



OFFICE OF HOUSING

# Office of Housing Counseling

## HUD's Certification Requirements: Preparing for the Final Compliance Date

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

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To join the conference call:  
Please call: 877-226-8216  
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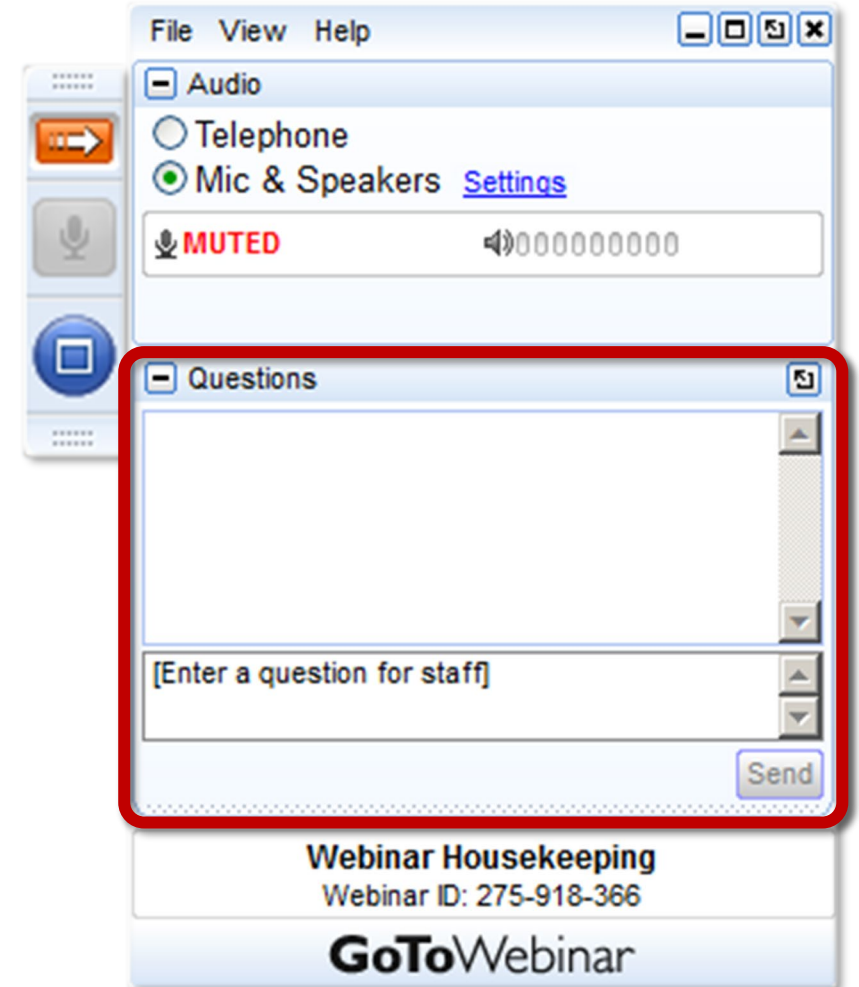
**May 25, 2021**

# Webinar Logistics

- Audio is being recorded. The playback number along with the PowerPoint and a transcript will be available on the [HUD Exchange](#).
- The webinar will be posted in 7-10 days.
- Handouts were sent out prior to webinar. They are also available in the Control Panel. Click on the document name to start the download.

# 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.



# Certificate of Training

- If you logged into the webinar, you will receive a Certificate of Training from GoToWebinar within 48 hours.
- Please print it out and save for your records.

# Get Credit!

- Webinar materials will be posted on the HUD Exchange in the [Webinar Archive](#) within 7-10 days
  - Find by date or by topic
- To obtain credit after the webinar
  - Select the webinar, and click “Get Credit for this Training”

## Get Credit for this Training

If you have attended or completed this training, select the button below in order to get credit and add the course to your transcript.

