance
- Homebuyer Education
- Financial Management
- Homelessness and Rental Assistance

Many agencies also provide additional services and programs including:

- Down Payment Assistance
- Emergency Utility Assistance
- Job/Interview Training
- Food Banks
- Homeless Shelters
- Low Income Housing

### Why Housing Counseling?

Your organization is uniquely equipped to meet the demands of the current housing industry by helping families afford, find, and keep their homes by becoming a HUD-Approved Housing Counseling Agency.

- Housing counseling is an excellent cost effective way for your faith-based group to contribute to the growth and stability of your community.
- There is a special sense of satisfaction knowing your counselors are skilled and experienced professionals with knowledge of the many federal, state and local programs in your area.

### How Do I Participate as a Faith Based Organization?

- If your Faith-Based organization already offers housing counseling services, please consider applying for HUD approval directly or participate by affiliating with a HUD Intermediary or State Housing Finance Agency
- Develop a clear, concise and comprehensive housing counseling and education program
- Form a team of counselors and industry partners to enhance the quality of information you will provide
- Evaluate your present program. You must have a one year track record of running a successful program
- Demonstrate your program has the resources to run a successful housing counseling program

### What are the Benefits of HUD Approval?

HUD approval demonstrates that your agency meets certain industry standards and federal guidelines, which have become the benchmark for participation in various other public and private housing programs.

- Eligible for HUD Housing Counseling Grant Program
- Credibility in the community with partners, lenders, and the families served
- Other funding sources such as state, local, foundation, and private grant funds often require HUD approval
- Access to scholarships for training from Office of Housing Counseling partners
- Technical assistance, capacity building, and training from HUD
- Wider visibility and access to clients through HUD website, mobile app, and toll-free referral number

### Contact Us

This fact sheet highlights the few ways a faith-based organization can partner with HUD's Office of Housing Counseling. We encourage you to contact the Office of Housing Counseling and visit our Website for more information.

Office of Housing Counseling web site:  
[www.hud.gov/housingcounseling](http://www.hud.gov/housingcounseling)

Email questions or comments:  
[Housing.counseling@hud.gov](mailto:Housing.counseling@hud.gov)

To join the Housing Counseling Listserv for important announcements email: [listserv@hudlist.hud.gov](mailto:listserv@hudlist.hud.gov)

To join the HUD Faith-Based Listserv for important announcements email: [Gayela.A.Bynum@hud.gov](mailto:Gayela.A.Bynum@hud.gov)

To find a HUD Approved Agency call 1-800-569-4287

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[www.hud.gov/offices/fbci](http://www.hud.gov/offices/fbci)



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Website: [www.hudexchange.info/housingcounseling](http://www.hudexchange.info/housingcounseling)