



Office of Housing Counseling

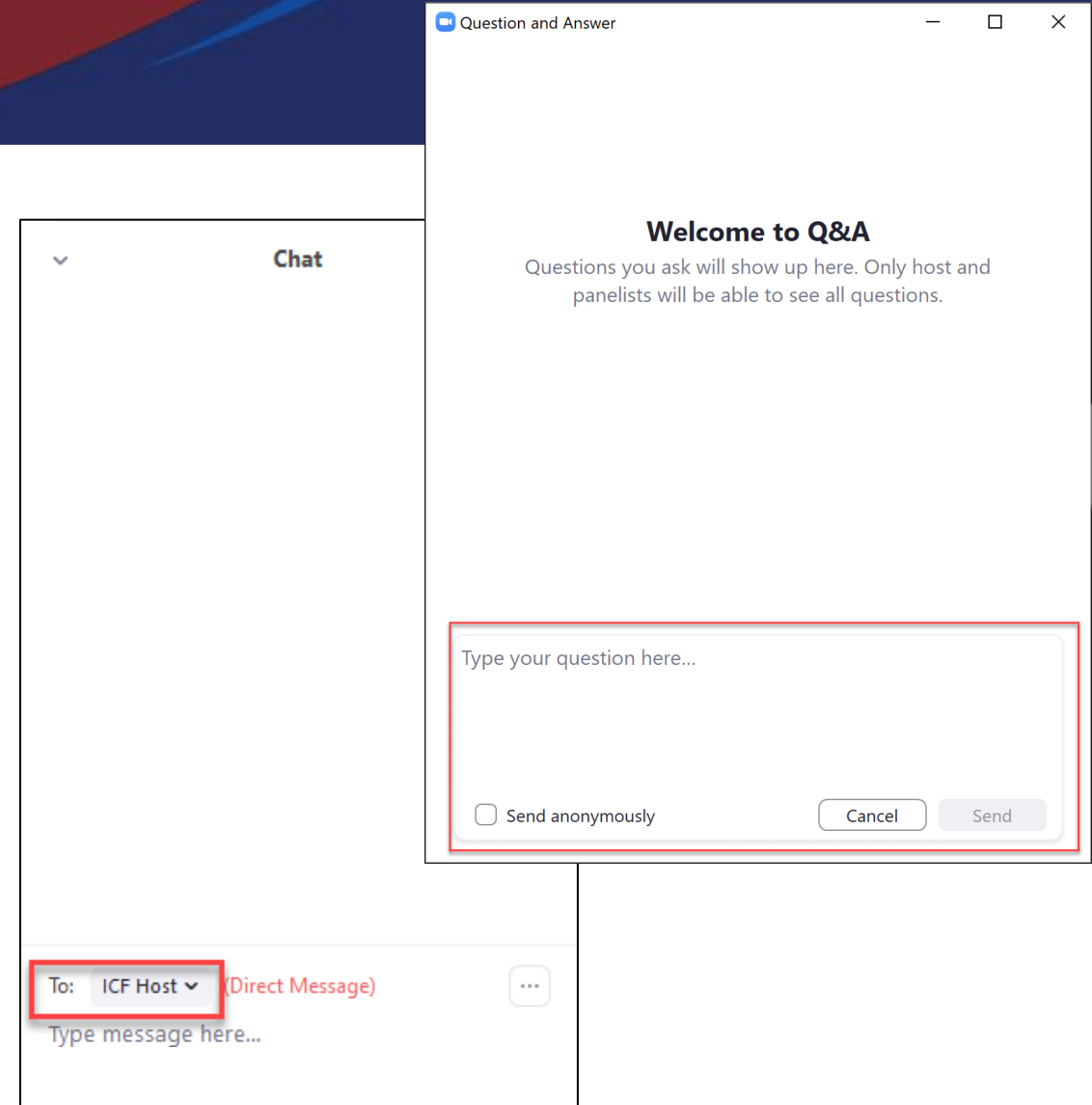
Introduction to Agency Approval and Participation

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

October 25, 2022

Questions?

