



# National Community Development Association Region 1 Conference HUD Housing Counseling Updates

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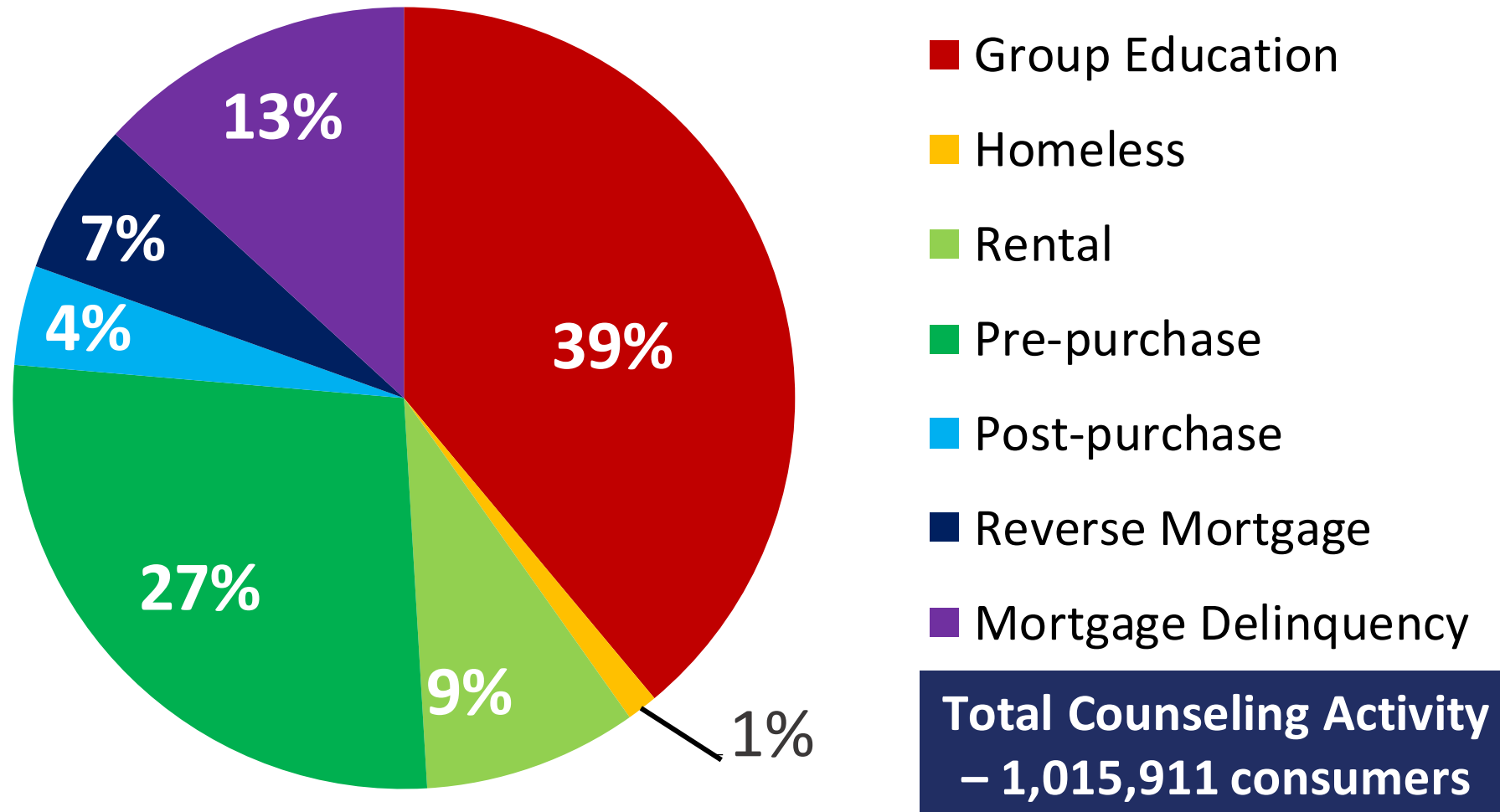
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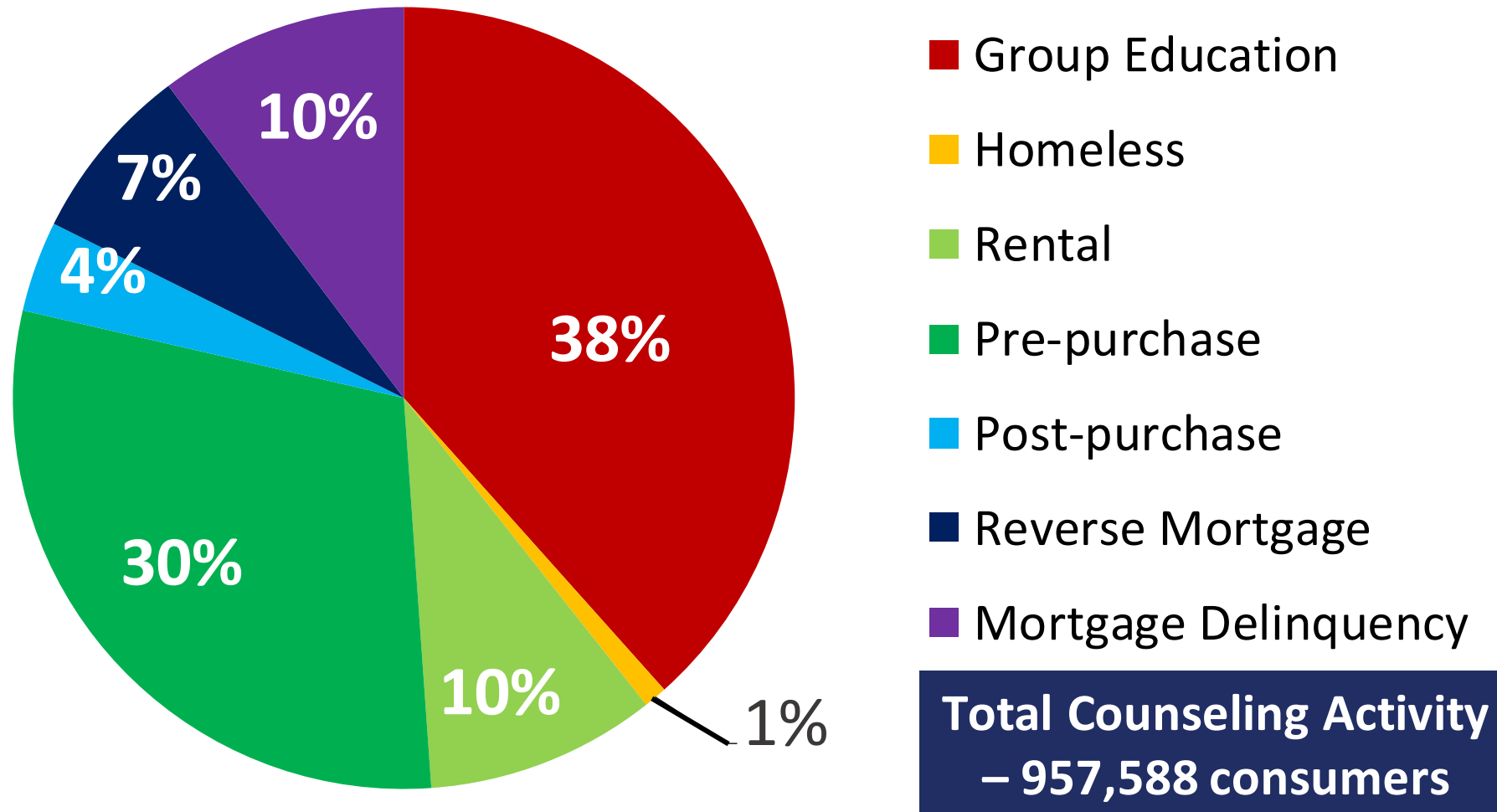
# Agenda

