



## Final Transcript

**HUD – US DEPT OF HOUSING AND URBAN DEVELOPMENT:  
How to Become a HUD Certified Housing Counselor – External Internal**

December 12, 2019/1:00 p.m. CST

### **SPEAKERS**

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Jerry Mayer  
Lorraine Griscavage-Frisbee  
Robin Penick  
Celia Jones

### **PRESENTATION**

Moderator                    Ladies and gentlemen, thank you for standing by. Welcome to the How to Become a HUD Certified Counselor conference call. At this time all participants are in a listen-only mode. Later, we will conduct a question and answer session. [Operator instructions]. As a reminder, this conference is being recorded.

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

Virginia

Thank you. And everyone, welcome to today's really important webinar on telling you how to become a certified housing counselor. I do want to thank you for your patience. We had an attack of the gremlins, but we have resolved that, so we will get going.

Before I turn it over to our main presenters, I do want to go over some logistics. As the operator said, 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 happens in about a week. We'll let you know through the training digest when that has been posted. The PowerPoint was sent out this morning to you all and it's also available for download on the panel on the right-hand side of your screen.

I don't believe we're having any polling questions, but we will be having a question and answer period, and the operator will tell you how to ask your questions when we get to that point. There's also another way to ask your questions. Again, the panel on the right-hand side of your screen has got a box labelled Questions, and if you just type it in there we do have people monitoring the questions, and we will get back to you. And also, after the webinar is over if you still have questions or need help or have comments, please send your questions and comments to

housing.counseling@HUD.gov, and put the webinar topic in the subject line so we can get it to the right person.

I don't believe we're going to have any open discussion today because of the large number of people that we have. You will be getting a certificate of training from GoToWebinar if you've logged into the webinar, and that usually takes them about 48 hours to get it to you, so you want to print that out and save it for your records. As I said, the webinar material is going to be posted on our HUD Exchange page in the webinar archives, and there is a way for you to get credit after it's posted, when you look at it and just follow the instructions there; it's a very simple process. And here's just what the page looks like.

At this point, let me turn this over to Jerry Mayer, the Director of Outreach and Capacity Building. Jerry?

Jerry

Thank you, Ginger, and welcome, everybody, to today's How to Become a HUD Certified Housing Counselor conference call. We're going to go through a lot of interesting topics for you today, and have some of our Office of Housing counseling speakers. We're going to answer your questions today, and that's really the real purpose of this is to field your

questions and hear your concerns and give you answers to all of your questions.

I know we are running a little bit late today for some technical reasons, so without any further ado, let me turn it over to Lorraine Griscavage-Frisbee, and she's the Deputy Director of the Office of Outreach and Capacity Building.

Lorraine

Thank you very much, Jerry, and good morning and good afternoon, everybody. As both Ginger and Jerry have mentioned, it's a very critical webinar if you're still, or you have not started, considering the certification process, which of course we all know becomes effective August 1, 2020. The clock is ticking.

So, we are going to cover topics from A to Z on certification including, first of all, who needs to be certified in your organization, and then next, how to prepare for the certification examination. We're also going to provide some tips for you and some information on what exactly is the exam all about, all the details you need to know to be successful.

Then the next step is, okay when you pass, what's your next step? We get frequent emails from people that say "Oh, I passed. Where's my certificate?" Well, there's actually more very critical steps after passing the exam. They're not complicated, but they need to be followed in order for you to get your certification. So we want to make sure that you really understand that process. We also have some teaser FAQs to encourage you to actually go and look at all of our FAQs. And we have just a couple post-certification. Once you're certified, some interesting FAQs on that to share with you.

Then lastly, we're going to talk about certification and other HUD programs. There are actually 26 HUD programs that are impacted by this final rule, and it may also have an effect on you because all of these other stakeholders that come August 1, 2020 have to provide counseling with the certified housing counselor, may be looking to you for assistance. So we really want to make sure you understand the impact that this final rule is having in all the HUD programs. So we're going to spend a little bit of time sharing this information with you, and then lastly we'll cover some resources. We have a host of resources available for you.

Okay, so let's get started with the presentation. And the first thing, let's talk about the regulations, where does the certification come from and what are the requirements? And this comes from the final rule that was posted and published by HUD actually in December 2016. The key provision in this document is that housing counseling required under work provided in connection with any HUD program – I'm going to emphasize any – administered by HUD, shall be provided only by organizations and counselors that are certified by the Secretary, meaning HUD approved housing counseling agencies and HUD certified housing counselors.

The further definition of a HUD certified counselor is a counselor who has passed the exam, that's the first step, *and* works for a HUD approved housing counseling agency. That's the second step in the certification process that many people miss. So we're going to spend a little bit of time today explaining in detail that second step to get certified. And of course the effective date is August 1, 2020.

Now, in addition to this being a requirement, there are also significant benefits of certification. What I think is a very important benefit is, we are creating a credential for housing counselors, and professional recognition. I think it's also going to benefit HUD consumers because they're going to

have a standard and they're going to deal with counselors that have broader knowledge and better counseling. It's going to help consumers avoid scammers and con artists because they'll know that they're dealing with credentialed housing counselors. It's hopefully going to increase the visibility of the program, and it's also going to ensure those 25 other HUD programs that are providing housing counseling, or referring people for housing counseling, that housing counseling for consumers is going to meet the same standards as those participating in our program. So there are many benefits to having certified housing counselors.

