



Final Transcript

HUD-US DEPT OF HOUSING & URBAN DEVELOPMENT: How to Become HUD Approved Housing Counseling Agency

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SPEAKERS

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PRESENTATION

Moderator Ladies and gentlemen, thank you for standing by. Welcome to the How to Become HUD Approved Housing Counseling Agency conference call. At this time, all participants are in a listen-only mode. [Operator instructions]. As a reminder, this conference is being recorded.

I would now like to turn the conference over to our host, Virginia Holman.

Please go ahead.

Virginia

Welcome, everybody, to today's very important webinar on how to become a HUD approved housing counseling agency. You'll find valuable information for moving forward.

But before I turn it over to the presenters, I would like to go over some logistics. As the operator said, the audio is being recorded. We will be providing the playback number, the PowerPoint, and a written transcript that will be posted on HUD Exchange. This usually happens in about a week. And, the training digest on HUD Exchange will be updated when that webinar is posted in the archives.

This morning I did send out a copy of the PowerPoint to everyone who has registered. But, they're also available in the control panel on the right-hand side of your screen. If you just click on the document name you can download it.

Periodically there are going to be polling questions through Mentimeter.

One of our presenters will give you more details on how to access that, but we encourage you to respond to the questions within Mentimeter.

But, there's some other ways to ask questions. Again, the panel on the right-hand side of your screen has a box that says Questions. If you will just write your question in there and post it, we have staff that are monitoring those questions, and periodically if there's one question that a whole lot of people have asked, we will try to answer that. But, after the webinar is over and any time actually in the future, if you have a question or a comment, send it to [housing.counseling @HUD.gov](mailto:housing.counseling@HUD.gov), and put the webinar topic in the subject line so we get it to the right person.

Because of the large number of people that we have on the line, over 700, we will not be having any open discussion periods.

If you're logged on to the webinar, you're going to receive a certificate of training from GoToWebinar within about 48 hours. You just need to print it out and save it for your records.

The webinar materials, as I said, are going to be posted on HUD Exchange in the webinar archives, and you'll be able to get credit for watching the webinar in the future. If you log on, you'll see the little box on the right-hand side of the screen that says How to Get Credit. So, just go ahead and do that. Here's what the training digest looks like, again at HUD Exchange. That's where the archives will be posted, then also any upcoming training.

I'd now like to turn the call over to Rhonda Rivera, the Deputy Division Director for the Office of Outreach and Capacity Building. Rhonda?

Rhonda

Thank you, Virginia. Thank you, everyone, for your interest in HUD's housing counseling program. We're pleased to have so many of you join us today.

This webinar is intended for prospective housing counseling agencies and other non-profit and local service providers interested in complying with HUD certified housing counselor requirements that go into effect on August 1, 2020. Please note that individuals, such as lenders and realtors, are not eligible to apply individually as a HUD approved counseling agency. Housing counseling agencies have the opportunity to customize

their counseling program based on community needs and their agency resources.

Finally, we know many of you work with the HUD Community Planning & Development, CPD, programs, such Home, CDBG, and others of you are from public housing authorities. Again, we are so glad you can make it today and listen to this important information on how to become HUD approved.

Today's presenters are from our Office of Housing Counseling and Outreach and Capacity Building Office, Esther Richardson and Javon Blye. Also speaking today will be Shawna LaRue Moraille from ICF who is from the technical advisor provider for HUD on the HUD Exchange. The question-and-answer box that is being managed by HUD staff is—we want to thank Virginia Holman, Julie Rice, Jane Charida, Tammy Dunn, and Celia Jones, for monitoring this question box, this Q&A box.

Without further ado, I'm going to turn this over now to Shawna to carry on. Thank you.

Shawna

Thanks, Rhonda. Again, I'm Shawna LaRue Moraille. I am pleased to be with you all this afternoon, and I know that you're going to get a lot of fantastic information from HUD's Office of Housing Counseling on how to apply to work in the program.

As we mentioned, Esther and Javon are going to be our presenters today. Esther is going to give you a quick background and talk about housing counseling in general. Javon is going to talk about the approval process for becoming HUD approved housing counseling agencies. He's also going to share his tips, Esther's tips, many people on the call today application tips so that you can glean what are some best practices from their decades of experience. And then finally, we will talk about some HUD Exchange resources and make sure that you get good links at the end of the presentation.

Ginger mentioned that we are going to be using polling software. It's Menti.com. Some of you may have used this in other webinars in the past. Whenever you see an icon that says Time for Mentimeter, you have two options. You can open up a browser on your computer or you can use your smartphone.

And, I'm going to go ahead and show you Menti right now and you do need the code to log in. It is Menti.com, and it's 411101.

The reason why we like to use Mentimeter is we're able to then record your feedback, your needs. It also helps the presenters with gathering some information about your existing housing counseling program, and we'll be able to package that and take a look at it later for future HUD Exchange pages or products that Housing Counseling would like to develop. So, a lot of you are selecting the thumbs up to let us know that you have logged in successfully. Go ahead and keep choosing that and I'm just going to fast forward to the next question.

Mostly, we just want to gauge what type of organization you represent today, so we want to know whether or not you're a non-profit, maybe you're a housing authority, or maybe an other public agency. So, some of you that receive like Home and CBDG funds, as we mentioned, might be an other public agency such as a city, a county, or a state government. It's really important that we understand our audience. It'll help tailor the presentation to your needs as well.

So, keep providing us with that feedback. I'm going to leave Mentimeter open for now and you can keep responding. But, it looks like overwhelmingly we have almost half and half public agency and non-profit, and a good number of housing authorities as well. I'm going to keep that open and go back to the slide deck.

I'm going to go ahead and turn it over to Esther Richardson. Esther?

Esther

Thank you, Shawna. In December 2016, HUD published the Housing Counseling New Certification Requirement Final Rule. The effective date of the Final Rule is January 13, 2017. HUD published a separate federal register notice on May 31, 2017 and announced the HUD Certified Housing Counselor Certification Examination became available August 1, 2017.

