

Office of Housing Counseling

OHC Introduction to Agency Approval and Participation

Tuesday, October 25, 2022

Shawna LaRue Moraille: Hi. Good afternoon, everyone. This is Shawna LaRue Moraille from the ICF team, and we're so excited to have you here with us to talk to you about agency approval and participation. If you have any questions for any of us, we have both the chat box ready for you where we have Kate behind the scenes that can help you with any technical issues. We'll also be providing links from the chat box, including Mentimeter, which is our polling software. And if you have any questions about the content, we'll talk about who is here as your speakers. But we will have some time for questions and answers at the end. But as we go over the content, feel free to go ahead and provide your questions in the Q&A box.

Thanks so much. The materials were already posted. This PowerPoint was already provided on the HUD exchange, but we will have the rest of the materials posted on the HUD exchange, such as the transcript and also playing this as a video later. And you can filter by date or topic. And usually about a week after the webinar you will see the materials posted. And not all HUD Exchange and Community Compass webinars have a webinar certificate. But those of you who work in HUD's housing counseling program already who might be in the audience, knows that for all the webinars, we do have a certificate that you can print later, but we do have to mark you as present for this webinar in order to receive that certificate. So that takes about as long as the materials getting posted, but it will be a part of your learner.

Transcript and is right now, so you can check that out later. And then we are going to be using the Mentimeter. This is the software program that we like to pull the audience to find out how much you know about housing counseling, what type of agency you are. And so, you can either open up a new browser, and I'm going to go ahead and send you the link directly in the chat box. Or you could also use your smart device and go to [menti.com](https://www.menti.com). And then we have a code for you that you can use. So, it's completely up to you how you want to interact with our Mentimeter today.

But it is a great way for us to find out who's in the audience with us. Okay, great. We already have some folks in there. You can use the link in the chat box. Or if you go to [menti.com](https://www.menti.com), it's at the top of every slide 83838188 is the code for this particular webinar. And just hit the heart like many of you are doing. This helps us in terms of the number of people in the audience. We have close to 186 participants. We're so glad that you're here and we want you to be able to get as much from us as possible on all things HUD approval and participation. So, if you let us know that you're here, that would be really helpful. If you want to use your separate smart device, it's [menti.com](https://www.menti.com) and the code is 83838188. And I'll go ahead and pop the, seems like a lot of people want to use their smart devices here, so that's fine.

Okay, great. All right. So, we can go ahead. We can go ahead and go to the first question. I think we've got a large enough audience here, so we want to know what type of agency you represent. So, we know we have a lot of you that represent cities, counties. We know we have some housing authorities and many of you represent the nonprofit sector, state housing finance agencies. Or maybe you're just another public agency. We do know, like in the state of Pennsylvania, for example, they have Redevelopment authority. So, there might be a different type of authority. And these are all the eligible categories of agencies that can become HUD approved or participate in the program.

If you don't see your type of agency, such as if you represent a for profit or an individual. So, for profits are not eligible for HUD's housing counseling approval process. And we'll talk about that a little bit more. But so far, I'm seeing lots of nonprofits. We're so glad you're here. Maybe you're working on the home program, maybe the Development BLOCK grant program. I also love the number here of public housing authorities. We saw many of you in the registration list. There are some that currently participate. But glad that you're here because there's a lot more need among housing authorities out there and those that are served by housing authorities. And a good almost 20 percent represent cities and counties. That's also an impressive number.

There are cities and counties who also participate in HUD's housing counseling program. So, and if you use the mentimeter, that's really the best way that will record your answers behind, anonymously, behind the scenes to make sure that we get it all recorded. If you put anything in the chat box, unfortunately, that won't really help us later with some of your questions and things like that that we're going to ask you about. So, all right, we'll just give it maybe another 30 seconds clear on that one. And to have it come in. So hopefully most people are getting into Mentimeter. I'm going to go ahead and drop the actual link. That is what you can use directly to get into menti. And you can just open up another browser. Okay. All right. We're seeing more responses come in. So, there's about 18, 19 state housing finance agencies that participate.

There's still a lot more room to grow there in terms of HUD's housing counseling program. So, again, we're really glad that you are all here. It's just good to see the different numbers and to see who represents folks in the audience. As I mentioned, you might be an individual. You might be representing a for profit. They are not eligible to participate in HUD's housing counseling program. Nonprofits, public agencies are. Okay. All right. So, we're getting some good responses. Okay. All right. I think we could keep moving, Clair. Thank you so much. So, we thought that we would also ask you about your organization's experience. It's really helpful for us to know whether or not your brand new to approval. Maybe you were approved, but you're looking for a way to change your affiliation. Such as you might be an affiliate of a HUD intermediary, which we're going to talk about what all those mean, but it's a regional or national organization.

