



OFFICE OF
HOUSING COUNSELING

HUD Housing Counseling Certification

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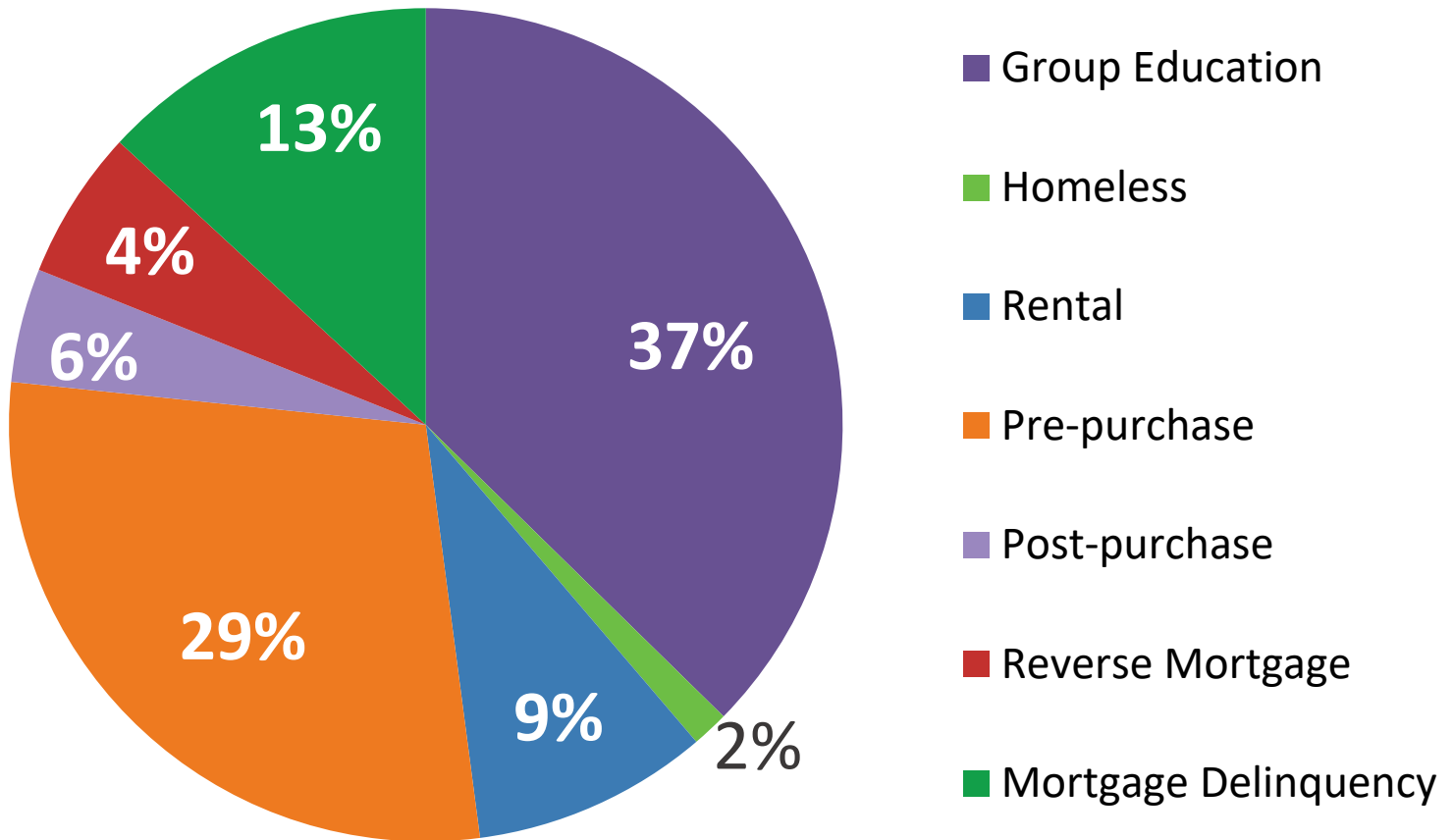
October 29, 2019

Agenda



- Office of Housing Counseling (OHC) Updates
- Disaster Recovery
- HUD Housing Counselor Certification
 - What is It?
 - Who is Affected?
 - The Exam
 - Applying to be Certified