- Participants are in listen only mode
- Chat
 - Submit any technical issues via the Chat box
 - Send the message to the Host
- Q&A
 - Submit any content related questions via the Q&A box
 - Send to Host, Presenter and Panelists



Materials

- The PowerPoint has been posted for this session. We will provide the link in the Chat box.
- Webinar materials are posted on the HUD Exchange in the [Webinar Archive](#) 7-14 days after the live webinar
 - Find by date or by topic

Housing Counseling Webinar Archives

Page Description
This page contains links to the archived versions of previously recorded webinars presented by the Office of Housing Counseling. In order to listen to the archived webinar, you will need call the 800 # listed and enter the access code. Any course materials, including the PowerPoint Presentations are also posted. You should have the presentations available when you listen to the webinar. If you have any questions regarding the webinars archived on this site, please contact [Virginia Holman](#).

Training Archive – Audio Replay and Transcript:

- Audio replay numbers are only available for 12 months after the date of the webinar
- Transcripts are available for webinars from February 2016 going forward

Get Credit for Training Sessions
If you have attended or completed any of the training sessions below, select the "Get Credit" button on the training page in order to get credit and add the course to your transcript. You must have a HUD Exchange account in order to get credit for training sessions.

Need a HUD Exchange Account?
[Register Now ▶](#)

Want to view webinars by topic?
The Office of Housing Counseling has a new page where webinars are organized by topic instead of date.

[Filter by Topic](#)

Click on the title to view webinar materials, and get credit for viewing the webinar.

Webinar Title and Link	Description	Date
Fringe Benefit Costs	This webinar discussed the Office of Management and Budget's (OMB's) cost principles related to fringe benefits and how to properly document and calculate fringe benefits.	February 15, 2022
Training NOFO Grant Execution	This webinar was recommended for all grantees awarded funding under the 2021 Housing Counseling Training NOFO (TNOFO).	February 8, 2022

Webinar Certificate

- Webinar attendance will be marked following the live webinar.
- Once attendance is marked you can print a Webinar Certificate by logging into your account and going to your [Learning Transcript](#).
- Select the Course Name and click “Print Certificate”. *Not all HUD Exchange training offer Webinar Certificates.*

Housing Counseling Webinar: 9902 Form and Toolkit - Revision Highlights, Tips, and Tools

Close Record

Progress: Completed **Status:** Enrolled **Required:** Yes **Duration:** 1 hour

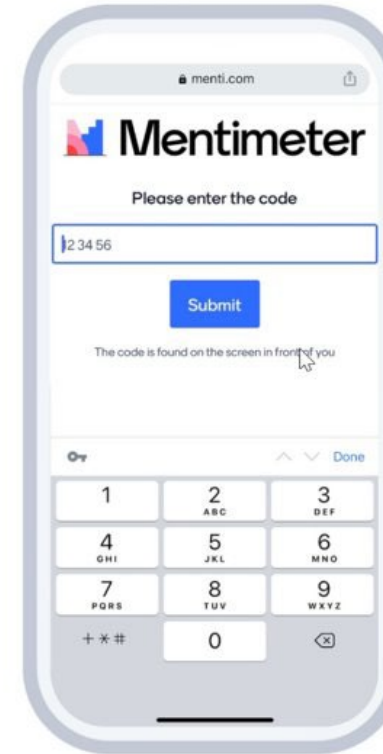
Print Certificate

— Activities

Class Sessions

Feedback and Polling

- There will be questions provided in Mentimeter throughout this presentation.
- When prompted by the icon to the right, please respond to questions at www.menti.com using your computer or smart phone.



**Time for
Mentimeter!**



Presenters

- **Shawna LaRue Moraille, Karen Hoskins and Clair Weatherby**, Technical Assistance Providers, ICF
- **Javon Blye and Joel Ibanez**, Office of Capacity Building, Office Housing Counseling

Agenda

- HUD Welcome
- Benefits of HUD Approval and Participation
- Definitions and Requirements
- Nuts and Bolts of the Approval Process
- Key Tools and Resources
- Q&A



Jerrold H. Mayer

Director

Office of Outreach and Capacity Building

HUD Office of Housing Counseling

Office and Program Milestones



HUD Disclaimer

“The approval of a housing counseling agency and the certification of a HUD certified housing counselor does not create or imply a warranty or endorsement by HUD of the approved agency, nor does it represent a warranty of any housing counseling provided by the agency or a HUD certified housing counselor working for an agency.

