



Final Transcript

HUD-US DEPT OF HOUSING & URBAN DEVELOPMENT: Housing Counseling and PHAs

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SPEAKERS

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PRESENTATION

Moderator Ladies and gentlemen, thank you for standing by. Welcome to the Housing Counseling PHAs Conference Call. At this time, all participants are in a listen-only mode. Later, we will conduct a question and answer session. Instructions will be given at that time. [Operator instructions]. As a reminder, this conference is being recorded.

I'd like to now turn the conference over to our host, Ben Yanetta. Please go ahead.

Ben

Thank you very much and thank you, all, for joining us today for this great webinar on the HUD Housing Counseling Certification and its relationship with Public and Indian Housing Programs. Before we get into the bulk of the presentation, I just have a few things to go over with you, some logistics for the webinar.

As mentioned, the audio is being recorded. Later on, we'll be putting the playback number for this audio along with the transcript and the PowerPoint slides on our HUD Exchange page at the link you see on screen. It usually takes us about 7 to 10 days to get those up there and it will be notified through Jerry Mayer's ListServ when that webinar has been posted.

The training digest will be updated when the webinar is posted and the handouts for the webinar, the presentation itself, is available through your handout section of the webinar's interface. If you just go over to the right under handouts, you'll be able to download a copy right there. Next slide.

We're going to have a Q&A period at the end of today's presentation.

The operator will give you instructions on how you can ask your questions

over the phone lines, but we also have another way to ask questions, and that's on the next slide. You can always use the interface of the webinar itself to type in your question. It will go into a queue and we are monitoring that throughout the webinar. We'll save all the questions until the end of the presentation.

Later on, if you think of a question, you can always email Housing.counseling@HUD.gov and if you put in the subject line of your email, PIH or something related to this webinar, that'll help us get it routed to a subject matter expert to get your response even faster. Our turnaround time on that email is pretty fast.

If you are entering the queue to ask a question over the line, we ask that you please take your phone off speaker and keep your phone muted if you're not actually asking your question at that time. It just keeps some of the background noise down.

The next slide is about the certificate of training that you will receive. Everybody that logs into the webinar will receive an email in about 48 hours. The email says this is your certificate of training, it says thank you for joining us. There is no attachment, the email itself is your certificate

of training, so if you collect those things and you keep those for the CE credits or anything, you can print that out and save it for your records.

You can also, once the webinar is posted to the HUD Exchange page, get credit for viewing it by selecting the webinar after you search for it. You select the webinar and you just hit click this to get credit for training. It does require you to have a HUD Exchange username and account, but it takes about five or ten seconds to sign up for that, so you can keep track of your HUD training that you've received that way as well. That's it for the logistics.

At this time, I'd like to turn it over to Nancy West.

Nancy

Good morning and good afternoon, everyone. Thank you for attending today's webinar. Before I get started, I would like to, on behalf of the U.S. Department of Housing & Urban Development, thank you for joining us today along with myself, who is representing the Office of Housing Counseling and Anice Schervish Chenault, who is with public housing. She is actually the Network Opportunity Agenda Liaison for the Family Self-Sufficiency Program Manager, again with the Office of Public Housing.

Before I get started, Anice, would you like to address the Housing Authorities that are with us today?

Anice

Sure, yes. Thanks for the opportunity. For the Housing Authority folks, I just wanted to give you a real high level of what we're talking about here. Of course, we're talking about housing counseling and the new certification rules that are in place. This is going to apply differently to each one of you and we'll get into that in the presentation.

Some of you are doing housing counseling and are housing counseling agencies, and in which case you'll need to comply with the certifications. Most of you, however, just refer to housing counseling or homeownership counseling and in which case you'll just need to be sure that you're referring to the agencies that are certified, once the new certifications go into effect.

What I also asked the Housing Counseling Office to talk a little bit about today was what housing counseling is, what it isn't and how you can get connected to the HUD Certified Housing Counseling Agencies in your area because as you know, the Secretary has placed a high priority now on

folks being able to leave public and assisted housing and move to the market, and so we want to make sure that folks are able to do that in a safe way and a sustainable way so the housing counseling is going to be a big part of that.

Finally, there's a little piece that's special for FSS programs, which we'll get into, and if you all have questions on that, I can answer those too.

That's it. Thanks for having me today.

Nancy

Thank you, Anice. Let's go ahead and get started. Why are we here? Why is the Office of Housing Counseling here to do this presentation for you? What we need for you to know is that if your public housing authority provides housing counseling services as part of a HUD program, or you participate in a public housing program that includes housing counseling, you may be covered under HUD's Final rule on housing counselor certification.

This presentation is going to help you understand which programs are covered and then the steps you need to take or can take to fulfill these requirements.

The agenda again, Anice had mentioned some of the things that we're going to cover, and again I'll repeat. We're going to cover the housing counseling as an overview, the final rule on the housing counselor certification, some of the Public and Indian Housing programs, complying with that final rule, the HUD Housing Counseling Certification and then resources and other information.

Now, I will tell you, at the end of the presentation we'll get into the resources and some of the websites a little bit more in detail as opposed to throughout the slides. We wanted to put them in one, easy accessible place for you so they're all at the end of the presentation.

Let's start with the overview. What is housing counseling, specifically? Housing counseling is independent, and that's a key word, independent expert advice customized to the need of the consumer to address the consumer's housing barriers and to help achieve their housing goals.

