# Final Transcript

## HUD-US Dept. of Housing & Urban Development: What is the Eligibility Tool?

March 1, 2017/1:00 p.m. EST

## SPEAKERS

Virginia
Loraine
Jane
Esther
Shauna

## PRESENTATION

Moderator     Ladies and gentlemen, thank you for standing by.  Welcome to "What is the Eligibility Tool?" conference call.  At this time all participants are in a listen-only mode. Later, we will conduct a question and answer session. 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 our host Ms. Virginia Holman.  Please go ahead.

Virginia          Thank you and welcome, everybody, to today's important webinar on how to use the agency eligibility tool. It's a new tool that we put together to help you determine whether or not you're ready to participate as a HUD Housing counseling agency.

Before we start, I'd like to go over a few logistics. Next slide. The audio is being recorded and we will be posting the playback number to the PowerPoint and a transcript on our HUD Exchange page. We'll send out a Listserv when it's been posted to the archives, and that usually takes 7-10 days. As the operator said, your lines are muted during the presentation. I did send out handouts to you this morning, but they're also available for download in the control panel on the right hand side of your screen.

We will be having some polling questions. When they're launched, please answer them. Your response is very important to us to know who we're dealing with and what your issues are. As I said, there will also be question and answer periods at the end or periodically, and the operator will give you instructions at that point.

If you unmute your phone during that period, don't use a speakerphone, please.

Your questions are very important to us, so there are a couple of other ways that you can enter them. One is in the control panel on the right hand side of your screen, there is a box that says "Questions" and there's a place where you can enter your question. We have staff monitoring those questions and we will try to get to as many of them as we can. Also, after the webinar you can send your questions or comments to housing.counseling@hud.gov.

As I mentioned, if the phone lines are opened, please mute your phone so there's no background noise to distract others. There will be a brief survey that will launch automatically at the end of the webinar. Please take some time to answer our questions. Again, like the polling questions, your input is very important to us as we continue to improve the webinars that we give.

Also, within 48 hours you will be receiving a thank you email from Gotowebinar. That email is going to say, "This is your certificate of training." Please be aware that there is no attachment that is the

certificate. It is in fact just the email, so print it out and save it for your

records.

At this point, I would like to turn the webinar over to Loraine Grisavitch-

Frisbee of the Office of Outreach & Capacity Building. She's the deputy

director. Loraine.

Loraine                    Alright, thank you very much, Virginia, and welcome, everyone, to this

broadcast. We're very excited to have you join us today to learn about the

Housing Counseling eligibility tool. We're very proud of what we've

developed and we hope that it will be extremely useful to a variety of

agencies, especially those of you that are new to HUD's Housing

Counseling program.

And by the way, in terms of a little bit of a background, the Office of

Housing Counseling has four offices. One of them, my office, the Office

of Outreach & Capacity Building, is responsible for reviewing agency

applications to join HUD's Housing Counseling program. And if you're

new, relatively new and you've heard about Housing Counseling through

the Final Rule that was published by HUD dealing with housing counselor

certification last December, we welcome you and thank you for your interest in our Housing Counseling program.

Ginger already provided at the beginning of the webinar a website where training materials are archived. We also on the HUD Exchange have much more information related to the Final Rule and we'll go over that at the end of the webinar. So again, if you're very new and you want more information, both on the certification and about Housing Counseling and our program in general, the HUD Exchange has quite a bit of information that you'll find extremely useful.

This tool, in particular, will help you evaluate if you meet the requirements to join our program. It's a self-assessment tool, but it is also a technical assistance tool. It will go ahead and provide you very detailed information on what the different terminologies mean, and we're very happy to be able to demonstrate the tool for you today.

It is also going to be extremely useful for our oversight agencies that also play a role in having agencies join their networks instead of direct approval by HUD. And I do want to say a cautionary note and that is the tool is not designed to replace either HUD or our oversight agency

analysis if a new applicant meets all the requirements, but it is a terrific technical assistance tool.

Today's presenters today, we're going to have Esther Richardson who is also from the Office of Outreach & Capacity Building. She is one of our frontline folks that deal with agencies that are interested in joining our program, so she's going to give you some very valuable insight in how people interested in the program and also our oversight agencies can find this tool to be extremely effective.

Then we're also going to hear from Shauna LeRue-Morai. She's with ICS. ICS was very instrumental in working with HUD to design this tool. Shauna is actually going to provide us a live demonstration, so we're very excited to have her join us today in this webinar.

Esther and also Jane Sherida, they will read any written questions that you put in the chat box. You are strongly encouraged to ask questions. You can either do it through the operator verbally; we certainly welcome that. If you're a little shy about talking, you can also use the chat box.

Okay, before we get started, we're a little curious to know who's out there

in the audience, so we have a polling question.  Can we launch that polling

question?  Please tell us what group you represent.  Are you considering

applying to our program?  Are you a representative already from one of

our oversight agencies?  Are you currently locally approved?  Are you

maybe an affiliate of a national intermediary?  Or would you fall into the

"Other" category?  Other would be someone that's just listening in out of

curiosity, but not currently planning to apply for approval.

Wow, this is awesome!  That's terrific that almost half of you are

interested in applying to HUD's Housing Counseling program.  That

makes us very excited and we're really going to appreciate especially your

group's feedback about this tool.  Also, when you're completing the

survey, if you could add any comments and any other types of information

that you would find particularly useful.  Thank you, everybody, for taking

the time to join.

