



# How To Become a HUD Certified Housing Counselor: Everything Covered From A – Z!

Audio is only available by

Please call: **844-291-5491**

Access Code: **7284656**

December 12, 2019

# Webinar Logistics



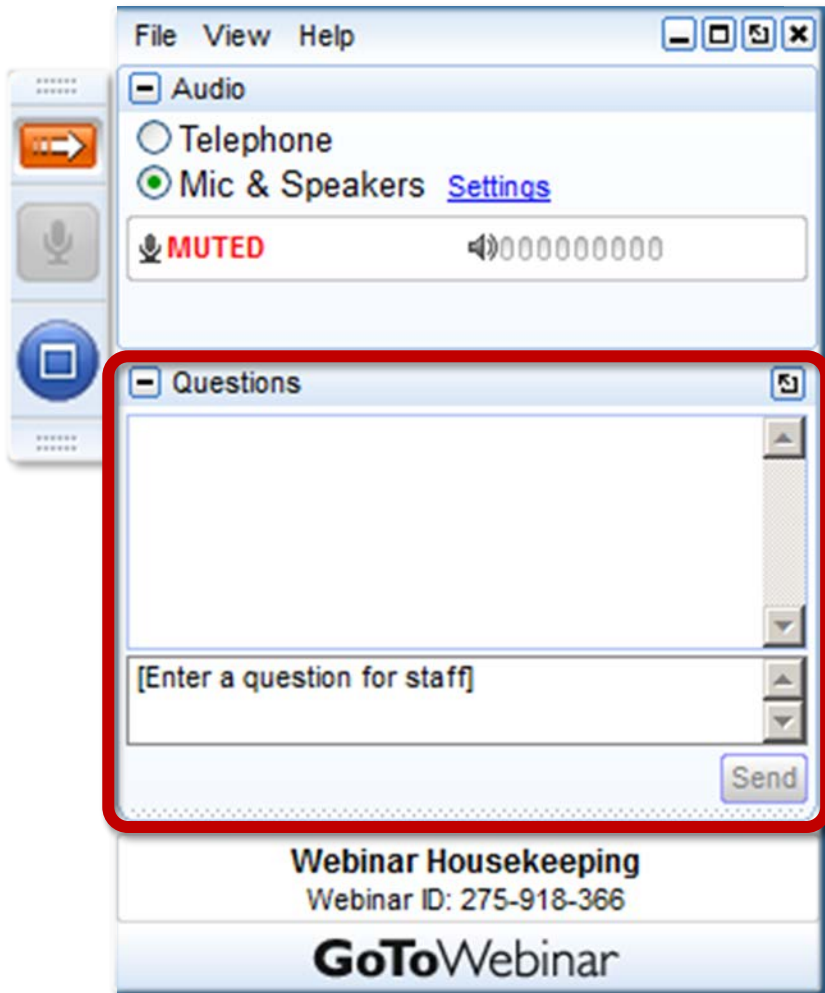
- Audio is being recorded. The playback number along with the PowerPoint and a transcript will be available on the HUD Exchange at [www.hudexchange.info/programs/housing-counseling/webinars/](http://www.hudexchange.info/programs/housing-counseling/webinars/)
- The webinar will be posted in 7-10 days.
- 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 may be Polling Questions. Please respond to them.
- There may be Q&A periods.
  - With questions taken over the phone.
  - If so, 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 for the discussion.
  - If so, 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 Certificate of Training from GoToWebinar within 48 hours.
  - Please print it out and save for your records.
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# 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

# Housing Counseling Training Digest

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

## Housing Counseling Weekly Training Digest

This page is updated weekly to reflect trainings hosted by:

- HUD Office of Housing Counseling (OHC)
- OHC-funded training partners
- Other partners that host trainings of interest to housing counselors

Please email [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) to notify HUD about upcoming training and events for housing counselors.

