



Final Transcript

**HUD-US DEPT. OF HOUSING & URBAN DEVELOPMENT: Housing
Counselor Certifications**

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SPEAKERS

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PRESENTATION

Moderator Ladies and gentlemen, thank you for standing by and welcome to the Housing Counselor Certification Process Call. At this time, all lines are in a listen only mode. Later, there will be an opportunity for your questions and instructions will be given at that time. [Operator instructions]. As a reminder this conference is being recorded.

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

V. Holman

Thank you very much, and welcome, everybody to today's really important webinar updates on the Housing Counselor Certification process. Before we get going on the meat of the webinar, I would like to go over some logistics.

As the operator mentioned, the audio is being recorded. We will be posting the playback number along with the PowerPoint and a transcript on our HUD Exchange page and that usually takes 7 to 10 days for that posting to occur. We'll send out a list through when that actually has been posted. And again, as the operator said, all your lines are currently muted, but your questions are very important to us. There could be polling questions, but I don't believe we have them in this particular webinar, but there will be questions and answers at the end and the operator will then give you instructions on how to ask your questions or make your comments.

But of course as I said, your questions are very important to us and there are other ways to ask. On the right hand side of your screen there is a

panel, a control panel, and there is box that's labeled Questions. And if you type your question in there, we have staff here monitoring those questions.

And you can also send an email to housingcounseling@hud.gov any time after the webinar on this topic or any other topic that comes up. But put the topic in the subject line so we get it to the right person.

And at this point, I would like to turn the webinar over to our Deputy Assistant Secretary Sarah Gerecke. Sarah.

S. Gerecke

Thank you so much, Ginger. And thank you, everybody, for joining us today on this exciting topic and webinar. I'm going to first show you the agenda for the meeting. We're going to talk about Housing Counselor Certification, how it applies to organizations and counselors that are currently part of the HUD-Housing Counseling Program, and also how it applies to organizations and counselors who may not yet be part of the HUD-Housing Counseling Program.

We're going to share resources and other information, and we will have questions and answers. We will not talk about grant announcements today

and I can only say that we are excited to be making awards under the 2017 appropriation, but we're not yet ready to do that.

Your questions, as Ginger mentioned, are very important to us. There are no stupid questions on this topic, and in fact your questions will help us develop frequently asked questions that we're always adding to. So, please do, if we don't get to every question, use the email address and we'll post that again to share your questions or comments and feedback with us.

The next slide please. So, I am going to share a little bit about Housing Counseling Certification. And next slide, I want to start with some really fundamental provision. This background, as most of you know, is from a statute Congress required us to develop standards to certify individual counselors and standards that set a common level for any housing counseling.

So, the key provisions are first that all housing counseling provided under or in connection with all HUD programs must be performed by a HUD certified housing counselor after our compliance day, which is we now know is August 1, 2020.

The second provision is that a HUD Certified Housing Counselor has two prongs. It's a housing counselor, who has first passed the HUD certification examination and second works for a HUD approved housing counseling agency. Almost all of the rest of this webinar is going to be delving into what this slide means.

The reasons though we are putting out certification standards and the reason Congress enacted them are on this slide and we are firm believers in the value of this certification process and the value of common standards. We think that counselors will get a valuable credential. We think that clients will be able to recognize trusted advisors and trusted agencies and avoid the scams and fraud that is still so prevalent.

We think that housing counseling will mean one thing when it's connected with any HUD program, so you won't have some meeting some standards and others meeting others. And we certainly think this is going to be a basis for us to increase the visibility and awareness of the housing counseling program, something that's very top of mind for us and top of mind for our new Housing Counseling Federal Advisory Committee.

The certification that we're going to talk about today, the HUD Counselor Certification, we view as a baseline. I am sorry. Stay on this slide for a minute, Ginger. We view as a baseline for other standards out there. So, this is not—the HUD standard is not going to be the only standard. For example, there are national industry standards. For example, some states or cities have their own certification process that may include an examination.

Once, we've begun testing on August 1st and we can share what the tests looks like, we want to coordinate with other organizations who are setting standards to avoid unnecessary duplication. But we expect that to be a little bit of an adjustment process and until we have all of the certifications that counselors can choose to take will be aligned and complementary. But our view is that the HUD certification is really the baseline.

Next slide. So the counselor certification, again, is driven by statute. The examination will cover six major topics that I'll show you in a minute. You only have to pass the certification examination once. That's once in a lifetime, that's not once in the three years. If you've passed the examination and become certified, and we'll talk about what that means, then you will remain certified as long as you continue to work for a HUD

approved counseling agency that validates you. So that's the second bullet, counselors have to pass the examination once and they have to work for an agency approved to participate in HUD's Housing Counseling Program.

We're going to verify that relationship by having agencies designate people who are authorized to enter into our federal system and validate the counselor relationship to that agency. That counselor may be working as a volunteer, as a part-time employee or as a contract employee. The key is that the agency, the HUD approved housing counseling agency, will state that that counselor works for that agency. And then when those two pieces are validated, the counselors pass the test and the agency has confirmed that that counselor works for the agency, then the counselors can be certified.

The certification will start as soon as the examination is available, which you now know is going to be available on August 1, 2017. And the compliance period is a three year compliance period, so by August 1, 2020 every housing counselor doing counseling covered by the standard, every housing counseling agency that's meeting HUD's standards will have to

be in compliance. And only certified counselors can be delivering housing counseling services.

Next slide. There are six major topics of testing. These were outlined in the statute and they are within our study guides. Counselors do have to pass the entire test. They cannot take only the subjects that they feel they know. They will get feedback both on the test and practice exam of the areas they may need to study harder on, but it will be one test that addresses the six areas listed by statute.

A reminder, housing counselors do not have to deliver direct services in all six areas. So again, the purpose of the testing is to make sure you have a baseline knowledge in common areas of housing challenge and housing need for clients as a whole, but counselors may make referrals, and we hope their referrals and advice will be more informed as a result of studying for and passing this examination. So these are the topics of testing. They're not necessarily the topics or the areas of expertise that you have to deliver to every client that walks in the door.

Next slide please. I'm going to do a little deeper dive on the certification examination since we now know that it will be available to you soon.

You're going to have to register to take the examination at our counseling exam website hudhousingcounselors.com. The free practice exam will be available before the exam starts. We have a study guide on there now. The exam and the practice exam will be in English and Spanish—available in English and Spanish. And counselors will be able to take the examination either online or at a proctoring site. And we're using best practices to avoid fraud in the test taking and also to make it as convenient and low cost as possible.

Next slide please. The certification exam is right now expected to cost \$60 if taken online or \$100 at a proctoring site. That's a significant reduction from the amounts we thought it was going to cost. We heard a lot of feedback of concern about the cost of the exam and we have worked really, really hard to try to respond to that. As I mentioned before, it will be available in English and Spanish. It will be—the counselor can take the exam as often as needed until they pass the exam, but they have to pay the fee each time they take the examination. And we do expect the exam to be ready on August 1st.