Okay, what we hope to accomplish and the goals of today's webinar is we

want you to learn, first of all, the background and the purpose of the

Housing Counseling Agency Eligibility Tool.  Esther Richardson will

cover that for us.  Then Shauna will provide information on how you can

set up and edit a user account on the HUD Exchange and then she will actually provide a live demonstration of the tool.

With that, I'm going to turn the presentation over to Esther.

Esther          Thank you, Loraine. Hello, everyone. I want to say good morning or good afternoon, wherever you are located on this Wednesday. My name is Esther Richardson, like Loraine mentioned earlier, and I'm going to talk about the eligibility tool, which is a great tool the agencies can utilize to determine if they are eligible to provide for HUD Housing Counseling approval.

So the tool was developed in response to the Final Rule. It's going to require agencies that are participating in HUD's other programs and providing housing counseling to get approval through the HUD Housing Counseling program. So the tool was designed for a non-profit organization seeking direct approval or affiliates or sub grantees seeking approval under an intermediary or state housing finance agency.

The tool is a prescreening of an agency's qualifications to determine if they are eligible to apply. Now the tool is really easy to use, it's simple to

use and it will provide a report or a result at the end of the tool. The
results will identify what action an agency will need to take in order to be
ready to apply for HUD approval.

If an agency is ready to apply directly to HUD, then that agency will be
provided the next steps as well. So the tool is going to be good internally
for HUD as far as streamlining the application process. I'm on the
application team and I'm also one of two HUD advisors where I do speak
with agencies seeking to apply for HUD approval. It's going to take time,
because sometimes I may spend 30-45 minutes explaining the
requirements for the Housing Counseling program. With the tool it's
going to save time because the agency is going to be able to go to the tool
and actually find what areas they may need to meet in order to apply for
HUD approval if they're not ready.

Next slide, please. So the tool is going to allow an agency to determine if
they meet the basic criteria to apply for the HUD Housing Counseling
program. It is self-pace, online assessment of the agency's qualifications.
What's really neat about the tool is that it has educational materials
included. So as the agency is going through the tool and responding to the
questions, there are also educational materials that can help explain the

requirement and regulations for the HUD Housing Counseling program. And again, the plus is that you're going to get a result at the end to tell you what you need to do as far as the next step. Next slide, please.

The tool does not guarantee HUD approval, so the agency will still have to go through the formal process with HUD as far as completing a 9900 application and submitting support documentation as well. The tool can also be used by HUD approved intermediary areas and state financing housing agencies to assist the agency with the selection of affiliate agencies.

Again, if an affiliate is using the tool, it's going to walk them through the qualifying criteria and requirements for the HUD Housing Counseling program. Again, it does not guarantee that the agency is going to be approved. It's just a tool to use to make sure that they're ready. Next slide.

So we have another polling question. "How does your agency currently review new applicants?" "Applicants are sent to HUD for approval with no preliminary—" "Agencies conduct a limited background search on the agencies." I think the screen is cut off. So the first one says, "Applicants

are sent to HUD for approval with no preliminary checks." The next one is, "Agency conducts a limited background search on the agency before sending them to HUD." "Agency does not check applicant's background." And "Other." So please enter your response.

And the results are that agencies conduct a limited background search on the agency before sending them to HUD. So we got 33% of the agencies are doing a limited background and 57% is using another method as far as screening new applicants. Next slide.

With that, I'm going to turn the presentation over to Shauna.

Shauna          Thank you, Esther. Welcome, everyone. Good morning or good afternoon. It's afternoon here in Central Ohio where I'm based.

I work for a company called ICS and we're a technical assistance provider to the Office of Housing Counseling as well as other offices within the department. We also manage the HUD Exchange.

I am the day-to-day client liaison who works with the HUD Housing Counseling on a variety of written products, online products and we also

manage an annual conference for oversight agencies as well. So I have kind of a foot in two different parts of HUD that is pretty helpful, I would think, for the tool itself and for other products, because most of my career has been spent in community planning and development programs where CPD is working on the home and CPDG programs before working with Housing Counseling. I worked in local government and funded housing counseling agencies, more years ago than I care to remember, and I've been working with ICF for about 17 years at this point.

So, I want to walk through a little bit on the tool. We definitely want to take your questions throughout, both verbal as well as written, so we definitely want to hear from you.

So in terms of where to go to get started, the Housing Counseling Agency Eligibility Tool, we gave the direct link here where you can log on to the HUD Exchange and go directly to this page. You can also access it from How to Become a HUD Approved Housing Counseling Agency page, which I will show you in a couple of minutes. I'm also going to walk you through and show you on the HUD Exchange a bunch of supplemental materials, definitions that you will need as you fill out the tool. The Tool

at a Glance also will be very helpful. It's all 28 questions that you would be seeing in the tool itself that you can have as a side-by-side tool.

The HUD approval process, particularly those that are new to the process, may want to have the step-by-step instructions of this one-pager in terms of the approval and then a bunch of other background materials, such as frequently asked questions, the handbook, the HUD Approval page, etc. So just wanted to make sure that you guys had those in mind as we go to the tool itself and look at the landing page and how to access the tool.

So those of you that are not familiar with the HUD Exchange portion that happens to provide all the information about the HUD Housing Counseling program, this is the landing page for the HUD Housing Counseling program. Middle of the way down underneath Housing Counseling Resources, we have a few different resources here and there are lots of great things here. A lot of the things that you'll see in the tool itself where we link to toolkits and frequently asked questions, etc., but I want to go down here to this third one down, "How to Become a HUD Approved Housing Counseling Agency."

