



# Demonstration of hudhousingcounselors.com website

Audio is available only by conference call.

**Please call:(800) 260-0702**

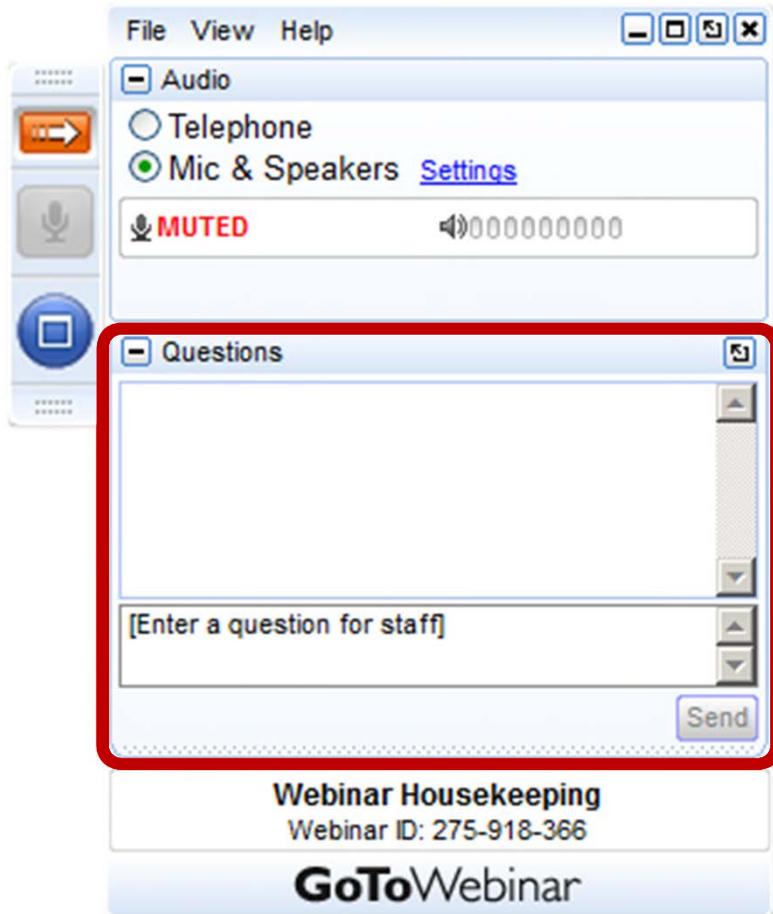
**Participant Access Code: 362211**

to join the conference call portion of the webinar

# Webinar Logistics

- Audio is being recorded. It will be available along with the PowerPoint at:  
[www.hud.gov/housingcounseling](http://www.hud.gov/housingcounseling).
- Attendee lines will muted during presentation.
- At the end of the website demonstrations, we will unmute lines for questions and comments.

# Other Ways to Ask Questions



## Your Participation

Please submit your text questions and comments using the Questions Panel. We will answer some of them during the webinar.

You can also send questions and comments to [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) with **webinar topic is subject line.**

**Note:** Today's presentation is being recorded and will be provided within 48 hours. The replay information will be sent out via OHC's LISTSERV



# WELCOME

## Lorraine Griscavage-Frisbee

Deputy Director, Office of Outreach and Capacity Building,  
Office of Housing Counseling

# Agenda

- Introduction of Website – Online-training
- [www.hudhousingcounselors.com](http://www.hudhousingcounselors.com)  
demonstration
- Questions and Comments

# Implementation

- We cannot discuss any aspects of final rule or certification examination during this webinar
- HUD received numerous comments during the comment period for the proposed rule, which was extended to December 12, 2013
- Since that time, HUD has been in the process of reviewing all comments and is currently working on publishing the final rule

# Implementation

- The Housing Counseling Program: New Certification Requirements (FR-5339) Final Rule revised estimated publication date is October 2015
- Announced on the Office of Management and Budget Agency Rule List - Spring 2015  
([http://www.reginfo.gov/public/do/eAgendaMain?operation=OPERATION\\_GET\\_AGENCY\\_RULE\\_LIST&currentPub=true&agencyCode=&showStage=active&agencyCd=2500](http://www.reginfo.gov/public/do/eAgendaMain?operation=OPERATION_GET_AGENCY_RULE_LIST&currentPub=true&agencyCode=&showStage=active&agencyCd=2500)).

# Training

- HUD launched training for housing counselors June 4, 2015
- Free and available to all
- Not mandatory but highly recommended
- Interactive on-line training with six modules covering statute topics and knowledge checks
- Self-study guide also available that includes learning checks

# WEBSITE DEMONSTRATION

# Website Details

- Website was developed in partnership with Bixal Solutions, Inc.
- At this time no registration required
- Module progress will not be retained since there are no unique users
- Access requirements will change after final rule is published

# Website Details

- There is no audio portion
- We cannot collect any personally identifiable information
- ✓ anonymous feedback – please use the Support page on the website
- ✓ do not have telephone messaging option

# Customer Support

- Telephone support for technical assistance regarding website use only
- Not for feedback
- Not for HUD Housing Counseling Program technical support such as how to become a HUD approved housing counseling agency – contact [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) for program information

# Website Demonstration

[www.hudhousingcounselors.com](http://www.hudhousingcounselors.com)

http://www.hudhousingcounselors.com/

Home | HUD Housing Coun... x

File Edit View Favorites Tools Help

HUD @ Work Free Hotmail HUD HUD@Work RealPlayer

TRAINING CENTER SUPPORT



# HUDHousingCounselors.com

HUD HOUSING COUNSELORS TRAINING AND TESTING FOR CERTIFICATION

TRAINING COURSE | PRACTICE EXAM | CERTIFICATION EXAM | ABOUT PROGRAM



## Get certified

to participate in HUD's  
Housing Counseling Program

125%



  
**TRAINING COURSE**

  
**PRACTICE EXAM**

  
**CERTIFICATION EXAM**

  
**ABOUT PROGRAM**

**GET STARTED NOW ►**

### News & Announcements

Training Opportunities for Housing Counselors  
**JUN. 4, 2015**

HUD's Office of Housing Counseling offers various training opportunities and other resources for housing counselors.

