



OFFICE OF
HOUSING COUNSELING
LET'S MAKE HOME HAPPEN

Housing Counseling and Other HUD Programs

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conference call

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July 10, 2018

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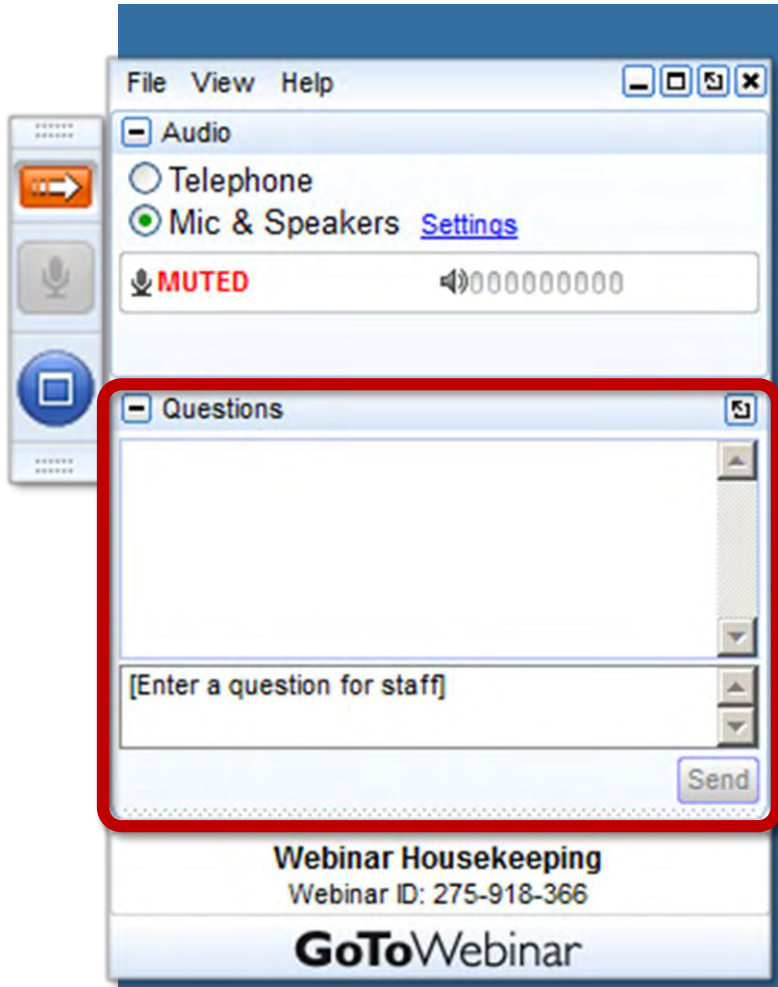
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Questions & Comments



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

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- 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.

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- There may be an open discussion period.
 - All the phones may be unmuted by the operator.
 - If so, mute your phone during these discussions until you want to make a comment.

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Housing Counseling and Other HUD Programs

WELCOME

Roger Jacobs
Field Office Director
South Dakota Field Office

July 10, 2018



OFFICE OF
HOUSING COUNSELING
LET'S MAKE HOME HAPPEN

Housing Counseling and Other HUD Programs

Lorraine Griscavage - Frisbee

Deputy Director – Office of Capacity Building
Office of Housing Counseling

July 10, 2018

Why Are We Here?



- If you, or your sub-recipients, provide **housing counseling services** or required housing counseling as part of a HUD-housing program, you may be covered under HUD's Final Rule on Housing Counselor Certification.
- This presentation will help you understand if you are covered and the steps you can take to fulfil the requirements.

Agenda



- Housing Counseling Overview
- Housing Counselor Certification
- Housing Counseling – CPD Programs
- HUD Housing Counseling Agency Approval
- Resources

Polling Question

Which type of organization do you work for or represent?

