

Serving Communities Through Housing Counseling

What CPD Grantees Need to Know about Housing Counseling

Karen Hoskins: Welcome everyone to this conference session title, "What CPD Grantees Need to Know about Housing Counseling?" My name is Karen Hoskins. And I'm a consultant and technical assistance provider with the ICF team. My background includes over 25 years of experience working with housing counseling agencies across the country and supporting the programs and services they offer.

So I'm delighted to have this opportunity to talk about the great work these organizations do every day. In this session, our speakers will provide an overview of the HUD housing counseling program, including the services housing counseling agencies offer. We will also cover housing counseling basics, what housing counseling is and what it is not, what implications there are for CPD programs, and discuss the many benefits of housing counseling for CPD clients for CPD clients, as well as opportunities for partnership between CPD grantees and housing counseling agencies. So there's a lot to cover.

So let's get started. So at the bottom of your screen, you'll see that there is a chat box as well as a Q&A box. The chat box is specifically for technical assistance. During this presentation, if you have any technical issues. Put your question there or your issue there, and someone will be available to help you with those questions.

There's also a Q&A box, and that's the box I want to direct your attention to. That's where you would post your content-related questions. Anything our speakers may have said that prompts a question for you, that is where you would post your questions in the Q&A box. This PowerPoint has already been loaded to the HUD Exchange. It's available now. We will also have all of the session materials available on the exchange, as well as a recording of this session that will be available within seven to 14 days from this webinar.

You'll be able to access those materials as well. If you'd like a certificate of attendance for this session, your attendance will be marked following the conclusion of this session. And you can access that certificate of attendance through the HUD Exchange, going to your learning transcript. Select the course name and click Print your certificate, if you'd like to print it out. Just a note, not all exchange -- not all HUD exchange training offer certificates, but certificates are available for these sessions with the conference.

So our speakers today, Stephanie Williams is here. Stephanie Williams is the deputy director of HUD's office of Housing Counseling. Stephanie has a vast knowledge of the HUD housing counseling program, and she's here to share. Joining me also from ICF is Shawna LaRue Moraille, who's a director there. Shawna has extensive understanding of CPD programs including housing counseling from her own professional experience. So Shawna is here to present as well.

This is our agenda. Stephanie will be providing an overview of the housing counseling program. Shawna will be talking about housing counseling basics, and then I'll come back and talk about the benefits of housing counseling to CPD clients, as well as to CPD grantees. We do plan to allow some time for Q&A. So be sure to put your questions again in that Q&A box. And before we conclude today, we have a wealth of resources that we'd also like to share with you. So with that said, I'm going to turn it over to Stephanie to get us started. Stephanie.

Stephanie Williams: Yes. Hi, thank you, Karen. Appreciate it. Good afternoon, everyone. I'm going to give the overview of the housing counseling program. This is one of my favorite things to do because it really grounds and orients the session. So you have some basics for to which you can refer and have a better understanding of what the program is.

I think a lot of people have some general familiarity with housing counseling. They've heard of it. They've heard bits and pieces of it, but during this session, we're going to give you an opportunity to get a little bit of a better understanding about what housing counseling is and isn't, and some of the nuts and bolts about the program, including the approval process and participation in the program, as well as a little bit of a glimpse at data, which always frames for people -- what a program is doing.

A lot of times you don't know about the successes, unless you can see the numbers and get that perspective as well. So we can go to the next slide, please. So first as I said, we're going to talk about what housing counseling is. You see on the top line, it says that the housing counseling program provides counseling education and information to consumers seeking to finance, maintain rent, or own a home.

So that's the target audience of folks and what their housing needs and challenges are, and why they may seek housing counseling. And as you get calls or you're looking from to serve people who are contacting you, these are some of the types of people who might benefit from housing counseling services. On the first bullet of the screen, we put this here so that you can see the expanse of the housing counseling program and where agencies are located.

So very obviously, they're in the United States -- across the United States throughout the country. But we also have presence in the Northern Marianas, in Guam, in the U.S Virgin Islands, and in Puerto Rico. And there are approximately 1660 housing counseling agencies. That number sometimes varies depending on the number of new applicants that come into the program. And sometimes applicants as in any program participants may leave for various reasons, whether it's staffing or change in direction.

Fortunately, we don't have that many exits. We always celebrate when we get more organizations joining the housing counseling program. This next bullet talks about that, the comprehensive review process. And we put this here so that you can have an appreciation for what it takes for an agency to become part of a housing counseling program. There's a very rigorous approval process looking at the financials, the experience, the staff, whether or not the counselors are certified.