Housing Counseling Stakeholder Call on the Housing Counselor Certification Website  
**JUN. 4, 2015**

HUD Office of Housing Counseling Deputy Assistant Secretary Sarah Gerecke announced the

HUD Launches New Website for Housing Counseling Agencies  
**JUN. 4, 2015**

*Online training to improve counseling skills and customer service*



# FAQs

This page provides the HUD Office of Housing Counseling Frequently Asked Questions on the Housing Counselor Certification Proposed Rule. On September 13, 2013 HUD published proposed revisions to the Housing Counseling Program Code of Federal Regulations, 24CFR214. These proposed changes address amendments to the 2007 regulations as a result of the Dodd-Frank Wall Street Reform and Consumer Protection Act. HUD originally posted FAQs on November 6, 2013, and provided updated responses on May 16, 2014. For assistance with items not addressed in the FAQs listed, visit the Support page. Select a question to view the answer.

- GENERAL
- TECHNICAL SUPPORT
- TRAINING
- FAQS

1. Where can I find the Proposed Rule?
2. How do I submit comments on the Proposed Rule?
3. I've already shared my comments about housing counselor certification during stakeholder meetings and discussions with my HUD Point of Contact. Is this sufficient input?
4. Will counselors be allowed to substitute prior education and/or certification from other organizations instead of passing the certification examination?
5. What will the certification examination cover?
6. Will I have to pass each module on the exam?
7. When will the exam be available?
8. When will I have to take the exam?
9. Will I need to take the exam more than one time?
10. If someone fails, or does not take the exam, can he or she continue to provide counseling services?
11. Can HUD limit the number of times a counselor can take the certification exam?
12. Where will the testing locations be?
13. Can I take the exam on-line?
14. Will training be available?
15. Will training be required?
16. How can I prepare for the examination now?
17. Will I have to recertify similar to HECM roster requirements? Will there be an expiration date





# Technical Support

What are the system requirements for the HUD Housing Counselors Training?

Can I take the HUD Housing Counselors Training on my tablet, iPad, or mobile device?

- GENERAL
- TECHNICAL SUPPORT
- TRAINING
- FAQS





## General Support

Where can I find the HUD Housing Counseling Program Handbook?

GENERAL

TECHNICAL SUPPORT

TRAINING

FAQS





# HUD Housing Counselors.com

HUD HOUSING COUNSELORS TRAINING AND TESTING FOR CERTIFICATION

[TRAINING COURSE](#) | [PRACTICE EXAM](#) | [CERTIFICATION EXAM](#) | [ABOUT PROGRAM](#)



**Get certified**  
to participate in HUD's  
Housing Counseling Program



Training Center

Interactive Online Training

Study Guide

FAQs

# HUD Housing Counselors Training Center



## Open Interactive Online Training

Study for the Certification Exam with the HUD Housing Counselors Interactive Online Training. The training covers all exam topics in fifteen modules.



## Download the Study Guide

Read the training materials on your own with the Study Guide in PDF format. The Study Guide includes all material covered in the Interactive Online Training.



## Take Practice Exam

Prepare for the Certification Exam with a full-version Practice Exam. Questions in the Practice Exam will not be repeated in the Certification Exam. This exam will be available...



FAQs



### Financial Management

- [Module 1.1](#) 30 minutes
- [Module 1.2](#) 60 minutes
- [Module 1.3](#) 60 minutes
- [Module 1.4](#) 30 minutes



### Housing Affordability

- [Module 2.1](#) 45 minutes
- [Module 2.2](#) 45 minutes



### Fair Housing

- [Module 3.1](#) 60 minutes
- [Module 3.2](#) 30 minutes



### Homeownership

- [Module 4.1](#) 90 minutes
- [Module 4.2](#) 60 minutes



### Avoiding Foreclosure

- [Module 5.1](#) 60 minutes
- [Module 5.2](#) 45 minutes
- [Module 5.3](#) 45 minutes



### Tenancy

- [Module 6.1](#) 60 minutes
- [Module 6.2](#) 30 minutes



[Menu](#) [Resources](#)

[Glossary](#) [Help](#)



# HUD Housing Counselors Training

Module 1.1 Financial Management/Budget

 [Play Course](#)

 [Navigation Tutorial](#)

[NEXT >](#)

Menu Resources

Home

1. Module Introduction

Module Introduction

Lesson Objectives

2. Budget Coaching

Counseling Session

Knowledge Check

Next Steps in Budget Counseling

3. Strategies to Increase Income and Pay Down Debt

Next Steps in the Counseling Session

Knowledge Check

Adjusting Goals and Budget

4. Creating an Action Plan

Creating an Action Plan

Knowledge Check

5. Module Summary

Glossary Help



# D Housing Counselors Training

## Module 1.1 Financial Management/Budget

 Play Course

 Navigation Tutorial

NEXT >

Menu Resources

Here are some useful links and documents:

- IRS Withholding Calculator



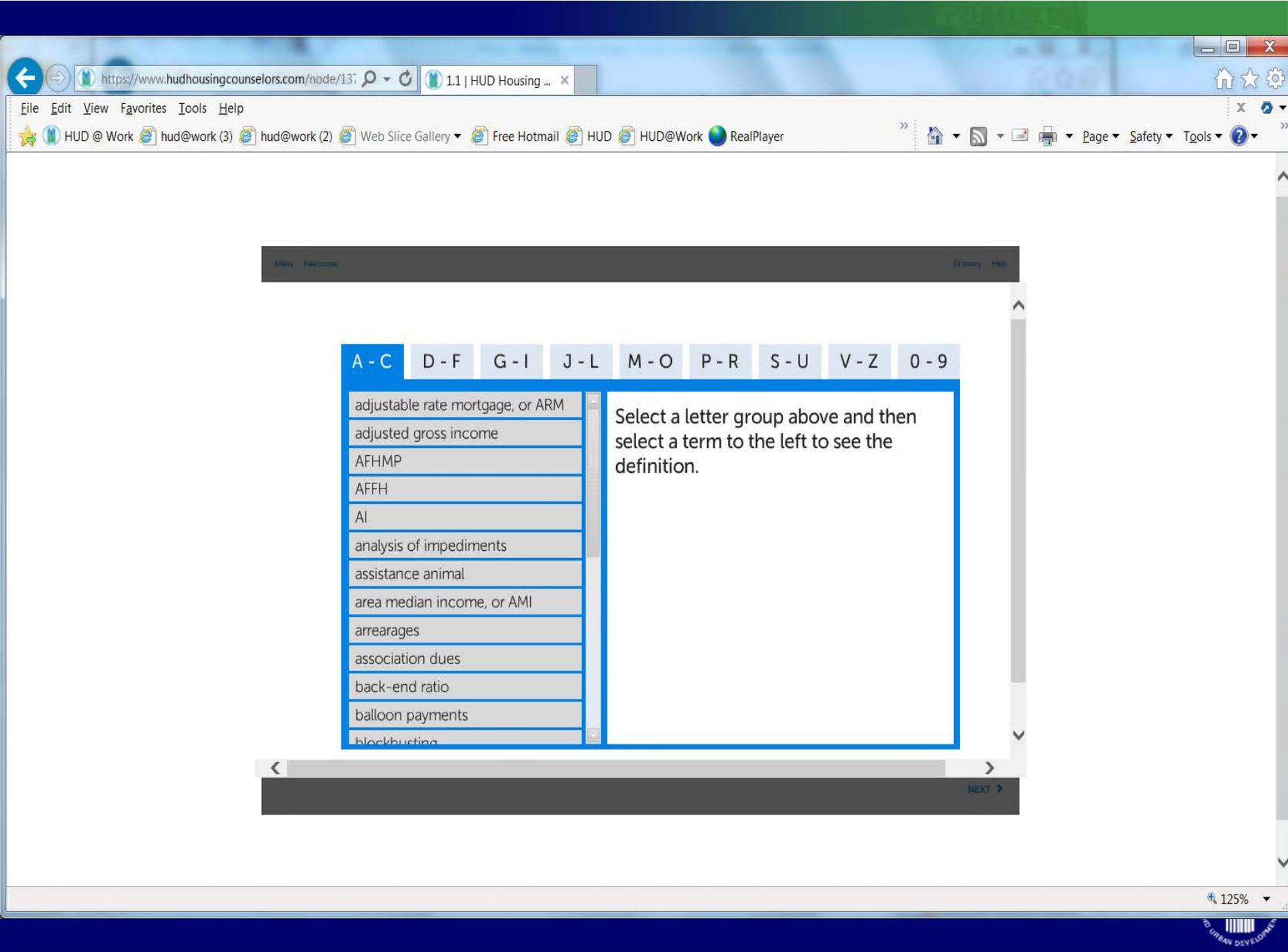
# Housing Counselors Training

Module 1.1 Financial Management/Budget

 Play Course

 Navigation Tutorial

NEXT >



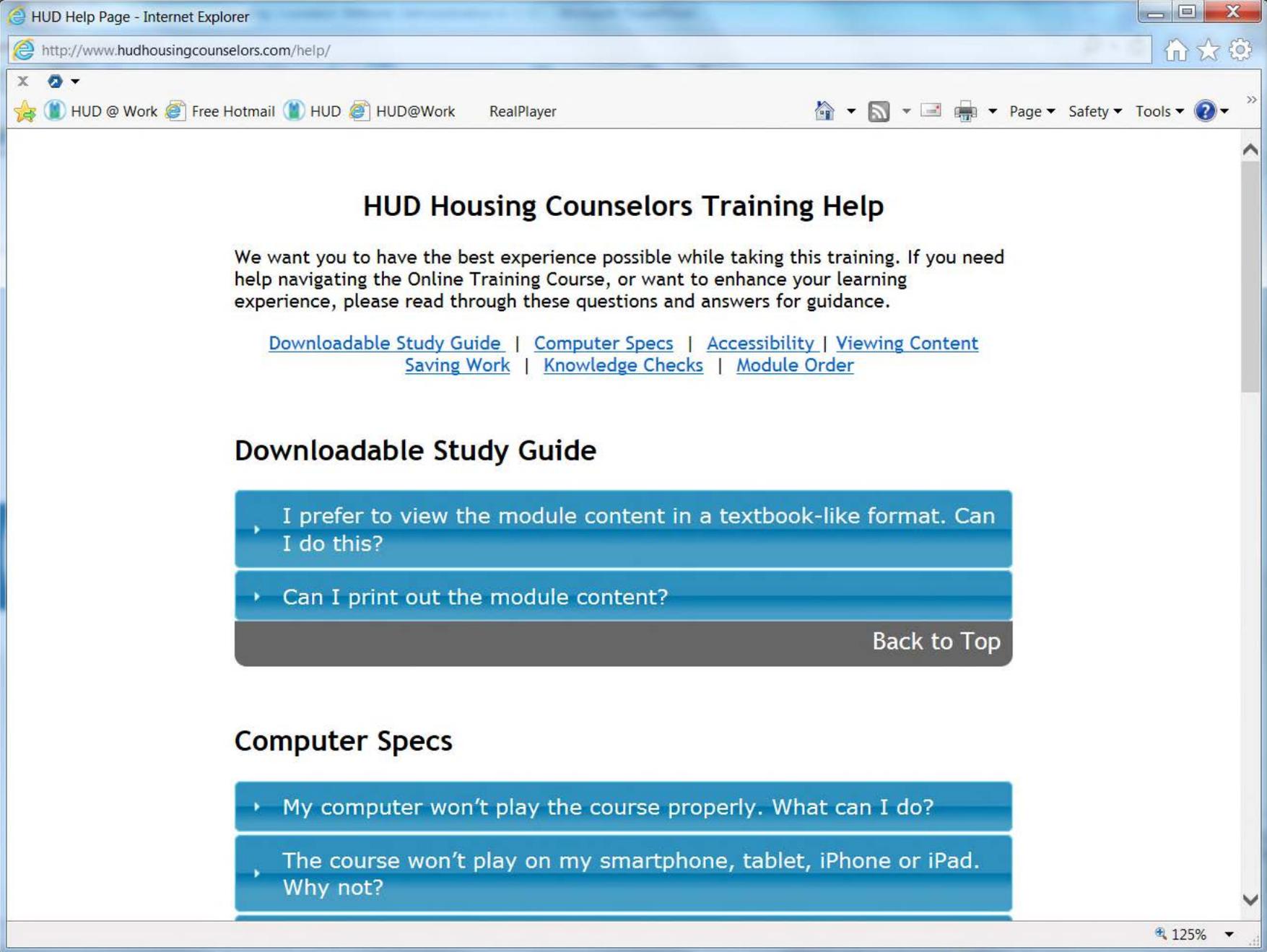
Menu Feedback Glossary Help

A - C D - F G - I J - L M - O P - R S - U V - Z 0 - 9

- adjustable rate mortgage, or ARM
- adjusted gross income
- AFHMP
- AFFH
- AI
- analysis of impediments
- assistance animal
- area median income, or AMI
- arrearages
- association dues
- back-end ratio
- balloon payments
- blockbusting

Select a letter group above and then select a term to the left to see the definition.

NEXT >



## HUD Housing Counselors Training Help

We want you to have the best experience possible while taking this training. If you need help navigating the Online Training Course, or want to enhance your learning experience, please read through these questions and answers for guidance.

[Downloadable Study Guide](#) | [Computer Specs](#) | [Accessibility](#) | [Viewing Content Saving Work](#) | [Knowledge Checks](#) | [Module Order](#)

### Downloadable Study Guide

- ▶ I prefer to view the module content in a textbook-like format. Can I do this?
  - ▶ Can I print out the module content?
- Back to Top

### Computer Specs

- ▶ My computer won't play the course properly. What can I do?
- ▶ The course won't play on my smartphone, tablet, iPhone or iPad. Why not?



Exit by closing this tab and return to main menu

menu

The screenshot shows a video player interface titled "Controlling Speed and Presentation of Course Content". The player is embedded within a larger application window. The interface includes a "Menu" on the left with five numbered items (1-5) and an "Instructions" box that says "Hover over each element to view more information". The video player itself has a blue header with "HUD Housing Counselors Training" and "3/21". Below the video area are several controls: a "Play/Pause" button, a "Seekbar", "Content Dots" (a row of five circles, the first being filled), a "Replay Button", and "Prev/Next Buttons" (labeled "PREV" and "NEXT").

Module 1.1 Financial Management/Budget  
Module Introduction

See Help for important information on course navigation and technical requirements.