The Final Rule implements statutory requirements that housing counseling require under or provide in connection with all HUD programs must be provided only by certified housing counselors, certified by HUD Office of Housing Counseling, and who work for organizations approved to participate in HUD's housing counseling program by August 1, 2020.

The August 1, 2020 date is the certification final compliance date which is 36 months after the date the certification exam became available. So, the countdown to August 1, 2020 is 150 days or 5 months from today's date. What you need to do in order to be certified is an individual must both pass a standardized written examination covering six major topic areas, and work for an agency approved to participate in HUD's housing counseling program.

HUD approved housing counseling agencies are private and public non-profit organizations that are exempt from taxation under Section 501 of the Internal Revenue Code and approved by HUD in accordance with HUD Housing Counseling Handbook 7610, Revision 5 and 24CFR214 to provide housing counseling services to clients directly or through the affiliate [background noise].

HUD awards grants that are published in housing counseling Notice of Funding Availability, also known as NOFA, to HUD approved housing counseling agencies and state housing finance agencies through a competitive process. So, not all HUD approved agencies are funded by HUD's NOFA. Agencies seeking HUD approval to become a HUD approved housing counseling agency must have available sufficient funds

on hand to cover the cost of operating their housing counseling program during the initial 12 months of approval.

Entity types on the HUD housing counseling programs are national intermediaries which provide in multiple regions of the United States housing counseling and education services to its branches or affiliates, or both. They also offer administrative and supportive services to its network of affiliates or branches, and also oversight, past due funding, training and technical assistance.

Regional intermediaries provide in the region within the United States housing counseling and education services to its branches or affiliates or both. They also offer administrative and supportive services to its network of affiliates or branches, including oversight, past due funding, training and technical assistance.

Multi-state organizations directly provide housing counseling and education services through a main office and branches in two or more states. Local housing counseling agencies can be either a non-profit or government entity, directly provides housing counseling and education

services to one location or a main office with one or more branches in no more than two adjacent states.

What is housing counseling? Housing counseling is one-on-one; this is counselor to client assistance, customized to the need of the client to address the client's housing barriers and to help achieve their housing goals and must include the following process: an intake, a budget prepared by the counselor, financial and housing affordability analysis, an action plan, except for reverse mortgage counseling an action plan is not required, and reasonable effort to have follow-up communication with the client when possible.

Group education and online education is not the same as housing counseling. As I stated earlier, housing counseling is counselor to client, one-on-one assistance, customized for the client's unique financial circumstances and housing issues. Group education is classes with an established curriculum, instructional goals provided in a group or classroom setting or other format approved by HUD, covering specific topics.

The following are examples of approved housing counseling and education topics that participating agencies may provide to and discuss with clients. HUD approved housing counseling agencies provide a variety of service, but not all these services are considered housing counseling. Remember, housing counseling is counselor to client, one-on-one with a client, and group education is provided in a group setting and it's not housing counseling.

All participating agencies that offer group education sessions must also offer one-on-one counseling on the same topics covered in the group educational session. For example, if an agency provides group home buyer education, the agency must also provide pre-purchase counseling. As a note, pre-purchase one-on-one counseling must comply with HUD Handbook 7610 requirements which include the intake, a budget, financial healthy affordability analysis and an action plan, and reasonable efforts to follow-up with the client.

Agencies that are seeking reverse mortgage counseling must employ a certified home equity conversion mortgage, also known as HECM, counselor. So, in order to be certified as a HECM counselor, you must

pass an exam. Now, if you are currently a certified HECM counselor, you must also pass and take the HUD Housing Counseling Certification Exam.

As a note, during each 12-month period, a participating agency must provide housing counseling to at least 30 clients. Agencies that offer only housing counseling services limited to reverse mortgage, including a home equity conversion mortgage as HECM, are not exempt from this requirement. For example, if an agency provides group education over the year to 30 clients and only one client received one-on-one housing counseling, the agency is not in compliance with HUD's work load requirements. However, if the agency provides group education for the year to 20 clients, and 30 or more clients receive one-on-one housing counseling, the agency is in compliance with HUD's work load requirements.

Shawna

Thanks, Esther, for that overview and background of the program. We are going to go back to Mentimeter before we move forward with the slides.

So, just to recap, the last question was about the type of agency you're representing today. It looks like overwhelmingly many of you are non-profits. There's many of you, too, that are public agencies, maybe a third

of you, and then also some housing authorities. Thanks so much for that answer to that question.

We wanted to triple check since Esther covered the certification specifically, we wanted to know whether or not you're interested in applying to HUD because of the HUD housing counselor certification requirements that other programs, there's 26 other programs that are affected. Maybe that's why you are thinking about applying. So, please go ahead and answer yes, no, or unsure. Any answer is helpful and your answers are anonymous here but it does give HUD as well as the presenters just an idea about how to gauge the conversation today.

If you just got the Mentimeter message, you can still go to Menti.com and put the code in. So, even if you didn't answer the last question about the type of agency, we certainly want you to answer this question. With about half of you reporting in, it looks like there is a staggering number here of over 200 that are interested because of the certification requirements, and then like I said, a third are unsure, and then a few are no.

Thanks. I will keep that open as I transfer the presentation over to Javon Blye, who is going to cover the agency approval process. Javon?

Javon

Thanks, Shawna. Good afternoon, everyone. I work in the Office of Housing Counseling and Outreach and Capacity Building with Rhonda and Esther. I'm the team leader for the new application process, and it's my pleasure to speak with you today about the housing counseling program agency approval process.

We're pleased that so many of you chose to join us today and I see a lot of you are either unsure of why you need to become HUD approved or if you're going to become HUD approved. So, we hope that with the high turnout that we receive a lot of applications today of agencies hoping or wanting to join our program.

With that, just know that either way we're here to help you meet your looming certification requirement that's going to take effect on the 1st of August of this year. While it may feel like a burden or a hassle right now to go ahead and get this done, the benefits of certification definitely far outweigh the burden of putting that pack together, and it's actually a win for the housing counseling program and the clients that you serve by participating.