These are some of the terms that you'll hear more about during the course of the presentation. But it's quite an extensive process to get an agency approved to participate in the program. And that's by design because obviously, the agencies are working with people who have housing needs and challenges. They're providing a lot of their personal information and a lot of their hopes and dreams.

And sometimes problem situations are dependent on working with counseling agency that is competent, qualified, and has what it takes to adhere to the rules and regulations, and compliance requirements of our program. This last bullet just talks about the grant funding that's available to the program.

So in addition to providing counseling and approving agencies to participate in the program and monitoring them, one of the very big key areas of the housing counseling program is providing grant funds to housing counseling agencies. Our funding represents a significant portion of the agency's budgets, but not all of it. One of the requirements when you participate in the housing counseling program is that you have to show that you have access to other sorts of funding, other financing that you can leverage in addition to the HUD grant dollars.

But providing funding to the housing counseling agencies is something that as I said, is a big part of our program. You need money to make a program work. And so that's a big part of what we do. Next slide, please. So HUD Approval. I talked about this just a second ago, so that you have an idea of what's involved in applying to the program. And so the first bullet is eligibility.

An organization that becomes a part of the housing counseling program has to be a public nonprofit organization or a state or local government. Profit entities are not eligible. And then there's certification. And I want to spend just a few minutes on this particular bullet, because this really is a very, very big deal for the office of housing counseling. As of August 1st, every agency that participates in the housing counseling program by congressional requirement required that every counselor has certification examination.

And this exam, I saw a couple of comments in the chat already was a very challenging exam. It was a very demanding exam. There are some people who haven't taken an exam in many, many years, and the exam tested on six topic areas, which I think are included later in the slide. And some of the counselors currently provided counseling services in those areas, others didn't. But that mattered not. Everyone had to have at least a baseline understanding and proficiency in these six areas.

And the reason for that is it elevated the profession of this certification. It elevated the standards in the profession. And it let us know that every housing counselor at least had this this basic knowledge in which to help the consumers who come to them, clients who come to them. So even if a particular agency or counselor didn't provide counseling in one area, they at least had a good frame of reference so that they could refer that client to another agency or to another resource.

So for any of you who may have participated in the housing counseling annual conference last year, we spent a lot of time as a program office, really celebrating the achievements and the accomplishments of the housing counselors, who studied really hard and passed that exam. So you may hear more about certification throughout this process, but housing counseling agencies are HUD-approved to participate in the program. And housing counselors are certified working for those HUD participating agencies. So that's some of the terminology.

Experience. That's another of the criteria that a nonprofit that's interested in applying to the program has to meet. They had to have successfully administered a housing counseling program for at least one year, so that we know what their capabilities are when they join the program. In terms of community base, they need to have, have functioned in the area for at least, for at least a year or two, and have established a presence there, and also have relationships with other types of organizations besides housing counseling agencies that can support a client as a whole in case referrals are needed.

Counseling resources. This sort of goes in tandem with community base in the target audience or the geographical area that a housing counseling agency serves. They should have ties and connections to other organizations within the area. On this bottom link, this is a really good this is a really good place for you when you get a chance to click on both of these links. The first one is How to Become a HUD-Approved Learning Pathway. How to become a HUD-Approved housing counseling agency, it's a learning pathway, and this other tool is a is the eligibility tool. And effectively what they are there.

There are two resources that let an organization that is considering becoming a part of the housing counseling program, sort of independently go into each of these links. The first one is to find out what's involved in becoming a housing counseling agency. A lot of this information is already on the HUD Exchange and in the housing counseling handbook. But this is an independent way to identify whether the agency is ready to submit its application. A self-study or tutorial, if you will, that lets an agency self-gauge.

So it's worth looking at, and it lets you see what all of the approval criteria are besides these few that we highlighted on the screen. Next slide, please. Again, I mentioned what our housing counseling grant monies are for. It's to support the housing counseling program that each agency has. In fiscal year 20, we were able to award \$52.5 million and in fiscal year 2021, \$57.5 million. We're still in the process of finalizing grant executions. They're pretty much all done, but there are a few that we're still finalizing.

This is always the NOFO, the Annual Notice of Funding Opportunity. It's usually a time where the housing counseling staff is a buzz trying new score applications and process applications. And then when the time comes, pay out those grant monies. So any agency that participate that is approved to participate in the housing counseling program is eligible to apply for housing counseling grant funds. Next slide please.

So this this next slide, we sort of broke down the information into a little bit more user friendly speak. We don't have the housing counseling handbook and regulatory sometimes dense explanations to describe the various housing counseling programs and services. But these are just little bite size snippets. So that can really see very, very quickly and clearly as a snapshot, what some of these programs and services are, the housing counseling services that housing counseling agencies provide. And this information is going to help you when you just take a look at the next few data slides in a moment.

