

**Managing Housing Counselor Certification**

**Tuesday, July 27, 2021**

Rachael Laurilliard: All right. Thank you, everyone, for joining today, and welcome to our Managing Housing Counselor Certification webinar. We're really excited that we're having this webinar because we know a lot of folks have questions with the final compliance date right around the corner. So hoping to answer some of those questions today, and we have a lot of great staff on the phone for today's discussion.

My name is Rachael. I am with ICF, HUD's technical assistance provider, and I'll be walking through some quick housekeeping reminders and other logistical reminders as we get started today.

So the PowerPoint and webinar recording will be available on the HUD Exchange. You should have received the PowerPoint presentation, as well as an FHA Connection tip sheet with your registration reminder today. So please take a look at that. There are a lot of helpful hyperlinks in the presentation so you can access those resources. But, again, that will be posted on the HUD Exchange following the webinar.

All participants are in listen only mode today, but you can submit your content-related questions in the Q&A box. So please submit your questions throughout the presentation, if you have them. For technical issues, please request assistance through the chat box.

So on the screen, you can see how those two boxes look. So the chat box, again, is for any technical issues. You can send your message to all panelists, and the hosts will work directly with you to resolve those issues.

For your question and answer, please use the Q&A box. So that is called question and answer box on the right side of your screen. You can also send questions and comments to [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) with the webinar topic in the subject line, and HUD will get back to you with responses to your questions.

Finally, you'll be able to get credit for this webinar. So once the webinar materials are posted in our webinar archive within 7 to 10 days, you can search for the webinar and click, get credit for this training, and the webinar will show up on your transcript. And, again, that will be available about 7 to 10 days after the webinar.

And, lastly, please visit our Training Digest to view upcoming training hosted by HUD and other partners following this webinar.

So now, I'll pass it over to Jerry Mayer at HUD. Jerry, do you want to give some opening remarks?

Jerrold Mayer: Well, thank you, Rachael, and welcome to all the housing counselors and agency managers and stakeholders for joining us today to learn more about managing housing counselor certification. I especially want to thank all of you for your unwavering support and commitment to housing counselor certification. Your support has been critical to the success of this program.

Additionally, we are joined today by our housing counselor certification team, and they've been working day and night with housing counseling agencies to clear exam and FHA Connection issues and complete this hard-won achievement for our housing counselors.

If you need assistance, please e-mail [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) or e-mail me if you like to ask for help. The certification team is standing by to assist you.

So before we dive into today's program, I'd like to update you on some housing counselor certification progress. As of this morning, 92 percent of all participating agencies have at least one certified housing counselor. And we are well on our way to ensuring that HUD's network of housing counseling agencies meets the final compliance date on August 1st.

Many more agencies are also building up their certified housing counselor workforce so that they can carry out their work plan with confidence, ensure backup, and ensure, of course, their ongoing continuity of operations. Next slide, please.

Today's webinar will help you understand the status of participating housing counseling agencies after the final compliance date and including and especially those agencies that received grant funding and will also provide updates on 9902 reporting that will occur after the final compliance date of August 1st and will provide resources available for agencies in managing HUD certified housing counselor requirements. Next slide, please.

Our presenters today include, from the Office of Outreach and Capacity Building, Kim Jakeway and Robin Penick and they're our leaders on the certification team and they've been helping all of our agencies train, test, and certify. And their hard work is critical to our agencies in completing this important process.

From the Office of Oversight and Accountability, we have Phyllis Ford, who's the deputy office director there, and she's a leader on HUD certification compliance efforts. She's working very hard to get our HUD points of contact ready to help all our agencies, especially after August 1st.

And from the Office of Policy and Grants Administration, we're joined today by Connie Barton. Connie and all the good folks at OPGA are working on the complex issues surrounding reporting and grant issues, and we're very thankful for their support in working out all the difficult policy issues around certification.

And then finally, today, ICF, HUD's technical assistance provider, is moderating today's webinar. And they've also been doing a great job managing the HUD Exchange webpage and doing intensive technical assistance with a wide range of agencies and stakeholders may have been a critical component of our certification program. We're very thankful for their help and for Sid Alvarado and Rachael Laurilliard to join us today in putting on this presentation for you. Next slide, please.

