



Housing Action Illinois Office of Housing Counseling Updates

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Agenda

- Introduction to the HUD Office of Housing Counseling
- Consumer Outreach
- Program Approval and Housing Counselor Certification
- Grants
- Program Updates
- New Initiatives
- Questions and Answers

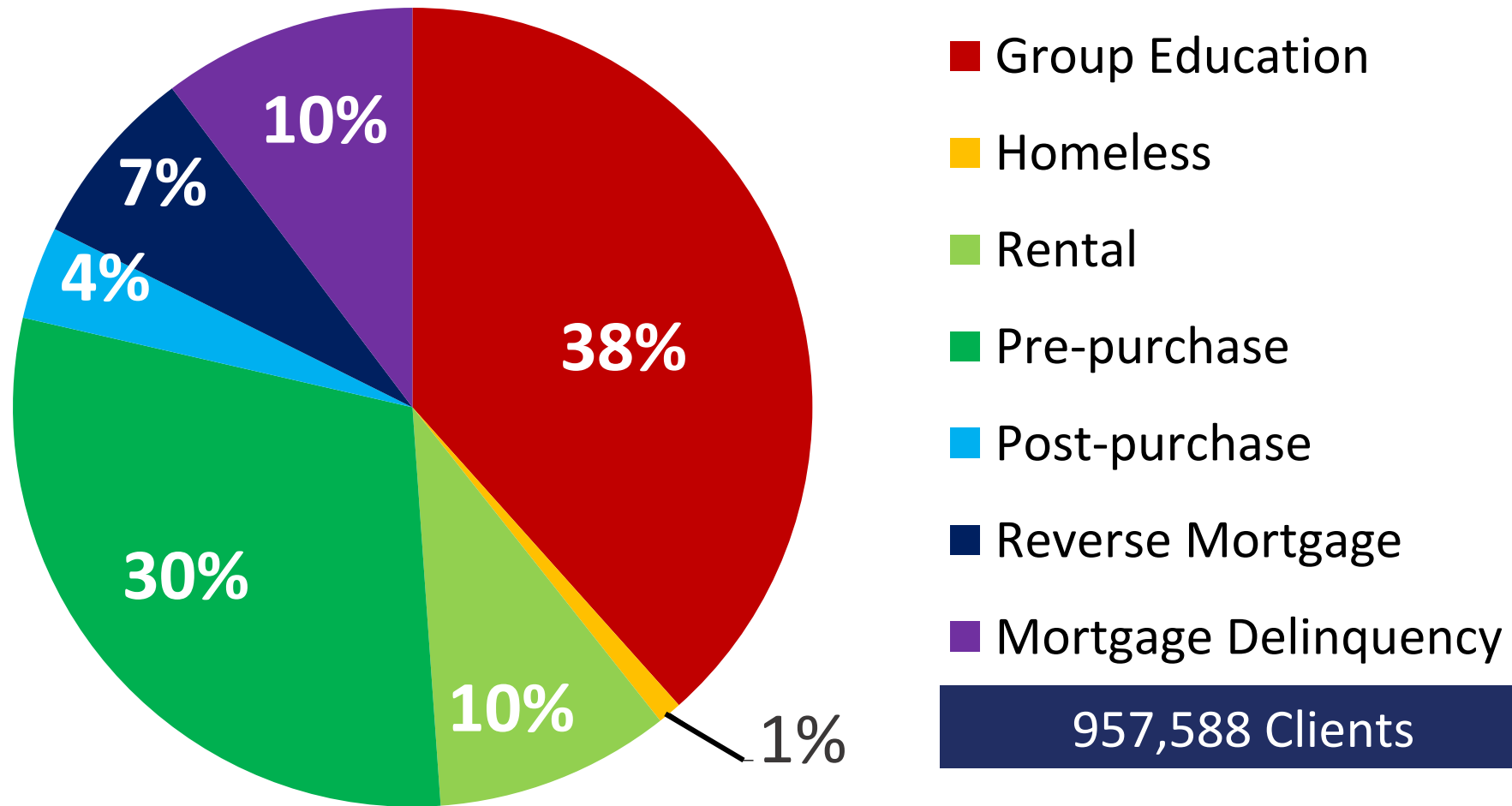
HUD Office of Housing Counseling (OHC)



The mission of the OHC is to help families to obtain, sustain and retain their homes. We accomplish this mission through a strong network of HUD participating housing counseling agencies (HCA) and HUD certified housing counselors.