One of the questions that we frequently get during our outreaches is, exactly who needs to be certified? Well, the regulation's pretty clear. It's going to be any individual that's going to be working for one of our agencies who provides directly housing counseling services, or secondly, oversees group education or does both of those functions. And this is going to include home equity conversion mortgage, HECM Roster counselors. If you're currently a HECM Roster counselor, you're also going to need to become a HUD certified housing counselor effective August 1, 2020.

One of the questions that we get is, what exactly does works for me? It applies to both paid employees, and by paid employees that can be full time or part time, and volunteers. When an agency is validating your employment with that agency, which is the second step in the certification process, that agency is saying that the agency will be responsible for any housing counseling activity that's conducted by the housing counselor pursuant to that certification, and also the agency is responsible for ensuring the counselor's activities are complying with HUD's housing counseling program requirements. Next slide, please.

The second part of our definition of who needs to included group education. So, when we say that a certified counselor must oversee group education, what we're meaning is the counselor must approve the curriculum and the materials that are provided to the client. The counselor must monitor the delivery of the education and, especially for in-person classes, you know that doesn't necessarily mean that you're going to sit in all eight hours or five hours of your class. But the counselor has to exercise control over the content of the session. Now for online classes, the certified counselor has to review and approve the curriculum and the materials that are provided during that online training. So those are the two requirements when we mean oversee group education.

So who doesn't need to be certified? Well, if you're staff of an entity and that entity's role is simply limited to either funding or overseeing or administering a housing counseling program and does *not* provide housing counseling services directly to clients, or oversee group education, then you're not required to become certified. Examples would be a staff person of an intermediary that is just a pass-through organization for HUD funding, or a municipality that gets a home grant and distributes it to other agencies. There's no direct counseling involved, so those folks do not need to be certified.

Next, I want to talk about something I'm sure everybody is interested in and that's, how's the best way to prepare for the certification exam and let's learn a little bit more about the exam. I wanted to start off this section with some peer comments, and I want to thank these individuals very much for sharing their experience. Their success stories and other success stories are posted on the HUD Exchange. Take a minute to go ahead and read those.

But Pam Moore, who is at HomesFund in Durango, Colorado, mentioned that she's got quite a bit of years' experience, with 20 years of banking and mortgage lending experience, and she has 5 years of counseling

experience. She was confident about taking the test, but she only wanted to take it once, as I'm sure everyone feels that way, so she studied and prepared.

And then we also heard from Amy Bell and Jane Sokolowski from Catholic Charities of Chemung/Schuylers, and they commented also that, yes, it is challenging to be tested on areas you don't typically counsel in, but by studying, taking the practice tests and reviewing the material they felt it really broadened their knowledge so they can demonstrate competency in all the counseling areas. So thank you very much, both of you, for that feedback.

So talking about getting ready for the certification exam, there are actually six topic areas that are covered. You have financial management, property maintenance, responsibilities of home ownership and tenancy, fair housing laws and requirements, housing affordability, and avoiding eviction and foreclosure. So these are the six main topic knowledge areas that counselors are tested on.

And there are some great ways that you can prepare for the exam. What we hear over and over again in our outreach is successful candidates

study, and study some more and finally study some more. Study is really a key component. And you have many options available to do that. It's probably a good idea to consider more than one study method to help you prepare. The first one is our website, which is [hudhousingcounselors.com](http://hudhousingcounselors.com), we have available free online training modules, there's actually 15 modules. We also have a downloadable study guide that's available in Spanish and English, that you can download onto tablets or your cell phone, and help you review the information that way, if you prefer more of a textbook style than doing online training.

We estimate it takes about eight to ten hours to go through the modules, but that's not the only option that's available. Many of our training partners and our training grantees offer examination preparation classes, and we have a whole list of those partners available on our HUD Exchange, so check that out. Many of them offer scholarships for counselors and offer up to four day preparation classes.

Another tool we have available is the practice exam. Again, this is a free tool available on [hudhousingcounselors.com](http://hudhousingcounselors.com). And we have received many comments and feedback about the practice exam because let me tell you, the practice exam is designed to help you get a feel for what the actual

exam is going to be like. It is not designed to measure your knowledge on the different topics. You will get some feedback and, depending on the level of these three comments you receive, it'll kind of give you an idea of which areas you need to study more in depth. If they tell you you need significant study in an area, you know you didn't do so well on the practice exam. We strongly recommend that you take the practice exam as your last step before you register for the certification exam. Next slide, please.

What we actually recommend you do first is take our new tool that was launched in July, and that is the Knowledge Assessment Tool, the KAT for short. Again, it's another tool available for free on [hudhousingcounselors.com](http://hudhousingcounselors.com). A suggested best practice is to take this test first. What's different from the practice exam is it shows you the answers, it tells you what percentage you scored on it.

And I do want to share a caveat, just because you pass this does not mean you'll pass the actual certification exam. This tool is designed to see how well you know the information on all those six topics that we talked about at the beginning of the section. It will help you plan your study. It will give you topic areas that you need to work the most on. And we also

recommend after you complete your study, you take it again. This tool is available in both Spanish and English, as is the practice exam. Okay, next slide please.

Now, switching gears and talking about the actual certification exam, you only need to pass it one time, and you have a couple of options. You can take it online or at a proctoring center. It's available in English and Spanish, and the fees are \$60 online and \$100 for the proctoring center. Now if you do take it online, you must provide your own camera equipment.