It could also be a state housing finance agency, but an affiliate of those type of organizations that might be looking for HUD approval on your own as a local housing counseling agency, which is an LHCA. But maybe we also have some folks that you approved in the past and that you're no longer active. We're really glad to have you back. And this session is definitely for you. So, we want to know more about your organization's experience so that we get a sense as to who's in the audience. So, we'll just kind of let those answers come in. And I know lots of folks are chatting with us in the chat box. I'm actually from Fort Wayne. So, thanks for Fort Wayne, Indiana, being here. Yes, there are some habitat affiliates who do participate in HUD's housing counseling program. Just as somebody had typed in there. And then we'll just kind of wait for some of the responses to come on. So, yeah, you could be approved but inactive.

Thanks for that. That's also good. So maybe. Yeah, but maybe just choose that approved in the past but no longer active. You could actually have an active status in the housing counseling system, which is the system behind this grant. Or it could be that you're unsure of where you are in the process to. That's okay. Okay, great. And if you can use the mentimeter, this is where

we're going to get the most amount of traction in terms of your responses. So, it is type the link in there for you to open up in your browser. So, I think we can keep moving. We're going to define all these terms. We just wanted to gather a little bit of information in the past. So, if you've used the tools on the HUD exchange, there is housing counseling agency eligibility tool, which we lovingly call HCAET. We also have one that's about becoming HUD approved, which is a learning pathway.

That's about 11 hours of seat time. Goes through everything you need to know in terms of HUD approval. And that resource is relatively new on the HUD exchange. HCAET been around for the last three years. So those are some really great responses coming. And so, lots of people that have already looked at some of the tools it looks like on the HUD exchange. So, we'll be talking about each of these in case they're new to you. So don't feel like you have to answer, but it's good to know that some of you are familiar with the tools that we built. Okay, great. I think just given the time that we have, it's 2:10.

We should keep moving. I want to make sure that we get to all the content. Okay, great. So, I mentioned before, I'm Shawna LaRue Moraille. I actually direct the ICF team in terms of technical assistance and ICF doesn't stand for anything. We are a technical assistance provider and I have both Karen Hoskins here as well as Clair Weatherby, and they'll be introducing themselves when you when they get to when we get to them in the presentation. And also, we are so pleased that we have excellent HUD team members who work on the new applications team, Javon Bly and also Joel Ibanez, and they're going to be helping us with the Q&A box later and we're so happy that they're here with us today. And then our agenda is to go over.

We're going to have leadership provide a HUD welcome, but we're going to talk about the benefits of HUD approval and participation, which we'll get to hear from Karen Hoskins during that portion. I will cover the definitions and requirements. I have a committee planning and development is my background, so I'll be able to help with a lot of this energy between those programs, housing authority programs and HUD's housing counseling program. And then Clair is going to go through the nuts and bolts of the approval process. Then we'll also talk about some key resources and tools and then finally, some Q&A. And it's my pleasure to turn it over to Jerrold Mayer, who's the director of the Office of Outreach and Capacity Building and HUD's Office of Housing Counseling, Jerry.

Jerrold Mayer: Well, thank you, Shawna. And hello and welcome today to everybody who's joined us for this webinar on HUD's Housing Counseling Agency Approval and participation process. Today, you're going to learn from the experts about approval, participation, and related program requirements. You'll also learn about the benefits of HUD approval and see some tools and resources to help you with your application. Additionally, we will also discuss the merits of approval versus participation as an affiliate of an intermediary organization.

And now I have to read a little disclaimer, and I'm going to read it verbatim so we could advance the slide to the disclaimer. We can get that out of the way. "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.”

I also want to take a moment to thank our trainers today, especially Karen Hoskins. Karen is a housing counseling specialist and consultant on the ICF team. She was previously part of the management team and leadership at Neighbor Works America. And Karen has a lot of experience in homeownership and affordable lending to bring to today's webinar. She's excited to be here as a former HUD intermediary, sharing her very best advice to new agencies looking to enter the field as we are. And Karen will take us through today's training and show us some of the outstanding tools and information to be found on the HUD exchange. And so, without further ado, I'll hand the mic over to Karen and we can begin our training.