So very quickly, today's agenda will include certification requirements and the background on that, the status of HCAs after the final compliance state, an important question on folks' minds,

managing systems with certified counselor information, additional resources, and, of course, questions and answers. And I encourage you all to take this time to ask us as many questions as you want. We will hang in there and answer your questions.

So without further ado, I'll turn the mic back over to Rachael, who will take us through today's program.

Rachael Laurilliard: Great. Thanks so much, Jerry. We're looking forward to all of the agenda items that Jerry outlined today, but, first, we wanted to bring up a Mentimeter question.

So as many folks on the phone know, Mentimeter is our live polling software that we use to grab your feedback during today's webinar. You can access menti.com on your smartphone or on your mobile device or your laptop. So any web browser there you can use to access Menti. And I'm going to pull up our first Mentimeter question right now. I'll just switch to Mentimeter.

And the code is right at the top of the screen there. So today our code is a 13028879. You can find the Menti code at the top of the screen any time we have a question. So please go ahead and type in that code. Again, it is 13028879, and, again, it will be at the top of the screen as we go through the Menti slides. So if you lose the code or need to access the code again, it will always be at the top of the screen when we come back to Mentimeter.

So our first question today is, what brings you here today? So we'd like to know if you're here because you need support to get your counselor certified. Maybe you need clarity on your agency's status after the final compliance date, or maybe you want to learn about the responsibilities of your agency after the final compliance date.

So go ahead and enter your responses in here. Again, it's M-e-n-t-i.com. So menti.com, and the code is 13028879. And you can answer on your smartphone or on your laptop.

So overwhelmingly -- almost a hundred folks have responded and, overwhelmingly, you are all saying that you'd like to learn about your responsibilities after the final compliance date. So that's great. We will cover a lot of that information today.

I'm going to leave this question open so you can continue to enter your responses, if you're still getting those in there. But I am going to go back to the slide deck and cover a little bit more background information and what brings us here today before handing it over to some of our other HUD members on the phone.

So first of all, just to recap on what we mean when we say HUD certified housing counselor. So there are really two elements to being a HUD certified housing counselor.

First, the housing counselor must have passed the HUD certified housing counselor exam and work for a HUD participating housing counseling agency. So after you passed the exam, your certification is not complete until you do that final step of validating employment through FHA Connection. And once those two elements are satisfied, someone is considered to be a HUD certified housing counselor.

So just wanted to clarify that terminology before we get started, since that will be covered in reference throughout the rest of today's presentation.

Second of all, we did have another webinar on May 25th, 2021, and it provided an overview of available certification resources to assist staff in becoming HUD certified housing counselors by the final compliance date. So that presentation went into various study tips, registration, information for the exam, different places that people can access studying tools and techniques, as well as more information on applying in FHA Connection.

So we highly recommend that you go back and listen to the audio replay for that webinar or access the slides, if you missed that presentation and need some of that information. We will cover some of that information just very briefly today, but the primary focus, as Jerry mentioned, will be on post-final compliance date responsibilities. So if you do have those questions about getting prepared to take the exam or passing, definitely access that presentation.

And also, as many folks on the phone may know, if you have questions about FHA Connection or technical assistance questions regarding certification between now and the final compliance date, you can e-mail HUD at [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) or ICF at [ohctechnicalassistance@hudexchange.info](mailto:ohctechnicalassistance@hudexchange.info).

So if you're having questions about compliance or maybe regulatory compliance or FHA Connection, user IDs or passwords, maybe you're having trouble accessing your account, go ahead and e-mail [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov), and they will assist you in getting your information set up before the final compliance date.

If you have other questions about study resources or FHA Connection instructions generally or you need other technical assistance for the final rule, please e-mail [ohctechnicalassistance@hudexchange.info](mailto:ohctechnicalassistance@hudexchange.info), and we can assist with technical assistance.

So just wanted to flag those two e-mails. We will bring them up again at the end of the presentation, but we will be available for TA and for questions up until August 1st and after August 1st. So just because the final compliance date is coming around, doesn't mean we will cease to answer your questions. So please do take advantage of those resources.

And now, I'll pass it to Kim Jakeway. Kim?

Kim Jakeway: Thank you, Rachael. Good morning and good afternoon, everyone. I'm Kim Jakeway, and I'm going to run you through the section on status of agencies after the final compliance date. Next slide.

