



Final Transcript

**HUD-US DEPT OF HOUSING & URBAN DEVELOPMENT: Housing
Counseling Program Certification Final Rule HUD Exchange Resource**

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SPEAKERS

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Sharon McClean

PRESENTATION

Moderator Ladies and gentlemen, thank you for standing by. Welcome to the Housing Counseling Program Certification Final Rule HUD Exchange Resource conference call. At this time all participants are in a listen-only mode. Time permitting, a question and answer session will follow the presentation, and instructions for queuing up will be given at that time. [Operator instructions]. As a reminder, the conference is being recorded.

I would now like to turn the conference over to our host, Jane Sharida [ph]. Please go ahead.

Jane

Thank you, John, and hello, everyone. Welcome to today's webinar. My name is Jane Sharida with HUD's Office of Housing Counseling, and I'd like to take a few minutes to go over some logistics with you.

The audio is being recorded today so that we can provide you with a playback number after the webinar. We'll also have a transcript and the PowerPoint presentation available on HUD Exchange in around seven to ten days, which can be found in the Training Digest section of HUD Exchange. The PowerPoint slides were sent to you prior to the webinar, and are also available at the control panel on the right side of your screen under the Handout section.

We will have polling questions today using Mentimeter, and we'll give you some instructions on that in a few seconds. We also hope to have time to do some live Q&A, as we do have a really large crowd today. And thank you for that, but that may affect our ability to take live questions and answers.

You can also submit your questions and any comments into the question block in the control panel. If we don't get to your question, we appreciate your patience, please send them to housing.counseling@hud.gov mailbox. Please put Certification HUD Exchange Resources in the subject line so that we can get you a prompt response.

I would now like to introduce Rachael Laurilliar [ph] with ICF, who will share information on how to use Mentimeter. Rachael.

Rachael

Thanks, Jane. Hi, this is Rachael. Like Jane said, I work with ICF. We are a TA provider firm that works with HUD's Office of Housing Counseling on a bunch of Housing Counseling resources, specifically the resources that we're going to show you today for HUD Certification.

We're going to be using a really cool polling software today for our questions. When the time comes, when you see this lovely little icon that says Time for Mentimeter, that'll be your cue to open your smartphone, or go open a new web browser, type in www.menti.com. And then there will be a code I will give you when our first polling question opens, and you'll be able to vote. It's a really great interactive software. We're really excited to be using it, and the instructions are pretty easy. Again, you can

do it on your phone or on your computer, whichever one is most accessible to you.

That's just a little bit of instructional information for today, and I will go over that again when we get to our first polling question. And again, just please make sure your phones are muted during discussions. At the end we may unmute to take questions, so just make sure that you are unmuted at that time.

I'm going to hand it over to Lorraine Grisgovage Frisbee [ph], who's going to kick us off today.

Lorraine

Hi, everyone. Good morning and good afternoon, and thank you very much, Rachael. Welcome to today's webinar, and we're very excited that you took time from your busy day to join us today. By the number of participants and the number of folks that registered, we're really excited that you're very interested in the topic, as you should be, on Housing Counselor Certification.

The window is drawing nearer. We're looking at 16 months before certification of Housing Counselors by HUD becomes mandatory. I just

wanted to report some exciting news. As of the beginning of this week we have 804 Certified Housing Counselors. Congratulations to all of those that have completed this one-time process, and you've passed the certification exam. I hope that number is reassuring to other folks that haven't started preparing, to know that there is a good success rate out there in becoming certified. So, again, thank you very much for joining us today.

Our presenters today include Robin Penick, who is with the Office of Outreach and Capacity Building; and Sharon McClain [ph], who's with the Office of the Deputy Assistant Secretary. You've already heard from Rachael with ICF. And Jane Sharida will be handling chat box question and answers throughout the webinar. As the operator said, we're going to hold off on questions until the very end, just to make sure that we can get through all this material.

Let's take a quick look at today's agenda. Just as an overview, we're going to provide just some overview information about the final role and the application process. The primary focus of today's webinar is going to be on all the resources that we have available on the HUD Exchange for you. It's designed to give you the tools, and point you in the right

direction to where you can find all the information you need to understand the certification process. We're going to not do a deep dive, we're going to give you the opportunity to do that deep diving and learn more information. That way you'll always have those resources at your fingertip.

Also, we did an extensive renovation on HUD Exchange of these webpages. We added some more, including expanded other covered programs. We also added tracking progress, success stories. And of course, we've always had the FAQs there, but we've added different ways you can look at the FAQs. We're really looking forward to this webinar to help you give plenty of resources at your fingertips.

Let's move on.

Rachael

Thanks, Lorraine. I'm going to quickly show, before I pass it back to Lorraine, the landing page that she was just talking about that has all of that great information. And then we're going to ask our first Mentimeter question.

