



HEART

HOUSING & ECONOMIC ASSISTANCE TO REBUILD TEXAS

Home Buyer/Financial Education

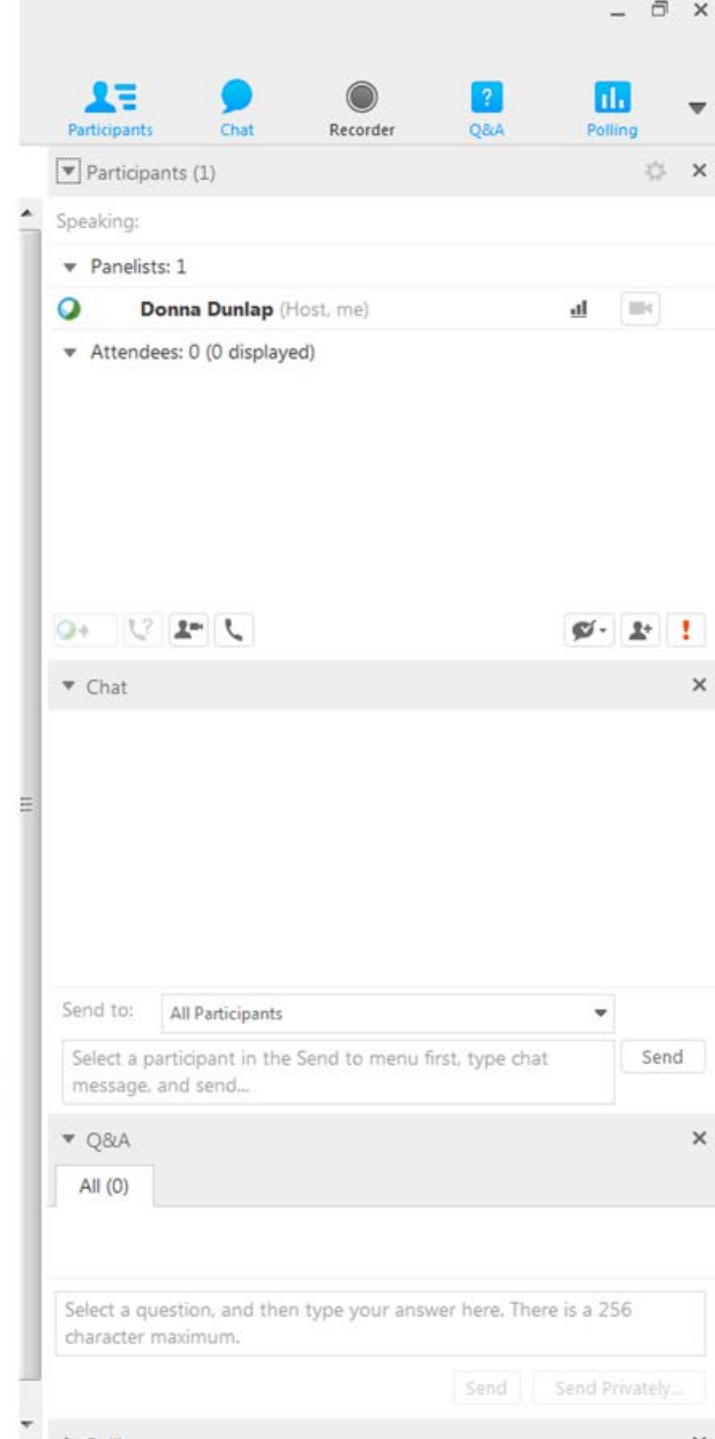
May 15, 2019

Welcome & About Us



Questions?

Type them into the Q&A box



The screenshot shows the Zoom interface with the Q&A section open. At the top, there are icons for Participants, Chat, Recorder, Q&A, and Polling. Below these, the 'Participants (1)' section shows 'Donna Dunlap (Host, me)' as the only participant. The 'Chat' section is also visible. The 'Q&A' section is expanded, showing a list of questions and answers. The 'Send to' dropdown is set to 'All Participants'. The 'Send' button is visible next to the dropdown. The 'Q&A' section is currently empty, with a placeholder text: 'Select a question, and then type your answer here. There is a 256 character maximum.' The 'Send' and 'Send Privately...' buttons are at the bottom of the Q&A section.

Participants (1)

Speaking:

Panelists: 1

Donna Dunlap (Host, me)

Attendees: 0 (0 displayed)

Chat

Send to: All Participants

Select a participant in the Send to menu first, type chat message, and send...

Send

Q&A

All (0)

Select a question, and then type your answer here. There is a 256 character maximum.

Send Send Privately...

Upcoming Webinars

<https://www.tsahc.org/nonprofits-local-governments/heart-program-documents#accordion-bottom-4>

- May 29, 2019 at 10:00am: Fundraising with Social Media, Part I
- June 12, 2019 at 10:00am: Fundraising with Social Media, Part II
- June 26, 2019 at 10:00am: Passive Habitability & Emergency Preparedness
- July 10, 2019 at 10:00am: Developing a Culture of Philanthropy Within Your Organization
- July 24, 2019 at 10:00am: The Secret to Raising More Money: The Importance of Stewardship
- August 7, 2019 at 10:00am: Income Certification, Part II



Home Buyer and Financial Education

Industry Standards, Certification Requirements, Resources
and Training for Practitioners

Topics

- National Industry Standards For Homeownership Education and Counseling
- HUD Required Certification for Housing Counselors
- Training and Resources for Home Buyer Education and Counseling Providers and Professionals

National Industry Standards for Homeownership Education and Counseling

A collaborative effort by more than 30 housing industry partners developed the National Industry Standards for Homeownership Education and Counseling

The National Industry Standards focus **on competency, skills, training, operational knowledge, code of ethics and conduct and performance standards referred to as the “6 core areas”**

The National Industry Standards for Homeownership Education and Counseling are **a set of guidelines** for quality homeownership and counseling services

Industry professionals who adopt these standards can be trusted to provide consistent, high quality advice

Homeownership Done Right®

Homeownership counselors and educators play a vital role in building strong communities. Unifying the industry on the issue of education and counseling standards is the first step to achieving that goal on a national level.