Content current as of November 5, 2018

Subscribe to the [Housing Counseling Mailing List](#) to receive training updates in your inbox.



### Upcoming Training Calendar

View upcoming trainings for Housing Counseling and other HUD-funded programs.



### Webinar Archive

View past webinars hosted by the Office of Housing Counseling and access related materials.



### Online Training

Access self-paced online training modules, such as Introduction to Housing Counseling.

- View upcoming training hosted by OHC and other partners



# **Jerrold H. Mayer**

Director

Office of Outreach and Capacity Building

# Webinar Overview



This webinar is designed to address the HUD certified housing counselor process step by step from examination preparation to printing your certificate.

We will answer questions after each topic.

Presenters include:

- Lorraine Griscavage-Frisbee, Deputy Director
- Robin Penick, Housing Program Officer
- Celia Jones, Senior Community Planning and Development Specialist

# Lorraine Griscavage-Frisbee

Deputy Director  
Office of Outreach and Capacity Building

# Agenda



- Who Needs to be Certified?
- How to Prepare for the HUD Certification Examination
- A-Z on the Certification Exam
- I passed – Now what?
- Post-certification FAQs
- Certification and Other HUD Programs
- Resources

# Housing Counselor Certification

# Housing Counselor Certification

## KEY PROVISIONS



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.

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

# Benefits of Certification



<b>Broader knowledge = Better counseling</b>	<b>Create professional recognition for housing counselors</b>	<b>Elevate the value of the program for consumers</b>
<b>Consumers avoid scammers and con artists</b>	<b>A credential for counselors</b>	<b>Consumers benefit from HUD approved agencies</b>
<b>Housing counseling offered in connection with HUD programs meets OHC standards</b>	<b>Programs and counselors eligible for grants and scholarships</b>	<b>Increased visibility and awareness of housing counseling</b>

# Who Needs to be Certified?



All individuals working for a Participating Agency who provide Housing Counseling services, or oversee group education, or both, must be HUD certified.

- includes Home Equity Conversion Mortgage (HECM) counselors.

“**Works for**” means both paid employees and volunteers, on a full- or part-time basis. If an agency validates the employment of an individual, the agency will:

- be responsible for any housing counseling activity conducted by the housing counselor pursuant to that certification
- be responsible for ensuring that the counselor’s activities comply with all regulations and requirements of HUD’s Housing Counseling program, including requirements pertaining to conflicts of interest and subcontracting.



# Who Needs to be Certified?

## Group Education



- A HUD Certified Counselor overseeing a group education class must approve the curriculum and the materials provided to the clients.
- Must monitor the delivery of the education.
- For in- person classes, a HUD Certified Housing Counselor need not be physically present at all times, provided the counselor exercises control over the content of the session.
- For online classes, a HUD Certified Counselor must approve the curriculum and the materials provided to the clients.

# Who Doesn't Need to be Certified?



- 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 or oversee group education are not required to become HUD-certified housing counselors

# **Preparing for the HUD Housing Counselor Certification Examination**

# Peer Comments



“As a housing counselor with 20 years of banking and mortgage lending experience and five years of counseling experience, I felt confident about taking the test,” Pam shared. “However, I knew I only wanted to take it once and be done, so I studied and prepared.”

- *Pam Moore*

*Deputy Director at HomesFund in Durango, Colorado*

*Passed the HUD certified housing counselor examination in one attempt.*

“Is it challenging to be tested on areas that you don’t typically counsel in? Yes, it is. But studying, taking practice tests, and reviewing the material really broaden your knowledge so you can demonstrate competency in all counseling areas...”