Next slide. So, preparing for the examination, I know that many of you have been preparing for quite some time and the study guides that we have

available are only one tool available. We have four wonderful training partners who are offering different classes online and in person to help with the studying and we have those resources listed on our website as well.

We do recommend that you register for hudhousingcounselors.com and that registration was just opened June 1st. And I understand that we have some feedback on the registration that we want to share with you. So, I am going to ask Lorraine [audio disruption] to describe a little more the experience of registering on the website.

L. Frisbee Alright. Thank you very much, Sarah, and hello, everybody. Yes, on June 1st you now need to create a user guide on hudhousingcounselors.com. It's a very simple process. When you go to the home page, you just click on the top box that says Sign Up. You'll be asked to provide your name, a valid email address and we're also collecting some data. We'll ask you what state you're from. And with that you will be emailed a temporary password. Now, what we have discovered is some people are not responding after that temporary password is sent out. So, we want to remind you that don't forget depending on the filtering settings on your email that temporary password

maybe actually sent to your spam folder. So, if you don't get a response immediately in your main email box just remember to look in your spam folder as well. And you can register, you can create your user account right now on hudhousingcounselor.com. And thank you, Sarah.

S. Gerecke

Sure, Lorraine. And I understand there is some benefit to registering. You can access the training and practice exam through that. You can track your progress on studying. You'll be able to navigate more easily. You will have to register to take the practice exam and you will have to register in order to take the examination itself.

So, please do that now and let us know if you encounter any difficulties with the registration process and for everything. If you any feedback for us at all on ways we can make it better, ways that it's confusing, please don't hesitate to share that with us.

Next slide please. Just a reminder for HUD intermediaries and housing finance agencies that may not be doing direct service. Staff of those entities who do not provide housing services directly are not required to become HUD certified counselors, they are not required to take the examination, and the examination and the certification is really directed to

those doing direct service and providing counseling to clients. There are some other aspects of that we'll get into a little later in the webinar.

Next slide. So, again a reminder there were a number of different aspects to the standards in the final rule and a number of provisions were effective January 13, 2017. We provided training on this in January. We have frequently asked questions on these points. Our belief is that organizations and counselors in the HUD approved housing counseling program already are likely to have already been doing this all along. So, we don't think these are heavy lift requirements. But I will say, we also have not begun enforcing them yet and we will do reminders on the training and let you know what to expect when we have performance reviews how we'll look at these.

The first requirement is that agencies who are participating in the HUD counseling program now have to address the entire process of home ownership if they're offering home ownership counseling and that's in our standard already. It was reiterated in the final rule.

The requirements related to distribution of home inspection materials were made clearer. And I recently actually discussed this with an organization

that was providing homebuyer education and reminded them that they do have to distribute home inspection materials in each pre-purchase class. Those materials are available on our website. Again, if you need more information you can just search home inspection materials on HUD Exchange.

Requirements relating to misuse of program grant funds that result in a material violation, there are more serious consequences as a result of the final rule and that will be spelled out a little more in the grant agreement that will accompany the 2017 award. And finally, there are requirements that prohibit distribution of grant funds to organizations convicted of a violation relating to election for Federal office. Again, we've given some guidance on this. There will be more in the grant agreement and we will provide tools on researching election law violations if you're not sure what those involve or if you're looking at affiliates.

So, those requirements were effective quickly and we will work with you to make sure to answer your questions so that you're ready for any reviews or compliance that comes up as a result of that later this year.

Next slide please. The certification part of the final rule is effective August 1, 2020, in other words 36 months from date the test will be available, and there are a number of requirements here we just want to remind you. This first is, as we've been discussing all along, anyone who provides housing counseling required under a connection with a HUD program, you have to be a certified housing counselor. Requirement that any agency, not just the individuals, but the agency that's providing housing counseling has to be approved to participate in HUD Housing Counseling Program either directly or as an affiliate of an intermediary.

Third the requirement that all housing counseling that's reported on the 9902 will have to be completed or performed by only HUD certified housing counselors. So, after August 1, 2020, your 9902 counseling data will only count the counseling that was done by your certified counselors.

Next slide. Another new requirement is that group education provided by agencies in HUD's Housing Counseling Program will have to be overseen by a HUD certified housing counselor. Overseen does not mean they have to provide the education directly, but a certified counselor will have to be responsible for the content and oversight of the quality of that group education.

The next effective item is that agencies who apply to newly participate in the housing counseling program have to be able to meet the certification requirements. So, these are for new agencies that aren't in the program yet. If they come forward after August 1st, they are going to have to be able to meet these new requirements.

And finally, intermediaries, HFAs, multistate organizations who are participating in HUD Housing Counseling Program will be responsible for oversight that their affiliates are complying with all of these new requirements relating to certification. So, these are the kind of big ticket items that are going to be effective. Three years from now seems like a long time, but you will be surprised as we go along and see what's involved.

Next slide please, Ginger. What I have discussed up till now has really been directed to organizations, of the 2000 organizations that are in the HUD Housing Counseling Program today either with direct approvals as local housing counseling agencies or as affiliates of intermediaries and housing finance agencies. But there is another group of organization and counselors who are affected by the standards, who are not currently

participating in HUD's Housing Counseling Program. And a reminder again, so on August 1, 2020 any housing counseling done in connection with any HUD program is going to have to meet the certification requirement. And what we've tried to do is define housing counseling quite narrowly so that we're not capturing more than was intended by statute.

Next Slide. So, there are a number of activities that will not be housing counseling, will not trigger the certification requirements, and people performing these services will not have to pass the examination. Their organizations will not have to meet HUD counseling standard.

The first is, services that only provide housing information, placement or referral. So, for example, if you're an entity that helps people with housing choice vouchers find housing, giving them lists of housing resources or giving them information about their rights under the Fair Housing Act would not be considered housing counseling.

Routine intake eligibility determinations are not housing counseling. If your agency runs a program that manages tax credit properties and you

conduct intakes for those properties or for home subsidized properties, those intake specialists and that intake activity is not housing counseling.

Case management, that's much broader than just housing counseling services such as housing opportunities for people with AIDS or most shelter support services and are not funding housing counseling specifically would not trigger the requirement. Fair housing advice and advocacy is not housing counseling for purposes of this new standard.

And finally, group education offered by organizations that aren't already in the housing counseling program by itself group education is not housing counseling. So, a public housing authority that offers a general class on budgeting and use of credit, for example, would not be considered offering housing counseling unless they're going further and providing the individualized services involving an action plan intake, affordability analysis, etc. So, group education alone would not be housing counseling for the purposes of this rule.

Next slide please. However, the certification does apply to organizations that are delivering housing counseling and it's in connection with any HUD program, so it could be public housing ownership option, family

self-sufficiency home ownership option, housing choice voucher home ownership, down payment assistance that's funded by CDBG or home and has a [audio skip] component to it or CDBG or home sub-grants that are used for housing counseling. All of those programs today may be working through counselors and entities that are not meeting the HUD Housing Counseling program standard. They will have to meet those standards, be in our program and their counselors will have to be certified by August 1, 2020.