Get Credit

# Housing Counseling Training Digest

- [Visit the Training Digest on the HUD Exchange](#)
- View upcoming training hosted by HUD and other partners



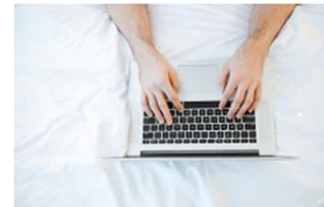
The Housing Counseling Training Digest is updated weekly to reflect trainings hosted by:

- HUD Office of Housing Counseling (OHC)
- OHC funded training partners
- Other partners that host trainings of interest to housing counselors

Please email [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) to notify HUD about upcoming training and events for housing counselors.

**Content current as of November 16, 2020**

[Subscribe to the Housing Counseling Mailing List](#) to receive training updates in your inbox.



## Upcoming Training Calendar

View upcoming trainings for Housing Counseling and other HUD funded programs.



## Webinar Archive

View past webinars hosted by the Office of Housing Counseling and access related materials.



## Online Training

Access self-paced online training modules, such as Introduction to Housing Counseling.





**Jerrold H. Mayer**

**Director**

**HUD Office of Housing Counseling (OHC)  
Office of Outreach & Capacity Building (OCB)**

# Purpose of Today's Webinar

- The final compliance date is coming up on **August 1, 2021**, and some of your staff may not be certified
- It is critical that everyone has enough certified counselors to carry out their agency work plan by the final compliance date
- The purpose of this webinar is to provide an overview of available certification resources to assist your staff in becoming HUD certified by the final compliance date



# Certification Timeline

## Become Certified in 2 Months!



# Presenters

## **Presenters:**

- Kim Jakeway, HUD OHC, Office of Outreach and Capacity Building
- Tammy Dunn, HUD OHC, Office of Outreach and Capacity Building
- Robin Penick, HUD OHC, Office of Outreach and Capacity Building
- Rachael Laurilliard, ICF, TA Provider
- Q and A – Virginia Holman and Judy Ayers Britton, HUD OHC, Office of Outreach and Capacity Building

# Agenda

- Certification Final Rule
- Exam
- FHA Connection
- Post Final Compliance Date
- Q and A
- Additional Resources

# Polling

- There will be polling provided in Mentimeter throughout this presentation. When prompted by the icon to the right, please respond to questions at [www.menti.com](https://www.menti.com) using your computer or smart phone.



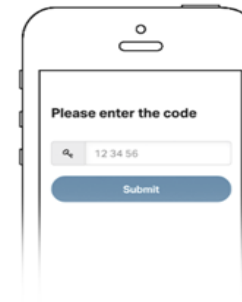
1

Grab your phone

www.menti.com

2

Go to [www.menti.com](https://www.menti.com)



3

Enter the code and vote!

**Time for  
Mentimeter!**





# Certification Final Rule

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# Key Provisions of the Final Rule

- The final rule standardizes the definition of housing counseling
- Any housing counseling, as defined in 24 CFR 5.100 required under or provided in connection with any program administered by HUD shall be provided only by organizations and counselors certified by the Secretary under 24 CFR part 214 to provide housing counseling, consistent with 12 U.S.C 1701x.
- Effective August 1, 2021

# HUD Certified Housing Counselors

- 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.

## What is a HUD Certified Housing Counselor?





# Exam

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# 6 Exam Topics and Where to Study

## Exam Topics

- Financial Management
- Housing Affordability
- Fair Housing
- Homeownership
- Avoiding Foreclosure
- Tenancy

## How to Study

1. Create an account and access all resources in the [HUDHousingCounselors.com training center](https://www.hudhousingcounselors.com/training-center)
2. Review other trainings available on the [Training Digest](#)
3. Find a [study group](#) or study buddy

# Study Resources: HUDHousingCounselors.com

*Note: to access the Knowledge Assessment Tool and training, you must create an account and sign in to <https://www.hudhousingcounselors.com/>.*

## Knowledge Assessment Tool







Provide the best answer for each of the following questions. ?