So certification deadline. As everyone knows by now, the deadline for certification compliance is August 1st, 2021. We will continue to offer ongoing support to help agencies get their counselor certified. Also, this support will continue after the final compliance date for any existing counselors and new hires still needing to become HUD certified.

For those agencies with counselors not yet certified, we encourage you to continue in working towards certification. Next slide.

So what happens after August 1st, 2021? Agencies must have a sufficient number of HUD certified housing counselors to implement their housing counseling work plan to remain active. Starting on Monday, August 2nd, HUD POCs will be reaching out to non-compliant agencies to see if counselors have passed their certification exam, and if not, they will be placing the agency in inactive status in lieu of termination.

This inactive status will allow agencies time to gain the sufficient number of HUD certified housing counselors needed to implement the housing counseling work plan. The sufficient number of HUD certified housing counselors needed to carry out a plan is determined by the housing counseling agency, and your HUD POC may inquire about this number when they reach out to you.

New and existing counselors that have not passed the HUD housing counseling examination -- certification exam after August 1st, 2021 are not allowed to perform housing counseling but may only perform administrative duties. Next slide.

So what happens if your agency is inactivated after August 1st, 2021? First, you cannot incur any expenses during the period you are on inactive status. So if you receive a HUD housing counseling grant, the entire inactive period is not eligible for reimbursement.

Second, the clients counseled and the activities performed during the inactive period cannot be reported on the HUD 9902. If an agency is inactivated due to noncompliance, you will have an opportunity to cure the deficiency in order to become active again without having to reapply to become a HUD approved housing counseling agency. But if your agency is terminated due to noncompliance, you will have to reapply to HUD in order to participate in HUD's housing counseling program.

Housing counseling agencies will be inactivated for a maximum of 90 days, but if by day 91 you have not cured and have a sufficient number of HUD certified housing counselors to implement your housing counseling work plan, your agency will be terminated. Next slide.

What happens when a HUD certified counselor leaves an agency? First, we hope each agency invests some time preparing for this contingency. We encourage agencies to plan and create a succession plan in order to maintain enough HUD certified housing counselors to support agency capacity.

When a HUD certified housing counselor is no longer employed by a participating agency, the agency must notify their HUD POC within 15 days. Keep in mind that, if your agency has only one HUD certified counselor and that counselor leaves, then your agency will be made inactive.

When a HUD certified counselor leaves an agency, the agency application coordinator must validate the end of employment within FHA Connection, and this link here will take you to the

step-by-step process within HUD Exchange on how to complete that process. With that, I'll turn it back over to Rachael.

Rachael Laurilliard: Thanks so much, Kim. So I'm going to open up Mentimeter again for a few more questions before we transition into the next section.

All right. So moving on to the next question in Mentimeter -- and, again, that code is 13028879 at menti.com. So it is on the top of the screen, and you should be able to access it there.

We'd love to know if your agency has at least one FHAC application coordinator. So hopefully, most agencies do have one at this point, which is great. I'm seeing the majority of responses are saying that, yes, you do have at least one application coordinator.

For those of you who are saying you do not have an application coordinator or you're wondering what an application coordinator is, that is totally fine. Some of the information we cover in the next section will go through this. But we do recommend that even agencies who don't have a certified counselor yet get that application coordinator soon so that they're ready to go once they do have a certified counselor and can validate the counselor's employment in the system.

So moving on to the next question, we would also love to know if you have any questions about how to maintain your FHA Connection account. So if you do have questions, we can definitely get those answered during today's presentation. You can also write them into the Q&A box, and if they aren't answered during the presentation, we can answer them during the Q&A session.

So it seems like there's kind of an even split. Maybe some of you are not sure if you have questions, but this presentation will clarify. Many of you do not have questions. That's great. I know a lot of you on the phone are probably very familiar with the system after certifying counselor's employment. So that's awesome.

Moving along to the next question. We would also like to know if you have questions about how to report services on the 9902 after the final compliance date. So we will also be covering this in the next part of our presentation.

And it seems like a lot of you do have questions. So that will be great to cover that for you today. And if you have any other questions that are not answered by the presentation, again, please do put those into the chat, and we will get to them during the Q&A session. I'll leave up this slide so people can continue to respond to Mentimeter as I go back to the PowerPoint.

And I am going to hand it over to Robin to talk about some FHA Connection tips. Robin?