Approval means only that the agency has met the qualifications and conditions prescribed by HUD, and a HUD certified housing counselor only means the housing counselor has successfully passed an examination pursuant to these regulations and works for a participating agency.”



Benefits of HUD Approval and Participation

What is Housing Counseling?

The HUD Housing Counseling Program provides counseling, education and information to consumers seeking to finance, maintain, rent or own a home.

- Over 1,550 public or nonprofit organizations participate in HUD's Housing Counseling Program
- Located across the U.S., Northern Marianas, Guam, United States Virgin Islands, and Puerto Rico
- Reviewed through a comprehensive review process to become and maintain HUD-Approval
- Qualified approved HCA applicants can access grant funding to support the delivery of housing counseling services

For-profit entities are NOT eligible for HUD Approval or Participation

Who are Housing Counseling Agencies?

HUD Approval applies to:

- Multi-State Organizations (MSOs)
- National and Regional Organizations (Intermediaries)
- Local Housing Counseling Agencies (LHCAs), for example:
 - Public Housing Authorities (PHAs)
 - Cities and Counties
 - Community Housing Development Organizations (CHDOs)
 - Community Development Corporations (CDCs)

HUD Participation applies to:

- State Housing Finance Agencies (SHFAs)
- Affiliates of Intermediaries

Benefits of Approval and Participation

- HUD-approved or participating agencies will:
 - Augment delivery of housing programs by building in housing counseling services
 - Achieve greater visibility and access to clients through HUD website, and toll-free referral number
 - Receive training, technical assistance and capacity building through HUD's Office of Housing Counseling and other partners
 - Apply for training scholarships from [HUD's National Training Partners](#)

Funding Benefits

- Only [HUD-approved agencies](#) can apply for HUD funding through the Notice of Funding Opportunity (NOFO) process
 - Intermediaries may pass HUD funding through to their subgrantees
- Both HUD-approved and HUD-participating agencies can:
 - Qualify to receive funding under a range of HUD-funded housing and community development programs: Community Development Block Grants (CDBG), including Disaster Recovery (CDBG-DR), HOME Investment Partnerships (HOME), Continuum of Care (CoC), Emergency Solutions Grants (ESG), ROSS, Section 8 to Homeownership
 - Access funding from other sources that require HUD approval/participation, including lenders, special purpose credit programs, etc.

HUD Comprehensive Housing Counseling Grant

- [\\$49.4 million awarded in FY2021](#)
- [Grant information on HUD Exchange](#)
- Subscribe to [OHC's Mailing List](#)
- Watch [Grants.gov](#) for more information

Housing Counseling Grant Information and Awards

This page contains grant information on the Comprehensive Housing Counseling Notice of Funding Opportunity (NOFO) and the Housing Counseling Training Grant NOFO, as well as housing counseling grant awards by fiscal year.



2021 NOFO

New The FY 2022 Comprehensive and Training awards were announced on August 24, 2022, under the two-year FY 2021 NOFOs.

The FY 2021 NOFO awards were announced on January 24, 2022.


[View the FY 2021 NOFO](#)

Housing Counseling Grant Awards

View housing counseling grant awards by fiscal year:

[2020](#) [2019](#) [2018](#) [2017](#) [2016](#)

[View 2015 and Prior Years](#) [View Supplemental Awards](#)



General NOFO Resources

- [Grants.gov](#)
 - [A Guide to Registering for Grant Opportunities](#)
 - [Grants.gov Listserv](#)
- [eLOCCS](#)
 - [LOCCS Access Guidelines for Grantees](#)
 - [eLOCCS: Recertification Guide](#)
 - [eLOCCS: How to Change Approving Officials](#)
- [System for Award Management \(SAM\)](#)
 - [SAM Update and FAQs - June 2018](#)
- [HUD Funds Available](#)
- [Dun & Bradstreet \(D&B\) - obtain a D-U-N-S Number](#)
- [HUD Office of Departmental Grants Management and Oversight](#)