So, we really want to get the word out here because in their cases the three year period may involve quite a bit of program adjustment, training and technical assistance to make sure that they are comfortable meeting the standards. In many cases it won't be a heavy lift, but in some it may take a while. If you're not sure if your program is affected or not, we have frequently asked questions and an extensive part of the final rule itself discusses how this affects the other HUD program.

Next slide. So, I am going to give you an example and I'll use the Community Development Block Grant program where many cities use CDBG for housing counseling programs, and they often use HUD approved housing counseling agencies to deliver those program, but

sometimes today they use other non-profits that may not be participating in our program. For those entities, on August 1, 2020, they will have to use only HUD approved housing counseling agencies and only housing counselors who are certified.

So, in a city today, who is not following those standards yet has four alternatives. The city or the individual sub-grantees can apply to HUD for approval as a housing counseling agency or they can join a HUD approved intermediary or state housing finance agency as an affiliate.

Second, they could partner with HUD approved housing counseling agencies through referral agreements or through funding agreements to deliver the services.

They could modify the program to be compliant. So, for example, if it's a city program, they could change their funding agreements to require that sub-grantees after August 1, 2020 will have to be HUD approved agencies.

The fourth alternative is they could choose to decide they don't want to use their HUD funding for housing counseling anymore and stop

delivering the services. Obviously, we think that would be terrible and we will do whatever we can to try to make this a standard work for all programs across the board. The end result is really valuable as I don't have to tell this audience that research is continuing to show the value of HUD housing counseling on clients. And again, we believe that the visibility that the program will get and the certification is going to be very valuable to consumers, so we hope that we can work with all of the programs to bring them into this common standard for the benefit of all of us.

Next slide. So, we know that this is a big change for the industry. It will be a big change for clients and certainly a big change for housing counselors, and we've been really thrilled to work with you as our partners to design and now to roll out this program. We have developed a lot of resources, but the feedback we get back from you every day helps us make these resources even better.

Next slide. Our main resources on HUD Exchange website and under our program, we have a whole page devoted to certification that we're updating almost daily. We have the final rules, the federal register notice, and in addition to the information related just to certification, we also have

tool kits and guides, our newsletter. And if you're not subscribers to our newsletter I would encourage you to do that. There are great ideas for program models and wonderful highlights of the success of housing counselors really beating the odds with a lot of their clients.

Next slide please. We also have frequently asked questions that are also updated very often, and I will tell you that if you ask a question today the odds are good that it will be added to our FAQs if it's not already on there. These are searchable and you can also download them as a PDF if you love reading FAQs. We have a team who loves writing them. So, again, we welcome your feedback on them, but really value your questions so that we can help those that are coming after you.

Next slide please. So, again, just a summary of where you can find these different websites and I should have said this earlier, we will be making this deck available and posting it after this webinar, so you will not have to write everything down perfectly, but you'll be able to click to the links later.

We're about to open for questions from you and we have a little short of a half hour for those questions. Before I turn it over to the operator to give

you instructions, I do want to give a little bit of a shout out here to my team. This is a big milestone for us as well and I can't describe to you the number of moving parts between technology and testing expertise and outreach and legal issues that have come up in trying to get this to work well. But I do want to thank the colleagues of our certification team, who are both on the call today, Bill McKee and Lorraine Frisbee. They have just done an amazing job in making this work as well as possible, always keeping in mind that the clients come first and the counselors are close second behind.

And I also would like to take this moment before we open to questions to thank each of you. Many of the folks on the phone are counselors. You do a very difficult job, very difficult circumstances with very little financial support and you perform miracles. And our privilege here at HUD is that we get to see them and share the pride in your work. So, I want to thank you for that and thank you for your partnership on helping us take the industry to what I hope will be an even better level.

With that I'm going to turn it back to the operator to instruct you on how to ask questions.

Moderator Thank you. [Operator instructions].

V. Holman And I do know that we do have some written in questions. So, Jane or Robin, if you could give those to Sarah.

W I have a question that I'll pass on to Sarah. Our question is, "What happens when I hire a new counselor? When will they need to be certified before I have them deliver services?"

S. Gerecke That's a great question. There a lot of questions about what I call the transition stages in employment and hiring, but a new counselor will need to be certified in order to deliver services. So, if you are providing counseling at your organization, the people doing that will have to be certified. That means that the person will have to pass the test before they can counsel and then you will validate that they are an employee or work for your agency.

We hope that this will create—people can take the examination without working for a housing counseling organization first. So, anyone will be able to take the examination, but they will not be permitted to be certified until they're hired. So, we hope that in the hiring process agencies will

incorporate taking of the exam either as a criteria for hiring or as part of what you expect from them early on in the onboarding process.

Moderator We do have several lines on the phone now if you're ready.

S. Gerecke Sure.

Moderator Okay. We'll go first to Louisa Clark. Go ahead, please.

L. Clark Yes, my question is if a housing counselor gets certified with an agency and then leaves that agency and gets hired in a different agency, do those certifications go with that housing counselor?

S. Gerecke That's a great question too. It's another one of those transition questions. The housing counselor who is working for one agency today and then leaves will no longer be certified because that agency will have to go into the system and say this counselor no longer works for me. This is very similar to what happens today with our reverse mortgage counselors. But that counselor still carries the fact with them that they passed the test. They do not need to retake the test. It is a lifetime pass once they've passed it. So, they when go for employment to another agency, they can

say I have passed the test. The agency hires them. This new agency will validate that they now work for the new agency in the certification and then they will be able to deliver counseling for the new agency.

A way to think of this is that passing the test can stay with the person forever, but the certification is only good with a particular agency behind it. So, the counselor needs to be with an agency in order to remain to be certified.

Moderator Thank you. Our next question will be from Cobina Greenley. Go ahead, please.

C. Greenley How do you know which agencies are hiring housing counselors? How can you get that information?

S. Gerecke That's a good question and I think that different agencies post in different places. I have certainly seen places as varied as Craigslist and idealist.org and other places like that as well as very local postings. I think to my knowledge there is not a central repository for job vacancies and that may be something that if they feel it's a good idea that some of the counseling trade associations may want to consider. But right now HUD does not

maintain that. Prospective counselors are expected to work exactly with the—to find job openings on the market the same way you would for any other job.

Moderator Okay, our next question will come from Katrina Maddox. Go ahead, please.

K. Maddox I understand that there is no requirement for recertification once you're certified; however, is there a requirement for continued CEU's? Unlike the HECM, we have to be certified every three years and maintain CEUs every two years. So, will there be a CEU requirements for the certified counselors?

S. Gerecke That's a great question. Thank you. The new rule—the final rule that was put out does not change HUD requirements around continuing education for housing counselors either forward or reverse. So, I should say first that reverse mortgage counselors will also have to take this examination to remain certified. Lucky them, they will have to take two exams overall, both the general one, like I said, the HUD basic and then the reverse mortgage certification as a layer on top of that.