Karen Hoskins: Wonderful. Thank you, Jerry. Well, it's a pleasure to be here to talk for just a few minutes about the benefits of HUD agency approval and participation. So, let's first look at what is housing counseling. The housing counseling program provides counseling, education and information to consumers seeking to finance, maintain rent or own a home. There over 1550 public or nonprofit organizations that participate in the HUD Housing Counseling program. And those agencies are located across the US in the Northern Marianas Islands, Guam, the U.S. Virgin Islands and Puerto Rico.

These agencies are reviewed through a comprehensive review process to become and maintain, and that's important to note, to also maintain HUD approval. Qualified approved housing counseling agencies applicants can access grant funding to support the delivery of housing counseling services. So, the process of review to become a HUD approved agency is a comprehensive one. Among other things, HUD wants to ensure the housing counseling services provided by the agency are consistent with the quality standards required by HUD. However, once approved, the agency gains access to grant funding and other support that will also be talking about today. And one important note for profit entities are not eligible to for HUD approval or to participate in the program. So only nonprofit entities. So, who are council housing counseling agencies. So, we have a list here of the different types of HUD approved, different types of agencies that HUD approval applies to. First, we have multi-state organizations also referred to as MSOs.

And then there are national and regional organizations, also sometimes referred to as intermediaries. And we also have local housing counseling agencies. And these are the LHCA's you may hear reference to. Those include public housing authorities, cities and counties, community housing development organizations or CHDOS, as well as Community Development Corporation CDC. HUD participation applies to state housing finance agencies who receive funding directly from HUD but use that money to provide support to housing counseling agencies across their states. Affiliates of intermediary, these are those agencies that receive money from the HUD Housing Counseling program as a result of their affiliation with an intermediary, and that could be a national or regional intermediary. The intermediary receives funding directly from HUD, which is then used to support the housing counseling programs of their affiliate agencies.

Many participating agencies have their own application process. That's important to remember, if you become or are interested in being an affiliate of an intermediary, they may have their own application process for organizations that are interested in affiliation. In order to access HUD funding and other benefits associated with HUD agency approval. Hud approval or participating agencies must augment the delivery of housing counseling programs by building in housing counseling services. So, if your agency already provides other programs that support residents with their housing needs, housing counseling can expand your service offerings and be a fantastic add on to your existing programs.

Agencies also achieve greater visibility and access through the HUD website and the toll-free number. The HUD website provides a list of all the HUD approved agencies across the country, and the toll-free referral number will also help connect prospective clients with the services your agency offers. There's training, technical assistance and capacity building support. As a HUD approved agency, you gain access to quality training available through HUD's training partners and developed specifically for housing counselors. The program also makes available technical assistance if needed and support for agency capacity building. HUD agencies also receive access to scholarships offered by, again, HUD's training partners, which can greatly reduce the agency's costs for training staff.

Some of the other benefits of funding, only HUD approved agencies can apply for funding through the notice of funding opportunities, referred to as the NOFO process. Intermediaries may pass HUD funding through to their grantees. We just a second ago we talked about intermediaries and they're having an affiliate relationship with organizations. Some of those affiliate relationships are also referred to as subgrantees under the program. Both HUD approved and HUD participation agencies can qualify to receive funding under a range of HUD funded housing and community development programs. And some of those programs are the Community Development BLOCK Grant or CDBG, which also includes disaster recovery and programs like HOME and as well as the other programs that you see indicated here.

There's also a growing number of programs offered by lenders and other stakeholders that require customers receive homebuyer education and or counseling from a HUD approved counseling agency in order to be eligible to participate in their programs. And some approved agencies have memorandums of understanding with their lender partners, which help fund the cost of delivering those housing counseling services. The \$49.4 million was awarded in FY2021 under the HUD Comprehensive Housing Grant, which is the formal name of the grant that supports the housing counseling program. There's more information on the grant and prior years awards on the HUD exchange. And the graphic that you see here is just a screenshot of what the page on the exchange looks like. Also, stay on top of the latest information about the grant and other information of importance and relevance to housing counseling agencies.

You can subscribe to the Office of Housing Counseling mailing lists, which is distributed by Jerry Mayer at HUD who we just heard from. There's also grants.gov, which will also have the latest information on the grant and when it becomes available. And certainly, if you have other questions about the program and its benefits, you can post those questions in the chat box. I'm sorry, in the questions box, please post your questions to the questions box, the Q&A box. So

now I'm going to turn the discussion back to Shawna, who has a wealth of experience working with HUD programs. And Shawna is going to be reviewing program definitions and requirements, Shawna.