Definitions and Requirements

Definition of Housing Counseling

- [CFR § 5.100](#) defines Housing Counseling as independent, expert advice customized to the needs of the consumer to address the consumer's housing barriers and to help achieve their housing goals.
- Must include:
 - Intake
 - Client budget
 - Financial and housing affordability analysis
 - A client action plan
 - A reasonable effort to follow-up with client

Housing Counseling Agency Programs and Services

- **Homeless** – access to programs and services
- **Rental** – including eviction prevention
- **Pre-purchase** – prior to home purchase
- **Post-purchase** – non-delinquency, financial support, home maintenance
- **Reverse Mortgage** – senior homeowners ages 62 and over
- **Mortgage Delinquency** - foreclosure intervention, loss mitigation

What is Not Housing Counseling?

- Services that provide only housing information or placement/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 and does not fund housing counseling
- Fair housing advice and advocacy (e.g., processing complaints and filing claims)
- Group education including online education without individualized housing counseling services

Group Education ≠ Housing Counseling

- Housing Counseling is individualized assistance customized to the consumer
- Group education, including Homebuyer Education, is not housing counseling
- Online education classes by themselves do not meet HUD programmatic requirements for housing counseling

Housing Counselor Certification

- Housing counseling required under or provided in connection with any HUD program shall be provided only by organizations and counselors certified by the Secretary
- HUD Certified Housing Counselors are those who have passed the HUD certification examination and work for a HUD-approved housing counseling agency

What is a HUD Certified Housing Counselor?



Who Doesn't Need to be Certified?

- Agency managers whose roles are limited to funding, overseeing or administering a housing counseling program
- Agency staff whose roles do not include providing housing counseling services directly to clients



Nuts and Bolts of the Approval Process

Time for
Mentimeter!



Approval Requirements

- [24 C.F.R. 214](#) and [HUD Housing Counseling Handbook 7610.1 Rev. 5](#) outline eligibility requirements
- All applicants must submit [Form HUD-9900 Application](#)

Qualifying Criteria	Documentation Required
Nonprofit Status: Either 1) a private or public nonprofit organization or 2) a state or local government	<ul style="list-style-type: none">• 501(c) documentation or eligibility documents for government entities• Charter/By-Laws• Written agreements (agencies with branches, sub-grantees/sub-recipients and/or affiliates must provide written agreements which delineate responsibilities)• Conflict of Interest Policy and Procedures and Disclosure Statement• List of staff, board members and management staff w/ home address• Facility information and photos
Certification: Must have housing counselors who that have passed the HUD Housing Counselor Certification Exam (sufficient to carry out work plan)	<ul style="list-style-type: none">• Email showing Housing Counselor Certification Exam passing result for all staff providing counseling

Approval Requirements (cont)

Qualifying Criteria	Documentation Required
<p>Experience/Community Base: Must have successfully administered a housing counseling program for at least one year in the proposed geographical service area</p>	<ul style="list-style-type: none">• Housing Counseling Work Plan• HUD-9902 - Complete sections 8 and 9 to quantify the households who received counseling and education services from your agency during the past 12-month period• Other HUD Programs (If applicable, list the other HUD program(s) you currently participate in, the name of the Point of Contact (POC) and contact information)
<p>Counseling Resources: The applicant must have sufficient resources to implement its proposed counseling plan no later than the date of HUD approval.</p>	<ul style="list-style-type: none">• Budget for housing counseling (sample), including funding sources• Most recent audited financial statement