So, the benefits of HUD participation in being a HUD approved housing counseling agency are that all agencies will have to meet the HUD housing counseling certification requirements that affect the other programs by bringing them into compliance with the Final Rule. This is going to bring more validity to our program because everyone will be on the same page as it standardizes how housing counseling is seen and how now everyone will be on the same page about the definition of housing counseling. It also enhances and better guides the individual client experience, and the outcomes by leveraging nationally available tools and resources. We have a comprehensive housing counseling program, and the tools and resources available to the agencies and counselors are online in the form of training on HUD Exchange.info.

The other benefits are that it also gives counselors access to scholarships for training from the Office of Housing Counseling and our partners such as NCRC, NeighborWorks, just to name a few. And, it also is going to provide you with technical assistance, capacity building for your agency and training from HUD is available to you as you need it. And, as you participate in our program, you become more knowledgeable about the tools and resources that we have available that will make your job a whole

lot easier as an agency as you handle clients and move through our program.

Approved agencies will have what's called a HUD point of contact, known as a POC, that will help guide them through the process of the program. The agencies will have a wider visibility and access to clients through the HUD website and the toll free number. All HUD approved housing counseling agencies are listed on our website at HUD.gov, and you can also use the HUD Exchange to run a Find a Counselor search. So, when you become approved, there's just a lot of tools and things available to you to promote your agency and make you the best agency you can be when it comes to HUD approval.

Lastly, one big thing is that other funding sources may require HUD participation in order for you to receive their funding. A lot of agencies are experiencing that challenge right now as we go through the approval process with agencies that are coming through right now and it's the primary reason that most of the agencies are applying at this time.

So, what I'd like to do is get into the actual housing counseling program approval requirements. The process of becoming HUD approved housing

counseling agency is not a hard one at all, especially if you're truly operating a housing counseling program. Approval requirements are outlined on the HUD Exchange.info website on the How to Become HUD Approved Housing Counseling Agency webpage. This is the page where you'll find all the approval requirements, toolkits and resources to apply. Everything that we discuss in this presentation from this point forward can be found on our webpage, on the How to Become HUD Approved webpage.

So, all the agencies wishing to become HUD approved must meet the HUD housing counseling program eligibility requirements as outlined in 24CFR214, and HUD Housing Counseling Handbook 7610.1 Revision 5. This is the regulation in the handbook that cover housing counseling from A to Z.

An agency must also hire and maintain qualified staff of counselors along with industry partners to enhance the quality of information that you provide, and this basically speaks to your strategic planning and who you have actually vested in your program with you in your community. It also speaks to the relationships in the footprint that you have in your

community in the target area that you serve. It lets us know that you're well-known and that people are seeking out your services.

An agency must also offer services by a qualified and experienced staff of counselors trained in the types of services that you are planning to provide to your clients. Right now the requirement is that those counselors have to have at least six months' experience to counsel your clients. But, come August 1st, they'll have to have passed that test and so hopefully everyone is moving towards getting their counselors certified.

Also, agencies cannot make it a point to force clients to go into some type of religious service or are prohibited from requiring religious instruction or some type of counseling prior to giving assistance to the client. And so, you'll find this more with faith-based type of agencies that may require this and so when you're coming into our program, that's prohibited and so everyone should be seen and no one should be turned away.

Eligible applicants, as Esther pointed out earlier, the eligible applicants for our program are non-profits and public agencies such as cities and counties. Non-profits must submit evidence of their 501c status as demonstrated by the Internal Revenue Code, and public agencies must

submit documentation that brought their office into being. This is usually a statute of some type.

Experience, the agency must have a one-year track record of running a successful housing counseling program. And for the community-base, the agency must have one year within the geographical location that they propose to serve clients. And so, how we figure that out and how we track that is that it's evidenced by filling out an activity form that we call the Form HUD 9902, which is our activity form. And, you will fill out the sections 8 and 9 on that form, which is that activity report. We define counseling earlier, Esther did, by talking about the individualized assistance that is customized to the consumer and it removes the obstacles and the barriers so that they can actually go ahead and buy a home.

What we want to do is make sure that when we look at—section 8 of the 9902 covers your group activity. So, if you're conducting workshops and things of that nature, that's what that is. That's a group activity and those different services that we allow you to provide under HUD are listed there in section 8 of the 9902.

On section 9, that's where we definitely look for the one-on-one counseling and that's where it's going to show through that you are performing one-on-one counseling. So, we'll be looking to see that you have performed that type of counseling of one of our services in the prior year.

For counseling resources, the agency must indicate sufficient resources to implement its proposed counseling plan no later than the date of approval. So, what we're looking for here is basically an overall budget for an agency that tells us that they're going to be able to sustain themselves because once you get HUD approved, if it's not in conjunction with a NOFA, the notice of funding agreement, if you're not funded yet then you're going to have to be able to sustain yourself and be able to carry out your work plan that you have for the agency. And so, we have to ensure that you do have sufficient funds in place to carry out your work plan.

So, the process for approval is also listed on HUD Exchange. We have a link to the diagram that outlines the steps in the approval process on the actual webpage. You can click on that at any time and it'll show you all the steps that are taken from the time you submit to the time of approval. Agencies may want to apply directly to HUD and others may want to join

an intermediary or a state housing finance agency or some type of parent agency. Either way, you have to figure out what's best for your agency and then you need to go ahead and take action, make sure that you take action.

So, the first thing that you want to do is you want review the housing counseling approval criteria. That's listed on our page as well on How to Become HUD Approved Housing Counseling Agency. So that criteria is listed there. There's a link to the criteria. You can click on that link, and it will give you the same information that you're getting here today.

You want to make sure you evaluate your agency against the present program criteria using the housing counseling agency's eligibility tool. That tool is a one-of-a-kind tool. It's definitely something that you would need to go through. It's not mandatory, but we definitely ask you to go through that because it's going to save you a lot of time and headache when you're trying to put your packet together.