- Network of approximately 1,497 HCAs and 4,189 HUD certified housing counselors
- Approve new HCAs and certify housing counselors
- Monitor compliance, and the quality of housing counseling
- Connect clients with participating housing counseling agencies
- Grant funding for qualified HCA applicants
- Provide training and technical assistance

HUD National Housing Counseling Activity FY22



Find a HUD Participating Housing Counseling Agency

Search for HCAs by
Calling: (800) 569-4287
or Search Online



Consumer Outreach Updates

- 800-569-4287: Multilingual, live operator, disaster assistance help options
- [Modernized internet search tool](#): Zip code search, map and directions, more search options, smartphone compatible, Approximately 2 million visitors since March 2022
- [Consumer brochures, posters and flyers](#): Updating consumer outreach materials during FY23-24
- [FHA Adds Translated Resources to Aid Prospective Homebuyers](#)
- Let's Make Home the Goal

HCA Approval

- HUD approves HCAs and certifies housing counselors
- Visit "[How to become a HUD participating Housing Counseling agency](#)" to get started on the application (30-90-day process)
- Try the [Housing Counseling Agency Eligibility Tool](#)
- Review the [learning pathway](#)
- Two paths for HUD participation:
 - Apply for HUD approval as a Local Housing Counseling Agency (LHCA), National or regional intermediary, or Multi-state Organization (MSO)
 - Become a participating affiliate of an intermediary

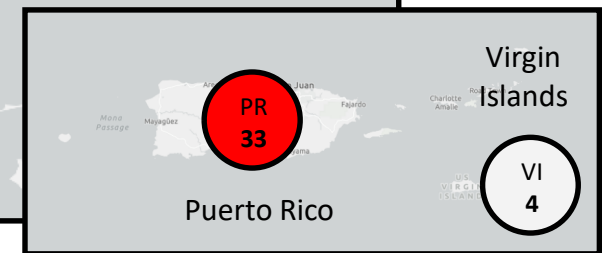
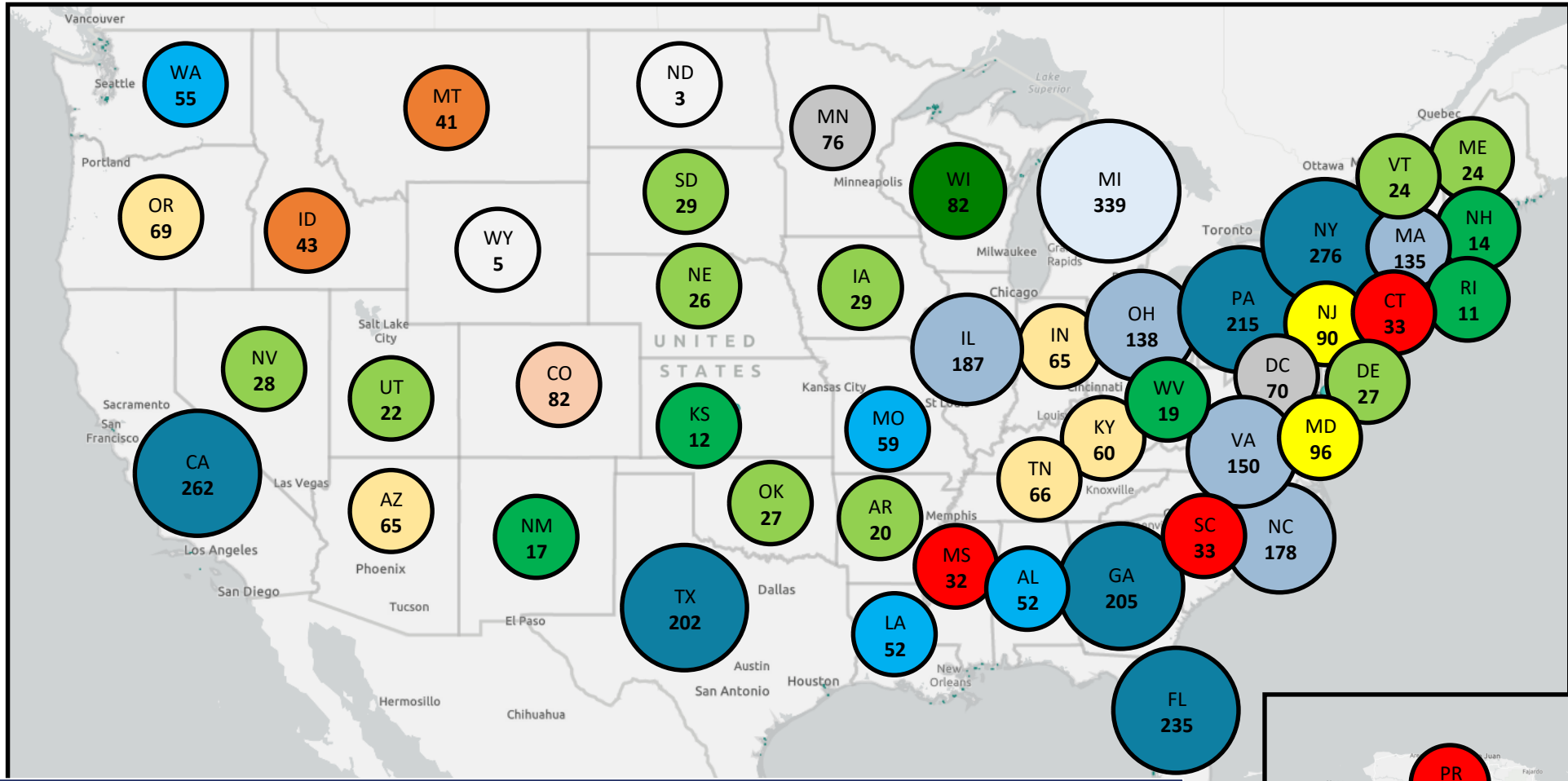
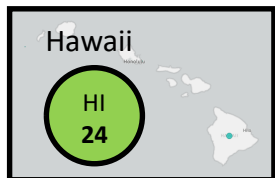
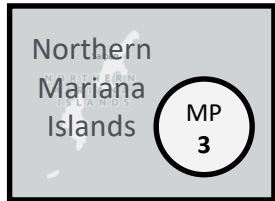
Qualifying Criteria for Applicants