Process for Approval and Participation

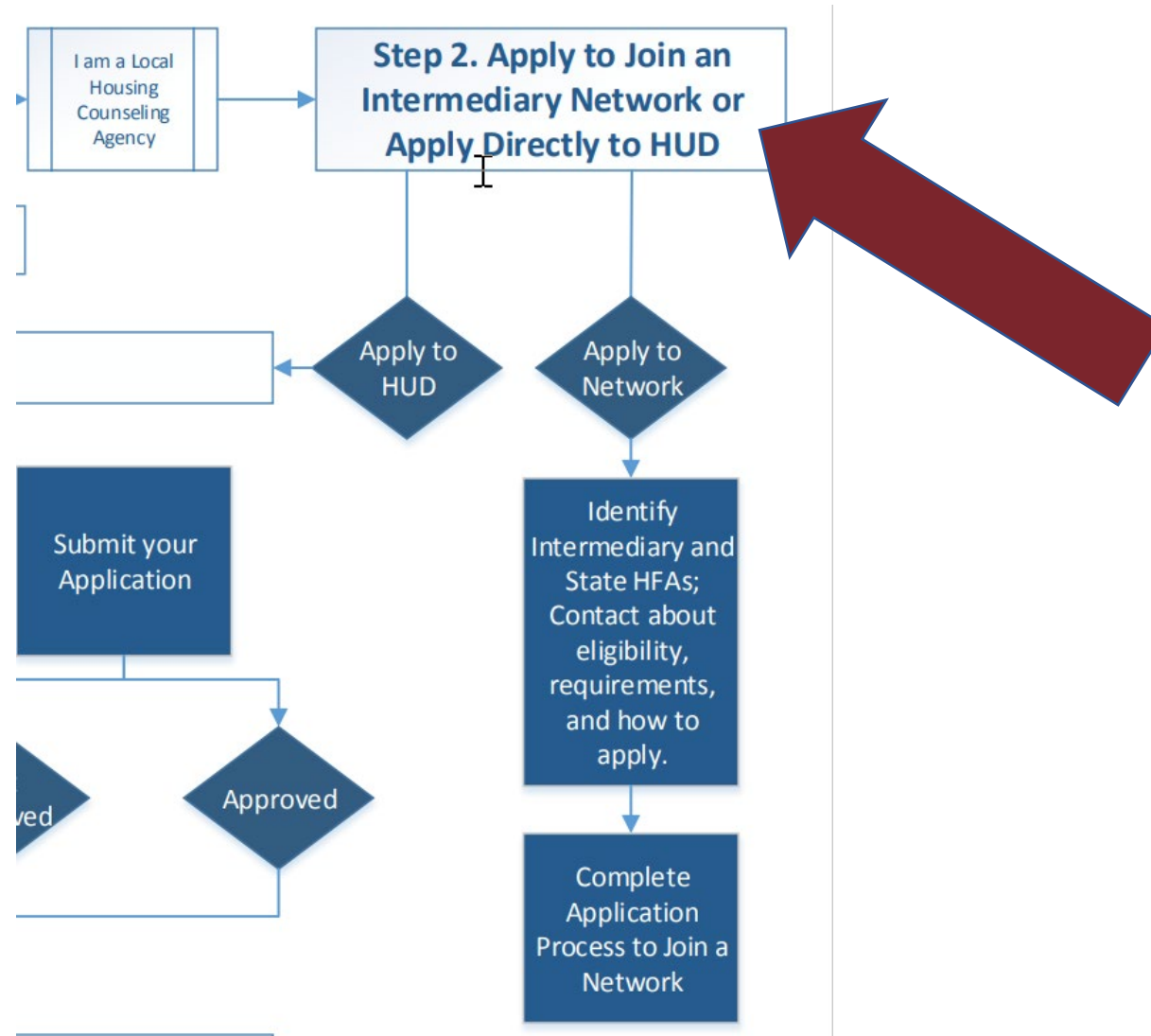
- Option 1: Apply to HUD directly for HUD Approval
 - Review [Housing Counseling Approval](#) page and [HUD handbook 7610.1 Rev. 5](#)
 - Complete and receive a “ready to apply” from the [Housing Counseling Agency Eligibility Tool \(HCAET\)](#)
 - Review application [HUD 9900 form](#)
 - Contact housing.counseling@hud.gov to meet with an application advisor
 - Submit [an application](#)

Note: Only this option results in a HUD Approval Letter
- Option 2: [Apply to HUD Intermediary](#) or state housing finance agency (SHFA) for HUD Participation
 - Same HUD program [eligibility criteria](#) must be met
 - Additional criteria may also be required (e.g., additional certification, service area coverage, type of housing counseling, etc.)