Robin Penick: Thanks, Rachael. I appreciate the opportunity to speak with everyone, and probably have talked with a lot of you all this week about FHA Connection.

But every agency is required to have an FHAC application coordinator, and that coordinator serves several roles within the system. The first thing a coordinator does need to do is request a user ID in order that -- to access the FHA Connection. And once they have access to the FHA

Connection, they're able to validate employment of counselors who have passed the exam and made application to their agency.

We highly recommend that HCAs have at least two coordinators. That way, when someone is out or gone, for whatever reason, there is someone else that is able to access the system and complete any changes or updates that need to be made. Any counselors that act as coordinators -- and that is okay for counselors to act as coordinators. However, they will not be able to validate their own employment. So if a counselor is acting as a coordinator, for sure that agency's going to need two coordinators in their system.

And for intermediaries or agencies that oversee a network of agencies, they can act as the coordinator for their subgrantees, affiliates, or branch offices.

And we do have a lot of good information for application coordinators on the HUD Exchange, and you can access that information through the link. We also have a fairly new FHAC tip sheet, which is highly recommended to download. That goes through the various FAQs, if you will, that we do see regarding the FHA Connection. Next slide.

So for agencies that had branches or affiliate housing counseling agencies, HUD does require that a certified counselor be linked to each of those branch offices or affiliates. If you're a counselor who works at a branch or an affiliate, then you'll need to apply using that unique HCS ID in the FHA Connection so that your certification is linked to that branch office because on August 1st, we are going to look at every unique agency HCS ID to make sure there is at least one certified counselor linked to that agency.

Another option is that you could apply to be linked to both. You could be linked to the home office as well as the branch office, and we cover that type of application process on the HUD Exchange when we delineate the fact that you need to apply for a branch office or you had multiple employers in case you worked for multiple agencies.

And so, it's up to an agency to choose how they are going to distribute their counselors -- certified counselors within the FHA Connection. You may want to have all your certified counselors linked to the home office and maybe separate counselors out to be linked to a branch office. You may only have two counselors linked to the home office and then your other counselors linked to the branch offices. And that's totally up to the agency to how you do it.

The -- what HUD is looking for is that every unique agency ID, whether it's a branch or affiliate or a local, must have a certified counselor linked to that agency ID. Next slide.

Some of the roles and responsibilities of that coordinator. Any time you have a certified counselor that has left employment with your agency, it is the coordinator's responsibility to end that employment in the FHAC, and we do have instructions on the process that coordinators need to take.

All the information, personal information, e-mail addresses, that all needs to be maintained in the FHA Connection, and so, coordinators can make sure that their certified counselors are keeping



that updated. And we do recommend that when coordinators or counselors put in an e-mail address in the FHA Connection, keep in mind that's the address that the system will use to notify you of any updates required, et cetera.

So make sure you've got access to that e-mail address today, 10 years from now, three months from now. So we just really recommend that you use your personal e-mail address so that you can continue to receive messages from FHAC.

Another reminder for anybody using the FHA Connection, your user ID and account will be inactivated if you don't access it at least once every 90 days. And you might want to create a calendar reminder just to remind you that you need to go into the system at least once every 90 days.

And so, with that, I'm going to turn this over to Connie to talk about the 9902.

Connie Barton: Thank you, Robin. I will now provide a brief overview of the operational side of 9902 reporting after the compliance deadline of August 1st.

As required by the final rule, HUD participating agencies are to report only those clients who receive one-on-one counseling from HUD certified housing counselors. So beginning August 1st, housing counseling agencies may only report on the 9902 the one-on-one counseling activities that are conducted by a HUD certified housing counselor.

Then starting on October 1st, Client Management Systems, the CMS, will have a new data field for recording a HUD certified housing counselor's six-digit alphanumeric identifier. If this HUD certified housing counselor ID is not provided on a client profile record when an agency submits its 9902 data, the submission will fail. This requirement is in the upcoming agency reporting module, or ARM version six for the CMSs and also HCMS. The developers are currently working on the system updates, which should be available for fiscal year 2022 reporting, which begins on October 1st. Thank you.

And now, I will turn the presentation over to Sid for FHA Connection instructions.

Sid Alvarado: Thank you, Connie. We believe that it's important for agencies, as well as counselors, to know that resources will continue to be available even after the certification deadline.