This page really is the first place that you would go. And many of you, if you have already looked at the tool or taken the tool, you might have already gone to this page. This goes through what are the steps involved in becoming HUD approved, what is the qualifying criteria, etc., just at a glance, and then some instructions on exactly what you submit for HUD approval, including all the documentation. But this is the first page that you would go to to access the tool, so I'm going to go ahead and click on this green button that says, "Access the Tool."

To go to this particular page, which really is the in's and out's for the Housing Counseling Eligibility Tool, it gives great information at the top about what is considered a HUD Housing Counseling agency, and then a little bit about who's currently working in the program, and goes into what is the HUD Housing Counseling Agency Eligibility Tool.

So this tool, and folks might have covered this before, but this tool is strongly encouraged to be used by all of you that are new to the program. It will really help you to self-assess whether or not your agency is ready to apply to HUD. It is the first tool of its kind on the HUD Exchange that we've been able to offer any of our HUD clients. We're pretty happy that

were able to work with Housing Counseling to develop such a unique tool that is new to the HUD Exchange.

Some organizations on this call – and I looked to see who was on the registration list – some of you may choose to go to HUD directly and get HUD approval, some of my choose to work through a HUD approved intermediary or state housing finance agency, and we do provide the link here so that you can check to see who's currently working with HUD and then approaching those organizations about their process. We heard from the original poll that was done, some folks go directly to these organizations, sometimes they might go directly to HUD for the approval. There really is a choice, so I want to make sure that you guys know there's a whole list of intermediaries, both national intermediaries, regional intermediaries and organizations called multi-state organizations. Multi-state organizations really have 501c3's in various states, but they are all part of the same organization. Participating state housing finance agencies are also listed here. So really it's your choice if you're looking at getting HUD approval, whether or not to come into HUD directly for that HUD approval or work through a network agency or an oversight agency. We kind of call it a couple of different terms.

So that kind of goes through that process here in terms of who might use the tool. I know we have also a bunch of oversight agencies on the call.

The tool itself will take about 30 minutes to complete. It may take users less than that. I certainly will go at a pretty good clip once we go through the tool itself.

So, who should use the tool? This is private or public non-profit organizations or state or local government should use the tool. We'll talk about a couple of those agencies that are not eligible as I talk about the user accounts in a couple of minutes.

We want to draw your attention here to the supplemental materials. Those supplemental materials, as I mentioned on the PowerPoint slide, really are available to you and you should take a look at these before you start the tool so that you have the ability to take a look at what's available to you. So the first one is Definitions. So in this particular definitions document, we're describing who is a local housing counseling agency and we separate non-profit entities from government entities, and we provide a list of those. And it's important for you to know based upon the type of organization that you are how you are going to interact with the tool and

make sure that you make a good selection, because it does matter how you select in terms of the screens that you'll see. So, that's Definitions.

There's also this tool At a Glance, which is all 28 questions within the tool and it helps you sort of navigate those. I'll show you that as well. This is all the questions that you'll see in the tool itself, and this is a couple of different questions at the beginning about organizational type, which we'll talk through in detail once we show the tool. But the first section here is on applicant characteristics and compliance. So sort of the basics about the type of organization, state and local requirements that have to be met, housing civil rights, if they're furthering Fair Housing, conflict of interest and a couple of questions about the organization in terms of what might be participants who are ineligible or might be part of some board of the organization that we definitely want to discuss. Election law violations, something that came with the certification rule work plan. That's the basics of the program underneath applicant characteristics and compliance.

Then a whole series of questions about experience in terms of administering a program for a year. What type of community is being served here and if community based. Knowledge of HUD Housing

program, knowledge of the local housing market. All of those are

underneath Experience.

In terms of resources, we have a couple of questions here about contracts

or agreements that might be had with other organizations, depending upon

how you're operating, whether or not you have additional funding for the

organization, staff experience, a couple of those things.

The next section – and we have great questions here on facilities, privacy,

things like that, then a couple of questions toward the end about systems

that are in place that are related to client management systems,

recordkeeping, etc. Then towards the end, we have questions that are

provided that are about the approval agency, etc.

And you might notice this, the pdf does have hyperlinks provided here.

So if you save a copy electronically, you could open it up in a new

window, it goes to the handbook, it goes to various HUD Exchange pages

that help explain, particularly those that are new to the program, do you

have a client management system, for example. Well, let's learn more

about the client management system. So we have a lot underneath the

Learn More with every question, things that you would want to take a look at.

And it's exactly the same as when you are in the tool itself, but we thought the Tool at a Glance would help those of you that are new to the program really get started, really have a nice little toolkit for yourself, something to have beside your desk that you can take a look at.  You can even start filling that out.  That might be the precursor to looking at the online tool, make sure that you have all the right answers to the question.

The overview of the HUD Approval Process, I'm just going to skip over the frequently asked questions, although they're excellent.  I did want to show you this overview of the HUD Approval Process so that, again, those of you that might be new to the HUD Housing Counseling program, we put together this flowchart as a group with the folks that we're helping, the ICF team put together the Housing Counseling Agency Eligibility Tool.  We just wanted to codify the process a little bit more.  So you'll see the steps that you see here.  The step one is really to determine if your agency is eligible, and then it will have this recommended that you fill out the Housing Counseling Agency Eligibility Tool.  And you can fill it out, and again, we'll talk about this Not Ready to Apply/Ready to Apply, but the

tool itself is a learning tool. I think Esther mentioned that you're going to

figure out what are your next steps, particularly if you're not ready to

apply, and then going from there.