The National Industry Standards for Homeownership Education and Counseling have drawn upon a variety of sources, including existing standards used by the U.S. Department of Housing and Urban Development (HUD) and local, regional, and national housing counseling organizations. Input on the Standards was gathered by the National Industry Standards Committee from many industry partners, including national lenders, GSEs, HUD, mortgage insurers, executive directors and counselors of local, regional, and national organizations.

Encouraging Nationwide Quality

The National Industry Standards for Homeownership Education and Counseling focus on a set of six core areas.

- 1 **Competency**, including strong knowledge of the homebuying process, money management, etc.
- 2 **Training**, with recommendations for a minimum number of hours of training.
- 3 **Code of Ethics and Conduct**, which practitioners should sign and abide by.
- 4 **Skills**, including communication and listening skills, adult education and facilitation skills.
- 5 **Operational Knowledge** regarding programs, marketing, etc.
- 6 **Performance Standards** for practitioners, which include standards curriculum, recordkeeping, and reporting.



The Standards were created by the National Industry Standards for Homeownership Education and Counseling Committee. Members of this group include the following:

Bank of America	Minnesota Housing
Chase	Mortgage and Credit Center
Chrysalis Consulting Group, LLC	NAREB-NID
Citi	National Association of Realtors®
Community Development Corporation of Long Island, Inc.	National Council of La Raza (NCLR)
Consumer Credit Counseling Services of San Francisco	National Council of State Housing Finance Agencies
Fannie Mae	NeighborWorks® America
Federal Reserve Board	NHS of Great Falls
Freddie Mac	U.S. Department of Housing and Urban Development
The Housing Partnership Network	Wells Fargo

The Advisory Council for the National Industry Standards for Homeownership Education and Counseling was convened by the NeighborWorks® Center for Homeownership Education and Counseling (NCHEC).

Mike Haley, Minnesota Housing, *Chairman*
Cora Fulmore, Mortgage & Credit Center, *Vice-Chair*
Jayna Bower, NCHEC, *Director*

List of Endorsers

Bank of America
Catholic Charities USA
Center for New York City Neighborhoods, Inc.
Chase
Chrysalis Consulting Group
Citi
Citizens' Housing and Planning Association
ClearPoint Credit Counseling Solutions
Colorado Housing and Finance Authority
Community Development Corporation of Long Island
Congressional Hispanic Caucus Institute (CHCI)
Connecticut Housing Finance Authority
Consumer Credit Counseling Service of San Francisco
Consumer Financial Protection Bureau
Fannie Mae
Florida Housing Finance Corporation
Freddie Mac
GreenPath, Inc.
Homeownership Preservation Foundation
Indiana Association for Community Economic Development (IACED)
Kentucky Housing Corporation
Louisiana Housing Finance Agency
Maryland Housing Counselors Network
Mayor's Office of Housing, San Francisco
Michigan State Housing Development Authority
Minnesota Homeownership Center
Minnesota Housing
Mission of Peace
Mississippi Home Corporation
Mississippi Housing Initiative
Mon Valley Initiative
Money Management International

NAREB-National Investment Division
National Association of Realtors (NAR)
National Association of Responsible Loan Officers (NARLO)
National Coalition for Asian Pacific American Community Development
National Community Reinvestment Coalition (NCRC)
National Council of La Raza (NCLR)
National Credit Union Foundation (NCUF)
National Federation of Community Development Credit Unions
National Foundation for Credit Counseling (NFCC)
National Urban League
NeighborWorks America
NeighborWorks Montana
New York State Coalition for Excellence in Homeownership Education
North Carolina Housing Finance Agency
North Dakota Housing Finance Agency
Ohio Housing Finance Agency
Pennsylvania Housing Finance Agency
Rural Community Assistance Corporation (RCAC)
Seedco
South Carolina Association of Community Development Corporations
Tennessee Housing Development Agency
Texas State Affordable Housing Corporation
Texas State Affordable Housing Corporation (TSAHC)
The Federal Reserve Board
The Housing Partnership Network
The U.S. Department of Housing and Urban Development (HUD)
Wells Fargo
West Tennessee Legal Services
Wisconsin Housing and Economic Development Authority



Homeownership
Done Right.®

National Industry Standards for Homeownership Education and Counseling

Guidelines and
Code of Ethics
Reference Guide

www.homeownershipstandards.org

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Exhibit A

Pre-Purchase Standard Homeownership Education Content

Key Topics	Client Outcome
Assessing Homeownership Readiness	
Pros and cons of homeownership	Understand the benefits and responsibilities of homeownership
Overview of the home purchase process	Conduct self-assessment of homeownership readiness
Housing affordability	Calculate housing affordability
4 C's of credit	Understand how lenders determine mortgage readiness
Budgeting and Credit	
Importance of goal setting	Set financial goals
Tracking expenses	Develop system to track expenses
Setting up a spending plan	Create a realistic spending plan
Budgeting and saving tips	Identify ways to reduce expenses and increase savings
Importance of good credit	Understand the importance of good credit
Understanding credit and how to protect credit ratings	
Credit bureaus, reports and scores	Order credit reports and credit scores
How to fix credit problems	Improve credit rating
Debt management tips	Reduce debt
Financing a Home	
How a lender decides whether or not to lend	Understand how lenders make loan decisions
Housing affordability and qualification	Calculate housing affordability
Sources for mortgage loans	Understand where to obtain a mortgage loan
Predatory loans and how to avoid them	Avoid high-risk loans
Types of mortgage loans	Choose appropriate loan product and source
Special financing products	Understand resources available to assist with home purchase
Steps in the mortgage loan process	Understand the loan process
Loan application and approval process	
Common lending documents	Assemble documents needed for loan application