I'm going to go ahead and show you that landing page, just so we can all take a look. I'm not sure how many folks have seen this before, but this is the new organization. It provides an overview of the very key information that someone might want to know, who is not familiar with the rule, but I'm guessing most of us on this webinar are familiar with this overview. And then we have the Final Rule and exam page, and the Apply for Certification page. These pages have been in existence for a long time now, but this just gives you a new portal with which to access them. Then those HUD programs covered by the Final Rule, the tracking progress page, the success stories, and the FAQs are all on this page as well. Definitely check out this new landing page. It really provides a good overview of all the resources available.

Now I'm going to ask our first Mentimeter question. Just to refresh everyone's memory, you can get the Mentimeter at [menti.com](https://www.menti.com) on your smartphone or on your computer, just using a different browser window. The code for today's session is 319848. You're going to want to type that code in. It's 319848. I'm going to go ahead and go to that first question.

That first question is, "Have you explored the new resources available for certification on the HUD Exchange?" It looks like we already have some

folks responding, which is great. Now, these are live results. As more people respond, we'll see the results change. It looks like we've already had close to 100 responses come in, which is great. A lot of people say they've seen them, but are excited to learn more. Some people say that they have not seen them yet, but they plan to visit them right after this webinar. I think that's our leading response right now. And then after that, some people have said, yes, they visit them frequently. That's really great. We love to hear that. And then there's a chunk of you that have not visited them yet. Hopefully you'll learn more today and you'll get to see them following this webinar.

I'll give folks a couple more seconds to respond. It looks like we have almost 200 responses now. And the folks that say they haven't visited them yet, but plan to visit them after this webinar, that response is still in the lead, which is great. Hopefully this session today will be very informative for you.

It looks like we're capping off around 200 responses, so I'm going to go back to the PowerPoint and pass it back to Lorraine.

Lorraine

Well, thank you very much, Rachael, and thanks, everybody, for responding, because it really looks like many of you are going to benefit from the webinar. And those of you that have already visited the website, I visit it on a daily basis, and some days I even find new resources that I didn't realize was there. It's definitely going to be helpful to everyone.

What I'd like to do now is I'd like to spend a couple of minutes just reviewing the background, and some of the details on the Final Rule and the certification examination. Let's take a look again at what the Final Rule is for Housing Counselor Certification. What it primarily did, one of the things, was it standardized the definition of Housing Counseling across all HUD programs. That's really important, because it not only applies to our Housing Counseling Program, but there's about 26 other HUD programs that are covered by the Final Rule. Sharon will talk about that a little bit more later on.

Now, we define a HUD Certified Housing Counselor as the Housing Counselor who has both passed our HUD Certification examination, and works for a HUD-approved Housing Counseling Agency. One of the frequent questions we get, well, what is works for mean. Works for can be a W-2 employee, a 1099 employee, or even a volunteer. Those all fall

under the definition of works for. And, of course, we all know this effective date is August 1, 2020.

Next slide, please. Now, there are two systems that you deal with on the certification process. The first one is at hudhousingcounselors.com on the left. That is where the access to the cert exam is housed at, and our free online training and practice exam. We're not going to go through a lot of details on that, because this is a different website, and you can go to that website to visit for some information. You do have to register as well on that website to use it. And then, the right side deals with FHA Connection. And we've posted quite a bit of information on the right side, and we're going to go through that today in a little bit more depth.

Next slide, please. As a reminder, the certification examination focuses on six topics that you'll be tested on, and that includes financial management; property maintenance; the responsibilities of homeownership and tenancy; fair housing laws and requirements; housing affordability; and avoiding eviction and foreclosure. These topics come directly from the Wall Street Consumer Protection Act, which is the basis for the Housing Counselor Certification.

I just wanted to share with you some comments that I got last week. I participated in a Housing Counseling Agency roundtable meeting that one of our field office directors held, and several counselors in attendance had become certified. And they all had comments that they actually really appreciated the preparation process for certification, because they learned more information that would help them with the counseling in areas that they primarily don't focus on. But they all made the same comment in that, yes, studying was important. It's an important part to get them ready for the cert exam. I thought I'd pass their comments on to everybody.

Next slide, please. Looking at some of the details and some counselor tips, one thing we like to remind everybody, the good news is you only have to pass the exam one time. We will maintain your passing information. And so, in the future, if you change agencies, for example, or maybe you change careers for a little bit and decide to come back into Housing Counseling, those results will always be there. You won't have to take the test again. And again, we strongly recommend, and so did these counselors last week, that you study for it. You can go on to our housingcounselors.com website to get free materials, but you can also participate in training that's offered by a variety of sources, including our training providers. There are also study groups that are forming. We have

all the training available outlined on the HUD Exchange under our Training Digest. Please go there to look for more information.

