



# HUD OHC Program Guidance for Housing Counselors

## COVID-19 Questions and Answers

Last revised June 1, 2020

**Q1. What do we do if our agency needs to temporarily suspend activities due to COVID-19?**

**A1.** If an agency is suspending activities due to COVID-19, they should submit an e-mail to their HUD Office of Housing Counseling point-of-contact, copying [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov), and provide, if possible, documentation and evidence of the conditions that rendered the agency incapable of carrying out its housing counseling plan, and request that the agency be placed in inactive status. HUD may change a participating agency's status to inactive under certain circumstances that may temporarily impair an agency from complying with their housing counseling work plan. Upon HUD's approval of the request seeking inactive status as a result of the COVID-19 National Emergency, HUD will temporarily remove the agency from HUD's online and telephone referral system of housing counseling agencies for a short period based on an agency's individual circumstances as allowable under HUD regulation (see 24 CFR 214.200). When the agency is able to resume operations, it should contact its HUD Office of Housing Counseling point-of-contact.

**Q2. What are the requirements if a counselor is working from home in response to COVID-19?**

**A2.** Services provided remotely must be performed in a manner that ensures the confidentiality of each client's personal and financial information, both electronic and paper, including credit reports. The confidentiality of this information must be ensured regardless of whether it is received from the client or from another source (see 24 CFR 214.315 (g)). For more information, refer to [this FAQ](#) and this guidance on [Protecting Personally Identifiable Information](#) provided by HUD's Office of the Chief Information Officer.

**Q3. Can our housing counseling agency request signatures electronically while providing counseling and education remotely during the COVID-19 National Emergency?**

**A3.** Electronic/digital signatures are a legal alternative to written signatures. The [Electronic Signatures in Global and National Commerce Act \(E-SIGN\) of 2000](#) established the legal framework for electronic and digital signatures. Please review your state and local requirements regarding electronic signatures and be mindful of other requirements if another HUD program is involved. See the [Housing Counseling Technology page](#) for more information.

**Q4. What COVID-19 related guidance has been provided by FHA Single Family?**

**A4.** The Office of Single Family Housing has published numerous Mortgagee Letters, FHA INFOs and FAQs to address stakeholder questions regarding Single Family programs. The documents can be accessed from the [Single Family page](#). The documents will be updated as needed. Housing counselors are also advised to regularly access the documents for updates.



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- Q5. Can we charge shared allocated costs, such as equipment, to the Comprehensive Housing Counseling grant?**
- A5.** Yes, as long as the costs are in proportion to the benefits received by the agency's housing counseling program. To be eligible for reimbursement, costs must comply with the terms and conditions of the applicable Notice of Funding Availability (NOFA), grant agreement, and 2 CFR 200, "Uniform Administrative Guidance Requirements, Cost Principles and Audit Requirements for Federal Awards". Thus, costs incurred pursuant to one of the eligible activities listed in the FY18 or FY19 NOFA and grant agreement may be eligible for reimbursement if they meet all other requirements in 2 CFR 200. These include, but are not limited to, proper allocation (i.e. costs that benefit multiple programmatic objectives may be reimbursed in proportion to the benefits received by the agency's housing counseling program, provided that the grantee can document a rational allocation methodology. See 2 CFR §§ 200.405, 200.412-200.414.).
- Q6. Will HUD provide guidance for document transmission via secured email systems?**
- A6.** Pursuant to 24 CFR 214.315(g), Chapter 5-6 of Handbook 7610.1 REV-5 and Article XIII of the Comprehensive Housing Counseling Grant Agreement, it is the responsibility of the agency to ensure clients' Personally Identifiable Information is protected by the mechanisms they utilize for document transmission. Please refer to the guidance on [Protecting Personally Identifiable Information](#) provided by HUD's Office of the Chief Information Officer.
- Q7. Will HUD allow grantees to request budget modifications for the FY19 Comprehensive Housing Counseling grant?**
- A7.** Pursuant to Articles IV and IX of the Comprehensive Housing Counseling Grant Agreement, grantees may request modifications to their housing counseling grant budget by communicating with their HUD Office of Housing Counseling point-of-contact. As a reminder, costs are eligible for reimbursement only if they comply with the terms and conditions of the applicable NOFA, grant agreement, and 2 CFR 200 requirements.
- Q8. Will the August 1, 2020 deadline for certification be extended?**
- A8.** The Office of Housing Counseling shares the housing counseling industry's concerns about the August certification deadline given that the COVID-19 National Emergency has meant that test centers have closed, and place-based certification trainings are inaccessible in many cases. OHC is exploring the feasibility of an extension and will keep the housing counseling industry updated on any changes to the certification deadline.
- Q9. Certification exam testing centers have closed because of COVID-19 related shutdowns. What are the procedures for rescheduling my Housing Counselor Certification exam?**
- A9.** To cancel or reschedule an exam, sign into your account on HUDHousingCounselors.com. Select "Exam Center" at the top of the page, then select "Take Online Exam or Access Exam Details." If you are already signed in, you can directly access the [Exam Status Center](#) to check on the status of an Exam Center that may have closed due to COVID-19. HUD's testing subcontractor, Kryterion, is reaching out to individuals to reschedule exams that were taking place at test centers that are



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now closed. Those candidates are not incurring a fee. However, if a test center remains open, candidates must decide if they will take the test or reschedule.

