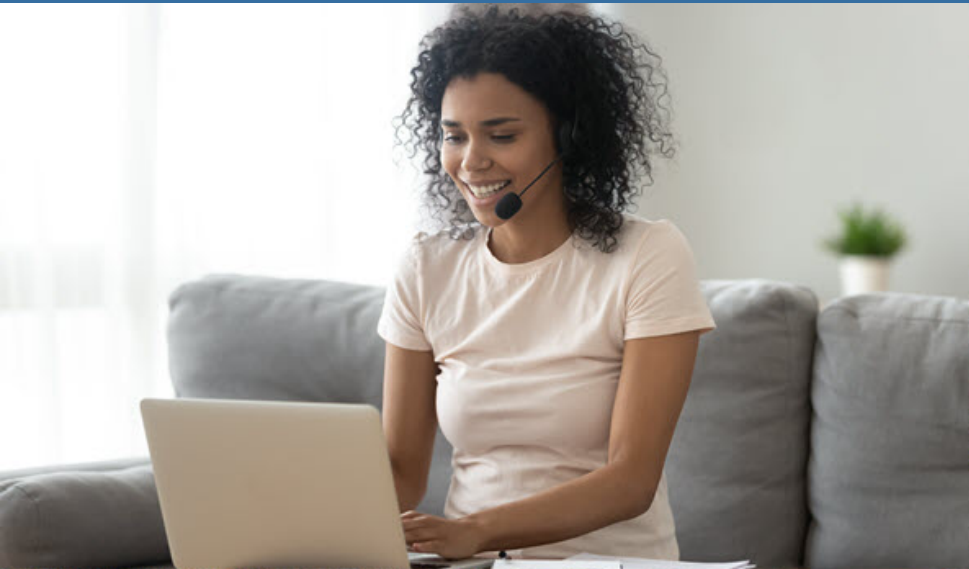




THE BRIDGE

Housing Counseling at a Distance



Inside the Issue

Housing Counselor Certification: Progress Toward the Final Compliance Date	2
Five Steps to Success: Taking the HUD Housing Counselor Certification Exam Online	3
Berkshire County Regional Housing Authority: Helping Tenants During COVID-19	5
Doug Wiles from Debthelper.com: Connecting with Clients Through Humor	6
St. Johns Housing Partnership Success Story	7
Hampton Roads Community Action Program: Engaging Communities Through EnVision Centers	7
NCSHA: Providing Housing Counselors with Rental Assistance Information During COVID-19	8
Creating and Implementing a Continuity of Operations Plan (COOP)	9
2020 Housing Counseling Intermediary Virtual Education and Networking Conference	10

Housing Counselor Certification: Progress Toward the Final Compliance Date

This summer HUD published an [Interim Final Rule](#) in the Federal Register announcing an extension to the deadline for housing counselors to become HUD certified. The new final compliance date is **August 1, 2021**. The amendment ensures that vital housing counseling services remain available to the nation's households, particularly those who need housing and mortgage assistance to recover financially from the effects of the COVID-19 national emergency.

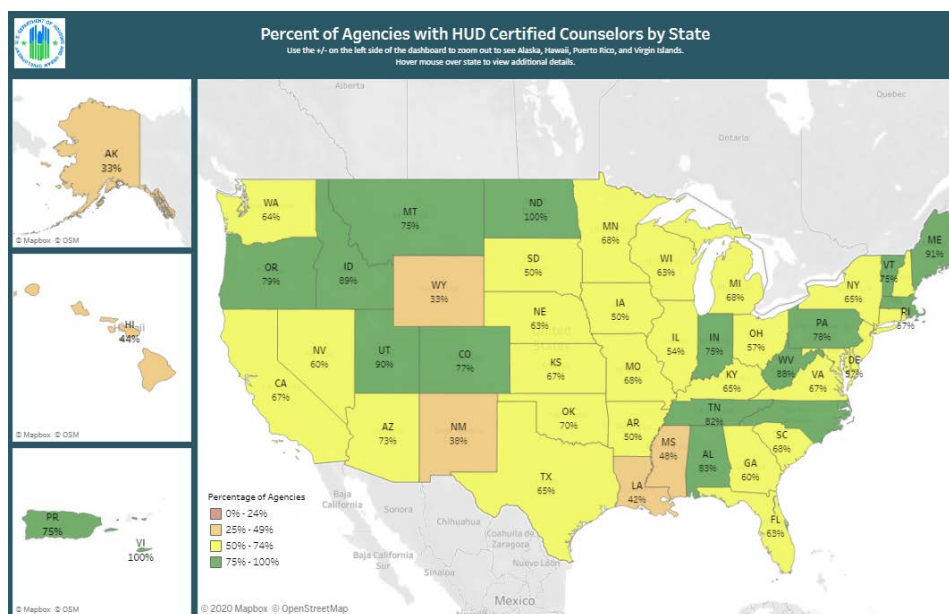
Here is the progress agencies have made as of October 1, 2020:

- 67% of agencies have at least one HUD certified housing counselor
- 3,406 housing counselors are HUD certified out of an estimated 4,100 housing counselors employed by approximately 1,714 HUD participating agencies

Counselors should not delay their efforts to become HUD certified as testing slots may fill up closer to the August 1, 2021 date and counselors who may not pass the exam on their first try will need time to study and re-schedule the exam. To view monthly updates on certification progress, visit the [HUD Certified Counselor Progress: Meeting Our Goal](#) page on HUD Exchange.

State by State Data on HUD Participating Agencies with Certified Housing Counselors

To see the progress agencies are making toward certification, view the map of [agencies with HUD certified counselors](#) on the HUD Exchange. If the percentage of agencies with certified counselors in your state appears low, work with your agency or across your Intermediary network to ensure that counselors have [passed the HUD housing counselor certification exam](#) and [transferred their results as required to HUD's FHA Connection system](#).



Five Steps to Success: Taking the HUD Housing Counselor Certification Exam Online

Housing counselors have two options for taking the HUD Housing Counselor Certification Exam: in person at a testing center or remotely using an online proctor. While many testing centers are closed during the COVID-19 national emergency, online testing is an option for a housing counselor to become HUD certified while maintaining social distancing.. Online testing is also a convenient and cost-effective method for taking the exam.

There are five easy steps for online testing:



Register for the exam.

- Access exam registration by signing into your account on HUDHousingCounselors.com.
- After signing in, click on the Exam tab from your user profile, then click [Begin Exam Registration or Change Your Appointment](#).
- If needed, [submit a request for reasonable accommodations](#) before you register and at least 45 days prior to your target test date.



Meet the technology requirements.

- Review the equipment criteria outlined on the HUDHousingCounselors.com - [Taking the Exam: Online vs. Test Centers](#) page to ensure your equipment meets the requirements. As of August 6, 2020, **HUD will accept any camera for the online HUD Housing Counselor Certification Exam.**
- Before scheduling your exam, HUD recommends testing your equipment compatibility. Check that your hardware, software, internet browser, microphone, and webcam all meet the requirements listed on [Kryterion's Online Testing Requirements](#) webpage.
- Go to [Kryterion's System Readiness Check](#) to test your video speed and ensure your microphone and webcam work together.
- Install the Sentinel Secure software at least one day in advance of taking the exam. This software creates a secure connection between you and the proctor during your exam.

Note: *If you encounter technical difficulties, check with your system administrator to install the Sentinel Secure software.*

03

Prepare your exam space.

- Plan to take the exam in a room that is well lit, quiet, and free from distraction. Ensure your testing surface contains only one computer, keyboard, and mouse.
- Remove sticky notes or papers from your workspace. Remove all items such as watches, bracelets, and necklaces from your neck and wrists before the exam. Glasses are permitted during the exam. Please note that the proctor may ask you to remove your glasses for inspection at some point during the process.
- Read through the instructions for launching the software and taking your enrollment photo at [HUDHousingCounselors.com: Proctoring](https://HUDHousingCounselors.com:Proctoring) and [Kryterion: Creating your Biometric Profile](https://Kryterion:Creating your Biometric Profile)
- Print out any technical instructions you may need or load them on a different device so you can easily reference them, since you will not be able to access any applications or documents on your computer once the Sentinel Secure software is launched. Close all other applications running on your computer, and confirm you are not connected to any external monitors or devices.