Shawna LaRue Moraille: Thank you so much, Karen. That was a very helpful overview. And I think for those of you that are new to some of the terminology, you're able to glean a lot from Karen's presentation around the benefits of approval and or participation depending upon where you sit. So, yeah, so I want to remind folks to please submit your questions in the questions box. We would love to hear from you. So, in terms of definitions and requirements, we do just want to touch on like what is housing counseling for those of you that this might be a new space. We wanted to make sure you have the direct link to the regulations.

This actually comes as part of 24 CFR part five, which some of you doing income know that that's also where the income definition is for a lot of HUD programs. But in 5.100, housing counseling is independent expert advice that's customized to what the consumer needs to address their housing barriers, their housing goals. So, it is specifically for that household, and it has to include five elements. And the five elements are intake, and a lot of you are doing intake as part of your programs, but it has to include intake about who is in the household and their housing goals. You have to create a client budget and that is customized to that particular household in terms of what they need, in terms of how to be sustainable, in terms of their income and assets. And then a companion piece to that is looking at what they can afford financially in terms of their housing and overall affordability for their housing goals.

And so those pieces kind of go hand in hand. Every client is going to have an action plan that helps them with their next steps in terms of the counseling session and also steps for the counselor too. And then finally, there is a requirement that there is a follow up with the client. They have to continue to follow up and there's a certain procedure around that. So, if it is housing counseling and if you're delivering it, you have to include these five elements. And so, this is just important for you to think about those coming from housing authority and also from the community planning and development programs. If you're doing housing counseling, are you doing it in this manner? And then there are several different categories of agency programs and services. Housing counseling is not just about pre purchase.

You can also be delivering housing counseling to those that are suffering from homelessness. Those that might need rental assistance or help with their landlord. Pre purchase is to support the household prior to a home purchase. Post-purchase about those that might need support afterwards. It might be a refinance. It might be something around home maintenance. There's lots of different areas there that are non-delinquency. Reverse mortgages are something that HUD has a particular product there that's called HECM. And so, there is reverse mortgage housing counseling that can be done. And for homeowners age 62 years of age and over. And then finally, mortgage delinquency, any type of foreclosure intervention that might be happening.

Assisting them with various loss mitigation options, pay outs, all of those things, just to keep people housed as much as possible. So those are all the services that are currently eligible. Disaster housing counseling is being added as we speak. So, it's also important, particularly where you sit in the HUD programs is what is not housing counseling. So, services that provide

housing information only or you're helping with placement of affordable rental or doing referral services. So, you have folks in your office every day that answer these types of calls. So just providing information is not housing counseling. It doesn't meet those other five elements that I talked about. Also, any type of just routine, like administrative. So, to figure out if somebody is eligible for your program, it might be doing income reviews and certifications. You might be doing just case management services as part of your homeless program.

All of those things are not considered to be housing counseling. And so, we do have case management. We see it a lot in the homeless programs where case management assist them with their activities that they might need as a household or services, but it's not really taking a deep dive on affordability analysis or coming up with the client budget, things like that, that are going to be more in that space. In the development BLOCK grant program that many of you are familiar with, fair housing advice, advocacy, fair housing group education, all those things are not housing counseling. Remember, housing counseling is directly with that individual client, and it is specific to their housing situation. So, it's customized to their to what they're experiencing, not in a group setting. Okay. And I think I just touched on this. Just remember, it has to be individualized and can't be as part of a group. It could be a companion piece to your program. Don't get me wrong.

It's just it kind of helps since we're talking to a mixed audience here, just to not combine those. There are some online education classes that folks like to use, that I will refrain from mentioning specific names. They can be very beneficial to your program. It's just those alone are not housing counseling. Some of the older programs, such as Neighborhood Stabilization Program, had used some of those online education, but that's not the same as individualized to your client's needs. Okay. So those on their own, do not meet that. So, we talk about counselors being certified. What we're talking about is housing counselor that has passed an exam, that is HUD's exam. It's six different areas from everything from fair housing, to rental, to home ownership, to FHA loan requirements. They pass an exam, and they work for a HUD approved housing counseling agency.

That is how you get a HUD certified housing counselor. So, some of you may be have passed exam and you're looking for an agency. Maybe as part of this webinar or separately. You do have to have both in order to be considered certified. So that's something that is a part of the program, it's part of the requirements. And I would be remiss not to say that those of you coming from the home program or the Community BLOCK grant program or housing authorities. For the home program, you have to have a certified housing counselor delivering your home homebuyer housing counseling. That's a requirement of that program. So hopefully you're here because you know that you need to come into HUD's program. If you fund housing counseling with the Development BLOCK grant program that meets the definition, as I covered earlier, same thing.