National Housing Counseling Activity FY 19 Q3



Total Counseling Activity – 799,165 Clients

OHC Updates



FY19 NOFA

- \$43,000,000 million
- Just announced October 2, 2019

Training NOFA

- \$2.5 million
- Published August 6
- Emphasis on HC Certification and HECM Default Counseling training

Awareness and Visibility

- Building Tomorrow Together
- Acknowledging 50 years video
- Suite of brochures
- First-time homebuyer video

Toolkits



www.hudexchange.info/programs/housing-counseling/

- Disaster Recovery Toolkit
- 9902 Reporting Toolkit
- Capacity Building Toolkit
(great for mastering HUD compliance requirements)
- Other items and new ones added frequently

Brochures, Flyers, Signage

www.hudexchange.info/programs/housing-counseling/

Click on “Housing Counseling Outreach”

Files are downloadable or you can request printed ones be mailed to you

Housing Counseling Outreach

View a suite of brochures your agency can use to promote housing counseling including the social media toolkit, homeowners guide to success, first-time homebuyer videos and much more.



Order and Download Outreach Materials



Role of Housing Counseling in Disaster Recovery



- Housing Counseling Agencies can have a major role with community-wide assistance.
- Staff any emergency service center to provide information to citizens (depending on the type of emergency).
- Set up activities such as blood drives, food banks, etc.
- May participate in the Community Emergency Response Team (CERT) Program and other similar groups.

Housing Counseling Disaster Recovery Toolkit

Home > Programs > Housing Counseling > Housing Counseling Disaster Recovery and Emergency Preparedness Toolkit



Housing Counseling Disaster Recovery and Emergency Preparedness Resource Collection

This page contains disaster recovery and emergency preparedness resources for housing counseling programs.

Find by Topic

[Disaster Recovery Toolkit](#)

[Community Development Block Grant
Disaster Recovery \(CDBG-DR\)](#)

[Emergency Preparedness Toolkit](#)

[Webinars](#)

Disaster Recovery Toolkit

Office of Housing Counseling Resources

[Housing Counseling Disaster Recovery Toolkit](#)

The Housing Counseling Disaster Recovery Toolkit is a new online guide created to help Housing Counseling Agencies (HCAs) prepare for disaster events and engage with local partners that receive funding following disasters. This toolkit is for HCAs, Intermediaries, State Housing Finance Agencies, and Multi-State Organizations seeking to play an active and effective role in local disaster preparedness, response, and recovery.

Date Published: August 2018

www.hudexchange.info/programs/housing-counseling/topics/#disaster-recovery-toolkit

HUD Housing Counselor Certification

Housing Counselor Certification

KEY PROVISIONS



Housing counseling required under or provided in connection with **any** program administered by HUD shall be provided **only** by organizations and counselors certified by the Secretary.

A HUD Certified Housing Counselor is a housing counselor who has **passed** the HUD certification examination **and works** for a HUD-approved housing counseling agency.

Effective date: August 1, 2020

Benefits of Certification



**Broader knowledge =
better counseling**

**Create professional
recognition for housing
counselors**

**Elevate the value of the
program for consumers**

**Consumers avoid
scammers and con
artists**

**A credential for
counselors**

**Consumers benefit
from HUD approved
agencies**

**Housing counseling
offered in connection
with HUD programs
meets OHC standards**

**Programs and
counselors eligible for
grants and scholarships**

**Increased visibility and
awareness of housing
counseling**

What is Housing Counseling?



- Housing counseling is independent, expert advice customized to the need of the consumer to address the consumer's housing barriers and to help achieve their housing goals.
- And must include the elements on the next slide

Housing Counseling Elements



- Intake
- Client budget
- Financial and housing affordability analysis
- An Action Plan, except for reverse mortgage counseling
- Referrals
- Reasonable effort on follow-up with client

What is Not Housing Counseling



- Services that provide housing information, or placement or referral services
- Routine administrative activities (program eligibility determinations, intake)
- Case management that provides housing services as incidental to a larger case management (HOPWA, ESG, COC) and does not fund housing counseling
- Fair housing advice and advocacy (processing complaints and filing claims)
- Group education without individualized services

What is Group Education?