- OHC update
- 9902 Data
- Rental counseling
- Housing counselor certification
- Resources
- Questions and answers

# HUD National Housing Counseling Activity FY19



# HUD National Housing Counseling Activity FY20



# 9902 Program Impact Data Display

- HUD has added a 9902 program impact data display to the HUD Exchange
- Agencies can search and sort data down to the state level
- Data can be used to enhance grant applications and reports
- View the on the [HUD exchange](#)

# Rental Housing Counseling Communities of Practice

- HUD is seeking to work with agencies focused on rental eviction counseling
- HUD will be working with volunteer HCA's
- HUD's goals are to better assist clients and agencies, identify your best practices and challenges, improve HUD's policy guidance and create TA tools and products

# HUD Comprehensive Housing Counseling Grant

- FY2020: \$52.5 Million
- FY2021: \$57.5 Million + \$20 Million for legal assistance

Watch [Grants.gov](https://www.grants.gov) for more information

# COVID-19 Update

Most HCAs operating virtually and offering remote counseling to clients

- [CARES Act](#)
- [HUD COVID-19 Emergency Information for Housing Counselors](#)
- [CFPB Mortgage and Housing Assistance](#)
- [01/26/21: FHA Provides Borrowers Struggling to Keep Their Homes Additional Time to Seek Forbearance](#)
- [01/28/21: HUD Takes Swift Action to Support Homeowners and Tackle Nation's Housing Crisis](#)
- [02/16/21: HUD Announces Extensions and Expansions of COVID-19 Homeowner Relief and Home Retention Measures](#)



# Housing Counselor Certification Final Rule Delays the Final Compliance Date



- The new final compliance date is **August 01, 2021**
- Ensures vital counseling services remain available during COVID-19 National emergency
- [Read the final rule](#)

# National HUD Certified Counselor Progress

- 2,952 housing counselors out of an estimated 3,992 counselors now certified (74%)
- 249 HECM counselors out of an estimated 297 HECM counselors now certified (84%)
- 75% of HUD participating housing counseling agencies now have at least 1 certified housing counselor
- Visit “Tracking Progress” on the [HUD Exchange](#) for state-by-state statistics

# 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

# Who Doesn't Need to be Certified?

- Agency managers whose roles are limited to funding, overseeing or administering a housing counseling program
- Support staff who do not provide housing counseling services directly to clients

# Certification Compliance Technical Assistance

- HUD has begun direct certification technical assistance to HCAs without certified housing counselors
- HUD is reaching out on any compliance issues LHCA's and branches may need help with
- Please make sure your Agency Manager contact information is updated in HCS

# How to Prepare for the Exam

- Visit the HUD-OHC [Training Digest](#)
- Apply for training scholarships
- Join the HUD-OHC [Listserv](#) to get the latest course offerings delivered directly to your email inbox
- Take the free practice exam and knowledge assessment tool
- Join a study group, work with a mentor or “study buddy”
- Utilize social media for support
- Check your tech well in advance of your exam date at the [exam pre-launch web site](#)

# Housing Counselor Certification Exam

- Only need to pass the certification exam once
- May be taken on-line now or at a proctoring center (If available)
- Exam is available in English and Spanish
- May be taken multiple times; fee must be paid each time
- Fee: \$60 online and \$100 for proctoring center

# Housing Counselor Certification Exam

- HUD has made available \$500,000 to grantees in the FY 2020 housing counseling grant to cover exam fees
- HUD no longer requires the use of an external web cam
- Simplified identity verification for remote exams
- Accommodation for Limited English Proficiency (LEP) candidates
- Reviewing the exam for improvements; your feedback is valuable!
- The exam will continue to be available after the final compliance date of August 01, 2021



# Housing Counselor Certification Exam Updates

On September 28, 2020, the HUD Housing Counselors certification program website, [HUDHousingCounselors.com](https://www.hudhousingcounselors.com), launched updated training materials. This update includes both English and Spanish versions. The training materials, including the interactive online modules, downloadable study guide, knowledge assessment tool, and the practice examination, were updated and republished (Version 202009).