Some tips for taking the exam is, you really need to go ahead and test your equipment prior to scheduling the exam. This is really critical. Because you might have some firewall in place, or your camera might not be properly positioned, and you don't want to be getting ready to take the exam and find out that you have some problems. You also, again, need to go to housingcounselors.com and set up your user ID account there.

Also, I want to remind everybody, a major change that we made last year, as a result of feedback from everyone, is we created a virtual pen and paper screen so you could put information on it while you were taking the test. And again, as a reminder, the test taking options you have is you can take it online with use of a proctor, and that costs \$60. And then you can also go to a proctoring center if you'd like to do that instead. The cost of taking the test at a proctoring center is \$100.

And again, we have been able to secure with our contractor that these prices will remain in effect through September of this year. We're very

pleased to report that, that we did not have to increase our fees. But again, they're only good until September.

Next slide, please.

Rachael

At this point, I'm going to demonstrate the webpage that has all the information about the Final Rule and the exam that Lorraine was just speaking about, and then we'll ask another Mentimeter question. I can provide that Mentimeter code again when we pull up the Mentimeter. But first I'll go to the webpage.

Back to the landing page, the Final Rule and exam webpage is the very first one in this grid. Once you click on that, you'll see a lot of important resources and information. You see step-by-step instructions for how to become a HUD Certified Housing Counselor. And this goes through how to prepare for the exam, the resources on hudhousingcounselors.com, and then passing the exam and transferring your results to FHA Connection, and then finally, applying through FHA Connection. That's the steps that Robin will cover in a little bit.

And then as you scroll down there are a bunch of key resources for Certified Housing Counselors. One resource I wanted to highlight was this Know Before You Go checklist. So this PDF is really helpful for counselors just to understand all the things that they need to keep in mind when they're taking that test. A lot of the exam tips that Lorraine just spoke about are right here on this checklist.

And then also on this page is a bit more background on the certification requirements, Final Rule, as well as a bunch of resources on this right hand side bar; so some related websites like hudhousingcounselors.com that you may need to access, the different press releases and notices, and then links to individualized FAQs about the certification exam. I will cover that FAQ database later, so I won't click into that now.

And then there's some important trainings that we've had about the certification, Final Rule, and once this webinar is over and the transcript and slides are available, that will be posted here as well.

So back to Mentimeter. The code for Mentimeter is at the top of the screen if you haven't been able to enter it yet, or if you need to enter it again. It is 319848. Again, that's 319848. Our next Mentimeter question

is, “Does your agency have any HUD Certified Counselors yet?” So, by and large, everyone who has responded so far, and we have over 100 responses, most people have said, yes, that’s great. Our second biggest answer is, not yet, but we plan to soon. That is also great, and what we like to hear. And then the final response is, no, but we will by the final compliance date. And a little less than a fifth of you have given that response, and that’s great, too, that everyone will be getting their counselors certified by the final compliance date.

We have about 200 responses so far. We still have folks who responded yes in the lead. That’s really wonderful. So it seems like we’re tapering off a bit around 220 responses, but if you still need time to get your responses in you can continue answering this question. But I’m going to go back to our slide deck.

At this point I will pass it to Robin Penick to talk about the application process. Robin.

Robin

Thanks, Rachael. I just want to say good afternoon to everyone. I am speaking about the application process to become a HUD Certified Housing Counselor.

Next slide. Lorraine had mentioned earlier that everything on the left hand side of this chart happens in hudhousingcounselors.com. I'm going to be talking about the right hand side of this chart, which is the application process. This will occur through the FHA Connection. That's a web-based system that HUD has. On this chart you'll see the steps needed to complete the application process. All counselors, once they've transferred their exam results from hudhousingcounselors.com, will need to enter in to the FHA Connection, and actually make an application to become a HUD Certified Housing Counselor. That's the very first step that you'll do in the FHA Connection.

After that step, then you'll request to get an FHAC user ID. And once that occurs, then the agency FHAC Application Coordinator verifies the employment of a counselor. Once that verification occurs, then it's official, you're the HUD Certified Housing Counselor. At that point in time, you can print your certificate. HUD will not send you a certificate, but you'll print your own certificate.

Next slide. And so, once you have passed the exam, you'll get this email, and this is a snapshot of the email that you'll get. It'll say congratulations,

you've achieved the passing score. And it's also going to remind you that you now need to transfer your test results to the FHA Connection. There's a link on this email that will take you to the site where you'll need to make that transfer.

Once you do transfer your test results, you will be provided with a counselor exam ID. Please keep track of that exam ID, because you need to provide that information on the application itself when you are in the FHA Connection. And the counselor exam ID is about an 11 character signature, if you will. You will also need your agency HCS ID, which is a five-digit number. It either begins with an eight or a nine.