The reverse mortgage continuing education requirements are stricter than what HUD has for counselors who are not reverse mortgage counselors. So, the current rules with HUD, we expect that counselors are taking continuing education. We want to make sure their knowledge is current in the areas that they're delivery counseling in, but we are not approving particular curricular decision. We just want to make sure that you're keeping your knowledge current. When we do a review of the agency, we ask for all the training each counselor has had and we ask counselors questions to determine their knowledge level and that's the basis for what we expect in terms of continuing education. But this rule will not be tracking continuing education units or creating a very formal continuing education requirement beyond what's already in our standard.

Moderator Okay, our next question will come from Donny Lewis. Go ahead, please.

D. Lewis Hi, my question is in reference to taking the test. Do you have to do all like, I am sorry, I have the modules where I printed them all out, all six modules. So, when you're taking the test will the test be set up the same way? And you have to pass all modules?

- S. Gerecke I'm going to actually give Lorraine this question. I believe that it's one test with the subject matter mixed up within the test, but let me ask Lorraine to comment on that.
- L. Frisbee Yes, Sarah, this is correct. It will be a—the exam will cover all six areas. It won't be divided by subject area. And I think the best way to answer that question is when you take the practice exam you will see how the topics are covered throughout the exam. It's also an overall passing for the exam. It's not based on each individual area. So, if you did 100%, for example, on financial management, but did not score passing for another topic area, it doesn't matter. We look at the overall score of the exam.
- D. Lewis Okay. Thank you.
- S. Gerecke And I believe, Lorraine, that you do get feedback on the areas that you didn't do as well on. So that in the event you don't pass the entire exam you will get feedback on the areas you might want to study.
- L. Frisbee That is correct. The test takers will get an email that will outline the topic areas that are recommended they study before they retake the exam.

D. Lewis So, is the exam hours or minutes or days?

L. Frisbee The exam is a 90 question and you're allocated up to two hours to complete it.

D. Lewis Okay. Thank you.

Moderator Thank you. Our next question will come from Fern Selesnick. Go ahead, please.

F. Selesnick Hi, I actually have a two part question regarding how the certification relates to a person's role in a HUD certified agency. Specifically, if a person is a long-term consultant with a HUD certified agency, in my case it's has been ten years, does that qualify as employment if the agency will document that, that it's a continuing role?

And the second part is my understanding is that if that employee or that consultant myself is just providing first time homebuyer pre-purchase workshops I could be supervised by a HUD certified counselor. My question is would there be any advantage to the agency and to myself to become certified?

S. Gerecke That's a really good question. So let me take your first question first. If your role is a consultant to an organization to provide the services the agency can still certify you for purposes of this process. So, the key for us is not are you a full-time employee or do you get benefits or anything like that. The key for us is that the agency exercises control over the quality of your work and the agency maintains responsibility for the services that you deliver. So, you can do that as a consultant and still come under this and that's why we use the expression that you have to work for an agency as part two of the certification test—prong.

F. Selesnick Okay.

S. Gerecke If your role is only education for the agency and if the agency has someone else that does the counseling and oversees the quality of the education, but isn't doing the education directly, there may not be a reason that you have to become certified. But if you are doing counseling in the course, if you're meeting with the people one on one afterwards to offer the counseling or if the individual work that you do is being reported on the 9902 as counseling, then you will have to be certified.

I think the advantage maybe that you're able to supplement agency counseling assistance if necessary. So, another transition issue is if a counselor leaves suddenly and if the agency is not large, there can be an issue where the agency has to become inactive rather than continue counseling because they don't have anyone qualified to do the counseling. So, I think giving the agencies a little more capacity whether they choose to use it or not could be a plus, but that would be up to each agency to determine.

The way you described your job, I don't hear that you would have to become certified yourself in order to fulfill your job. But you could become certified both as a consultant as long as the agency is accountable for your performance and in order to provide a little supplemental assistance to the agency.

F. Selesnick I see, that really explains it well. Thank you very much.

Moderator Thank you. Then we'll go next to Sandra Castano. Go ahead, please.

S. Castano Do you hear me?

Moderator Yes.

S. Castano Okay. My first question is all the information that's been covered here in this presentation, where could we find that info? Do we go to the HUD website?

S. Gerecke Our information is at HUD Exchange. The screen that's up there is HUD Exchange and we have an entire certification page. We're going to post the archive of this webinar, which is being recorded, in a few days and we are also going to post the materials that are available as well. So, you'll be able to access it all through the certification page of the HUD Exchange website.

S. Castano And my next question is the exam you did mention is two hours and it's 90 questions. Is it all multiple choice questions or?

S. Gerecke Lorraine, I have to defer to you. I don't know how much we tell about the exam.

L. Frisbee Yes, it's all multiple choice questions.

S. Castano Okay. And my last question is, the material when it comes to pre-purchase I am not sure if—does HUD provide any particular material when [indiscernible] pre-purchase because I know that you're really emphasizing the fact about home inspections and other particulars and I am wondering do you guys provide a curriculum or at least give us a good resource or referral to use of the [indiscernible] what we should be using?

S. Gerecke That's a good question too. HUD does not provide or endorse particular curriculums. What we do is we layout in our HUD handbook, we layout what the elements of what has to be included in pre-purchase education and pre-purchase counseling. So, those elements include content standards, subjects you have to cover such as shopping for a loan, assessing your affordability. It also includes process standards. Is the education addressable, understandable? Do the people have the ability to have questions answered and are you offering counseling to anyone who is taking an education class. So, the answer is no we don't have an educational curriculum that we offer directly. There are a large number of them both online and written that different agencies use. Some design their own. Some states have their own. So, if you need additional assistance, you can send us an email for where you're at. We might be able to point you to some resources.

S. Castano Okay great. Thank you.

Moderator Thank you. [Operator instructions]. Our next question will be from Ruth Aroka. Go ahead, please.

R. Aroka Yes, I understand how the in person proctoring works, but can you kind of explain how the online proctoring will work. Do we have to hire somebody outside of the agency or how does that happen?

S. Gerecke Lorraine is going to get this one too. It's not complicated. Let me tell you that, but Lorraine, go ahead.

L. Frisbee Absolutely not. What will happen is the proctoring will occur through a camera and the proctoring service will provide the specifics necessary for the camera that needs to be used. If you don't have one available, you can purchase a camera. You can if you want to purchase it from the proctoring service. It's approximately \$45. Or you can purchase from another company as long as it meets those specific requirements, but someone will actually proctor you through the camera when you take the exam online.

R. Aroka Okay. Thank you.

S. Gerecke While we're waiting for the next question, I'll just mention that I'm going to actually turn over the last few minutes of questions to Gerry Mayer, who is our director of RHA capacity building. So, Gerry, you field and I'll say thank you very much.