- *HUD-certified Housing Counselors*

*Amy Bell and Jane Solokowski*

*Catholic Charities of Chemung/Schuyler*

# Six Major Topics of Testing



**Financial management**

**Property maintenance**

**Responsibilities of homeownership and tenancy**

**Fair housing laws and requirements**

**Housing affordability**

**Avoiding eviction and foreclosure**

# How to Prepare for the Certification Examination



- Study! Study! Study!
- [www.hudhousingcounselors.com](http://www.hudhousingcounselors.com)
  - Free on-line training modules
  - Downloadable study guide in Spanish and English
- Examination preparation courses from HUD training grantees and training partners – see Training Partners on HUD Exchange  
<https://www.hudexchange.info/programs/housing-counseling/training-partners/>

# Practice Exam



- Free - Available on [www.hudhousingcounselors.com](http://www.hudhousingcounselors.com)
- Designed to provide example of test format
- Not scored, but feedback provided
  - Areas recommended for continued success
  - Areas for additional study is needed for moderate improvement
  - Areas where significant study is needed for considerable improvement
- Recommend taking practice exam after study and before taking the certification examination

# NEW! Knowledge Assessment Tool (KAT)



- Free - Available on [www.hudhousingcounselors.com](http://www.hudhousingcounselors.com)
- Suggested best practice – take the KAT first to help identify topic areas that require study.
- KAT does not replace the existing practice exam but does provide candidates with detailed feedback and a score.
- The assessment offers insight into the correct answers and provides recommended topics for further study.
- Recommendations will identify areas of strength and weakness for continued study.
- Also available in Spanish.



# Housing Counselor Exam



- Only need to pass the certification examination once
- Examination may be taken on-line or at a proctoring center
- Test is available in English and Spanish
- Exam fee: \$60 online \$100 for proctoring center
- Test may be taken multiple times; fee must be paid each time
- On-line proctors may be available 24 hours a day 7 days a week except for major holidays

# Housing Counselor Exam



- Test has 90 multiple-choice questions
- 2 hours to complete
- On-line calculator and white pad on screen
- 500 out of 800 score required to pass

# Review Tips and Best Practices



The following articles featured in The Bridge cover tips and best practices for certification:

- **Mythbusters Q&A: Housing Counseling Certification:** August 2019
  - **Mapping Your Path to Certification:** June 2019
  - **An Agency's Path to Housing Counseling Certification:** November 2018
  - **Five Tips to Prepare for the HUD Housing Counselor Certification Exam:** April 2018
- Review Know Before You Go brochure and RCAC HUD Test-Taking Tips with John Bonnin
  - Test Equipment before scheduled examination
  - Notify proctor or Kryterion immediately if there are any problems during examination
  - Read cancellation policy and test security requirements prior to examination

# Reasonable Accommodation (RA) Requests



- Bixal needs 30 days to review requests and schedule accommodations.
- Do not schedule examination prior to reaching out to Bixal for an RA request.
- Requests submitted through Technical Support Page on [www.hudhousingcounselors.com](http://www.hudhousingcounselors.com)
- Follow Americans with Disabilities Act guidelines

# Management Certification Tips



- Be aware of counseling staff's engagement in the certification process.
- Champion the need for counselors to become certified.
- Make time available for counselors to study, attend trainings, take and pass the Exam and apply for certification.
- Review HUD best practices and lessons learned to assist agencies to get counselors certified:  
<https://www.hudexchange.info/programs/housing-counseling/certification/success-stories/>