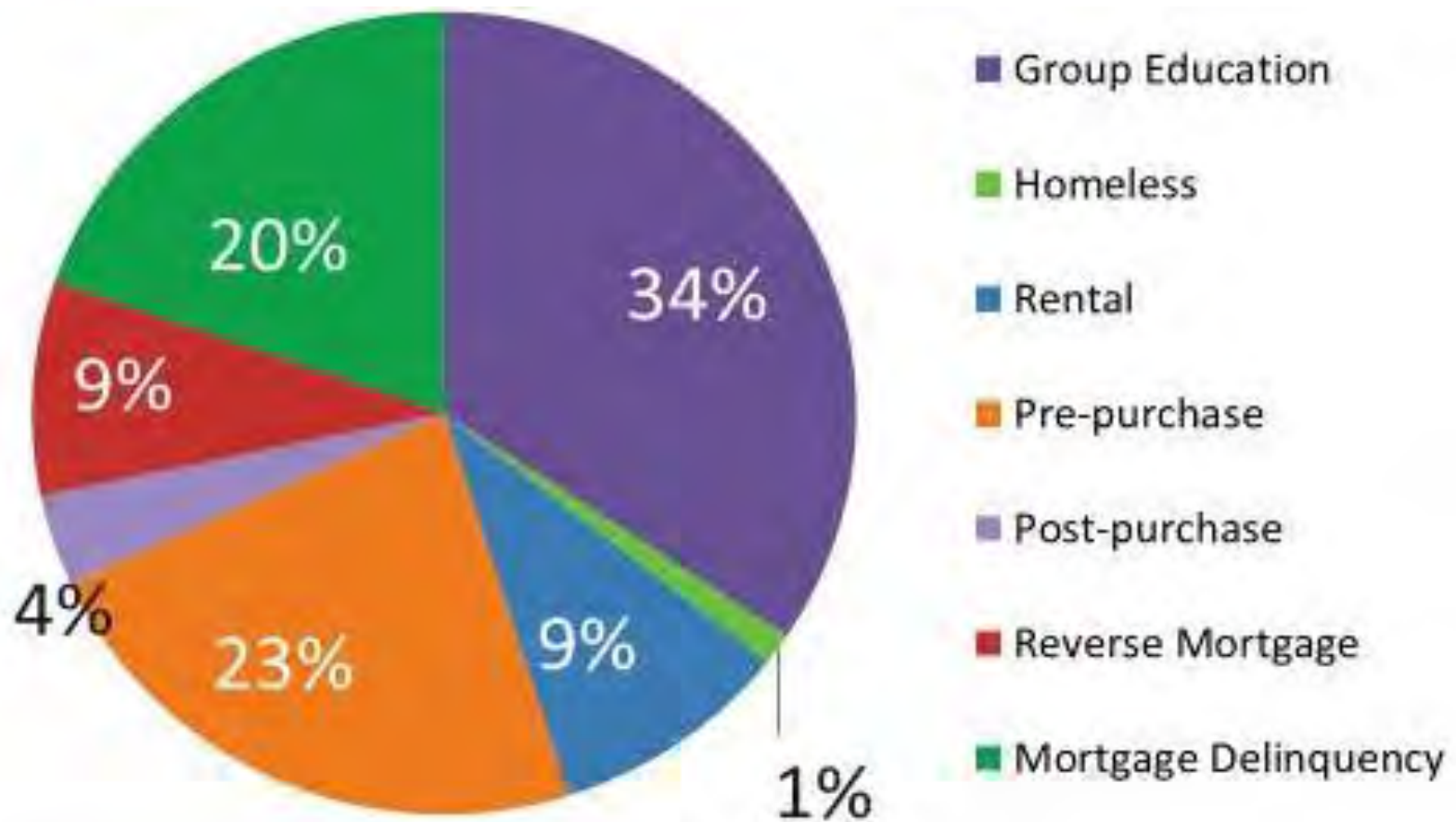
- a) HUD-approved or participating housing counseling agency
- b) State or local government
- c) Public Housing Authority
- d) Tribe or Tribally-Designated Housing Entity
- e) Other