G. Mayer Thank you, Sarah. This has been a great webinar and very informative and we're happy to continue answering questions for all the participants. Our panel of experts will remain on the line and let's tee up the next question.

Moderator Alright. That will come from Lisette Paukert. Go ahead, please.

L. Paukert Hi. Two quick questions that I might have missed. One is the practice exam, when will that be available or do we have an idea when? And then in regards to the employ verification is that something that will be triggered or asked for once the person signs up for the test? I'm just wondering where in the process that happens.

G. Mayer We anticipate the practice exam will be available soon. We don't have an exact date for that, but it will certainly be available well in advance of the certification exam. The system that we will be using that will be used by the agency to verify the employment for the purposes of the certification of the counselor, we anticipate that will be available for the agency after the counselor has passed the exam and they'll see them in the system.

L. Frisbee Gerry, this is Lorraine, if I can add something.

G. Mayer Sure.

L. Frisbee What will happen is when the test taker passes the exam they'll be provided with further instructions and we will have available a detailed guide on how to become certified. It will be very simple, easy to follow and we will also be providing training on that sometime next month.

L. Paukert Thank you.

Moderator Thank you. Our next question is from Ray Serabia. Go ahead, please.

R. Serabia Actually, my question has already been answered, so thank you so much.

G. Mayer Thank you, Ray.

Moderator Thank you. Then we will move onto Leroy Smith Jr. Go ahead, please.

L. Smith Hi. I have a two part question. I wanted to know something about capacity building for an agency to become HUD approved that has been doing housing counseling. We have been doing it for a long time, but kind of informal, and we have a need to do it more formally and I am considering doing the certification and I'm the ED. Do I have to be a full-time employee for an agency or I could be a volunteer?

G. Mayer We certainly allow for volunteer counselors and other employees at agencies. In terms of capacity building, we can help you with that as well. We have a lot of great tool kits and webinars and training available on our website. And also for becoming HUD approved, we have a webpage that will help you through that process as well. There is an eligibility tool on our approval website and you can take that to determine your qualifications and it will give you also a report if there are any deficiencies. And when you're ready to submit your application, we have application advisors who are standing by to talk to you and help you

through the application process and make it as easy as possible for you.

So, we have a lot of resources to help you build your capacity.

L. Smith Okay. Thank you, and I will like that information and be directed to that info.

G. Mayer Just send us an email at housing.counseling@hud.gov and identify the areas that you would like some assistance with and they will get you a response right away.

L. Smith Thank you very much.

Moderator Thank you. Our next question is from Aisha Quarles. Go ahead, please.

A. Quarles Thank you. I have gotten questions from counselors that are in between agencies that want to get their certifications. They know they're not going to be able to do any counseling until they attach themselves to an agency, but can they take the exam without being attached to an agency?

G. Mayer Absolutely, and we recommend that anyone in the housing counseling business, whether they're currently working at a HUD approved agency or

seeking employment at a HUD approved agency should take the exam.

Please go ahead and do that.

A. Quarles Thank you.

Moderator Thank you and our next question is from Laura Soderbaum. Go ahead, please.

L. Soderbaum Hi, how are you today?

G. Mayer Very good.

L. Soderbaum I apologize if this is answered. I'm in an office with people around me, but what is the passing score?

G. Mayer Lorraine, I'm going to defer that one for you.

L. Frisbee Absolutely, hello.

L. Soderbaum Hi.

L. Frisbee The test is scored on a maximum points of 800, and you need to achieve a score of always 500 points. So, its 500 out of 800 in order to pass.

L. Soderbaum Thank you very much. I appreciate that.

Moderator Thank you. Our next question is from Theresa Burns. Please go ahead.

T. Burns Hello. This is Theresa Burns with [indiscernible]. I just have a quick question. I'm the executive director and I'm needing to know, do we pay per counselor to take the test and does the executive director need to take the test as well?

G. Mayer That's a great question. Every time a counselor takes a test there is a fee of \$60 for online and \$100 for a proctored in person, and that's where the value of those practice exam is going to really come in to play. What we're recommending is that after reviewing the study guide material that the counselors utilize the practice exam to hone their skills and make sure that they are proficient before they plunk down that \$60 to take the test.

Now, in regards to the executive director and other administrative staff that may be at a housing counseling agency there is no requirement if you

don't do any counseling and your activities are not been reported on the 9902 form as a unit of counseling, there is no requirement that you have to take the tests, but at a lot of agencies historically we have seen when the waiting room is full and maybe a counselor is out that day and the clients have to be seen, sometimes executive or administrative staff will step in and take care of those clients. If you're in agency that typically does that, then you might want to consider if you want to account that unit of counseling on your 9902 report. You may want to consider getting certified.

T. Burns Okay. Thank you.

G. Mayer You're welcome.

Moderator Okay thank you. And we do have one line that just queued up. So, we'll have that name in just a moment.

G. Mayer Alright. While we're waiting, can we shift over to some of the online questions?

W Hi, Gerry. I've a question in the inbox. "Can a counselor be aligned with more than one approved agency?"

G. Mayer That's a great question and the answer is yes. A lot of counselors may work part-time at one agency, part-time at another agency and that's perfectly alright.

W And then another question that we've had several regarding the specification requirements for taking the test online, when and where will users get that information?

G. Mayer Well, that will be posted on the testing website in regards to technological specifications in terms of operating systems and web camera requirements and things like that. And that should be out soon if not already. Lorraine, is that already on the website or is that coming?

L. Frisbee That will be coming.

G. Mayer Okay. So look out for that in advance of the testing.

Moderator Okay, thank you. And there was no response from that line, so we have no further questions.

G. Mayer Alright. Let's return to the online questions, Robin, and do we have anything else?

R. Penick I'm sorry. Once again there are several different questions regarding what happens when counselors switch between agencies. Do they keep their certification? Or is there a gap in certification?

G. Mayer That's a great question and I am glad we have a number of people asking it so that we can reiterate. Going back to what Sarah said earlier, once you're certified at a HUD approved housing counseling agency, you can do housing counseling. But when you leave that agency you go inactive and the executive director of that agency will inactivate you in the system when you terminate employment and collect up your certificate. Then when you find employment at a new agency that is HUD approved then that executive director will go into their system and will click the box and reactivate you and you'll be able to print out a new certificate showing that you are active and HUD certified.

And next question.

W Hi, Gerry. We've a question about is the test open book and can study notes be used?

G. Mayer The question is not open book. The proctor will be observing you when you take the exam. So, the information has got to come out of your head and not out of a book.

Moderator We do have a couple of more phone questions if you're ready for those.

G. Mayer Yes. Go ahead.

Moderator Okay. We have Patty Plourde. Go ahead, please.

P. Plourde Hi. I was wanting to elaborate more on the supplementing agencies as a consultant question. First of all, it's two parts here, if you're approved with a state agency, then is that a way in which you can work for multiple HUD counseling offices because of this whole transferring thing?

