



Office of Housing Counseling Delivery of Housing Counseling Services Webinar

Please call: **(800) 475-6701**

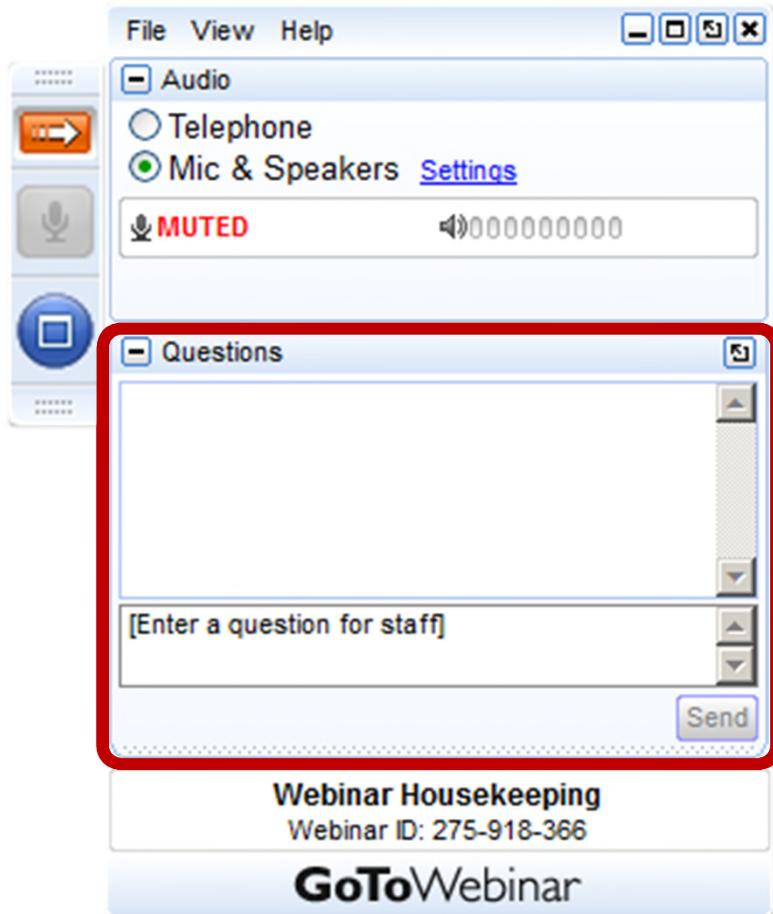
Participant Access Code: **367582**

to join the conference call portion of the webinar

Webinar Logistics:

- This webinar is being recorded.
- The audio along with the PowerPoint will be available at www.hud.gov/housingcounseling under “Training Webinar Archives”
- All attendee lines will muted during presentation.
- There will be several polling questions.
- There will be a question and answer session.

Other Ways to Ask Questions



Your Participation

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 **webinar topic is subject line.**

Note: The audio and presentation will be available on OHC's website. Information will be sent out via OHC's LISTSERV

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 so use it.
 - *6 will also mute and unmute your phone.
- Unmuted phones are a distraction to the discussion.
- Please be courteous to others on the call.

Brief Survey

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



Welcome

Jerrold Mayer

Director

Office of Outreach and Capacity Building

Agenda

- Purpose of Training
- Delivery of Housing Counseling Services:
 - The HUD Work Plan
 - Client Follow Up Procedures
 - Action Plan
 - Financial Analysis
 - Disclosures

Training Note

- This training does not replace the need to consult your HUD Point of Contact for guidance, as all agencies have unique program situations and may require different approaches to resolve their unique program issues.

Wow Facts about HUD Housing Counseling Program

- Number of Approved National and Regional Intermediaries: **35**
- Number of MSOs and SHFAs: **28**
- Number of Locally Approved Housing Counseling Agencies: **866**
- Number of Branches, and Sub-grantees: **1083**
- Clients Served in FY 2014: **1.35 million**



Housing Counseling Work Plan

Javon Blye

Housing Program Specialist
Office of Outreach and Capacity Building

Polling Question #1

What type of organization are you representing?

- A. Intermediary
- B. Multi-State Organization (MSO)
- C. State Housing Finance Agency (SHFA)
- D. Local Housing Counseling Agency (LHCA) – direct grantee
- E. Affiliate or Sub-grantee of an Intermediary/MSO/SHFA

Polling Question #2

When was your agency's last performance review?

- A. Fiscal Year 2015
- B. Fiscal Year 2014
- C. Fiscal Year 2013
- D. Not within the last 3 years?
- E. Newly approved

Most Common Findings

- General
 - Missing file documentation, e.g. action plan, follow up missing, financial analysis missing or incomplete, no budget, termination of counseling documentation missing.
 - HUD not notified of staff/agency changes
 - Work Plan not kept up to date.

Most Common Findings

- No disclosure form/inadequate disclosure
- Facilities
 - Location not private
 - Not handicapped accessible; alternative locations not identified in work plan
 - Client files not secure

Work Plan Components

- Target area
- Services
- Alternative service formats
- Follow up
- Fee Structure
- Limited English Proficiency(LEP)

Work Plan Components

- Target area
- Housing Needs and Problems
- Affirmatively Furthering Fair Housing

Work Plan Components

- Description of Services
- Approved Housing Counseling Education and Outreach Topics:
 - Pre-purchase/Home Buying
 - Resolving or Preventing Mortgage Delinquency or Default
 - Non-Delinquency Post-Purchase
 - Rental & Homeless Assistance
 - Reverse Mortgage

Work Plan Components

- Outcomes
- Alternative settings/ formats

Work Plan Components

- Plan also addresses:
 - Follow up procedures
 - Conflict of Interest/Disclosure
 - Fee Schedules
 - Non-English Speaking or Limited English Proficiency Clients (LEP)
- Plan should be periodically updated
- Changes to services must be approved by HUD prior to implementation