So, you have the option. You can take the tool and you can work with an

oversight agency network, which is what you see underneath Step 2. They

will may require you to go in and apply to HUD directly. That is an

option if you're a local housing counseling agency to go and work with an

oversight. Or, you might be an intermediary, you might be a multistate

organization or a state HFA, or your local housing counseling agency that

simply wants to get the HUD approval and you're going to be working on

your own, not as a part of a network, then you would just continue to Step

3.

If you get the result Ready to Apply, using the tool and follow the steps

here, which as Esther and Loraine said, these are the steps that you'll need

to take in terms of filling out the HUD form 9900, the documents that

need to be provided, that type of thing. Then if all of this sort of going

down on the path, then you're eligible to participate in HUD's Housing

Counseling program. And as NOFA, Notice of Funding Availability

becomes available through HUD's Housing Counseling program, you can

choose to apply. So this is also a handy chart that you might also want to have at your desk that you print out to make sure that you understand the steps.

It might be something that you share with your board that this is what you would like to do as an organization is apply to HUD, becomes a HUD approved Housing Counseling agency, and these are the steps that are involved.

You might be an oversight agency that has an application package. Maybe you'd like to use this in your application package because you would like to provide, again, an at-a-glance look at HUD approval and maybe where it intersects with your oversight agency requirement.

So those are a couple of things on the landing page for the tool itself. I just want to pause here and see if Loraine or Esther want to add anything to what I covered before we get into the tool itself and talk about HUD Exchange accounts.

Esther          Shauna, I think you provided some very important and useful tools for everybody and I don't have anything to add to it. Thank you.

Loraine      Yes, I think you covered everything.  I don't have anything to add at this time.

Shauna      Great.  So in terms of the PowerPoint, I just want to go back to this for a second here and talk about the HUD Exchange User Account.

So in terms of using the tool – and some of you that have been working the CPD programs may already have an HUD exchange user account but some of you may not – those of you that don't have a HUD exchange user account, it's important that you have a user account for this tool and also for other things, which I'll cover in a second.  But for this specific tool usage, we separate those that are eligible in the tool upfront that are non-profits or government entities from ineligible.  So if you have a HUD exchange user account and you're a non-profit or government entity, you should be fine to take the tool, should not be a problem.  If you are an ineligible organizational type, like HUD or it might be another federal agency, like maybe CFPB or one of the other Consumer Finance Protection Bureau or other federal agencies that are simply just interested in the tool, for profits or individuals, you will automatically not be able to either take the tool or you will be given ineligibility screen and I'll show

you that in a second. So it's really important that you know exactly what kind of organization type that you have in place.

So I'm just going to cover a couple of these and then I'm going to show you my own user account for a second. So setting up a user account is really easy. There's literally five questions. It's fairly simple. When you set up the user account itself, you obviously will be able to access this tool, but you're also going to be able to register for HUD training. It might be in person, it might be webinars, etc. You also will be able to access online training. We did just launch the network monitoring online training on the HUD exchange where that's an example of if you're an oversight agency, you need to have a user account in order to take that training.

Then there is a learner transcript of trainings that you enrolled in or those that you've completed. It's really there to be a service to you.

Then if you do have a HUD exchange account today, you can also update your account, which I will show you as well, if you need to change your organization type.

Going back to my account, so anyone can set up an account. I'm just going to go to my HUD exchange here. This is my dashboard for my account. But if you needed to set up an account, I can log out for a second and I can show you. But if you wanted to create a new account, you would just simply go – and again, this is up in the upper right hand corner – New to the HUD Exchange, Need to Register, Create an Account, and you would just create an account right here. But if you do have your own HUD exchange account, you would simply log in and take the tool.

I'm just going to log in to make sure that I'm logged in. And if you do have a HUD exchange account and you've been into the tool, you can use the application that you see here.

And I'm sorry, Updating My Account is where you would update your account underneath Organization, and you'll see my organization type is that I'm a technical systems provider. But like we had some folks that might have registered initially who were housing counseling agencies underneath Other or maybe you just happened to choose Individual. This is where you would need to change that because you cannot take the tool unless you're a non-profit or government agency. You would just select Update and then go into that tab and update.

Okay, so we can now go into the tool. I'm already signed in, but this will sign me in and bring me to the dashboard. Then I want to make sure that I have my case, I have a couple of case studies to go through here, and we tried to make this applicable to the audience given who had registered here. Let me just see if I can show this side-by-side. Hopefully you can see both.

So for the Housing Counseling Agency Eligibility Tool, just a couple things about this dashboard I just want to make sure you know are there for you. So I've already signed in with my HUD user account and I have been brought to this dashboard. If you have any questions about agency eligibility or the requirements, there is a link here where you can email housing.counseling@hud.gov and you want to put information there about what your specific question is. Separate from technical issues with the tool or I'm not quite understanding how to navigate the tool or the tool's not working for me, or something like that, you should contact the HUD exchange team that you see here. So just want to make sure that you folks know that.

We mentioned before that you can start or stop the tool. I think Esther might have mentioned that in her overview. So you wouldn't have as many assessments as I do, but you may have an In Progress. So you can go back into and just hit Continue if you want to continue the application that you're working on. Or, if you don't have any here, you just want to start the tool, you can start the tool here and then this also provides you with a link to those helpful supplemental materials that we talked about.

Let's go ahead and start the tool. Hopefully folks can see that. Is that big enough for folks? Let us know if it's not.

Same header here, email HUD if you have eligibility questions, requirements, and then technical issues with the tool contact the HUD exchange team.