You're going to need to come into HUD's approval process and pass the exam. So, these are just some good reminders about the program. And I do see there's a lot more questions coming into the questions box. So please keep Javon and Joel on their toes. I've answered a couple as well, so we always get this question. I know there's at least one executive director here. So, anybody who's like in management and your role is not about delivering the counseling directly to the clients, you're overseeing the program. You do not have to pass the certification exam. And also,

if you are not, you're just looking at funding or you're just not, again, executive director is a good one or the program manager. Some people choose to become certified; they want to pass exam.

They want to send that kind of memorialize or like support their team members who have become certified. But all of these folks do not need to be certified. So, managers or staff that really don't touch the program in a direct way. Okay, great. Well, it is my pleasure to turn it over to my colleague, Clair Weatherby, who's been assisting behind the scenes. Clair worked for a HUD approved housing counseling agency, and she also passed the certification exam. So, we thought who better to talk about her experience locally working for a housing counseling agency than Clair? So, I will turn it to her to talk about all of her experience and help you folks out in terms of what she can convey, Clair.

Clair Weatherby: Great. Thanks Shawna. I'm really excited to be here with you all today. As Shawna mentioned, I previously worked for a housing counseling agency actually while it went through the approval process. So, I know what it's like to be where you are and looking at this and trying to figure out do you want to apply and how to get that application together. So, before we jump into the Nuts and Bolts of the Approval Process, I want to go to mentimeter just to hear from you.

We're kind of at the halfway point. So, we have another question for you. And I'm going to pull up the screen. So, you can use that same link that you used before or use this code at the top of the screen. 83838188 to let us know, where are you with your knowledge and experience with the HUD Housing Counseling program? Do you have under a year or over a year? I know I saw at the beginning of the presentation some of you all are approved agencies who are now inactive or maybe you are already affiliates of an intermediary. So, there might be some variety here. But it looks like a lot of folks are trending over towards the under one year side of things. And again, you can put your responses right into the mentimeter. So, this is just good to give us a sense of where you are before jumping into really the nitty gritty of the application. Great. So, thanks for giving us your feedback. So, I'm going to leave this open and I'm just going to jump right back to the slides so that we can get you more situated with what you need to do to complete the approval process.

So, this slide and the next one are going to cover what are the qualifying criteria that you'll need to meet in order to get that HUD approval. And what kind of documentation are you going to need to submit in order to show that you're meeting that criteria. At the top here, we have our references to the regulations that outline the eligibility requirements. You have the link to 24CFR214, which describes the HUD Housing counseling program and also to the current HUD Housing Counseling Handbook. So, we really recommend you review both of those documents so that you can get a sense of where these eligibility requirements are coming from and what you'll need to do to meet them. So, in addition to all of the documents that I'm going to describe, you're also going to need to submit this Form 9900, which is the application form for agency approval. That form includes a number of self-certifications that you'll need to make to certify that your agency meets certain requirements.

And so, in addition to those, you're going to be submitting documents which I will describe now. So, the first qualifying criteria is nonprofit status. So, we touched on this earlier. I think most of

you are probably meeting this, either you are a private or public nonprofit organization or a state or local government. And as part of that criteria, you're going to need to submit your documentation of 51c status or eligibility documents, if you're a government entity. You'll need to submit your charter, your bylaws, and you'll also be asked to submit any written agreements that you have. So, this applies if you are an agency with multiple branches or maybe subgrantees or affiliates. You're going to need to provide the written agreements that delineate the responsibilities of those different bodies. You'll also have your conflict of interest, policy and procedures and disclosure statement. A list of your staff and a list of board members and management with home addresses. And then information about your facility and photos so that the HUD folks can check to see that it's accessible and meets those requirements.

You'll also need to meet the criteria of having certified housing counselors. So, Shawna just described to you the definition of a HUD certified housing counselor. And so, what you'll need to submit with your application is evidence that you have housing counselors who have passed the HUD housing counselor certification exam. And it's recommended that you have a sufficient number of counselors who have passed in order to carry out the work that you are proposing to do. So, in order to meet that requirement, you can usually submit, for example, an email showing that housing counselor certification exam passing result for all the staff who provide housing counseling. The fourth sort of general criteria is experience and community base. So, HUD will be looking to see that you have successfully administered a housing counseling program for at least one year in the geographical area that you serve. And the way that you're going to show that is by completing a housing counseling work plan and submitting a HUD9902.