Now, when we state independence, that means housing counseling agencies and counselors, there's no steering involved. There's no steering to lenders, there's no steering to real estate sales professionals, those types

of folks. That is part of the housing counseling regulation. We need for you to understand that it is, in fact, independent expert advice.

Housing counseling elements must include these five items. The five items are intake and intake is really just a determination if an agency can help. It includes client budget, it includes financial and housing affordability analysis, an action plan except for reverse mortgage counseling.

Now, an action plan are really the next steps, right? If the housing counselor is working with the consumer, what are the next steps that either the consumer needs to take, or the next steps the housing counselor needs to take. For an example, maybe the consumer has some derogatory credit that they need to take care of or need to address. That's a step, that's part of that action plan.

Then, finally, reasonable effort to follow up with the client. If the client is given this step, look we may be able to help you if you do this, we would hope, we would want that housing counselor to follow up with that client. Did you take care of that? Are we able to move to the next step? That's really what housing counseling is and what it's all about.

These are the services that housing counseling agencies provide. You can see it's a wide range of things. It could be anywhere from budgeting, financial management. It could be pre-purchased home buying counseling, group education, reverse mortgage. For FHA, on the FHA mortgage, that's the home equity conversion mortgage.

For the housing counseling agencies I know that are on today's webinar, I understand that there are some new proprietary reverse mortgage programs out there that are quite different than FHAs, home equity conversion mortgage.

There's homelessness prevention, fair housing information and fraud prevention, rental, mortgage default and delinquency and non-delinquency post-purchase. Now, agencies do not need to provide all of these services. An agency can specialize, it's all contingent on how their plan to be a housing counseling agency is arranged.

However, I will tell you if there's group education on home-buying, then one of the requirements is, in fact, that there also be provided one-on-one counseling to the consumer. Again, be aware that you don't have to

provide anything, everything, so the housing authorities that are on today's webinar, understand that if you're only interested in doing group education, then you might want to do that one-on-one counseling. You don't have to do all of these other things. It's only when you're providing group counseling on home-buying that you'd have to do the one-on-one counseling.

What is not housing counseling now? We told you what it is, now we're going to tell you what it's not. What's not housing counseling is: services that provide only housing information or placements or referral services; routine administrative activities, such as program eligibility determinations, remember I talked about intake, so intake, case management, anything that would be a routine administrative activity is not housing counseling; case management that provides housing services as incidental to larger case management, so the housing opportunities for persons with AIDS, ESG and continuum of care and does not fund, none of those fund housing counseling, then that's not housing counseling; there is housing advice and advocacy, when processing complaints or filing complaints, that's not housing counseling—you're just assisting; group education without those individualized services; and again, group education on homebuyer education, that is required one-on-one but again,

HUD program specifics may allow for group education but not the actual housing counseling piece of it.

For a public housing authority, you may be interested if you're doing group education, even though the HUD program doesn't necessarily call for it, you can either look at becoming a HUD approved housing counseling agency and providing it or referring it to a HUD approved housing counseling agency.

Group education is when education is provided for one or more people. It could be classroom, online, conference call or some other delivery method. If an agency only provides group education, it may not be covered by this final rule as long as the housing counseling is not required under or provided in connection with a specific HUD program. We're going to get into that, so I know it's a little confusing, it's a little difficult at times to wrap your head around what we're saying.

I know it was difficult to me for a while until I understood the differences and got into it a little bit deeper and that's what we're here for you today, is to try and get into that. The major differences from housing counseling are that it's not customized for an individual's needs. When you're

working one-on-one, it's a whole different story. A major difference, again, is it does not offer financial analysis or helping the client with an action plan. HUD approved housing counseling agencies must offer counseling on those same topics as group education, so they're required to do both. That's one of the distinctive differences.

I'm going to now talk about the final rule for the housing counseling certification, and I have to read this. This is a requirement that we make sure that you're aware of the final rule, where it can be found and what it's all about.

The final rule standardizes the definition of housing counseling and it reads in part, any housing counseling, as defined in 24 Code of Federal Regulations 5.100 required under or provided in connection with any program administered by HUD shall be provided only by organizations and counselors certified by the Secretary under 24 CFR Part 214 to provide housing counseling consistent with 12 United States code 1701X. I know it's a lot so what we're going to do is we're now going to break it down into plain English for you.

The legislative changes to the statutory requirements are that housing counseling required under or provided in connection with any program, again, administered by HUD, including clients who are referred shall be provided only by organizations and counselors that are certified by the Secretary.

A HUD certified housing counselor is a housing counselor who has passed the HUD certification examination and—that's a big word—and works for a HUD approved housing counseling agency. You can't have one without the other. They must be together. The effective date of the final rule takes effect on August 1, 2020.

Now, we're going to talk about Public and Indian Housing programs specifically, and not all of them. That's why we have Anice here, is to answer some of the additional questions you may have on other programs at the end of the presentation.

Required under or provided in connection with any program administered by HUD means housing counseling is required by HUD, housing counseling that is funded under HUD programs, housing counseling that is required by a grantee or subgrantee of a HUD program as a condition of

receiving that assistance, or a client shared by a HUD program is referred to housing counseling.

We're going to go through a few of the programs. The programs that we are showing on this screen, this is not an all-inclusive list, and I'm going to provide you with where to find the list of other programs under Public and Indian Housing. It's a four-page document that's housed on HUD Exchange and again, I'm going to give you those resources at the end of the presentation.

