



Final Transcript

**HUD – US DEPT OF HOUSING & URBAN DEVELOPMENT: FHA
Connection Application Process to Become a HUD-Certified Counselor**

July 20, 2017/2:00 p.m. EDT

SPEAKERS

Virginia Holman
Lorraine Griscavage-Frisbee
Shawna LaRue Moraille – ICF
Ellen Depew – Salient CRGT
Hugh O’Brian – Salient CRGT
Jane Charida
Robin Penick
Bill McKee

PRESENTATION

Moderator Ladies and gentlemen, thank you for standing by and welcome to the FHA Connection Application Process to Become A HUD-Certified Housing Counselor. At this times all participants are in a listen only mode. Later, we will conduct a question and answer session and instructions will be given at that time. [Operator instructions]. As a reminder, this conference is being recorded.

I would now like to turn the conference over to your host, Virginia Holman. Please go ahead.

Virginia

Thank you very much, Terri, and welcome to today's very important webinar to get you started on the certification process. We'll be going over the whole process to get you set up to become certified. But before we get into the meat of the webinar I'd like to go over some logistics.

As Terri said, the audio is being recorded. We will be providing a playback number along with the slides and a transcript in about seven to ten days, and they will be available on HUD Exchange, so you'll be able to go back and look at this to refresh yourself any time you need to. And we'll send out a LISTSERV telling you that the archive has been posted. Also, all of your lines, as Terri said, are muted during the presentation. When she gives you instructions for asking questions she'll tell you how to unmute your phones at that point.

This morning I did send out the presentation for you to print out, and also it's available for download in the panel on the right-hand side of your screen where it says "Handouts." We will be having a couple of polling questions, so please respond to them when prompted, it's going to give us

some important background information. And again, Terri, the operator, will explain to you how to ask questions when we open the lines up for questions. So, think about your question and be prepared. Next slide. And there are a couple of other ways to ask questions. One, again on the panel on the right-hand side of your screen there is a box labeled “Questions,” and if you’d just type in your question we will be monitoring those, answering them when we can, and passing them on to the presenters for their input.

Also, after the webinar is over, if you still have questions you can send them to housing.counseling@hud.gov and just put the topic of the webinar in the subject line so we get it to the right person.

If you logged into the webinar you will get a thank you email that will be from GoToWebinar, and you’ll get that within 24 to 48 hours, and the email is going to say “This is your Certificate of Training.” Please be aware that there is no attachment, it is in fact just the email, so print it out and save it for your records. At the end you will get a brief survey, again from GoToWebinar, and if you’ll please complete this as thoroughly as possible. Your comments are really important to us as we continually work to improve our webinars.

So, those are the logistics. I would now like to turn the webinar over to Lorraine Griscavage-Frisbee, the Deputy Director of the Office of Outreach and Capacity Building with HUD, the Office of Housing Counseling. Lorraine?

Lorraine

Thank you very much, Virginia. Welcome, everyone to today's webinar. We are very excited, we're close to launching the certification examination, August 1st, and we're very excited about this webinar because it's going to go into detail the process you will take after you pass the exam to actually become a HUD-certified housing counselor.

I would like to introduce today's presenters to you. Our primary presenters are going to be Robin Penick, she is with the Office of Outreach and Capacity Building with the Office of Housing Counseling, and we also have Shawna LaRue Moraille, she's with ICF, and together they will explain the certification process for everyone. But we are also very excited to have supporting this webinar today the architects of our FHA systems for certification, and they are Ellen Depew and Hugh O'Brian, they are with Salient CRGT, and, as I said, they helped develop the certification system requirements. So, they were gracious enough to participate in today's webinar and help answer some technical questions.

We also have Bill McKee with the Office of Policy and Grant Administration. He's also a key co-leader in the certification effort and he can help address any policy questions that you might have at the end of the presentation.

I also have one party I'd like to mention, Jane Charida, she's also with our Office of Outreach and Capacity Building, and she's going to be monitoring the chat box if you are interested in typing in your questions there instead of verbally. You'll have the opportunity to do both, as Virginia mentioned.

Let's talk about what exactly we're going to cover today. Our agenda is mostly going to focus on the actual process, I passed the exam, how do I become certified? I will briefly talk about the housing counselor eligibility requirements. We're not really going to cover any details about the certification examination. You can find out that information by viewing archived webinars. We did one in June, on June 7th, that we went into details about the certification exam. You can find that on the HUD Exchange under our housing counseling program web pages, and that will provide you quite a bit of information.

So, what we are going to focus on today are the specifics, how do you get an FHA connection user ID, what are your responsibilities as a certified housing counselor. Also, we're going to talk about the FHAC, or FHA Connection application coordinator. This is a key person in the certification process. That person verifies that a housing counselor works for a HUD participating agency, and we're going to explain in detail how that person is designated through our systems by the agency.

We're also going to talk about our public search function on hud.gov. You're going to find this to be a very beneficial tool because potential grantors that are interested in giving you money will be able to independently verify that you do have certified housing counselors, and the same thing, the public can verify as well.

And then lastly, we will have questions and answers. We'll actually have a couple of parts during the presentation where we're going to open the line up to questions and answers.

First, we're going to have a polling question. We're really curious to see who's listening in, we have close to 500 participants, so can you indicate if you work for a participating housing counseling agency, if you're

thinking about joining our program, if you've worked with some other type of non-profit housing partner, or if you represent a for-profit organization. Can you open up the polling lines, please? We'll give everybody a moment to respond. Do you want to close and let's see the results of the poll.

W Hold on a second. There we go.

Lorraine Oh wow, this is a great audience group. Thank you. I'm glad to see that 75% of you are already participating in our program, but also very excited to see 11% of you are considering to participate in our program, that's very exciting, and we also have other non-profit partners, so terrific. Thank you very much.