04

Take the exam.

- Log in to HUDHousingCounselors.com and launch your exam on time. The launch button will appear 10 minutes prior to your appointment and remain available for 20 minutes after the appointment time.
- If you need technical assistance during the exam, you can message Kryterion Technical Support within the Sentinel Secure software by selecting the “Help” button during the exam.
- During the exam you will not be allowed access to personal belongings and devices or to leave the testing area. Other individuals are not allowed in the testing area. No eating, drinking, or smoking is permitted, and no headphones or headpiece that blocks any portion of the face.

05

Know the next steps.

- Each time a housing counselor takes the exam, they must pay the fee. You can take the exam as many times as necessary to achieve a passing score.
- Once you have passed the exam, you must transfer your results to FHA Connection and have your employment validated by an FHA Connection application coordinator at your agency to complete your certification. [View instructions for applying for certification in FHA Connection.](#)

Visit the new [Certification Examination Preparation and Testing](#) for additional information. If you need further guidance, please email Housing.Counseling@HUD.gov.

Berkshire County Regional Housing Authority: Helping Tenants During COVID-19

[Berkshire County Regional Housing Authority \(BCRHA\)](#)'s goal is to assist the households of Berkshire County, MA in securing the skills, knowledge, and resources necessary to achieve self-sufficiency and stability. Many of the agency's clients are tenants looking for rental counseling. BCRHA's seasoned housing counselors Meghan Blauvelt and Christin Prue have a few tips and lessons learned to share about providing effective rental counseling to tenants during COVID-19.

Leverage Technology in Housing Counseling

BCRHA has traditionally offered remote counseling, so while Meghan and Christin are comfortable counseling their clients over the phone, the transition to working from home full-time has been a new challenge. Meghan and Christin recommend counselors:

- Ask clients detailed and open-ended follow-up questions when counseling over the phone to make sure counselors fully understand their clients' situations. For example, ask clients:
 - What are your housing concerns?
 - What would you like to accomplish through housing counseling?
 - How do you feel about your current housing situation?
- Utilize technology platforms allowing counselors to connect directly with their clients through their cell phones via voice calls and text. Ensure clients understand how to reach their counselors directly. Many of Meghan and Christin's clients have preferred texting to voice calls or emails.

- Gather signatures electronically. Although BCRHA previously collected all signatures on paper, electronic signatures have helped maintain operations during the national emergency. More information about electronic signatures is available on the [Housing Counseling Technology page](#).



BCRHA Housing Counselors Meghan Blauvelt and Christin Prue

Counsel Tenants to Achieve Success in During COVID-19

Meghan and Christin focus on helping tenants stay positive when working through situations with their landlords. Many landlords in the Berkshire County area are trying to navigate paying their mortgages during the national emergency, while tenants are struggling to pay rent.

Meghan and Christin have often seen their rental counseling clients become stressed and unresponsive to communication because their housing situation is in jeopardy. They work with their clients and emphasize the importance of maintaining good communication with their landlords. They coach them in discussing payment plans, move-out dates, and temporary rental reductions.

Meghan recently helped a client work through safety concerns during COVID-19 which ultimately allowed the client to remain in her apartment. The client had concerns shared common space during the national emergency. After Meghan helped her client come up with strategies to communicate with her landlord, Meghan's client and her landlord agreed on a mutual solution. The tenant was happy with the outcome and did not have to sacrifice her relationship with her landlord to achieve it. Most importantly, she was able to stay in her home.

Christin always tells her clients to ask her as many questions as they can in case BCRHA can assist their clients with additional rental topics. One of Christin's clients recently came to BCRHA seeking information on financial assistance. After speaking with her client, Christin realized the tenant's apartment also had some safety and habitability concerns. BCRHA was able to help the tenant contact the Board of Health

to repair the issues.

"Everyone is in this together. If a tenant is struggling to pay rent, their landlord is likely also struggling to pay their mortgage, so any amount that a tenant can continue to pay toward their rent is a positive step forward. Show tenants how they can move forward and maintain their relationship with their landlord when the national emergency is over."