There are some programs that are going to take some additional work, which is covered in that four-page document. The programs, specifically, that we're going to talk about today are the Family Self-Sufficiency Program, the Resident Opportunity Self-Sufficiency, and the Housing Choice Voucher. Programs falling under covered programs are those that require the use of a HUD certified counselor.

The first example, the Family Self-Sufficiency Program—under the notice of funds availability, the NOFA, the NOFA allows for FSS coordinators to provide home ownership counseling. If the home ownership counseling is performed with the FSS funds, the coordinator must be a HUD certified

housing counselor and the Public Housing Authority, a HUD approved housing counseling agency.

Referrals by FSS coordinators must be made to agencies approved to participate in HUD's housing counseling program. To expand on that a little bit, let's say you're not a HUD approved housing counseling agency, the FSS coordinator is not a certified counselor, a referral can be made to a HUD approved housing counseling agency that is going to utilize a certified counselor within that agency. That's the Family Self-Sufficiency. We're telling you, okay, you can do this, but if you don't do this, you're going to have to do this.

Same thing with the Resident Opportunity Self-Sufficiency Program. The ROSS NOFA does not cover ROSS service coordinator salaries for directly providing housing counseling, therefore ROSS coordinators do not need to become certified. However, when a ROSS service coordinator refers a participant to housing counseling, the service coordinator must, again, refer the participant to a HUD approved housing counseling agency that has a HUD certified housing counselor or counselors.

To talk about the Section 8 Housing Choice Voucher for the home ownership option, because you do have the home ownership option under the Section 8 Housing Choice Voucher, public housing authorities are not required to become approved to participate in HUD's Housing Counseling Program, nor is the PHA staff required to become HUD certified counselors unless the home ownership counseling is being provided directly by the Public Housing Authority.

We go back, if you're doing, then you must do. If not, then we're going to refer. After the final compliance date, the housing counseling provided to families participating in the Housing Choice Voucher Program with the home ownership option must be conducted by a HUD certified housing counselor working for an agency approved to participate in HUD's Housing Counseling Program.

Some of the key considerations as you're listening to this. Does your HUD program require housing counseling? Is housing counseling provided in connection with your HUD program? Do you provide housing counseling directly or do you refer clients to another agency for housing counseling? Does your program or the program you're administering meet the definition of housing counseling?

Those are the things you need to think about and we want you to think about them now because 2020, it may seem like a long way away, but there may be things that your agency needs to take care of now in advance. If you're considering becoming a HUD approved housing counseling agency and getting some of the counselors certified or your coordinators certified, starting sooner is better, obviously.

There are things that your organization may need to set up and arrange, separate out duties, determine who's going to do what, so again, while 2020 may seem like a long way out there, it may come up on you pretty quickly. We just want you to be thinking about these.

I also want to remind you that housing counseling, the definition of housing counseling includes financial analysis, budget, action plan, referrals and follow ups so those are some additional considerations moving forward.

How are you going to comply with this final rule now? You know that you have until August 1, 2020 to comply. How are you going to do it as a Public Housing Authority?

When programs you were involved with were mentioned, what does it mean? Again, I said this earlier, housing counseling that is required under or provided in connection with any program administered by HUD, shall be provided only by organizations and counselors certified by the Secretary. Housing counseling must be delivered by a HUD certified housing counselor who has passed the HUD certification exam and works for a HUD approved housing counseling agency.

Your options are applying to become a HUD approved housing counseling agency. That's option number one. Some of you, I know. I saw some familiar names and entities that are on today's webinar that are already HUD approved housing counseling agencies, so I'm sure you're familiar with that. You're probably here to learn more about the programs affected, but for those of you that are not, it's not that difficult as a Public Housing Authority to also become—you're almost there—to become a HUD approved housing counseling agency.

You can join a HUD approved intermediary or state housing finance agency as an affiliate. As I just mentioned, there are some state agencies that I'm familiar with on today's webinar that are already HUD approved

agencies, so you might want to reach out to your neighboring cities, your neighboring states and see if there's an affiliate you'd like to work with.

You could look at partnering with other HUD approved housing counseling agencies in your area. You might find that easiest for the housing authority you're with. Maybe you're a small housing authority, maybe you're a large one and you can't handle the volume. That's an option for you too, is to partner with an existing housing counseling agency.

That can be done by either informal or formal referral agreements and there could be funding agreements involved. You could modify your program to be compliant and finally, stop delivering housing counseling services, which we know, and we remind over and over, August 1, 2020 is the date that you must comply. If you don't do any of the others, you will have to stop delivering housing counseling services by August 1, 2020.

How do you become a HUD approved housing counseling agency? I'm going to go through one of the links, again that I have toward the end of the presentation, that is going to give you a little bit more—you don't need

to be afraid of it. It's probably easier than you think, and we have resources available to help you walk through this step.

The qualifying criteria is, a HUD approved housing counseling agency, in order to become one, must have a non-profit status or be a state or local government. You must have one-year experience providing housing counseling, you must have one year of operation in the proposed geographic service community.

Well, of course, as a Public Housing Authority, you're within your geographic community. If that's who you intend to serve, you've obviously satisfied that if you've been operating for at least a year, and of course, you have sufficient counseling resources.

Let's talk about eligibility. We've made it really easy for you. I went through the few things that you need. We have an online tool for those of you that are considering or will consider becoming a housing counseling agency, and it's an eligibility tool. It walks you, as an agency, through the required criteria for HUD housing counseling agency approval.

What's really nice about the website is when you open it up, first of all— well, let me step back just a minute. You have to register in order to access the tool. Registration, though, is free. There's no charge. Once you're in the website, it walks you, as an agency, through the required criteria for HUD counseling approval.

