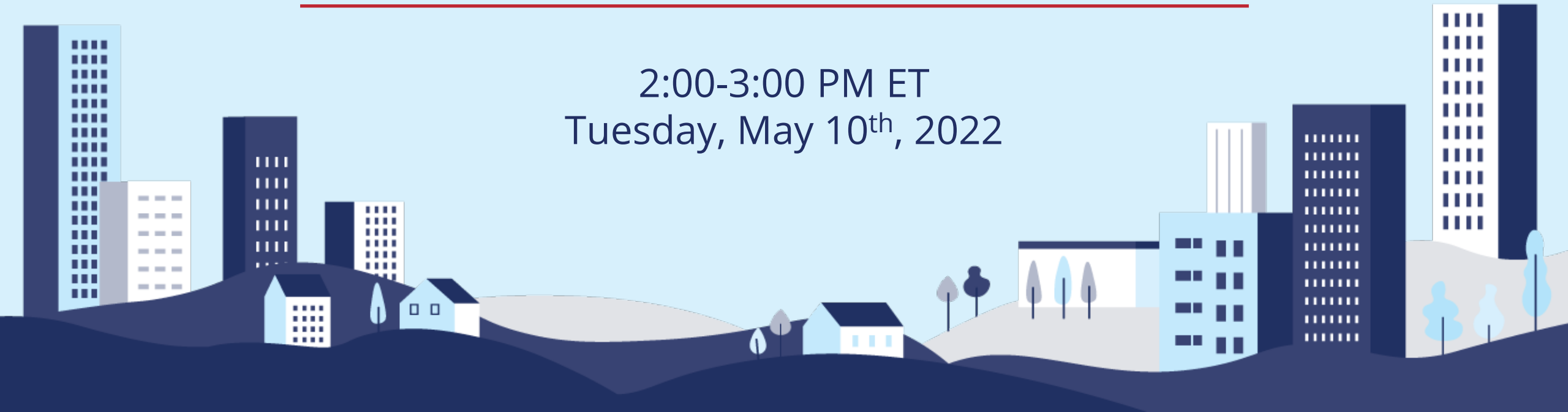


2022 OHC, CPD, and FPM Virtual Conference:
Serving Communities Through Housing Counseling

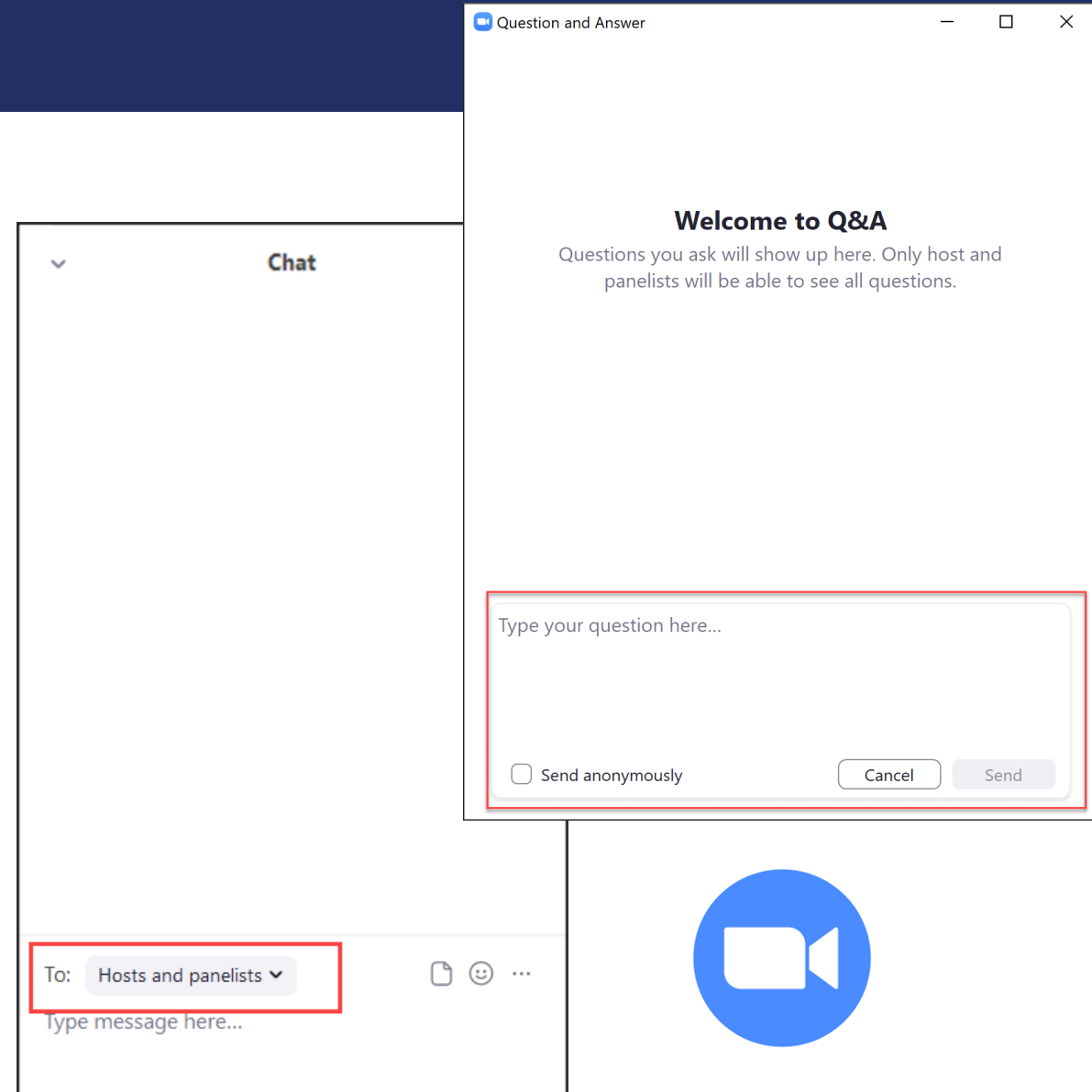
What CPD Grantees Need to Know about Housing Counseling