So the first one that we have is homeless. And these are services that agencies provide enabling persons who are experiencing homeless to access programs and services. Rental, as you might

logically think, it's to help folks who are looking to obtain rental housing, but also in case they are running into problems like eviction prevention. And as we all well know with the pandemic in particular, rental counseling became one of those areas much more in demand that it had been in past years. And a lot of our working with housing counseling agencies to provide rental counseling to clients was also in partnership with some of our other agencies with whom we work, but also internally within HUD.

The next is pre-purchase. This is housing counseling that makes everyone happy. This is trying to achieve your first home, the American dream for individuals or families. And we love success stories with pre-purchase counseling results so long as the people who are trying to buy these homes are well prepared and can afford them. So a big part of this counseling is not only to get someone in their dream home or their starter home, but to make sure that they can stay in there securely, happily, and affordably.

Post-purchase. This involves non-delinquency, financial support, and home maintenance. Reverse mortgage, which you may also hear called HECM, Home Equity Conversion Mortgage. These are for senior homeowners who are age 62 and over, and then mortgage delinquency. And again, this is something that we saw years ago when we were really in the heart of the housing crisis, but also now too. And this is a way for housing counselors to assist people in preventing the foreclosure of their homes and loss mitigation. Next slide, please.

So this again, I mentioned that this is some of the data for fiscal year '21. We call up the fiscal year '21 data because you get to see the full year. We're still collecting data for fiscal year '22. So here's the fiscal year '21 data for one-on-one client. And one thing I'd like to say is sort of I guess, just a little bit of a parenthetical that came up from the last slide. These one-on-one clients represent the gamut of people in terms of, in terms of age, in terms of race. And as you can see here for all kinds of reasons, whether they are homeless individuals who are looking to rent or avoid eviction or purchase a home.

So when you look at the pie chart here with this one-on-one counseling, and you're going to hear a little bit more about what a one-on-one counseling in session entails for a client when Shawna speaks after me. But the bulk of what you see is pre-purchase at 46 percent. Then when you look around the chart, around the pie, and the color coating, you can see the corresponding activities, homeless counseling is one of those areas that has the least amount of activity. But it's something that we know is, is a need.

So I think agencies throughout the industry, as well as us within OHC. You're trying to find ways to make sure that there is enough assistance and resources available for agencies to help those who fall within that category. And at the end of fiscal year '21, the number of one-on-one counseling clients that you see in that box at the end is a little over 612 households. Next slide please.

And the next slide, This is National Housing Counseling Activity. And how this slide differs from the previous slide is that it includes group education. So group education is a classroom setting is a workshop. It's not the one-on-one individual customized personalized counseling that represents the other part of the chart. Aside from this 39 percent group education. And example

of that would be a pre-purchase home buyer education session, which would look like an eight-hour session -- six to eight-hour session that an agency would give covering soup to nuts what's involved in purchasing a house.

And so some of the participants in that type of program would be different lenders describing what financing options there are. Someone who talks about the importance of an inspection. An appraiser, of course, someone who will talk about going over a budget and a number of different things that are involved in purchasing a home.

So all told group education and one-on-one counseling in fiscal year '21, there were over 1 million households that were served. That's something that we are we are very, very pleased with and proud of particularly during the pandemic year. And we always like to see numbers go up and for counselors and agencies to serve as many people as they can through group education and one-on-one counseling. So that sets the context for you. And Shawna is going to take the button and continue to go over Housing Counseling Basics. Thanks for your attention.

Shawna LaRue Moraille: Thank you so much, Stephanie. That was a really helpful overview of the HUDs housing counseling program. And I'm particularly happy that you spent so much time on certification, and those of you that are on the call that are HUD certified housing counselors. Congratulations. the test is so expansive and there's some of the things that our CPD colleagues that are on this call are really going to appreciate just knowing more about the vast knowledge that you folks have about the program.

So I'm going to spend a little bit of time explaining the housing counseling program itself, but my job is to make sure that those of you, that our CPD grantees come away with a basic understanding as to what these housing counselors do and how they can best assist your clients. Your clients, your beneficiaries. We had a robust nomenclature discussion on the last session.

So there's many different types of ways to express the folks that you are serving every single day. So housing counselors are there to assist consumers achieve their housing goals, and to make sure that depending upon their financial system circumstances, that they address those, those financial goals and circumstances. And part of what they're doing is reviewing their affordable housing options or their housing options, creating a client action plan is all a part of that.