So the page we're on now, this is actually the page for the instructions. On the left hand side, or that very first column, are the instructions for HUD Certified Housing Counselors. In the middle column is the instructions for Application Coordinators. And on the right hand side, the far right hand column, that's the instructions for doing a public search for Certified Counselors, or agencies that have Certified Counselors.

On this page there is a lime green button that allows you to download the instructions, which is really helpful because sometimes you're able to

keep the instructions in front of you while you're actually in the FHA Connection, and you can just go slide by slide, or step by step, in following the process that needs to be accomplished.

On the left hand side here you'll see, under Find by Topic, those first five numbered items all apply to counselors in a CAF [ph] that you need to complete. Number one is the application for certification. When you click on that number one, then all the screenshots and steps needed to go through your application are right there on the right hand side. The second task there, obtain an FHAC user ID, when you click on that, that will then bring up all the instructions for how to apply for an FHAC user ID.

Steps three is requesting validation for more than one employer. This step allows you, say if you work for two agencies, the application will only take one agency ID for the original application. If you happen to work for a couple of agencies, you will need to come to step three and follow the process there to request validation for more than one agency. This is also used, sometimes people when they are making their original application they mistype in the agency ID, and so they've requested that they work for an incorrect agency; then they would need to come back here, in step three, and request working for the correct agency.

Step four tells you how to print counselor certificates. So once your employment's been verified you can go back into the system and print the certificate. And step five there is updating and maintaining personal information. If you maybe change your name, or change your address, or email, this would be where you go back into the system and update your personal information.

Next slide. Rachael will be demonstrating this at the end of this portion. Besides counselors using FHA Connection, agencies also have to assign an Application Coordinator to go into FHA Connection. And the coordinator is going to verify the employment of all the counselors who work for that agency, and there can be multiple Application Coordinators. Counselors can even be Application Coordinators. But the quirk with counselors being the Application Coordinator is that the counselor cannot verify their own employment with the agency. So if a counselor is the Application Coordinator, there'll have to be at least one other person to verify that own counselor's employment once they have passed the exam.

We did have a webinar on the role of the FHA Connection back in December of 2017, and that's still available for view in case agencies or Application Coordinators need some additional information.

So now we're going back to the top of this page, the HUD Certified Housing Counselor application process, and we're on the second column there, FHAC Application Coordinators. If you'll scroll down, once you click on that ID there with the gear on it, and then you'll scroll down to see the next screenshot that we're going to show, the next slide.

Once again, on the left hand side, under Find by Topic, you're going to click on FHAC Application Coordinator instructions. And this will pull up, on the right hand side, the instructions for becoming an Application Coordinator. The first step to become a Coordinator is to request a user ID. Let me step back just a little bit, because there's some really good information at the top of this sheet talking about some conflicts that could be caused. If you are a user of the Lock [ph] system, you cannot be Coordinator, an Application Coordinator for your agency, or you would have to give up that Locks access and only have access as an Application Coordinator. So you need to be careful on who you select as the

Coordinator, and make sure there won't be any system conflicts to allow your Coordinator to act as your Coordinator.

Once again, the steps here, you're going to request a user ID. Once you receive an ID, then you'll go back into the system and verify the employment for your counselor. Rachael's going to demonstrate the process here, too. But I do want to say that in regards to getting a user ID for Coordinators, your ID will be sent to the Agency Program Manager, and it will be an encrypted email. You need to know that once you've made that application, that ID is not going to come directly to you. It will go to the Agency Program Manager, and it will be in an encrypted email.

Rachael

Thanks, Robin. I'm going to open up the demonstration of this page now. You can get to this page multiple different ways. Once you're on the Final Rule and Exam page, like we are now since I had this page brought up most recently, it's linked to right from this page; but you can also get to it from the certification landing page. It's that second page available to you. There's also a link to this right directly on the Housing Counseling mini-site landing page.

There's a bunch of ways to get here. Once you open the page there's all the instructions that Robin was just talking through in the slide deck.

There's a ton of information on this page, but it all relates to FHA Connection and using the system. I really recommend that everyone reads these instructions as thoroughly as they can. Especially if you're an Application Coordinator and a Counselor, you'll have to read all the instructions. But it's really helpful because there are specific screenshots of FHA Connection throughout this page with popups that tell you exactly what to enter at each step, as well as hints for common errors or information that you might have to enter.

As Robin mentioned in the slide deck, you can download all these instructions of PDF. This is super helpful if you like to print things out and highlight them, or you don't have two monitors and you really want to read something on your desk as you're looking at the website. I know a lot of people learn by printing and highlighting, so definitely encourage everyone to do that if that is what they prefer to do.

And then, Robin mentioned this as well, but if you click on any of these icons, it refreshes the page to the set of instructions that you need. If you click on the FHAC Application Coordinator icon, it will take you directly

to the instructions that apply to that FHAC Application Coordinator. So that's a neat thing about this page as well.