Key Topics	Client Outcome
What to do if the loan is denied	Address issue listed as the reason for loan denial
Closing process	Understand the loan closing process
Shopping for a Home	
The homebuying team	Understand the professionals involved in the homebuying process
Real estate professionals	Understand the different types of real estate professionals
Types of homes and ownership	Understand housing and titling options
How to select a home and neighborhood	Determine housing wants versus needs
How to make an offer	Understand the home purchase process
Negotiating tips	
The purchase contract	
Inspections	Understand the importance of a professional home inspection
Escrow and closing process	Understand the escrow and closing process
Maintaining a Home and Finances	
How to maintain and protect a home after moving in	Understand costs associated with homeownership, including taxes, insurance, maintenance, etc.
Home safety and security	Create emergency plan
Energy efficiency	Reduce energy usage
Preventive maintenance	Create plan for routine maintenance
Home repairs and improvements	Understand the difference between repairs and improvements
Working with a contractor	Understand how to work with a contractor
Community involvement	Get involved in the community
Record keeping	Set up a record-keeping system
Taxes	Understand tax issues associated with homeownership
Insurance	Understand different insurance policies associated with homeownership
What to do if you can't make a payment	Contact lender immediately if there are financial issues
Predatory lending and other financial pitfalls	Avoid high-risk loans

Exhibit B

Post-Purchase Standard Homeownership Education Content

Key Topics	Client Outcome
Budgeting for Homeownership	
Staying financially fit as a new homeowner	Review spending plan and revise with new expenses of mortgage payments, maintenance, reserves, utilities, homeowners association fees and investments
Budgeting	
Maintaining good credit	Understand the importance of maintaining good credit
Home equity: Your home as an asset	Calculate home equity, and understand how to manage it effectively
Retirement savings	Understand options and techniques for saving for retirement
Taxes: Property and income	Understand tax liabilities and ways to maximize deductions
Insurance: Mortgage, homeowners, auto, health and life	Understand different types of insurance and the importance of risk management
Maintaining and Improving Your Home	
Home maintenance and improvements	Develop plans for preventive maintenance, home repairs and replacements and/or home improvements as needed
Home safety	Create emergency plan
Energy conservation	Reduce energy usage to save money
Community Involvement	
Building community	Get involved in the community
Financing and Sustaining Homeownership	
Foreclosure prevention	Contact lender immediately if there are financial issues
Mortgage options: Refinancing, home equity loans and home improvement loans	Know your options: refinance, home-equity loans, home improvement loans
Recordkeeping	Create record-keeping system
Lending abuses	Avoid high-risk loans
Landlord issues	Attend landlord training classes

Exhibit C

Minimum Standard Activities for Homeownership Counseling

Activities
Intake – gather baseline information from client
Conduct accurate needs assessment
Document the household income and expenses
Determine household debt level
Review client's credit report(s)
Identify credit challenges
Determine and document household savings
Develop a household budget
Analyze budget and recommend modification
Conduct various calculations including affordability based on income and debt
Develop a written action plan
Provide client follow up
Make referrals for additional services needed by client
Provide client information on delinquency/foreclosure services or information on a referral for these services

Note: *Specialty counseling services such as reverse mortgage counseling, foreclosure prevention and delinquency counseling should only be provided by counselors with the proper training and certification.*

Exhibit D

Minimum Standard Activities for Foreclosure Intervention and Default Counseling

Activities
Perform intake by gathering baseline information from client including: <ul style="list-style-type: none">a. Client's goals/intentb. Reason for delinquency or defaultc. Client's financial situation and possibility of workoutd. Client's loan typee. Home's value/conditionf. Credit reportg. Original loan documents, if availableh. Demographic information: contact information, household size, household income, ethnicity (optional), etc.
Assess client's mortgage, payment status and urgency in the delinquency and foreclosure process
Develop loss mitigation options
Communicate with the servicer*
Submit loss mitigation package to servicer*
Negotiate with junior lien holders and Homeowners Association*
Create written action plan for foreclosure avoidance or client's preference
Provide follow up to client
Provide client with contact information for additional community services that might be available

* When Applicable. Foreclosure Counseling can include a range of the activities depending on the client's financial situation and the severity of the mortgage delinquency. Specifically, activities 4, 5 and/or 6 vary and may not always be performed for a client.



HOW TO ADOPT the National Industry Standards for Homeownership Education and Counseling

An organization can apply to adopt the National Industry Standards by following these simple steps:

- 1 Go online to www.HomeownershipStandards.org.
 - Click on the **"Standards"** tab on the left hand menu.
 - Download and read through the **National Industry Standards Guidelines and Code of Ethics and Conduct** for homeownership professionals.
 - Download the **Code of Ethics and Conduct** form. All staff members in your organization must read and sign the form, and copies should be kept on file in your office.
- 2 Click on **"Sign Up"** to begin the application process for your organization. Remember, the executive director or another staff member with the authority to adopt standards of practice must apply on behalf of your organization.
- 3 **"Search" for your organization** by city and state. Be sure to look for your organization in the generated organization list. If you do not find your organization, click on **"Add New Organization."**
- 4 Once your organization has been added, **enter information about your organization** and give a point of contact. A temporary password will be emailed to the executive director and first point of contact.
- 5 Click on **"Login"** to log in to your organization's account using your temporary password. You will be prompted to change your password and select a security question at first login.
- 6 Click on **"Standards"** to select the set of Standards your organization wishes to adopt. Remember, your agency must have at least one counselor/educator with valid qualified professional certification in the content area of each set of Standards your organization wishes to adopt.
- 7 Select the **"Counselors/Educators"** tab in the left hand menu. Please note that review of counselors/educators added under **"Other Certifications"** may take up to 30 days. Proof of professional certification can also be faxed to 202-376-7276.
- 8 Click on the **"Assessment"** tab on the left hand menu. The assessment includes questions regarding each set of Standards your organization has chosen to adopt. If your organization is adopting more than one set of Standards, you will be prompted to complete a separate assessment for each. As you complete each assessment, you will be notified if your responses have been approved.
- 9 Click on **"My Organization"** to view the status of the set of Standards your organization applied to adopt.
- 10 Lastly, be sure to click on the **"Services and Other Info"** and the **"Points of Contact"** tab to enter other necessary information.