G. Mayer By state agency are we talking about like a housing finance agency participating in HUDs program?

P. Plourde Yes.

G. Mayer Well, if you are at that kind of an intermediary then you certainly can arrange to work throughout their network according to their employment practices.

P. Plourde But if you're wanting to—if you want to work as a role under which you would be a consultant and not been employed by any one particular office?

G. Mayer Now, by consultant do you mean providing units of counseling and seeing clients?

P. Plourde Yes, or it could be overseeing groups. It could be any of the qualifying requirements under the six regulatory requirements and earlier it was mentioned how—especially things like maybe small city, for example, they don't want to lose their ability to provide services. They need to have

approved counselors, but they may not necessarily be able to afford to have one on staff.

G. Mayer Well, in that case the agencies that you will be providing services for would have to designate you as a housing counselor in their system and be responsible for overseeing the quality of the work that you do. So, theoretically it is certainly possible.

P. Plourde The reason why I am asking this is because it was mentioned that if you leave one agency, it sounds like you can only—your approval is only through one agency. So if you leave the agency, then you're no longer approved. But if you want to be approved at multiple agencies, how does that work?

G. Mayer You can be approved at—you certainly can be approved at multiple agencies simultaneously. Like I said, it is up to the agencies that are responsible for the work that you're doing to oversee the quality of your work product.

P. Plourde And then the second part of the question is, does that role provide any conflicts with other contracting roles?

G. Mayer That's a question for you and those agencies and your attorneys in terms of conflicts of interests. As long as you are not working simultaneously for a for-profit entity and directing clients to obtain services through that entity, then you probably would be okay working for more than one non-profit agency, but I would strongly advise you to consult an attorney before entering into any agreements.

P. Plourde Okay. So you're saying that the only way to be an approved counselor is to solely work for non-profits?

G. Mayer I would say that—where do you work in terms of—just generally?

P. Plourde Yes. This is an interesting question because I have a real estate brokerage and our whole job is about counseling people.

G. Mayer Yes, according to our regulations and guidelines, employees of non-profit organizations are really those who we're seeking to become certified. If you're for-profit entity, then that is a stickier question. And like I said, you probably should be talking to the agencies that you're working with and also consulting an attorney on identity of interest questions.

W. McKee

Hi, Gerry. This is Will McKee. I just wanted to add on that. The important concept here is again going back to the core, after the final compliance day, after August 1, 2020, in order to provide counseling you have to both pass the test and work for an agency participating in HUD's Housing Counseling Program. So an agency has to be participating in our program is going to have to go in this system and say this individual works for me, works for my agency. And by attesting to that they are also testing that the work that's being performed that it's following the standards under our regulations and that sort of things. So, the honesty is on the agency to state that the individual works for them.

Now you can be working for more than one agency at the same time, but the bottom line is that you have to have an agency that is saying that you're working for them in order to see a client, in order to provide one-on-one counseling for that agency that you are certified with. And those agencies have to—the agencies that we have in our program have to meet our—they have to be approved by us so that they meet the requirements of our program.

G. Mayer Thank you for that clarification, Bill. And just to go one step further, if you're an employee of say a lender or a real estate brokerage that's for-profit and you have no relationship with a HUD approved housing counseling agency, while you are welcome to pay the fee and take the test you cannot be certified.

Moderator Okay. Thank you. Our next question will come from Katrina Maddox. Go ahead, please.

K. Maddox I have two questions and my first one is, once the counselor has passed the tests, will they be issued a certificate or will they be recognized in the form of a roster similar to the HECM roster?

G. Mayer Lorraine, I will give this one over to you.

L. Frisbee Alright. Thank you very much. Gerry. And what will happen is the system will generate an electronic certificate for you and you have the choice if you want to print it out or not, and we will not publish a roster list of all the counselors. But, there will be an opportunity for clients to search to see if the counselor ID is in fact active. That's one precaution that we've put in place to ensure that there is not fraudulent, that we don't

have unscrupulous individuals claiming to be HUD certified when in fact they're not. But, there will not be a general roster that will be published.

K. Maddox Okay. And then my next question is, once you've taken the test and you've been certified with one HUD approved agency and you change agencies, can that new agency require that you take the test again for their agency or should it be sufficient that you've already become certified through HUD although you're working for someone else?

L. Frisbee You only have to take the certification examination one time and that passing is associated with you. So, that yes, I've passed the exam goes with you, no matter what agency you apply to or work for. You only have to take it once.

K. Maddox Okay. I know that question was asked in one of our classes that the new agency may—I don't know, maybe they want you to take it again just for their own satisfaction. So, I would think that taking it one time and being certified through HUD will be sufficient and you've just stated that it is, once you pass it you pass it so a new agency shouldn't really say that we would like you to take it again just for us.

L. Frisbee There is no association—just taking the test, there is no association with any particular agency. It's just you need to be associated with a HUD approved housing counseling agency in order to get that designation that you're HUD certified.

K. Maddox Okay. Thank you.

Moderator Thank you. Our next question is from Caryn Grieco. Go ahead, please.

C. Grieco Sorry, I had you guys on mute. I have two questions. I'm in the process of filling out an agency approval application and I am going to take the test as well along with a couple of my employees. Can we take the test first while we're still in a pending approval for HUD agency status?

G. Mayer Oh yes, of course you can. Like I said earlier, anyone can take the exam, but only employees of HUD approved housing counseling agencies will actually be granted certification. But if you take the exam in advance of submitting your application, then you will be all set to be up and running fairly quickly once your application passes through for evaluation and approval.

- C. Griecko Okay, awesome. Then my second question is, the applications advisors, how can we get a hold of application advisors?
- G. Mayer That's really easy. Just send an email to housing.counseling@hud.gov and ask to speak to an application advisor and one will be assigned to you and they will contact you.
- C. Griecko Okay great. Thank you that was it.
- G. Mayer Thank you.
- Moderator Thank you. [Operator instructions].
- G. Mayer While we're waiting, can we go back to the online questions?
- R. Penick Gerry, we have a question about if an organization partners with a HUD approved housing counseling agency, can the counseling agency charge the organization a fee?
- G. Mayer Well, it depends on what we're talking about here. For example, in terms of an intermediary organization sometimes there are fees or dues that are

involved with participating in that network. If an organization, let's say a housing authority, chooses to outsource it's housing counseling work in order to be in compliance with the rule and they outsource to a HUD approved housing counseling agency in the instances of all kinds of counseling except for homeless and foreclosure counseling they're certainly able to charge a fee and we hope that the counseling agency would be compensated for the services that it provides.

Next question.

W Gerry, we've a lot of questions about the practice exam and can it be taken more than once.

G. Mayer Yes, the practice exam we expect will be taken over and over and over again by individuals honing their skills in order to get ready to take that certification test. There is no fee for the practice exam and you can just keep taking it as many times as you feel you need to in order to gain the proficiency before plunking down your money and taking that test.

Moderator We have a question now from Leroy Smith, Jr. Go ahead, please.