I just want to briefly cover the HUD-certified housing counselor eligibility requirements. As we all know, we published the final rule on December 14, 2016, and that rule extended the requirement that any HUD program that provides housing counseling that's required by or provided in connection with any HUD program will have to be performed by a HUD-certified housing counselor. And of course this becomes a mandatory requirement August 1, 2020, but we can begin certifying housing

counselors as soon as they pass the certification examination starting August 1st. As a reminder, in order to become certified you have to meet two criteria. You, of course have to pass the certification exam and also work for a participating housing counseling agency. Let's take a look at an overview of the process.

We're introducing today this new graphic that explains the certification process, and we've aligned it in two columns. If you'll notice we have two parts, the exam and the application. And these two columns actually represent two different systems that are involved in the process. Of course the examination and the training preparation, the practice exam, that's all available through the left-hand side, through hudhousingcounselors.com, and that system is where you register and you pay your registration fee, sign up for your proctoring through that, and then of course you have the opportunity to re-take the exam as many times as necessary for you to pass, but you do have to pay the fee each time.

And I do want to mention that we had sent out an email and we were a little bit premature on that in reaching out to Criterion to test your equipment for proctoring. You can go ahead and test, but Criterion can't provide you any technical support, they're not quite ready to answer your

questions. So, we will definitely send out a follow up email as soon as they're ready to go to let you know, okay, now's the time you can contact them if you have any questions or issues.

But what we are going to focus on primarily during today's webinar is going to be the right-hand side, the application process. That all occurs through our FHA Connection system, you'll see it referred to as FHAC throughout the presentation, it is a current existing system. Those of you that are on the HECM roster are already very familiar with this system, and Salient made some modifications to accommodate the housing counselor certification process. We're going to explain in detail each of these boxes, including how you can register to participate and also what the FHA application coordinator has to do to verify your employment.

With that, I'm going to turn it over to Shawna to start the training on the actual steps of the process. Shawna?

Shawna

Thank you so much, Lorraine. This is Shawna Moraille. I work at ICF. We're a technical assistance provider to HUD's Office of Housing Counseling. We also manage the HUD Exchange. So, this piece of what Lorraine discussed is really about how the counselor is going to apply, and

this is after taking the exam, passing the exam, it's everything that you've done or will have done starting after August 1st in the hudhousingcounselors.com testing site. So, I just want to make sure that we're clear on what happens next. So, on this particular slide we have a link here that goes directly to the application. It is within FHA Connection, which is the system that Lorraine mentioned that's used for other parts of HUD.

The first thing to do here is you'll see Select Counselor Type, and that you'll see in yellow and blue, and you would select Certified. What that's going to do, it's going to change the screen just slightly, where you're not going to see things like the race categories and things like that, and it gets you into a different database. So, this is what you will see once you select Certified as the counselor type, and it talks about clearing all training data, and that's related to the HECM program, because as Lorraine discussed, this system that they're using is the same one as HECM but the screens are going to be a little bit different. So, this is to clear all that HECM training data.

So, once you choose Certified you see this popup, and you just select Okay, and then you're going to see this screen, which is where you would

start the application process. Just a couple of reminders, you're going to need to make sure before you get started here that you have things in your hands before you apply here, so obviously going to need to have your contact information available, you need to have a valid email address. I know some of you keep email addresses for things that you want advertisements to go to, that type of thing, this needs to be a valid email address for you that you're going to have in the system.

So, a couple things on this particular page that we want to draw your attention to. You'll see at the bottom you're going to need to enter that five digit agency ID, which is the same as what it is in the Housing Counselor System, HCS, and it's five digits. It might start with an 8 or a 9, most agencies had an 8 for years and now we're up to some 9s because we have a lot of participating agencies. You're going to need to have your hire date, and that's the hire date that you started working at the organization. Then finally at the bottom you will also have a ten **character** counselor ID that you would have been provided at the hudhousingcounselors.com site.

So, once you type in all this information, then hopefully you will receive a success message that everything has been submitted. Now, even though

you get a success message, that is simply the application step. We will talk subsequent to this about what application coordinators need to do for your organization to validate as a counselor your counselor employment through FHA Connection, or you might see on our slide we shortened it a couple of places to FHAC. So, hopefully you received a success, you've notified your application coordinator, and then they take care of the next few steps.

If your application is not successful then you might receive an error message, and it will appear and provide you with ways in which you can fix the errors in terms of your application. So, just like any other online process, it's super helpful to catch things before it's submitted, so make those corrections and then go through the process step again to make sure that you submit it.

If you're still having some things that you have questions about or need some technical support the first place to go to is there is an FHA Connection single family help desk, and we've provided the email address for you right here. That is the first place that you should go. Any type of technical glitches or something like that, it might be your platform, it might be something on your end that you need to talk to your own

technical support about potentially. And then of course you can always send a note to housing.counseling@hud.gov that you've had an application error and that you have some questions, and they will get it quickly assigned to address any questions that you have. So, we have two portals for you, but definitely make sure that you contact FHA Connection single family if possible.

So, that was pretty quick in terms of what the counselor, after they've taken the exam, their application process. We wanted to go next, and we're just following down that graphic that Lorraine provided, where we're going to the next step, which is FHA Connection User ID. And as Lorraine said, if you've been working in HECM you already have an FHA Connection user ID. Those of you that haven't been working in the HECM program, and there's going to be a large number of you, you need to go ahead and get an FHA Connection user ID. And in this particular case we're going to talk about counselors as well as application coordinators in the presentation here, because you both need to have an FHAC user ID.