It'll bring up different criteria and if you're unsure, or you want to know more about what that criteria is, you can click on any of those topics to learn more about it, so it'll kick in in further depth. It'll take you as far down as you need to go. It also includes educational materials on becoming a HUD approved housing counseling agency and it provides applicants with a user report to follow up on your next steps.

We've tried to make it easy for those of you that are interested in becoming a HUD approved housing counseling agency. Let's talk about now the HUD housing counselor certification because there are some of you that either are currently HUD approved housing counseling agencies or will be considering becoming one.

The housing counseling certification is a two-step process. The counselor will have to take and pass, you just don't take it, you have to pass it, take

and pass the HUD certified housing counselor exam. In addition, and that's where that and word came in, where I said that little word meant a lot. Not only must they take and pass the HUD certified counselor exam, but their employment must also be verified by a HUD approved housing counseling agency that they are an employee for that agency. You're not certified unless you're also working for a HUD approved housing counseling agency.

Housing counselors may be certified by multiple HUD approved housing counseling agencies. Each agency that a counselor works for that has taken and passed the exam must both or all verify employment. Once a housing counseling agency certified counselor leaves the employment of that counseling agency, they're no longer certified.

Now, that doesn't mean that you have to take the test again. Once you take the test and you pass, that's it, but the certification goes with the agency they work for. That little word turns into a big deal. Again, not only must they take and pass but they must also be employed by a HUD approved agency.

The exam itself may be taken online or at a proctoring center. The test is available currently in English and Spanish. Again, a counselor only needs to pass the certification examination once. We have provided, on the HUDhousingcounselor.com website, training modules and practice exams. We cannot recommend enough or strong enough or hard enough that everyone or anyone interested in taking the examination review all the modules that we've made available, not just a few of them, because contained in all of those modules are different pieces of the puzzle and just by reviewing, just by taking the time and going through them, that one piece of puzzle may make a difference in passing or failing that exam, and we want you to pass. We want you to pass that exam. We want you to be successful, we want housing counselors that we can certify.

Understand too, that one of the nice things about this is we don't have any, and under the final rule, there are no continuing education requirements. Once you take it and pass it, you're done. We also have online, that's not on one of these slides but I'll get to it again, we have a resource for you that's called Review Before You Go. Review Before You Go are things you should know about prior to taking the exam, prior to even registering for the exam. Again, the Office of Housing Counseling wants counselors to be successful in passing the exam the first time around. Registering for

and to take the examination is also done through the
HUDhousingcounselor.com website.

Current registration examination fees, if you're doing it online, is \$60. If you go to a proctoring center, it will be \$100. An exam taker could take the test multiple times, if necessary, to pass the exam, however understand that each time your test is taken, the fee must be paid as well. If you have to take it three times to pass it, and you're doing it at a proctoring center, that's going to cost you \$300, that's if you did it between now and September 30th, which is the next bullet point.

The cost for registering in the examination may change after September 30th of this year. We do not know. Right now, HUD is assisting in the examination fees, however we don't know if that will continue after September 30th. For those of you that have not tested yet, we do recommend that if you can review the modules, study the modules, understand and register and take the test before September 30th, we do recommend it.

Now, we're going to talk about resources and other information. We have a frequently asked questions web page and there are answers to most of

your questions about the housing counselor certification and the certification process available as a searchable database or PDF format, and that is on the HUD Exchange. We've provided you with the website, I'm not going to read it to you.

Some of the frequently asked question topics for Public and Indian Housing programs cover the Housing Choice Voucher, rental program, Family Self-Sufficiency Program, Resident Opportunity Self-Sufficiency Program, public housing home ownership. You can see, we have a lot of items that are available to answer many of your questions.

There's the conversion of distressed public housing to tenant-based housing. So I mentioned, when we talked about some of the programs earlier, those were just a sample of three programs. There are more programs that fall under Public and Indian Housing that may, in fact, require housing counseling.

The HUD Exchange is where the Office of Housing Counseling holds most of the information for the public, so you'll find our press releases and federal register notices there. There's a list of the HUD programs.

Remember, I talked about the list of the HUD programs. You're going to find that four-page document here on the HUD Exchange.

It'll chart key provisions and dates. You can subscribe to *The Bridge*, which is the Office of Housing Counseling newsletter. We provide updates, we provide tips, we provide a wealth of information. We provide stories, we provide other housing counseling agencies or counselors or homebuyers. There's a wealth of information in that newsletter. We also have toolkits and program models available for you to view and access.

Again, you'll find the Office of Housing Counseling at HUDEXchange.info/counseling, the counselor training and testing website is going to be at HUDhousingcounselors.com. Ben mentioned at the beginning of the presentation, if you have any questions specific to the Office of Housing Counseling, or to schedule a housing counseling agency application review, let's say you go back and you go through that resource that takes you through applying to become a housing counseling agency, and you're to a point now where you're ready to apply.

You need help, or you need some final assistance, email us at Housing.counseling@HUD.gov. In the subject line, just put agency

application and someone within the Office of Housing Counseling will get back with you within a day or two to go over whatever follow-up questions that you may have regarding finalizing your application.

Lorraine, I have Lorraine Griscavage Frisbee with me who's with the Office of Housing Counseling as well. She is the Deputy Director of our Office of Capacity Building and Outreach and I would like for her to add any other information that maybe I went over a little bit too fast, anything else that she feels is important for you to know and Lorraine and I will both be on to answer questions as well after we turn it back to Anice for a little bit.