So the first screen that you see is organization type. We're going to talk through this in a second in terms of organization type, but I did want to point you to the bottom here. You will see that this is your progress bar. So all along the way you're going to see that your progress bar is going to go up in terms of percentage, all the way up to 50%, 60%, 80%, all the way to 100% in terms of completing the tool.

So our first case here, we have a community housing development organization, because I do know there are some folks on this call who are CHDO's, and that's a special non-profit underneath the Home program, and we do expect many more CHDO's to now participate in the HUD Housing Counseling program. So, they're a non-profit, so we're going to go ahead and select non-profit here.

I did want to point out, same as the Tool at a Glance, you'll see the Learn More's. This is a very short Learn More. The other ones are going to be longer as we go through, but just wanted to make sure that you knew that. And then I mentioned before for-profits and other entities, the two to the right here, both of those take you to an ineligibility screen. Only non-profit or government agency organization types work with the tool.

I've probably said that like three times, but adults do learn by hearing things three times, supposedly. Or if you're my toddler, ten times, because I have to hear things ten times from him.

Okay, so in terms of the non-profit entity, you would indicate – and I know we have some community development corporations on the call – so

if you're a community development corporation, you would select that. If you're a CHDO, which we are, we would select this. And then we have a couple other organizations that are listed here. We mentioned that some organizations apply to HUD who are intermediaries, where they have a network of agencies underneath them, they're working a specific region. It might be that they're a national intermediary. So national organizations across the country, they might take the tool and they would select national intermediary, they're going to operate a network of organizations.

I gave the definition of multistate, but those are organizations that have 501c3's that work in various states throughout the union. There's a couple of those, I mentioned the list. We might have some folks that are tribally designated housing entities or TDHE's. Non-profit universities or simply an Other non-profit agency. And again, each of these definitions for everything that you see here, just click on Definitions and you would see that.

So we're going to go ahead and say, okay, we're a CHDO, we're going to hit Next. Then we're going to see the first real question that would indicate whether or not the organization is ready to apply to HUD or not ready to apply to HUD. So the first one here is, "Is your agency in

compliance with state and local requirements to do business in the community served?" And we're going to say, yes, of course we're in compliance with state and local governments. If we weren't sure, we would look at the Learn More, we would read the regulations and this opens up into a new window or we would look at this section of the handbook if we weren't exactly sure what this meant.

Click Next. This question is, "Does the agency have any unresolved Fair Housing or Civil Rights violations?" We don't have any information in the case, so we're going to say that they do not have anything that's unresolved. So we're going to say no.

Affirmatively Furthering Fair Housing, many of you are already doing a lot of AFFH activities in your local area, so this shouldn't be new to you in terms of HUD's Housing Counseling program. So we're going to say, yes, of course we're doing Affirmatively Furthering Fair Housing activities. Lots of great resources here including *A Great Bridge*, which is the newsletter that Housing Counseling puts out that covers many examples of AFFH activities.

"Can your agency provide conflict of interest procedures and explain any conflicts of interest?" Of course we can. We have procedures in place. A lot more text here. Definitely want to check out maybe the Frequently Asked Questions on conflict of interest, really helps here to help answer the question. But we're just going to say, yes, we have procedures and we can explain any conflict of interest that we may have.

The next question is on ineligible participants. This is about staff working for the Housing Counseling agency. It might be directors, it might be the board, principles, etc. This is a question about those that might be suspended or debarred from participating in federal programs, they've been indicted or convicted of a criminal offense, just basically any unresolved findings in a federal investigation or government audit or investigation. So we're going to say no.

Given our facts here to the right, we don't have any of these particular items that we need to be concerned about with our board. But if we did, if we did have something that we needed to check, in this particular case the Learn More has some great links to the System for Award Management, which I know some of you that are working on CPD programs know all about SAM. This Limited Denial of Participation is a list that HUD

maintains, so that's also worthy of checking out just to make sure your agency isn't on any of those lists.

This question, again, came with the new CERT rule about having, codified in the CERT rule about having election law violations.  So this is about your agency, branches, affiliates, or it's one or more individuals might have had an election law violation, so we are convicted of one.  So we're going to say no, we don't have any convictions, either individually or as an agency.

This question is about is your agency able to submit housing counseling work plans.  Hopefully you see that we're at 31%, we're a third of the way through.  They do not have a work plan developed yet, so we're going to say no, we do not have a work plan currently.  Lots of good information here, Capacity Building Toolkit actually provides a sample of a Housing Counseling work plan, and that's also one of the resources that is being updated as we speak.  But, no, this organization does not have a Housing Counseling work plan.  Not at this point in time.

 This question is about administering a Housing program for at least one year, and it's in accordance with HUD's requirements.  We're going to

say, yes, we have been operating in the program, we're a CHDO, we have been doing this as part of our homebuyer program. And those of you that work in Home know that it is a requirement now for the Home program for homebuyer activities.

So this question is somewhat similar, but a little bit different. This is about really your community base, like where are you working. So, "Has the agency operated a Housing Counseling program at least one year in the same geographic area to be proposed in the application?"

So they have had some changes in their service area and this is something that we have seen over time that they want to expand, they want to have a little bit larger geographic area, and they're going to provide housing counseling in that larger region. So we're going to say, no, they don't have the one year at this point; it changed a little bit, so we're going to see what that tells us at the end in terms of our user report.

Back on the last one, there was in the Learn More, you might have seen there was a separate section here for intermediaries. So those of you that are oversight agencies on the phone or those prospective intermediaries,

there are questions, all the questions relate to you, but there are some specific Learn More's that you want to pay attention to.

It will give you the beep if you do not answer the question. So I'm just going to select no again. Because if you go backwards, you have to reselect.