Scenario A1

1 Which additional information would the housing counselor need to prepare a household budget for this client? ☐ Review Later

- ☐ Net income
- ☐ Credit score
- ☐ Bankruptcy discharge
- ☐ Lease documentation

## Training Modules

 <b>Financial Management</b> <ul style="list-style-type: none"><li>Module 1.1 30 minutes</li><li>Module 1.2 60 minutes</li><li>Module 1.3 45 minutes</li><li>Module 1.4 30 minutes</li></ul>	 <b>Housing Affordability</b> <ul style="list-style-type: none"><li>Module 2.1 45 minutes</li><li>Module 2.2 45 minutes</li></ul>
 <b>Fair Housing</b> <ul style="list-style-type: none"><li>Module 3.1 60 minutes</li><li>Module 3.2 30 minutes</li></ul>	 <b>Homeownership</b> <ul style="list-style-type: none"><li>Module 4.1 90 minutes</li><li>Module 4.2 60 minutes</li></ul>
 <b>Avoiding Foreclosure</b> <ul style="list-style-type: none"><li>Module 5.1 60 minutes</li><li>Module 5.2 45 minutes</li><li>Module 5.3 45 minutes</li></ul>	 <b>Tenancy</b> <ul style="list-style-type: none"><li>Module 6.1 60 minutes</li><li>Module 6.2 30 minutes</li></ul>



# Study Resources: HUD Exchange Training Digest

- Updated weekly with new training and webinars from HUD, HUD-funded training partners, and other housing counseling industry partners and includes the latest on certification-related courses

HUD-funded training partners include:

- [Rural Community Assistance Corporation \(RCAC\)](#)
- [UnidosUS](#)
- [National Stabilization Corporation \(NSC\)](#)
- [National Community Reinvestment Coalition \(NCRC\)](#)
- [NeighborWorks](#)



Housing Counseling Weekly Training Digest



**Upcoming Training Calendar**  
View upcoming training sessions for Housing Counseling and other HUD funded programs.



**Webinar Archive**  
View past webinars hosted by the Office of Housing Counseling and access related materials.



**Online Training**  
Access self-paced online training modules, such as Introduction to Housing Counseling.

Bookmark the [training digest](#)

# Other Study Resources

- Bookmark the [HUD Exchange Study Groups page](#) to stay in the loop about upcoming study groups
- Find a study buddy at your housing counseling agency or get tips from a housing counselor who has already taken and passed the exam
- [HUD Housing Counselor Exam Prep](#): This public Facebook group is for housing counselors and other professionals who need to take the HUD Housing Counselor Exam
  - *Please note: This is not a HUD-sponsored resource. This is simply a way for housing counselors to connect with each other informally and share study techniques.*

# Exam Checklist

## Preparing for the Certification Exam

- Create an account on [www.hudhousingcounselors.com](http://www.hudhousingcounselors.com)
- Online proctored exam costs \$60 and an in-person proctored exam costs \$100
- Check your system requirements for online proctoring
- Before scheduling your exam, test equipment compatibility, which includes checks for webcam, microphone, and internet speed
- Review the Test Taker Guide and the System Requirements Guide for online testing

## Registering and Scheduling an Examination

- Exam registration, cancellations, and changes are handled through your [www.HUDHousingCounselors.com](http://www.HUDHousingCounselors.com) account
- Avoid no show fees!
- 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
- Online proctored exams - check your system requirements; test the exam calculator; review the Test Taker Guide for key information
- Onsite proctored exams at a test center - search for a testing center location for in-person appointments

## Taking the Exam

- Prior to exam launch, you should have already downloaded the Sentinel software and completed your Biometrics enrollment
- No books, papers, or other reference materials are allowed
- No use of paper or writing utensils during the exam
- No electronic devices of any kind are allowed
- Kryterion will administer the exam only on the scheduled date and time
- Candidates will have access to an online calculator during exam

[View and download the checklist.](#)

# Know What To Expect

- In-person exams and online exams have different requirements. No matter where you take the exam, know what to expect so you can arrive confident and prepared.
- Request accommodation if necessary
  - The HUD Housing Counselor Certification Exam is available in English and Spanish. Candidates with limited English proficiency and limited Spanish proficiency may request additional exam time on the [reasonable accommodations](#) page.
- Visit the [HUD Exchange Certification Exam Preparation and Testing page](#) for all requirements related to online and in-person exams.
- Arrive early, whether you're taking the exam in-person or online