Now, you can take the test multiple times, there's no limit, but you're going to have to pay the \$60 or \$100 fee each time you take it. And especially for online proctors, they are possibly available 24 hours a day, 7 days a week except for major holidays, but we are strongly, very strongly encouraging you not to wait until the last minute. You can actually go in today and schedule your exam for March, if you would like. That way, you will make sure that you have a proctor available. If you wait until June and try to register for the exam in July, there may not be proctors available. We cannot guarantee that. So the sooner you consider taking the exam, the better. Okay, next slide, please.

The test itself is 90 multiple choice questions, and you have two hours to complete it. Both an online calculator and a white pad on the screen where you can type in notes are offered as part of taking the exam. The white pad will disappear when the exam is finished, and then you need a 5000 out of 8000 score in order to pass the exam. Okay, next slide.

We have many articles and tips to help you get prepared. *The Bridge* has had multiple articles discussing the certification exam, and you can find all this information on the HUD Exchange. We also have a brochure called “Know Before You Go,” and it’s an excellent resource that gives you tips for getting ready to take the exam.

And there’s also an RCAC posted on the HUD Exchange, a video that was produced by John Bonan [ph]. First of all, it’s very fun to watch, but it gets the point across how your space needs to be set up if you are in fact going to be taking the exam, the online version, in your office. It’s really critical that you test your equipment before the scheduled examination, and we don’t mean five minutes before, the day before. Please check out your equipment, make sure that the proctor has full view. All this information is provided when you register to take the certification examination. Read through all that information. And if during the exam

you have any problems, don't wait until it's over to report them. Contact your proctor and criterion immediately during the exam if you're having issues.

And also importantly, read the cancellation policy and the security requirements prior to taking the exam. You know, we've had situations where people have shown up a half an hour late, and that's not allowed by our security and testing protocol, so you may be charged for an exam because you were late. So please be aware of all these policies, and it is all provided for you at the time that you register. Okay, next slide.

If you need a reasonable accommodation request to take the exam under the Americans with Disabilities Act guidelines, please do not schedule the exam. Please contact our contractor, Bicksel [ph] first. You can contact them and make your reasonable accommodation request through the technical support page on [hudhousingcounselors.com](http://hudhousingcounselors.com). They'll go ahead, they'll review it, they may ask for additional information, and they'll see if you can be accommodated.

Now as a program manager, we really want to also provide some best practice recommendations to you as well. You know, be aware of what

your counseling staff is doing to get ready for the exam. We've received some comments and feedback during in-person trainings that some counselors feel like their managers aren't really prepared or totally understand the significance of this. And actually what we've done is we're in process of sending a letter to every manager in our program to make them aware of the certification process. So if you're a housing counselor, let your manager know that a letter is going to be coming asking some questions and asking, are you aware of the impact of certification?

So managers need to champion the need for counselors to become certified and also if they have the resources to do so, make time available to help the counselors study, attend trainings and take and pass the certification exam. Now, as a best practice we strongly recommend that, especially if a counselor attends an onsite training, that they don't wait to register and take the exam a significant amount of time after that class is completed. And actually some of our training partners are requiring counselors to be registered for the exam before they can take their online training. There shouldn't be a significant amount of time from when the training is completed to when that test is taken.

Now, we have a lot more best practices and lessons learned available. It's on our HUD Exchange at this site here under Success Stories.

Now we're going to open up for questions, but I want to clarify, we're going to have question and answer periods throughout this webinar and then at the very end we're going to open it up for all general questions. But just right now, we only want to answer questions that focus on who needs to be certified, any questions about the certification exam or preparation.

Operator, can you please share with folks the instructions for calling in questions?

Moderator Thank you. [Operator instructions]. One moment, please for the first question.

Lorraine Thanks. And while we're waiting, Virginia or Robin, do we have any questions in the question box?

Robin Hello, Lorraine. This is Robin Penick. One question that we had was from a person who does intake. And they were wondering if intake

qualifies as housing counseling, if they need to be certified because they do intake?

Lorraine                      Thank you, Robin. That's an excellent question. Intake is not housing counseling. Our definition of housing counseling is when a counselor does a budget analysis, creates an action plan, provides referrals if needed, does follow-up and possibly ends up terminating counseling. Those are the main criteria of housing counseling. And if an intake person is just taking/collecting demographic data and trying to determine if that person's needs meet the services of the agency, that's not housing counseling and that person does not need to be certified. Operator, do we have anyone in queue?

Moderator                      There are no questions at this time.

Lorraine                      Okay, great. Anything else, Robin, before I turn it over to you?

Robin                      I have a question from somebody who doesn't work for a participating agency and wants to know if they can be certified.

Lorraine

That's an excellent question. While the certification examination, anybody that pays the fees for taking the exam, anyone can take the certification exam and pass it, they are not going to become certified. Because remember at the beginning I explained that there's two criteria for certification; first, you have to pass the exam, and then you have to work for a HUD approved agency in our program. And Robin will talk more about what the HUD approved agency needs to do to verify your employment, but you're more than welcome to take the exam, and if you pass it you will have that available for the time that you do become employed by a HUD housing counseling agency.

Alright, I am going to turn it over to Robin Penick now. Thank you, Robin.