And now I will pass it to Sharon McClain, who will talk about the other covered programs.

Sharon

Thanks, Rachael. Hi, everyone. In this section I'll be covering the other resources available regarding HUD Certification, including requirements for other HUD programs that are covered by the Certification Rule, and Rachael also discussed some additional sections on the Housing Counseling website on HUD Exchange.

The final standardizes the Housing Counseling definition and applicability across all HUD programs. So this discussion will primarily focus on other HUD programs, such as Public Housing and Community Planning and Development Programs, and there are some other programs that have these requirements as well.

There are four ways that other HUD programs may be providing housing counseling that's covered by the Final Rule. The Final Rule requires that entities use HUD Certified Counseling Agencies in HUD programs where

housing counseling is required by statute, regulation, notice of funding availability, or other requirements; or housing counseling that is funded under a HUD program; or housing counseling that's required by a grantee or a sub-grantee of a HUD program as a condition of receiving assistance; or housing counseling where a family is assisted under a HUD program and is referred by an agency, such as a grantee or a sub-grantee of a HUD program.

Some of your programs are probably receiving funding from other HUD programs, as well as being part of the Housing Counseling Program. A lot of the programs that are covered in Community Planning and Development include block grants [ph], such as CDPG [ph] home, Continuum of Care Program, public housing programs, as well FHA programs.

There's more guidance on specific programs on the HUD Exchange Housing Counseling Frequently Asked Questions website that Rachael will show you later in this presentation. And also, specific HUD programs are also starting to update their guidance materials to comply with the Final rule.

The organizations providing housing counseling under HUD programs have several options to become compliant. This slide outlines the options for HUD programs that are not currently in compliance. You must either apply to HUD for approval; or join a HUD-approved intermediary or state housing finance agency network; or partner with an existing HUD Housing Counseling Agency to deliver housing counseling; or modify your program in order to become compliant; or stop delivering housing counseling services before the final compliance date in August 2020.

We highly recommend reviewing your program design right now to determine which programs are or should be providing housing counseling under the Final Rule. Agencies are always looking for partners. We are continuing to do outreach, especially through Community Planning and Development and Public Housing Programs. The housing counseling section on the regular hud.gov website lists the links to the current list of HUD-approved agencies so you can determine if Housing Counseling Agencies that you currently work with are in our programs. So you could search by a variety of features or criteria, including state or local geographic areas.

Now, Rachael's going to demo some sections of the HUD Exchange website as well. So I'll turn it back over to her.

Rachael

Thanks, Sharon. Like Sharon mentioned, the HUD programs covered by the Final Rule are also available on this landing page. I'm going to go ahead and click to that webpage.

And this webpage goes into all the things that you need to consider if you think your program may be providing housing counseling. The first question you need to ask yourself is, is your organization actually providing housing counseling. To know this you'll have to know the definition of housing counseling. We provide some examples of what is and what is not housing counseling on this page.

Also, I just wanted to point out that this page has a nice little menu so you can see the four different steps that you need to go through as a program that may be covered. First, determine if your organization is providing housing counseling. Then read about your program and how it may or may not be covered by the Final Rule. Then third, you need to review your options if your program is covered, so those are the options that

Sharon mentioned in the PowerPoint. And then finally, access more information and resources.

I'll just scroll down the page and point a couple of things out. The first thing I wanted to point out was this program applicability chart. If I open this applicability chart, this is a really good place to get started if you're not sure if your program is covered. It goes into each different program and groups them together sometimes if they are similarly affected by the Final Rule. And then talks about what would and would not be covered, and then goes into some additional notes. So this is a nice visual chart that sort of explains, at a high-level glance, whether or not your program is covered and how it might be covered.

And then, also, if you have a question about how CPD grantees are complying with the Housing Counselor Certification requirements Final Rule currently, there's a link to our Contact a Grantee page on the HUD Exchange, and you can search for grantees to ask them questions.

And then finally, if you scroll to the bottom of the page, I really wanted to point out the different links available, because there's a lot of good resources. For example, if you're looking to become a HUD-approved

HCA, there's several different links that could help you figure out if you are ready to apply, such as the Housing Counseling Agency Eligibility Tool. There's also that searching for Housing Counseling Agencies in your area database that Sharon mentioned. This is how you can find out which Housing Counseling Agencies are operating in your region if you would like to partner with an existing HUD-approved agency.

And then finally, at the bottom, there's just a few more resources that you might find helpful in understanding all of this, especially the Introduction to Housing Counseling Course. It's a really quick course on the HUD Exchange. It's a self-paced training module so you can take it on your own time and you can get a certificate once you complete it. If you are looking to familiarize yourself with HUD's Housing Counseling Program, we really recommend taking that, that short intro course.