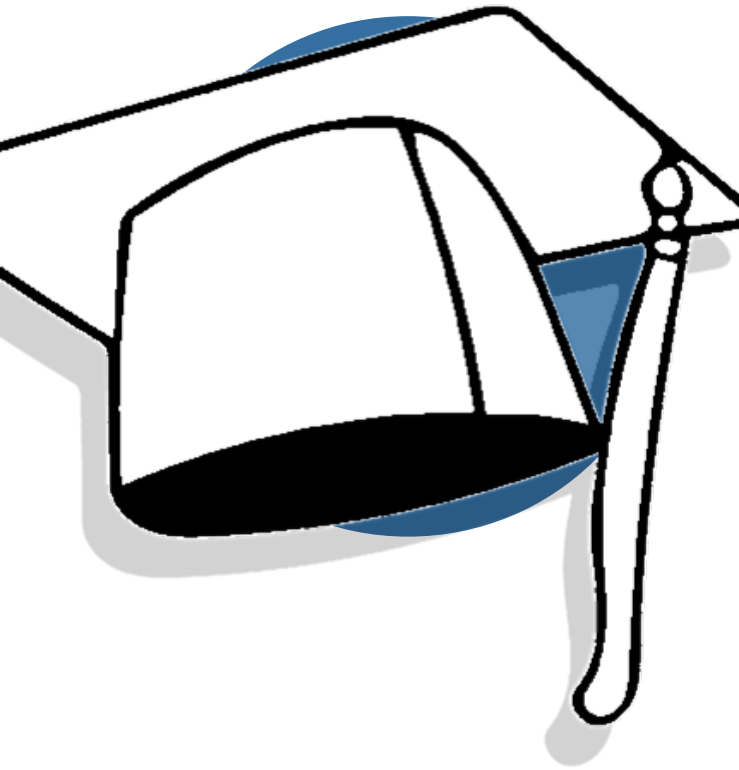
# QUESTIONS?

Who needs to be certified  
HUD Certification Examination Preparation  
HUD Certification Examination

# Robin Penick

Housing Program Officer  
Office of Outreach and Capacity Building

# Housing Counselor Certification Exam



I PASSED!  
NOW WHAT?



# Passing Exam ≠ HUD Certified



- Counselor must authorize transfer of exam results and then begin the application process in FHA Connection
- Employment must be verified in FHA Connection by the agency **Application Coordinator**
  - Agencies must designate an FHAC Application Coordinator to validate counselor's employment

# Email Notification of Passing Score



## Result: **PASS**

- Congratulations! You achieved a passing score on the HUD Housing Counselor Certification written examination.
- To continue the process to become certified, you must take the following steps:
  - Sign into your account on [www.HUDHousingCounselors.com](http://www.HUDHousingCounselors.com) to provide additional information and authorize the transfer your testing results to FHA Connection. Note that you will receive a Counselor Exam ID during this step.
  - Begin your HUD Certified Housing Counselor Application in FHA Connection. You will need to enter your Counselor Exam ID that you received in the previous step.

# FHA Connection and Housing Counselor Certification



## Every agency requires an FHA Connection Application Coordinator

- Validates employment and certify counselors who pass exam
- Counselors cannot self-verify their own employment status or HECM Roster in FHA Connection
- Once counselor's employment is validated, a HUD certified housing counselor certificate can be printed and/or downloaded

# Certification Application Process in FHAC

[Home](#) > [Programs](#) > [Housing Counseling](#) > [Certification](#) > HUD Certified Housing Counselor Application Process

## HUD Certified Housing Counselor Application Process

After passing the HUD Certified housing counselor examination and transferring the exam results to the FHA Connection (FHAC), Counselors must apply for certification in the FHA Connection and have their employment validated by the agency FHA Connection application coordinator. Every agency must designate at least one person to serve as the agency application coordinator. This page provides detailed instructions and accompanying screenshots for Housing Counselors and Agency FHA Connection application coordinators.

You may apply as a **HUD certified housing counselor**, as an **application coordinator**, or as **both**. Each of these roles require different actions to be taken within FHA Connection.

This page has 3 different sets of instructions. Click on the icons below to refresh the page at the start of each instruction set. **Note that both counselors and coordinators can print counselor certificates.**

### HUD Certified Housing Counselors



### FHAC Application Coordinators



### Public Search



# Counselor Application Instructions for FHAC

Download Instructions as a PDF

## Find By Topic

### Counselor Eligibility Requirements

Counselor

#### 1. Apply for Certification

Counselor

#### 2. Obtain an FHAC User ID

Counselor

#### 3. Request Validation for More Than One Employer

Counselor

#### 4. Update and Maintain Personal Information



## Apply for Certification

Please read these notes in their entirety before taking any action.