And so I want us to draw your attention to this definition that is incredibly important for all of the programmatic sessions we're going to do today, which is the one coming after this, on the community development block grant program. But also tomorrow, when I join you again to discuss the HOME program and Heather Dishaw comes back to discuss homeless housing counseling is that HUD's standard service delivery includes all five of these elements to be called housing counseling. And so we provided you with the Federal Register link so that you could go and read the requirements yourself, but it's at 24 CFR Part 100. And so some of these may look familiar to you as a CPD grantee.

We all do intake, right? But not all of us do a client budget that looks at what the client needs to be able to afford how to be financial sustainable, depending upon their housing situation, et

cetera. Housing counselors also provide a robust financial and affordability analysis with that client trying to figure out what they can actually afford. And then they develop a client action plan with the strategies that the client will take on the steps that the counselor will take on as well. And then following that there is a follow-up.

There's a robust follow-up requirement to follow up with that client, make sure they're reporting on outcomes that are delivered from the housing counseling services. So I want us to make sure that we memorize this slide. I put it in Whova because somebody gratefully asked about the housing counseling process. We need to really understand this in order to build our knowledge throughout the conference about what is housing counseling.

So this is housing counseling. And then it's important to know what is not housing counseling, as Stephanie mentioned before, because some of you as CPD grantees are doing some of this work, and you're going to ask us, well, do they have to be certified counselors. Only if you're delivering individualized services using all five elements on the prior slide is when a certified housing counselor needs to be engaged. Okay.

So we provide services that provide housing information, or you're just doing referrals or trying to find folks housing placement. All the great work that some of you are doing already every single day that some of us pay for when I worked for Bergen County who paid it out of our admin to do that in our office. Other routine administrative actions, such as program eligibility, income, eligibility, determinations, intake, and then generally, case management. Okay. So there are case management as a part of many of the CPD programs, including HOPA and the homeless programs.

And so I'm going to move on to the third bullet here. And this is really helpful to understand that if it's case management providing services that are just incidental to larger case management, what some people call holistic case management it is not housing counseling. Okay. And so it's just part of that case management service. Okay.

Fair housing advice, fair housing education workshops, some of which have been funded. We funded the fair housing council of Northern New Jersey when I worked in Bergen County. I mean, doing fair housing education, group setting is not considered housing counseling. Okay. And helping with complaint process for housing advice, all of that. And then just to underscore, even though Stephanie covered group education is a part of the housing counseling program for CPD agencies, it's really important that you understand that you might be funding it with CPD program such as CDBG group education all day long.

You don't have to do it with certified housing counselors. So group education, including -- if it's not including individualized services for a client for a customer for a beneficiary depending upon nomenclature, it has to be individualized if it's housing counseling. If it's just group or online does is not housing counseling. Okay. It might accompany one-on-one housing counseling, but not on its own. Okay.

So hopefully that helps. I know that some of you coming back for the CDBG session may revisit this again, but just want to make sure that it's helpful to know what is not housing counseling.

Okay. So Stephanie mentioned certification. I just think that it'd be helpful just to touch on one or two slides here as you're building your knowledge is that as Stephanie said, we're really talking about two sides of a coin here. Okay.

So you have to have a certified housing counselor that's passed that exam as Stephanie talked about, and they must work for a how approved housing counseling agency. That is when it wraps it all into those individuals who have passed that exam and work for the HUD-Approved housing counseling, they're the ones then that can do all the work that is required with these individualized services. They're a certified housing counselor. I know Stephanie mentioned there are almost 1700 housing counseling, HUD-Approved housing counseling agencies out there. One thing to touch on is that some people think that they need to be nonprofits.

Hopefully you're remembered from Stephanie's presentation. Some of you are nonprofits, but then we have HUD cities, counties, states, there's some state housing finance agencies that are participating in housing counseling program. So just wanted to kind of underscore that. So I think that hits that a little bit more and we're talking August 1st, 2021 forward as Stephanie talked about. So this date, it's now been almost a year later and there are thousands of certified housing counselors out there. So we also thought it'd be helpful as some of you in CPD programs to know like who actually needs to be certified.

And again, I said it had to be the one who's doing those individualized services. And so agency managers, executive directors that don't meet one-on-one with clients. It might be somebody that is delivering a group education class or something like that. So they do not have a role in which they're providing the individualized services. So they don't need to be certified. Some managers choose to be certified because they would like to make sure they understand how to experience the test and help their counselors pass. But helpful to know that these folks do not need to be certified. Okay.

And then just to piggyback too on what Stephanie said earlier, and this is what has impressed me the most about getting to know in a really deep way, all the housing counselors out there across the country is that they had to pass an exam that was on six topics. Some of which they may not have been as familiar before. So financial management is one, housing affordability, fair housing, home ownership, and avoiding foreclosure, and then tenancy, which is really rental housing counseling.