So, if you're applying as a counselor you're going to complete that application. Then you're going to apply for a user ID, that's the second

step in the flow chart. Obviously, if you're already a HECM counselor you can just use your FHA user ID currently, and make sure, obviously, that your pass code is updated, and things like that, and you can get into the system.

If you're applying as an FHA application coordinator only, then your job is just simply to get that FHAC user ID so that you can make sure that you can validate employment. Every agency is going to have one or more application coordinators, and Robin's going to talk about that later in the presentation. Some of you might be in both camps, you're a counselor but you're also an application coordinator for your agency, so pay attention as I walk through these screens because you need to indicate if you are going to use your FHAC user ID for both purposes, in a sense.

So, a couple ways to get there. We thought it might be helpful to give you the landing page for the FHA Connection, and then you will see underneath Getting Started, which is the second column here to the right, there's Registering a New User. And after you indicate Registering a New User it will open up into a new screen, and then all the way down at the bottom you will be able to select that you need to get a user ID specifically for housing counselors who are certified and also counseling agency

application coordinators. So, this is the first option to you to access FHA Connection.

The second option is you can go directly to the housing counselor registration page, and we've also provided you with that link. Then I thought we would go ahead and show you, directly once you get to this page, what you need to pay attention to. So, on this particular page there are a couple of questions at the top. So, the first thing we need to pay attention to is this first one that says: "Are you registering as a member of the housing counselor database?" This is the question for counselors. If you are applying to be a certified counselor then you're going to indicate "yes" in this box.

The second question is: "Are you registering as an FHA Connection application coordinator?" Then you would indicate "yes" if that's true. If you're not an application coordinator, you would not select that one. Application coordinators, if you selected "yes" in this box, then you need to enter the same five digit agency ID that we talked about at the application stage, and this is that five digit agency ID from HCS.

So, then you would fill this out completely, obviously with your name and other contact information, again, a valid email address. Then you're going to create a password, and what's really important is that you're going to need to save this password, just like we all have passwords that we have to establish and maintain as part of living in 2017, so make sure you hold on to that. You will need that password to re-enter FHA Connection once you are issued your user ID. So, choose something for your password, and it gives some information about the type of password that you need to select in terms of eight characters, at least one upper case, one number and one special character. Then finally it asks about your mother's maiden name as well, so once you hit Send in the system then you should be good to go.

So, once you have submitted your FHAC user ID, you've applied for that user ID, then you're going to get an email that says that a user ID was issued, again, counselors and coordinators are both going to receive this, so it says an ID was issued but it's not going to give you your user ID. What's going to happen is there are letters that are going to go out. If you're a counselor, you're going to get your own letter that provides your FHAC user ID, however, for application coordinators you are going to have to work with your chief executive officer, who is going to receive a

letter with your user ID because you're acting on behalf of that agency, so it's important that they are notified of who their application coordinators are as well as those user IDs. So, that's what happened to that particular step.

So, a couple things that we need to pay attention to, and this slide is very important. You cannot have the same person registered in ELOCs, which is how you draw your grant form HUD for the HUD Housing Counseling program, as well as FHA Connection you need to just have separate people within your organization, so you need to have somebody separate to operate each system or to work within each system. This should not be a problem for most of you, a lot of agencies that are larger have somebody separately who works in ELOCs, but some smaller agencies really need to be thoughtful about the roles that each person plays and make sure that there is not an overlap when it comes to these two systems.

I think we'll pause right now and we'll see if anyone, Jane and others, have questions that pertain to the first couple of sections that we went through, the overall process, which is what Lorraine went through. I went through the counselor application piece and also the FHA user ID.

Virginia Shawna, this is Ginger. We've had several people who were very concerned about when you said that the HECM data was going to be cleared, what did that mean. They were concerned that that would have an impact on their status as a HECM counselor on the roster.

Shawna Oh, got it. Okay. So, Ellen, do you want to take this one?

Ellen Yes. Where we were talking about that, that's when you are applying to be put on the roster as brand new. HECM counselors are already on the roster, so HECM counselors don't need to worry about their training information being wiped out because that's going to already be on the roster. So, when new counselors apply to the roster there's a choice there right now where you can apply to be certified or apply to be a HECM counselor because right now we have to support both types of counselors.

So, if you were applying for Certified and in error clicked the HECM counselor, then you would get those fields to put in your training information. And then if you went to submit and you thought, oh, that's wrong, I should have clicked Certified, and you click Certified, that's what that meant, that if you go back to Certified it's going to get rid of all the information about HECM that you might have entered in error. So, if

you're already on the roster as a HECM counselor, you don't need to worry about losing any of your training information, it will stay put.

Virginia Thank you.

Shawna Okay, great. One last thing to worry about.

Virginia Yes.

Ellen Absolutely.

Virginia Just a couple of clarifications for Lorraine. One is just wanting to clarify the definition of a HUD housing counseling agency, does that include intermediaries, and then what is the final compliance date?

Lorraine Thank you very much, Virginia, for those questions. The first one, the final compliance date, meaning anyone that is providing housing counseling in connection with any HUD program must be a HUD-certified housing counselor, is August 1, 2020.

The second question, when we talk about HUD-approved agencies we include all agencies that are participating in our program. This includes intermediaries, state housing finance agencies, multi-state organizations and locally approved housing counseling agencies and their networks. So, if you're an agency that works in participation or is a member of a network of an intermediary, you're included in this group.

Jane Shawna, we may want to open up the phone lines too, so if the operator can give instructions for that, that would be great, and then we can go through some more written in questions.

Moderator Thank you. [Operator instructions].

Jane Thank you. We have a question from an intermediary who has multiple sub-grantees. They want to know if the intermediary served as the application coordinator for itself and the sub-grantees, or does each sub-grantee have to have its own application coordinator?