# Taking the Exam Online

- Review the technology requirements well in advance of the exam and ensure your device meets the requirements needed
- Practice beforehand using the functionality of the exam [calculator](#) provided onscreen during the exam
- Read [Five Steps to Success: Taking the HUD Housing Counselor Certification Exam Online](#) to ensure you understand all the steps
- Read [Tips for a Successful Online Exam](#) on HUDHousingCounselors.com
- If you encounter issues during online testing, visit [Kryterion's Help Desk Site for support](#)



# Taking the Exam Online: Proctoring

- Know what to expect from online proctors before and during the exam:
  - Remove sticky notes or papers from your workspace.
  - Remove all items such as watches, bracelets, and necklaces from your neck and wrists before the exam. Glasses are permitted during the exam however the proctor may ask you to remove them for inspection at some point during the process.
  - The proctor may contact you during the exam to check the surrounding area based on something they see or hear. Be prepared for these interactions with your proctor.

# Taking the Exam In Person

- Arrive up to 15 minutes early for your exam
- Test takers are required to present two forms of identification (one must be a government-issued photo ID)
- Do not bring unnecessary personal items with you to the testing center. Personal items (e.g., bags, purses, keys, wallets, hats, briefcases, books, cell phones, calculators, portable electronic devices) must be placed in a cabinet, locker, or compartment prior to entering the testing areas
- Print your Assessment Confirmation Email and bring it with you to your exam
- Practice beforehand using the functionality of the exam [calculator](#) provided onscreen during the exam
- If you wear glasses, test center proctors will request you remove them so they may be examined. Proctors will require you to turn out your pockets