Okay, "Is your staff familiar with HUD programs?" Well of course. Again, we're a CHDO, we have been working with HUD's programs, we know the local market.

"Does your agency contract out any of its housing counseling services?" So there are a couple of exceptions to this and the Learn More goes into that exception, but we're going to say no, that the organization does not contract out any of its housing counseling services.

This question is about sufficient funding. "Does your agency have evidence of sufficient funding to cover the cost of a Housing Counseling operations for at least 12 months?" So we're going to say, yes, we do. We do have a budget in place that will cover us for 12 months.

This is about staff experience. "Do at least half of your staff have six months of experience in housing counseling, the housing counseling job that they will perform?" Yes, of course, we have long-term staff here. They've been providing housing counseling for a long time.

This question is about limited English proficiency. "Does your agency have staff that can provide the appropriate language skills or have an adequate referral process for limited English proficiency?" Those of you working in the other HUD programs know LEP is a requirement for our programs and we need to make sure that we have some resources available for folks who are LEP.

In terms of alternate formats, reasonable accommodation for those with disabilities. So whether or not you do some sort of distance counseling or whether or not you have an accessible office, alternative formats and reasonable accommodations is about a couple of different things related to those with disabilities. We're going to say yes, we operate in such a way that everyone can participate.

"Does your agency have a relationships with other service providers that provide services that you do not offer?" So, yes. Maybe you have a client

in your area that they need to have other services that your organization doesn't provide. If you're a CHDO, you're focused on the development of housing counseling, but you may have mental health services, somebody might need child care services or whatever; it's about having those relationships with other organizations in your area that could help support the clients that you're serving.

This one is about facilities, having permanent accessible space during normal business hours. So, yes, of course we do.

"Does your agency have privacy for in-person housing counseling?" Yes, we do. We have an area that's designated within our office where everything is private. So we'll say yes.

"Does your agency provide security for electronic or paper client records?" We're going to say yes.

"Does your agency have written processes and procedures for reporting and recordkeeping?" Yes, we do. We have reporting systems in place and recordkeeping. Sure, we report all the time.

Oh, what's this? "Does your agency have a client management system?" Well, I'm CHDO, I don't have a client management system. I'm going to say no, does not have one yet. So we do not have a client management system. And you have to have a client management system that collects data and submits client data to HUD, so they don't have that.

So this particular Housing Counseling agency, "What are you planning to become?" So this is a CHDO and the options provided here are: local housing counseling agency, regional intermediary or don't know. So I'm just going to go ahead and choose for this example that they are choosing as a CHDO to become a regional intermediary. So we'll hit Next.

Lo and behold, we are told we are not ready to apply, but we thank you for your interest in the program and your report. So you can click on this to view and save your report, and we'll take a look at that in a second, and then instructions on once you are ready to apply, once you fix what has been uncovered in your report, the next steps, once you've fixed everything, then you can come back and apply again.

So in terms of the Not Ready to Apply, in terms of the report, so we can take a look at what that looks like.

Loraine          Can I make a comment before you go over this report?  As you were going

                 through all of your screens and all of the questions, I have a tip for anyone

                 using this tool.  I strongly recommend that you review everything in the

                 Learn More segment of each screen, even if you're going to answer yes.  I

                 think that there's extremely valuable information in the Learn More

                 segments that is very worthwhile for you to review, even if you feel you

                 do meet the yes requirement.

Shauna           Thanks, Loraine.  You could have that At a Glance, which has all the

                 Learn More's, you could have that at your fingertips, like she said, and

                 definitely take a look at that before and during the tool.

                 So in terms of the output, so just wanted to make sure that you see, you

                 can print this out as well, but for this particular organization Not Ready to

                 Apply, it's going to provide you the question, the answer that was

                 provided and then the outcome, then if there is any action to become

                 Ready to Apply.  This organization, this CHDO, had a couple of areas in

                 which they needed to have some next steps and they're highlighted here.

So in terms of a work plan, so they're not ready to apply because they don't have a work plan ready, so they need to develop that work plan. I mentioned that in the Learn More, there is a link there to the Capacity Building Toolkit that actually provides a sample work plan template that can be used.

If an organization is working with an oversight agency, they might actually have a template that they could also use. So depending upon how they want to work with HUD, you might check with an oversight agency if they are planning to apply to become part of their network.

So we mentioned that this CHDO also has an expanding service area, so the next step is to consider retaking the tool if the geographic area changes and after the organization has gained more experience. So basically, if this CHDO is working in the city but they want to expand to the county, then they need to make sure they have one year of serving in the Housing Counseling program providing those services in the city as a whole. So that's when they would retake the tool once they have that experience.

Then finally, they didn't have a client management system, so they have to make arrangements to obtain a CMS. There is a whole section of the

HUD Exchange that I mentioned on the CMS that talks about what it is, how to identify a CMS vendor. There's a list of approved vendors. All of those things are provided for this particular CHDO.

So that's case number one. I just want to stop here since we're at 2 and see if there are any questions in the queue, either people that want to ask a question or a written question, Esther and Jane.

Loraine          I also want to mention, as a tip, to let agencies know that they can, if they have any questions like you mentioned earlier, that they can send their questions through the mailbox and we'd be happy to assist them with their question, either if they're ready or they got the not ready result.

Shauna          Great. Thank you. And that's actually what was on the landing page for this, that they can email in. It would be great if you could include in the subject line: Appointment with HUD Housing Counseling Application Advisor. That would be wonderful.

Any questions in the queue?

Moderator          [Operator instructions].