Housing Counseling Overview

HUD Housing Counseling Agencies

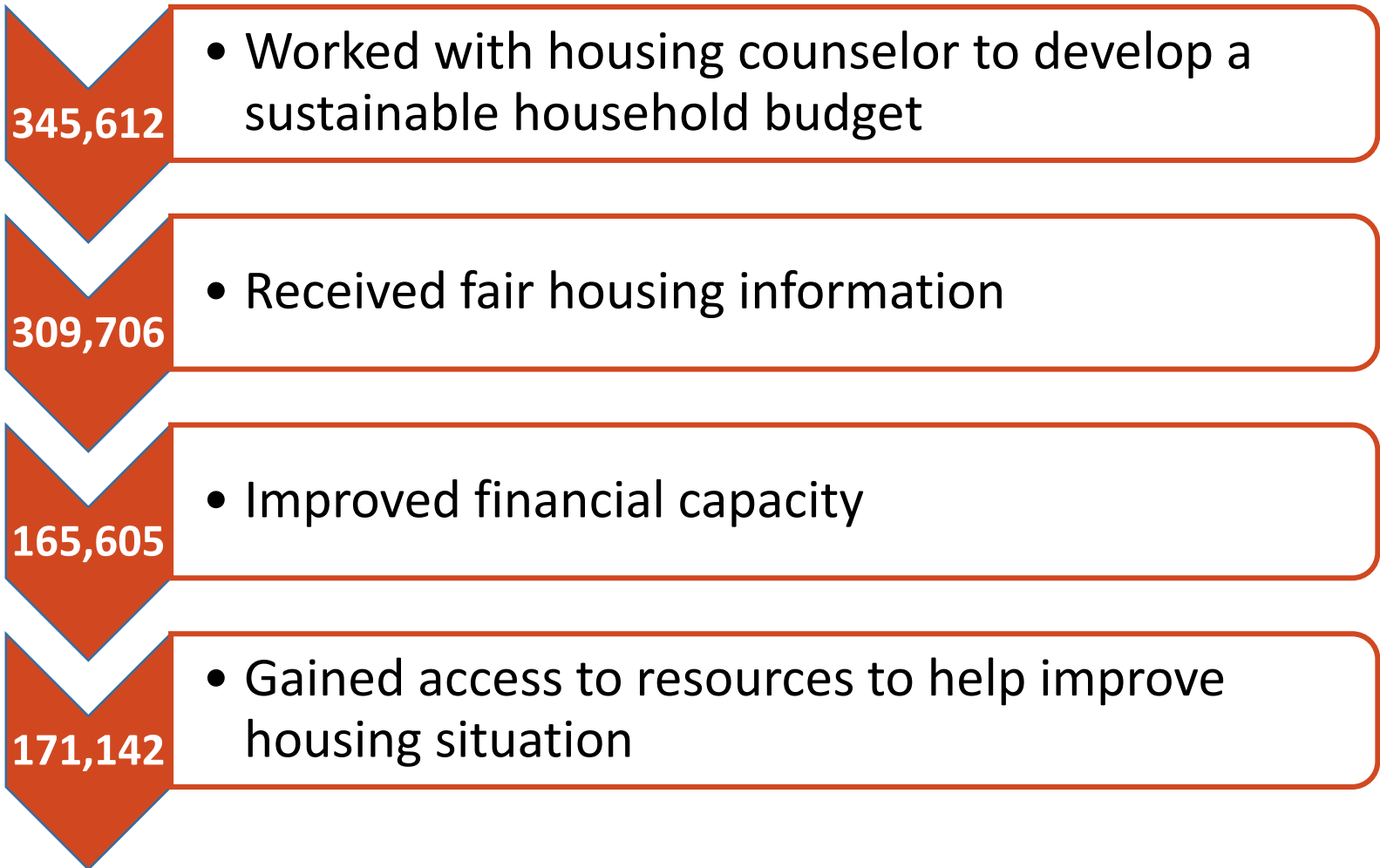


National Housing Counseling Activity FY2017



Total Counseling Activity – 1,121,957 Clients

National Impact of One-on-One Counseling FY 2017



What is Housing Counseling?