- Read the eligibility requirements.
- Applications must be submitted online.
- In addition to the application, your exam score must have been transferred and accepted into FHA Connection.
- You must include a valid email address in your application.

### Beginning your application in FHA Connection:

1. Go to the [HUD Certified Housing Counselor Application page](#) and change the **Counselor Type** to *Certified*. A pop-up warning message appears advising the user that any HECM training data will be cleared. Click **OK** to clear the message.

# Application Coordinator Instructions for FHAC

**Coordinator**

**1. Overall Coordinator Instructions**

**Coordinator**

**2. Request an FHAC User ID**

**Coordinator**

**3. Validate Employment**

**Coordinator**

**4. Validate End of Employment**

**Coordinator**

**5. Export Counselor Spreadsheet**

**Print Counselor Certificate**

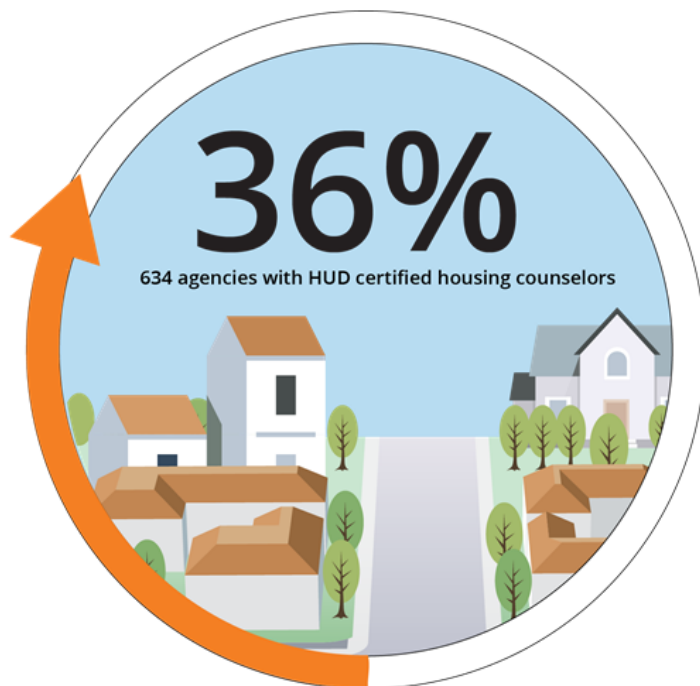
**Public Search Functions on HUD.gov**

# Some Statistics



- As of December 1, 2019 there are **1466 HUD Certified Housing Counselors**
- **634 Agencies** with Certified Housing Counselors
- Top 5 states agencies with HUD certified counselors:
  - New York: 55 agencies
  - California: 42 agencies
  - Pennsylvania and Florida: 38 agencies
  - Virginia: 30 agencies

# HUD Certified Counselor Progress



## Helpful Resources for Certification

Check out the [Everything You Need to Know about Certification](#) page for a variety of certification resources, tips, and important links.

Search for [Counseling Agencies with HUD Certified Housing Counselors](#)

Access the [Public HUD Certified Housing Counselor Database Search](#)

## State Highlights

**Top 5 states** agencies with HUD certified counselors:

- **New York:** 55 agencies
- **California:** 42 agencies
- **Pennsylvania** and **Florida:** 38 agencies
- **Virginia:** 30 agencies

States with **50% or more** agencies with HUD certified counselors:

- **Idaho:** 67%
- **Tennessee:** 56%
- **Washington, D.C.:** 55%
- **Maine:** 54%
- **Virginia:** 52%

States with **20% or less** agencies with HUD certified counselors:

- **Kansas** and **Wisconsin:** 20%
- **Connecticut:** 19%
- **New Mexico, Louisiana, and Mississippi:** 14%
- **Hawaii:** 11%
- **Nevada:** 10%
- **North Dakota** and **U.S. Virgin Islands:** 0%

Congratulations to the **299 agencies** who have identified application coordinators for their organization!