- **Nonprofit Status:** Must submit evidence of nonprofit status as demonstrated by Section 501 (c) of the Internal Revenue Code or be a government entity
- **Certification:** Must have a housing counselor that has passed the HUD housing counselor certification exam
- **Experience:** Must have successfully administered a housing counseling program for at least one year
- **Community Base:** Must have functioned for at least one year in the proposed geographic service area
- **Counseling Resources:** Must have sufficient resources to implement its proposed counseling work plan

Housing Counselor Certification Update

- 100% of 1,497 HCAs employ HUD certified housing counselors
- There are approximately 4,189 HUD certified housing counselors
- Added approximately 25 new HUD certified housing counselors per month during FY2022
- There are approximately 361 HECM certified housing counselors
- [HUD housing counselor certification information](#)

HUD Certified Housing Counselors by State



Total Certified Counselors as of 8/23 = 4150+

Certification Exam

- Counselors only need to pass the exam once
- Available in English and Spanish, HUD is considering adding additional exam languages
- May be taken multiple times; fee must be paid each time
- Fee: \$60 online and \$100 for testing center and can be charged to HUD's comprehensive housing counseling grant
- Accommodation for Limited English Proficiency (LEP) candidates
- Reasonable accommodations are provided in accordance with the Americans with Disabilities Act (ADA)
- The exam, practice tests and study guide will be updated annually to remove obsolete questions and add new relevant questions

Prepare for the Exam

- Visit the [training digest](#) to see the latest certification exam course offerings, OHC provides training scholarships through its training grant - [HAI training courses](#)
- Join [OHC's Gov delivery email service](#) to get the latest certification exam training offerings delivered directly to your email inbox
- Take the free practice exam and knowledge assessment tool on hudhousingcounselors.com
- Utilize social media for support, join a study group, work with a mentor or “study buddy”

Employment Certification

- After passing the exam, housing counselors will receive an email, click the link to authorize transfer of exam results to [FHA Connection \(FHAC\)](#)
- Your agency's [FHAC coordinator](#) will complete the employment validation process
- HUD certified housing counselor can then commence counseling HUD clients and their certificate can be downloaded and printed from [FHA Connection \(FHAC\)](#)

Certification of Tribal Housing Counselors

Proposed Rule



- [Proposed rule](#) published on January 26, 2023, on the applicability of the [Final Rule for Housing Counseling Certification requirements](#) to other HUD programs utilized by tribal entities, such as the Indian Housing Block Grants and Indian Community Development Block G
- Comments closed date: March 27, 2023
- Visit the Federal Register to read the [proposed rule](#) and comment
- Comments under review for the final rule