So I'll take each one of these. So financial management, how to make sure that that client has a budget that gets put into the client action plan is one of the most important things that a housing counselor does. Housing affordability. Understanding what a front-end ratio is for housing and what a back end ratio is for housing credit and other things. So they are taught that they study for that part of the exam and they go through scenarios.

Fair housing. Not every housing counselor may feel like they're an expert in the Fair Housing Act. But as part of the exam and those that have passed, the Fair Housing Act is really an important piece. It's part of the service delivery of any housing counselor. So there are questions around fair housing as well. Homeownership and the HOME buying process can be very

complex. There are different types of mortgage products. So these counselors are again, they prepare and pass exam, making sure that they understand the full gamut of homeownership.

And also what happens if there needs to be some type of forbearance or loss mitigation, all the things in number five about avoiding foreclosure. Okay. Making sure that you're paying your bills on time and things like that. And then finally, rental housing counseling. So as you saw in Stephanie's slides, homeless and rental housing counseling has been a smaller proportion of the housing counseling delivery systems out there, but it is growing. I've seen it grow over the last several years that I've been working with housing counseling agencies. So rental housing counseling is important. And that these counselors are trained to help avoid eviction and understand rental assistance and other options that are available to tenants, state and local landlord laws, tenant -- landlord laws, et cetera.

So these folks are trained and are passing exams on all these important topics that will be able to best serve your clients and your program if you choose to partner with them, or if you choose to become how approved and have counselors that need to pass the exam. So this is also very helpful to know that in addition to that definition of housing counseling underneath 24 CFR Part 5.100. You also need to understand, and this came up on our last session, is that with the HUD programs out there that are potentially impacted is to understand that there is this overlay that happens in 24 CFR Part 5.111.

And in that part of the regulations Part 5 regulations is that these are the programs that are impacted and are covered and when you have to have a certified housing counselor, as we've been talking about. So all the programs are listed here are the programs that we decided to be a part of this particular conference. So depending upon the program, there may or may not be impacted. So for example, in CDBG, which you're going to go into next, are we funding housing counseling? Are we making it a requirement that housing counseling is required for a homeownership program?

The grantee decides, or their subrecipient decides depending upon the grantee. But for the HOME program, it's one of those that is required for homeownership. It's part of the regulation for the HOME program. So that's just two quick examples, but hopefully you're staying with us for the next hour and a half. And then also tomorrow we unpack these a little bit further. And then finally, before I turn it over to Karen, our team built this graphic that we thought was really important to help underscore when clients may need housing counseling and may seek out those services.

So starting over here on the lower left, in terms of homeless, they might be looking for shelter. They might be trying to secure maybe transitional or other supportive housing, rental housing, which we see in a number of different programs, we might be looking for housing counseling to prevent eviction or to seek out rental assistance. As we talked about before, I think most of us know housing counselors for that pre-purchase.

They assist clients every single day to ready them to buy a home and identify what mortgage options are out there, from FHA to a Fannie product or a Freddie product, any of those that might be available to them. And then finally post purchase, which is something where some of the

programs such as I know, the DR program might have like a buyout program. And others were post-purchase. It's important to seek out housing counseling, but also those underneath the CDBG-CV program, where you're trying to stave off some type of foreclosure through some short-term mortgage assistance is eligible.

So all those things, depending upon the program, there are many different options for any of these programs to possibly engage your clients and, or make it so you engage a housing counselor to best serve them. So we just thought that this was really ways in which you could see housing counselors helping address your client needs. So at this point, I am so pleased to turn it back to Karen, to talk about this particular section given her experience in housing counseling programs over a little bit of time. Karen.

Karen Hoskins: Sure. Thank you so much, Shawna. And thank you, Stephanie, for that overview that all great information. Thank you both for sharing. So now that you understand more about the housing counseling program, let's talk about some of the many benefits associated with the services these agencies provide. So a primary goal of housing counseling is to help clients understand their various housing options. And that's whether it be rental or homeownership. And based upon an assessment of their individual financial circumstances, determine what they can afford in terms of a monthly payment.

That process typically includes a credit review and developing a monthly budget that includes their other expenses as well. Counseling also supports building the client's knowledge and skills. So they make better financial choices, and not ones they might have to regret for years to come. Many of us, I'm sure, know of family and friends who at some point may have made poor financial choices that derail them financially. And in some of those cases, it takes years to recover. And in some cases, people never recover from a bad financial choice.

So counseling can help mitigate some of that in a person's financial future. Housing counseling and housing counseling agencies serve as one stop locations for access to housing, information, financing options, and other support resources. For example, rental assistance or home ownership down payment assistance. If the individual is listen looking to purchase a home, and help also in determining whether or not a client qualifies for those programs. Housing counseling also helps clients understand their rights and responsibilities and financial transactions.