It actually is a tool that is based on a series of yes or no questions that is based on the HUD approval criteria that will actually tell you whether or not you're ready to apply once you finish going through the tool. If you're

not ready to apply or you're missing some type of criteria at that point, the tool will definitely kick out a not ready to apply and it will also tell you why you're not ready to apply. You can then go to work on those things that you need to come in to compliance.

Another thing that the tool does is it acts as a learning tool. So, there's a Learn More function within that tool that will help you to learn about any part of the application process that you need to or any of the criteria that's listed therein. And so it's just a wonderful tool; it's a one-of-a-kind tool. It's the only type of tool of its kind on our webpage.

And, the next thing you need to do is review the application Form HUD 9900. That's going to just get you familiar with all the self-certifications and things that you're going to need to make sure that you check as you go through your application. It's also going to familiarize you with the certifications that are required by our agency so you can see what you're going to be getting into to see if this is exactly what you need to be doing.

So, after you have reviewed the application, you reviewed the tool, and got a ready to apply, you're going to want to meet with an application advisor. What you do is you're going to send an email to the

housing.counseling@HUD.gov mailbox, and put in the subject line, meet with an application advisor. That application advisor is going to take you—so if you have your questions ready, and you've reviewed all the information, you should have a list of questions maybe for the advisor. If you don't have any questions for the advisor that means you're going to be ready to submit your application.

If you do have questions that advisor will sit and talk with you. They'll do a lot of things for you. The first thing they're going to ask you for is were you ready to apply or not ready to apply. And so, if you're not ready to apply, they'll help you look at what it is that you're missing, if you have a problem with that, and actually get you on the right track for approval and compliance.

The next thing we'll do is we'll look at a draft of your application to make sure that if you have it together already and you thought you were ready to apply and you already put the application together, they'll take a look at that application for you and make sure that you've dotted the I's, crossed the T's. And then, they'll also take a look at your work plan because that's one of the major things that you're going to have to put together when you're trying to apply. They'll take a look at other elements of the

work plan as well, such as the fee schedule, your disclosure, and things like that that are just readily available that they can look at quickly and kind of see if you're on the right track to apply.

They're not going to go all the way into your work plan and tell you every intricacy about the work plan, about how you run your business because they wouldn't know exactly what you're doing in your business but from what you're telling them, you should have the elements in place of the work plan. We'll discuss those elements in just a second.

So, if you have all that, after you've met with the application advisor, and you sent them a draft, they've looked at your draft, they've sent it back, you're ready to go. You're ready to submit your application. And then, you will submit it to the housing.counseling@HUD.gov mailbox.

Once accepted, that process usually takes about 60 to 90 days, depending on your agency. There's a lot of variables that go into how long it takes you to get approved from packet to packet. It could be the number of staff you have and the number of board that you have or that you need to have vetted. It could be the number of services provided. It could be conflicts of interest that maybe with the agency, or it could be the work plan

structure is incorrect or incomplete or missing different elements. So, these are the type of things that we're trying to look at and make sure that we'll be in contact back and forth with you and you'll be in contact with your advisor or the reviewer at that time so that you can actually, if they have any problems with any of your packet, they can get the information back and forth to you.

Also, if an agency doesn't want to apply directly, let's say if you're a local and you don't want to apply directly to HUD you may consider applying underneath an intermediary or a state housing finance agency. If you do that, just know that the agency is still going to have to meet the requirements that any agency does, even if they came directly to HUD. So, there's a lot of things to consider for agencies applying to a parent agency.

Is it the right fit for you? Should you be in that network? Do they provide those type of services that you're looking to provide? Do they have any additional requirements that you won't be able to meet? There's a lot of different things that you need to look at before you affiliate with a parent agency and make sure it's the right fit for you as well.

And, housing counseling agencies joining an intermediary must still meet the same criteria, again, in addition to any other criteria that they may have. Also, if you're going through a state housing finance agency and they're allowed to participate in our program, they still must meet the requirements set forth by our regulations. So, everyone who comes into our program will be vetted, everyone will provide some type of packet and information to us. There are no free passes.

For instance, state housing finance agencies may have some type of administrative issues with pulling together the different services they have because they may run so many services, or they may be a small agency and only have a few that they need to write to. So, regardless of what that is, they all have to be addressed and put into some type of packet, and we'll work with you on that if you are a state housing finance agency trying to come into the agency. We have conference calls with all of our people so that we can ensure that all the criteria are being met and that you can check off all the blocks for approval.

To submit an application packet, each of the following documents should be treated as a separate attachment for submission purposes. Once prepared, they should be saved in the naming convention shown here and

they should also be saved in a PDF format. They should also be ordered in this sequence. Each attachment will be an answer in itself is what I'm getting at. So, each attachment will be separate and labeled correctly in the sequence and order that we've asked. This will ensure that you have a complete packet, a complete application packet. We don't accept incomplete packages nor do we accept information being sent to us a piece at a time. So, we really like to make sure that everything is together and that's why we like for you to meet with an application advisor prior to submitting your packet.

When you're ready to submit your application, you can find the link to the form on How to Become HUD Approved Housing Counseling Agency webpage. This is what you're seeing here. All of the criteria that you will see from here, 1 through 13, is on our webpage towards the bottom of the page. So, you will have a form, the Form HUD 9900 application. You will have the 501 document that you need as a non-profit. If you are an instrument of government or you are a public agency, you will give us your statute.

And then, we will also need your charter or bylaws. When we're talking about the charter or bylaws, this is the document that you should have—I

mean, this document should have the language in it that specifically authorizes you to provide housing counseling. We see a lot of organizations send in the bylaws and they just have generic boilerplate statements in their documents such as provides safe, sanitary affordable housing or build safe, affordable housing and educate the public. But, those will not be accepted by us, and we'll require you to have an amended bylaw or a board resolution or minutes with specific authorization to provide housing counseling. No special meeting has to be convened for you to do that. You just need to get the statement on letterhead, with your agency letterhead, signed by the board secretary or the president of your organization, of your approving board or organization.