Robin

Thanks, Lorraine. So you've spent all this time studying, and take the practice exams. You attend on-site classroom trainings and you took the exam and you passed. Now what? Well first thing I really want you to do is congratulate yourself and celebrate this milestone. But I do want to make sure that you realize that you're not certified yet.

And so passing the exam does not mean that you are certified. After you

pass the exam, the next step is to transfer your exam results to the FHA Connection. The FHA Connection is the HUD platform that houses the certified counselor application process as well as the database of certified housing counselors. As Lorraine mentioned before, in order to become a certified counselor you have to pass the exam and work for a HUD participating agency. The counselor's employment is then verified in the FHA Connection by the Agency Application Coordinator. Next slide.

So when you pass the certification exam, you're going to get an email immediately telling you that you passed. And in that email are also instructions on how to transfer your exam information to the FHA Connection, and it will also remind you that you need to apply for certification once you have successfully transferred your score. Next slide.

And as I said before, every agency will need to designate someone to act as the application coordinator. The coordinator will verify the counselor's employment. Agencies can have up to four coordinators, and an important note in regards to coordinators. Coordinators cannot also be users of the LOCCS system, and the LOCCS system is the HUD financial system where agencies draw down grant funds, or they cannot be users of the

WASS Secure System, which is a public housing system. Users that have access to those systems causes a conflict within the FHA Connection and they won't let you register to be in both of those systems. So you need to be careful who you do appoint to be your agency coordinator.

Counselors can act as coordinators, but they cannot verify their own employment. So, if a counselor who's passed the exam is designated as a coordinator, you'll need to have one additional coordinator so that that one counselor can have their employment verified.

The role of the coordinator also includes documenting the system when counselors leave the agency; and that's going to be real important, especially as it deals with certificates. Next slide.

This slide is a very important slide. If you would take a mental picture of this, this is the page where we have a lot of the information on our counselor application process. As you can see here, this page has information for certified counselors, for application coordinators, as well as the public, who might be interested in searching for agencies that have certified counselors. Next slide.

As you scroll down this page, we're still on this application process page, you're going to see that lime green button in the middle of the page.

That's an opportunity to download all the instructions, so that you can have them to refer to while you're in the actual platform making your application. Here, you can see we have all the counselor instructions. We have applying for certification, obtaining your user ID for the FHA connection, requesting validation for more than one employer. If you work for multiple agencies, this will be a step that you take. If you quit one agency and start at another agency, this is the actions or instructions in order to become validated for that new agency. And then the fourth button there is information on how to update and maintain your information in the system.

We're still on the same page. We're getting close to the bottom of the page now. Here we have all the coordinator instructions. We have basic instructions, how to request a coordinator user ID, instructions for validating employment, validating the end of employment for counselors that leave the agency.

And step number 5, that's a really important step, especially if you are a member of an intermediary or a state housing finance agency. This step

allows you to download the list of all your counselors that have applied for certification or that are certified for all your affiliates. Also on this page is the general instructions for printing counselor certificates, and that's generic to both coordinators and counselors. Next slide.

Just some statistics that we have on how we're progressing with certification. We currently have, as of December 1 we have 1,466 certified counselors, 634 agencies in our program have certified counselors. The states with the most agencies that have certified counselors are New York, California, Pennsylvania, Florida, and Virginia.

Those 634 agencies make up about 36% of the total number of agencies we have, so we do have a way to go to make sure that all of our agencies will have certified counselors. This information is on the HUD Exchange, so feel free to browse around on our certification pages and look at the information that we have there.

Some of the most frequent certification issues that I see, and I deal a lot with the FHA connection and users in the FHA connection, one of the main issues is that several folks don't know that there's a process that extends past passing the exam. Counselors fail to transfer their exam

results. They see that, “Congratulations, you passed,” and they sort of stop right there.

Some coordinators will have issues with receiving their FHAC user IDs. Those come in an encrypted email, and sometimes those fall into junk folders on people’s computers. As I mentioned before, coordinators have to be careful and make sure that their use of other systems don’t conflict with the FHA connection.

Some users don’t know the HCS agency ID, and that’s the Housing Counseling System that HUD uses to collect 9902 information. That’s where we pull that information in regards to identifying what agencies counselors work for. Sometimes counselors can’t find the exam ID and of course there’s always human error in just writing numbers in and filling out forms.

Some of the frequently asked questions that we get after certification, can a counselor be certified with more than one agency at the same time? The answer to that is yes. The counselor would have two unique certificates, one from each agency.

When does my certified housing counselor expire? The question to that is, it would only expire if you change employment and no longer work for a participating agency. If you go to work for a new agency, you would apply again for certification with that new agency.

And so if an individual is working and then leaves the agency, does that certification follow that individual? The answer to that is no. But if they are re-employed by a participating agency, they would once again be certified.

Does anyone have any questions in regards to the certification application process?

Moderator Thank you. [Operator instructions]. We do have a question from the line of Judana Lewis [ph]. Please go ahead.

Judana I administer the first time homebuyers program for my agency, but we do have a sub-recipient that we pay them to have certified housing counselors. But for me to be a coordinator, to make sure they're certified, what's that process? Do I have to take the exam as well?

Jerry Robin, do you mind if I field this one?

Robin Please do, Jerry.

Jerry Hi. This is Jerry.

Judana Hi Jerry.

Jerry Hi. As a coordinator, do you counsel directly?

