



Six Steps for Supporting Non-Certified Counselors: A Training Plan

This training plan is designed for counselors who are employed with a HUD-Approved Housing Counseling Agency and are not yet HUD certified.

1. Learn HUD's Housing Counseling Program Requirements	
Resource to Review	Description
Housing Counseling Program Overview	<ul style="list-style-type: none"> Counselors should start with the basics. HUD's Housing Counseling program provides counseling to consumers on seeking, financing, maintaining, renting, or owning a home. The program also addresses homelessness through counseling and assists homeowners in need of foreclosure assistance. Counseling is provided by HUD-approved housing counseling agencies. Counselors should subscribe to HUD's Mailing List to automatically receive email notification of important housing counseling program announcements such as The Bridge Newsletter, new policy notices, employment opportunities, grant opportunities, events, and training.
Introduction to Housing Counseling	<ul style="list-style-type: none"> Counselors may find this short, self-paced training helpful to understand the history, purpose, and overview of the program. Counselors may also want to take other self-paced online trainings.
Housing Counseling Handbook 7610.1 Rev-5	<ul style="list-style-type: none"> Counselors should be aware that the program is largely governed by the HUD Housing Counseling handbook. The handbook outlines requirements for program eligibility and approval, the delivery of comprehensive and Home Equity Conversion Mortgage (HECM) counseling services, program recordkeeping and reporting, performance monitoring, and the competitive funding and grant application process. The handbook offers policy guidance and procedures for both HUD staff and program participants to assist both audiences with effective program oversight. Counselors may want to focus on Chapter 3 Delivery of Housing Counseling Services and Chapter 5 Recordkeeping and Reporting. Note: The handbook will be updated in the near future to include the Housing Counseling Certification Final Rule.
Housing Counseling Certification	<ul style="list-style-type: none"> Counselors, especially those who have not taken and/or passed the exam, should be familiar with the rules of the Housing Counseling Certification Requirements Final Rule. This rule implements the statutory requirements that housing counseling required under or provided in connection with all HUD programs must be provided by HUD certified housing counselors by the final compliance date, August 1, 2021. The standards apply to all housing counseling programs required by HUD or provided in connection with any HUD program.
2. Perform Basic Tasks and Shadow Certified Counselors	
Resource to Review	Description
Tasks for non-HUD certified housing counselors	<ul style="list-style-type: none"> Counselors hired after August 1, 2021, may only perform administrative duties until they are HUD certified. A non-HUD certified housing counselor working for a Participating Agency can: <ul style="list-style-type: none"> Conduct client intake to obtain basic information to determine if the agency can assist a potential client Schedule an appointment with a certified housing counselor Refer the potential client to other resources To participate in HUD's program, at least half of the agency's counselors must have 6 or more months of counseling experience. A non-HUD certified counselor may be hired with the needed experience and then take the exam or obtain the experience after being hired. As a training opportunity before certification, new staff can shadow or observe seasoned HUD certified housing counselors during client appointments or follow-up. A non-HUD certified housing counselor working for a HUD Participating Agency can present at educational workshops. <ul style="list-style-type: none"> HUD recognizes that agencies often use other agency staff as well as industry professionals as presenters at homebuyer education and other group workshops.

3. Design a Personalized Study Strategy for Certification

Resource to Review	Description
HUD Housing Counselors Training and Testing Website	<ul style="list-style-type: none"> Counselors should create a profile on https://hudhousingcounselors.com/ to begin the Certification exam and access study materials. Resources include: <ul style="list-style-type: none"> Review the study guide Use the Knowledge Assessment Tool Take the practice exam Complete the training modules Counselors can use the training modules to provide opportunities to learn, practice, and explore six areas of content. <ul style="list-style-type: none"> Financial Management Homeownership Housing Affordability Avoiding Foreclosure Fair Housing Tenancy In addition to the training materials, a practice exam is available to help prepare for and pass the HUD Housing Counselor Certification Exam.
Certification Study Groups	<ul style="list-style-type: none"> Counselors should decide on the frequency of study (e.g., 10 hours per week) that works best with their workload and manager/leadership preferences. A counselor may also want to find a study partner or get tips from a HUD certified housing counselor with direct experience of taking and passing the exam.
HUD Exchange Training Digest	<ul style="list-style-type: none"> Counselors should take trainings to prepare for the exam. The Training Digest is updated weekly with new training and webinars from HUD, HUD-funded training partners, and other housing counseling industry partners. It includes the latest on certification-related courses.

4. Register, Take, and Pass the Exam

Resource to Review	Description
Exam and Study Website	<ul style="list-style-type: none"> Counselors have two options for taking the HUD Housing Counselor Certification Exam: in person at a testing center or remotely using an online proctor. To access exam registration and pay the fee, sign into the housing counselor’s www.HUDHousingCounselors.com account. The HUD Housing Counselor Certification Exam is available in English and Spanish. Candidates with limited English proficiency and limited Spanish proficiency may request additional exam time on the reasonable accommodations page. Reasonable accommodations (e.g., braille or large-print exams, screen reading technology, permission to bring and take medications during the exam, etc.) are provided to eligible test takers in accordance with the Americans with Disabilities Act (ADA). Test takers can request reasonable accommodations.
Exam Preparation	<ul style="list-style-type: none"> Counselors should read Five Steps to Success: Taking the HUD Housing Counselor Certification Exam Online to ensure they understand all the steps and Tips for a Successful Online Exam.

5. Validate Employment in FHA Connection

Resource to Review	Description
Apply for Certification	<ul style="list-style-type: none"> After passing the HUD Housing Counselor Certification Exam and transferring the exam results to the FHA Connection (FHAC), counselors must apply for certification in FHAC, request a User ID in FHAC, and have their employment validated by the agency FHAC application coordinator. Step-by-step instructions with accompanying screenshots are available to review. <i>A counselor is not considered “HUD Certified” until this step is complete.</i>

6. Manage Certification

Resource to Review	Description
Manage Certification	<ul style="list-style-type: none"> HUD certified housing counselors will always have ongoing responsibilities, including managing their account information, such as logging into FHAC at least once every 90 days to remain active. These resources are available to assist housing counseling agencies manage certification for their housing counseling program.