– Meghan and Christin

Above all, Meghan and Christin emphasize being a logical voice of reason for tenants during rental counseling. If tenants know all their options, they feel empowered to have successful conversations with their landlords.

Doug Wiles from Debthelper.com: Connecting with Clients Through Humor

Doug Wiles, who refers to himself as "older than the introduction of a ball point pen," passed his HUD Housing Counselor Certification Exam at the age of 89 years old. His employer, HUD-approved housing counseling agency [Debthelper.com](https://www.debthelper.com), could not be any prouder!



*Debthelper.com Housing Counselor
Doug Wiles*

An octogenarian when hired eight years ago, Doug still tops the age charts at Debthelper.com as the oldest counselor on staff. Doug admittedly loves talking to people and starting up conversations, which is beneficial

for his primary role of providing seniors with reverse mortgage counseling. Doug taps into his earlier years of expertise as a reverse mortgage specialist to enhance his clients' experience, along with adding a few "dad" jokes here and there.

Doug works part-time with Debthelper.com in their branch office located in West Palm Beach, FL. Their mission is dedicated to educating, advising, and empowering clients of all ages to handle debt and credit and to provide affordable housing opportunities through the acquisition and rehabilitation of residential properties. Debthelper.com partners with those who create opportunities for people to live in affordable homes, improve their lives, and strengthen their communities.

St. Johns Housing Partnership Success Story

Following the loss of her husband, Alexandra felt overwhelmed and was unable to manage her mortgage as she dealt with her grief. Then Alexandra had a stroke. In distress, Alexandra reached out to [St. Johns Housing Partnership](#) for help. Her HUD certified housing counselor, Lisa Burns, is experienced in serving the most vulnerable populations and came to the rescue by assisting Alexandra in obtaining an adjustable rate mortgage. With no email or internet and a lack of understanding of her mortgage or options, the elderly widow could not have navigated the loss mitigation process without Lisa's services. Alexandra wrote a handwritten note to Lisa, stating: "I am so thankful for St. Johns Housing Partnership for their amazing help with my modification. Please stay safe – God bless you all."

[St. Johns Housing Partnership](#) is a HUD-approved housing counseling agency serving Northeast Florida for 25 years with a variety of affordable housing services including housing rehabilitation, new construction development, and rentals. The agency received \$50,340 in FY 2019 Comprehensive Housing Counseling Grant funds.

Want to share a unique success story about your agency or client?

HUD would enjoy featuring your success story in The Bridge and other HUD Exchange pages!
Contact Housing.Counseling@HUD.gov with "Success Story" in the subject line.

Hampton Roads Community Action Program: Engaging Communities Through EnVision Centers

[Hampton Roads Community Action Program \(HRCAP\)](#) is a HUD-approved housing counseling agency serving as a regional one-stop shop for housing and financial literacy resources in Hampton Roads, VA. HRCAP's HUD certified housing counseling staff work diligently to provide their clients with the tools needed to make informed decisions about housing and financial management.



Work with EnVision Centers

[EnVision Centers](#) are centralized hubs that provide people with the resources and support needed to excel. The HRCAP Lift and Connect EnVision Center serves as an instrumental component of the [Marshall Ridley Choice Neighborhood Initiative \(CNI\)](#).

HRCAP hosted a Financial Literacy Information Session with a homeownership panel discussion in partnership with the Marshall Ridley CNI. Most

What is a Choice Neighborhood?

The Choice Neighborhoods program leverages significant public and private dollars to support locally driven strategies that address struggling neighborhoods with distressed public or HUD-assisted housing through a comprehensive approach to neighborhood transformation.

The City of Newport News and the Newport News Redevelopment and Housing Authority were the recipients of a \$30 million grant from [HUD's Choice Neighborhoods Initiative \(CNI\) program](#).

Creating and Implementing a Continuity of Operations Plan (COOP)

Continuity of Operations Plans (COOPs) are designed to assist Housing Counseling Agencies (HCAs) in safely navigating and maintaining functionality during an emergency. An agency may encounter a variety of emergency situations that cause disruption to their operations, including pandemics, natural disasters, power outages, terrorist attacks, and many others.