L. Smith I have two questions. I wanted to know if you take the test online how would you be proctored?

G. Mayer Well, the proctoring online system involves the use of a webcam. And the proctor will observe as you take the test so that they can ensure that you're not going open book or somebody isn't giving you answers while you're taking the exam.

L. Smith And I want to ask another question. I completed the Mable Works Basic Foreclosure training. What does that qualify me to do?

G. Mayer Well, that is an example of a professional career development, which we strongly encourage. And also our requirements for HUD approval and especially in our monitoring protocols, continuing education for counselors is something that we look at very closely, so that will certainly help you in that respect. In terms of the housing counselor certification exam there are no continuing education requirements or prerequisites. So, that will not affect your housing counselor certification exam process.

L. Smith Thank you.

- Moderator Thank you. Next we have a question from Dennis Kinney. Please go ahead.
- D. Kinney Hello. With the testing online and multiple choice, is there a mechanism in the test where you can skip a question, somehow mark it and then come back to it a little later during the testing period?
- G. Mayer That's a good question. Lorraine, I will defer that one over to you.
- L. Frisbee And I do not have an answer at this time for that. I would assume that you will be able to go back to the questions, but I don't want to guarantee that. We will definitely check for that question and add that to our FAQ, so thank you.
- Moderator Okay, thank you. Then our next question is Aubrey Collins. Go ahead, please.
- A. Collins Hi, my question is, I have a personal computer or laptop with a camera. Is that camera still fine or do I need to buy another camera in order to take the exam online?

- G. Mayer As long as it's fully functional that camera embedded in your laptop or computer should work just fine.
- L. Frisbee We just want to add though, you will want to check online with the testing center when we announce that to make sure that that camera meets their specifications.
- C. Collins Thank you.
- Moderator Thank you. We'll go next to Laura Guzman. Go ahead please.
- L. Guzman Yes, you may have already answered this, but I missed the first part of the webinar, but by what date do the housing counselors have to take the exam?
- G. Mayer Well, the exam is scheduled to start on August 1st of 2017 and then you'll have from that date 36 months or three years to complete certification in order for the agency that you work at to remain HUD approved. So, you have three years from the start of testing on August 1st.
- L. Guzman Okay. Thank you.

Moderate Thank you. And next we have a question from Jose Nunos. Go ahead please.

J. Nunos Hi, my question has to do with an agency say after August 17, the program manager myself or the NCO take the exam and say housing counselor for some reason all of us no longer are with the agency – it's a crazy scenario – but will the agency still be able to do work for a certain period of time or is there a grace period?

G. Mayer So, after August 1st of 2020, three years from the start of the exam, in order for a HUD approved agency to maintain their approved status they will have to employ at least one certified counselor. Now, if the scenario that you're talking about occurs and all of the certified counselors are no longer employed at that agency, then that agency will be placed on an inactive status in HUDs network until such time as they return to compliance by employing a HUD certified housing counselor.

J. Nunos So just to clarify, for that period of time any work cannot be conducted, if it would be it just wouldn't be under compliance?

G. Mayer Well, any work that that agency does would not be able to be counted on their 9902 report. So, it would certainly behoove them to regain a HUD certified housing counselor as soon as possible.

J. Nunos Excellent.

W. McKee Gerry, I just want to add that, after that final compliance date of August 1, 2020, one-on-one or what we call housing counseling under a HUD program cannot be conducted. It's not just whether it will be reported on the HUD form 9902. The requirement is that housing counseling under or in connection with the HUD program, including let's say an agency that's lost their counselors, has to be performed by a certified counselor. And so if there is no certified counselor, then housing counseling cannot occur after that time period until such time as a new counselor comes onboard or a counselor that has passed the examination and can be certified.

In that time period, and we're talking about going three years ahead, what would happen is that the agency would be required to report to us that they no longer have any counselors that are certified and we have a provision where they would be put in an inactive status for a period of time to give them an opportunity to get another counselor that has passed the

examination and to go into the system and verify that that individual works for them and, therefore, certifying them and giving the ability to perform counseling. So, up until that point the agency would be inactive and no housing counseling could be performed by the agency.

J. Nunos Sure, and just a quick follow-up on that. I know you said if a counselor moves on that agency needs to report to HUD or the intermediary that that has occurred to take them off the list of the approved or certified?

W. McKee That is correct. We will have information with regards to the requirement that all agencies will have to report when an individual no longer works for them. They will have to go into the system and indicate as such within the system.

J. Nunos Okay, thank you.

G. Mayer Thank you, Bill, that was a great additional information for that question. Do we have the next question?

Moderator So, we'll come back to Aisha Quarles. Go ahead, please.

A. Qaurles Thank you. To piggyback off of that whole dialogue and going back to an earlier question, if an agency is in a situation where they don't have a counselor on staff for one reason or another, and there is agency that does in their community that is looking to partner with them or to assist by doing counseling for them, and I understand that's sort of an outsource or collaboration or partnership, is that acceptable if they partner and do an MOU or if there is some agreement between the two agencies that the agency with a certified counselor is doing counseling for the other agency because that counselor technically would not be employed by the counselor less agency? Do you understand?

W. McKee Gerry, I'll take it one. So, basically what you're talking about is a referral and that's certainly—if you have an agency in the same situation and that type of situation after the final compliance date and there are individuals that need counseling, then it certainly would be a positive thing to refer them to agencies that in our program with counselors that are certified for whatever time period. But it sounds like what you're really talking about is a referral.

A. Quarles Yes, that would make sense, but for the other agency to not go into an inactive status they would—in order for them not to go into inactive they

have to have someone on their staff or as a hired consultant which would still be technically an employee of that agency. Correct.

W. McKee My understanding is that they would go into an inactive status until such, and that's only for the period of time until they get another counselor. One concept is that the certification it goes with the counselor and the agency, so if there is an individual that's is certified, let's say with this other agency, their certification is with the other agency and an individual seen is in a sense seeing a counselor of another agency. In the meantime, the agency without a counselor cannot conduct housing counseling.

A. Quarles They cannot conduct anything. Okay, thank you.

W. McKee That's correct.

Moderator Okay, thank you. Our next question is from Buzz Zieman. Go ahead, please.

B. Zieman All the HUD modules, if one were to go through all the HUD training modules before taking the exam, do you have an estimate about how much time that would take?

G. Mayer Lorraine, do you know the estimate of time for that?

W Sorry Gerry, Lorraine had to leave the call.

G. Mayer Okay. Well, Buzz, I am not sure exactly how long it would take, but after having looked at it myself my guess is to really review the materials thoroughly it could be a couple of hours to go through.

B. Zieman Cool, that's a pleasant surprise, a couple hours only.

W The test is two hours, but how long it's going to take one of your counselors to get ready for it obviously depends on how well they study, how much time they've got.

B. Zieman I realize there are a lot of variables, but I was imaging it could be a couple of hours for each module.

W. McKee Don't quote me on this, because I'm not a 100% sure and Lorraine isn't not on the call, but I believe it was something like for all the modules just

an estimate was something like a ballpark range or something like ten hours. But again, don't quote me on it. I'm not a 100% sure on it.