Lorraine, do you have anything to add to what I've provided?

Lorraine

Well, thank you very much, Nancy, for giving me the opportunity and I also welcome, everyone, for taking time out of their busy day to join us today. I think the most critical element of today's PowerPoint is what Nancy stressed, that we do not want you to wait until July 2020 to consider if, in fact, the Final rule in housing counselor certification applies to you.

We actually do have some housing authorities that are already participating in our housing counseling program and they are working towards getting their counselors certified. We've heard from some other ones that are interested in joining the program. As Nancy said, if that's an option for you, you definitely need to have time to put a program together and get that one-year experience before you apply.

If you're going to choose other options, you also need to consider those and consider reaching out to potential partners in your community, if you want to do referrals. Again, the message is please think about this now, think about your compliance, and also get your questions answered.

Thank you and I'm going to turn it back to Anice.

Anice

Okay. I can answer any questions. I also just wanted to highlight that one of the things that I was hoping to do through this email is just to highlight to PHAs that there are HUD certified housing counseling agencies out there and actually, hopefully after this rule, there will be more HUD certified housing counseling agencies out there.

The PHAs, if you don't want to go through the process of becoming certified because of housing counseling or home ownership counseling is not the meat and potatoes of what you do, that I would encourage you to reach out to the housing counseling agencies in your area and establish those connections so that you can refer folks over there to let those folks be the experts of that and help you with helping residents to be able to move along that spectrum.

You can find the HUD approved housing counseling agencies, let's see, on HUD Exchange. There's a longer link but does anybody have a quick way to tell folks how to find that list of approved—right here, the top one right here, right? HUDEXchangeinfo/counseling/

Nancy Yes, and they could also search, find a HUD approved housing counselor.

Anice Great, so totally easy, just use your Google search because a lot of housing authorities that we've talked to, some of you all may have very robust residence services departments and may do a lot of this in-house but I know a lot of folks say, we're barely hanging on keeping our units up as it is. We don't really have the time or resources to be providing this kind of information let alone getting certified.

To that, we say great. That's just fine. There are experts out there so the next role would be to be finding those and making sure that residents are getting good information. One of the things that we actually saw, and I'm sure the Housing Counseling Office can speak to this more, but for folks during the housing crisis, the foreclosure crisis, the folks that actually went through home ownership services at HUD certified housing counseling agencies actually had very, very low rates of foreclosures because they got good information and they weren't at some predatory lender who was just trying to get them into a house, any house. They were actually working with folks who were trying to make sure that they got into homes that they could afford for the long run.

Then, the other piece is just again, if you do provide these services at your housing authority, it is now critical that you do get certified and that your housing authority becomes certified and this applies very specifically to FSS coordinators because there used to be, way back in the day, some of you all remember, there was an FSS home ownership program.

We don't have a specific FSS home ownership program anymore but there's a legacy and because of that, FSS was actually specifically named

in this rule when it came out, so there's a small provision within the FSS NOFA, usually FSS coordinators cannot provide services directly, but the one thing that they can do is home ownership or housing counseling.

If you do do that, you now must be certified, and if you were to continue to provide housing counseling without certification after that deadline date, you would not only be in violation of the housing counseling rules and certification rules, but also then of your FSS funding. I just wanted to reiterate that and make that clear.

Beyond that, I'm happy to take any questions that might have come up.

Nancy Robin, do we have any questions before we go to the phone lines?

Robin Yes, we do have one. I have a question here and it's from a homeless intensive case manager and they want to know if they need to get this certification. They work for a HUD approved agency that provides HUD counseling.

Nancy Lorraine, what do you think?

Lorraine Yes, absolutely. If you are already in our housing counseling program, either directly approved by HUD or part of an intermediary or state housing finance agency network, then you definitely need to get certified by August 1, 2020.

Nancy Robin?

Robin Sorry about that. If someone is ready to take the housing counseling certification exam, where would they need to go?

Lorraine That's a very good question and HUDhousingcounselors.com, which we provided in the webinar, that is your gateway to both free online training, a downloadable study guide, a free practice exam and to register for the exam. I did notice we had a couple of written in questions with a little bit of confusion on that September 30th date.

Our testing is going to continue after September 30, 2018. The price may change, the testing is going to be available. When you go to the website, you have the option of selecting the proctoring times that work for you as long as there's a proctor available. When you register, and you pay for the fee, you first of all need to indicate are you going to take it online?

In other words, it's going to be through your own equipment or are you going to physically go to a proctoring center. Now, it's really important to note, if you are going to take it online, you need to test your equipment ahead of time. We have a Know Before You Go checklist because you have to have a clean desk, you can't have anything in your cubicle or surrounding area that could possibly be misconstrued as providing you assistance during the test.

We also encourage you to view the video we have posted on the HUD Exchange from Rural Community Assistance Corporation, which also demonstrates what your cubicle needs to look like, but definitely the test is going to be available after September 30th. It's up to you if you go ahead and sign up for the exam. You can take it, probably, have times available within the next days or so. It's usually available seven days a week.

We only ask, if you need a reasonable accommodation request under the American with Disabilities Act, you really need to give us at least a 30-day notice and you have to contact the [indiscernible] and explain what assistance you require.

Kind of a long-winded answer, do we want to go to the telephone now?