Often people sign documents in a financial transaction without understanding the implications. Even in a simple purchase say of a car, for example, someone's in need of a car who doesn't have say stellar credit. If they didn't understand the long-term implications, they might easily accept financing that might be considered predator.

Additional client benefits. Knowledge acquired through counseling protects clients against discrimination and scams. Certainly, no seniors are often victims of scams. But seniors and other consumers, regardless of age are taken advantage of every day. And in large part is because they haven't been educated about the warning signs of scams and warning signs related to discrimination. In addition, multiple studies support that pre-purchase housing counseling reduces rates of foreclosures and delinquencies.

Rental counseling also reduces the number of evictions. And then finally, education and knowledge building and support of financial wellbeing leads to greater long-term financial success for individuals and families. That success can be built upon and expanded through knowledge and information transfer within families, which is one formula for generational wealth building. And that is so important, especially in communities of color. So some of the CPD grantee benefits in partnering with housing counseling agencies.

Housing counseling agencies are grounded in their communities. And Stephanie mentioned this in some of her points that even to be a HUD-approved counseling agencies, there needs to be evidence of community ties. HCAs know the people and the leaders in the community .and counselors are trained to build trust and connect with people where they are no matter their circumstances.

Agencies understand and are sensitive to the culture and diversity of the communities they serve and provide culturally sensitive and linguistically appropriate services as their clients need them. And just like CPD grantees, housing counseling agencies also have community partnerships they leverage within the community, such as those with churches and other community leaders within the organization.

Lastly, many housing counseling agencies offer wraparound services, such as food pantries, support for the homeless, and other release services that are consistent with the needs of the community. So there are any number of opportunities for CPD grantees and housing counseling agencies to partner and collaborate together in support of clients in their communities.

So we hope through this conversation that you have identified opportunities, perhaps your agency might be able to take advantage to greater partner and collaborate with the housing counseling agencies within your region. So with that said, Shawna, I think we're ready to see if we have any questions. I know there were several that were popping up earlier in this conversation. Are we ready to take a look at some of those?

Shawna LaRue Moraille: Absolutely.

Karen Hoskins: Okay. So I did see one question for Stephanie. Stephanie, I'll direct this to you. This was from the slide 11, where you listed all the various services that housing counseling agencies provide. And the question was, "In order to be a HUD counseling agency, does every agency need to provide all of those services?"

Stephanie Williams: Great question. The answer to that is No. An agency can provide as many or as few services as they're capable of. The one issue is that -- I mean, they have to be able to show that they have the experience to provide that type of counseling, that they have the knowledge and experience to provide the type of counseling. The other requirement, I'll just go beyond the question a little bit to say that every counseling agency that participates in the program must provide one-on-one counseling. They cannot participate in the program by just providing group education. So I think that responds to the question.

Karen Hoskins: Okay, great. Thank you. Here's another one, Stephanie. What would happen if a staff member who has certification left the organization? Perhaps they find a job, it could be a job with another counseling agency, or perhaps they just leave counseling entirely. Does that individual get to keep their certification and have the ability to use it somewhere else?

Stephanie Williams: Another good question. If a counselor leaves the the agency and goes to another housing counseling agency, then that certification attaches with them or travels with them because they are a part of a HUD- approved housing counseling agency. If they leave the industry all together, their certification remains current. If you will, they still maintain the credential. But they can only provide counseling as a certified housing counselor, if they are employed by a HUD-approved housing counseling agency.

Karen Hoskins: Okay, great.

Stephanie Williams: So at the time if they decided to join a housing counseling agency, again, after a hiatus, for whatever reason, their certification would be effective again at that new agency with whom they are employed.

Karen Hoskins: Okay, great. Thank you for that. And I hate to pick you on you, but here's one more.

Stephanie Williams: Okay.

Karen Hoskins: This is regarding the homeless, and it goes back to the graphic that you shared about FY '21 production and that kind of thing. It showed that homeless counseling had the least amount of activity of all the services provided. Any thoughts around why you think homeless counseling is so low, but the need is so high?

Stephanie Williams: I have some thoughts about that. I think in part, it's the population of people that we are referring to, or to which we're referring with homeless individuals can be, I think, a little difficult to advertise to, to really reach. But this is my time to turn the question around and pose it as a challenge to people who are listening and who are participating in this session to see if you all might have some ideas for how we can reach that, that population. I mean, a large part of this conference is not only for us to provide information, which is critically important, because you don't know what you don't know.