Revised HC Handbook

Revised [HUD 7610.1 Rev-6 Housing Counseling Handbook](#) published on September 08, 2023:

- [Summary of changes](#)
- [Frequently Asked Questions](#)
- [October 19, 2023, Revised Handbook Webinar \(Archive\)](#)
- Handbook is Effective January 01, 2024

Modernization of the National Industry Standards for Homeownership Education and Counseling



- National Industry Standards for Homeownership Education and Counseling (“the standards”) are a set of guidelines published to promote quality homeownership and counseling services. Industry professionals who adopt these standards are trusted to provide consistent, high-quality advice.
- NeighborWorks America (NW) convened and supported the standards advisory council in 2004. They published the standards in 2007. During 2022, NW asked HUD to help support maintenance and modernization of the standards.
- [National Industry Standards Update Process](#)

Partnering With Industry on Modernization of the Standards



“Industry Standards: HUD may require, promote, or incentivize the adoption of, and implementation of, housing counseling and education standards, by participating agencies. These standards may include minimum acceptable counseling and education content and activities, training, and testing. These industry standards may be developed or implemented by HUD or by other entities and endorsed by HUD.”

- [HUD Handbook 7610.1 Rev-5, Chapter 3, Paragraph 8](#)

Review: The Case for Modernizing the Standards

(1 of 2)

The HBE and HC industry has evolved in the 19 years since 2004:

- Creation of the Consumer Financial Protection Bureau ([CFPB](#)) and [HUD's OHC](#) by the [Wall Street Reform and Consumer Protection Act of 2010](#)
- [HUD housing counselor certification](#) including extending future counselor certification to tribal lands through rulemaking
- [Disaster preparation HBE and post disaster mitigation housing counseling](#)
- New technology facilitated remote counseling and virtual education, also fostered an online HBE industry that did not exist in 2004
- [Fair Housing discrimination protections](#) for persons identifying as LGBTQ+

The Case for Modernizing the Standards (2 of 2)

- New racial equity initiatives include working with [Historically Black Colleges and Universities \(HBCU\)](#), [Tribally Based Institutions \(TBI\)](#), [Minority Serving Institutions \(MSI\)](#), and the [Property Appraisal and Valuation Equity \(PAVE\)](#) interagency task force.
- [HUD's Office of Policy Development and Research Long-Term Impact Report: The HUD First-Time Homebuyer Education and Counseling Demonstration](#) identified HBE strengths and weaknesses.
- Increased use of HBE and HUD Certified Housing Counselors by HUD programs, Federal Agencies, Government Sponsored Enterprises (GSE), State Housing Finance Agencies (SHFA), local government agencies and non-profits.

HUD's Role in Modernization

- HUD's OHC supports the modernization of the standards in collaboration with NW and the housing industry. HUD seeks an "Industry forward - HUD supporting" approach that will benefit consumers with a modernized set of standards that are responsive to current and future housing market conditions
- FY23-24 funding for Technical Assistance (TA) to modernize the standards is obligated through [HUD's Community Compass \(CC\) grant](#)
- HUD's CC grantee (ICF) will support convening, scheduling, modernization, and will also build and support a new standards website

Projected Milestones

- Fall-Winter 2023: Begin stakeholder meetings and online feedback
- Winter-Spring 2024: Analyze stakeholder feedback and prepare draft data
- Spring-Summer 2024: Recruit new standards committee members, hold committee meetings to review data and draft new standards, publish modernized standards
- [Learn more by visiting the National Industry Standards Update Website](#)

Comprehensive Housing Counseling Grant



- Supplemental FY22 [Comprehensive Notice of Funding Opportunity](#) (CNOFO) awards announced on June 21, 2023
- Visit HUD's [press room](#) for the latest news and announcement of upcoming comprehensive and training NOFOs
- Subscribe to [OHC Gov Delivery](#) for upcoming announcements, training, guidance, and grants
- Visit the [Grants.gov](#) for more information
- Email for TA from housing.counseling@hud.gov or your HUD Point of Contact (POC)

FY23 Housing Counseling Homeownership Initiative NOFO



- On July 27, 2023, a [preview](#) of the HUD FY2023 Homeownership Initiative Notice of Funding Opportunity (NOFO) was published on [HUD's Funding Opportunities Webpage](#). This new grant uses a negotiated fixed price reimbursement model for pre- and post-purchase housing counseling that realizes homeownership.
- The preview has details on program goals, eligibility requirements, the fixed award amount reimbursement approach, and the rating criteria.
- Please email questions to housing.counseling@hud.gov with the subject line: "FY23 Homeownership Initiative NOFO Preview".