# Reasonable Accommodation (RA) Requests

- Bixal follows Americans with Disabilities Act ([ADA](#)) guidelines
- Bixal needs 30 days to review RA requests and schedule accommodations
- Please contact Bixal for an RA request before you schedule your exam date
- Requests are submitted through Bixal [tech support](#)

# After You Pass the Exam

## To complete the process:

- Visit [HUDHousingCounselors.com](https://www.hudhousingcounselors.com) to transfer your exam results to FHA Connection (FHAC)
- Begin your application in FHAC
- Notify your Agency's FHAC coordinator to complete the process of certification

# Certification Tips For Agency Managers

- Be aware of your counselor's engagement in the certification process
- Make time available for counselors to study, attend trainings, take the exam and apply for certification
- Understand how housing counselor certification affects your agency
- Review [HUD's best practices](#) and lessons learned
- Complete the FHAC Application Coordinator Registration

# FHAC Application Coordinator

## **Every agency requires an FHAC Application Coordinator:**

- [Instructions on the HUD Exchange](#)
- Guidance for counselors and application coordinators
- FHAC validates employment and certifies counselors who pass exam for their agency
- Counselors cannot self-verify their own employment status - identity of interest
- Once counselor's employment is validated, a HUD certified housing counselor certificate can be printed

# Most Frequent FHAC Issues

- Agency manager did not know about FHAC or did not apply for an FHAC coordinator user ID#
- Counselor failed to transfer exam results to FHAC
- Coordinator has identity of interest conflicts
- Does not know the HCS agency ID#
- Could not find counselor exam ID#
- Transposed social security numbers
- Ask HUD for help

# Understanding Housing Counseling

- Housing Counselors provide independent, expert advice customized to the needs of the consumer to address the consumer's housing barriers and to help achieve their housing goals. Counseling must include the following elements:



**Intake**



**Client  
Budget**



**Financial and  
Housing  
Affordability  
Analysis**



**Client  
Action  
Plan**



**Follow-  
up with  
Client**

# What HUD Programs Might be Affected?

**Required under or provided in connection with any program administered by HUD means:**

- Housing counseling is required by HUD
- Housing counseling that is funded under a HUD program
- Housing counseling that is required by a grantee or sub-grantee of a HUD program as a condition of receiving assistance
- Client served by a HUD program is referred to housing counseling



# Potentially Affected Agencies

- HUD participating HCA's
- State and Local Government Entities
- Public Housing Authorities (PHA)
- State Housing Finance Agencies (SHFA)
- Community Housing Development Organizations (CHDO)
- Other nonprofits or government agencies participating in HUD programs

# Potentially Affected HUD Programs

- HOME
- Community Development Block Grant Program (CDBG) - including Disaster Recovery (CDBG-DR)
- Housing Trust Fund
- Housing Opportunities for Persons With AIDS (HOPWA)
- Emergency Solutions Grant (ESG)
- Continuum of Care (CoC) Program
- Rental Programs
- Down-payment Assistance Programs (DAP)

# Options for Compliance

- Apply to participate in HUD's housing counseling program directly or as an affiliate of an intermediary
- Partner with an existing HUD participating housing counseling agency
- Modify affected programs to become compliant

# Office of Housing Counseling Resources



- **Find us at:**  
[hudexchange.info/counseling](http://hudexchange.info/counseling)
- [HUD Exchange Certification](#)
- **Counselor Training and Exam Website:**  
[hudhousingcounselors.com](http://hudhousingcounselors.com)
- **Email HUD at:** [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov)
- **Email the Presenter:** [robin.penick@hud.gov](mailto:robin.penick@hud.gov)