Anice Actually, if we could just—there were a couple of questions about if there is someone who is at an ANC who wants to become a certified ANC, are they able to provide services to their client base? For instance, if it's a PHA, can they provide housing counseling to only PHA residents or do they have to be open to the public at large?

Lorraine That's a very good question and the answer is they need to have open availability. Now, some agencies, for example, have income requirements and that is acceptable. For example, if they only in their charter, only serve low to moderate income families, that would be an option, but they cannot restrict counseling services only to their own clients for their other programs.

Anice Okay. However, if they're funded by FSS, they are technically only allowed to provide those services to FSS participants, so that would be a restriction of that particular grant.

Lorraine Okay.

Nancy Lorraine, I'm just wondering if that maybe needs to be sent to housing.counseling@HUD.gov and I wasn't sure if a workplan narrative would address a situation such as that.

Lorraine Yes. I think that's something we're going to have to get back with public housing to discuss a little bit more and we'll definitely keep you posted for the answer on that one.

Nancy Okay. Do we want to, are we ready to go to the phones? Desha, we're ready to take any phone questions.

Moderator Alright. [Operator instructions]. It'll be just a moment before the first question.

Nancy Anice, do we have any other questions in on your side that we can answer?

Robin This is Robin. One of the questions we did had is, "Are you required to pass the entire test if you only provide homeownership counseling?"

Nancy The answer to that is, yes. The entire test must be passed.

Moderator Anice, you have a question from the line of David Sunshine. Please go ahead.

David Yes, I was wondering, I understand from Anice that it's restricted to provide housing counseling services to only people in the FSS program. How does that translate to RAS [ph]? Can they provide it to people in the community as well or is that restricted under that NOFA as well?

Anice RAS coordinators are not permitted under the NOFA to be providing services directly for any services. That's the case with FSS in general with the one exception of housing counseling or homeownership counseling, so under RAS they should be doing all again the coordination of services but not provision of services.

David Right, okay, thank you very much.

Moderator Question will come from the line of Victoria Tolliver [ph]. Please go ahead.

- Victoria Yes, I have a question. We were previously a homebuyer counseling agency several years ago. Would that count toward the one-year experience?
- Lorraine Let me answer that, and yes, that is did you participate in our program, or did you just offer housing counseling?
- Victoria We received funding through HUD and we participated as a part of the program, but then we scrapped it and we've been using an outside agency, and now we're determining that we need to bring it back in-house, so that's why I'm asking whether your experience several years ago would count.
- Lorraine Yes, it would. You would have to submit a new application and basically start the process over but that would definitely count for your experience.
- Victoria Okay, thank you very much.
- Moderator Next question comes from the line of Sarah Carter. Please go ahead.

Sarah Yes, hi. My question is related to the previous question. Once you have the experience and all of the other qualifications to become a HUD Housing Counseling Agency, how long does HUD take to approve it and make it official that you are a HUD Housing Counseling Agency and how often do you have to update it?

Lorraine I'll answer that one as well. There's no set-in-stone time. We try to process the applications within 60 days, but that's general. It may depend on an agency's individual circumstances. We may need more information, and we have a process outlined to make sure that you meet the eligibility requirements before you actually submit the application.

As Nancy talked about, we have the eligibility tool. That is really a great place to start and then when you're comfortable and you feel that I think I have met the requirements for approval, you contact us and then we have you work with what we call an application advisor. They'll go with you in more detail about your application.

Then, when you submit it, it doesn't take quite as long because we've already worked with you to make sure you have all the right information.

Then, again, it's still takes us about 30 to 60 days to go through the process.

Victoria Thank you.

Moderator [Operator instructions.]

Anice I'll also just to take some of the questions that came through, want to clarify, if you're working in an agency that does become a HUD Certified Housing Counseling Agency, not everyone at the agency needs to be a Certified Housing Counselor. There could be lots of different jobs at the agencies, so I was just actually rethinking about the question from the person who said they're a homeless intensive services case manager.

If you're providing housing counseling, you need to be certified. If you're doing other work at an agency that also provides housing counseling, the agency would need to determine whose job it was to provide the housing counseling, then that person would be certified. I hope that makes sense.

Moderator We do have a question from the line of Alysa White. Please go ahead.

Alysa Yes, is there a minimum or maximum number of staff that can be certified as housing counselors, or is it job specific, so if you do the work, then you must be certified and that's as many staff as you have doing that work?

Lorraine I'll handle that question. You need at least one when you're in our HUD housing counseling program, but the amount that you have certified is not limited. It's going to be as many as you need to be able to implement your housing counseling workplan and depending on the volume of clients that you get, but there's certainly no maximum number.

You can also, for example, we encourage managers to get certified. Even though they may not be practicing housing counseling at the time, it's not limited; however, they don't have to be. Only those staff that are providing direct housing counseling services to clients and overseeing group education, those are the ones that do need to be certified.

Nancy Of course, you should always consider having a back-up because you don't want to turn your clients away. If you have only one counselor certified, and that counselor is out for any length of time, maybe it's a serious illness, you can't stop services that you provide. So, you should always consider having a back-up.

Alysa Thank you.

Robin Then, I have a question here in the question box. "If the FSS program has an agreement with and refers to a HUD housing counseling Program, will the agency be in compliance?"

Nancy If you're using a HUD approved housing counseling agency that has certified counselors providing that counseling, and that's your either formal or informal agreement, then it would meet the definition.