If you have questions about the National Industry Standards,
email us at web@HomeownershipStandards.org or call 866-472-9477



National Industry Standards for Homeownership Education and Counseling

Code of Ethics and Conduct

INSTRUCTIONS:

The Code of Ethics and Conduct is an essential component of the National Industry Standards for Homeownership Education and Counseling. It is required that a signed copy be kept on file within your office for each counselor listed in your organization profile, and made available upon request. It is important that counselors read, sign and agree to abide by the Code of Ethics and Conduct and the guidelines set forth in the National Industry Standards for Homeownership Education and Counseling.

(Please fill out all fields below)

☐ By checking this box (or signing below), I acknowledge that I have received and read the National Industry Standards Code of Ethics and Conduct for Homeownership Professionals and agree to adopt and adhere to the guidelines as outlined.

Signature: _____

Print Name: _____

Company: _____

Address: _____

Telephone: _____

Email: _____

Web Site: _____

Date: _____

Save digital copies on a computer in your office:

1. Have each counselor read the Code of Ethics and Conduct guidelines and fill out this PDF form on the computer.

2. Make sure each counselor checks the signature box indicating that he/she has read and agreed to the guidelines.

3. Save and file each counselor's PDF form electronically.

OR

Keep printed copies on file in your office:

1. Print out as many copies of the form as necessary and have each counselor read the Code of Ethics and Conduct guidelines and fill out the form.

2. Make sure each counselor signs the form indicating that he/she has read and agreed to the guidelines.

3. Keep the signed hard copies on file in your office.

HUD Required Certification for Housing Counselors

Housing Counselor Certification

Overview

In December 2016, HUD published the Housing Counseling New Certification Requirements Final Rule. The Final Rule implements statutory requirements that housing counseling required under or provided in connection with all HUD programs must be provided by HUD Certified Housing Counselors by August 1, 2020.

The standards will apply to all housing counseling programs required by HUD, or provided in connection with any program of HUD. Housing counselor certification is a statutory requirement that will:

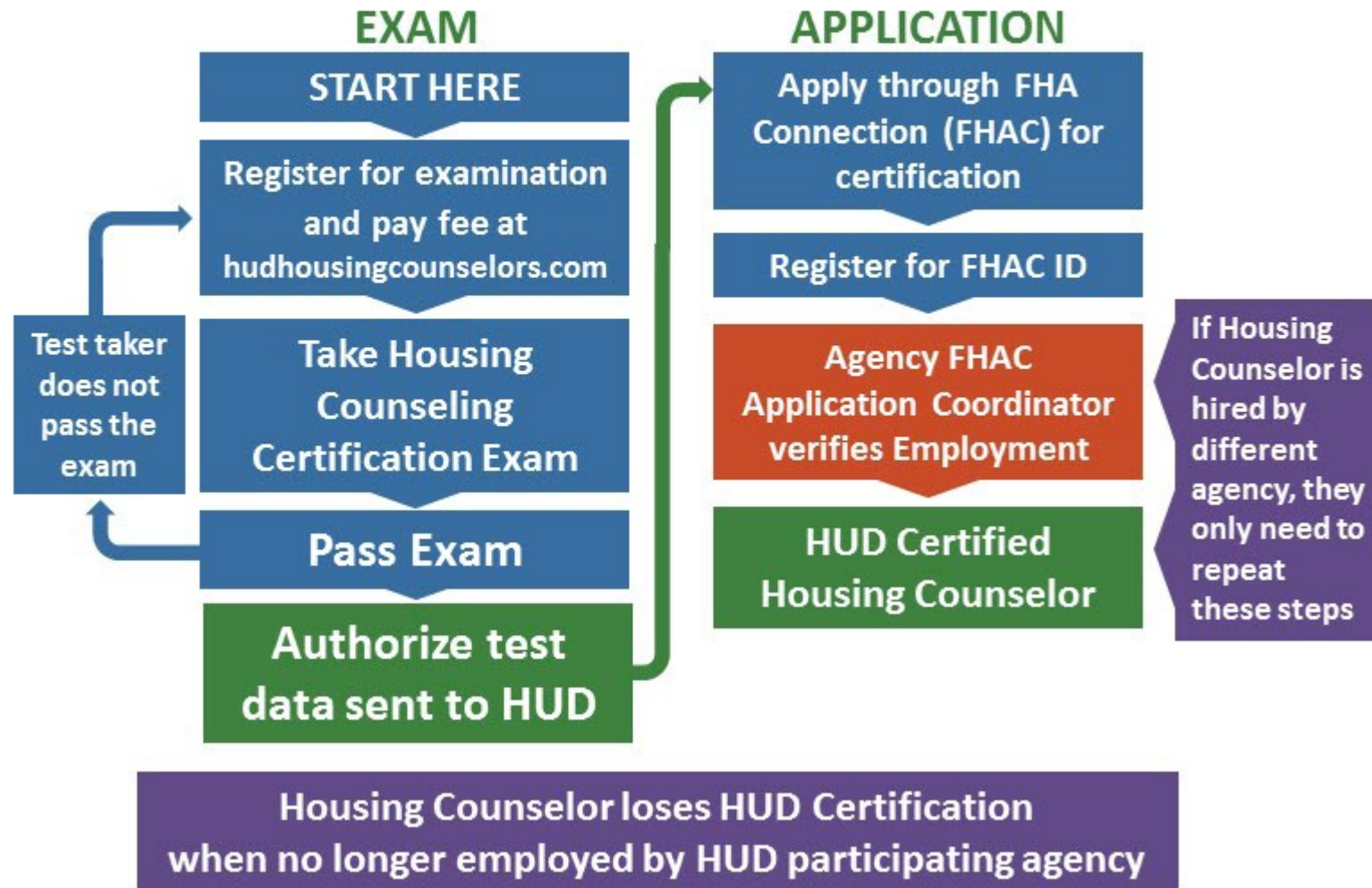
- Improve the quality and increase the visibility of housing counseling so that it is no longer a “best kept secret”
- Create a body of knowledgeable housing counselors which will lead to better identification of housing issues, more knowledgeable referrals and resolution of barriers, and a greater ability to recognize and avoid scams and discrimination
- Reduce the fraud often seen in foreclosure prevention and real estate programs, such as scams and predatory lending