Hugh This is Hugh. I can answer that, if you'd like. It's very flexible in that if you're a coordinator for an intermediary you can do all the coordinator

functions for all the agencies under you, or each agency can have their own coordinators. It's however you want to run it.

Jane Thank you so much.

Moderator We do have a question from the phone lines. We'll go to the line of Yvonne Wilson. Please go ahead.

Yvonne Hi. We are a housing authority here in western Kentucky and we are looking to becoming a counselor in order to maybe stop or eliminate a lot of late payments and things like that. My question is, can there be a coordinator who's certified plus a second certified counselor? Is that as plain as mud? We want a coordinator who is also a certified counselor, but in addition we want a second certified counselor but that person doesn't have to be a coordinator because we only can have one coordinator. Is that correct?

Lorraine I can answer that question. First of all, your agency can have as many HUD-certified housing counselors as you want.

Yvonne Okay.

Lorraine And hopefully you will have a sufficient number to be able to carry out your work plan proposed. And we do recommend you have at least two application coordinators.

Yvonne Okay.

Lorraine It's not required that you have two, but it is recommended to have at least a backup for the primary.

Yvonne Okay. I have a second question. Are you seeing public housing like ours incorporating counselors in their programs? That was one of the questions my executive director asked because he said he had not heard of this before.

Lorraine We are in the process of getting the word out. We've had a couple of webinars that talk about how public housing programs are impacted by this.

Yvonne Okay.

Lorraine You do have until August 1, 2020 to comply. We certainly hope that you don't wait until then, and we do have a webinar for others of you that are public housing authorities. We did a webinar back in January or February where we talk about the certification requirement and public housing programs, so if you would like to send an email to our housing.counseling@hud.gov and put in the subject line "Housing authorities and certification" we'll send you that information.

Yvonne Okay. So, we are going to have to be certified, or have a certified counselor on staff by August 2020, is that correct?

Lorraine That is correct, if you are providing housing counseling services.

Yvonne Okay. Thank you.

Lorraine You're welcome.

Jane Do we have any other callers on the line?

Moderator I have no other questions in the queue.

Jane

We do have several written in questions requesting clarification on the difference between FHA Connection and ELOCs, so if you could spend a couple of minutes explaining that, that would be helpful. Also, we have a follow up to that about small agency, that it may be a burden on them to have separate ELOCs coordinators, FHAC coordinators and backup.

Hugh

I can talk to that, if you'd like. So, at HUD we really have two distinct web portals: we have FHA Connection and we have Secure Systems. So, ELOCs is under Secure Systems versus the housing counseling database is under FHA Connection, and so that's really where there's the distinction, and Secure Systems and FHA Connection are very closely related but separate, so you can't have an ID for both because you only have one active ID to do business with HUD, but unfortunately that ID doesn't cross back and forth between the two web portals. So, that's why if you're doing business with HUD as a counselor or as a counseling agency, under the certified process you can't also do business with HUD as part of ELOCs. So, if you need to do both, you need to have some staff assigned to do the ELOCs work and other staff assigned to do the FHA Connection work.

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Moderator Excuse me. Somebody else has queued up from the phone lines. We'll go to the line of Laura Yost. Please go ahead.

Laura Thank you. I have two questions. You said that housing counselors can actually be also application coordinators, but I'm going to guess they cannot verify their own employment.

Lorraine That is correct.

Laura Okay. Then my other question, is, it used to be, I believe, the rule that you had to have at least one counselor on staff that had a certain amount of experience or certain number of years as a counselor. Is that still the case, or has that changed?

Lorraine No. That requirement that at least half of the agency's housing counselors have a minimum of six months experience is still a requirement. That was not changed by the final rule.

Laura Thank you.

Moderator There are no other parties in the queue for questions.

- Shawna Jane, is there anyone else in the queue that's written in a question?
- Virginia I see one question. People are wondering whether they have to have passed the exam before they can register for the ID number.
- Hugh Yes, you do. The order in which you do things, you have to pass the exam first, then you have to apply to be on the certified database, and only after you complete the application to be on the certified database can you apply for the FHA Connection user ID. So, it has to be in that order.
- Moderator Excuse me.
- Shawna Sorry. That's the same order as our slides and also on our flow chart.
Yes—
- Robin Hugh, can I add to that in regards to if you're only applying as an FHA Connection coordinator you do not have to pass the exam. I just want to make sure that everybody's clear on that.
- Moderator We do have another question from the phone lines. We'll go to the line of Debra McKenzie. Please go ahead.

Debra My question is directly related to what you just said. What if you are going to be the agency coordinator but you are also a counselor, can I go in and register as the coordinator only first so that my counselors who take the exam before me can be confirmed, and then can I go back in and register as a counselor once I've passed the test?

Hugh Yes. Absolutely, you can do that.

Debra Okay.

Hugh So, you can get your FHA Connection ID as a coordinator only and then once you pass the test and become a certified counselor you can then update your ID to indicate that you're now both a coordinator and a counselor.

Debra Thank you.

Moderator We do have a question from Angela Davidson. Please go ahead.

Angela Good afternoon. My question has to do with FHA Connection. I am currently a HECM counselor and our agency changed from part of another

organization and now we have our own HUD ID. Do I have to reapply all over again for FHA Connection to start using our new HUD ID number, because my certs are still coming out with the old ID number.

Hugh Your new agency needs to have a coordinator that's registered as the coordinator for the new agency ID, and that coordinator can then go in and add all the existing counselors and say these counselors now work for me for HECM.

Angela Okay. Can I also be the coordinator for that?

Hugh You can. And it's a little tricky if you're both a coordinator and a counselor and you are going to become a coordinator for a different agency. You really have to make yourself not a coordinator for the old agency first, then you need to have another coordinator for that agency make you a coordinator for the new agency. So, somebody has to apply to be a coordinator under the new agency ID that doesn't already have an active ID.