Anice That's actually going to be the case for the majority of FSS programs is that you're going to be referring, because that's what FSS coordinators do. So, I would suggest for FSS coordinators, figure out who your housing counseling agencies are. Invite them to be on your program coordinating committee. Establish a relationship with them, and do those referrals. Again, most likely that's going to be the situation. The situation where the FSS coordinator is actually providing the housing counseling is going to be in the small minority.

Moderator We have a question from the line of Dana Anderson [ph]. Please go ahead.

Dana I had a question. If you have a Section 8 program and a public housing program, and you're a very small housing authority, would this be beneficial to that housing authority to have somebody trained and certified?

Lorraine Anice, I don't know what your thoughts are on that. From our perspective, from the Housing Counseling Program perspective, being part of our program does open the door for other benefits for you, primarily in terms of free training from our training partners, better understanding of housing counseling. From my relationship with my housing authority in my community, there's a lot of overlap in what FSS and housing counselors do in terms of financial management and help guiding people towards homeownership.

I think it really is going to depend on the client volume because to participate in our program, you need to see at least 30 clients, one-on-one, a year. So, if you have a small agency, and you don't have enough resources to devote a housing counselor to seeing at least that many

clients, that would be about two to three clients a month, then maybe that's not an option. However, if that is feasible, then most definitely, and then you also become eligible for our housing counseling comprehensive NOFA, our grants. We actually just published our NOFA last week if you wanted to take a peek at it and see what kinds of services and activities are eligible under that.

Anice

I think the question that was just brought up on the call about having to serve folks who were not FSS participants is a question that we need to get to the bottom of. Again, I would say it's probably a matter of capacity in terms of who has one FSS coordinator at a small housing authority, and they have a small caseload, they may have some excess capacity to also provide the training themselves.

I'd say in general, if you have an FSS Coordinator that has a caseload of 50, then probably all they can do is manage all of that service coordination and case management, and probably wouldn't have the capacity to actually be providing classes and counseling so it would really depend on the particular situation. If you're really interested, I'm happy to have a one-on-one conversation to talk about the specifics of a certain place. You can just send me an email.

Nancy Anice, would you provide your email address. I don't think we have it here.

Anice Oh, sure, it's first name, A-N-I-C-E dot S dot Chenault, so my last name C-H-E-N-A-U-L-T at HUD.gov, or actually if you just send it to anice@hud.gov, it gets to me too.

Moderator Okay, we do have a question from the line of Lilly Ortz [ph]. Please go ahead.

Lilly Yes, hi. Can you hear me?

Lorraine Yes.

Lilly Okay, my question is, we provide housing counseling services. If we become HUD approved, do we have to open it to the general public or can we still be just for clients and residents?

Lorraine Yes, and that's something that we talked about a little bit earlier too. Under the regulations of the housing counseling program, you can't

restrict to your own agency clients; however, FSS and RAS do have different requirements. So, we're not giving the final word on that until we research a little bit more.

Lilly Okay.

Lorraine What would be really helpful is if you sent us an email to housing.counseling@hud.gov, everyone that's interested in the answer to that question. When we do a little bit more delving into it, we can get you an answer.

Lilly Yes, because that will go into what money's going to be paying for that, the funding, because it's not going to be for clients, so we couldn't use PHA or Section 8, it would have to be funded a different way, right?

Lorraine It would have to be funded through a different source. I can understand that.

Lilly Okay, thank you.

Moderator We have a question from the line of Tomika Beloch [ph]. Please go ahead.

Tomika Hi, could you hear me?

Lorraine Yes.

Tomika Yes, I was wondering basically when the FSS coordinator is certified with 50 or more participants, would it be along the guidelines of HUD for the FSS coordinator to actually facilitate that group if it's a group versus one-on-one?

Anice Again, it's a matter of capacity of the coordinators. Really, it depends on the place, it depends on other staff, if you have more than one FSS coordinator. There's nothing that says you can't. The question is, just does it make sense for your agency and your person.

Tomika Oh, okay, thank you.

Moderator We have another question from the line of David Sunshine. Please go ahead. David, your line is open. You might have your line muted.

David I'm sorry. I was muted. I was wondering if Anice would be able to let us know when the FSS grant's coming out. It's a little off-topic, but—

Anice Oh, David, I was wondering when someone was going to ask. Nice try. Unfortunately, no, I can't say. We're working on it now. OMB is working on it, so hopefully soon.

David It was worth a shot, thank you.

Anice Yes.

David Okay, bye.

Moderator [Operator instructions.]

Lorraine While we're waiting, Robin, do we have any other written in questions?

Anice Robin, I think you're muted.

- Robin Yes, you are correct. “Would each counselor in the agency need to see 30 clients to meet the 30-client requirement for agencies?”
- Lorraine No, that’s per agency, not per counselor. That’s 30 one-on-one housing counseling, not education clients.
- Robin I’m looking through my questions again. Someone wanted to know when the housing counseling certificates are going to be available. I do want to let people know that if you have taken the certification exam, and passed the exam, those certificates are available in FHA Connection, and I would be happy to help anyone get those certificates or locate those certificates in FHA Connection.
- Moderator We do have a question from the line of Bernoa Henryan [ph], sorry if I pronounced that wrong.
- Bernoa It’s correct, Bernoa. It’s Bernoa, and it’s correct. My question really is concern about the fees. I know you said that if the agency is certified, they have to open it up and be a public housing authority to everyone. I know if we’re doing it in-house, there’s not a fee that we would charge our

people, but if we open it up to the general public, would you be able to generate a fee, or charge a fee, I should say?