HUD Certified Housing Counselor

To become a **HUD certified housing counselor**, a counselor must meet the following two eligibility requirements:

- ① Pass the HUD Housing Counselor Certification Written Examination
- ② Work for an Agency Approved to Participate in HUD's Housing Counseling Program

Housing Counselor Certification Exam and Application Process



Housing Counseling Certification Final Rule: Key Provisions and Dates

Provision	
Requirement that agencies participating in HUD's Housing Counseling program that provide Homeownership Counseling must address the entire process of homeownership.	Effective Date January 13, 2017
Requirements related to the Distribution of Home Inspection Materials .	Effective Date January 13, 2017
Requirements related to the Misuse of Housing Counseling Program Grant funds that constitutes a "Material Violation" .	Effective Date January 13, 2017
Requirements related to the prohibition against Distributing Housing Counseling Program Grant Funds to Organizations convicted for a violation under Federal Law related to an election for Federal Office .	Effective Date January 13, 2017
Requirement that all individuals who provide Housing Counseling required under or in connection with a HUD program are HUD Certified Housing Counselors .	Effective Date August 1, 2020
Requirement that any agency providing Housing Counseling required under or in connection with a HUD program must be approved to participate in HUD's Housing Counseling program.	Effective Date August 1, 2020
Requirement that all housing counseling reported on HUD Form 9902 that occurs after the Final Compliance date is performed only by HUD-certified housing counselors.	Effective Date August 1, 2020
Responsibility for Intermediary/State Housing Finance Agency (HFA)/Multi State Organization participating in HUD's Housing Counseling program to ensure all housing counseling performed by their affiliates is performed by a HUD-certified housing counselor.	Effective Date August 1, 2020
Requirement that Group Education provided by an agency participating in HUD's housing Counseling Program must be overseen by a HUD-certified housing counselor .	Effective Date August 1, 2020
Agencies applying to participate in HUD's Housing Counseling Program must meet the Housing Counseling Certification Requirements .	Effective Date August 1, 2020

Chart of Housing Counselor Certification Final Rule – Covered HUD Programs

The following is a quick, at-a-glance chart that includes which programs are covered by the Housing Counselor Certification Rule, both in terms of meeting HUD's Housing Counseling program requirements as well as who needs to be certified.

HUD Program ⁱ	Housing Counseling ⁱⁱ <i>Required by Specific HUD Program</i>	Housing Counseling if <i>Funded by grantee</i>	Housing Counseling if <i>Provided by grantee or subgrantee</i>	Housing Counseling if <i>Referred by grantee or subgrantee</i>	Applicability Notes
Community Planning and Development (CPD) Programs					
Community Development Block Grant (CDBG), including CDBG-Disaster Recovery		Yes	Yes		If housing counseling is funded or provided, must use HUD-certified counselors. If group education provided, must be overseen by a HUD-certified counselor.
Continuum of Care (Shelter Plus Care, Supportive Housing Program), Emergency Solutions Grant (ESG)		Yes	Yes		If housing counseling is funded separate and apart from case management, must use HUD-certified counselors.
HOME Investment Partnerships	Yes (homebuyer only)	Yes	Yes		Homebuyer housing counseling is required and must use HUD-certified counselors. When rental housing counseling is funded or provided, must use HUD-certified counselors.
Housing Opportunities for Persons with AIDs (HOPWA)		Yes	Yes		If housing counseling is funded separate and apart from case management, must use HUD-certified counselors.
Neighborhood Stabilization (NSP)	Yes (homebuyer)	Yes	Yes		Homebuyer housing counseling is required and must use HUD-certified counselors. If housing counseling is funded or provided, must use HUD-certified counselors. If group education provided, must be overseen by a HUD-certified counselor.
Housing Trust Fund	Yes (homeownership only)	Yes	Yes		Homebuyer housing counseling is required and must use HUD-certified counselors. When rental housing counseling is funded or provided, must use HUD-certified counselors.

Chart of Housing Counselor Certification Final Rule – Covered HUD Programs

Rural Housing Stability Assistance		Yes			If housing counseling is funded, must use HUD-certified counselors.
Public and Indian Housing (PIH) Programs					
Conversion of Distressed Public Housing to Tenant-Based Assistance		Yes			If housing counseling is funded, must use HUD-certified counselors.
Displacement Due to Demolition and Disposition of Public Housing		Yes			If housing counseling is funded, must use HUD-certified counselors.
Housing Choice Voucher			Yes		Program typically provides housing education, placement and referral services; however administrative fee reserves <u>may</u> be used to provide housing counseling, and must be provided by a HUD-certified counselor.
Housing Choice Voucher Homeownership Option	Yes				Housing counseling must use HUD-certified counselors.
Family Self Sufficiency (FSS)				Yes	Program provides referral services only; however, referred individuals must go to a HUD-certified counselor.
Multifamily Housing Service Coordinators				Yes	Program provides referral services only; however, referred individuals must go to a HUD-certified counselor.
Resident Opportunities and Self Sufficiency (ROSS)				Yes	Program provides referral services only; however, referred individuals must go to a HUD-certified counselor
Public Housing Homeownership	Optional				If housing counseling is funded or the PHA elects to require housing counseling, must use HUD-certified counselors.
Public Housing Operating Fund			Yes		If housing counseling is provided, must use HUD-certified housing counselors.
Indian Housing and Native Hawaiian Block Grants		Yes	Yes		Rulemaking pending
Indian Community Development Block Grant Program		Yes	Yes		Rulemaking pending

Chart of Housing Counselor Certification Final Rule – Covered HUD Programs

ⁱ If homeownership financial assistance provided through FHA Single Family Mortgage Insurance Program (for situations where housing counseling is required in connection with a specific FHA product, such as the Back to Work Extenuating Circumstances Initiative) or Home Equity Conversion Mortgage (HECM), the Certification Rule requirements are triggered.