2:00-3:00 PM ET
Tuesday, May 10th, 2022



Questions?

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

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

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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

Certificate of Attendance



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

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

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

Close Record

Print Certificate

— Activities

Class Sessions

Speakers



- Stephanie Williams, Deputy Director, HUD's Office of Housing Counseling (OHC)
- Karen Hoskins, Lead Housing Counseling Consultant, ICF
- Shawna LaRue Moraille, Director, ICF

Agenda



- Overview of Housing Counseling Program
- Housing Counseling Basics
- Benefits of Housing Counseling to CPD Clients
- Q & A
- Resources

Overview of the Housing Counseling Program



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.



- Across the U.S, Northern Marianas, Guam, United States Virgin Islands, and Puerto Rico there are approximately 1,660 housing counseling agencies.
- Agencies undergo a comprehensive review process to become and maintain HUD-Approval.
- HUD provides grant funding to qualified applicants to support the delivery of housing counseling services.

HUD Approval



- **Eligibility.** Must be either: 1) a private or public nonprofit organization or 2) a state or local government. For-profit entities are not eligible.
- **Certification.** As of August 1, 2021, agencies applying for approval to HUD's Comprehensive Housing Counseling Program must have a housing counselor that has passed the [HUD Housing Counselor Certification Exam](#) prior to application submission.
- **Experience.** The applicant must have successfully administered a housing counseling program for at least one year.
- **Community Base.** The applicant must have functioned for at least one year in the geographical area that the applicant proposes to serve.
- **Counseling Resources.** The applicant must have sufficient resources to implement its proposed counseling plan no later than the date of HUD approval.
- **RESOURCE:** [How to Become HUD Approved Learning Pathway](#) & [Housing Counseling Agency Eligibility Tool](#)