One of the resources that we know that many agencies and counselors have is about FHA Connection, and even as I look at the question-and-answer box, there are a lot of questions regarding FHA Connection and those instructions.

So this page, there's a resource and there's a link at the top there where agencies and counselors can go to get information on how to navigate the FHA Connection process. The page, it provides detailed instructions, and the great thing is is that there are some visuals. It is accompanied by screenshots so that housing counselors and agencies can go to that area, to that section of the page on HUD Exchange and get the information that they need.

We talked a little bit briefly a moment ago about FHA Connection and the three different ways in which a counselor can apply to become a HUD certified counselor. So there is the application coordinator. Also, you can apply as a HUD certified counselor, and then you can also apply as both.

There are three different sets of instructions that will help agencies and counselors to navigate this process. So if you go to the link, which is provided in this presentation, or go to HUD Exchange, you'll be able to access these instructions that can help you to clearly navigate the process once a counselor has taken and passed the exam or if an FHA application coordinator needs to apply to become a coordinator.

In addition to that, there's also instructions where there is the opportunity to conduct a public search once the counselor has gone in and applied to become a certified counselor.

In addition to those instructions and resources, there will also continue to be resources available to help counselors to study and to prepare to take the exam because the exam will continue to be available after August 1st.

The first thing that is recommended is that counselors go to [HUDhousingcounselors.com](http://HUDhousingcounselors.com) to access those study resources there. It takes less than five minutes to go in and to create an account, a username, and a password. After creating the account, counselors have the opportunity to access the knowledge assessment tool.

The knowledge assessment tool is something that has been recognized in helping counselors to create a successful study strategy, and the reason why many counselors have identified that as helping them is because, when they go in and they answer those questions there, there is some rationale behind the answers. So many counselors have felt that to be a successful tool. So that's one way for counselors to use that resource to study and to be successful in passing the exam.

In -- on [HUDhousingcounselors.com](http://HUDhousingcounselors.com), there's also access to the training modules, which are broken down into those six area topics. And then another strategy or resource that counselors have identified that have been helpful to them is the ability to bookmark the HUD Exchange Study Group's page, and that really is leaning in and focusing on whatever your learning style is.

There are some that have identified accessing the training modules to be sufficient, but there are others, when they're thinking about what their learning style is, being able to access study groups has been very helpful to them as well. So there's a link and an opportunity for counselors to be able to do that.

When thinking about the learning style of counselors, there are many who have found that accessing the study resources on [HUDhousingcounselors.com](http://HUDhousingcounselors.com) to be helpful, but once again, they -- there may be some additional training in which they can benefit from.

There are five HUD-funded training partners. Those training partners include RCAC, UnidosUS, NSC, NCRC, and NeighborWorks. So if a counselor has found that they need some additional

support in addition to accessing the study materials on HUDhousingcounselor.com, when they're thinking about what their learning style is, they have found it to be very beneficial to attend the training opportunities that are provided by the training partners.

One of the things that we would like to note is that counselors have the ability to attend multiple training opportunities. So if you've gone to one training partner and found that you need some additional support, it's perfectly okay to attend a training opportunity by another HUD-funded training partner.

If you would like to stay in the know and know exactly when these training opportunities are available, you can access the weekly training digest by using the link that we've provided for the training digest.

And then some additional resources and contacts that you may find beneficial even after this webinar are the HUD Exchange certification pages. This is an opportunity for counselors and agencies to go to HUD Exchange, and that link will take you directly to the certification pages. So all things certification, you have the opportunity to go there and to get resources, read through those things to help you navigate whatever questions you may be having.

We mentioned a moment ago HUDhousingcounselors.com. We highly recommend that as counselors are creating their study strategy, that they go to HUDhousingcounselors.com, create a username and password so that they can access those resources that are available on that site there.

If you have any questions or would like to stay in the know regarding what is going on in the world of housing counseling, the OHC website is there for you to be able to access that.

The Bridge Newsletter is a great way for housing counselors and agencies to stay in the know on not only on what's happening in their area or within their communities but what is happening in the world of housing counseling as a whole.