- 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.
- Housing counseling elements must include:
 - Intake
 - Client Budget
 - Financial and housing affordability analysis
 - An action plan, except for reverse mortgage counseling
 - Reasonable effort to follow-up with client

What Is Not Housing Counseling?



- Services that provide only 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)
- Group education without individualized services

What is the Final Rule for Housing Counseling Certification?

Final Rule for Housing Counseling Certification



- 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.

Final Rule for Housing Counseling Certification

Legislative Changes to Statutory Requirements:

- Standardized the definition of Housing Counseling.
- 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 August 1, 2020

Housing Counseling Certification

Designed to improve and standardize professional standards for those who counsel consumers

Housing counseling required by HUD or provided in connection with any HUD program will meet industry and HUD standards

HUD certification will allow consumers to quickly find a trusted, impartial and knowledgeable advisor who is required to put the consumer's best interests first

How Does The Final Rule Affect Community Planning and Development, and Public Housing Programs?

Covered Programs



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

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

Programs Under CPD



- This list is not all-inclusive but provides an example of some of the programs covered under the housing counseling rule
 - HOME
 - CDGB
 - CoC

Programs Under PH

- This list is not all-inclusive but provides an example of some of the programs covered under the housing counseling rule
 - Family Self Sufficiency
 - Resident Opportunity Self-Sufficiency (ROSS)
 - Housing Choice Voucher

Other HUD Programs

- Programs falling under the list of covered programs are those that require the use of a HUD certified housing counselor that works for a HUD-approved housing counseling agency
- Effective August 1, 2020
- PDF on HUD Programs covered by Final Rule and options to meet requirements:
<https://www.hudexchange.info/resources/documents/Other-HUD-Programs-Covered-Under-HUDs-Final-Rule-for-Housing-Counseling-Certification.pdf>

How Do Agencies Covered by the Final Rule Comply?

Options for Affected Agencies



- Apply to HUD for approval or join a HUD-approved intermediary or state housing finance agency network
- Partner with an existing HUD 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 of August 1, 2020

Effective Date

- All clients referred to housing counseling starting August 1, 2020 must be to HUD-approved housing counseling agencies with HUD certified housing counselors.
- List of approved agencies
<https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

Housing Counseling Agencies Currently in our Program

- **Q. Can an agency approved to participate in HUD's Housing Counseling Program offer housing counseling if it no longer has a HUD certified counselor as of the Final Compliance Date?**
- **A. Prior to August 1, 2020, the Final Compliance Date, counselor certification is not a requirement, and an agency covered by the rule can continue to offer housing counseling regardless of whether they have a HUD certified counselor working for them. However, as of August 1, 2020, all Housing Counseling must be performed by HUD certified counselors, and any agency without at least one certified counselor will no longer be able to perform housing counseling.**

Housing Counseling Agencies Currently in our Program

- **Q. What will happen if an agency no longer has a HUD certified housing counselor as of August 1, 2020, the Final Compliance Date? Will the agency be automatically terminated from the program?**
- **A.** If an agency does not have a HUD certified housing counselor, HUD may allow the agency to be placed in inactive status, consistent HUD regulations with 24 CFR § 214.200, to allow the agency to hire a certified housing counselor. If the agency has failed to hire a certified counselor within the initial 6 months of the inactive status, HUD may extend the period of the inactive status, or HUD may move forward with terminating the Participating Agency's approval pursuant to 24 CFR part 214.

Housing Counseling Agencies Currently in our Program

- **Q. When can a new counselor begin providing housing counseling for an agency approved to participate in HUD's Housing Counseling Program?**
- **A.** As of August 1, 2020, the Final Compliance Date, a counselor must be HUD certified before providing housing counseling for a HUD Participating Agency. A new counselor or other agency staff person who has not passed the certification examination may work for a Participating Agency, and assist HUD certified counselors, but may not provide housing counseling or oversee group education sessions.

