



CFPB FinEx Webinar

HUD Office of Housing Counseling

Presented by:

Stephanie Williams

Deputy Director

Office of Outreach & Capacity Building

HUD Office of Housing Counseling

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Today's Agenda

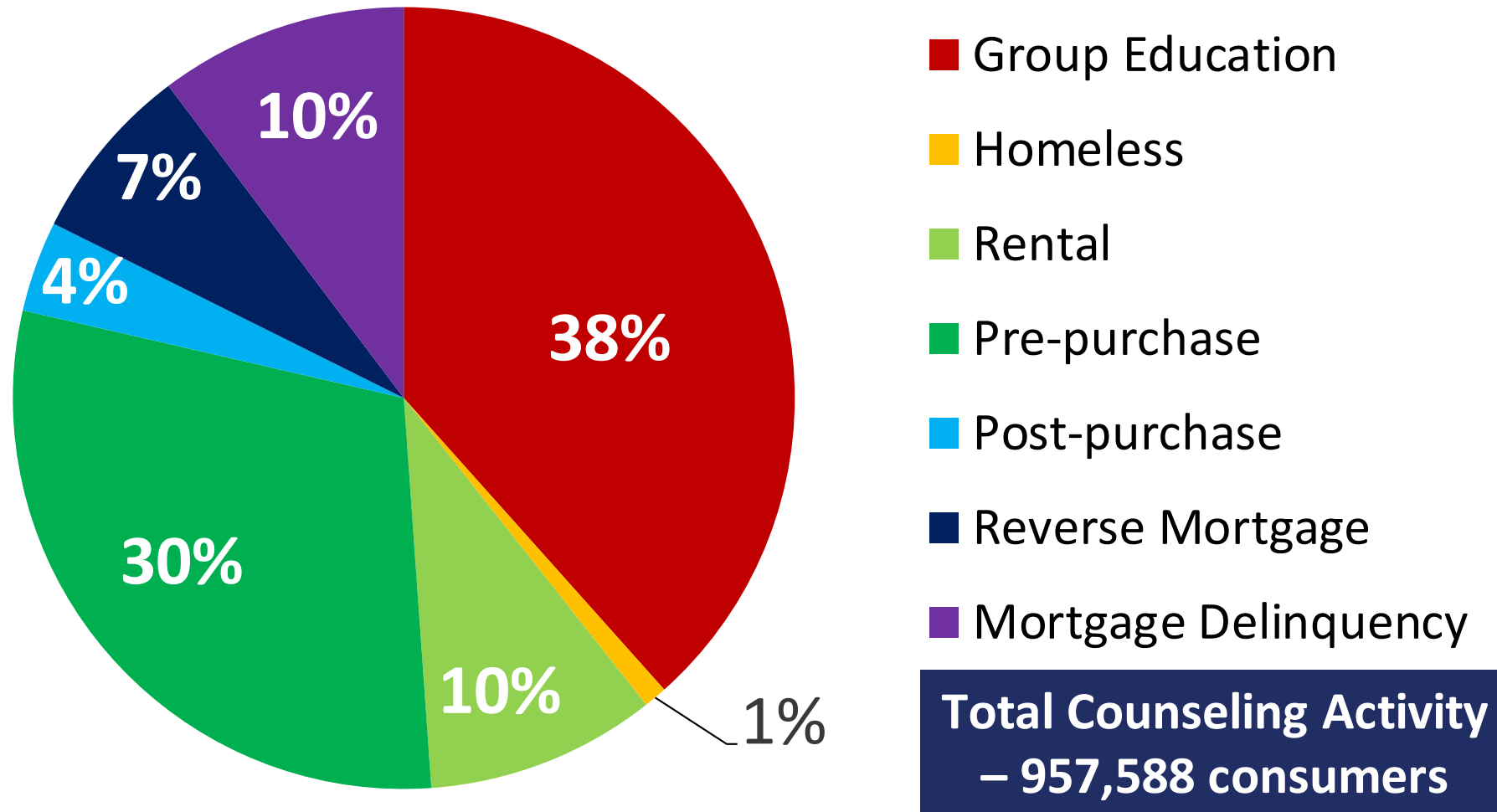
- HUD Housing Counseling Program Overview
- Housing Counselor Certification
- Finding a HUD Participating Housing Counseling Agency
- Resources & Other Information

HUD Office of Housing Counseling

“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



National Impact of One-on-One Counseling FY 20

430,783 Clients

Worked with a housing counselor to develop a sustainable household budget.

315,307 Clients

Received fair housing information

154,416 Clients

Improved their financial capacity

151,400 Clients

Gained access to resources to help improve housing situation

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 & 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

Housing Counselor Certification Final Compliance Date



- 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](#)
- Webinar Training on COVID topics including rental counseling, forbearance options, and funding for COVID.
 - [Housing Counseling Webinar Archives - HUD Exchange](#)
- 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/](#)

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 EHV.

HOME Investment Partnership Program

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