Prepare for the HUD Comprehensive Housing Counseling NOFO (9902 and HCS)



Applicants for the HUD Comprehensive Housing Counseling Notice of Funding Opportunity (CHC NOFO) should review their compliance with all program requirements, including timely and accurate HUD-9902 reporting and validation of Housing Counseling System (HCS) profiles.

- Submit your HUD-9902 reports quarterly. For more information, please review the [9902 Online Toolkit](#).
- Validation of your agency HCS profile is required at least once every 90 days. Please review all contact information, such as current address, staff contact information, and Data Universal Number System (DUNS) number. Please see the [HCS webpage](#) for instructions on properly validating data in HCS.

Prepare for the HUD Comprehensive Housing Counseling NOFO ([Grants.gov](https://www.grants.gov))



- Applicants must be registered in [grants.gov](https://www.grants.gov). Registration can take between three to five business days or longer if all steps are not completed in a timely manner. New applicants should review “[Registering an Organization](#)” for more information.
- Applicants that have previously completed the registration process must renew or update their registration at the [SAM Homepage](#). If your registration has expired, contact the [Federal Service Desk](#) or call 866-606-8220 for assistance.

Promoting Racial Equity in Housing

- [Partnering with Minority Serving Institutions \(MSI\)](#), Historically Black Colleges and Universities (HBCU) and Tribally Based Institutions (TBI)
- The [FY 2021-22 Notice of Funding Opportunity \(NOFO\)](#): Provides funding to HCAs that demonstrate partnerships with MSIs
- [FY21-22 Training NOFO](#): Supports partnerships with MSI's on housing counselor education and workforce development training

A Word About PAVE

We believe that home appraisals should be fair and unbiased for all. The [Property Appraisal and Valuation Equity \(PAVE\) task force](#) spoke with hundreds of stakeholders to evaluate the causes, extent, and consequences of appraisal bias.

- [Learn More About PAVE](#)
- [Learn More About Appraisal Bias](#)
- [The PAVE Action Plan](#)
- [Get Help at the PAVE Website](#)
- [Archived PAVE Webinars](#)

HUD Partners with the National Association of Real Estate Brokers to Address Appraisal Bias and Discrimination

- On August 02, 2023, HUD, and the [National Association of Real Estate Brokers](#) (NAREB), “The Realtists”, unveiled a partnership aimed at promoting fairness in the housing market, tackling appraisal bias and discrimination.
- The partnership includes online training for counselors, roundtable discussions on bias and discrimination, educational material distribution, and appraisal-related training.
- To learn more, please read the [press release](#).

Let's Make Home the Goal

Let's Make Home the Goal Campaign and Outreach Materials



- Reach diverse consumers to generate awareness of the benefits of pre-purchase counseling
- Generate awareness of and promote HUD certified housing counselors as trusted professionals
- Advance racial equity through homeownership



LMHGC: Campaign Goals



Reach diverse consumers to generate awareness of the benefits of pre-purchase counseling



Generate awareness of and promote HUD certified housing counselors as trusted professionals



Generate awareness of National Homeownership Month



Advance racial equity through homeownership

LMHG: Marketing Materials (HUD.gov, Facebook, and LinkedIn)




LET'S MAKE HOME THE GOAL

U.S. Department of Housing and Urban Development





LET'S MAKE HOME THE GOAL





Debunking the Top 5 Myths About Homebuying:

-  You don't need a 20% down payment to buy a home. FHA down payment can be as low as 3.5%.
-  You don't need stellar credit to buy a home. FHA provides flexible underwriting requirements for borrowers with less-than-perfect credit.
-  You can get a mortgage with student debt. A student loan will be considered as part of your overall financial picture, just like a car loan or other financial obligations.
-  You don't need cash on hand to renovate a fixer-upper. Some FHA loan programs include funds to cover major improvements.
-  Mortgages are not only for single-family homes. FHA mortgages are available for condominiums, townhouses, modular and manufactured housing, and 2-4-unit dwellings.

