Starting a Housing Counseling Program:
How to Overcome Common Hurdles & Find Your Niche

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Preparing an Agency Application for HUD Approval

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October 14, 2020
Preparing and Submitting your Application

**Step 1:** Review [www.hudexchange.info](http://www.hudexchange.info) website for instructions on completing your application

**Step 2:** Use Housing Counseling Agency Eligibility Tool

**Step 3:** Contact HUD to connect with an application advisor

**Step 4:** Prepare required documentation, including form HUD-9900

**Step 5:** Submit application to HUD
Step 1: Review hudexchange website

- [https://www.hudexchange.info/programs/housing-counseling/agency-application/](https://www.hudexchange.info/programs/housing-counseling/agency-application/)

- Read the full content of the page to prepare for applying

- Review the links to regulations listed under qualifying Criteria

Qualifying Criteria

Section 106(a)(2) of the Housing and Urban Development Act of 1968 (12 USC 1701x) provides the legislative authority for HUD to provide housing counseling services directly or through private or public organizations with special competence and knowledge in counseling low and moderate income families.

Detailed information and additional requirements of the housing counseling program are provided in the Housing Counseling Program Handbook 7610.1 The program handbook lists the qualifying criteria that all applicants must meet to receive HUD approval. A few of the more important are:
Step 2: Housing Counseling Agency Eligibility Tool (cont.)

- [https://www.hudexchange.info/programs/housing-counseling/housing-counseling-agency-eligibility-tool/](https://www.hudexchange.info/programs/housing-counseling/housing-counseling-agency-eligibility-tool/)

Housing Counseling Agency Eligibility Tool

What is a HUD-Approved Housing Counseling Agency?

HUD-approved Housing Counseling Agencies (HCA) are organizations supported or sponsored by HUD and administer housing counseling services across the country. A HUD-approved Housing Counseling Agency is eligible to apply to HUD for grant funding under its Notice of Funding Availability (NOFA).

HCAs represent a diverse set of organizations who work among HUD programs including public housing authorities, community housing development organizations (CHDOs), tribally designated housing entities, community development corporations, etc.

HCAs provide a valuable service within a community and serve consumers with counseling across housing needs from homeless and rental housing to pre-purchase homebuyer education.

For more information on the overall process and the requirements for becoming a HUD-approved Housing Counseling Agency, please visit this page within the HUD Exchange: How to Become a HUD-Approved Housing Counseling Agency.

What is the Housing Counseling Agency Eligibility Tool?

Requires a hudexchange account to use. Sign up is easy and free.
email housing.counseling@hud.gov to schedule an appointment with an application advisor who will assist you.

• Use "Appointment with HUD housing counseling application advisor" in the subject line of your email.

• HUD application advisor will assist you with the application that you must submit for approval as a counseling agency
Step 4: Complete Required Documents

A. Form HUD-9900 Application
B. Documentation of 501(c)
C. Eligibility documents for government entities (if applicable)
D. Charter/By-Laws
E. Conflict of Interest Policy and Procedures and Disclosure Statement
F. Other HUD Programs (If applicable, list the other HUD program(s) in which you are currently participating, the name of the Point of Contact (POC) and contact information)
G. List of Staff, Board Members, and Management Staff with Home Address
H. Housing Counseling Work Plan
I. HUD-9902 (Complete sections 8 and 9 to quantify the households who received counseling and education services from your agency during the past 12-month period)
J. Written Agreements (If applicable, agencies with branches, sub-grantees/sub-recipients and/or affiliates must provide written agreements which delineate the responsibilities)
K. Budget and Funding Sources
L. Most Recent Audited Financial Statement
M. Facility Information/Photos
Step 4: Complete Required Documents, Continued

Housing Counseling work plan

- Target Area
- Needs and Purposes
- Affirmatively furthering Fair Housing Outreach Plan
- Description of Housing Counseling Services
- Outcomes
- Alternative Settings/Formats
- Client Follow-up
- Fee Schedule
- Limited English Proficiency
- Supervisory Control Plan
Step 5: Submit your application

• Your application advisor will instruct you on how to submit your completed application to HUD.
Common Application Deficiencies

- Applicants checking off “Types of Housing Counseling Services” for more areas than qualified
- No authorization to perform housing counseling
- HUD Disclosure to clients is incomplete
- Work Plan Incomplete – especially description of housing counseling activity
- Supervisory monitoring and documentation for quality control plan compliance skipped or very weak
Common Application Deficiencies