If a test center remains open, candidates must cancel or reschedule their appointments within 72 hours of the scheduled exam to avoid any additional fees, as HUD will not reimburse for the cost of cancelled exams.

Additional information regarding cancelling or rescheduling an exam can be found [here](#).

**Q10. Will my on-site performance review be rescheduled?**

**A10.** Yes. Your HUD Office of Housing Counseling point-of-contact will contact you to reschedule your on-site performance review as a desk performance review. At that time, please inform your point-of-contact if there are problems with conducting your review, and we will attempt to adjust your performance review dates to accommodate your schedule. You may also send an email to [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) if you do not hear from your point-of-contact before the scheduled review date.

**Q11. Can you provide further information on the COVID-19 related FHA moratoriums on foreclosures and evictions that have been issued?**

**A11.** On March 18, 2020 [HUD announced](#) an immediate foreclosure and eviction moratorium for single family homeowners with FHA-insured mortgages for the next 60 days. On May 14, the moratorium was [extended](#) until June 30<sup>th</sup>. This was implemented through [Mortgagee Letter 2020-04](#) which provides detailed information on the Foreclosure and Eviction Moratorium issued in connection with the Presidentially – Declared COVID-19 National Emergency. The National Consumer Law Center is collecting and publishing information on state issued guidance [here](#). FHA continues to revise its [FHA Single Family COVID-19 Q&A](#) as needed. The latest updates to the Q&A, and to any other guidance, is available on the [Single Family main page](#) on hud.gov.

**Q12. How can people get rental assistance quickly if they are affected by COVID-19?**

**A12.** The Coronavirus Aid, Relief, and Economic Security Act ([CARES Act](#)) was signed into law March 27, 2020 and provides, among other things, emergency assistance and healthcare response to individuals, families, and businesses affected by the pandemic. Assistance is being provided in the form of economic impact payments, tax rebates and credits, expanded unemployment benefits, and small business job retention loans. For more information related to HUD's public housing and Housing Choice Voucher programs, see the Office of Public and Indian Housing's [COVID-19 guidance](#). For other resources available through State or local rental assistance programs, your state housing finance agency may have additional information.

Additionally, see the following links for current information on your service area:

- [CFPB: Mortgage and Housing Assistance During the Corona Virus National Emergency](#)
- [National Low-Income Housing Coalition Eviction and Foreclosure Moratoriums State Actions](#)



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- [Joint Center for Housing Studies of Harvard University COVID-19 Housing Resources](#)
- Resources from federal agencies on COVID-19 related questions are compiled at <https://www.usa.gov/coronavirus>.

**Q13. If a housing counseling agency uses an online homebuyer education provider, would the agency be allowed to bill a HUD grant for online homebuyer education and count the client under the Education Section on the form HUD-9902 to get credit as an educated client?**

**A13.** See the response in this [FAQ](#).

**Q14. Will there be any guidance for remote counseling in different languages?**

**A14.** Agencies should follow the existing Handbook guidance for meeting housing counseling clients' language needs. Per the Housing Counseling Handbook 7610.1 REV-5, Chapter 2, Paragraph 2-2, Item H.3 and Chapter 3, Paragraph 3-1, Item J, agencies must have housing counselors who are fluent in the language of the clients they serve, use interpreter services, or make a reasonable effort to refer the client to another agency that can meet the clients' language needs. For more information, see [lep.gov](http://lep.gov).

**Q15. For states that require face-to-face Home Equity Conversion Mortgage (HECM) counseling, can phone counseling for this service be implemented during the COVID-19 National Emergency?**

**A15.** HUD understands your concern with expectations in meeting state requirements applicable to HECM counseling. OHC is aware that each state may have different requirements for face-to-face HECM counseling. Agencies should contact their respective state agencies to determine whether there are any changes to such requirements during the COVID-19 health crisis. The state agency involved in regulating these matters differs from state to state, often it is the department that manages elder affairs or regulates and oversees businesses.