But it's also hopefully will lead to some additional partnerships with the folks who are on this call. And I can say right now that some of our -- in the office of housing counseling, some of our really best ideas and most responsive ideas come from partnering with our colleagues within HUD and outside of HUD. So not to flip the question and answer a question with a question. But to the folks who have posed that question and raised that issue, it would be fantastic if y'all can think of some ways that we might jointly reach that population better.

Karen Hoskins: Great. Thank you.

Shawna LaRue Moraille: Yeah, just to piggyback on that. Thanks Stephanie, for sharing your feedback. I think a lot of it is getting out the awareness from my standpoint, Stephanie, of the fact that some housing counseling agencies are experts in serving those that are homeless and also those that are at risk of being homeless. So it's probably a funding decision too.

So there's probably any number of different reasons. But I join you in welcoming folks to come back to the homeless session and have that conversation too with our experts tomorrow because we are going to unpack housing counseling and homeless holistically there. And hopefully, we can get some further answers.

Karen Hoskins: Great. Shawna, I know you're monitoring the Q&A box as well. Are you seeing any questions there that we might open up for everyone to hear and our speakers to respond to?

Shawna LaRue Moraille: Yeah, I'm just sorting through here as well. So and just trying to figure out like what to prioritize as well. So, and I know we have some other answers here. So one of the questions that I can answer that somebody asked about how many HUD-approved housing council agencies can a HUD-certified counselor work with?

So there are many different housing counseling agencies that have certified counselors on staff or, or those in which they are working for them like under contract or agreement. So right now, because it's been over -- almost a year since the deadline, we do know that there is a lot of certified housing counselors out there looking for employment. In fact, on Whova, there's a little board, I can say that, where folks are like putting a shingle out, trying to figure out how to get matched up with housing counseling agencies. But there is no limit other than obviously there's time and people schedule to deliver to clients effectively. So just kind of keep that in mind. Anything to add, sorry, to what I just said, Stephanie, or is that good?

Stephanie Williams: Yeah, I don't have anything to add, Shawna. It was spot on.

Shawna LaRue Moraille: Thank you.

Karen Hoskins: Shawna, and I did see a question earlier. It was a really good question. I think you responded to it through the Q&A box, but it was with respect to program management and knowing how to identify when it's housing counseling would be a benefit, and when just program management would be the option for the client. If you could provide some clarity around that, I think that might be helpful to our audience.

Shawna LaRue Moraille: About the specific to the case management?

Karen Hoskins: Yes.

Shawna LaRue Moraille: Okay. So I did respond. And we obviously have a lot of folks here, and thank you so much for being here working in the homeless program. So in terms of case management, we mentioned that if housing counseling is delivered as part of holistic case management by a consumer care service provider, for example, or an ESG service provider,

those folks doing that case management do not need to be certified housing counselors working for a HUD-approved housing counseling agency in homeless programs.

We're going to see if it's funding housing counseling as a standalone activity is when you're going to want to make sure that is being delivered by those certified housing counselors. So hopefully that helps.

Somebody wrote in about outreach materials. I'm just going to make sure I drop a link in there, and I'll put it in the chat as well about just that outreach. Because somebody recognized Stephanie, this is a really small program. I'm glad that folks picked up on that even though it's been around for 50 years. So a lot of outreach materials that you folks have pulled together.

So there's an entire section on outreach that I'm going to pop in the chat and answer this person's question that you can grab from the HUD exchange. That will help you in terms of advertising what's available in terms of housing counseling out there. And the benefits as Karen mentioned, a lot of the benefits of housing counseling. So I'm going to grab that outreach and put that in the chat box here in a second.

Karen Hoskins: And there was also an inquiry around what's the best way to engage a housing counseling agency, to identify housing counseling agencies within your region to begin conversations around partnership and collaboration, if you don't already know those organizations. Any thoughts or ideas from either of you around how CPD grantees might identify organizations and begin that outreach?

Stephanie Williams: I'll start and then Shawna you can chime in. Well, one basic way is to look on the HUD exchange, and look at the housing counseling agency locator, which lists housing counseling agencies throughout the country. And you can identify them based on geographic location, but also types of housing counseling services that are offered. I will just put in a plug too for the office that we are developing -- at the final stages of development of an improved agency locator tool that's more user friendly and has the ability to select, sort of, have the selection of parameters a little bit more easy to fine tune what you're looking for. That's one thing.

The second thing is an invitation from the office of housing counseling to reach out to us directly. It would make us very happy to put you in context -- in contact with other agencies in your area that provide housing counseling services to provide some sort of an introduction or speak with you to find out what you're looking for and see how we can make that pairing happen.

Shawna LaRue Moraille: Yeah, that's on a perfect, Stephanie. And it does take a village. I mean, this is why field policy and management has been involved trying to make some of those connections. I can drop the locator sheet as well. That link here in just a second. Other questions, Karen?

