



# HECM Counseling Updates

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Program Support Division

Office of Single Family Housing

Federal Housing Administration

# Recent Changes



- Proposed HECM Counseling Protocol
- HECM Counselor Roster



# Overview of Protocol



- Not issued yet
- Protocol required by HERA of 2008
- Counselors must follow Protocol procedures and topics
- Objectives of HECM Counseling



# Counselor Roles and Responsibilities



Counselor role -

1. To educate client about features and appropriateness of RM for him/her
2. Provide on-going support throughout the process



# Counselor Roles and Responsibilities

## Counselor Responsibilities

1. Follow the Protocol
2. Create a budget based on client's information
3. Remain objective – no conflicts of interest
4. Detection/Prevention of Fraud and Elder Abuse
5. Sensitive to client's circumstances



# Counselor Roles and Responsibilities

Counselor responsibilities continued –

6. Issuance of HECM Certificate

7. Assessment of Client Comprehension

- Using Assessment Tool Appendix B.11

8. Following Up with Clients



# HECM Roster

- Final rule published September 2, 2009
- Required by HERA
- Effective October 2, 2009
- Currently > 730 counselors on the Roster



# HECM Roster Counselor Requirements

- Employed by a HUD-approved agency
- Have passed the HECM exam
- Have taken HECM training in past 2 years
- Not on EPLS, CAIVRS or LDP



# HECM Roster



HUD.gov website for HECM roster

[https://entp.hud.gov/idapp/html/hecm\\_agency\\_look.cfm](https://entp.hud.gov/idapp/html/hecm_agency_look.cfm)

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U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

## HECM Counseling Agencies

Welcome to FHA's search for HECM Counseling Agencies by location or name. You can search to find HECM Counseling Agencies in various parts of the country. For example, your search is for a list of all active HECM Counseling Agencies in Washington, D.C., the important fields to fill would be the state and city fields. To search a smaller area, the code could be used. If you need help, take a look at our [help](#) screen or contact the [Single Family Administrator](#).

Sorted By:

Agency Name:

City:

State:

Zip Code:

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U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

**HECM Counseling Agencies**

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Sorted By: Agency Name

Agency Name:

City:

State: All States

Zip Code:

### HECM Counseling Agency List

HECM Counseling Agency Roster as of 10/30/2009

(2 records were selected, 2 records displayed.)

Name	Address	Phone	Web Site
<a href="#">CCCS OF THE DELAWARE VALLEY</a>	10TH FLOOR 1608 WALNUT STREET PHILADELPHIA, PA 19103	(215) 563-5665 ext 2	<a href="http://www.cccsdv.org">http://www.cccsdv.org</a>
<a href="#">PHILADELPHIA COUNCIL FOR COMMUNITY ADVANCEMENT</a>	1617 JFK BOULEVARD, SUITE 1550 ONE PENN CENTER AT SUBURBAN STATION PHILADELPHIA, PA 19103-1828	(215) 567-7803 ext 2120	<a href="http://www.pccahousing.org">http://www.pccahousing.org</a>

Search criteria:

Sorted by: City

Agency Name:

City: PHILADELPHIA

State: PA

Zip Code:



### HECM Counseling Agency Detail

As of 10/30/2009, there are 13 counselors on file for:

CCCS OF THE DELAWARE VALLEY

10TH FLOOR

1608 WALNUT STREET

PHILADELPHIA, PA 19103

Phone Number: (215) 563-5665 ext 2

Web Site: <http://www.cccsdv.org>

Counselor Name	Date Added to Roster
ROSEMARY E ASHTON	08/26/2009
TRECINA R BOWEN	07/02/2009
SARAI CORTES	10/02/2009
NICOLE M EVANS	08/27/2009
CHELSEA E FETTY	08/12/2009
ELIZABETH GREENWOOD	06/29/2009
ELAINE L JONES	08/28/2009
HOPE D KATZ	09/23/2009
JUDITH A KNORR	08/06/2009
JIM H NGUYEN	08/21/2009
JOHN H OLIVER	09/24/2009
MARY E THOMPSON	09/24/2009

# Counseling Agency Verification



Issued before 10/2/2009 enter EIN/TIN on Case Assignment Screen to verify HECM agency

Issued 10/2/2009 or after enter certificate number – upper right corner -

# HECM Certificates



Case assignment screen lender enters:

HECM Counseling Certificate Number  
and  
Counseling session date

Then clicks icon next to Certificate Number field

# FHA Connection

## \*HECM Counseling Certificate Information\*



**MARY JONES** *of behalf of* Housing Counseling Pros *conducted counseling on* **10/10/2009**

*Counseling was provided to:*

**JOHN SMITH**

*Counseling was conducted via* **Telephone** *and lasted* **95 minutes**

*Counseling Session Fees: Upfront:* **\$0**    *Financed:* **\$125.00**    *Fees Waived:* **No**

*Certificate ID:* **00dd00dd0**

*Certificate will expire on:* **04/10/2010**

*Certificate associated with FHA Case* **000-0000000** *on* **10/10/2009**

*Counselor Comments:*

- Certificate issued. Client appeared to understand reverse mortgage concepts and responded appropriately to most questions.

Close

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# HECM Counselor Roster



Questions?