That is, quantifying the number of households who you served with counseling and education in the past 12 months. So, I want to pause here on the workplan, because that can be something that is challenging for agencies to complete. So, there's a few elements of the workplan. The first one is that you're going to provide information about your community and the housing needs in your community. So, you're going to pull on data maybe from the census, maybe from your local CON plan, and you're going to describe what is the need in my community. And then in response to that, what are the services that your agency provides? So, something that you want to be careful to do is match your description of services in your workplan to the services that you're marking down on that application form, which is the 9900 that you plan to provide. And you're going to want to use the HUD descriptions of services.

So, for example, on the 9900, if you check off that you are going to be providing pre-purchase housing counseling, then you're going to want to put that in your workplan as well and be sure to use the HUD terms that they use so that it's very easy for the application reviewer to see exactly what you'll be doing. And then in addition to that, you will also want to be sure to highlight the work that you've done to meet that one year of experience. So, include all of the households that you served on the 9902 and explain in the work plan how your organization operates, what types of services it's been providing and what types of impacts and outcomes those services have. In addition, you'll want to submit information about any other HUD programs that you participate in and the name of that point of contact and their contact information. The last big piece of the application is counseling resources.

Basically, this means that you're going to submit a budget for your housing counseling program and an audited financial statement. And so, we have a link here to a sample budget. It does not have to be in that format, but we provided it in case you need a starting point. And the main thing that you'll want to pay attention to when you're preparing the budget is that you want to account for all of the funding sources that fund your program. So, you want to show where the funds are coming from to fund your full operation for housing counseling. Here we have some more information about how you go about applying for approval or participation. So, the first option is you can apply directly to HUD for HUD approval. So, in order to do this, you'll review the housing counseling approval page on the HUD exchange, which is linked here. And that HUD handbook, which I described earlier which contains the eligibility criteria, and it also contains the procedures and rules that housing counseling agencies need to comply with once they are approved. The second thing that you'll want to do is complete the housing counseling agency eligibility tool.

We refer to it as HCAET for short because the name is mouthful, but basically if you click on that link, you can go to the HUD exchange and completing the tool, it will ask you questions that allow you to tell whether your agency is ready to apply for HUD approval. So, if you meet all of the general criteria, you'll receive a result from that tool that says ready to apply and that will tell you that you are ready to apply to become a HUD approved agency. If there are criteria that you don't meet right now, the tool will also tell you that and it might suggest steps for you to take to become ready to apply. So, if you get that ready to apply, you can then review the 9900 form, which I referenced before, and you'll want to contact HUD to meet with an application advisor.

So, you can email housing counseling at [hud.gov](mailto:HUD@hud.gov). And that would be a great first step to actually getting that application ready. So, once you've done all of those steps, you can then submit the application. The second option to becoming HUD, this would be applying for HUD participation would be to go through one of those intermediary or state housing finance agencies that both Karen and Shawna had referenced. So, if you choose that option, you'll still need to meet all of the same eligibility criteria that I just described. And you may also have other criteria that the intermediary wants you to meet. It could be related to additional certifications, maybe your service area type of housing counseling, that's going to vary by organization. But you can find a list of those organizations if you click that link that says, "Apply to HUD intermediary," we have a list on the HUD exchange of all of the intermediaries you can choose, see if there's one in your region.

Maybe one that specializes in the type of counseling you want to focus on and go from there. So next, just for those of you who are visual, I thought we'd include a flowchart here to kind of walk you through what the process is. So first you're going to use that housing counseling agency eligibility tool to see whether you're ready to apply. And then if you are and we're going to follow the local housing counseling agency pathway here. You can go to the next step, which is to select am I going to try to join an intermediary network and be part of that larger group of agencies who's overseen by another organization, or am I going to apply directly to HUD? If you decide to apply to HUD, you will complete the application process using that form 9900. You can take advantage of the various toolkits that we have on the HUD exchange, which I will mention in a couple of minutes, and then you will submit your application. And if it's not

approved, you'll have you may have an opportunity to correct deficiencies. And if it is then congratulations. You've done your job.

Briefly, I wanted to give a few tips for building your housing counseling program. So, the first one is to hire a certified housing counselor or have your existing staff pass the exam. So, the reason this is on here as a tip, even though it's also a requirement, is that this can take some time. So, you all have been through the hiring process and know that that that can sometimes take time to find somebody who has passed the exam. And if you're planning to have your staff study and pass the exam, you'll want to understand that sometimes it might take folks more than one attempt. So, if you're thinking about applying for approval, it's a good thing to start out with figuring out how you can have your staff be folks who have passed the exam. Another great option is to gain experience through participating in events with other HUD approved agencies. And you also can consider converting other program activities that you already do into housing counseling service experience.