Angela Okay. I tried doing that and it wouldn't let me into the site, the email, what was shown earlier, and I've been trying and it just keeps giving us an error message. It doesn't let us on.

Shawna This sounds like this might be a specific instance.

Angela Yes.

Shawna So, maybe you should go ahead and contact housing.counseling@hud.gov and put in the subject line that you have an FHAC coordinator question, and then that way they get you to the right people.

Angela Okay. Thank you so much.

Virginia Here's another question for Lorraine. If you would just repeat what the definition is to be a HUD-certified counselor.

Lorraine Surely. Thank you, Virginia. In order to have that designation as a HUD-certified housing counselor you need to first pass the exam. And then secondly, you need to go through this process that we're discussing through FHA Connection to have your employment verified that you work

for a HUD participating or HUD approved agency. And when those two elements are met, then you can be designated as a HUD-certified housing counselor.

Let's go ahead and move on. We will definitely stay on after the presentation is over to answer more questions, but we do have a lot more information that we need to get through.

Robin

Okay. Thanks so much, Lorraine. I will start. My name's Robin, and I'm going to be speaking on the specific counselor responsibilities in FHA Connection.

One of the primary responsibilities of a counselor is to make sure that you've correctly and accurately identified who you work for. To do this you will need to navigate to the Employment Request screen, and I just want to remind everybody that on the initial housing counselor application you can only put in one employer. So, if you work for two agencies by chance or if you change employment with an agency this is the screen you'll need to navigate to, to either add additional employers or add a new agency to your profile.

So, navigating to the screen you'll select the Counseling functions and then you'll select the Certified Counselor Employment Request there at the bottom. Then once you make the selection for the employment request you'll see the next screen pop up, and this is where you will enter the additional agencies that you work for or you will enter a new agency that you work for. You will need to enter the five digit ID of the housing counseling agency and then the pop up box will come up and it will confirm that this is the agency that you're applying for work, or that's applying for validation from, and if that's correct you'd click Okay and then hit the Send button. If by chance you put in the wrong agency ID there is an option to remove the agency from the prior screen, so there are ways to correct that information.

Some other maintenance issues. Counselors will want to keep their personal information current. Once again, this is under the Counseling Functions, and you're going to select HUD-Certified Housing Counselor Database, and this is all the active status counselors maintain their own information within FHA Connection. And you will navigate to the Counseling Functions page and then select the HUD-Certified Counselor Database. And all your personal information will show here, so you should always make sure that you've got your correct email address, and,

yes, whatever email address you want notification sent to, this is the email address that you should enter here. Every time in order to confirm this information you must enter your email address and then hit Send every time that this screen is processed.

At the bottom of this page is additional information on your employers and who you've requested validation from, and you can see on this screen at the top of the page there are two different agencies listed there. One you've requested and the fact that it's identified as Requested means that it hasn't been validated yet, and the one beneath it is the agency that you requested and it was validated. So, that's the difference between those two examples right there. To view your agency validation history of all the agencies that you've worked for, you can click on the link right there and there will be another popup box giving you a detailed history of your employment request.

I also want to talk about this Page 2, an important note here. When you look at the top box and you can see the validated agency ID, it starts with an 8 in this case, 89999, those are the links. If you click that link you are able to print your counselor certificate. And so on the next screen, this is the counselor certificate that you'll be issued once you're a certified

housing counselor. This is the certificate that contains your housing counselor ID on it. And you can print these yourself once the agency coordinator has validated your employment. Once again, that was on your personal information screen and it's accessed through the agency ID number. You would click on that and you will have a separate certificate for each agency that you work for.

Now, we're going to talk about the FHA fee application coordinator responsibilities, and you might also see this title labeled as an agency FHAC coordinator as well, but they're one and the same, an agency coordinator. So, the primary role of the application coordinators is to verify counselors' employment at the agency. In addition to that, coordinators manage the data regarding employment status. HUD needs to know when those counselors are no longer employed by the approved or participating agency so that's another responsibility of the coordinators.

HUD participating agencies must designate at least one employee to act as a coordinator, and those requirements include a supervisory or a management role at the agency, if possible, there's a maximum of four coordinators per agency, and we highly recommend at least two. The coordinator, as we said before, cannot be the same person who is

accessing ELOCs. All coordinators must register in the FHA Connection, and Shawna reviewed how you register within the FHAC to get your ID or the coordinators.

So, what we'd like to show here is how coordinators would validate employment in the FHA Connection. Coordinators, once they're into the system, would navigate to the HUD-certified housing counselor database and the list of the various screens are listed there on how to get there. You would enter the counselor's name and you would select Certified type, because we have two different types of counselors in the system. So, you want to select Certified and you want to look at the counselors that have not been validated.

So, you select No here, no, they've not been validated, and then you would hit the Send button, and this would provide the database coordinator information for that particular counselor. What you want to do is confirm that this counselor does work for your agency, and that's done by selecting the box at the bottom of the page, and then you would hit Send, and that validates the employment of that counselor.

So, in summary, as a coordinator you maintain the employment status of the counselors with your agency, and coordinators can also view or print individual counselor certificates from their screen as well. So, in case, say, the agency needed to submit proof that they employ certified counselors, a coordinator could print out that certificate as well.

We're going to take a poll right now to see if any of you have already identified an FHAC application coordinator. So, we'd like to see how many organizations out there have an idea of who their application coordinators are going to be. And I realize that for several of you this may be the first time you've ever heard of an FHA application coordinator. So, 45% of you have identified an application coordinator, and I think that's great.