Lorraine

That is, yes. We do have some guidelines for the fee schedule. Let me clarify first, you cannot charge fees for mortgage default counseling or homeless counseling, but pre-purchase, yes. You can charge fees that are based on your costs and reasonable and customary for the area. Another possibility is if you're part of the housing counseling program network, there are a couple of online homebuyer education classes that clients will pay a fee to participate in, and then the agency will get a part of that fee as well. So, yes, in general, fees are allowable. You would have to explain to HUD in your work plan the fees that you would charge, and be able to explain how you developed those fees and how they compare to what other agencies were charging in the area.

Bernoia

Okay, because at this time, we're really doing more referral and working with a network of HUD approved agencies, but sometimes their classes and times are not conducive always to our clients. So, we were going down that path to see whether or not it was going to be worthwhile for us to actually become a counseling agency.

Lorraine Okay, and you can also charge fees for the homebuyer education class if you hold those in person as well.

Bernoia Okay, thank you.

Robin I have a question here. “Can an FSS coordinator meet with clients to assist with budgeting and credit repair without being an approved housing counselor?”

Anice Those activities are not specific to housing counseling.

Moderator We have a question from the line of Ruth Shermerhorn. Please go ahead.

Ruth Hi, can you hear me?

Lorraine Yes.

Ruth Okay, we went to the website, hudexchange.info/housingcounseling to find the list of HUD programs covered by housing counseling certification, and I don't see any list out there.

Nancy I believe you have to click on the find a housing counselor link in the top right hand of that page.

Ruth To find the programs?

W She's looking for the programs that fall into Public and Indian Housing. Is that the one you're talking about?

Ruth Right, because we're a public housing authority, but we don't have a Section 8 program, and we don't have FSS, that sort of thing. So, we're just looking to see if this even pertains to us. Do we have to do it or not?

Nancy I'm sorry, I'm looking for the website. I thought we had it in the presentation, the four-page document that covers the programs. I know we had it.

Lorraine I think it might be under the resources. If you want to go to the HUD Exchange—

Nancy Oh, here it is. It is under hudexchange.info/housingcounseling. Is that where you went?

Ruth Yes, that's where we went.

Nancy Okay, so the list of programs covered by HUD Housing Counseling Certification is not there.

Lorraine You have to go to the certification web page. That's our gateway web page, and I don't know, Nancy, if you can open that up.

Nancy Okay, let me see if I can get there. Okay, I have it on the screen. Can you see it?

Lorraine Okay, that's the FAQs. That's one way. If you go back to housing counseling, go back to there. Robin, please help me. It's going to be on the right hand side, right, under housing counselors certification.

Robin Correct. Click on that first link under housing counselor certification.

Ruth Yes.

Nancy Here it is, list of programs covered by the final rule, on the right hand side.

Robin Correct.

Nancy I hope the audience is following.

Ruth Okay, it's on the left side?

Nancy No, it was on the right side, [indiscernible]. Okay, let me go back in a new screen. Okay, starting with the housing counseling page, on the right hand side, it's the third blackened area written out and it says, housing counselor certification. The very first link under that, you click on that. It brings you to the page where it says, everything you need to know about certification.

Ruth Yes, we'll find it.

Nancy Okay.

W Thank you.

Ruth All right, thank you.

Nancy You're welcome.

Lorraine Okay, I think we have time for one more question.

Moderator There are no other questions on the phone line at the moment. Sorry, we do have one actually that came up. Sorry if I pronounce this wrong.
Twila Betha [ph], Please go ahead.

Twila Hi, can you hear me? This is Twila Betha.

Lorraine Yes, we can hear.

Twila Great, I'm wondering how to become a HUD approved agency. We're a new organization and we're a faith-based organization, and we don't make the 2020 deadline. To me, even right now, to become a HUD approved agency, you have to have been doing counseling for a year, but after 2020, you can't do HUD housing counseling. How would you get to become a HUD approved counseling agency after that point?

Lorraine That's a good question that we're grappling with internally. I don't have a specific answer for you now except that we are working on it. If you're operating outside of any covered HUD program, then you can continue to have a housing counseling program until you meet that one-year requirement. The challenge would be if you were operating with a covered HUD program, then you would have to be using Certified Housing Counselors, or you would have to refer your clients to agencies that are already in our program.

Twila Okay, well, I guess I'll look back to see what happens because I was just thinking, well how do we grow, and if more faith-based organizations come to me, say okay I see how you got yours started, how do I refer them, or even if we are late getting our start, what will we do after that point?

Lorraine Yes, and the key is making sure you're not offering the housing counseling that's required under or provided in connection with any specific HUD program.

Nancy That is another reason we recommend that you sign up for our listserv announcements because that's how we keep folks informed on any changes that have happened within the program areas.

Twila Okay, will do, thank you.

Lorraine Okay, Nancy. I think we should wrap it up.

Nancy Okay, good, thank you on behalf of the US Department of Housing and Urban Development, the Offices of Housing Counseling, and Public and Indian Housing. We would like to thank all of the attendees that joined us today to learn more about the certification program, how it ties into the public and Indian housing program, and we hope you have a wonderful day.

Anice, I'll turn it over to you to wrap it up for the housing authorities.

Anice Same thing, thanks for being on. If you have questions about anything else related to FSS, please feel free to email fss@hud.gov. If, in the future, also if you have questions about how this relates to FSS, fss@hud.gov is the way to get to our whole team, and probably the

quickest way to get an answer, but if you would like to email me directly,
that's fine too. Thanks very much.

Nancy Thank you all, and have a great day.

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