To best prepare for these situations, HUD encourages HCAs to develop both an [Emergency Response Plan](#) and a COOP. These plans should be updated regularly.

The Emergency Response Plan is the initial action plan which enables agencies to:

- Evaluate the safety of staff and clients
- Consider the possible effects that disaster situations may have on their agency's business practices
- Coordinate with federal, state, and local emergency response systems

Once an agency stabilizes immediately following an emergency, the COOP is implemented. It is important for HCAs to regularly train their staff on the COOP to establish a seamless transition if unforeseen circumstances arise.

There are two types of COOPs – a [Full-Length COOP](#) and an [Abridged COOP](#). A Full-Length COOP is recommended for HCAs with more than 15 staff members, whereas an Abridged COOP is recommended for smaller agencies. Each version of the COOP has four phases:

- The COOP **Introduction** covers the continuity objectives of the HCA. Each HCA's objectives may vary. The overarching goal is to maintain as much functionality as possible, while minimizing risks to staff and clients and protecting personal information, records, and documentation. The introduction also outlines the scope of the plan: the essential functions of the HCA, resources for individuals who are responsible for maintaining agency functions, and the preparation steps necessary to carry out these functions.
- The **COOP Preparation** section outlines designated roles and responsibilities for staff members, the potential for alternate temporary facility locations, an emergency staffing plan, and a teleworking policy if the emergency requires extended remote work.
- When an emergency occurs, the designated leader of the COOP will begin the **COOP Activation** process. This involves establishing clear lines of communication, which will vary among staff members. This section also outlines procedures for HCAs to acquire necessary personnel, equipment, and supplies to maintain functionality throughout the emergency period.

- The final phase of the COOP is to **Resume Regular Operations** once the emergency has passed, and staff can return to a workspace with safe conditions. This phase consists of documenting any physical damages to the agency and preparing insurance claims to cover those damages. This phase also includes accounting for any staffing gaps and evaluating the agency's ability to implement its housing counseling work plan. HCAs incapable of carrying out their housing counseling work plan must submit a temporary inactive request to HUD or their HUD Intermediary in writing.



To read more about how housing counseling agencies can prepare for and recover from disasters, visit the [Housing Counseling Disaster Recovery Toolkit](#).

2020 Housing Counseling Intermediary Virtual Education and Networking Conference

In September 2020, HUD hosted the [2020 Housing Counseling Intermediary Virtual Education and Networking Conference](#). Through four engaging and interactive sessions over two days, participants connected with HUD and each other on Housing Counseling Program updates and best practices.

- **Plenary: Updates from HUD's Office of Housing Counseling:** The conference began with a welcome from Assistant Secretary for Housing and Federal Housing Commissioner Dana Wade and Associate Deputy Assistant Secretary for the Office of Housing Counseling Danberry Carmon. The remainder of the session focused on Housing Counseling Program updates, with an emphasis on housing counselor certification. HUD's Office of Housing Counseling staff provided updates and answered questions:
 - Brian Siebenlist, Director, Office of Policy and Grant Administration
 - Phyllis Ford, Deputy Director, Office of Oversight and Accountability
 - Jerrold H. Mayer, Director, Office of Outreach and Capacity Building
- **Partnering with the Financial Literacy Education Commission (FLEC):** Panelists from FLEC covered the commission's purpose and partnership with HUD and other federal agencies. Participants learned about the benefits of FLEC for housing counseling agencies and clients.
- **COVID-19 Lessons Learned and Beneficial Resources:** This session shared innovative virtual solutions for providing housing counseling remotely, as well as information on fraud and scams, the impact of the CARES Act on housing counseling, and foreclosure and eviction prevention.
- **Connecting EnVision Centers and Housing Counseling Agencies:** Presenters from HUD EnVision Centers highlighted the effective partnerships they have built in communities across the country. Intermediaries and subgrantees shared how they have collaborated with EnVision Centers to better serve their clients.

Visit the [HUD Exchange](#) to access recordings and other materials from each session.