The next item I'm going to talk about, we're going to leave FHA Connection and I'm going to talk about two special public search functions that can be made using hud.gov. And I'll wait until our screens catch up. Shawna, can you get to the HUD-certified housing counselor screen? Thank you.

So, the first search function, there are two search functions available on hud.gov, one is a search for certified housing counselors, and the second is a search for agencies with certified housing counselors. And this screen is the search for the agencies that have certified housing counselors, and you would go to the link identified there and then you would do a search, and under Counseling Type you would want to select Certified. And when you hit Send, a list of the agencies that have certified counselors would pop up. This function is not available today but will be available starting August 1st.

The second search that you can do on hud.gov will be a counselor search. The public search for a specific counselor will require that that person have the counselor's six digit ID, and that's the ID that's listed on that counselor's certificate. The public can enter that information and do a search, and if that counselor is in fact a certified counselor then the information will pop up with the name and the agency that they work for. So, those are the two public searches that will begin starting August 1st.

Now, we'd be glad to take questions on any of the information we just presented.

Jane Operator, would you please give instructions on how you can call in.

Moderator Thank you. [Operator instructions].

Jane Thank you. While we're waiting, we do have a question about validating the system. Does it have to be done every night and day, or periodically to make sure you still have access to FHA Connection?

Robin Hugh or Ellen, can you answer that?

Ellen Yes. In FHA Connection you won't be required to re-validate every 90 days like it's done in HCS. So, once you're a counselor in FHA Connection, a certified counselor, you're on the list as long as you're employed by a HUD-approved agency.

Hugh But to keep your FHA Connection ID active you do need to access FHA Connection. If you don't access FHA Connection for, I believe it's 90 days, your FHA Connection user ID will be terminated. It can get reinstated but it will get automatically terminated if you don't access FHA Connection at least once every 90 days.

Ellen You'll also be asked to change your password every 21 days if you're a regular user, and even if you aren't a regular user every 21 days you'll be asked to update your password.

Shawna Before we get into other questions, I just wanted to make sure that people had the resources here available to them. The entire process and everything we went over is actually on the top button that you see on the Resources slide.

Moderator [Operator instructions]. We do have a question from Vida Fielder. Please go ahead.

Vida The question has to do with a search, because I think during that overview you said something about you have to put in the counselor's ID. How is the general public able to have access to a counselor's ID to be able to do that search?

Lorraine I'm going to answer that question. We don't want folks just trying to randomly search for housing counselors. This is more along the line of a fraud prevention issue. So, let's say somebody fraudulently creates a certificate, the general public can then take that number that this person is

displaying and use it to verify, oh yes, okay, I can find out that actually this certificate isn't valid. So, that's more the purpose, then to actually look for a HUD-certified counselor, because come August 1, 2020 any agency that's on our list of HUD-approved housing counseling agencies will have at least one certified counselor.

I don't know, Bill, if you wanted to add anything to that.

Bill Not at this time.

Vida I don't know if I really asked the question right. How will somebody who needs a housing counselor be able to know that I need the counselor's ID to go online to search, go to hud.gov, I'm looking for a counselor—

Bill Yes, I would say that if somebody's looking for housing counseling, that just the same way it is today they would look for a HUD-approved housing counseling agency on our website to find an agency that provides housing counseling under our program. Now, the use of the ID is not there for searching to find a certified housing counselor in my area, it's more so if somebody has a certificate. So, if a consumer goes in and somebody represents themselves as a certified housing counselor, the

consumer can get that ID off of the certificate and then they can go on to the web and check it. So, it's more of a check to say, yes, this person indeed is a certified counselor working for this agency and less so a mechanism for finding a housing counselor. Finding a housing counselor is still the same as it is today.

Vida Okay. Great. That answers my question. Thank you.

Moderator Next we'll go to the line of Stephanie Johnson. Please go ahead.

Stephanie My question is dealing with the fact that you're saying as of August 1st everything would open up. My question is, when are we going to actually be able to register for the test if August 1st is when it's opening up and then we can start searching for it? I'm just trying to get an idea so that I can get my staff geared up.

Lorraine I'll go ahead and answer that question. Yes, you can actually start taking the exam on August 1st. You can do a couple of things in advance of that date. The first thing you can do is register for a user ID on hudhousingcounselors.com. You can do that now, and that way you'll have part of the process done and then you actually register for the exam

and pay the fee on August 1st, and at that time you choose a proctoring data and time when you pay the fee and you register.

The other thing you can do now is you can have your FHA application coordinators, and correct me if I'm wrong, Ellen and Hugh, I believe that is the case, that they can have their FHA application coordinators go in now to FHA Connection and start that process. Is that correct?

Hugh Correct. Application coordinators can get FHA Connection user IDs today.

Lorraine Thank you.

Stephanie Okay. My question then is, you are not really going to have any certified counselors on August 1st, based upon what I'm just hearing, because the test will not even be able until that date.

Lorraine Well, that may not necessarily be the case. If you take that test and pass it August 1st you can then go ahead to the FHA Connection and start the process.

Stephanie Okay. So, you could conceivably take the test, pass it, you'll get the results right then and there if you're proctoring is done, say, for example, the online proctoring is done. Are we going to get information, I know you're really not addressing that here, but are we going to get information on how to set up your location for the online proctoring?

Lorraine We're going to have more information on hudhousingcounselors.com. We're actually in the process of getting some clearances to be able to post that information and we hope to have it within the next week or so.

Stephanie Okay. Thank you very much.

Lorraine You're welcome. Thanks for your question.

Moderator Next we'll go to the line of Joyce Blenton. Please go ahead.