- Provided for one or more people (classroom, online, conference call or other delivery method)
- Major differences from housing counseling:
 - Not customized for individual needs
 - Does not offer individual financial analysis or a client action plan
- HUD-approved housing counseling agencies **must** offer one-on-one counseling on the same topics as group education...
- ... and a HUD certified housing counselor must oversee group education

Organizations Possibly Affected



1. State and Local Governments
2. Public Housing Authorities
3. State Housing Finance Agencies
4. Community Housing Development Organizations
5. Other nonprofits or government agencies

Program Examples



HOME

- Down payment assistance
- Purchasing units developed with HOME funds

CDBG

- Paying for housing counseling
- When assistance requires housing counseling

Family Self-Sufficiency

- If homeownership counseling is performed with FSS funds the coordinator must be certified

Options for Affected Agencies



- Apply to HUD for approval or join a HUD-approved Intermediary or State Housing Finance Agency as an affiliate
- Partner with other HUD-approved housing counseling agencies
 - Informal or formal referral agreement
 - Funding agreements
- Modify the program to be compliant
- Stop delivering housing counseling services

Impact on Intermediary Organizations and Management



- Management staff who fund, oversee or administer a housing counseling program **and** do not directly provide housing counseling are not required to become HUD-certified.

Counselor Certification Exam



- Certification Exam launched August 1st, 2017
- All agencies must comply by August 1st, 2020

Counselor must:

- Pass the certification exam covering six major topics
 - **Only have to pass certification examination once**
- Work for a HUD-approved housing counseling agency - verified through FHA Connection
- 970 Certified Counselors as of July 31, 2019
- Don't wait to take the exam. Register now.

Six Major Topics of Testing



Financial Management

Property Maintenance

Responsibilities of Homeownership and Tenancy

Fair Housing Laws and Requirements

Housing Affordability

Avoiding Eviction and Foreclosure

NEW! Knowledge Assessment Tool



- Launched July 1, 2019
- This Knowledge Assessment does not replace the existing practice exam but does provide candidates with detailed feedback.
- The assessment offers insight into the correct answers and provides recommended topics for further study.
- Recommendations will identify areas of strength and weakness for continued study.
- Also available in Spanish.

Housing Counselor Certification Tips



- Best way to prepare is to study
 - HUD strongly recommends taking training and making use of the practice exam and knowledge assessment
- Examination is intended to be updated once a year
 - Training, practice exam, study guide and the certification exam will all be updated
- Use available tools
 - Exam, study guide, practice exam and knowledge assessment available in English and Spanish

Housing Counselor Exam Tips



- If taking exam online, test your equipment prior to scheduling the exam.
 - Web camera
 - Check firewall
 - Visit www.hudhousingcounselors.com for tips
- Avoid no-show fees
 - Online proctored exams cancel within 24 hours of exam
 - Onsite proctored exams at test center cancel within 72 hours of exam

Management Certification Tips



- Be aware of counseling staff's engagement in the certification process.
- Champion the need for counselors to become certified and speak to the value of a HUD certified housing counselor.
- Make time available for counselors to study, attend trainings, take and pass the Exam and apply for certification.
- Review HUD best practices and lessons learned to assist agencies to get their counselors certified:
<https://www.hudexchange.info/programs/housing-counseling/certification/success-stories/>

After Exam Steps to Become Certified



- Counselor must authorize transfer of exam results and begin the application process in FHA Connection
- Employment must be verified in FHA Connection by the agency **Application Coordinator**
 - Agencies must designate an FHAC Application Coordinator to certify counselor's employment
 - Once counselor's employment is certified, a HUD certified housing counselor certificate can be printed and/or downloaded

Email Notification of Passing Score



- Result: PASS
- Congratulations! You achieved a passing score on the HUD Housing Counselor Certification written examination.
- To continue the process to become certified, you must take the following steps:
 - Sign in to your account on www.HUDHousingCounselors.com to provide additional information and authorize the transfer your testing results to FHA Connection. Note that you will receive a Counselor Exam ID during this step. Then,
 - Begin your HUD Certified Housing Counselor Application in FHA Connection.