HUD Comprehensive Housing Counseling Grant



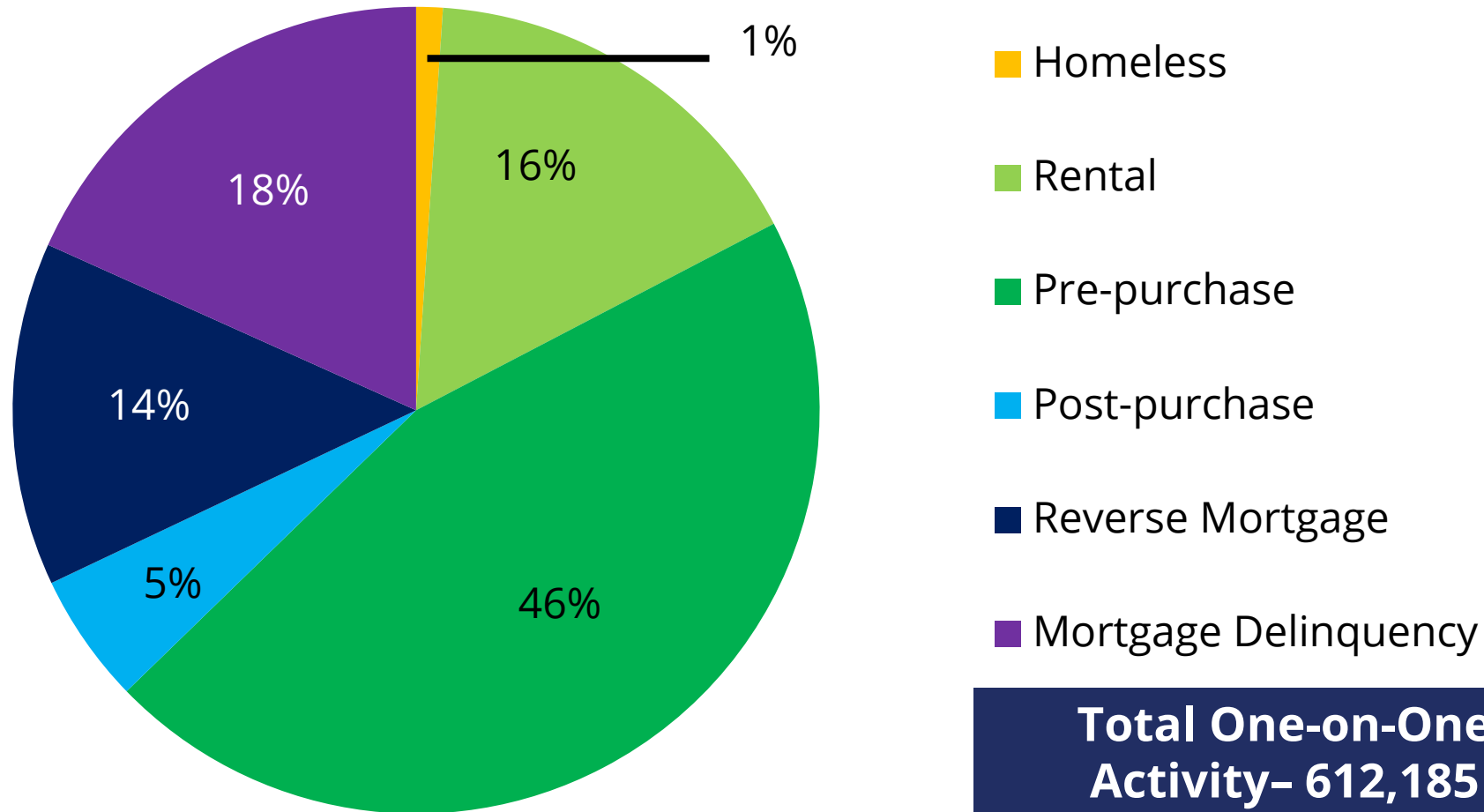
- FY2020: \$52.5 Million
- FY2021: \$57.5 Million
- Watch [Grants.gov](https://www.grants.gov) for more information