And now that I have the website open, I'm going to cover a few more webpages, and Sharon is going to add some comments as well as I go through them. But since we have the website open, I'm just going to go through those now.

The first one I wanted to touch on is the tracking progress page. This page really helps everyone see how far the agencies are coming to meeting the goal, of having every agency with at least one HUD Certified Housing Counselor by the final compliance dates. You can see, as of May 1, 2019, 23% of agencies have complied, and there are 403 total agencies with HUD Certified Housing Counselors. So that's great, but we have about 14 or 15 months to go. We definitely want to get that number closer to 100%. And we call out a few different states that have done extremely well, or are in the lead over the past month on this page, and we update this on a monthly basis.

You can see, as of May 1st, New York and California were leading, and you can see all the other states that were close behind. And then you can see the states that had significant increases, or got their first counselor certified in April 2019.

And then the next webpage we were going to show is the Success Stories webpage. HUD has been compiling success stories and best practices for certification. And some of these are Bridge articles, some of these are folks that we have learned are doing something unique in terms of getting their counselors certified. We are striving to always update this page with

new success stories. So if you have a success story from your agency, you can definitely feel free to send it to the Housing Counseling inbox, housingcounseling@hud.gov. We also have a timeline here. We also have a presentation from the Intermediary Conference about best practices for certification if you'd like to watch that. And then we link back to the full Bridge articles for each of these if we feature the stories in the Bridge. This page will continue to grow as time goes on, so definitely check back here.

And then finally, I wanted to talk a little bit more about the FAQ database. The FAQ database has existed for a long time, and it has a myriad of topics related to the Housing Counseling Program; but there are a ton of topics, as you can see on the left here, related specifically to the Certification Final Rule. The database is nice because you can search for a specific keyword, or you can filter down by topic. Let's say you're looking specifically for who needs to get certified, you can click right on that topic, and then you can see all the questions available. We actually have 23 questions that apply to this topic. It's a pretty extensive database.

Each topic has its own unique URL. Let's say someone is asking you a question about one of these topics, you can copy and paste this URL and

send it right to them, and they'll be able to see the same FAQs that you're looking at. And then the keyword search is nice because you can type in something like exam, for example, and then you'll see all the FAQs that mention the word exam. We definitely encourage you to utilize the FAQ database, and if you have any questions about certification, definitely check here first before you try looking for your answer elsewhere, because we are adding to this all the time and there are a ton of great questions in here.

Sharon

Rachael, I just wanted to mention that other HUD program areas are also starting to update their materials, either on HUD Exchange or hud.gov, in addition to the information on our HUD Exchange portion of the website. If there's other programs that you're funding, definitely check with HUD Exchange and other HUD resources to see what guidance is available from your other program areas.

Rachael

Yes, definitely, thanks, Sharon. And speaking of those other HUD programs, we do have specific FAQs about other HUD programs, and even it draws [ph] down to the office level. If you're under the Home Program, for example, you can come to the database and select that as your subtopic and see some FAQs that apply directly to that.

I think we're going to wrap up shortly and take questions, but before we take questions I have one final Mentimeter polling question, and then a feedback question I'm going to ask everyone.

Our final polling question is, "What other resources do you need to help with HUD Certification?" This is a word cloud. If a lot of you enter the same answer, your words will get bigger. If you enter different words, we'll see them all come up on the side. Kind of a cool functionality here. I see a lot of people saying test prep, practice, testing locations. We have about 20 responses in so far, so I'll give everyone a couple minutes. And again, our code is 319848, and it's right at the top of the screen there if you're looking for the code.

Great, the test prep is still our biggest response. People are saying practice, time. Hopefully you have enough time [indiscernible] for 15 months. But that said, we want everyone to get this squared away as soon as possible just so they're not procrastinating and leaving it to the last minute.

Identify missed questions. We are working to update the database of FAQs with all the questions we receive, and especially questions from this webinar. That's definitely something we're working to do all the time. Study, time to study, practice test with answers, some of the ideas I'm seeing.

And we have about 240 responses that have come in so far, so that's great. I know it's hard to read all the smaller responses we've gotten on the side, but just so everyone knows, we can export these results and we will read every single response that was submitted. All of your feedback is definitely appreciated, and we'll inform our next steps.

And before we open it up for questions, I do want to ask a final feedback question for the webinar. I'm not going to leave this up for long since this is an anonymous feedback question that we are asking just to see how the webinar went. We're doing this on all of our Mentimeter webinars, so hope that you'll respond to this and we can use this to inform future webinars that we have. So the options are, exceeded your expectations, met your expectation, or it was different than you expected. And that's still up, so you can use the code 319848 to respond to that, but in the meantime, I'm going to pass it to questions.

Robin I'm sorry, Rachael. Could you possibly go to the FHAC Application Coordinator and show the portion on the instructions where you can verify counselor's employment?

Rachael Sure.