Judana No, I do not. I administer the first time home buyers program, but I have educated myself for when I do get that person that's ready to purchase a home, understanding ratios, and making sure they're income-qualified. But I do not give the classes. They come from our sub-recipient who has already administered the class to them.

Jerry Great. Well, as an administrator, you do not need to be certified. You may find that the FHA coordinator role might be appropriate for you. But in terms of housing counselor certification, you don't need to do that or go to the expense of doing it. Your counselors need to be certified, and those are the folks that you're supervising.

Judana                    Okay. So, how do I get them, that's the question I'm asking, once they take the test, how do I certify them to my agency?

Jerry                     Ah, the FHA connection coordinator role. If you look on the HUD exchange, there's a section under housing counselor certification on how to get started as an FHA connection coordinator. That's really the best place to get started. But if you find you're having any difficulties at all, please send me an email. I hope you're on our Listserv, and have my email address already. If you do find yourself having difficulties getting started, we will help you get started.

Judana                    Okay. Thank you so much.

Jerry                     You're welcome. I just wanted to clarify one point, and that is when a housing counselor leaves an agency and then starts employment at another, you do not need to re-test in between employment situations. You are taking this test once and done for life. You go active as soon as the FHA coordinator activates you at that agency. If you leave that agency's employment, that FHA connection coordinator will inactivate you, and the FHA connection coordinator at your new housing counseling agency will re-activate you. There is no re-test required.

Do we have any further questions?

Moderator Next question comes the line of Carla Rolls [ph]. Please go ahead.

Carla Yes, I have a question. If I was certified years ago as a HUD housing counselor, do I have to go through this process again?

Jerry Well, that's a really good question. I get that one all the time. Your certification, I am guessing, came from NeighborWorks?

Carla Right.

Jerry Okay. Now that, for the purposes of our discussion, you should consider that career development training. That is not HUD housing counselor certification, which is a new certification covered under the final rule that was published in 2017. While the training that you took does make you a great housing counselor, and gives you some great career development that we encourage very much in terms of continuing education requirements under HUD performance review guidelines, you will have to take this HUD certified housing counselor exam to be a HUD certified housing counselor.

Carla                      Okay. Thank you.

Jerry                      You're welcome.

Moderator              [Operator instructions]. There are no further questions.

Jerry                      Alright. Thank you.

Virginia                 We have a couple that several people asked the same question about, if they fail the exam, do they just retake the portion that they didn't pass, or do they need to retake the whole exam?

Jerry                      That is a question I've heard frequently as well, so, I'm happy to have the opportunity to address that one. When you take the exam, you're taking the entire exam over again. Each time, it's \$60, so it's very important that you study and prepare. That \$60 is precious. It can come out of your housing counseling grant comprehensive funds, but we want to make sure as much of those funds go to funding units of counseling as possible. So, studying is very important, and making sure you're prepared is very important. But each time you sit for the exam, you're sitting for the entire exam.

Virginia                    Okay. And then there's a few people that have asked about requirement for continuing education.

Jerry                        The HUD certification for housing counselors has no continuing education requirements. The only requirement is that you pass the exam and are working at a HUD approved housing counseling agency. However, in the context of a separate process, which is known as the performance review, when the HUD monitor comes out to your agency they will look at the resumes and continuing education of the housing counselors working there. In a separate context, and that is performance review, we will be looking at your continuing education. But not for the purposes of this certification exam, and your continued holding of the certificate.

Virginia                    Those seem to be the basic questions.

Jerry                        Alright. Great. I think we're ready to move on to the next section then.

Robin                        Celia Jones will be presenting that information.

Celia                        Hello, everyone. My name is Celia. I am going to talk about what happens with all of the other HUD programs. I'm sure a lot of you are

familiar with the housing counseling NOFA and funds that come directly from the Office of Housing Counseling. But there are other instances in other HUD programs that fund housing counseling or require housing counseling, and we're going to talk a little bit about how that applies to the final rule, and what that means for housing counseling agencies.

One of the key provisions in the final rule is that if housing counseling is required under, or provided in connection with any program administered by HUD, that it should be provided only by organizations and counselors certified by the Secretary. Basically, what that means is everything we've been talking about, that by August 1, 2020, if you provide housing counseling under any HUD-funded programs, that you are going to have to be a HUD certified housing counselor working in a HUD certified housing counseling agency.

What does that mean? There are other HUD programs that require housing counseling and there's some home activities that require housing counseling, and there's some housing trust fund activities that require housing counseling. That also means that any housing counseling that is funded under a HUD program. So, if any HUD program funds a separate housing counseling activity, and that could be in conjunction with first-

time homebuyer programs. So, it could be in conjunction with down payment assistance, it could be in conjunction with rental housing, then it is also required that it be performed by a HUD certified housing counseling agency.

The next is that housing counseling that would be required by a grantee or sub-grantee in order to receive assistance. That basically means if you see any program where the agency is requiring eight hours of home ownership counseling, for example, that would have to be provided by a HUD certified housing counseling agency.

And then I think this is a big one, and as Lorraine and people have mentioned, that you might see an uptick in people coming to you for HUD certified housing counselors. Number 4 is basically any client served by a HUD program being referred to specific housing counseling, it is required that that agency that you're referring to be a HUD certified housing counseling agency with HUD certified housing counselors.