### Module 1.1 Financial Management/Budget



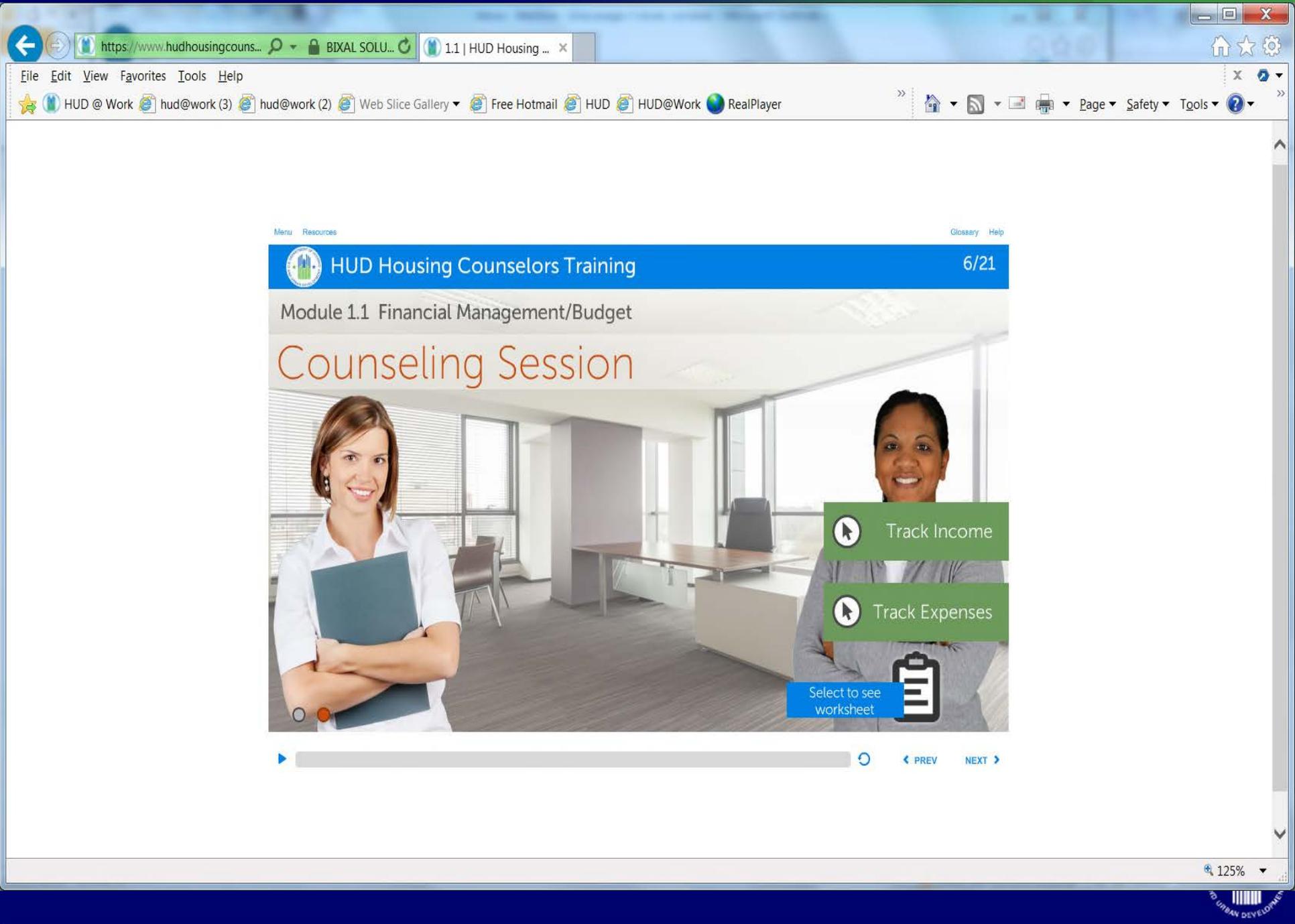
# Lesson Objectives

- 1 Coach a client to help the client create a household budget based on financial goals.
- 2 Evaluate a client's current financial situation, including income and expenses, and future goals to help the client achieve short and long-term financial stability.
- 3 Advise a client about strategies to increase income and reduce expenses and debt to achieve stated financial goals.

With these in mind, let's begin.



Select Next to go to the next slide.