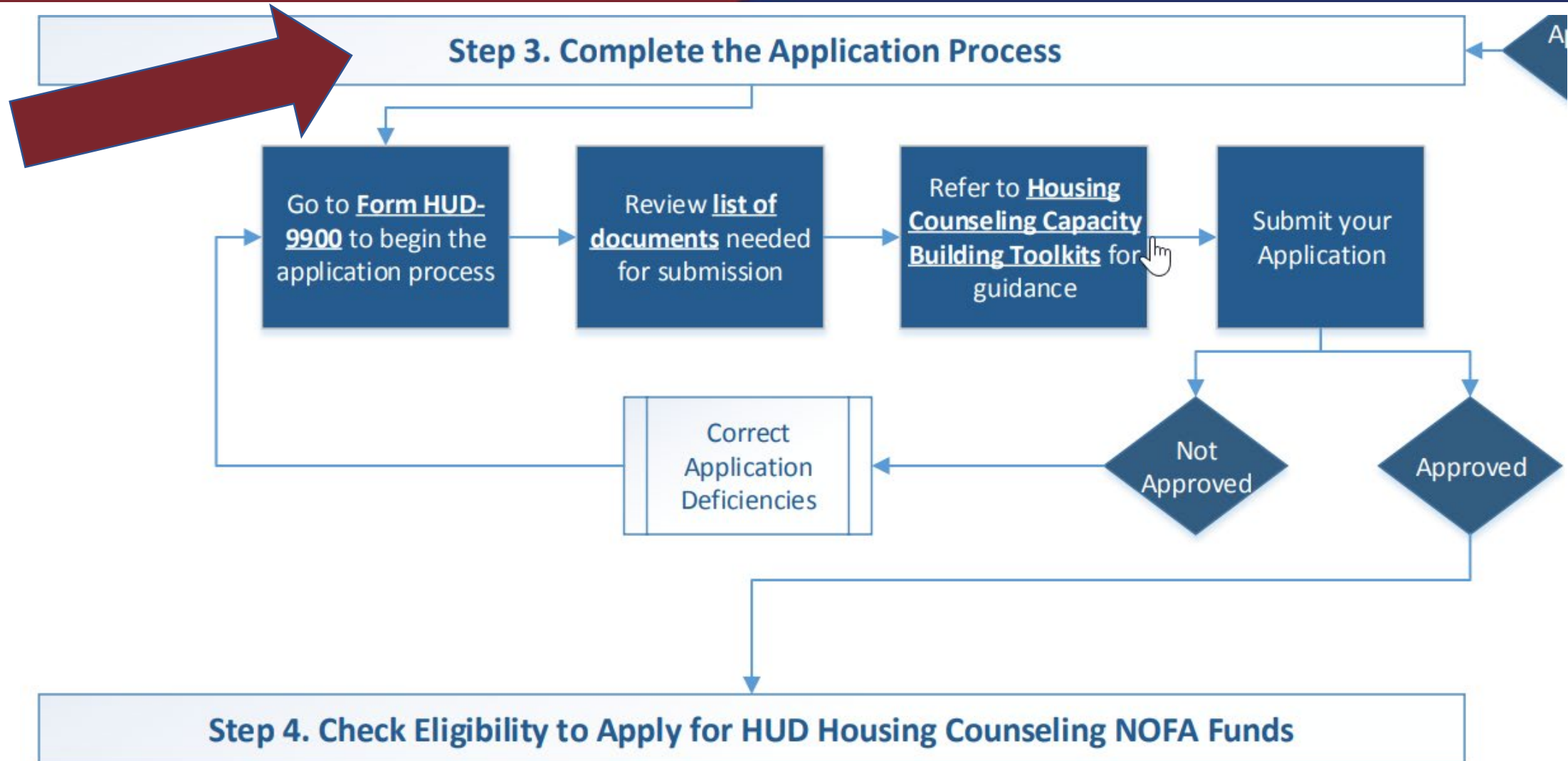
Process for Approval and Participation (cont.)



