



OFFICE OF
HOUSING COUNSELING
LET'S MAKE HOME HAPPEN

HUD Housing Counseling Certification and Public and Indian Housing Programs

**Audio is only available by conference
call**

Please call: **(866) 254-5938**

Participant Access Code: **449942**

to join the conference call portion of the webinar

July 12, 2018

Webinar Logistics



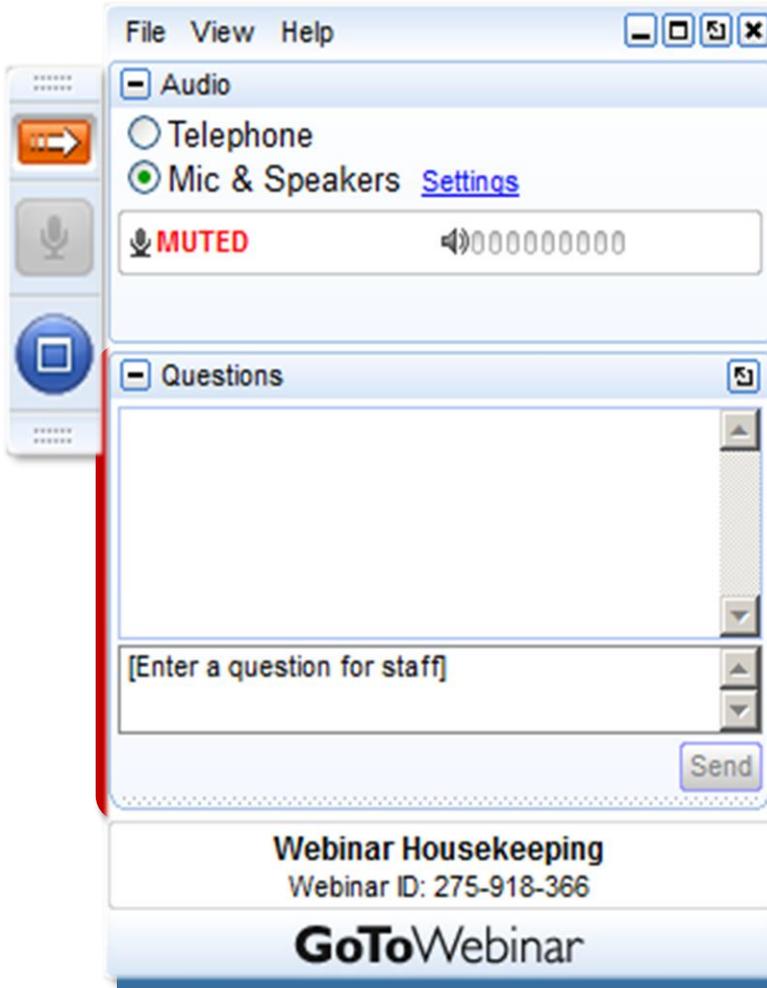
- Audio is being recorded. The playback number along with the PowerPoint and a transcript will be available on the HUD Exchange at www.hudexchange.info/programs/housing-counseling/webinars/
- The Training Digest on HUD Exchange will be updated when the webinar is posted.
- Handouts were sent out prior to webinar. They are also available in the Control Panel. Just click on document name to download.

Questions & Comments



- There will be a Q&A period at the end.
 - The operator will give you instructions on how to ask questions or make your comments.

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 with the webinar topic in the subject line.

Please Mute Your Phones During Discussions



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

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.

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.

Get Credit!

- Webinar materials will be posted on the HUD Exchange in the Webinar Archive
 - <https://www.hudexchange.info/programs/housing-counseling/webinars/>
 - Find by date or by topic
- To obtain credit:
 - 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

Presenters



Nancy West

Housing Program Officer
Office of Housing Counseling

Anice Schervish Chenault, MSW

Network Opportunity Agenda Liaison (NOAL)
Family Self-Sufficiency Program Manager
Public Housing Supportive Services

Why Are We Here?



- If your public housing authority provides housing counseling services as part of a HUD program, or you participate in a public housing program that includes housing counseling, you may be covered under HUD's Final Rule on Housing Counselor Certification.
- This presentation will help you understand which programs are covered and the steps you can take to fulfill these requirements.