Joyce Good afternoon. My name is Joyce Blenton with National Housing Counseling Agency in Georgia. My question is a little different, but I thought I'd ask it. As a housing counselor I do underwriting, credit, loans and everything that has to do with a mortgage, and being a certified housing counselor will one be able to apply for a CHUMS to be an FHA

direct endorsement underwriter? Can we get that status, or is there a different process that you have to follow? I know also your agency has to have a lender's license, I know that, so I thought because of the certification I'd ask the question if you can apply for a CHUMS because I'm doing a lot of underwriting.

Ellen

To be a CHUMS underwriter you would work with a lender, and then you would apply through a lender, you'd get employed as an underwriter, but first you'd have to know all the policy rules associated with FHA loans. A counseling agency isn't the route to become an underwriter, you couldn't become an underwriter working with a counseling agency. If you learned underwriting rules and then wanted to go work with a lender, then that would be possible.

Joyce

What if my counseling agency has gotten a lender's license? My question is, is there a different process other than to be a certified housing counselor, or what you do is basically the same thing? So, my question is, is there a different process to get that CHUMS number, and you can't get it just because you have a certification as an approved HUD housing counselor?

Lorraine Ellen, this is Lorraine. Let me add. They are two entirely separate processes. And we focus on the housing counseling program, so I would recommend that you would reach out to the FHA Resource Center to ask about the process to get your ID for CHUMS for the purpose of FHA mortgages.

Joyce Okay.

Lorraine We don't have the background to be able to answer that question. We do have certain situations where we have agencies that also have a lending arm to them and we do have conflicts of interest and other program requirements that you need to be cognizant of for situations like that.

Joyce Okay. Thank you.

Hugh And certainly as far as an FHA Connection user ID, you would either get an FHA Connection user ID as an employee of a lender of an FHA approved lender, or you'd get an FHA Connection user ID as a housing counselor and/or coordinator of a counseling agency. But you can't get one ID that would reference both and you can't have two active user IDs,

so you wouldn't be able to access FHA Connection under both of those two different rules under any condition.

Joyce Okay. Yes, I'm just concerned because my agency is a lender and so we work with a lot of low to moderate home buyers, we do a lot for them, basically underwriting loans and with loss mitigation also with FHA, so I was concerned and trying to figure out how that works. But I'll check with FHA Connection and get all of the details. Thank you.

Moderator Next we'll go to the line of Bjorn Streubel. Please go ahead.

Bjorn Good afternoon. My question is I'm somewhat anxious about the public's perception of the definitions of certified HUD counselors. Currently the public can search and find HUD agencies and information that identifies agencies as HUD agencies with HUD counselors. I'm concerned that there are two levels of HUD counselors that the public may be exposed to, by identification or lack of identification, between now and August 1, 2020, never mind August 1st of this year. I'm just concerned, how is that being addressed in the searches and the information that's issued in the searches?

- Lorraine Can I ask for a clarification? So, are you asking about the fact that counselors can start certification now, so we will have a pool of HUD-certified counselors now, but it doesn't become mandatory until August 2020?
- Bjorn I think I'm referring to more the public's impression of we are HUD counselors at this point because we work for a HUD-certified agency and we've passed a certain level of applications as individuals also, but now as of August 1st there is a new search criteria available and I'm just wondering what happens to all of the people who are operating as HUD counselors today and their identification and those agency identifications until they become HUD-certified under the new guidelines.
- Lorraine For one thing, all of the agencies are going to continue to be listed on our website for now, whether you have any HUD-certified housing counselors on staff or not. So, I think that that is the most important to understand that as long as your agency has posted you're participating in our program. I don't know if anybody else has any other additional comments.
- Bill Yes. I understand because we're gradually implementing the requirement so that it can be phased in over time and give all the organizations an

opportunity to get their counselors certified. During that transition period over the next three years we're still operating the same way in terms of if somebody needs to see a housing counselor then we, as I had said in answer to a previous question, then we urge you to go to a HUD-approved agency. It is true that during that transition period that there will be some individuals who will have passed the test and gotten certification and there will be other individuals that have not yet done so.

So, there will be, as you indicated, individuals that are not yet certified, but we are urging that if an individual wants to see a housing counselor, then go to HUD-approved agency, and we're implementing that certainly counselor certification standards becoming mandatory as of 2020. I do understand that there is that duality there, but it's part of reasonably implementing the standard and we still urge individuals during the transition period to look for or search for a HUD-approved agency.

I don't know if that answers your question. I understand what you're saying, but that's part and parcel of giving enough time for all the agencies in order to get the counselors certified.

Bjorn Yes, and that's excellent. That does answer my question. My concern is how the public will perceive the knowledge that they receive when they search on hud.gov, and if the perception is basically blind to them. In other words, they really don't necessarily know the ins and outs of the fact that there's a whole new certification program going on and they still perceive it's a HUD agency and so on, and the processes are being followed internally by the guidelines.

Bill Yes, understood.

Bjorn Thank you.

Moderator Next we'll go to the line of Hilda Quintana. Please go ahead.

Hilda Good afternoon. I was wondering how long you recommend to study for the housing certification exam. I have the basic deals on housing, and I was told that I should do others first.

Lorraine There are a couple of options available for you to prepare for the exam. Hudhousingcounselors.com, they offer free online training or a downloadable study guide, and it's estimated to take between 10 and 12

hours to go through that online training. They also have a practice exam available on that website so you can get an idea of what the format will be and types of questions on the practice exam. You can also reach out to some of our training providers, grantees that we have, which are NeighborWorks, NCRC, National Council of La Raza, and Rural Community Assistance Corporation, they also provide exam preparation classes. So, you can find out information on our HUD Exchange under Training Partners about classes that they have available as well.

Hilda Another question. Thanks for the information. Does everybody have to be HUD-certified by August 1, 2017 or 2020?

Lorraine Two thousand twenty.