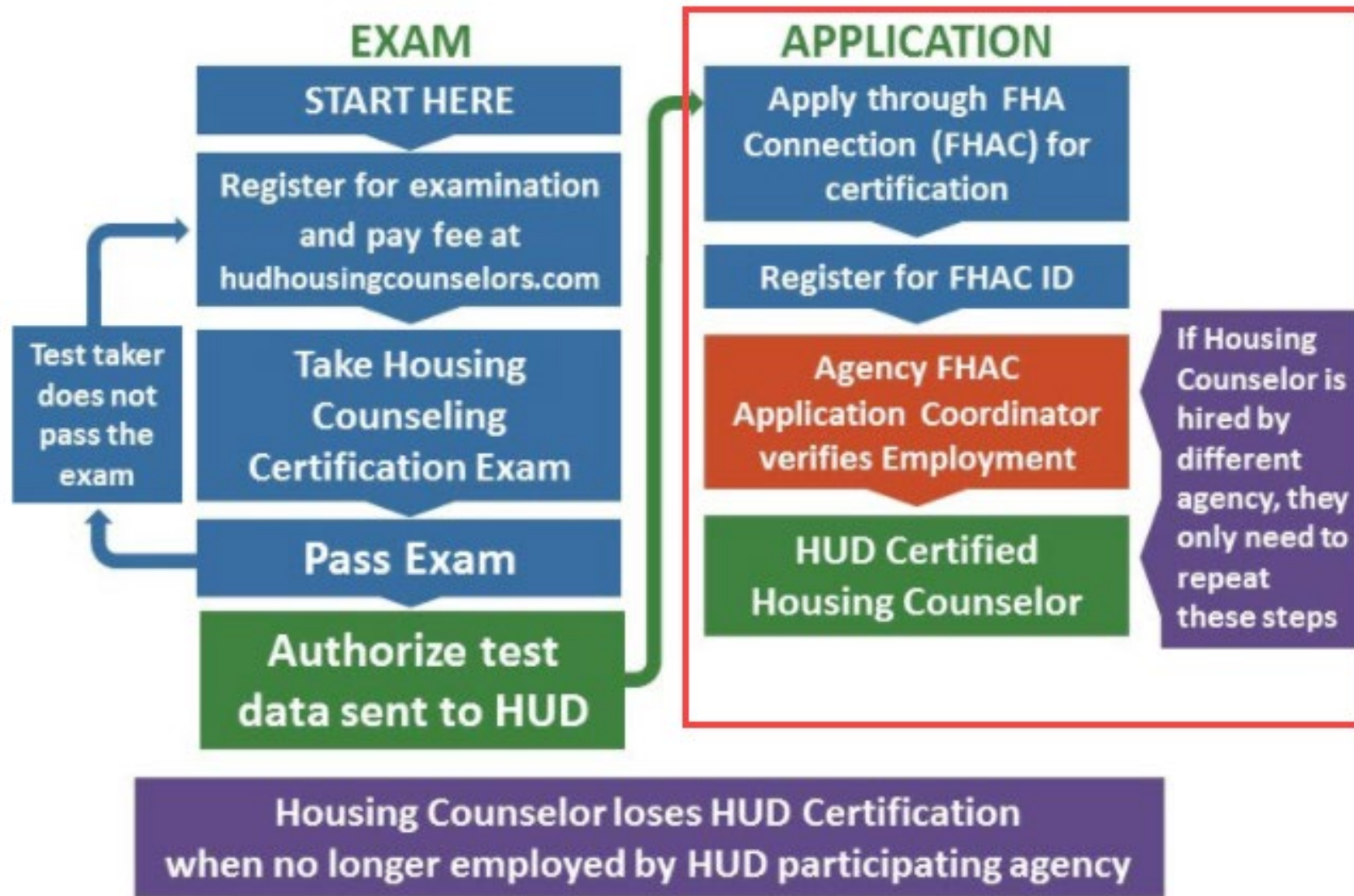


# FHA Connection

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# Application Process



# Housing Counselor Applications

- After passing the exam, counselors must authorize the transfer of exam results from HUDHousingCounselors.com to FHAC and then **begin the application process** in FHAC
- Employment must be validated in FHAC by the agency application coordinator
- Once a counselor's employment is validated by the housing counseling agency, the HUD certified housing counselor certificate can be printed and/or downloaded

[Access the full instructions for counselors.](#)



# FHA Connection (FHAC) Application Coordinators

- Every agency requires an FHAC Application Coordinator
  - Validates employment of counselors who pass exam
  - It is recommended that agencies have at least two application coordinators
  - Counselors that act as coordinators cannot validate their own employment status in FHA Connection
- Intermediaries can act as the FHAC Application Coordinator for their sub-grantees, affiliates, and branches

[Access the full instructions for application coordinators.](#)


# FHAC Instructions

## HUD Certified Housing Counselor Application Process

### HUD Certified Housing Counselor Application Process

Download Instructions as a PDF

**New** FHAC Facts and Tips

Search 

☐ Introduction

☒ HUD Certified Housing Counselors

1. Apply for Certification

2. Request an FHAC User ID

3. Request Validation for More Than One Employer or Branch

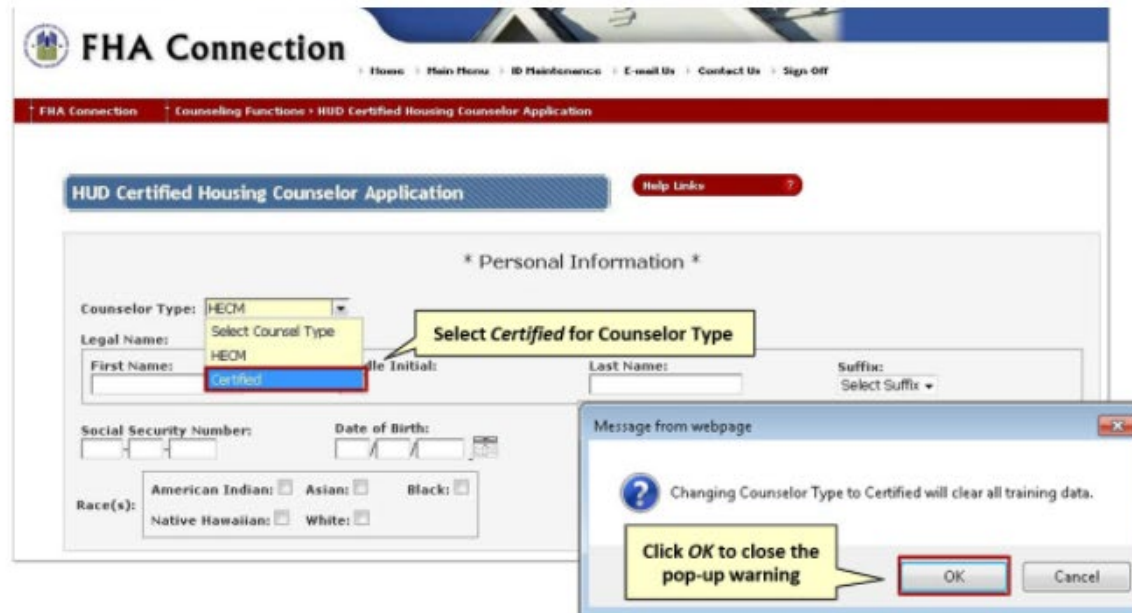
4. Update and Maintain Personal Information