So, an example from the organization where I worked is we, so we had our counseling operation going, but we also had another team that was working with folks with homeowners on trying to find resources to help them make energy efficient upgrades. And we realized that they were doing many of the elements of housing counseling already. So budgeting, working with people on their housing goals, all of that stuff. And maybe they just weren't doing an action plan. So, we said, "Hey, here's the requirements of the housing counseling program. You just added in this action plan step. You'd actually be doing housing counseling." And so, we didn't really add any services or hire any staff. We just kind of folded in an existing service into the housing counseling program. So, you can think about things like that, especially with regard to down payment assistance. And then just a few quick tips on the actual application process. Like I've mentioned, you're going to want to review the application and other resources beforehand.

It's a good idea to have a single point of contact to handle the application, not only because it makes communication with HUD easier, but also because you'll find you're going to be working with many teams at your organization to put this together from finance to programs to legal. So, it's a good idea to have a single person who is handling all of that. And then again, you'll want to speak with the HUD advisor and ensure that whoever your governing body is, has provided authorization so that you don't sort of do all this work and then and then get to that as a stopping point. When you're completing the application, please remember to ask questions if you're uncertain. Follow that advice about the work plan. Be sure to include the services that you plan to provide. You're going to want to also remember to provide an impact or an outcome for each service. So not only what will you do, but what do you expect the outcome to be?

You'll want to verify all of the self-certifications that are on the 9900 form and eliminate all conflicts of interest before you submit that application. So, as I mentioned, I'm just going to summarize a few of the key tools and resources that we have available that can support you in this process. So, we have our housing counseling agency eligibility tool, which as I mentioned is really the first step to help you understand whether your agency is ready to apply. So, it's on the HUD exchange and anybody with an account can use it. Provides an in-depth explanation of the criteria, and it will provide you with a report to follow up on next steps if in fact, you are not yet ready to apply. And then we have just these, this is just a sampling of the resources that

available. But we have that learning pathway that Shawna mentioned earlier, which is called “Become a HUD approved housing counseling agency.” And that's a collection of resources that guides you through in order how you can go about learning more about this process.

We have the 9900-form linked there, the agency eligibility tool. And we also have the housing counseling agency locator tool, in case you are looking for other agencies in your area, looking to find out what services are already available and where you can fill gaps or that sort of thing. In addition, on the slides that that I was referencing earlier with the eligibility criteria, you have a lot of links in there, including a tool kit that will help you build your agency work plan in case that's of interest. So now I think we're going to turn to questions and answers. And we have one more mentimeter question, which I'm going to pull up really quickly to make sure we have enough time for the Q&A.

And that question is, “Do you think you might apply for HUD agency approval?” And we have a few timeframes listed here. So, we have “Next month, the next six months or unsure.” And I'm just going to leave that up for everybody. It's at the same link with the same code and maybe we can turn to questions. Shawna, I see you there on camera and I know you've been behind the scenes finding out what people are asking, getting them some answers. So, what have you been seeing?

Shawna LaRue Moraille: Yeah. Thanks, Clair, and I appreciate the overview. So, lots of folks keeping all of us on our toes. I think there's just a couple that I would like to highlight. And I know that we've all been busy trying to answer these, but there was a couple of questions about the benefits of working with a HUD intermediary and I know Karen was working on a response. So, I wondered if you wanted to start and then see if Javon and Joel would like to add to that response.

Karen Hoskins: Sure. I did see that question. And it's a good one. It's a decision that has to be made agency by agency. There are some benefits, certainly, of affiliation with an intermediary, just a few that come to mind for me. It can lessen the reporting burden on a quarterly and even an annual basis for affiliates of an intermediary. Also, when the funding becomes available, the intermediary submits the application to HUD on behalf of any affiliate agencies that it might be associated with. And I will tell you, getting the application together. It's quite an effort.

No offense to HUD, but it can be quite an effort to package that application together. So, it lessens the burden on those affiliate agencies, takes that burden off of them, in large part not having the to do that. But finally, I just also want to say the benefits, the comprehensive list of benefits can differ from intermediary to intermediary. So, if you're considering affiliating with an intermediary under the HUD housing counseling program, you'll want to check with them to see what other benefits there may be for affiliation with them.

Shawna LaRue Moraille: Okay, great. Thank you so much Karen. Anything to add to that Javon and Joel?