This would be an example if an agency is providing general case management to a client, perhaps in conjunction with other, let's say, homeless services, that if they are referring them to any kind of housing

counseling, the agency they're referring them to must be a HUD certified housing counseling agency. And so this is where we could see some upticks in traffic to some of the HUD certified housing counseling agencies. The next slide, please.

In addition to HUD's housing counseling program, which is the NOFA program that I spoke about, there are 26 or so HUD cover programs. The other HUD program with the largest number of stakeholders are the community planning and development programs, which is CPD and public and Indian housing programs. And so, what I'm going to talk about next is the programs we're going to see the most need for HUD certified housing counseling agencies. Next slide, please.

For the CPD cover programs, we have HOME, which is the home investment partnerships program. HOME is where we see required housing counseling if you are providing any kind of down payment assistance, home ownership assistance.

The Community Development Block Grant program allows housing counseling as an eligible activity; and this also includes disaster recovery. So, disaster recovery programs can provide housing counseling to program

participants, and that would mean that those housing counseling agencies must be HUD certified.

The next is the Housing Trust Fund, or HTS; Housing Opportunities for Persons with AIDS, which is what we call HOPWA; the Emergency Solutions Grant, which is ESG; and the Continuum of Care program, which is the CoC program. Both ESG and the Continuum of Care program are the main programs serving homeless individuals under CPD.

The next one is Programs under Public and Indian Housing. Some of the programs covered under the final rule are the family self-sufficiency Resident Opportunities and Self Sufficiency, or ROSS, or the Section 8 homeownership voucher program. These programs will require the use of a HUD certified housing counselor. Just think about that, that it's essentially, if any of the programs have an eligible housing counseling activity, or it's required under these programs, or they're working on these programs and are going to refer someone to housing counseling, that person referred also has to be referred to a HUD certified housing counseling agency, which brings us to the next slide.

I think I wanted to emphasize again, a lot of the other HUD programs might not directly have housing counseling activities, but what they do have a lot of, especially under the Continuum of Care program, under ESG, under HOPWA, and even under CDBG, what they have is a lot of case management. And so they have a lot of holistic case management, which, by itself, is not considered housing counseling even if you are talking about housing counseling. It might not meet the definition of housing counseling per the regulations, however, this holistic case management, part of that might be referring clients to housing counseling.

Now, because that case management is funded by those different programs that I mentioned, like HOPWA, like ESG, like the Continuum of Care program, because those case management services are all funded by other HUD programs, if any referral is made for housing counseling under the rules and regulations, that means the definition of housing counseling under the rules and regulations, the agencies referred to must be a HUD certified housing counseling agency with a HUD certified housing counselor, and that must be done, once again, by August 1, 2020.

Everything follows, as we look at all of this, it follows in line with everything Robin, Jerry, and Lorraine talked about. But it just shows us what's covered when other HUD programs are involved.

So, what are the options for compliance? I think we had had this conversation, and we've been talking about this today. If you are an agency that provides housing counseling for other HUD programs, but you're maybe not receiving direct NOFA dollars, what are your options? The options are, apply to participate directly, or as an affiliate, or intermediary of a state housing finance agency. You can also partner with an existing HUD-approved housing counseling agency to deliver that housing counseling. They can be your sub-recipient. They can be your contractor; or you could have an MOU to work with them.

You can also modify cover programs in order to become compliant. If you are an agency that's providing some sort of guidance on housing or holistic case management, if there is a component that might not necessarily be absolutely necessary, but that's the component that makes it meet the definition of housing counseling, then that might be something you want to look at to create a new program or modify your existing program so they can become compliant. Or, you can stop delivering housing counseling services effective on August 1, 2020, because if you are providing housing counseling and you are receiving HUD funds, you must be a HUD certified housing counseling agency. And so, if you are not, we do not want HUD funds being used for those agencies. Those are

the options for compliance. I believe we've talked about a lot of the resources here and how to become a HUD certified housing counseling agency, and the next thing we want to look at is the resources for everyone.

If you go to the [Hudexchange.info](http://Hudexchange.info), the housing counseling page, the housing counseling certification page, I have it saved now, but when I first started working with The Office of Housing Counseling, I actually just Googled it, and it brings it right up, and it's really great. The website is really great. It goes through everything from the final rule, and the exam, how to apply, all the HUD programs covered, which is what I went over, and it actually goes into a lot of detail about when and if another HUD program you are working on is covered under the final rule.

It'll also show the progress we're making towards certifying HUD counselors. And then we have a lot of success stories. I think it was Lorraine who talked about some of the success stories earlier. And then we have one of my favorite pages, which is the FAQs. These FAQs really will give you a lot of information. You can search them. They're also Googleable. But they really go into depth about common questions and some not so common questions. But questions that will help better

understand this entire process, including applying the final rule, the programs covered and all of those things. It's a really great resource for everyone. The page has a lot of great visuals and everything like that.

The next slide is about the frequently asked questions, which I was just singing the praises of. If you need the direct link, it's right there, it's [Hudexchange.info/housingcounseling/FAQS](http://Hudexchange.info/housingcounseling/FAQS). And I think that, as someone who has worked in CPD but is now working with The Office of Housing Counseling, it's been a crucial tool for me to go through and read about everything that's happening, and all the questions everyone has.

Some of the resources that we would suggest, in addition to the website and the things you can do on the website, you can sign up for the Listserv, which is going to give you information, and articles, and trainings on a daily basis. There's a training digest. There's also archived webinars. There's disaster preparation and recovery information, because housing counseling is an eligible activity under disaster, and that will help look at all of those.