- List of Board members and staff delivering housing counseling incomplete
- No information on experience with other HUD programs
- Funding sources not identified specifically for housing counseling
- Copy of current housing counseling budget missing
- Impacts / Outcomes not addressed in work plan
Resources

• New Application / Agency Approval: https://www.hudexchange.info/programs/housing-counseling/agency-application/

• Housing Counseling Agency Eligibility Tool: https://www.hudexchange.info/programs/housing-counseling/housing-counseling-agency-eligibility-tool/

• For an Appt with Application Advisor email: housing.counseling@hud.gov


• HUD Disclosure to Clients: https://files.hudexchange.info/resources/documents/Housing_Counseling_Client_Disclosure_Toolkit.pdf
Find us at:  
[www.hudexchange.info/counseling](http://www.hudexchange.info/counseling)

Email us for questions or to schedule a housing counseling agency application review at:  
[Housing.counseling@hud.gov](mailto:Housing.counseling@hud.gov)
Cait Baker  
Quality Improvement Manager  
justine PETERSEN Housing and Reinvestment Corporation

• St Louis, MO  
• New York native  
• MSW from Washington Univ in STL  
• Housing counseling, financial capability and asset building, and process improvement
Justine PETERSEN

Cait Baker
Quality Improvement Manager
Our mission is to connect low- and moderate-income families with institutional resources in order to build financial assets and create enduring change.
The Problem

- **Staff turnover/varied focus**
- **Small department**
- **Significant client interest**
The Goal

- Increase follow-ups
- Provide “point-in-time” counseling
- Improve client tracking and data integrity
- Build capacity
The Approach

Housing Counseling

Credit Building
The Approach

- Establish evaluation criteria
- Identify technology
- Build tracking system
- Cross-train
- Message to clients
Establish evaluation criteria

- **Credit Score**—580 or above
- **Collections/Charge-Offs**—less than 3k
- **Late payments**—no late payments in last 12 months
- **Bankruptcies or Foreclosures**
- **Debt-to-Income**—43% or lower
- **Employment History**
Message to clients

➤ We explain the process:

“We’d love to get you set up with an appointment. First, we’ll need to collect some information from you, which includes taking a look at your credit, through a soft pull. This won’t hurt your score or cost you money. In order to do that, we need to send you some forms to fill out via email. Would that be okay?”

➤ We set the expectation:

“Once you’ve submitted your information, we’ll call you back within 1-2 days to schedule you for an appointment. If it seems you might benefit from meeting with a credit building counselor first, we’ll schedule you with one. Otherwise, you’ll be scheduled to meet with a housing counselor. This is to make sure you get the right counselor for you.”
Overview

Initial contact ▶️ Send out “intake” ▶️ Evaluate ▶️ Assign and Schedule
The Outcomes

- **Increased follow-ups and improved client outcomes**
  - **Pre-intake process**, 9% of housing clients purchased, **post-intake**, that has increased to 34% of housing clients
  - **227 clients, 391 individual follow-ups**

- **Provided “point-in-time” counseling**

- **Improved client tracking and data integrity**

- **Built Capacity**
  - Saved housing staff 6-10 hours a week
Chris Samuels
Housing Counseling Program Manager
Restoration America

- St. Charles, IL
- Housing counseling since 2009
- HUD-Certified/HECM Certified
- Manages grants, reporting, compliance
CREATING SUCCESS AS A SMALL COUNSELING AGENCY

1. Creating specific guidelines for employees and files
2. Attention to detail
3. Training and continuing education
4. Hands on
5. Team atmosphere
6. Always being open to change and managing expectations
Cornelius Sams, Sr.
Program Manager
Genesis Housing Development Corporation

- Chicago, IL
- Housing counseling since 2013
- HUD-Certified
- Loan officer
Choosing The Right CRM

- Customization
- CUSTOMER SERVICE
- Capacity
Learn “All” HUD 9902 Requirements & Expectations

Weekly Staff Training to identify challenges

Turn the Quarterly Reporting to “Monthly Reviewing”
"Must input all data into “1” powerful CRM which will have the customization and ability to organize grants accordingly”

At the end of each Month the System Administrator and Executive Director goes over monthly production, report results, grant expectations, and set future adjustments as needed
HUD Exam Impact

Agencies must shift to “HUD Thinking” from Top-Down

“Expertise in All Services”

Turned Upside Down
Questions?

Type your questions in the Chat Box.

Or raise your hand (bottom of Participant’s Box) to be unmuted to ask your question.
THANK YOU

WHAT’S NEXT?
Lift Your Spirits: Cocktail/Mocktail Demo 3:30 – 4:30 Central

Join us on the Slack boards for continued conversation