# Most Frequent Certification Issues



- Did not know the process for certification through FHAC
- Failed to transfer exam results to FHAC
- Never received FHAC User ID
- Coordinator Conflicts for secure systems users
- Did not know the HCS agency ID
- Could not find counselor exam ID
- Transposed social security numbers

# Post-Certification FAQs

# After Certification



**Q. Can an individual be certified with more than one agency at the same time?**

**A. Yes.**

**Q. When does the HUD certified housing counselor certification expire?**

**A. There is no expiration date of the certification provided that the individual passed the examination and continues to work for a Participating Agency.**

# After Certification



**Q. If an individual is a HUD Certified Counselor working and then leaves that agency does the certification follow that individual?**

**A.** An individual's HUD housing counselor certification is connected to the HUD-participating agency that has verified the individual's employment. If the individual leaves that agency, the counselor's certification with that agency will end.

# QUESTIONS

The Certification Process through FHAC  
FHAC Application Coordinator  
Post-certification questions

# **Celia Jones**

**Senior Community Planning  
and Development Representative**

# **Understanding Certification and Other HUD Programs**

# Housing Counselor Certification



## KEY PROVISIONS

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.

Effective date: August 1, 2020



# 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

# Other HUD Programs



In addition to HUD's Housing Counseling Program, 26 other HUD Programs are also covered by Housing Counselor Certification requirements. The other covered HUD programs with greatest number of stakeholders:

- Community Planning and Development programs
- Public and Indian Housing programs

# Community Planning and Development (CPD) Covered Programs



## CPD Programs covered include:

- HOME
- Community Development Block Grant Program - including Disaster Recovery
- Housing Trust Fund
- Housing Opportunities for Persons With AIDS
- Emergency Solutions Grant
- Continuum of Care program

# Programs Under Public and Indian

## Housing



Example of some of the programs covered under the housing counseling rule

- Family Self Sufficiency
- Resident Opportunity Self-Sufficiency (ROSS)
- Section 8 Homeownership Voucher Program
- Programs covered will require the use of a HUD certified housing counselor for housing counseling services

# Covered Programs



- Any HUD program where a grantee or sub-grantee makes a housing counseling referral to a family assisted under the HUD program must make the referral to an agency approved to participate in HUD's Housing Counseling program and counseling must be provided by a HUD certified housing counselor effective August 1, 2020.

# Options for Compliance



- Apply to participate in HUD's Housing Counseling Program directly or as an affiliate of an intermediary or state housing finance agency
- Partner with an existing HUD Approved Housing Counseling Agency to deliver housing counseling
- Modify covered programs in order to become compliant
- Stop delivering housing counseling services effective on August 1, 2020

# Resources





# 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/](http://www.hudexchange.info/housing-counseling/faqs/)

# Resources



- [www.HUDExchange.info/housingcounseling](http://www.HUDExchange.info/housingcounseling)
  - Sign up for OHC listserv
  - Training Digest and archived webinars
  - Disaster Preparation and Recovery Information
  - Outreach materials
  - Subscription and Archive of **The Bridge** newsletter
  - Toolkits and Program Models

# Office of Housing Counseling



**Find us at:**

**[www.hudexchange.info/counseling](http://www.hudexchange.info/counseling)**

**Counselor Training and Testing  
website:**

**[www.hudhousingcounselors.com](http://www.hudhousingcounselors.com)**

**Email us for questions or to  
schedule a housing counseling  
agency application review at:**

**[Housing.counseling@hud.gov](mailto:Housing.counseling@hud.gov)**

**QUESTIONS?**

# Conclusion

**THANKS**  
for  
**ATTENDING**