There's outreach materials that you can order and print out that are really great with great flow charts. And then you can subscribe and look at the

archive of *The Bridge* newsletter. There are also toolkits and program models for housing counseling that are available for everyone to download. They're easy to follow, and it's very intuitive to kind of get to all of that. So, I highly recommend checking out all of those resources.

Next step. Office of Housing Counseling, you can see, the HUD Exchange, the counseling, the counselor training and testing website. If you have any questions there's [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov). Also, just an FYI, there is a list that you can go to, to look at, I know there were some questions about CHDOs and housing counseling certified agencies, and there is a list of all of the HUD certified housing counseling agencies by state.

Does anyone have any questions?

Moderator Thank you. [Operator instructions]. We do have a question from the line of Cathy Mercato [ph]. Please go ahead.

Cathy Hi. Thank you. You basically answered my question. I wanted to know if the family self-sufficiency programs have to be certified as well.

Typically, those are run through our local housing agencies. So I think—  
you answered—

Celia Yes. Some of them are, if they're getting funding through that, and they're doing housing counseling, or they're referring, then yes, they have to be certified.

Cathy Typically, we get the referrals for home ownership —

Celia Yes.

Cathy — but in regards to financing and setting up a budget, they do that within their own program. But they will have to be certified as well, correct?

Celia Yes.

Cathy So, anyone that uses HUD funds will have to be certified?

Celia Yes, or referred. If they receive funds, and they're doing housing counseling per the definition of housing counseling, then they do have to be certified, yes.

- Cathy                      Okay. Most of those agencies in our area are not. Okay, that's good to know. Thank you.
- Celia                        Like I said, I had printed it out, let me see if I can find it, but I can put the list of the housing counseling certification, the HUD certified counselors by state. That's a really great list to Google and search around and then find the certified agencies.
- Cathy                        Certified agency on the HUD exchange website, correct?
- Celia                        Yes, sorry. It's HUD.gov/findacounselor.
- Cathy                        Okay. Thank you so much.
- Moderator                [Operator instructions].
- Celia                        I did also see, I apologize, I used an acronym, I used the acronym CHDO, and that's Community Housing Development Organization. That is a housing development agency that is certified under the HOME program to work on specific development activities under the HOME program. Some of them do housing counseling, some of them are certified, and some of

them are not. If they do housing counseling, then they will have to be certified, but not all of them are.

Any other questions?

Moderator We do have one person queuing up for a question. It will just be a moment while the operator gathers their name.

Celia Okay.

Virginia If we have not answered your questions that you wrote in, just please send it to [housing.counseling@HUD.gov](mailto:housing.counseling@HUD.gov), and we'll make sure that your question gets answered. Somebody was asking about wanting directions for asking a question on the phone again, so, operator, if you could give those instructions again.

Moderator Thank you. [Operator instructions]. We do have a question from the line of Maryann Sellular [ph]. Please go ahead.

Maryann Yes, what I was curious about is, we are in the process of becoming a HUD certified agency. As I understand, you have many non-profits trying

to do that. At the same time, since we have been a CHDO for over 20 years, we are in the process of certifying counselors. So, the question becomes, when my director went in to get the FHA coordinator setup, it kept asking her for an agency number, and I haven't been able to get that question answered yet as to, do you have to be a HUD certified counseling agency in order to establish an FHA coordinator? Why that wasn't developed or said on the application from day one, I'll never understand, but I've been trying to get this question answered for months now.

Jerry

Celia, thank you for that question, because that's a really good one. The HUD approval process is the first step. It's generally, we approve agencies and we certify counselors. Once you have become a HUD approved housing counseling agency, you will receive what is called a HCS, Housing Counseling System, ID number. With that ID number, then you can complete your FHA coordinator tasks that need to be done to verify and certify your counselors.

Can I ask you, when did you put in your application for HUD approval?

Maryann

We're currently working on it, and we weren't aware that we had the cart in front of the horse. I've been working in the HUD program for 25 years.

So, yes, we cannot be the only agency that's working this backwards because since we have been counseling for 20 years plus, who would have thought that that needed to be done. So, I'm ready to take my test.

Jerry Well, wonderful. And, the cart before the horse —

Maryann Yes, but we're not currently HUD approved.

Jerry I wouldn't say you have the cart before the horse, because the approval process is so much shorter than the certification process for counselors. So, we're very eager to expedite the application process for you. Please keep in contact with us.

Maryann We will.

Jerry Are you working with an application advisor to [overlapping voices] together?

Maryann Yes. I believe that my director is, in fact. We attended a meeting at the main HUD office, and someone is very willing to actually come on site

and help us. I will notify my director that we need to turn the horse around and get certified first.

Jerry Sure, and approved first.

Maryann Approved first, yes. In the meantime, if I were to go in and go ahead and take my certification exam, I just couldn't get into the FHA system until we were approved, right?

Jerry Exactly. But the system will hold your test results, and you will be able to proceed with FHA connection right as soon as you have your approval letter.

Maryann Okay. Great, great, great. Because I've been studying so hard I would hate to have to sit back three or four months. So, anyway, thank you so much.

Jerry Oh, no, no, we don't want that.

Maryann Yes. Well, thank you very much.

Jerry Thank you, though. It was a great question. I'm sure others have the same questions in their mind.