Start Your Path To Homeownership in St. Louis

Homeownership is central to financial growth. By having a HUD-Certified housing counselor on your team, you and your family will be in a better position to plan your financial goals, navigate the homebuying process, and secure the keys to your home.

HUD-certified housing counselors are trained to help make homeownership more accessible and affordable. They can help you develop a step-by-step process for getting pre-qualified for a mortgage, planning for the down payment, determining if you qualify for assistance, and purchasing. Their #1 goal is to support you toward a successful financial future.

The Office of Housing Counseling is working with housing counselors, local organizations, and community leaders in St. Louis to help you achieve your homeownership goals.


Visit hud.gov/makehomethegoal for more information.

Homeownership in St. Louis


Out of 530 metro areas, St. Louis is ranked as the 44th most affordable in the NAHB Housing Opportunity Index. There are 10 HUD-approved housing counseling agencies in the metro area that are ready to help you start your path to homeownership.

Housing Opportunity in St. Louis Metro Area:

Share of Homes Affordable for Median Income	Median Family Income for Black Households	Median Sales Price	National Affordability Ranking
73.1 %	\$28,000	\$228,000	44



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-  You can get a mortgage with student debt. A student loan will be considered as part of your overall financial picture, just like a car loan or other financial obligations.
-  You don't need cash on hand to renovate a fixer-upper. Some FHA loan programs include funds to cover major improvements.
-  Mortgages are not only for single-family homes. FHA mortgages are available for condominiums, townhouses, modular and manufactured housing, and 2-4-unit dwellings.

Scan code for more information




Let's Make Home the Goal

OFFICE OF HOUSING COUNSELING

The Office of Housing Counseling (OHC) provides resources for first-time homebuyers. Finding the right team to be in your corner, from planning to signing the paperwork, is game-changing. It's our goal at HUD OHC to connect homebuyers with the resources they need to understand the home-buying process and achieve their homeownership dreams.



LET'S MAKE HOME THE GOAL

HUD Office of Housing Counseling

Disaster Assistance Counseling

Housing counselors can help clients prepare for disasters by integrating preparedness into counseling and education. They also help clients navigate post disaster recovery resources and programs.

- [HUD Housing Counseling Disaster Recovery Toolkit](#)
- [CDBG-DR Toolkit](#)
- [Disaster Field Guide](#)
- [Training Digest](#) (More training coming soon)
- [Webinar Archive: May 11, 2023: Coordinating Disaster Response with HUD's OHC](#)

- The Violence Against Women Act Reauthorization Act of 2022 (VAWA) amended and strengthened housing protections for survivors of domestic violence, dating violence, sexual assault, and stalking
- HUD VAWA training can help counselors serve and support survivors seeking housing-related assistance
- Visit HUD's [VAWA resource webpage](#)
- [Archived VAWA Webinars](#)

Housing Counseling Resource Library

- The HUD Exchange [Housing Counseling Library](#) can help you find the resources and trainings you need by using filters and search tools.
- Watch this [video](#) to learn how to navigate to housing counseling resources that are relevant to you and your organization.
- For more information, visit [Housing Counseling Today](#)

Client Management Systems (CMS)

- [HUD Housing Counseling System \(HCS\) modernization](#)
- [CMS Guidance](#)
- [HAI Guide to HUD Approved Client Management Systems](#)



Housing Action Illinois

A stronger Illinois begins at home

Upcoming Training and Events



Register Today for the Housing Counseling Regional Meeting in Atlanta, Georgia: [November 08-09, 2023: HUD Office of Housing Counseling 2023 Regional Meeting](#): Attend this "in-person" FREE 2023 regional meeting for non-profits, HUD participating housing counseling agencies, HUD certified housing counselors, and agency staff. Meet housing counseling leaders from industry, Federal and local government agencies. Learn about the latest updates to HUD's housing counseling program and strategies for addressing current housing issues that impact your clients, collaborate with industry partners to address housing challenges, and network with peers. Day two will feature information for nonprofit agencies seeking to become HUD approved HCAs. [Register today to reserve your place.](#)

Office of Housing Counseling Resources



- Find us at: hudexchange.info/counseling
- [How to become a HUD participating housing counseling agency](#)
- [HUD housing counselor certification](#)
- [OHC Gov Delivery](#) sign up for listserv
- Email HUD: housing.counseling@hud.gov
- Email: jerrold.h.mayer@hud.gov