And if you have any questions, even after today's presentation, you can e-mail HUD directly at housing.counseling@hud.gov. And if you have any questions about TA, you have the opportunity to access that link there. There are some questions in the chat box that I was able to see -- sorry -- the question-and-answer box that I was able to see where there are people who had some questions about direct TA assistance. And if you have some questions about direct TA assistance, we'll be more than happy to assist you with that.

Next, we are going to have our last Mentimeter question for this presentation. Rachael?

Rachael Laurilliard: Thanks, Sid. So I'll bring back up the Mentimeter as we get cued up for questions and answers. So we'd love to know if this webinar clarified your questions on housing counselor certification.

So let us know. If you do still have questions, please write them into the Q&A box, and we can get those answered for you. And we will be transitioning to Q&A. So Sid, if you'd like to let us

know what questions have been coming up, and we can answer them or get some HUD staff to answer them right now. We have a lot of time left on this webinar. So lots of time for questions, which is great.

Sid Alvarado: Sure. It looks like there are a few questions about FHA Connection. One of the questions is, are there any thoughts on how FHA Connection will respond if there is a rush of folks trying to verify employment at the same time?

Jerrold Mayer: And I can field that. This is Jerry. FHA Connection is a very large system that services not only housing counselors but also services the lending community nationwide. So there are folks in FHA Connection pretty much all times of day and night, and the system does have the capacity to handle quite a lot of folks who are accessing it at the same time.

Sid Alvarado: Thank you very much.

Kim Jakeway: And, Jerry, just to add to that, we've not had any issues this week regarding access to the FHA Connection.

Sid Alvarado: Okay. Thank you so much. It looks like there are a few questions that would like some clarity on what is the formula or is there a formula on the number of sufficient certified staff. So what's the formula for a sufficient number of counselors?

Jerrold Mayer: Well, if you don't mind, I'd like to answer this one as well. Now, when it comes to a sufficient number of housing counselors, you do need to have sufficient housing counselors to carry out your work plan. And we pretty much look at the agency's history, its existing work plan, the number of counselors who are currently on board before August 1st, and then we say, what is reasonable and customary?

Well, customary is largely defined by your own work plan and your own history of housing counselors that are on staff, with one caution that now it changes that you do need to have a certified housing counselor, and we strongly recommend that you have backup for that certified housing counselor because folks do take vacations sometimes. We hope they're never, but they are out sick sometimes, and also folks can retire.

So we want to ensure the continuity of agency operations. So it's reasonable for agencies to certify all of the counselors that they have traditionally had on board who serviced that work plan and also keep an eye on continuity of operations to make sure that, just in case, they always have a backup.

Sid Alvarado: Thank you, Jerry.

Jerrold Mayer: Sure.

Sid Alvarado: It looks like we have a question about independent contractors. Not sure if there is more information. It just says, "What about independent contractors?"

Jerrold Mayer: Well, HUD doesn't permit the contracting out of housing counseling services. Now, housing counselors must be employees of the housing counseling agency. However, we really don't have an opinion on whether or not the agency pays them, whether a W-2 or a 1099. That's between the counselor and the agency, but overall, we don't permit the contracting out of housing counseling services.

Logically speaking, if we had a HUD-approved agency that was contracting out services, then why would we need that agency? We might as well have a relationship with whoever they're contracting. So contracting is, in general, not permitted.

Sid Alvarado: Okay. Thank you. Our next question is, "Has any research been done regarding racial inequities of the tests?"

Jerrold Mayer: Yes. In fact, it has. We took great, great care to make sure that the test was equitable, that it took into account issues that could be around racial inequity. The psychometrician that we utilized was instructed to really pay attention to this. And considering the number of housing counseling agencies that are currently in the compliance at 92 percent, it doesn't look as if that really was a factor in achieving that goal.

Counselors were able to take the exam. Sure. There were counselors who took the exam more than once, more than more than once, but the issue of racial inequity hasn't really been identified as a major factor. And we have examined this in detail, and we didn't find anything that would support that as being a major factor.

Sid Alvarado: Thank you for that, Jerry.

Jerrold Mayer: Sure.

Sid Alvarado: My next question, "If an agency only has one certified counselor, can they partner with another local agency who has more certified counselors to provide services?"

Jerrold Mayer: Sure. We always encourage partnership amongst housing counseling agencies. Housing counselors can work at more than one agency. But a little word of caution is that it needs to be reasonable. For instance, if we go into FHA Connection and see a housing counselor that is certified at 10 different agencies, we're going to have some questions about that. So I would say make sure that any partnership is good for both agencies and is done in a reasonable and customary manner.