**Q16. Will there be a change to how our agency submits paperwork to eLOCCS?**

**A16.** HUD implemented temporary processing changes for form HUD-27054E, eLOCCS Access Authorization Form. These changes were detailed in an email sent from eLOCCS directly to grantees on March 20, 2020. Changes to the processing of the HUD Form 27054E will affect your submission in the following ways:

- Notarized HUD Form 27054E must be submitted via encrypted email to your HUD program representative.
- The Change of Approving Official letters must be submitted via encrypted email to [cfoform27054e@hud.gov](mailto:cfoform27054e@hud.gov). Please ensure that a copy is also forwarded to your HUD program officer for their records.
- HUD Form 27054E must be free of errors in order to be processed. See the [eLOCCS Access Guidelines for Grantees](#) for instruction on completing the HUD Form 27054E.



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To ensure that HUD can process HUD Form 27054E within 72 business hours of receipt, the following information should be accurate prior to submission to your program officer:

- All Users and Approving Officials have an active Secure Systems M-ID. Contact REAC/Secure Systems at 1-888-245-4860 if you experience any problems with M-IDs.
- Registrations of Users and Approving Officials are properly categorized. Users are registered as Users; Approving Officials are registered as Coordinators.

Contact your HUD point-of-contact for additional information.

**Q17. Our agency is now conducting group education in a virtual environment. What participant information am I required to collect? Must we collect signatures from each household?**

**A17.** [Housing Counseling Handbook 7610.1 REV-5](#) Chapter 3, Paragraphs 3-1(C) and 3-2(A)(3) allows agencies to provide services in alternative formats, such as virtual environments. Agencies must collect all required client and education file elements as listed in Chapter 5, Paragraphs 5-7 and 5-8. While a signature is not required from every household, agencies are reminded of the disclosure requirement in Section 6-1(H): “For clients receiving counseling via another format... the agency must verbally or electronically provide a disclosure that meets the requirements in this paragraph. Disclosure statements must be retained in the counseling or group education file. A note indicating the date of verbal disclosure, or documentation of electronic disclosure, must be retained in the files of all those counseled.” Additionally, with regards to the collection of demographic data please refer to [FAQ 2434](#).

**Q18. How should housing counseling agencies advise clients about scams, particularly those related to COVID-19 assistance?**

**A18.** The Consumer Financial Protection Bureau (CFPB) has recently released several resources to help consumers take steps to protect their finances during the COVID-19 pandemic, including how to avoid financial scams and submit complaints to the CFPB. For more information, visit [consumerfinance.gov](https://consumerfinance.gov).

**Q19. I am working with a client who lost their job due to the COVID-19 pandemic. Should we still pull their credit reports?**

**A19.** The requirements of a financial analysis are located in [Housing Counseling Handbook 7610.1 REV-5 Chapter 3, Paragraph 3-5, Item D](#). The housing counselor should determine what types of reports are necessary to support the requirements outlined in this section of the Handbook based on a client’s individual circumstances.

**Q20. How should housing counselors document that client disclosure forms and action plans were provided and signed if clients are not able to digitally sign documents or print documents?**

**A20.** Housing counselors can make a notation in the Client Management System, electronic file, or on the forms that the information was provided or conveyed by the counselor and agreed to verbally by the client. The agency can also mail documents to the clients to be signed and returned.

**Q21. If an agency provides homebuyer education courses remotely, how long should these courses be to meet HUD’s standards?**

**A21.** HUD does not approve or disapprove courses offered by housing counseling agencies. Please refer to [FAQ 2943](#) for additional information.



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- Q22. May a counselor charge time to the Comprehensive Housing Counseling grant for time spent providing information to members of the general public regarding COVID-19 related assistance that may be available to them?**
- A22.** Providing general information to members of the public that call a Housing Counseling Agency is not considered an eligible activity under the Comprehensive Housing Counseling grant and would not be eligible for reimbursement.
- Q23. Will HUD extend the due dates on Home Equity Conversion Mortgage (HECM) Certificates due to the COVID-19 pandemic?**
- A23.** HECM Counseling Certificates are valid for six months from the date of issue. The majority of HECM counseling is done remotely via telephone, online meetings, or other internet platforms, so there should be no impediments to scheduling and/or attending a new counseling session before the certificate has expired.
- Q24. Under the current circumstances with most agencies and/or grantees working from home, is it acceptable for HUD points of contact to accept digital signatures on voucher request form HUD-50080-chc-a (Block 13) and the certification signature on their report of expenses, including the final certification to close out the grant?**
- A24.** OHC understands that most grantees may be working remotely, and digital signature is convenient for them during the COVID-19 pandemic. Therefore, it is acceptable for grantees to use a digital signature when submitting the voucher request form and report of expenses, including the final certification to close out the grant as required in Article XI of the FY 18 and FY 19 Comprehensive Housing Counseling Grant Agreement.