Delivery of HC Services- Continued

Stuart Mindes

Housing Program Specialist
Office of Oversight and Accountability

Changes Impacting Delivery of Services

- **Notify HUD, Intermediary and State HFA contacts within 15 days when there are changes in any of the following areas:**
 - Tax-exempt or non-profit status, organizational structure.
 - Compliance with HUD, other Federal, local or state requirements. (Agency no longer complies)
 - Main and Branch Office Addresses/phone numbers; (Also update HCS)
 - Staff personnel, e.g. counselor or manager leaves or is hired; lack of qualified counselor.
 - Continued operation of an office, e.g. Branch closes
 - Loss of funding affecting ability to provide a particular service

Basic Requirements

- Must offer individual counseling- not just group education; Offer individual on the same topics covered in groups;
- Mutually acceptable setting/format; Offer in person counseling to clients that prefer in person;
- Administer counseling in accordance with non-discrimination regulatory and legislative requirements.

Basic Requirements Continued

- Affirmatively further fair housing for classes protected under the Fair Housing Act. May include conducting outreach to underserved groups.
- Have a clearly identified office space which provides privacy for in person counseling and maintains confidentiality of records;
- Operate during normal business hours; offer extended hours when necessary;
- Provide accessibility features or make alternative accommodations for clients with disabilities.

Basic Requirements continued

- Make reasonable efforts to assist persons with limited English proficiency.
- Serve all clients referred by HUD, its website or toll free hotline. If unable to offer the unique service client needs, refer client to another participating agency, preferably in area.
- Do not discriminate due to religious affiliation or require religious instruction, counseling, etc. as a provision of counseling program.

Workload Requirements

- **Workload:** During each 12-month period, the participating agency must provide housing counseling to at least **30 clients**.
- Agencies that offer only housing counseling services limited to reverse mortgages, including home equity conversion mortgages (HECMs), are exempt from this requirement.

Delivery of Housing Counseling Services

Client Intake

- Performed by Housing Counselor or staff person trained in Privacy Act;
- Obtain basic information to determine if agency can assist potential client;
- Make referrals if agency cannot assist;
- Provide fee information, if applicable;
- Determine if accommodation is needed due to impairment, disability or language barrier.

Delivery of Housing Counseling Services

- At intake point or before ask or advise clients to let you know if assistance will be needed due to a mobility, visual, hearing or other impairment.
- Indicate on materials disseminated and website how potential clients can access services if they have an impairment, disability or language barrier.

Delivery of Housing Counseling Services

- Approved Housing Counseling Education and Outreach Topics:
 - Pre-purchase/Home Buying
 - Resolving or Preventing Mortgage Delinquency or Default
 - Non-Delinquency Post-Purchase
 - Rental
 - Reverse Mortgage
 - Homeless Assistance

HC Services-Required Components

Set up Client File (electronic or electronic and paper);

Discuss Alternatives; Perform Financial Analysis;
Create Action Plan; Make Referrals;

Follow-up – at least every 60 days ; Terminate Counseling when appropriate.

A Housing Counselor must perform and document the above. Action Plans are not required for Reverse Mortgage Clients.

Discussion of Alternatives

Discuss alternatives with client when:

- Client asks about a specific program, product or service;
- Client is referred by a particular lender, pursuant to an Agency/Lender MOU, for example.
- Counselor provides information about a particular program, product or service, including one of its own.

Discussion of Alternatives, continued

- Provide information on at least 3 alternatives;
- Do not promote specific products, features or programs.
- Disclose industry relationships and other programs administered by agency.
- If agency provide other housing services employ safeguards to protect client from inappropriate steering or influence.

Financial Analysis

Every session requires an analysis of client's unique financial situation, including:

- A review of income, expenses, spending habits, use of credit, home values;
- A comparative analysis to determine if client's habits are more suitable for renting than owning;
- Establishment of an affordable household budget. (9902 reportable impact)

Action Plans

- Identifies objective/goal
- Identifies what client and agency will do to meet client's goal and to address client housing problem.
- Should be individualized, include specifics and reflect financial analysis completed.
- Not just a client action plan.
- Update as necessary for longer term clients.

Referrals

- Incorporate referrals into action plan that will help client achieve their goals or address a need or problem;
- Follow up with client;
- If client followed through, report as impact of housing counseling in Section 10 of 9902. You helped client gain access to a resource.

Follow Up & Termination

- Always required
- Conducted by a qualified housing counselor
- Make reasonable effort to have verbal follow up within 60 days of no client contact;
- Determine if client is progressing towards goal, needs further assistance, has accomplished action plan next steps, learn outcome/impacts.

Follow up & Termination

- Follow up to determine if plan should be modified or counseling terminated.
- Continue to work with client where assistance is still needed.
- If verbal follow up is unsuccessful after 2 attempts send letter to client requesting 30 day response.
- Sending surveys does not fully meet follow up requirements.

Follow up & Termination

Terminate when:

- Client meets need/resolves problem;
- Agency determines that further counseling will not meet need/resolve problem;
- Unable to locate client; client withdraws;
- Client does not follow action plan, fails to appear for appt. or fails to respond to follow up.

Questions?

- Questions on delivery of services?

Resources

- Housing Counseling webpage:
 - Toolkits
 - Archived training
- Questions to:
housing.counseling@hud.gov add
delivery of services to the subject line.

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 that it is your CERTIFICATE OF TRAINING.
- Print out and save that email for your records.

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.



Conclusion

For housing counseling program information, grant information, training and events, counselor resources and to sign up for our LISTSERV.

www.hud.gov/housingcounseling

Questions or comments:

housing.counseling@hud.gov