HUD-US DEPARTMENT OF HOUSING & URBAN DEV.
Host: Kristen Villalvazo
March 1, 2017/1:00 p.m. EST
Page 40

Virginia     While we're waiting for call-in questions, we do have a question about a HUD exchange account. Can more than one employee of a HUD approved agency have a user account on HUD exchange?

Shauna     Yes. In fact, the HUD exchange user accounts are on an individual by individual basis, so everyone needs to have one for their person. It also will go with you when you change agencies, that type of thing, if that happens.

Moderator     There are currently no questions in the queue.

Shauna     Anything else written in, Jane?

Jane     We do have a question about the link that provides the list of intermediaries. If you could show that again, that would be helpful.

Shauna     Sure. Did they just want to see it again or did they have a question about it?

Jane     They were just asking for the link.

Shauna          Okay.  So you can get it to pretty easily from the landing page to the

                Housing Counseling program, but if you want to see it, it's at

                hudexchange.info/programs/housing-counseling/intermediaries-shfa is the

                link.

Jane            Thank you.  And we do have one more written question before we move

                on.  "Does this tool address the minimum number of clients required to be

                service in order to be eligible?"  They know there's a one year experience

                requirement, but does it talk about a requirement for a number of clients?

Shauna          It does not cover the number of clients.  Esther, do you want to jump in

                here?

Esther          Yes, the tool is only going to have the basic requirements for HUD

                approval, so it doesn't address all the requirements.  That's going to be on

                the application.  Just the basic requirements are going to be identified in

                the tool itself.

Loraine         And I just wanted to clarify, the minimum number of clients required is

                once you are participating in our program, we have a minimum of clients

of 30 a year unless you're only providing HECM [ph] counseling. So that comes into play after you've been accepted and start participating in our program.

Shauna        And I was also going to mention, this tool really is for brand new agencies, so that 30 wouldn't come into play yet. It's not for recertification. We haven't built the tool for recertification at this point in time.

Other questions, Jane?

Jane          Not at this time.

Shauna        Anyone in the queue?

Moderator     Not at this time.

Shauna        Okay, great. We would love to hear from you.

So I'm just going to go ahead and quickly do the non-profit entity, this rural county. I'm going to go ahead and start the tool. Now that you've

seen it, I'm just going to click through here and then talk about what might be a little bit different about this organization.

So they're a rural county, I did notice there were a couple on the list. Looks like possibly one from Wisconsin was a rural county, so hopefully this is for you and for others.

So the governmental entities, they're a little bit different than what you saw for non-profit entities. We have the FHA's here, public housing authorities, state universities, city government, county government, state government. Some of you might be a lead entity of a home consortium, which is just contiguous units of local government who receive a home allocation or other government as well. So this is a county, so we're going to select County.

So in terms of state and local requirements, we're going to say yes.

Any unresolved Fair Housing or Civil Rights violations, we're going to say no. Given our fact pattern here, we don't have anything that looks like that.

"Is your agency engaged in at least one Affirmatively Furthering Fair Housing activity?" We're going to say yes, of course we are.

"Can the agency provide conflict of interest procedures or explain the conflict interest?" Of course we can.

Ineligible participants, we're going to say no, we don't have any employees or board members, etc., that would meet any of this, ineligible participant requirement.

Have any individual, agency, etc., had any election law convictions? We're going to say no.

"Is your agency able to submit a Housing Counseling work plan?" We're going to say yes.

Have they been administering the program for at least a year? Look at that, 15 months, so they have some experience in the program.

Same geographic area, we're going to say yes for that question.

Is staff familiar with HUD programs, we're going to say yes they are. One thing that I didn't mention here is there is a whole section on the HUD exchange on consolidated plans and also we provide a link to the Fair Housing Resource Center. These are both very helpful in terms of just other HUD programs and things like that, and also the consolidated plan is great to see what an organization is funding locally, that type of thing.

Yes, in terms of the local housing market, knowledgeable.

Are any of the services being contracted out? We're going to say no. Not going to get into those exceptions.

Sufficient funding, we're going to say yes, sufficient funding.

Do at least one half of your staff have at least six months of experience in the housing counseling job that they will perform? We're going to say yes. The staff has a combined average of 10 years of experience.

This is the question about limited English proficiency, we're going to say yes, we have appropriate language skills or we have referrals.

Do we have alternative formats or reasonable accommodations for those with disabilities?  We're going to say yes.

Do we have a relationship with other service providers that provide services that we don't offer?  We're going to say yes.

Do we have permit dedicated space for housing counseling services during normal business hours?  We're going to say yes.

Do we have privacy for in-person housing counseling?  We're going to say yes.  And there is a bunch of FAQ's here that are excellent on off-site accommodations that you definitely want to take a look at if that's something that you would like to check.

Does the agency have security for electronic or paper client records?  There's a bunch of FAQ's here, I just want to point out, on PII, which is personal identification information and webinar materials. This office, again, I work with many parts of HUD, this office has a lot of great information on PII that might be helpful to the other parts of HUD that you might be working with.

Does your agency have written processes and procedures for reporting and recordkeeping? We're going to say yes.

And we're going to say yes, we have a client management system. So there is one different question that you're going to see, a couple of different questions here. So a client management system, one that you have, has to interface with HUD's Housing Counseling System or HCS. So we're going to say yes, our CMS interfaces with HCS. And if we're not quite sure, there is some good information on HCS as well, but they have to interface with each other.