HUD continues to require that at least half the agency's counselors must have at least 6 months of experience in the job they will perform in the agency's housing counseling program.

Pass-Through Agencies / Agency Managers

Staff of entities whose roles are limited to funding, overseeing or administering a housing counseling program or other HUD program that requires housing counseling, and **who do not provide housing counseling services directly to clients** are not required to become HUD certified housing counselors.

How to Become a HUD Approved Housing Counseling Agency

Options for Affected Agencies



- Apply to HUD for approval or join a HUD-approved intermediary or state housing finance agency network
- Partner with an existing HUD 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 of August 1, 2020

Qualifying Criteria to Become a HUD Approved Housing Counseling Agency



- 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
- If you are considering this option – start developing your housing counseling program NOW.

Housing Counseling Agency Eligibility Tool



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

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](#)

Quest

For techn
tool, cont
Exchange

**Requires a
hudexchange
account to use.
Sign up is easy
and free**

HUD Housing Counseling Certification Exam

Housing Counselor Certification

- Housing counselor certification is a two-step process
 - Take and pass HUD certified housing counselor exam
 - Employment verified by a HUD approved housing counseling agency as an employee for that agency

Housing Counselor Certification

- Only individuals employed by a HUD approved housing counseling agency may be certified
- Counselors may be certified by multiple HUD approved housing counseling agencies
 - Each agency must verify employment

Housing Counselor Exam

- Examination may be taken on-line or at a proctoring center
- Test is available in English and Spanish
- Registering for and to take the examination is done through www.hudhousingcounselors.com
- Current registration examination fees
 - \$60 for on-line
 - \$100 for a proctoring center
- Cost for registering and examination may change after September 30, 2018

Housing Counselor Exam

- Only need to pass the certification examination once
- Can take exam the multiple times if necessary to pass
 - Must pay fee each time
- No continuing education requirements
- Free training and practice exam are available on the www.HUDhousingcounselors.com website
- Study **all** the modules! Take an examination preparation class from our training partners
- Review “Know Before You Go”



Know Before You GO!

HUD Housing Counselor Certification Exam Checklist



Preparing for the Certification Exam

- Create an account on 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 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

Visit: <https://www.hudexchange.info/housing-counseling/faqs/> For additional information

FHA Connection



- FHA Connection (FHAC) is a web-based platform that houses the database for HUD counselors
- User ID's are required to access the system
 - FHA Connection Coordinators
 - Counselors
- It is recommended that HUD approved housing counseling agencies have more than one FHAC coordinator
- For FHAC information please visit:
<https://entp.hud.gov/clas/index.cfm>

Agency Steps in the Certification Process



- Employment must be verified in FHA Connection by the agency's FHAC application coordinator
- Once a counselor's employment is verified by the HUD approved housing counseling agency's FHAC coordinator, the HUD certified housing counselor certificate can be printed and/or downloaded
- The FHAC application coordinator must remove a counselor when that counselor is no longer employed by their agency

Resources

Industry Training

- National webinars for Community Planning and Development, and Public Housing partners in collaboration with HUD's CPD and PH staff
- Sign up for the Office of Housing Counseling's e-mail/ListServ Announcements
- Look and watch for announcements
- Please spread the word!

Information on Housing Counselor Certification



Hudexchange website on certification

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

Certification FAQs:

www.hudexchange.info/housing-counseling/faqs/

PDF on HUD Programs covered by Final Rule and options to meet requirements:

<https://www.hudexchange.info/resources/documents/Other-HUD-Programs-Covered-Under-HUDs-Final-Rule-for-Housing-Counseling-Certification.pdf>

Office of Housing Counseling



Find us at:

www.hudexchange.info/counseling

**List of HUD-Approved
Housing Counseling Agencies**

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

Counselor Training and Testing website:

www.hudhousingcounselors.com

Email us at: Housing.counseling@hud.gov