Robin Thank you. I just want to make sure that the coordinators out there know that there are specific instructions there.

Rachael Oh, sure, absolutely. Yes, the instructions are broken on this page into—it starts with how to get access to the FHA Connection for coordinators, but it's really important that you read the whole page, because as you scroll down, you'll see the whole list of instructions for actually verifying employment of counselors. And there's step-by-step instructions for how to do that.

Robin Thank you.

Rachael You're welcome. Did we want to open up the lines for questions at this point?

W [Overlapping voices]. Thank you.

Moderator [Operator instructions].

Jane Thank you. While we're waiting, we do have a question in the control panel. The question is, "What percentage of counselors need to pass the exam per agency?"

Lorraine That's a very good question. Every HUD participating Housing Counseling Agency needs to have one or more certified Housing Counselors. The number per agency is going to depend on the number of Housing Counselors you need to sufficiently implement and administer your Housing Counseling work plan. That number's going to be different for each agency. If we deal with a small agency with a small client base, they may only need one Housing Counselor. If you have a national intermediary with, say, 100 branches, they're going to need substantially more counselors.

Jane Thank you. Do we have any callers in the queue yet?

Moderator [Operator instructions]. One moment, please.

Jane While we're waiting, we do have another question. "If we are already a Certified HECM [ph] Counselor, do we need to go through the whole process you have identified?"

Lorraine Yes.

Robin I can answer some of that in regards to the process. You will not need to get an FHA Connection user ID, because you should have one if you are a Certified HECM Counselor. If that's part of the process you have a question about, then it is a little different for HECM Counselors.

Lorraine I wanted to add the reason I said yes is not from Robin's side. Thank you very much, Robin, for jumping in and getting the correct information. However, you're still going to have to take and pass the HUD certification examination.

Moderator If you're ready for the phone questions we do have some queued up.

Jane Yes, please.

Moderator First question comes from Linda Carter. Go ahead, your line's open.

Linda Is there a speed for the practice test? And the second part is, if you start taking the test, the counselor's test online, can you pause it and come back to it at some point?

Lorraine This is Lorraine, and I'll take the answer to those two questions, Linda. There's no fee for the practice exam. You are more than welcome to take the practice exam as many times as you would like. I would like to point out, and this is a question that we frequently get, and that is, you do not get a score on the practice exam. The practice exam is designed to show you what the real certification exam is going to be like. You'll get a feel for the format and how the questions are asked. That's why we do not provide any numerical results. However, you are given a list of topics that is recommended you study before you take the certification exam, based on your performance for the practice exam.

And then, the second of your questions is, the certification exam is two hours long, and you cannot pause in between that. Because you're going to be having a live proctor involved in the test, and for security purposes,

you really cannot leave the testing area. If there is some issue that, perhaps a useful accommodation might be required, you can contact Bixal Solutions and through HUD Housing [background noise]. I'm sorry, but somebody needs to put their phone on mute. We're getting a lot of background noise.

In general, the answer is, no, you cannot pause and come back.

Linda Thank you so much.

Moderator Next we have a question from the line of Debbie Hardy. Go ahead, your line's open.

Debbie Hello. I have a question in regards to training locations for the certification test. For instance, I'm in North Carolina, and most, just like any other nonprofits, you have funding challenges. Will there be any training in the State of North Carolina?

Lorraine Did you want me to answer that one, Robin?

Robin Please, Lorraine.

Lorraine First of all, you can go on to our website, hudhousingcounselors.com, and you can take online training for free. There's no costs associated with that. But, many individuals do benefit from an interactive education experience. I'm not familiar with the schedules, but if you go on to the HUD Exchange to the Training Digest, it lists our four training providers, and also other partners that provide certification preparation classes and other types of training. And so, you might want to reach out to one of our four training providers, ask them if they would be interested in having some kind of a place-based class in North Carolina.

I would also ask that, perhaps, if you typed that question in the chat box, I'll give you an email address that you can send it to and we can see what is available.

I'm just wondering, Rachael, would it be possible for you to show everyone the Training Digest and the Training Resources page?

Rachael Oh, yes, absolutely. I'll bring that up. So if you are looking at the Housing Counseling mini-site landing page and you scroll down to the Training Resources section, that's where all the training information is, the

Training Digest, and then the online training modules and the webinar archives, and the other things that we mentioned earlier. And then Jerry Mayor, who sends out the Housing Counseling [indiscernible], also links frequently to the Training Digest. I wanted to point that out as well.

When you're looking at the Training Digest, we update it every Monday. So we tell you when it was last updated, this week Monday was May 20th, and then every training here listed is current as of that date. We list them all for our HUD funded training partners, and then also all of the other training partners that assist with trainings for Housing Counselors. As Robin and Lorraine mentioned, there are many trainings that relate to certification. So I really suggest that you check out the Training Digest and—

Debbie Can I make a comment, please?