☐ FHAC Application Coordinators

#### 1. Apply for Certification

Please read these notes in their entirety before taking any action.

- Read the [eligibility requirements](#).
- Applications must be submitted online.



FHA Connection

Home Main Home ID Maintenance E-mail Us Contact Us Sign Off

FHA Connection Counseling Functions HUD Certified Housing Counselor Application

HUD Certified Housing Counselor Application Help Link

\* Personal Information \*

Counselor Type:  Select Counsel Type

Legal Name:

First Name:  Middle Initial:  Last Name:  Suffix:

Social Security Number:    Date of Birth:

Race(s): ☐ American Indian: ☐ Asian: ☐ Black: ☐ Native Hawaiian: ☐ White: ☐

Message from webpage

Changing Counselor Type to Certified will clear all training data.

Click OK to close the pop-up warning

OK Cancel

# Print or Save Counselor Certificate

- Once a counselor's employment has been validated by the FHAC Application Coordinator, the counselor's certificate will be available to print or save as a PDF
- Counselors wishing to access their certificate can follow the [four steps](#) outlined

**\* Certified Counselor Information \***

Agency ID / View Cert	Agency Name	Counselor Validation	
		Start Date	End Date
89998	GOTHAM COUNSELING SRVICES INC	08/18/2016	<input type="text"/> / <input type="text"/> / <input type="text"/>

[View Certified Agency Validation History](#)

Exam Pass Date: 07/19/2016  
Counselor's Exam ID: 1234567890

Click link to view the HUD Certified Counselor Certificate. The link is available if the agency has an Active status and counselor is currently employed. If no longer employed with agency, no certificate link is available. The counselor and HUD personnel also have a link.

**HUD CERTIFIED HOUSING COUNSELOR**

This Certificate is issued by the U.S. Department of Housing and Urban Development to  
**JEANNIE T. SWEENIE**  
of  
**GOTHAM COUNSELING SERVICES INC**  
for meeting the criteria for this certification.  
This Certificate expires upon termination of the above named agency's participation in HUD's Housing Counseling Program or when the individual named ceases to work for the agency.

Date Issued: August 18, 2016  
Agency HCS ID: 89998  
Housing Counselor ID: AAA111

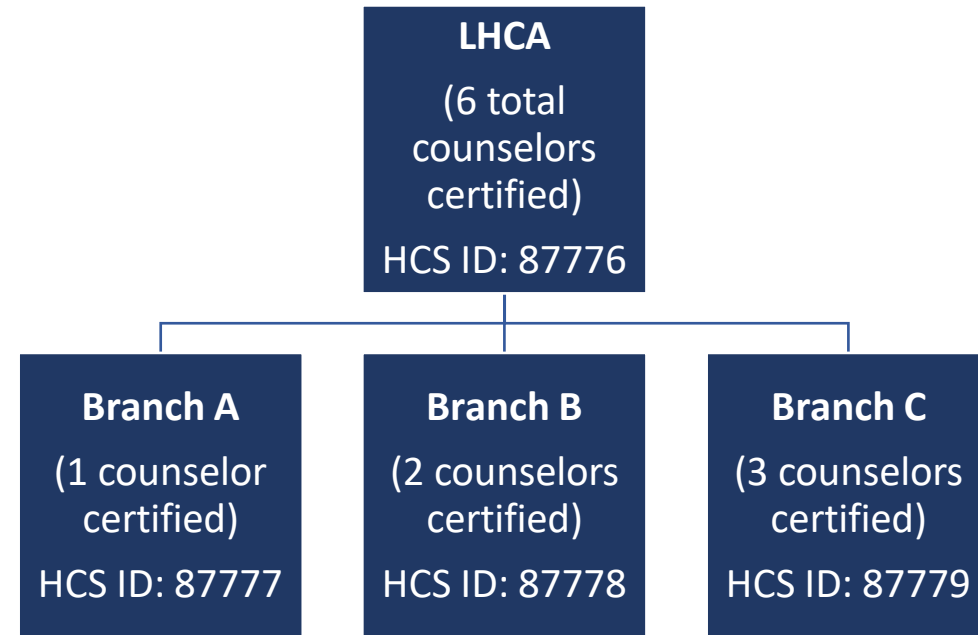
*Jerrold H. Mayer*  
Jerrold H. Mayer, Director  
Office of Outreach and Capacity Building