Housing Counseling Agency Programs and Services

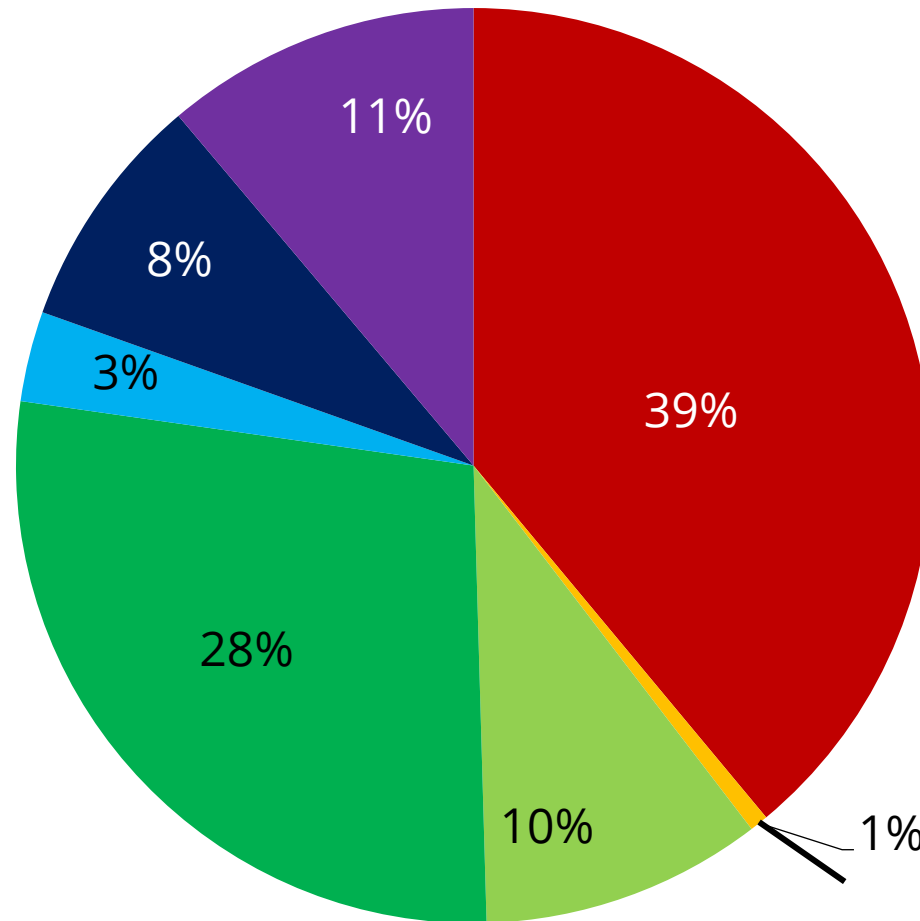


- **Homeless** – access to programs and services
- **Rental** – including eviction prevention
- **Pre-purchase** – prior to home purchase
- **Post-purchase** – non-delinquency, financial support, home maintenance
- **Reverse Mortgage** – senior homeowners ages 62 and over
- **Mortgage Delinquency** -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

HUD National Housing Counseling Activity FY21 (One-on-One Clients Only)



HUD National Housing Counseling Activity FY21



- Group Education
- Homeless
- Rental
- Pre-purchase
- Post-purchase
- Reverse Mortgage
- Mortgage Delinquency

**Total Counseling Activity
– 1,002,860 households**

Housing Counseling Basics



The Housing Counseling Process



- Housing Counselors have been certified by HUD to assist consumers in achieving their housing goals by evaluating their financial circumstances, reviewing their available options, and developing a client action plan.
- HUD's service delivery standards require agencies provide comprehensive housing counseling which includes each of the following elements ([24 CFR Part 5.100](#)):



Intake



**Client
Budget**



**Financial
and Housing
Affordability
Analysis**



**Client
Action
Plan**



**Follow-
up with
Client**

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

As of 8/1/21-HUD Housing Counselors must be Certified



- 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.

What is a HUD Certified Housing Counselor?



- All individuals who provide Housing Counseling required under or in connection with a HUD program must be HUD certified housing counselors.

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

6 Certification Exam Topics



1. Financial Management
2. Housing Affordability
3. Fair Housing
4. Homeownership
5. Avoiding Foreclosure
6. Tenancy

Potentially Impacted HUD Programs



- As covered under [24 CFR Part 5.111](#), these programs are impacted and will be covered in individual sessions at this conference:
 - Grant Program (CDBG) - including Disaster Recovery (CDBG-DR) and CDBG-CV
 - HOME Investment Partnerships Act (HOME), HOME-ARP
 - Housing Trust Fund (HTF)
 - Housing Opportunities for Persons With AIDS (HOPWA) and HOPWA-CV
 - Emergency Solutions Grant (ESG) and ESG-CV
 - Continuum of Care (CoC) Program

Where Housing Counseling Can Intersect with CPD Programs



Benefits of Housing Counseling to CPD Clients



Client Benefits



- Explains housing options and affordability based upon a client's financial circumstances
- Increases knowledge and skills to make better financial choices
- Provides access to housing information, financing and support resources
- Creates better understanding of rights and responsibilities in financial transactions

Client Benefits (continued)



- Protects against discrimination and scams
- Reduces foreclosures and delinquencies
- Reduces rental evictions
- Supports generational wealth building

CPD Grantee Benefits



- HCAs are grounded in their communities and hire counselors who resemble and can relate to the clients they serve.
- Offer culturally sensitive, linguistically appropriate services as needed.
- Partner and leverage relationships with other community organizations (e.g., faith-based and community leaders)
- Many provide wrap-around services such as food/shelter/etc.)

Q&A



Resources



Resources



- [HUD Programs Covered by the Housing Counselor Certification Requirements Final Rule - HUD Exchange](#)
 - [Flow Chart: CPD and PIH Programs Covered by the Certification Final Rule \(hudexchange.info\)](#)
- [Find a Housing Counselor - HUD Exchange](#)

HOUSING COUNSELING SERVICES

The nationwide network of HUD participating housing counseling agencies have been helping customers across America for more than 50 years by providing answers needed to make informed housing decision.
Use the search below to find a HUD participating housing counseling agency near you.

Search by zip code or state to find a HUD participating housing counseling agency near you:

Zip Code Distance OR State

Select the type of service you are seeking (optional):

Use the criteria below to narrow your search results (optional):

Agency Name Counseling Method Preferred Language

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Web App Link:

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- **Event Webpage:**
<https://www.hudexchange.info/trainings/serving-communities-through-housing-counseling-virtual-conference/>
 - [CPD Housing Counseling Resources](#)
- **Find us at:**
www.hudexchange.info/counseling
- **Email us at:**
Housing.counseling@hud.gov

Upcoming Sessions



Time	Session Title
3:30- 4:30 PM EDT	Building Capacity Within Community Development and Disaster Programs

2022 OHC, CPD, and FPM Virtual Conference:
Serving Communities Through Housing Counseling

Thank you for Attending!