Maryann Yes, and they're concerned.

Jerry Yes, absolutely.

Maryann Thank you. Merry Christmas. Thank you very much. Bye-bye.

Jerry Same to you, Merry Christmas.

Do we have any other questions?

Moderator The next question comes from the line of Anna Poppy [ph]. Please go ahead.

Anna Hi. Good afternoon. Merry Christmas for everybody. My question is, how many attempts you can try to pass a test?

Jerry That's a great question. There are some misconceptions out there, the first being that you can't retake the test, but of course you can. If you do not

pass the exam, we hope that you study further, and then schedule a retest as soon as possible. Each time you take the test it's \$60, or \$100 at a proctored site, so it's really important that you're prepared to re-test.

There are a lot of resources available to counselors to help them study for the exam. There are scholarships through our various training NOFA partners like NeighborWorks, or RCAC, NCRC, or UnidosUS. There are also study groups provided by Housing Action Illinois, which has had tremendous success in helping housing counselors over those rough spots, especially on that re-test.

If you see our training digest Listserv or the training digest on the HUD Exchange, those resources are listed there, and it's a really great idea to take one of those preparatory courses. Like I said, there are scholarships available. Some of those scholarships include travel as well, so that you'd be able to attend some of those large industry, like the NeighborWorks NTI events. They just had one in Portland. The next one, I believe, is coming up in Los Angeles.

There's also online resources, and there are those online study groups. I come to find that there are also Facebook pages out there run by housing

counselors to help other housing counselors learn what they need to do to prepare for the exam. So, also take a look and search on Facebook under housing counselor certification or housing counseling. You might be surprised to see that there are a lot of Facebook groups out there who are also helping counselors over the rough spots. I hope that answered the question.

Anna Yes. Actually, is that true that if you attend the third time, you cannot go more than three times? Is that true?

Jerry No. The record was eight, actually, with one counselor who kept running up the wall and bouncing off until we got in contact with that counselor and we hooked them up with a scholarship and some training through one of our training local partners. I was just informed at the Portland NeighborWorks NTI that that housing counselor then passed the exam, and is now all squared away.

So, you can keep running at the wall as many times as you want, but if you don't pass it the first time, rather than do it again without any further training, it's a good idea to join a study group or really review the material before you try it again. But you can [overlapping voices].

Anna Sure. Thank you. I didn't try yet, but I hope I can go and pass it the first time. But I had questions like many of the people they have that concern, like if you don't pass on the third time, it's going to be game over. But thank you for clarifying.

Jerry Oh no, it's never game over, never, never, never. We will continue to work with all of our housing counselors to help them become certified.

Anna Sure. Thank you so much.

Jerry You're welcome.

Do we have other questions?

Moderator Our next question comes from the line of Gianna Rodriguez. Please go ahead.

Gianna Hi. Merry Christmas. I need to know what exactly we need to take the online test in our office, and if possible take the tests all together at the same day.



Cheryl                      Okay. Fantastic. Thank you very much.

Jerry                        You're welcome.

Moderator                [Operator instructions].

Virginia                    While we're waiting, I just wanted to remind you that the PowerPoint, and audio replay number, and a transcript will be posted on HUD Exchange in about a week for those who just want to continue to be refreshed, or who may have missed part of the webinar.

Robin                        Jerry, I had a question in the question box regarding if the certification exam is going to be available after August 1, 2020?

Jerry                        Oh, that is a good question, and someone else asked me that question this week at the NeighborWorks conference. The answer to that is, oh yes, it will be. This is an ongoing process. We know that agencies will be bringing on new counselors in the future. There will be counselors in training that will need to become certified.

There are agencies that are working to get their first counselor certified by August 1<sup>st</sup> of 2020, so they can meet the requirement to have at least one certified housing counselor on board, but they're going to want to have all their other counselors certified as well. So, this will be open in perpetuity. As long as there's a housing counseling program, there will be a HUD certification exam that counselors can take.

Robin Thank you.

Jerry You're welcome.

Moderator There are no further questions at this time.

Jerry Alright.

Robin I have another question about what kind of time lapse there is before receiving results once you take the exam. That answer is immediately. You will get your exam results immediately after taking the exam.

Jerry Alright. Do we have any more questions in the webinar system? And while Robin is checking, if anyone else wants to ask questions live, we

certainly will hang in there with you as long as we need to in order to answer all of your questions.

If you're thinking of a question, don't be shy. I'm sure if you've thought of it, several other people are wondering about that too. Please feel free to ask questions. Like I said, we will hang in there with you as long as it takes to answer all of your questions.

Virginia I think we've covered most of the broad questions that have been written in.

Jerry Okay. If we have no further questions, Ginger, I believe this is the end of our Webinar then.

Ginger Okay. Thanks, everybody, for participating and being patient during our gremlin attack. One more reminder that within a week, a HUD Exchange page under the training archives, we will have a replay number, so you'll be able to hear the audio. We'll have the PowerPoint posted, as well as the written transcript. It will give you the opportunity to re-learn what we just went over. But again, thank you for participating. Also send

questions to [housing.counseling@HUD.gov](mailto:housing.counseling@HUD.gov). Everyone there is ready and willing to help you with your issues.

I think at this point we could say goodbye, and thank you for attending.

Moderator

That does conclude our conference for today. Thank you for your participation, and for using AT&T conferencing service. You may now disconnect.