Hilda Okay. That might be the difference here in that information, that it was provided to me and my agency. Thank you so much.

Lorraine You're welcome. Do we want to, before we go to the phone lines, see if there are any more questions that are written in, maybe Jane or Ginger?

Jane We continue to have more questions about ELOCs and any conflicts with becoming a certified counselor. So, for instance: "Please clarify if an ELOC user cannot become a certified housing counselor."

Lorraine I think the difference is not with a certified counselor but with the FHA application coordinator. Is that correct, Ellen and Hugh, or is it they can't become a HUD-certified housing counselor either if they have ELOCs use?

Hugh Well, they can become a HUD-certified counselor if they have an active ELOCs ID. The trouble is they won't be able to get an FHA Connection user ID, so they won't be able to create certificates and that type of thing.

Lorraine Okay. It sounds like to me in situations like that they may need to send us an email after August 1st.

Jane And we also have a question about the certification. "Are counselors required to display their certificates once they receive them?"

Lorraine You're not required to, but we certainly hope that you do because we think that it is a very important achievement on your part to reach that status of a HUD-certified housing counselor.

Maybe one more, Jane.

Jane They wondered how long it takes to get the ID.

Hugh And that's to get the FHA Connection user ID?

Jane They just said approval for an ID, so I'm assuming that's what they meant.

Hugh The FHA Connection user ID issuance process, you go to a web page and fill out the form applying for an ID, and there's a process that runs at 7 p.m. every day Monday through Friday that goes through the ID requests that have come in since the previous day 7 p.m. and assuming that you pass all the edits that you'd be issued that ID at 7 p.m., or during that process the process takes about 15 minutes to run, somewhere between 7:00 and 7 :15 or so that evening, and that's Eastern time.

Lorraine And then you get an email with your user ID.

Hugh Right. So, if you're a counselor you'd be emailed your user ID as soon as it's issued. If you're a coordinator you'd get an email saying that your ID was issued but you'd find out about it with a snail mail letter to the agency informing them what your FHA Connection user ID is.

Virginia Okay. And then let me read this whole question. "There's much confusion about a certified housing counselor working for an approved HUD housing counseling agency. Some agencies think you can be a counselor and not work for a certified agency. So, if we're applying to become a certified agency should we get HUD approval on that first before a counselor can get certified, or does it matter?"

Lorraine That's an excellent question. And it goes back to our, how do you become certified? There are two parts to it. You have to pass the exam, and you have to work for a HUD housing counseling agency that's already participating in our program. So, your agency has to be participating in our program, and that's accomplished in one of two ways, that agency either needs to apply directly to HUD for approval, or the agency can contact one of our intermediaries or state housing finance agencies and ask to join their network. Either process you have to meet our eligibility requirements.

And we have a very neat tool that's available online on the HUD Exchange, it's under the How to Become HUD-Approved part on the HUD Exchange and it's called the Housing Counseling Agency Eligibility Tool. It only takes you 30 minutes to go through that tool, but it will help you determine through a decision tree if you meet our basic requirements. I know that was a long-winded answer, but the bottom line is, yes, your agency has to be participating in our program first before any of the counselors can become certified.

Bill

I just want to add to that, keep in mind that during the transition period right now there will come a time after 2020 where there may be agencies that want to join our program in which they will not have any certified counselors as part of their organization because they're not approved and yet they want to join our program. So, after 2020, in that type of situation then they would say here are individuals that we propose in our housing counseling work plan will be doing the counseling for us, and most likely they would say these individuals have passed the test and would become certified if we were approved. And then the organization would go through the same vetting process that we have now and then only after they were approved would those counselors be able to become certified,

because you have to have an approved agency first in order for an individual to be certified.

But that's looking forward. Right now we're in this transition period, so you don't have to have a certified counselor in order to get approved, you just have to meet all the other approval criteria.

Robin Lorraine, if it's okay, we're nearing the end of the hour here and I just wanted to finish up our presentation and talk about the resources that are available.

Lorraine Absolutely. Thank you, Robin.

Robin On the HUD Exchange we have a lot of good information. We have basically this presentation and website information located on the HUD Exchange today, so that's new information. Our certification final rule page is located there. Counselor training and testing website is at hudhousingcounselors.com. The coordinator application and FHA Connection is located on the single family site, the link's presented there, and we have other webinars and online training that is accessible on the HUD Exchange.

And so once again as a reminder, the Certificate of Training is the email that you'll receive, there's no attachment to that email. And I do want to thank everybody for attending and, please, visit our web pages for more information. We have a great LISTSERV notice that you can sign up for, and please do that from our web pages. And if you have any questions about today, please give us a call or an email at housing.counseling@hud.gov. Thanks, everybody for attending. I really appreciate it, and we appreciate it at HUD.

Lorraine, was there anything else you want to say?

Lorraine I, again, want to extend a thank you very much to Shawna and Ellen and Hugh for providing such great support and training today. Shawna, Ellen, or Hugh, are there any parting words you'd like to offer?

Shawna The only thing we didn't mention that's a great resource is the last one that talks about the general main page for housing counseling to get to online training, there's a new button right next to it, there's the Intro to Housing Counseling which was just launched a couple weeks ago. So, those of you that would really like to get more information about the requirements and

how to participate, that's a great resource for you. But other than that, thank you very much.

Lorraine Alright, thank you. Sounds good. Ellen and Hugh, anything?

Ellen No, we just thank you for allowing us to be part of this and help with getting this kicked off, and look forward to the certified counselor list launching in a couple of days.

Lorraine Alright. Awesome. Thank you very much. We can end the conference now.

Moderator Thank you. Ladies and gentlemen, that does conclude your conference for today. Thank you for using AT&T Executive TeleConference Service. You may now disconnect.