CFPB FinEx Webinar
HUD Office of Housing Counseling

Presented by:
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Today’s Agenda

• HUD Housing Counseling Program Overview
• Housing Counselor Certification
• Finding a HUD Participating Housing Counseling Agency
• Resources & Other Information
“The mission of the Office of Housing Counseling is to help families to obtain, sustain and retain their homes. We will accomplish this mission through a strong network of HUD-approved housing counseling agencies and counselors.”

- Network of approximately 1,619 housing counseling agencies.
- HUD monitors compliance, conflicts of interest, and the quality of housing counseling.
- HUD connects clients with participating housing counseling agencies through our website.
- HUD provides grant funding for qualified applicants.
HUD National Housing Counseling Activity FY20

- Group Education: 38%
- Homeless: 10%
- Rental: 10%
- Pre-purchase: 7%
- Post-purchase: 4%
- Reverse Mortgage: 1%
- Mortgage Delinquency: 1%

Total Counseling Activity – 957,588 consumers
# National Impact of One-on-One Counseling FY 20

<table>
<thead>
<tr>
<th>Clients</th>
<th>Description</th>
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<tr>
<td>430,783</td>
<td>Worked with a housing counselor to develop a sustainable household budget.</td>
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<td>315,307</td>
<td>Received fair housing information</td>
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<td>154,416</td>
<td>Improved their financial capacity</td>
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<td>151,400</td>
<td>Gained access to resources to help improve housing situation</td>
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Key Provisions:

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

• A HUD certified housing counselor is a housing counselor who has passed the HUD certification examination & works for a HUD-approved housing counseling agency.
The final compliance date was **August 01, 2021**

Housing Counseling Agencies and counselors have created a new and trusted professional resource for consumers and have elevated the profession of housing

[Read the final rule](#)
Office of Housing Counseling COVID Activity

- Most HCAs are operating virtually & offering remote counseling to clients.
- Extensive online resources for counselors on hudexchange.
  - [COVID-19 Emergency Information for Housing Counselors - HUD Exchange](https://www.hudexchange.info/programs/housing-counseling/covid-19/outreach/)
- Webinar Training on COVID topics including rental counseling, forbearance options, and funding for COVID.
  - [Housing Counseling Webinar Archives - HUD Exchange](https://www.hudexchange.info/programs/housing-counseling/covid-19/outreach/)
- Social media materials available to HUD-approved housing counseling agencies to reach clients struggling due to COVID-19.
  - [www.hudexchange.info/programs/housing-counseling/covid-19/outreach/](https://www.hudexchange.info/programs/housing-counseling/covid-19/outreach/)
Emergency Housing Vouchers

The American Rescue Plan (ARP) of 2021, Section 3202, appropriated $5 billion for:

• New incremental HCVs administered by public housing agencies (PHAs);

• Targeted population that will allow individuals and families to choose and lease safe, decent, and affordable housing;

• Renewal costs of EHV; and

• Admin fees for administrative costs and other eligible expenses defined by notice to facilitate leasing of EHVs.
The American Rescue Plan (ARP) of 2021, Section 3205, appropriated $5 billion for:

- Tenant-based rental assistance (TBRA) for up to two years
- Rental housing development
- Supportive services including housing counseling and homeless prevention services
- The acquisition and development of non-congregate shelter units (all or a portion of which may be converted to permanent housing)
Emergency Housing Vouchers and HOME Investment Partnership Program

EHV and HOME program eligibility is limited to individuals and families who are:

• Homeless;
• At-risk of homelessness;
• Fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking; and
• Recently homeless, as determined by the Secretary, and for whom providing rental assistance will prevent the family’s homelessness or having high risk of housing instability.

Technical assistance:

• Website dedicated to information on EHV program (www.hud.gov/ehv)
• Website dedicated to information on HOME program (https://www.hud.gov/program_offices/comm_planning/home)
• Webinars to aid communities offered via HUD Exchange.
Resources for Housing Counselors

• Find a HOME Grantee
  https://www.hudexchange.info/grantees/find-a-grantee/

• Continuum of Care
  https://www.hudexchange.info/programs/coc/

• Racial Equity Page
  https://www.hudexchange.info/homelessness-assistance/racial-equity/#covid-19

• Coordinated Entry
  https://www.hudexchange.info/resource/5340/coordinated-entry-core-elements/

• Domestic Violence
  Domestic Violence and Homelessness - HUD Exchange

• Housing Counseling Program Impact Data Displays
  https://www.hudexchange.info/programs/housing-counseling/9902/data-displays/
Helping During and After Community-wide Emergency

- 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.
Counseling After an Emergency

Post-emergency counseling is different from standard housing counseling. Some additional knowledge or resources may be needed.

• Intensive and long-term engagement with families; more like case management than typical counseling tied to a single transaction (home purchase or loan modification).
• Understanding homeowner insurance.
• Connecting to disaster recovery networks.
• Assisting clients in a state of chronic distress.
• Understanding in home repair financing and oversight.
• Understanding in the construction process.
Office of Housing Counseling Resources

- **Become a HUD-Approved Housing Counseling Agency**
- **Find a Housing Counseling Agency**
- **Housing Counseling Information for Consumers**
- Email questions to: [Housing.counseling@hud.gov](mailto:Housing.counseling@hud.gov)