Karen Hoskins: Here's one. The person wants to know. So in line with program eligibility assessments, our loan packaging, origination, servicing, negotiating activities not counseling functions. Shawna, you want to take a stab at that or I can?

Shawna LaRue Moraille: Oh, please. Go ahead, Karen.

Karen Hoskins: To the point and I believe what the person is talking about is specific programs that perhaps it's been identified that a client may be eligible to -- may be eligible for. Say, the person is pursuing homeownership and there's a particular program that perhaps they might be eligible for. Does the housing counseling process include loan, packaging, origination, servicing, et cetera? Certainly, to determine eligibility, there's a financial assessment that is done with that particular client to determine their affordability based upon their debt load, their income, and those types of criteria.

There are some housing counseling agencies who participate in separate lending activities that it would not -- is not to be confused with housing counseling itself. In those agencies, there exists something of a firewall between lending operations and the housing counseling operations. But those organizations that or agencies that offer both of those services, sometimes there's a handoff once it's determined that a client may be eligible for a particular program.

They may be handed off to the lending operation if the client so desires. The client always is in control and has the option to obtain financing wherever they want to go. But if they so choose to perhaps within those types of agencies, the lending operation would then take over. I don't know, Shawna, did you have anything additional to add?

Shawna LaRue Moraille: No. I think you covered it. I think you covered it. This has been the most active Q&A box that I love. Thank you so much for all these questions. I think we're going to do a couple of more. Somebody asked about what a new hire could do as we're not going to call them certified housing counselors yet. And there is a training plan that HUD pulled together that I'm going to put an answer to that question. But there are limitations if you're not certified, but you can still do intake for example, and a couple other things, but I'd rather send you to. There's an FAQ and also a training plan to help get them certified. Okay.

Karen Hoskins: Anything else you're seeing? And a lot of folks are giving their opinions on, and we appreciate that as well for the feedback that we're seeing on a variety of topics here.

Shawna LaRue Moraille: Yeah, exactly. Here's an easy one. Thanks for writing in this question about, "Can you get your housing counseling grant directly for HUD? Or do you need to go through an intermediary agency?" Stephanie, you want to take this and then we'll close this out.

Stephanie Williams: Okay, sure. Not too often that we get to say both is a response to something. So agencies can either apply to the grant program directly and receive funding directly, or they can become a part of an intermediary or an intermediary's housing counseling network and receive funding as a sub-grantee. So sometimes it's a capacity -- it's a capacity decision that the agency doesn't want to take on the responsibility and the workload of administering the grant directly with HUD. And instead wants to do what's reporting up to an intermediary, who takes on more of the responsibility to apply --

Shawna LaRue Moraille: Oh, it looks like Stephanie might be frozen there for a second.

Stephanie Williams: -- reporting directly. So it's --

Shawna LaRue Moraille: So sorry. I don't -- hopefully, others heard the rest of that. That was really helpful and agree that there's so many different options for participating. So it's always nice when HUD can say both options. Okay, great. Well, I'm going to go ahead and close this out here. But I just want to make sure that I say how much I appreciate this incredibly active group in terms of the questions that you've been asking all of us, and that we've been able to share some of our knowledge about HUD's housing counseling program, but also the intersection with the CPD programs. And I promise you, the other sessions will be just as engaging as well as we go into CDBG and home, et cetera.

So I know we put a couple of links into the chat box, but we also have these in the materials. Everything you want to know about HUD's housing counseling certification program and the requirements. We built an entire page with a bunch of different resources. I think what is incredibly helpful is to figure out those HUD programs that are covered in your jurisdiction. I have a link to the flow chart, but we also wrote scenarios that are in green for every single CPD program that's impacted or covered in this case of our link, so that you can go read up on the homeless scenarios and other things that we discussed. I also find this flow chart to be very helpful, particularly those that wrote in about holistic case management and how there is an exception there in terms of housing counseling.

And then of course, those of you that want to locate a housing counselor in your jurisdiction, and also this amazing new tool that HUD has launched includes also language. Housing counselors are delivering a lot of services in language around the country. So there is the ability to sort about preferred language that somebody would like to receive services in. So take a look at that.

And then of course, we definitely want you to continue the conversation on Whova with all of us and our experts throughout the next day and a half. We'll continue a little bit beyond that. And then stay connected. We provided two different resources as part of the conference. A cheat sheet on Renal Assistance and a Cheat sheet on Housing Counseling. And the program is just to give you a sense as to how the housing counseling and other things can be used like Renal Assistance to help your clients. And then we have one more session for today. So join us at 3:30. And enjoy your break. Thanks, everyone.