HUD Housing Counselors Training 6/21

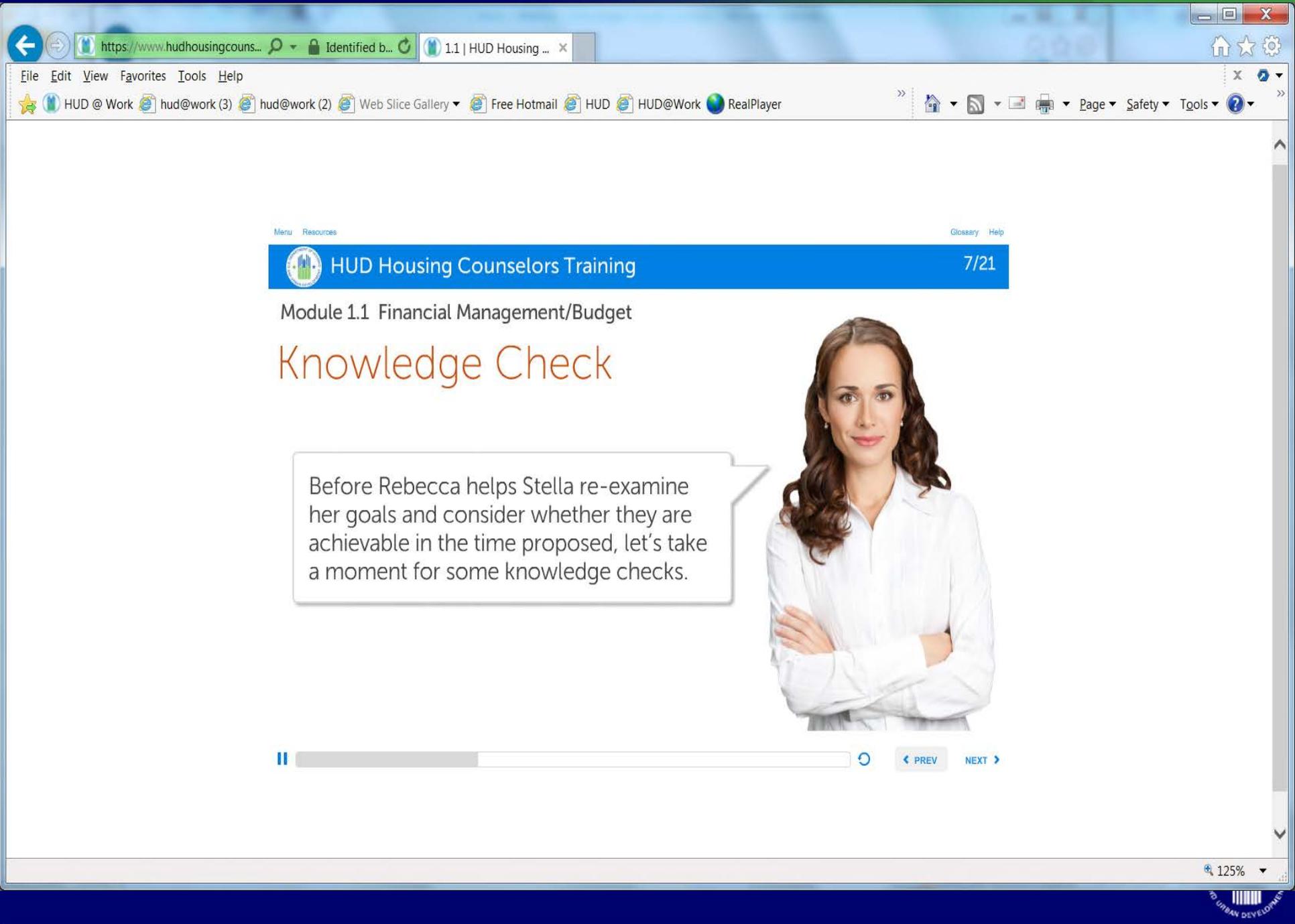
Module 1.1 Financial Management/Budget

Counseling Session

Track Income

Track Expenses

Select to see worksheet



## Module 1.1 Financial Management/Budget

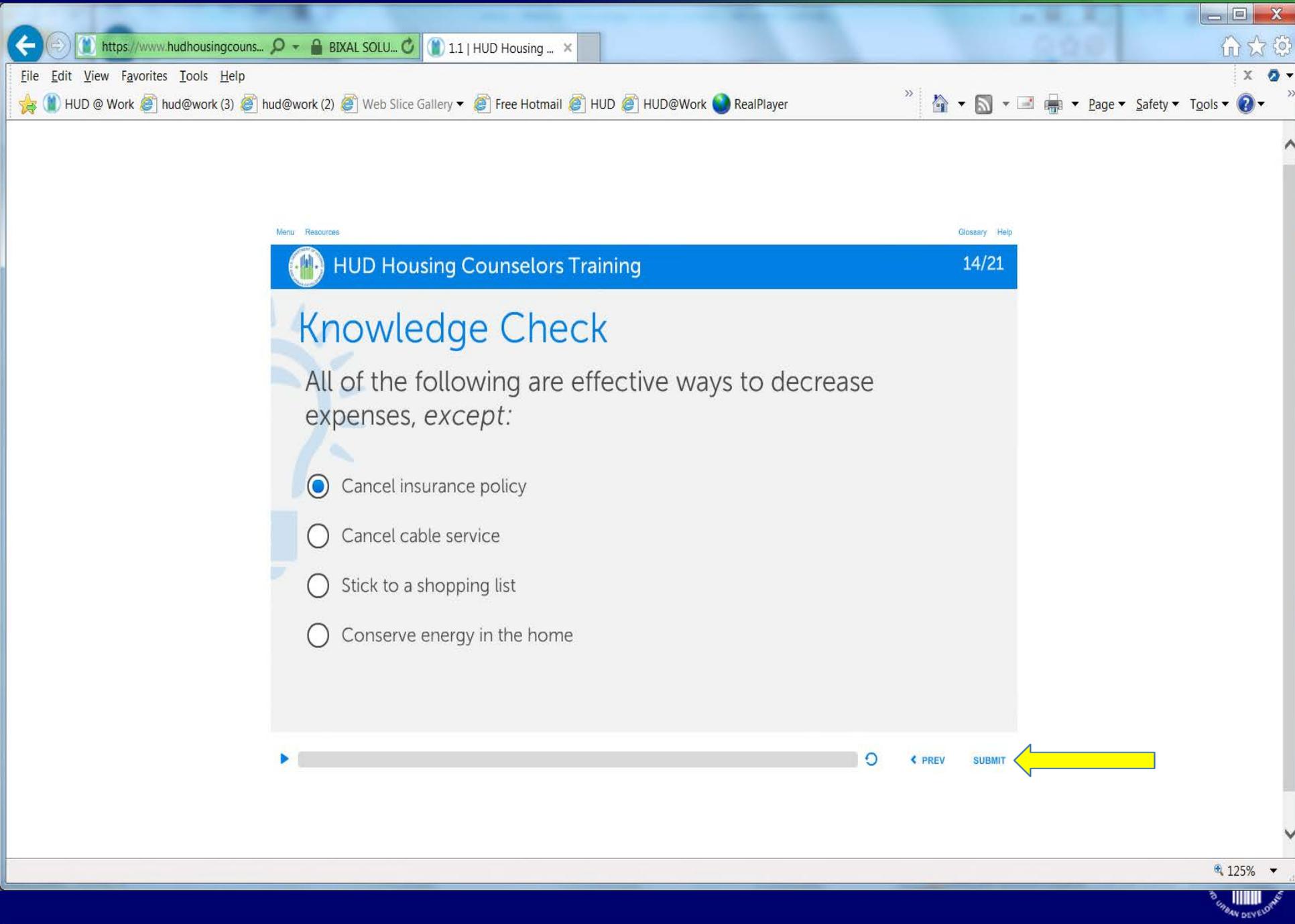
# Knowledge Check

Before Rebecca helps Stella re-examine her goals and consider whether they are achievable in the time proposed, let's take a moment for some knowledge checks.



PREV

NEXT



## Knowledge Check

All of the following are effective ways to decrease expenses, *except*:

- Cancel insurance policy
- Cancel cable service
- Stick to a shopping list
- Conserve energy in the home



PREV

SUBMIT



### Module 1.1 Financial Management/Budget



## Summary

In this module, you learned to:

- 1 Coach a client to help the client create a household budget based on financial goals.
- 2 Evaluate a client's current financial situation, including income and expenses, and future goals to help the client achieve short and long-term financial stability.
- 3 Advise a client about strategies to increase income and reduce debt to achieve stated financial goals.

Module complete! As a review, [Retry Questions](#)

Training Center

Interactive Online Training

Study Guide

Practice Exam

Exam Registration

Certificate

FAQs

# HUD Housing Counselors Interactive Online Training

Select each module to access and download the material. Select [Navigation](#) to learn more about navigating the modules or [Help](#) if you have additional questions. Access the [Glossary](#) to review training terms and definitions.