For a conflict of interest policy and procedures and disclosure statement, those are pretty self-explanatory. The conflict of interest policy and procedures outlines the behavior of your employees, and the disclosure statement actually is the HUD disclosure to clients that you will produce. We have a link to that on the webpage as well because if you have any types of conflict, those conflicts must be placed on the disclosure statement to clients.

And, the disclosure statement to clients is very important because it's what you're going to actually give to the client once you assess, after intake, you're trying to see what program they're going to fall into, and once you understand that they're falling into the HUD program, that's what that disclosure statement is for, the HUD disclosure to clients is for. So, you're letting them know that they're now being counseled under the housing counseling program.

The next thing you would need for number 7 would actually be a list of staff and board members and management staff with home addresses and contact numbers. We don't accept business numbers for the contact number. We need the home address and we also need the phone number for a good contact—I'm sorry, we don't accept business addresses for any of the staff or board, or the management. We need to make sure that we have their home address and a good contact number for them.

The next thing you're going to need to do is get your housing counseling work plan together. That's exactly what I was talking about earlier. The housing counseling work plan is made up of several elements. It's your target community, your housing problems and needs, you're affirmatively furthering fair housing, a description of services is in there. The home

ownership counseling and inspection criteria for the Final Rule is stated there when you're talking about—depending on what type of service that you provide, you may have to provide additional information about home inspection. If you're doing pre-purchase or you're doing default counseling, you would need to have those clauses in there for the home inspection.

The next element would be impact and scope of the one-on-one counseling, and that's also going to be taking—the impact and scope can be taken off of the 9902 that we discussed earlier. You had sections 8 and 9 that you had to fill out. Section 8 is for the workshops, section 9 is for individuals, and section 10 are the impacts, the different impacts that we have listed there for the different types of services that we provide. And so, when you look at those impacts, the impacts will actually be there for things like having a better understanding of the home buying process. These are the type of impacts that we're talking about. So, after counseling, someone would have that type of an impact.

You want to look on section 10 of your 9902 to help you out with this particular portion of the work plan because it's going to lift out some of those impacts there that may be applicable to what you're doing. If not,

you need to let us know exactly what those other impacts are that you think are actually viable for your program.

Format for delivery and services is the next section that you would have to tell us about inside the work plan. You're going to tell us how you actually deliver your services. And this information, for assistance with that, you can look in 7610.1 Revision 5 Chapter 2, Delivery of Services. And, you can go in there, it'll actually show you how the services should be delivered or could be delivered. It's generic. You're going to run your business; you're going to write that out. We're going to look at it to make sure that it is done the HUD way.

The next element would be client follow-up. We would discuss how you do client follow-up. If you charge fees, that would be placed on a fee structure or a fee schedule. And, we'll see how that actually lines up with other—if you charge fees, we'll see how that lines up with other agencies within your area to see if it's gross or if it's actually a good number or price for that particular service. You can gauge that. There's different ways that you can get the information about that and once you get into putting your work plan together, you can speak with your application

advisor and they'll definitely speak to you about how to come up with a fee structure.

The next section will be non-English speaking, or LEP, limited English proficiency, easy for me to say. And, what we do there is what type of materials do you have for people who are non-English speaking. Do you counsel people that are non-English speaking and do you have some type of way to reach out to them and actually provide service to them? Some agencies use interpretation services and things of that nature. And so, those are the type of things we're looking for underneath that element.

The next thing is marketing and outreach. Who are you outreaching to in your target area and in your community? Are you looking at the people least likely to receive your services? How are you impacting your whole target area? What are you doing? Do you have workshops? Do you have printed materials, some type of thing? You'd want to tell us about what you do for outreach.

And then the last thing, which is also very important, is the supervisory monitoring and QC plan. And so, we want to make sure that someone is overlooking the program. We want to make sure that the executive

director is overall responsible but he may have a second or someone in place who actually does that, such as a program manager, and you want to make sure you're talking about the quality. This is the quality of your counseling services for your program.

What are your counselors actually doing? How is it monitored? What is the periodicity of the monitoring? Is it a quarterly thing? Is it a monthly thing? How is it done? It needs to be spelled out here for that so that we can look at it and see if it's sufficient to cover the different things that you're attempting to do within your program.

Those are the elements of the work plan. If we have time, we can go deeper into those if we have any more questions on anything in the work plan. But, for time sake, we're going to move on and if we do have time, we will address any questions on the work plan.

Facility information and photos, we want to see the facility. We want a shot of the facility, a photo, from the outside of the facility which shows the signage that you have there for housing counseling because each building and agency should have signage, unless you're somewhere posted—like we've have some agencies that were adjoined to police

precincts and things of that nature where they couldn't put a sign up, so everyone had to know that they were actually there. You'd have to actually get something, a picture of the outside of the building with your signage.

We also want to see that it's ADA compliant. So, we want to see if you have recessed curves or some way that people that are handicapped or in wheelchairs can easily get into your building. That also refers to the doors. The doors should be ADA compliant. Your bathrooms should be ADA compliant in your building and things of this nature.

We also want pictures of the group training area, and we also want pictures of the one-on-one counseling area for the counselor. We also want to see that you have storage capability for your files, and that those files are stored in file cabinets that have locks on top of them. Those are the different type of things that we want to see in the photos, in the facility photos.

Also, operating hours, your operating hours, what time do you operate? Those should be posted on your front door or entrance, and we want to

make sure that you have those type of things available as well—the hours posted, I'm sorry.

For the application tips—

Shawna Hi, Javon. Do we have time for a Mentimeter?

Javon You sure do.

Shawna Okay, great. We'll give you just a couple minutes to breathe.

Javon Thank you.

Shawna Yes, of course. Thanks so much. Hopefully you can get back into Menti.com. Thanks for answering the last question so thoroughly.

Esther and Javon talked about various one-on-one housing counseling services. And, we are most interested in the types of services that you think that you will offer. So, it might be that you want to provide rental housing counseling, maybe you're working with the homeless and want to provide homeless housing counseling. It looks like at least a quarter of

you at least so far reporting some pre-purchase housing counseling. You might be doing post-purchase, non-default, mortgage delinquency or finally reverse mortgage housing counseling.