Then in this case, what are we planning to become? So in this one we want to say, I'm going to choose to be a local housing counseling agency and then we're going to see another question here. So in this question, again, remember locals, given our flowchart of how we can participate in HUD's Housing Counseling program, locals can choose to go directly to HUD for their approval or they can work through a HUD approved intermediary or state HFA. So in this case we're going to say we are going to go to HUD, but just know that they have this option. And again, we always give the list of the HUD approved intermediaries. But we're going to go to HUD this time.

So in this case we get the positive result "You are ready to apply." So we can take a look at this tool report, but basically it's going to say everything that we had said, everything is going to say you can apply, there's no next steps, but you should view and save your report for your record, which is slowly coming up.

Then this goes through your next steps just to remind you to go to the HUD form 9900. It's also going to provide you with that list of documents and then also, if you want to take a look at the Capacity Building Toolkits on a couple things that you have to submit as part of your application and make sure that you're reading, including some disclosures are also there. Then of course any questions, you can submit to housing.counseling@hud.gov. So that's what happens if you get a positive result is that you're ready to move along the way.

So that's case 2 in terms of the tool. Any questions that might have come in while I was doing case 2? Any verbal or written questions? I'll pull up my result here in a second.

Moderator          There are no questions in queue.

Shauna          Okay.  Then here is what it looks like for this rural county that they would

                print out or save; it's four pages.  Very similar to what we saw online.

                Then for every single question it's going to say "Can apply", etc.  All the

                way down to the bottom, which might make you guys a little dizzy.


                Esther or Jane, any other written questions?


Jane            I have no questions.


Shauna          Great.  So I'm going to make this full screen for you, Loraine.  We're

                happy to take questions after we do this wrap up section, but I'm going to

                turn it over to Loraine for some final thoughts.


Loraine         Thank you very much, Shauna.  That was an extremely detailed

                presentation of how to use the tool.  I think the information you provided

                just shows how user friendly it is.  We would love the audiences' feedback

                on that.


                We actually have a couple of polling questions that we'd like to ask you.

                The first question, "Do you think you will use this tool?"  We'd appreciate

your feedback on that. Whether you're an intermediary or an oversight or someone that's considering applying to our program, would you use this tool to self-evaluate?

Wonderful. Thank you very much. Thank you all, those of you that said no or you don't know, because that would be also good information. If you're unsure, if you don't know, if you would like to share with us in the chat box or when we ask questions what your uncertainty is about, that would be great feedback for us to know.

I think we have one more polling question after this. "Those of you that are considering to apply, we are very curious to know if you have created for yourself a timeline when you intend to apply. Will it be within the next 30 or 90 days or 6 months or you're unsure when." So if you would please answer that, if you're considering applying.

Okay, very interesting. Again, if you're unsure if you will apply, if you want to provide us some feedback on that, it would be very valuable for us to understand how we can help you. If there's more information you need or you have other considerations, if you would be willing to share that

with us, it will really help us in knowing what we need to do for future training.

Okay, I think that was the last polling question. We really appreciate you taking the time. Any comments you have about the tool, please use the survey that you received to give us some feedback. This is something new that we've created and we really need to know how useful you feel it is and if you have any recommendations for improvements for that.

I do want to reiterate what Shauna said earlier. If you have any technical issues when you are on the HUD exchange, not asking about eligibility specific, you want to contact the HUD exchange at the email there for technical assistance.

Now, if you have questions about eligibility or you just want to sit down and talk with someone like Esther on the application process, you're unsure if what your agency is doing right now is going to meet the requirements, please send us an email at housing.counseling@hud.gov and put in the subject line: New Application. That way we'll know where to direct your email and we will return and set up an appointment to talk to you very quickly after we receive your email.

Again, we thank you very much for your interest in HUD's Housing Counseling program. Do we have a resources slide next, Shauna, or is this the last slide?

Shauna          The resources were a little bit earlier. But any final questions anyone has?

Moderator          [Operator instructions].

Jane          We do have a written in question while we're waiting. The question is, "Is the tool just useful in formulating your application to apply or does it reduce the application process in any way?"

Loraine          I actually think that it's going to reduce the application process time for you because it's going to clearly outline and the resources, the Learn More segment, you will find very helpful because that goes into more detail on each of the questions. A perfect example is the Housing Counseling work plan, we do have some information on our 9900 application explaining the Housing Counseling work plan, but the Learn More provides even more information that's going to be beneficial for you to review before you actually work on the application.

I don't know, Esther, if you'd like to add to that?

Esther          No, that's great. Also, while you're taking the tool, it may be helpful, I know you can go to At a Glance to get information regarding the requirements and the helpful links in the toolkit. So when you get your results, it will be helpful if when you have the results you can compare that to the At a Glance to look at what the requirements that you need to meet in order to be ready if you got a Not Ready to Apply result.

Loraine        Okay, do we have any other questions or should we just wrap it up?

Moderator     We have a question from the line of Mary Glidius.

Mary           I use the HCO. Would I have to switch over to Counselor Max for reporting?

Loraine        No. What she is questioning is the client management system. She currently uses Home Counselor Online, and that is one of the client management systems that HUD accepts for the Housing Counseling

program.  So no, you would not have to switch.  You could continue to use

that.

Mary                    Thank you.

Moderator               There are no further questions in the queue.

Loraine                 Well, a big shout out to Shauna and Esther today for some terrific training.

Good luck, everyone, in using the tool.  Thank you very much for joining

us and please don't forget to answer the survey.  Thank you.

Moderator               Ladies and gentlemen, that does conclude your conference for today.

Thank you for your participation and for using AT&T Executive

Teleconference Service.  You may now disconnect.