ⁱⁱ Housing Counseling is defined in 24 CFR Part 5.100 – “Housing Counseling is independent, expert advice customized to the need of the consumer to address the consumer’s housing barriers and to help achieve their housing goals and must include the following processes: intake; financial and housing affordability analysis; an action plan, except for reverse mortgage counseling; and a reasonable effort to have follow-up communication with the client when possible. The content and process of housing counseling must meet the standards outlined in 24 CFR part 214. Homeownership counseling and rental counseling are types of Housing Counseling.”

[SIGN UP](#)[SIGN IN](#)[SUPPORT](#)

HUDHousingCounselors.com

HUD HOUSING COUNSELORS TRAINING AND TESTING FOR CERTIFICATION



Get certified
to participate in HUD's
Housing Counseling Program



HUDHousingCounselors.com

HUD HOUSING COUNSELORS TRAINING AND TESTING FOR CERTIFICATION

Become a HUD Certified Housing Counselor

Training Overview

Designed for individuals seeking to become HUD Certified Housing Counselors, this website offers free online training materials covering a broad range of topics, including responsibilities of homeownership and tenancy; avoidance of foreclosure and eviction; financial management; and fair housing. Offered to assist housing counselors in preparing for the upcoming, mandatory certification exam, the HUD Housing Counselors Training is available to anyone and it is not required for certification.

About the Program

HUD Housing Counseling Program

- Provides housing counseling services to families and individuals
- Provides administration and oversight of homeownership counseling and rental counseling
- Administers the HUD approval process to become a HUD-approved housing counseling agency
- Administers the approval process to become a certified HUD Housing Counselor

The HUD Housing Counseling Program supports the delivery of a wide variety of housing counseling services to homebuyers, homeowners, low- to moderate-income renters, and the homeless. The primary objectives of the Program are to improve financial literacy, expand homeownership opportunities, improve access to affordable housing, and preserve homeownership.

To provide housing counseling services through HUD Programs, individuals must certify through HUD by way of passing a new written examination—*The HUD Housing Counseling Certification Examination*—and verifying employment at a Housing Counseling Agency.

Refer to the HUD Exchange for more information about the [HUD Housing Counseling Program](#).

Preview the Course Syllabus

Financial Management	+
Housing Affordability	+
Fair Housing	+
Homeownership	+
Avoiding Foreclosure	+
Tenancy	+

Housing counselors can use the training to obtain the broad level of knowledge required for certification to provide housing counseling services under HUD programs.

The fifteen training modules provide opportunities to learn, practice, and explore six areas of content.

Practice Exam

Practice Exam - Quick Facts

- Available starting July 5, 2017
- Optional
- Free
- Not limited to housing counselors
- Completion of practice exam does not guarantee certification

In addition to the training materials, a practice exam is available to help prepare for and pass the HUD Housing Counselor Certification Exam. Developed to meet the same knowledge and skills proficiencies as the certification exam, the practice exam is offered in a format similar to the certification exam and poses similar questions, but does not replicate any questions from the certification exam.

There is no cost for the practice exam, and you are not required to be a housing counselor or be employed by a housing counseling agency to take it.

Certification Exam

Certification Exam - Quick Facts

- [Available since August 1, 2017](#)
- Not limited to housing counselors
- Will be available online and at testing centers nationwide
- Exam fee required
- Certification requires to both pass exam and work for an agency approved to participate in HUD's housing counseling program

To prepare for the Certification Exam, candidates can access training materials, choosing from study methods including an interactive online training course and a downloadable Study Guide, and take a practice exam. The testing methodology for the Certification Exam will include options to take the exam online or in person. Both options will be proctored.

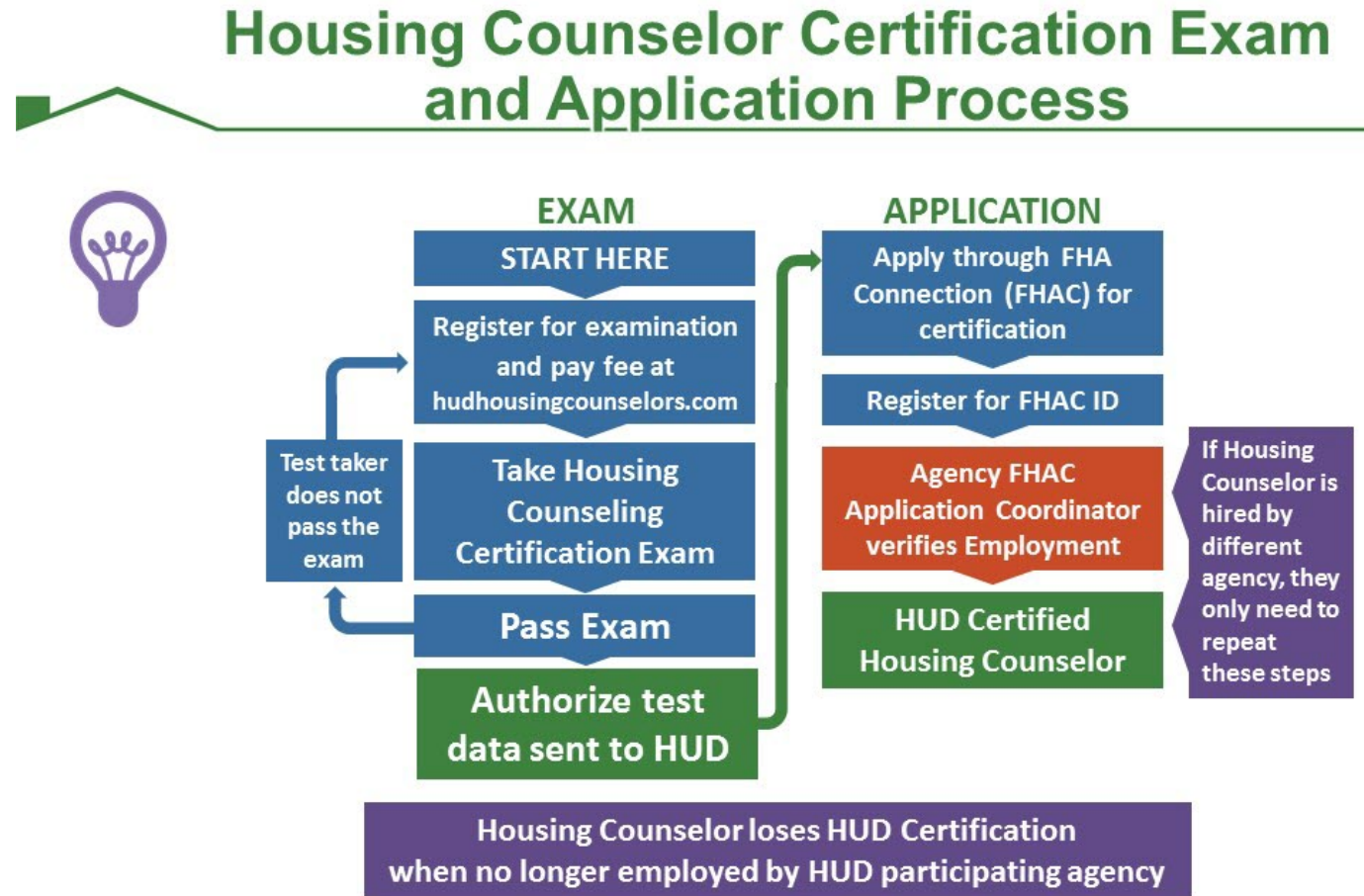
HUD published the [Final Rule for Housing Counseling Certification](#) in the Federal Register on December 14, 2016, revising the regulations governing HUD's Housing Counseling Program, 24 C.F.R. Part 214. This rule implements statutory requirements that housing counseling required under or provided in connection with all HUD programs will be provided by HUD-Certified Housing Counselors.