Keep providing those services. It looks like we have a nice split right now, so keep the answers coming in. It's really important that you follow all the directions, as Javon said, in terms of what is in the HUD Handbook for these types of services, and that's what your application advisor would be looking for and then checking with your agency work plan. So, keep those answers coming in.

I will hand it back to Javon, so he can continue with his application tips and be as helpful as possible. This is a real treat to get these directly from Javon and other members of his team. Javon?

Javon

Thanks, Shawna. Some of the things that you want to do, some of the tips that would help you complete your application, you want to use one point of contact from your agency to handle the application process and speak with a HUD advisor or the reviewer so that they can interact with each other and also they form a level of comfortability and they can talk about

the different questions regarding the documents that you submitted, if need be, if there's anything arises during the review of the application.

You want to speak to an advisor prior to starting the application process and prepare for the meeting by reviewing the Form 9900. A lot of people forget that once they actually fill that out, some people are leaving off a lot of the self-certifications that are required and we cannot approve your application if those self-certifications are not checked. There's also some different options in there as far as when you're selecting your client management system, what type that you have, or you're telling us what type of client management system you have. There's an option there if you don't currently have one; you need to make sure that you check that option box, that you will have one within the first year of you being approved. So, that's one thing that you definitely want to make sure you check that option if you don't currently have a CMS. We see a lot of people miss that one.

You want to write about the agency and its program in its current state, not what it intends to do upon HUD approval. A lot of people want to say, well, once I'm HUD approved, I'll do this. Or, once I'm HUD approved, I'll obtain funding or I'll start to do housing counseling once HUD

approved. That's not the way the program works. You should have already been, as far as it speaks to our experience criteria, doing these services and providing these services within your area. That's why you're now applying to HUD because there's funding available for you to do this and perform these services on our behalf. So, this is why you're actually applying to HUD, not to obtain just the more funding but it's actually what you're doing in your community and that you're providing a much needed service when it comes to housing counseling.

You also want to ensure that you have verified, and we just talked about it, and checked all the self-certifications that apply. You also want to make sure that each service that's being applied for in the application is also going to be listed in your work plan. So, on page 3 of the Form HUD 9900, which is a new application, there's services listed, and if you check, let's say, pre-purchase counseling and you had the home buyer education, so that's one group service and that's one individual service.

Let's say you started with the workshops. That means you automatically have to provide the one-on-one as per the eligibility criteria. So, once you write up your work plan, when you go into your description of services, you're going to talk about your pre-purchase and you're going to talk

about your workshops. Once you go to that, you give a description of what that service is and what's provided. And, you also talk about the impact and scope and how that's going to affect the community and how it's going to benefit the community. If there's a chart for that service, you're going to have a fee schedule and your fee schedule should also have those same services listed on it.

And now we go from the fee schedule to the disclosure statement. Your disclosure statement will have those same services that you listed in your description of services on your disclosure statement because you're now disclosing to the client what HUD services you provide. And as you come down the disclosure statement, after you've given a description of the HUD services you provide, you now address any conflicts of interest that you may have. And then, you want to make sure that you have a non-obligation statement in there, which is in 7610.1 Revision 5, which you will see when you're putting together your disclosure statement, or either you may use the disclosure statement toolkit that is online there as well.

It will show you how to finish out that disclosure statement where you have either the counselor signature block with the client signature block on there, and that non-obligation statement that's there. I like to see it at

the bottom where I can just see it. I don't want to have to really—I mean if I have to, I will go through the whole document. I'm always looking through the whole document to find it. But, it's easier when you state all of the different conflicts you have, the services that you're going to provide, and then put that statement at the bottom right above the signature block. That way we all know it's there, it's easy to find and we know that you're in compliance with that particular statement.

The next thing you want to do is you want to provide an impact or outcome for each service, and that's what we were just talking about using section 10 of the 9902 for your impacts and your outcome for each service. So, for instance, like I just talked about the pre-purchase service and the workshops, so your outcome for the one-on-one service would be that—let's say that the impact would be that people will have a better understanding of the home buying process. So, that will be your impact for your pre-purchase service. You want to make sure, for every one-on-one service you have, that you have an impact.

You want to ensure that authorization is received from your governing body and that's where we were talking about getting the authorization to provide housing counseling. So, you want to make sure that you get that

from the governing body. And again, you don't have to have a special meeting or convene a board for that. You just need to put it on the letterhead, get the statement on the letterhead, and actually have it signed by the board president or the secretary.

Another thing you want to do is eliminate any conflicts of interest that you may have prior to submitting your application. It makes it easier for everyone if you know that you haven't vetted someone. Or, you have vetted someone and they have issues on your staff, then you may want to not have them be a part of the housing counseling program. That will resolve your issue upfront, your conflict of interest upfront. Unless that is somebody who is integrally involved into your process, you may want to have them clear that up prior to submitting the application if they're that important to your program.

For instance, you want to make sure that you verify and do all the self-certifications. You want to make sure you verify and check that. Again, the 9900, make sure you check that new application before you send it up.

And lastly, you want to write about the program in its current state. Do not make statements like, once approved, ABC Agency will comply with

the requirements outlined for the program. That just tells me right off the top that you're not either doing it right now or you're just trying to get approval, or you don't understand the requirements. So, we'll work with you on that. If you actually have some counseling going on, we'll be able to bring that out and flesh that out.

The last thing, the tip is about the eligibility tool. We talked about that earlier. Anyone with a HUD Exchange account can use the tool. It provides in-depth explanations of the eligibility criteria. It evaluates the agency's readiness to apply based on information that you provide within the tool, those yes or no questions that we were talking about. And, it provides the agency with a user report to follow-up on next steps. That's if you actually are not ready to apply. It'll tell you what your next step would be to apply if you got a ready to apply result from this tool. This tool does not replace a formal application or review by HUD because you've met the criteria and it gives you a ready to apply. That's exactly what that is, just a ready to apply.