Javon Bly: For me, that was spot on Shawna. There's nothing to add to that. That was spot on.

Joel Ibanez: No. That was right on.

Shawna LaRue Moraille: Okay, great. Then I'll just ask, I have a couple other ones that I'm seeing here that seem like common questions, but I'm going to ask Joel and Javon. What do you see that you would like to answer quickly?

Javon Bly: The one I had Shawna, this is Javon, was the chicken before the egg type of thing. I don't have experience. I'm new or I have an experienced counselor, but my agency doesn't have a year yet. What do I do type of thing? Those things are time dependent and what you can do is while you're waiting on your time, if you do have the counselor, you can start on your work plan in the meantime. And you can reach out to us in the meantime, and we have application advisors that will help you kind of sort out your vision and get you where you want to go. All those excellent tools that you just talked about between yourself, Clair, and Karen, I mean, and then there's us on the back end of that as well to help them with anything that they may need to address in the work plan or the application.

Shawna LaRue Moraille: Okay, great. That was a good one. Joel, what are you seeing in the questions box?

Joel Ibanez: I am seeing a lot of just general questions on, "Well, how long does it take to be able to process the application in general?" And when it comes down to it, it's we usually encourage people to work with an application advisor in advance, and that is on our website, on the HUD exchange. But we do have, we encourage you to work with an application advisor, is what we call them, to be able to structure the application package together to make sure that all of the necessary information and data is all put together before submitting it to a reviewer. And then once the reviewer gets a hold of the package itself, it usually takes about 30 to 45 days to be able to process those.

Shawna LaRue Moraille: Okay, great. Thanks for hitting two of those. Two of the common questions, Joel.

Joel Ibanez: Little bit. Little bit.

Shawna LaRue Moraille: Very helpful. Okay. I think there was a couple of questions here if I remember correctly. One is from a housing authority. Another one, it sounds almost like a tax credit development. But basically, like if I have like a rental project or rental portfolio, am I good to basically apply to become HUD approved? And I started by saying that we need to think about this as a program not necessarily associated with a project, but housing authorities that have housing choice voucher program and other needs are one of the eligible entities that can apply to become HUD approved. And we would love to have you in the program. Anything to add to that, Joel, or Javon?

Joel Ibanez: Yeah. That sounds like if you are working with a particular, if you are operating rental support programs and you would want to go ahead and incorporate the housing counseling program in that, the only thing that we do require is that you have an operating counseling program for at least 12 months prior to applying. So, you'd probably want to try and work on

getting some of the financial management counseling. Some of the budgeting counseling. That type of work with the people in your program that are already there. That might be able to prep you for while you're working on prepping the application package itself.

Javon Bly: Yeah, I agree. And also, Shawna, when you're dealing with rental is kind of tricky. So, you want to make sure that you build out that work plan based on all the experiences that you're doing because sometimes those rental type of files can get thin, so to speak. So, you want to make sure that you're that you lay the plan out for the rental program that is going to encompass the reporting requirements and experience that HUD was looking for.

Shawna LaRue Moraille: Okay, great. Thanks for that. I am not seeing anything else that I think is like a common question. Unless Javon or Joel has something else that they would like to touch on. You folks have kept us really busy with all the questions, so we really appreciate that. Okay, great. All right. Well, I'm going to turn it back to Javon to say some parting words to you all. And I guess on behalf of the ICF team, thanks for joining us for this webinar. And more materials will be dropped, such as the transcript and the recording, as I mentioned. So, Javon close out today.

Javon Bly: Thanks, Shawna. And on behalf of ICF and the Office of Housing Counseling Team, we really appreciate you coming out and taking the time to stay with us the whole length of the presentation. Clair, Shawna, and Karen gave us some very great tools that we can use, to that you can use as well to get HUD approved and to look into being HUD approved. And so, what we would like you to do is just explore those tools a little bit more on your own. And if you have any questions, you can always find any information you need. At the HUD Exchange Housing Counseling page, it has everything there.

The new applications page is listed there, and housing counseling is hud.gov mailbox. You can send us an inquiry there and just put in the subject line, new application inquiry. And so, with all of the things that you've heard today, we want to encourage you to really apply, take the information, put a package together and apply and we'll take a look at it and let you know where you stand. If need be and get some things back out to you. But we really want you to step up and apply this year and don't let anything stop you from applying. We'll work with you to see where you're at and get you to a place where we can hopefully get you approved.

And with that, that's all I have, Shawna. Thank you, everyone, for attending. Have a great day.

(END)