Read HUD's [Press Release](#) announcing the New Housing Counseling Certification Requirements or refer to the [HUD Exchange](#) for more information about the final rule and certification requirements.

HUD Certified Housing Counselor Application Process

After passing the HUD Certified housing counselor examination and transferring the exam results to the FHA Connection (FHAC), Counselors must apply for certification in the FHA Connection and have their employment verified by the agency FHA Connection application coordinator. Every agency must designate at least one person to serve as the agency application coordinator. This page provides detailed instructions and accompanying screenshots for Housing Counselors and Agency FHA Connection application coordinators.

You may apply as a **HUD certified housing counselor**, as an **application coordinator**, or as **both**. Each of these roles require different actions to be taken within FHA Connection.



Texas' Unique Legislation

In 1997, the 75th Texas Legislature passed HB 2577, which charged the Texas Department of Housing and Community Affairs (TDHCA) with the development and implementation of a statewide homebuyer education program, designed to provide information and counseling to prospective homebuyers about the home buying process.

The Texas Statewide Homebuyer Education Program (TSHEP) was created to fulfill this mandate.

Texas Training Opportunities Offering National Certifications

Texas Department of Housing and Community Affairs (TDHCA) – Texas Statewide Homebuyer Education Program (TSHEP) currently offering NeighborWorks America’s certification training for pre-purchase homebuyer educators

Texas State Affordable Housing Corporation – Housing Connection – currently offering a variety of NeighborWorks America’s trainings for nonprofit housing professionals

Texas Training Opportunities Offering National Certifications

Texas Department of Housing and Community Affairs (TDHCA) – Texas Statewide Homebuyer Education Program (TSHEP) currently offering NeighborWorks America's homebuyer educator certification course

HO229 – Homebuyer Education Methods, Training the Trainer July 22 - 26, 2019 Houston

This pre-purchase homeownership education course is designed to teach participants how to design and deliver impactful homebuyer education in a variety of settings. Become familiar with core homebuyer education content and how to tailor your educational approach to your target audience. Learn to use the best materials and methods to train homebuyers on how to assess readiness, shop for a home, get a mortgage loan, improve their budget and credit profiles, and maintain their home and finances after purchase. Participants will engage in hands-on activities that will help them improve their facilitation skills and deliver interactive training sessions based upon adult education methodology. Participants should be familiar with mortgage industry terminology and processes prior to taking this class. Course HO103, Lending Basics, should be taken as a prerequisite should they need to build their knowledge in this area. This course certifies you in homebuyer education delivery, and a post-course exam is required for all participants.

Texas Training Opportunities Offering National Certifications

Texas State Affordable Housing Corporation – Housing Connection – currently offering a variety of NeighborWorks America's trainings for **nonprofit housing professionals**

Certifications: What types of certifications does NeighborWorks provide?

NeighborWorks America offers a variety of certifications in various fields which are maintained by obtaining 10 continuing education credits every year, or 30 credits every 3 years. By taking a 5-day course, you will receive 30 credits of continuing education to renew your certification. A 3-day course is worth 18 credits and a 2-day course is worth 12 credits.

HO103: Lending Basics for Homeownership Counselors

This course is designed to introduce homeownership counselors to the basic procedures involved in first mortgage lending. Areas covered in this overview are loan origination, processing, underwriting, closing and servicing. Conventional and FHA loan products are described along with brief discussions on credit scoring, appraisals, subprime and predatory lending. Participants learn how to prequalify potential borrowers including calculating loan amounts and monthly mortgage payments.

June 17-19, 2019

Monday – Wednesday \$75

Dallas

ML120: Strategic Thinking and Planning

This two-day course focuses on why strategic thinking and effective planning are vital to organizational survival and success. Participants will learn about the skills used in strategic thinking and will have an opportunity to practice these skills through interactive activities and case studies. Ideal attendees include executive and senior management staff members, board members, and staff members of nonprofit organizations.