Process for Approval and Participation (cont.)



Process for Approval and Participation (cont.)



Tips for Building a Housing Counseling Program

- Must hire a certified housing counselor, or have existing staff pass exam
- Gain experience through participating in events with HUD-approved agencies
- Convert other program activities into housing counseling service experience (e.g., down payment assistance programs)

Key Tips: Before Starting

- Review application and other resources
- Use one point of contact to handle application
- Speak with a HUD Advisor
- Ensure your governing body provides authorization

Key Tips: Completing the Application

- Ask questions if you are uncertain about any part of the application process
- Ensure work plan includes proposed services
- Provide an impact/outcome for each service
- Verify and check self-certifications
- Eliminate all conflicts of interest



Key Tools and Resources

Housing Counseling Agency Eligibility Tool (HCAET)

- Anyone with a HUD Exchange account can use
- Provides in-depth explanation of eligibility criteria
- Evaluates agency readiness to apply based on information provided
- Provides an agency with a user report to follow up on next steps
- Does not replace a formal application review by HUD
- If ineligible, identify steps to become eligible and re-enter information into tool

Resources

- [Become a HUD-Approved Housing Counseling Agency Learning Pathway](#)
- [Approval Process Overview](#)
- [HUD Form 9900: Application for Approval as a HCA](#)
- [Housing Counseling Agency Eligibility Tool \(HCAET\)](#)
- [Housing Counseling Agency Locator Tool – HUD.gov](#)



The screenshot shows a webpage titled "Become a HUD-Approved Housing Counseling Agency". It features a circular logo with the letters "LP" and a background image of three people in a meeting. The main heading is "Become a HUD-Approved Housing Counseling Agency". Below the heading is a sub-heading: "Determine whether becoming a HUD-approved Housing Counseling Agency is the right choice for your organization." A "START LEARNING" button is positioned below the sub-heading. A breadcrumb trail reads: "Home > Trainings > Learning Pathways > Become a HUD-Approved Housing Counseling Agency". The page is divided into two columns: "About this Learning Pathway" and "Helpful Links".

LP Become a HUD-Approved Housing Counseling Agency

Determine whether becoming a HUD-approved Housing Counseling Agency is the right choice for your organization.

START LEARNING

Home > Trainings > Learning Pathways > Become a HUD-Approved Housing Counseling Agency

About this Learning Pathway
This Learning Pathway covers the requirements associated with participating in HUD's Housing Counseling Program and the process of becoming a HUD-approved Housing Counseling Agency.

Helpful Links

- ▶ [Housing Counseling Program page](#)
- ▶ [Learning Pathways Collection page](#)



Questions and Answers




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Housing Counseling Training Digest

- [Visit the Training Digest on the HUD Exchange](#)
 - **Save the Date: OHC Basics Series:**
 - Financial Management and Grant Administration - January 18, 2023
 - Recordkeeping and File Maintenance - February 1, 2023
 - Systems Management and 9902 Reporting - February 15, 2023



Housing Counseling Weekly Training Digest

View and register for upcoming Housing Counseling trainings hosted by HUD and HUD's partners.
Content current as of April 18, 2022

Home > Programs > Housing Counseling > Training Digest

Overview

The Housing Counseling Training Digest is updated weekly to reflect training sessions hosted by:

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

Please email housing.counseling@hud.gov to notify HUD about upcoming training and events for housing counselors.

Subscribe

Receive training updates in your inbox by subscribing to the Housing Counseling Mailing List.

[Subscribe to the Mailing List](#)

Upcoming Training Calendar

View upcoming training sessions 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.

Office of Housing Counseling



- Find us on the [HUD Exchange Housing Counseling Page](#)
- Email us at: Housing.counseling@hud.gov



Office of Housing Counseling

Thank You For Attending

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