B. Zieman I need to anticipate, will I need to pay my staff too to learn this stuff. I can't just require them to do something and not pay them for it. So, it's something I need to anticipate.

It sounded from the presentation that you've authority over Community Development Block Grants funds and what is done related to housing counseling in those. I get funding from the area agency on aging, will you have similar authority over what comes out of over Americans Act funds that might be called by them housing counseling, but not what I am aware of is the definition of what HUD says housing counseling is and what another groups says housing counseling is may not coincide.

G. Mayer Bill, do you want to take this or I can?

W. McKee Well, I think that's a good question. I'm not familiar with the definition that you're referring to. In terms of this rule, we're going with a definition that was published in the rule of what housing counseling is. So, it sounds

like good question. So, I'm not sure that I have a response for you at this point, but we can follow-up on that. Gerry, do you have any—

G. Mayer

Yes, I think one of the things to remember is what constitutes a unit of counseling, and a lot of that revolves around the activities of the housing counselor in relation to the client. And things the client intake, budget, action plan, the client notes, the outcomes, all the things that altogether constitute housing counseling is a probably your first indicator.

The second will be the program area itself and whether it inserts language into its rules and its grant agreements that the activity that you're carrying out on their behalf must be carried out by a certified counselor at a HUD approved agency. So taking those two together, you could probably sort out whether or not the activity should be carried out by a HUD certified counselor working at a HUD approved agency.

B. Zieman

The area Agency on Aging are funded for things often called case management, but the work is, frankly, in some cases identical to what I do as a housing counselor funded by HUD. So, again, I assume this would generalize to funds from other foundations and other things. I'm not sure what more I can say about that and I don't know who would enforce this.

Would I decide area Agency on Aging be requiring me to do something that's called HUD housing counseling and I'm not presuming that HUD would have any authority over Americans Act funds.

G. Mayer

Well, at the Office of Housing Counseling our authority is over housing counseling agencies. We don't exercise authority over other federal or state or local programs. But that having been said, it's worth having a discussion with that program to determine if they feel their activity falls into the final rule requirement for housing counseling being done by a certified counselor working at a HUD approved agency. And also look very carefully at what they tell you in terms of your grant agreements and their program documents, because they may spell it out in there. If they don't, then you're always welcome to come back to us and we can go case by case on some programs to help you sort it out.

B. Zieman

Got it. Thank you.

W. McKee

I just want to add, and I don't know whether this will be helpful or not, but the rule is applicable to housing counseling performed under or in connection with a HUD program. So, the key there is "under and or in connection with the HUD program," and when we look at that how we

define that it's always having to do with a HUD program. So, it could be required under a HUD program. It could be funded by a HUD program and there are a couple of other categories as we explain in the FAQs. So, I don't know if that helps, but I'm hoping that—

B. Zieman I think it does help. Thank you.

G. Mayer Alright. Next question please.

Moderator Okay, we do have another question from, just one second here, I'm not able to release that line.

G. Mayer While we're waiting, can we return to the online questions?

W Sure. We have a question about homebuyer education. "If a counselor only offers homebuyer education, do they need to become HUD certified?"

G. Mayer Well, homebuyer education in and out itself is not housing counseling and certainly in isolation from the opportunity to provide one-on-one counseling that is not considered housing counseling. Because when

you're doing homebuyer education there is no real individualized counseling being offered to the client. For instance, there is no individual budgeting, there is no individual action plan, so that would not be considered housing counseling and would be separate from this.

V. Holman Hi, Gerry, this is Ginger and you probably just need to take just one or two more questions.

G. Mayer Alright, let's go with two more questions and then we'll close it out. Just as a reminder, you can continue to ask us questions at housing.counseling@hud.gov and we will be happy to respond to your questions and those that are new questions we will post on our frequently asked question page so that everyone can see the response. So, with that, let's return to the operator for the first of the last two questions.

Moderator Okay. We have a question from Sandra Lee. Go ahead, please.

S. Lee Good afternoon, I'm with Southern Bancorp Community Partners in Helena, Arkansas. I'm calling for further clarity on the online tests \$60, the \$100 onsite. Online, is that my desk computer and onsite with a proctor, who what, where, when is that—

G. Mayer Okay. Online is certainly at your desk with a suitably equipped computer that has a webcam. And then the onsite proctoring will be done through housing—I'm sorry, our testing site and they will inform you where the nearest in person proctoring center is. At this point, we have proctoring centers in almost every state. We're lining up the last couple of states now. So, there will be an opportunity to do it at a testing center or to do it at your desktop.

S. Lee Okay. That's what I needed. Thank you so very much.

G. Mayer You're welcome. And now let's take our last question.

Moderator Alright, that will come from Theresa Burns. Go ahead please.

T. Burns Yes, one more question. If there is a counselor who takes the test and pass, can that counselor work for different certified HUD agencies because I have seen that happened in our area where they offer—they contract themselves out to especially the smaller agencies. Can they do that? Like if they pass the test, I know you just said that they have to be

under a certified HUD agency, but they're coming from my agency and possibility another one, can they do that?

G. Mayer A person, who becomes a HUD certified counselor by passing the exam can work for more than one HUD approved agency.

T. Burns Can they do that?

G. Mayer Yes they can.

T. Burns Okay, that's what I need to know.

W. McKee I just want to clarify that. So, if you have an individual that's certified under an agency, then the counseling that they're performing is under that agency that they're certified with. If they're doing something for, in another words, it's the agency that goes in and verifies the employment that says this individual is working for me, that takes the responsibility for the counseling that occurs of that client with that certified counselor. Now, they can have—let's say theoretically they can be working part-time for one agency and also be working for another agency in which they could see clients for that agency and that other agency would have had to

go in and certify them for working for that other agency. So, if they saw a client at their agency A, that agency A is responsible for everything that happens with respect to that counseling of that client. And if they're then working part-time let's say at another agency, agency B, they have to be certified with that other agency and that other agency is responsible for all the activities that occur with respect to counseling a client for agency B.

Does that makes sense?

T. Burns

Yes, it does, that answers my question. Thank you.

G. Mayer

Alright. Thank you, everybody, we really appreciate your participation and especially your questions today. We will continue to provide information in the form of LISTSERV notices, webinars and training at events such as Mable Works or RCAC or NCRC or National Council of La Raza, NTIs and place based trainings around the country so look out for further opportunities to attend training on HUD certification for housing counselors. And again, if you have additional questions, please feel free to send those to housing.counseling@hud.gov and we would be happy to continue to field your questions. If your question did not make it through today, just send it there and we'll get you an answer right away.

And with that we will close out today's webinar and thank everybody for participating.

Moderator

Thank you, ladies and gentlemen, that does conclude our conference for today. Thank you for your participation and for using AT&T Executive Teleconference. You may now disconnect.