FHA Connection and Housing Counselor Certification



Every agency requires an FHA Connection Application Coordinator to verify and activate counselors who pass the exam

- Counselors cannot validate their own employment status or HECM Roster in FHA Connection
- To better understand the FHA Connection Application Coordinator Role see HUD view webinar at this link

<https://www.hudexchange.info/trainings/courses/housing-counseling-webinar-role-of-fha-connection-coordinator/>

FHAC Application Coordinator Process



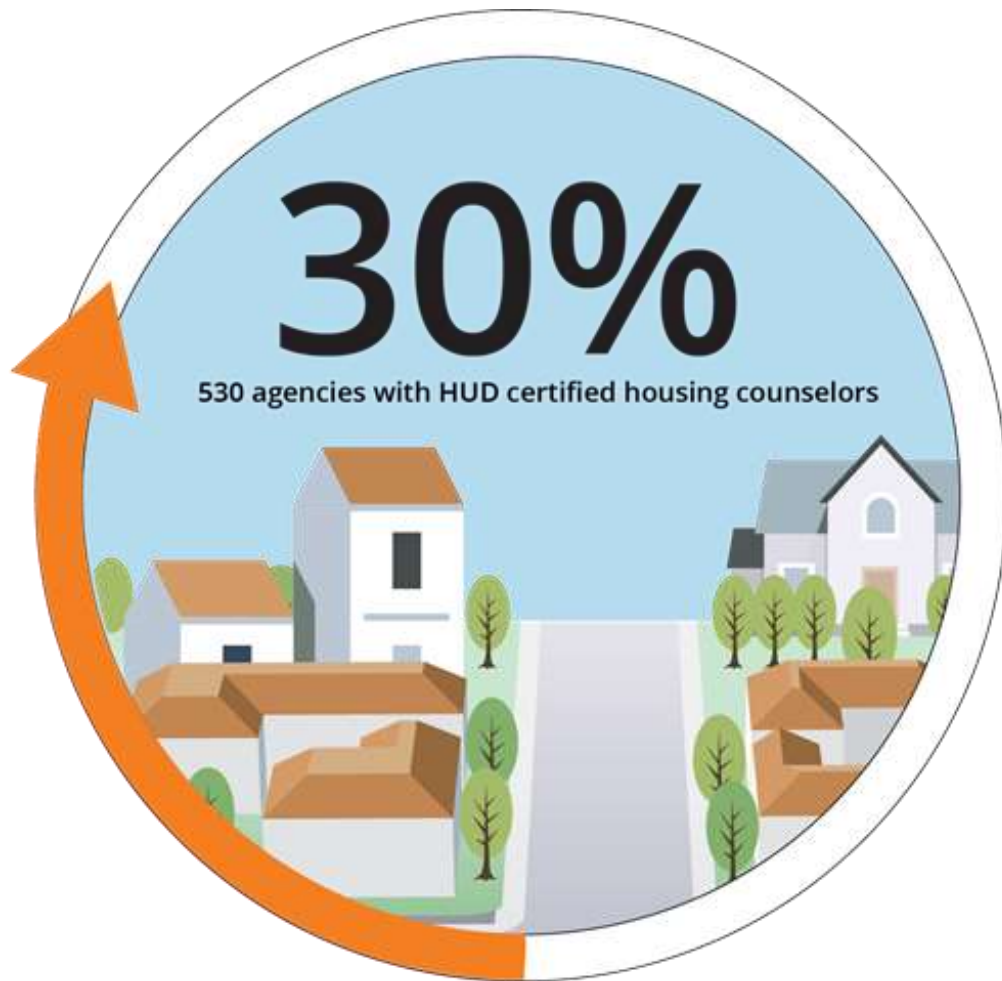
To understand the FHA Connection Application Coordinator Role see HUD view webinar at this link:

- <https://www.hudexchange.info/trainings/courses/housing-counseling-webinar-role-of-fha-connection-coordinator/>

To view instructions on applying to become an FHAC Application Coordinator

- <https://www.hudexchange.info/programs/housing-counseling/certification/fhac-application/#fhac-application-coordinator-instructions>

Meeting the Housing Counselor Certification Deadline



- 8/1/20 deadline
- NeighborWorks has **55** HUD-Certified partner agencies with Certified Counselors

Data current as of September 1, 2019

Office of Housing Counseling



Find us at:

www.hudexchange.info/counseling

www.hud.gov/housingcounseling

Counselor Training and Testing website:

www.hudhousingcounselors.com

Certification FAQs:

www.hudexchange.info/housing-counseling/faqs/

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