The purpose of this Certificate is to identify the above named individual as being approved and certified by HUD to provide counseling pursuant to Section 106 of the Housing and Urban Development (HUD) Act of 1982 and other pertinent regulations and requirements. The approval and certification of a counselor does not create or imply a warranty or endorsement by HUD of the Counselor or the HUD Participating Agency which employs the Counselor, nor does the approval and certification of a Counselor represent a warranty of any counseling provided by the Counselor or the Participating Agency which employs the Counselor. Approval and Certification means only that the Counselor has met the qualifications and conditions prescribed by HUD.  
Warning: Misuse of this Certificate may subject users to Criminal penalties under 18 U.S.C. 709 or other civil or administrative action.

# Branch or Affiliate Agency

- If you are a counselor or application coordinator who works at a branch or for an affiliate agency, please ensure you apply in FHA Connection for the agency HCS ID in FHA Connection of the branch office location or affiliate agency for which you work
- If applicable, apply at **both** the branch/affiliate agency HCS ID and parent/Intermediary agency HCS ID in FHA Connection
- Counselors may have their employment validated at multiply branches

**Branch Scenario:** An LHCA employs 6 counselors across its 3 branches. Each counselor has passed the exam and needs to have their employment validated at the LHCA HCS ID, as well as the branch HCS ID for which they work.







# Post Final Compliance Date

# What happens after August 1, 2021?

- Counselors and coordinators should maintain data in FHAC and log in at least once every 90 days to change passwords
- New counselors hired after August 1, 2021, may only perform administrative duties until they are HUD certified
- If an agency [does not have a sufficient number of HUD certified housing counselors](#) to implement its Housing Counseling Work Plan as of August 1, 2021, the agency will not satisfy the staffing requirements necessary to participate in HUD's Housing Counseling Program. HUD may change an agency's status to inactive, in lieu of termination, consistent with 24 CFR 214.200, to allow the agency time to have a sufficient number of HUD certified housing counselors to implement its Housing Counseling Work Plan.
- Expenses incurred during the period an agency is placed on inactive status are [not eligible for reimbursement](#)



# What happens when a HUD certified counselor leaves an agency?

- Agencies should create a plan to maintain enough certified counselors to support agency capacity – this is essential to the success of agencies after the compliance date
- When a HUD certified housing counselor is no longer employed by a Participating Agency, the agency must notify their HUD Point of Contact within 15 days of the change in staffing
- The agency application coordinator must also validate the end of the HUD certified housing counselor's employment by signing into [FHA Connection](#) and complete the steps in the [instructions on the HUD Exchange](#)



# Questions and Answers



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# Additional Resources and Contacts



- [HUD Exchange Certification pages](#)
- [HUDHousingCounselors.com](#)
- [Office of Housing Counseling Website](#)
- [The Bridge Newsletter](#)
- Email HUD at:  
[Housing.counseling@hud.gov](mailto:Housing.counseling@hud.gov)
- Email  
[ohctechnicalassistance@hudexchange.info](mailto:ohctechnicalassistance@hudexchange.info)  
for TA



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U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

# Thank You For Attending