Agenda



- Housing Counseling Overview
- Final Rule on Housing Counselor Certification
- PIH Programs
- Complying with the Final Rule
- HUD Housing Counselor Certification
- Resources and Other Information

Housing Counseling Overview

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

Housing Counseling Agency Services



**Financial
Management
and Budgeting**

**Pre-Purchase /
Homebuying**

**Group Education
and Workshops**

**Reverse Mortgage
(HECM)**

**Homelessness
Prevention**

**Fair Housing
Information and
Fraud Prevention**

Rental Topics

**Mortgage Default
and Delinquency**

**Non-Delinquency
Post-Purchase**

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

Group Education



- Provided for one or more people (classroom, online, conference call or other delivery method)
- If an agency only provides group education, it may not be covered by this final rule as long as housing counseling is not required under or provided in connection with a specific HUD program
- Major differences from Housing Counseling are:
 - Not customized for individual needs
 - Does not offer individual financial analysis or a client action plan
 - HUD approved Housing Counseling Agencies must offer counseling on the same topics as group education

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:

- Housing counseling required under, or provided in connection with any program administered by HUD, including clients who are referred, shall be provided only by organizations and counselors certified by the Secretary.
- 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 date August 1, 2020

Public and Indian Housing Programs

Covered Programs



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

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

Programs Under PIH



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
- Programs falling under covered programs are those that require the use of a HUD certified housing counselor

Example - Family Self Sufficiency (FSS)



- NOFA **allows** FSS Coordinators to provide homeownership counseling
- If homeownership counseling is performed with FSS funds the Coordinator must be HUD certified housing counselor and PHA HUD approved housing counseling agency
- **Referrals by FSS Coordinators**
- Must be made to agencies approved to participate in HUD's Housing Counseling Program.

Example – Resident Opportunity Self Sufficiency (ROSS)



- The ROSS NOFA does not cover ROSS service coordinators' salaries for directly providing housing counseling. ROSS coordinators do not need to become certified.
- However, when a ROSS service coordinator refers a participant to housing counseling, the service coordinator must refer the participant to a HUD Approved Housing Counseling Agency that has HUD certified housing counselors.

Example - Section 8 Housing Choice Voucher Homeownership Option



- Public Housing Authorities (PHA) are not required to become approved to participate in HUD's Housing Counseling program (nor is the PHA's staff required to become HUD certified counselors), unless the homeownership counseling is being provided **directly by the PHA**
- After the final compliance date the **housing counseling** provided to families participating in the HCV Program Homeownership Option must be conducted by a HUD certified housing counselor working for an agency approved to participate in HUD's Housing Counseling Program.

Key Considerations



- Does your HUD program require housing counseling or is housing counseling provided in connection with your HUD program?
- Do you provide housing counseling directly or refer clients to another agency for housing counseling?
- Does it meet the definition of housing counseling defined previously?

Complying with the Final Rule

A Program Is Covered



When programs you are involved in were mentioned, what does this mean?

- Housing counseling required under or provided in connection with any program administered by HUD shall be provided only by organizations and counselors certified by the Secretary.
- Housing counseling must be delivered by a HUD Certified Housing Counselor who have passed the HUD certification examination and works for a HUD-approved housing counseling agency.
- Effective date: August 1, 2020

Options for Affected Agencies



- Apply to become a HUD approved housing counseling agency
- 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

How to Become HUD Approved



- **Qualifying Criteria**

- 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

Housing Counseling Agency Eligibility Tool

Online tool for prospective housing counseling agencies:



- <https://www.hudexchange.info/programs/housing-counseling/housing-counseling-agency-eligibility-tool>
- Walks potential agencies through the required criteria for HUD housing counseling agency approval
- Includes educational materials on becoming a HUD approved housing counseling agency
- Provides an applicant with a user report to follow up on next steps

HUD Housing Counselor Certification

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
- 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
- Only need to pass the certification examination once
- Free training (15 modules) and practice exam are available on the www.hudhousingcounselors.com website
- No continuing education requirements

Housing Counselor Exam

- 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
- Can take exam the multiple times if necessary to pass
 - Must pay fee each time
- Cost for registering and examination may change after September 30, 2018

Resources and Other Information

Frequently Asked Questions



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

Sample of FAQ Topics for PIH



- Housing Choice Voucher (HCV) Rental Program
- HCV Program Homeownership Option
- Family Self-Sufficiency (FSS) Program
- Resident Opportunity and Self-Sufficiency Program Public Housing Operating Fund
- Public Housing Homeownership
- Displacement Due to Demolition and Disposition of Public Housing
- Conversion of Distressed Public Housing to Tenant-Based Assistance

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
 - Subscription and Archive of **The Bridge** newsletter
 - Toolkits and Program Models

Office of Housing Counseling



- **Find us at:**
www.hudexchange.info/counseling
- **Counselor Training and Testing website:**
www.hudhousingcounselors.com
- **Email us for questions or to schedule an housing counseling agency application review at:** Housing.counseling@hud.gov

Office of Public and Indian Housing Comments



Anice Schervish Chenault, MSW

Network Opportunity Agenda Liaison (NOAL)
Family Self-Sufficiency Program Manager
Public Housing Supportive Services