*Disclaimer: Training materials may change based on published final rule for housing counselor certification.*



**Financial Management**



- [Module 1.1](#) 30 minutes
- [Module 1.2](#) 60 minutes
- [Module 1.3](#) 60 minutes
- [Module 1.4](#) 30 minutes

**Housing Affordability**



- [Module 2.1](#) 45 minutes
- [Module 2.2](#) 45 minutes

**Fair Housing**



- [Module 3.1](#) 60 minutes
- [Module 3.2](#) 30 minutes

**Homeownership**



- [Module 4.1](#) 90 minutes
- [Module 4.2](#) 60 minutes



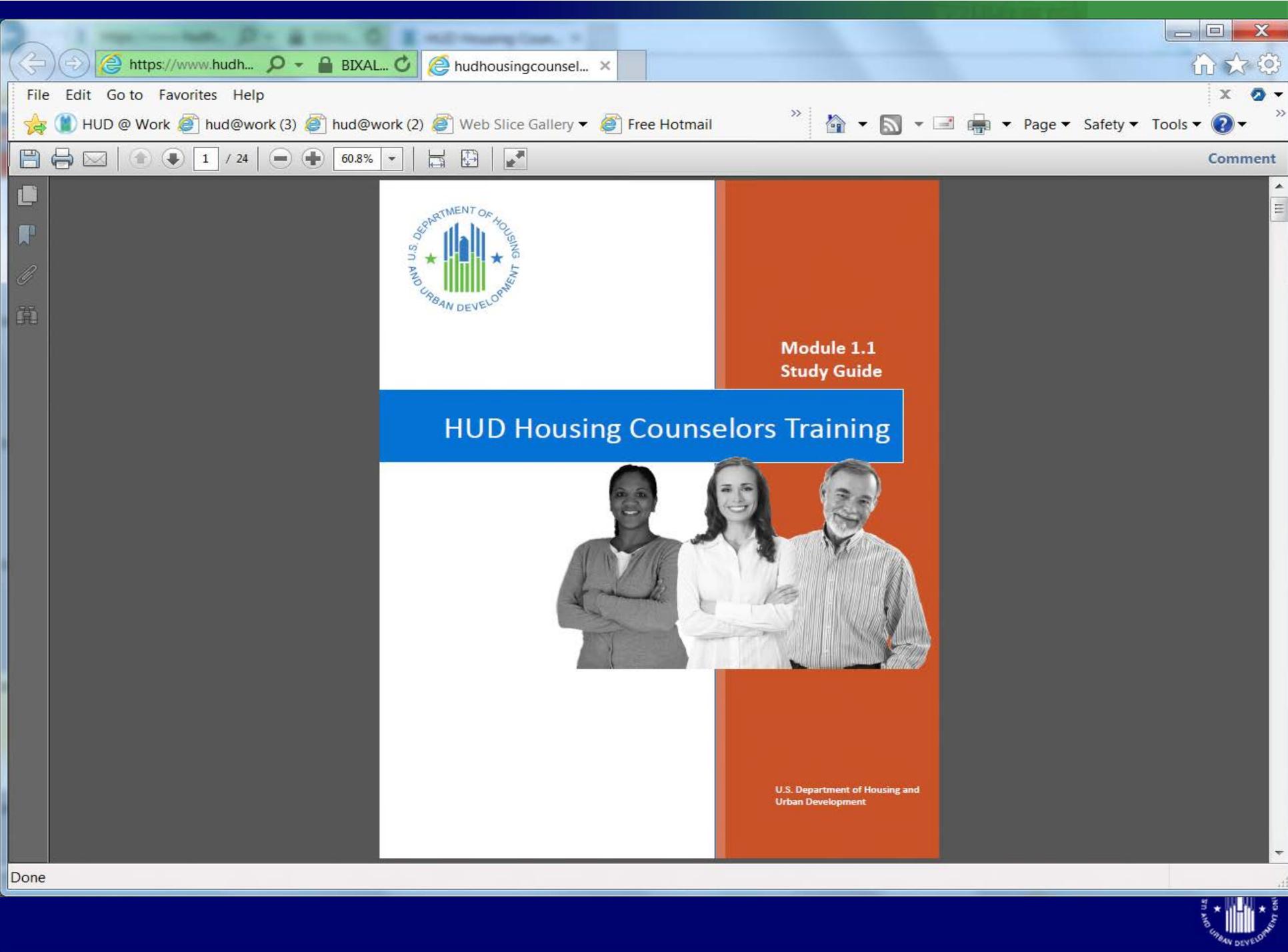
- Training Center
- Interactive Online Training
- Study Guide
- Practice Exam
- Exam Registration
- Certificate
- FAQs

## HUD Housing Counselors Training Study Guide (PDF)

Select each module to access and download the material. Download the [Study Guide Glossary](#) to review training terms and definitions. *Disclaimer: Training materials may change based on published final rule for housing counselor certification.*

 <p><b>Financial Management</b></p> <ul style="list-style-type: none"> <li><a href="#">Module 1.1</a> 24 pages</li> <li><a href="#">Module 1.2</a> 24 pages</li> <li><a href="#">Module 1.3</a> 26 pages</li> <li><a href="#">Module 1.4</a> 18 pages</li> </ul>	 <p><b>Housing Affordability</b></p> <ul style="list-style-type: none"> <li><a href="#">Module 2.1</a> 31 pages</li> <li><a href="#">Module 2.2</a> 33 pages</li> </ul>
 <p><b>Fair Housing</b></p> <ul style="list-style-type: none"> <li><a href="#">Module 3.1</a> 35 pages</li> <li><a href="#">Module 3.2</a> 27 pages</li> </ul>	 <p><b>Home Ownership</b></p> <ul style="list-style-type: none"> <li><a href="#">Module 4.1</a> 60 pages</li> <li><a href="#">Module 4.2</a> 50 pages</li> </ul>
 <p><b>Avoiding Foreclosure</b></p> <ul style="list-style-type: none"> <li><a href="#">Module 5.1</a> 41 pages</li> <li><a href="#">Module 5.2</a> 43 pages</li> <li><a href="#">Module 5.3</a> 22 pages</li> </ul>	 <p><b>Tenancy</b></p> <ul style="list-style-type: none"> <li><a href="#">Module 6.1</a> 39 pages</li> <li><a href="#">Module 6.2</a> 25 pages</li> </ul>