Again, you want to utilize the housing counseling agency eligibility tool as a guide and a learning tool. And, you want to make sure you just check the eligibility tool for HUD approval, just once again, bouncing your

criteria off of it, and you're going to answer the questions based on your current information.

If you happen to get a not ready to apply, you just want to make sure that—you can take the tool several times and see what it is that you're actually missing. If you keep getting a not ready to apply, go ahead and make an appointment with an application advisor and we'll be able to see what it is that you're doing or if there's something that's wrong and we'll go ahead and if we can expedite your process we'll try to do that for you as well.

Shawna?

Shawna

Thanks so much, Javon. Those were excellent tips that you provided to the audience, so thank you so much.

Before we do Mentimeter, I just want to make sure, we've got a couple questions, I think some of our team members would like to make sure that get asked. Would you like to do a couple of those right now?

Javon

Most definitely.

Shawna Great.

Lorraine Hi, Shawna. This is Lorraine, and I've been monitoring the chat box and we've received several questions, Javon and Esther, asking about the difference in the approval process if someone is interested in joining an intermediary or state housing finance network versus applying directly to HUD. Can you explain the difference in the process?

Javon Yes. Esther, do you want to take that or do you want me to take that?

Okay. The difference in the process is going to be that there's one way of just applying directly to HUD. That means that you don't need any technical support or anything. You can get that directly from us; you're not going to be a part of a network. Most people that are joining an intermediary know that they're getting ready to join a network and the network actually will assist them in putting their packets together and they're going to follow the same exact process that we just talked about for joining the intermediary.

So, they would contact the intermediary, and the intermediary would put them in contact with this process here at our webpage, and this is exactly what we were talking about earlier. This is actually a screen shot of our HUD approval page on How to Become HUD Approved Housing Counseling Agency. And so, this is the criteria that they would follow here, the same exact criteria. They would have to put together a work plan and the rest of it is mostly administrative paperwork after that. But, that work plan is going to be the biggest part of what they have to do.

Rhonda

This is Rhonda, just to add to Javon's point. If they're entering a network, the intermediary or state agency is allowing them to participate to join their network, whereas the application that you send directly to HUD, you're formally getting that HUD approval stamp saying that you are a HUD approved local agency and you've met the criteria in our program as a local housing counselor. So, you're actually getting a HUD approved letter, whereas the intermediary is allowing you to participate in their network to do the counseling services. Those are the two big differences.

Lorraine

Great. Thank you both for clarifying. Another question we're getting is several agencies are not quite sure if the certification requirements apply to them. We've had questions from Chodos [ph], and other non-profits,

some that help the homeless, some that provide rental. So, I want to ask ICF, when you do the website demonstration, to be sure to cover the other HUD programs page as well.

Shawna Sure.

Lorraine Great. Thank you. That's all I had from the chat box. I don't know if Jane or Tammy or Celia, if you see anything else that we want to ask the speakers.

W I think it would be helpful to clarify the difference between a HUD approved agency and a certified housing counselor. We've had a few questions on that.

Lorraine Okay, I can actually take that one. A HUD certified housing counselor is someone that works for a HUD approved housing counseling agency. So, before you can become a HUD certified counselor, you have to work for the agency that's already participating in our program.

You also have to pass the HUD Certified Housing Counselor Examination. Certification is a two-step process. You pass the exam and

then you apply to become a certified housing counselor through HUD's system. And as part of that process, your agency has to verify that yes, you work for a HUD approved housing counseling agency that's already in our program.

So conversely, effective August 1, 2020, if you're just applying to join our program, you obviously can't access HUD's systems at that point to prove your counselors, but your counselors have to have taken the first step and passed the exam. So, you can demonstrate when Javon and Esther review your application, you can at least show that yes, you have staff that are ready to go and can be certified once the agency is approved.

Javon A great answer, Lorraine.

Lorraine Thank you. Any other questions? Alright. We'll turn it back over to our presenters.

Shawna Great. I think I just wanted to go ahead and have this open. You can provide this feedback at any time. We would just like to know needs related to HUD approval, so maybe these aren't questions. But, just it might be something that you heard today or that you are experiencing

yourself in terms of the application process that you have some ideas as to what would be helpful.

And then, Lorraine asked me, again this is Shawna from ICF, I wanted to show this page that relates to the other HUD covered programs. This is on the HUD Exchange, and it goes over what is housing counseling, what is not housing counseling. We have a couple of resources here that we think are really helpful.

There is a flowchart that is my now go-to flowchart to try to explain the rule. We have the CPD programs listed here in the green box, as well as the public housing programs, and we kind of walk you through in terms of a process flow about which services am I doing, are they going to be affected by the rule, are they not affected by the rule. We've had a lot of questions over the years about just providing housing information or providing fair housing advice and advocacy, group education on its own, case management, things like that that you'll see over here are not affected by the rule. They're in this like little section here that's in blue.

But, if you're doing housing counseling because you require housing counseling or your program requires housing counseling, that's the green path and then options for participating. That flowchart is helpful.

And then for each of the various programs that you might be working with, so for example CBDG, we have some scenarios and then the action items and then a link to the specific frequently asked questions. For each of the 26 different programs, we have CPD programs that have this hide and reveal feature, and then if you're working in public and Indian housing, you would see all the various programs here and you can read about whether or not they're affected or not affected by the program. So, I wanted to make sure that we showed that as well.

I'm just going to go ahead and provide just a couple of details here, some other things besides the housing counseling agency eligibility tool, and also the HUD approval page. There are a lot of frequently asked questions. There are frequently asked questions that I just showed on the certification rule, as well as we have a whole section on HUD approval frequently asked questions. So, it may be that you have some frequently asked questions that would be answered here so we strongly encourage you to visit this site.

Javon mentioned a couple times the HUD Form 9900. We just thought we'd provide you with the link and also a screen shot of the top of this. Make sure you're using the most current Form 9900. Always go to the HUD Exchange and use this link to make sure it's the most updated form.