Debbie I checked that out, and most of the time you're way out west somewhere or something like that. But as far as being in, nothing that's really close to the state that I'm in, so that's why I was questioning that fact. A matter of

fact, I had sent an email, as well as put the question in the webinar that we just left. Hopefully we'll find out more information.

Lorraine Okay, thank you.

Moderator [Operator instructions]. We can all go to the line of Becky Johnson. Go ahead, your line's open.

Becky I wanted to ask, I understand that there's 804 Certified Housing Counselors, but of the counselors that have taken the test, can you give me the percentage of counselors passing?

Lorraine No, we're not providing the passing rate at this time. We did a major overhaul of the exam last year, and we are waiting to get more data on that to see how the new version compared to the old one. But thank you.

Becky Thank you very much.

Moderator We have a question from the line of Rosie Fagora [ph]. Go ahead, your line's open.

Rosie Thank you for taking my call. My concern is that I've done the practice exam a few times; however, there comes a point when it's memorized. Is it possible to get different type of practice exam so we can go from one to another, and maybe get a different perspective of what the questions are?

Lorraine That's a really good question. Right now we only have one version of the practice exam. I can provide everyone a teaser in saying that we are working on other ways to help you prepare for your exam. I can't provide a lot of details on that, but within the next couple of months you'll be seeing additional ways to help you study being launched by us.

Rosie Okay, thank you.

Moderator We do have a couple more queuing up, but it will be a moment.

Jane While we're waiting, we do have a question. "Do Section 9 Housing Choice Voucher caseworkers have to be certified?"

Lorraine You guys want me to answer that one?

Robin Please.

Lorraine Okay, thank you. This is Lorraine. The Housing Choice Voucher, the Section 8 Housing—is it the Housing Choice Voucher or the Homeownership Voucher?

Jane Housing Choice Voucher.

Lorraine The Housing Choice Voucher, I am going to be honest in saying I'm not quite sure about that particular program. Family Self-Sufficiency we know does have a housing counseling funding component. And so, if housing counseling is funded under a HUD program, then housing counseling would need to be performed by a HUD Certified Housing Counselor. Or, the way Sharon presented the material in her section on other HUD programs, in addition to the entity itself having HUD Certified Housing Counselors, another option for compliance is to refer those clients to a HUD-approved agency. Those are two options that are open.

If you're providing housing counseling and you want your counselors, for example, your public housing folks to become certified, then you, as an entity, would need to become HUD approved first.

Sharon Lorraine, this is Sharon. I also wanted to add that if there's any questions specifically about a public housing program, then it might not be a bad idea to check with that office, as well as your local field office, to provide some more guidance in how they administer their program and their program requirements.

Lorraine Thank you.

Moderator We have a question now from Lamaya Fletcher. Go ahead. I guess she put us on hold. Let's go now to Adrial Brown.

Adrial My question is, is it possible for a VA HUD-VASH case manager to become a certified person? I know they work with the VA, but they do the HUD-VASH Program.

Robin This is Robin. I'll be happy to answer that. In order to become a HUD Certified Housing Counselor you must have passed the certification exam, and anyone can take the certification exam. The second part of becoming a Certified Counselor is you must work for a HUD-approved agency.

Adrial Oh, okay.

Moderator We currently have no additional questions in queue. Please continue.

Rachael I can move us on to resources and wrap it up if that works?

Jane Yes, please, Rachael.

Rachael Okay, great. Sharon, I'll hand it over to you for the ending slides.

Sharon Okay, great, great. There's a number of ways that you can access information regarding our program and regarding certification. The www.hudexchangeinfo/housingcounseling is the main page that we've been demoing today. Hud.gov is also a good resource for general Housing Counseling Program information. And in many cases it'll take you over to the HUD Exchange page. Rachael had demoed some of the certification webpages that are included in the HUD Exchange page. We have regulations, news information, press releases, as well as information on some of our publications, such as the Bridge Newsletter, which we've referenced. All of our training resources are on the website as well, and we have a variety of toolkits for different aspects of our program.

If you've logged into this webinar you'll receive a Certificate of Training from the GoToWebinar email within 48 hours. Please print it out and save it for your records.

Our webinar materials, as I've mentioned, our webinar materials we posted on HUD Exchange as well. It will be existing webinars, as well as the one that you have just attended as well.

And then here's, again, additional links to our websites, HUD Exchange, hudhousingcounselors.com, our general customer service email as well. If you have any questions, please send them along and they will be routed to the appropriate person who will get you a prompt response.

Thank you for attending the webinar. We appreciate your time.

Moderator

Ladies and gentlemen, that does conclude your conference for today. Thank you for your participation, and for using AT&T Executive Teleconference Service. Panelists, please stand by for transfer. All others may now disconnect.