



Housing Counseling Certification Update

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Agenda

- Housing Counselor Certification
- Resources and Other Information
- Conclusion



HOUSING COUNSELING CERTIFICATION



Key Provisions for Certification

- All housing counseling provided under or in connection with all HUD programs must be performed by a HUD Certified Housing Counselor after August 1, 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.

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

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**
- All agencies must comply by August 1, 2020

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
- Free practice exam and a free study guide will be available before the examination starts August 1, 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
- Examination start date August 1, 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
 - Register at www.hudhousingcounselors.com

Impact on Pass-Through Organizations

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

Effective January 13, 2017

Requirement that agencies participating in HUD's Housing Counseling program that provide Homeownership Counseling must address the entire process of homeownership.

Requirements related to the distribution of Home Inspection Materials.

Requirements related to the Misuse of Housing Counseling Program Grant funds that constitute a "Material Violation."

Requirements related to the prohibition against distributing Housing Counseling Program Grant Funds to organizations convicted of a violation under Federal Law related to an election for Federal Office.

Effective August 1, 2020 (1 of 2)

Requirement that all individuals who provide Housing Counseling required under or in connection with a HUD program are HUD Certified Housing Counselors.

Requirement that any agency providing Housing Counseling under or in connection with a HUD program must be approved to participate in HUD's Housing Counseling program.

Requirement that all housing counseling reported on HUD Form 9902 that occurs after the Final Compliance date is performed only by HUD-certified housing counselors.

Effective August 1, 2020 (2 of 2)

Requirement that Group Education provided by an agency participating in HUD's Housing Counseling Program must be overseen by a HUD-certified housing counselor.

Agencies applying to participate in HUD's Housing Counseling Program must meet the Housing Counseling Certification Requirements.

Intermediary/State Housing Finance Agency (HFA)/Multi State Organizations participating in HUD's Housing Counseling program must ensure all housing counseling performed by their affiliates is performed by a HUD-certified housing counselor.



OTHER HUD PROGRAMS



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)
- Group education without individualized services

HUD Programs Impacted

- Housing Counseling Certification applies to all organizations that deliver housing counseling required by or provided in connection with all HUD programs
 - Counseling in connection with programs such as CDBG, PIH, and HOME may be affected
- The final rule narrowly defines housing counseling

Options for Agencies Impacted

- 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



RESOURCES AND OTHER INFORMATION



Resources

- www.HUDExchange.info/housingcounseling
 - Press Release and Federal Register Notice
 - List of HUD Programs covered by Housing Counselor Certification
 - Chart of Key Provisions and Dates
 - Subscriptions and archive for The Bridge newsletter
 - Toolkits and Model Agreements

Frequently Asked Questions

- Answers to most of your questions about the Housing Counselor Certification and the certification process
- www.hudexchange.info/housing-counseling/faqs/
- FAQs available as a searchable database or a PDF



Office of Housing Counseling

Find us at:

www.hudexchange.info/counseling

Counselor Training and Testing website:

www.hudhousingcounselors.com

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