And, Javon also mentioned the housing counseling agency eligibility tool, or we call it H-CAT [ph]. We just thought we'd show you what a screen shot is. This really is a unique tool. It's the first survey tool that we have built on the HUD Exchange where you answer the simple yes or no questions. And then as Javon talked about, this Learn More that's provided here, underneath the question, really helps you take a deeper dive to find out where is this in the regulation that I can go read up on, maybe it's in the housing counseling newsletter, *The Bridge*, that helps give me ideas about this particular area, like we chose for [indiscernible] housing to focus on that. So, I really encourage you to take the housing counseling agency eligibility when you can.

We also thought it would be helpful to make sure that you know that you can do a search on HUD.gov. We also link to it on the HUD Exchange as well, where you go ahead and find those housing counseling agencies that

are already approved or currently participating in your area. You can do a search by state. There's a map that pulls up. You just click on your state and then it opens up with all the organizations. It gives you a good idea as to what kind of service area they're covering so that you can try to figure out with your HUD advisor what service area you might want to include for your application to HUD. I wanted to make sure that you saw that.

I think that's all in terms of resources. Do we have any questions in the queue that we should take at this time?

Virginia

This is Ginger. There were several that were concerned about the 30 clients a year in rural areas or areas with not a lot of population. They don't know how they could provide housing counseling if they're not going to meet that 30 threshold.

Javon

With that, we'll have to discuss that. The requirement is 30. If there's someone out there that is feeling like they may not meet that 30, please have them send us a message and we'll meet with them after this presentation. So, if they want to set up an appointment with an advisor, they can do that and we can discuss with them and try to see what else we can do to help them.

Another thing we do is try to help people with their capacity building and that's what we're talking about as well is showing them how they may be able to get a little bit more out of their area and get some more people.

Virginia And again, that would be housing.counseling@HUD.gov.

Javon Yes, ma'am.

Rhonda Shawna, this is Rhonda. Another question we always get is help with their work plan and there is a template on the housing counseling work plan that is more up-to-date now on HUD Exchange.

Shawna Yes. Thank you, Rhonda. I appreciate that. So, I'm just on the landing page for all things housing counseling. If you just scroll down to underneath housing counseling resources, it's in the middle of the page, housing counseling toolkits, and then housing counseling capacity building. And, under sample program procedures, policies and procedures, the sample budget is here, the client disclosure toolkit that Javon mentioned. And then down here, we just updated this toolkit with HUD is developing a HUD housing counseling work plan for HUD

approval. So that should give you the latest information that you can take that template. It provides sample language as well, and also some advice as you walk through it.

We also have it hyperlinked. Maybe you're like, oh, I heard Javon talk about limited English proficiencies and click on that, and go directly to that section. So, it's heavily hyperlinked.

Then the guidance piece is all in black and then example or template-y language you can use is provided in blue.

Tammy Hi, Shawna, this is Tammy. There's also been several questions about what all would constitute the one year of counseling experience. Can you expand on that?

Shawna Javon, would you like to handle that?

Javon Most definitely. When you're working in an area, we call that a target area. If you've been working in that area, and that's your target area for over a year, that's your geographical experience in that year. So, that would also speak to you being a counselor.

So, if you've been a counselor for at least six months and you've been in that area, your agency has been there for a year, you should be okay.

Because the requirements, you have a requirement for experience of the agency, which is one year, so they have to have their 501c or that statute for one year if they're a public agency. And then in the geographical area, they have to be there for a year, and of course for you to be a counselor, you have to have at least six months' experience and then we want to see it in the service that you're saying that you want to provide.

Those are the requirements and that's how we ascertain whether or not you've had that amount of experience. Also, your training certificates, if you have any, we don't ask you to provide those upfront, but if you have training certificates that show your experience and show that you've been to training within the past two years or so and show us all the training that you've taken, that may suffice as well.

Rhonda

Basically, this is Rhonda, whatever you're putting on your application that you've been doing rental counseling for over a year in the community as a counseling agency then that's what you're going to be describing and demonstrating your experience. That's why that activity report, the 9902

activity report that Javon was talking about, showing, okay, you did this type of rental counseling, but what type of impacts you had, and demonstrating what you've done in that arena for that past 12 months—

Javon

Correct, Rhonda. You really want to make sure that you're doing something that—if you're doing workshops, or something like that, you want to make sure that you're actually taking it down to the one-on-one level. And so, that's where the counseling actually happens, so if you're doing that, then you are providing housing counseling. If you're just providing workshops, then you're not providing housing counseling. You're just providing education.

In other words, if you were filling out that activity report, and you could only fill out section 8, which is the group activity, and you have nothing to put in 9, then you know that you're not doing housing counseling. Or, you may need to speak with an advisor and we need to see what you're actually doing so we can assist you with helping you fill out your packet and seeing what your organization is really doing.

For instance, I had one agency didn't know that they were doing housing counseling but they were actually doing housing counseling. They were

actually going through the whole process of pre-purchase and taking them through financial literacy and they did a proper intake, all the way through but they didn't know that they were doing housing counseling. It just didn't resonate with them that they were doing housing counseling.

Shawna

Thanks, Javon. This is Shawna again. We're getting a lot of responses to other needs and I'm just quickly running through. I also feel like, again, some of you that might have smaller programs or don't have the 30-person threshold, I just want to remind folks, and this is on the HUD covered programs page, you do not have to directly become HUD approved. You can always partner with a housing counseling agency, so there's a lot of options here that we provided some next steps.

So, while you went through the HUD approval with us, there might be some of you that might want to look for a partner, or even a partner temporarily while you ramp up and add more people to your existing client load, that type of thing. So, there are 1,700 housing counseling agencies across the country who may be available to you to help with meeting the certification rule requirements.

we have a lot of application advisors ready to assist, so please reach out to housing.counseling@HUD.gov if you need anything. Thank you.

Moderator

That does conclude our conference for today. Thank you for your participation and for using AT&T Event Conferencing. You may now disconnect.