June 18-19, 2019

Tuesday-Wednesday \$50

Dallas

HO210: Practice, Study, Success: Test Strategies for HUD's Counselor Certification Exam

Join us for this new 2-day course, designed by professionals who have passed the exam. Utilizing the HUD Study Guide, gain confidence and knowledge while learning what you need to know to pass this exam. Practice sample test questions and learn strategies with your peers as you prepare to cram for this exam. Learn time management techniques and a variety of methods to recall information for successful results. Note: this course focuses on testing strategies and practice.

June 20-21, 2019

Thursday-Friday \$50

Dallas

AH102: Basic Steps of Affordable Housing Development

This course leads participants through the basics steps of developing an affordable housing project from site selection and project feasibility through development team selection to budget design and funding. It will provide a secure groundwork for new project managers as well as providing Executive Directors and Board Members a base of knowledge that will allow them to adequately follow the development process.

June 20-21, 2019

Thursday-Friday \$50

Dallas

Training and Resources For Home Ownership and Financial Education Providers

HUD Housing Counselors

<https://www.hudhousingcounselors.com/>

HUD Exchange

<https://www.hudexchange.info/trainings/upcoming>

HUD Exchange Mailing List

<https://www.hudexchange.info/maillinglist/>

NeighborWorks America

<http://www.neighborworks.org/Training-Services>

Texas State Affordable Housing Corporation

<https://www.tsahc.org/nonprofits-local-governments/trainings-and-resources-for-housing-nonprofits>

Texas Department of Housing and Community Affairs

<https://www.tdhca.state.tx.us/homeownership/tshep/index.htm>

Diversified Resource Network

<https://diversifiedresourcenetwork.org/>

Training and Resources For Home Ownership and Financial Education Providers

HUD Housing Counseling Handbook 7610.1 REV-5

<https://www.hudexchange.info/resource/4905/housing-counseling-handbook/>

This handbook specifies the **legislative and programmatic requirements** for the implementation of the Housing Counseling Program. Specifically, the housing counseling handbook outlines requirements for program eligibility and approval, the delivery of comprehensive and Home Equity Conversion Mortgage (HECM) counseling services, program record keeping and reporting, performance monitoring, and the competitive funding and grant application process. It offers policy guidance and procedures for both HUD staff and program participants to assist both audiences with effective program oversight. This handbook also outlines the forms and data collection processes that are necessary to meet program reporting requirements. Additionally, this document **references other HUD handbooks and industry websites that offer participants resources to assist with the implementation of their housing counseling initiatives.** The HECM Protocol is also provided as an appendix to this handbook to offer additional guidance on reverse mortgage counseling.

Housing Counseling Capacity Building Toolkit

<https://www.hudexchange.info/programs/housing-counseling/resources/capacity-building/#general-capacity-building-guidance>

Best Practices for Expanding Housing Counseling Services

<https://files.hudexchange.info/resources/documents/Best-Practices-for-Expanding-Housing-Counseling-Services.pdf>

Establishing a Non-Profit Entity: A Step-By-Step Guide for Organizations Launching a Local Housing Counseling Agency

<https://files.hudexchange.info/resources/documents/Housing-Counseling-Establishing-Non-Profit-Entity.pdf>

Healthy Housing Toolkit for Housing Counselors

<https://files.hudexchange.info/resources/documents/Healthy-Housing-Toolkit-for-Housing-Counselors.pdf>

Rental Housing Toolkit for Housing Counselors

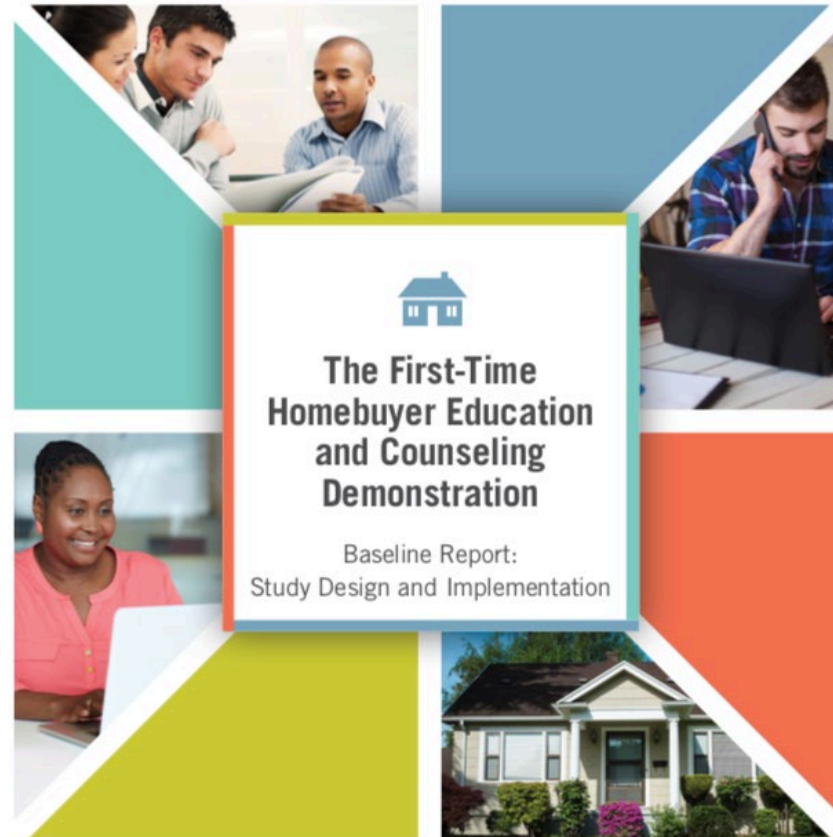
<https://files.hudexchange.info/resources/documents/Rental-Housing-Toolkit-for-Housing-Counselors.pdf>

Housing Counseling Toolkit: Managing Expenditures and Avoiding Recapture

<https://files.hudexchange.info/resources/documents/Housing-Counseling-Toolkit-Managing-Expenditures-and-Avoiding-Recapture.pdf>

Housing Counseling Budget Tracking Tools

<https://www.hudexchange.info/resource/5785/housing-counseling-budget-tracking-tools/>



PD&R

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Thank you very much for having me!

Any Questions?

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