



Tennessee Housing

Development Agency

THDA Program Compliance: What's Next?

JAYNA JOHNSON

YVONNE HALL

AGENDA:

Revised Program Guide

Education vs. Counseling

Approved Curriculum

Annual Visits & Requirements

Reporting

Training

Recap & Reminders

Education vs. Counseling

Pre-Purchase Education

 HUD Handbook 7610.10 Rev 6

 Work Plan – What education courses are being offered?

 Group Classes: Facilitator-Led, In-person or Virtual

 Facilitator = Certified Counselor, Educator, or Trained Volunteer

 Group Files (Section 5 – 8)

 Requirement: For Your Protection and 10 Questions

 Approved Curriculum: Realizing the American Dream, Finally Home, and eHome America

Homeownership Counseling



HUD Handbook 7610.10 Rev 6



Work Plan – If Education is provided, Counseling **MUST** be made available



On-on-One Counseling: One household/eHome America follow-up; In-person or virtual



Facilitator = Certified Counselor



Client File: (Reference Section 5-7)



Requirement: Lead-Based Paint (Home Purchase or Rental)
For Your Protection Get a Home Inspection and 10 Questions



Intake



Budget



Affordability
Analysis



Action Plan



Follow-Up



File Termination



Updated Follow-
up Checklist

Homeownership Counseling

Approved Curriculum

THDA-approved Homebuyer Education Curriculum

NeighborWorks® America “Realizing the American Dream” (RTAD).

Finally Home

eHome America (Online)

THDA Home Maintenance Guides

Landlord Education

- ARCH/BALANCE Curriculum
- Any industry approved curriculum



Reminders:

- ❖ THDA covers material expenses
- ❖ Material orders must be submitted via portal
- ❖ THDA **does not** accept the following curriculum: FrameWorks, CreditSmart, or Home Ready

Reporting

New Counselor Portal

- Counselor Portal – Outcome Tracker

- Monthly Client Spreadsheet – Agency Submission
 - Revised
 - Unique Identifier Number (UIN) required

Client UIN*	Client First Name*	Client Last Name*	Class Type*	Class Date*	Delivery Type*
CMS Client ID	Text Only	Text Only	Choose from Drop down	MM\DD\YYYY	Choose from Drop down

- Material Orders – Agency Submission

- Continuing Education (C.E.) Tracker – Counselor Submission

****NOTE:** *A new template is required for each month. You will not be able to add a different tab for each month. Be sure to discard all saved spreadsheet versions.*

Introducing... THDA Agency Portal



With Outcome Tracker

Introducing the THDA Counselor Portal

Monthly Payment Report

- Report emailed to agency contact, by THDA Staff
- Heads up: This step will be moving to the Counselor Portal (TBD)
- Agency contact must verify clients and return confirmed report to THDA
- **Payment** = client spreadsheet **and** confirmed payment report submitted by requested date
- **No payment** = THDA has not received monthly client spreadsheet and/or THDA has not received confirmed payment report
- No Payment Memo (Effective October 2023):
Effective immediately, THDA will no longer pay HBE network agencies who do not meet the required timeline. If the THDA HERT Team does not receive confirmation of service provided to a client, within 60 days from the funded date (2 months from the initial receipt of the report), the organization will not be compensated for the pending loan(s)/client(s).



CLIENT MANAGEMENT
SYSTEM (CMS)



QUARTERLY 9902



VALIDATE AGENCY INFO
(HCS)

Required HUD Reports

Requirements & Agency Visits

Program Requirements

All Network Agencies **must** be HUD-approved, with at least one (1) HUD-certified counselor – **Effective December 31, 2024**

Can serve under **any** HUD Intermediary

****Approval for THDA Network does not guarantee HUD funding**

Must attend annual conference, at least two bi-monthly network calls, and **all** mandatory trainings

Provide and respond to communication, **timely** and **effectively**

Provide **accurate** and **timely** reports

Participate in agency visit

Adhere to the THDA Housing Education & Counseling Program Guide, HUD Handbook 7610.1 Rev 6, **and** National Industry Standards

Agency Visits: Agency Items

- ❑ Annual THDA visits: alternating virtual and on-site
- ❑ Agencies with noted compliance challenges may have additional visits and frequent follow-up for technical support
- ❑ File Review
 - ❑ Files should align with HUD guidelines
 - ❑ HUD Audit Year, THDA will accept the Audit Close-Out Letter
- ❑ Space & accessibility requirements
- ❑ Review & discuss agency's HUD Work Plan, upload updated copies into Counselor Portal
- ❑ Review & discuss agency's policies & procedures, upload updated copies into Counselor Portal
- ❑ Review & discuss agency's charitable donations status – must be in good standing
- ❑ Review & discuss agency's Program Agreement – each agency E.D. must complete an annual agreement

Agency Visits: Counselor Items



Discuss all staff and program updates



Review & discuss counseling staff's continuing education hours, must use Counselor Portal to track



Review & discuss counseling staff's annual certification – each program staff must complete

Training

Certification Maintenance

Counselors must obtain a minimum of 10 hours annually

Continuing education (gain knowledge) must be housing related

Enter, View, and Track hours on your Counselor Portal

THDA HEC hosted events – no certificate will be provided unless requested

Housing Education Symposium = 10 hours

Upcoming THDA Hosted Meeting & Events:

- HUD Compliance Workshop: September 9 – 10, 2024 (*Nashville, TN*)
- Network Connection Webinar: October 7, 2024
- Good Tenant Training, Train the Trainer: Fall 2024 (TBD)
- Network Connection Webinar: December 2, 2024
- Train the Trainer: Spring 2025 (TBD)
- Tennessee Housing Conference: April 22 – 23, 2025 (*Save the Date*)

Wrap-Up

Program Changes: Then vs. Now

THEN

- THDA Approved Agencies (State Recognition)
- NCHCEC Counselor Certification
- eHome = Education
- Client Spreadsheets emailed
- No allowable fee for follow-up session
- Annual (in-person) agency visits
- CMS not required
- Program Agreement @ Application
- No HUD documents requested
- THDA Education File Guidance

NOW

- HUD Approved Agencies (**National Recognition**)
- HUD-Certified Counselors
- eHome = **Counseling**
- Client Spreadsheets Uploaded (Portal)
- Allowable fee, when applicable
- Bi-annual (in-person) agency visits
- **CMS required**
- **Annual** Program Agreement
- Submission of Work Plan **required**
- HUD Education & Counseling File Guidance

Special Announcement!!!

Service Compensation Increase

Effective August 1, 2024

- eHome (Follow-up) Counseling Session
- Education (Facilitator-Led) Classes
- STEP IN (eHome Counseling Session)



Recap & Reminders

Revised Program Guide goes into effect, **August 1, 2024**; all providers must adhere to the new guidelines.

Counselors must use the **new Counselor Portal** to submit monthly client spreadsheet reports, material orders, and report continuing education hours.
***Portal link will be emailed 7/25**

Agencies must complete the **HUD-approval** process and have at least one staff obtain their HUD-certification by **December 31, 2024**.

1 Aug. 2024

Aug. 2024

2024

1 Aug. 2024

25 July

31 Dec. 2024

Effective August 1, 2024, eHome America customers must receive **Homeownership Counseling** during the follow-up session.

Service Compensation Increase goes into effect with **August 2024** payments.

Mandatory Compliance Training:
September 9 – 10, 2024
in Nashville, TN