Module 1.1  
Study Guide

# HUD Housing Counselors Training



U.S. Department of Housing and  
Urban Development



Done



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HUD HOUSING COUNSELORS TRAINING AND TESTING FOR CERTIFICATION



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to participate in HUD's  
Housing Counseling Program



# Support

[General](#)

[Technical Support](#)

[Training](#)

[FAQs](#)

## FEEDBACK

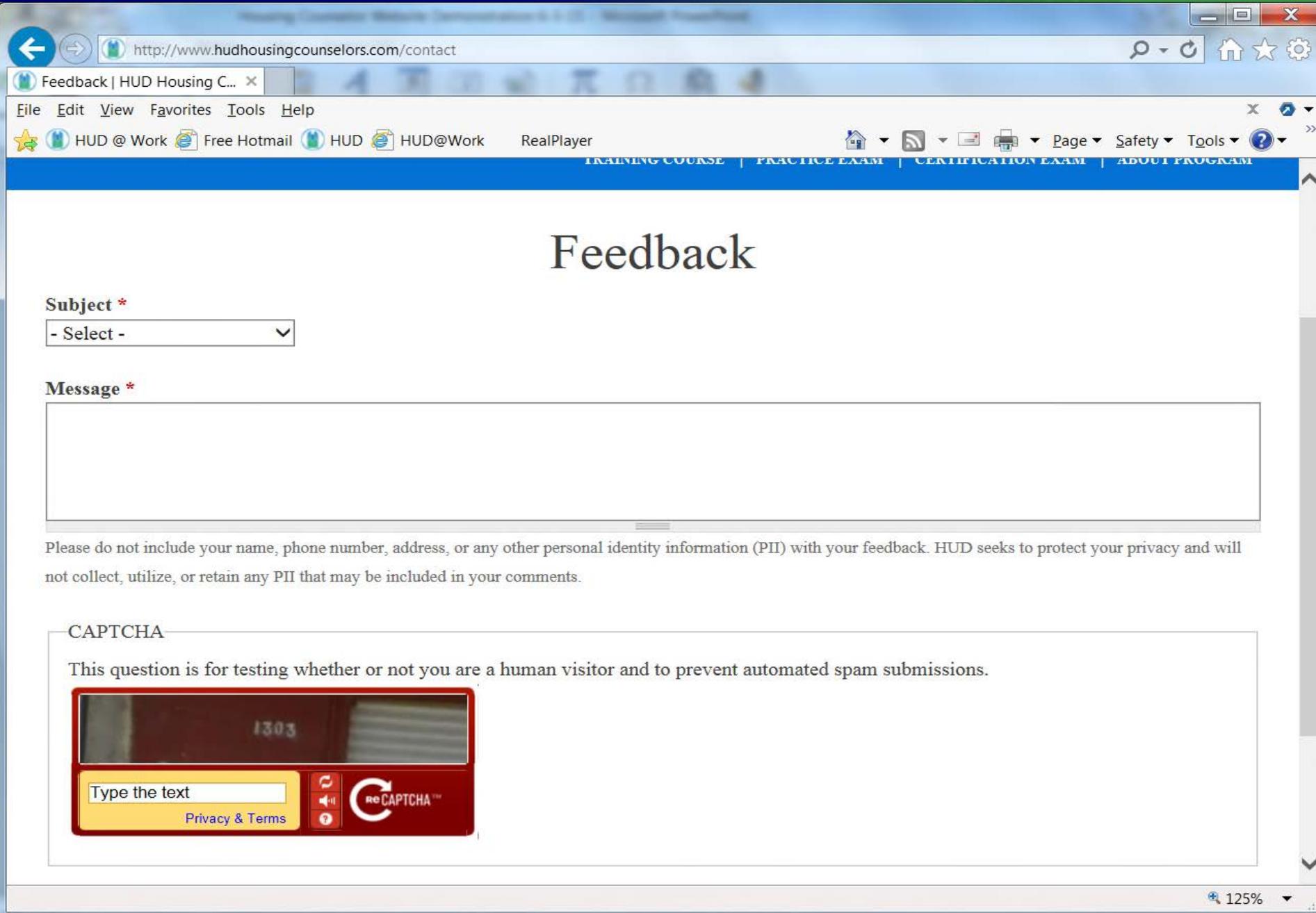
If you need additional support with the website or training, please call

**800 448 7149**

Hours of Operation: 8:00 am–4:30 pm ET,  
Monday–Friday except Federal holidays.

Individuals with hearing or speech impairments may access this number via TTY by calling the Federal Information Relay Service at 800 877 8339.





http://www.hudhousingcounselors.com/contact

Feedback | HUD Housing C...

File Edit View Favorites Tools Help

HUD @ Work Free Hotmail HUD HUD@Work RealPlayer

TRAINING COURSE | PRACTICE EXAM | CERTIFICATION EXAM | ABOUT PROGRAM

# Feedback

**Subject \***

- Select -

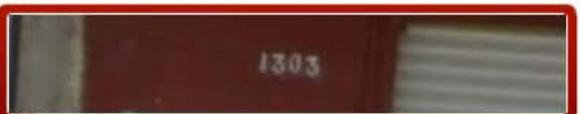
**Message \***

[Large empty text area for message input]

Please do not include your name, phone number, address, or any other personal identity information (PII) with your feedback. HUD seeks to protect your privacy and will not collect, utilize, or retain any PII that may be included in your comments.

## CAPTCHA

This question is for testing whether or not you are a human visitor and to prevent automated spam submissions.



Type the text 

[Privacy & Terms](#)

125%



# Questions?

Note, we cannot answer questions regarding the Final rule or certification examination

# Conclusion

Thank you for joining us today.

Use **FEEDBACK** box to submit anonymous comments on the website.

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For housing counseling program information, grant information, training and events, counselor resources and to sign up for our listserv.

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[www.hud.gov/housingcounseling](http://www.hud.gov/housingcounseling)