Sid Alvarado: Okay. It looks like there are a few agencies that have had maybe some hiccups when trying to register multiple FHA Connection coordinators. Would it be correct to -- which e-mail address would we be having them to reach out to regarding their specific issues?

Jerrold Mayer: I'm going to toss that one to Robin, please.

Robin Penick: In regards to FHA Connection issues, if they want to send in an e-mail to [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) and put FHA Connection in the subject line, we will get your question to the right place.

Sid Alvarado: Thank you.

Rachael Laurilliard: Thanks, Robin. And just to add on one of those questions I saw about if the FHA coordinator designation lapses, so I just wanted to indicate that the designation does not lapse. However, accounts do become inactive after 90 days.

So if you're having trouble accessing your account, that could be why. And just to pull up that slide again where Robin mentioned, please just remember to log in every 90 days to change passwords, and that will just ensure that you don't lose access to your account.

Robin recommended creating a calendar reminder to remember to do this. And if you do have issues accessing it at the moment, though, please e-mail, like Robin said, [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov).

And the FHA Connection fact sheet that was distributed as part of this webinar, it's also on the FHA Connection instructions page. It goes through some of those common FHA Connection system questions that folks have. So highly recommend taking a look at that because it answers some of those questions on the password and the username and things like that.

Sid Alvarado: Thank you, Robin and Rachael. We have time for another question; correct, Rachael?

Rachael Laurilliard: Yeah. Absolutely. We have time for a few more questions, I think.

Sid Alvarado: Okay. The next question is a -- it's a comment question. It says, "We've been previously advised on numerous occasions that new counselors working on certification" -- sorry. It knocked me down. [inaudible] -- "numerous counselors working on certification could perform education and counseling duties as long as it is done under the supervision of a certified counselor. Is this correct or not?"

Jerrold Mayer: Well, housing counselors who are not certified cannot do one-on-one housing counseling. They can do some administrative support processes, such as giving a client a intake form to fill out or other things that are not housing counseling but operate in support of housing counseling.

Presumably, a new counselor who comes on board an agency is learning the business, and you do need to start at the very beginning of the process in order to learn. But in order for any one-on-one unit of housing counseling to be counted, it needs to be performed by a HUD certified housing counselor.

And, again, a word of caution. Look at your work plan. Make sure that what you're doing is reasonable and customary. If we take a look at an agency and we see you're seeing 10,000 clients

a year and you have one HUD certified housing counselor, we're going to have questions about that.

Sid Alvarado: And there's another question that expands on what you just said, Jerry. It's asking that, "If a staff member is conducting group education only, do they need to be HUD certified?"

Jerrold Mayer: Well, a HUD certified housing counselor must oversee the development of the curriculum and the group education. Other folks can certainly facilitate group education, can help with it, can present. We really love when folks from the real estate and lending industry assist housing counseling agencies in presenting material.

For instance, a home inspector who comes in and says, I'm a home inspector, and here's what to expect when you have a home inspection on the property that you're planning on purchasing. Those are great. Those kind of people do not need to be HUD certified because they're guest speakers, primarily, or operating in support of presenting some of the great homebuyer education courses going on. But that HUD certified housing counselor's got to be there to develop that curriculum and oversee the process.

Sid Alvarado: Thank you, Jerry. It looks like this question is a combination of what you just addressed, Jerry, as well as 9902. It says, "Can a non-certified counselor conduct a session that is not HUD funded and reported on the all counsel column on the 9902?"

Jerrold Mayer: Well, I think a good rule of thumb and you may have answered your own question, if you think about it, if you're putting it on the 9902, it's a HUD activity. And whether it's funded through HUD or funded through anyone else, if it's going on that 9902, it's a HUD activity. So please bear that in mind when you do your reporting.

Sid Alvarado: Okay. Thank you so much. There's a question about building a database. It says, "Can you build your own database that is not HUD approved, or does the database have to be HUD approved?"

Jerrold Mayer: Well, I'm assuming by database, you're really referring to a client management system. And on the HUD Exchange, you'll find support and documentation that you need for client management systems development and approval.

The interaction with HUD's HCS system is something that a good client management system will need to do to be HUD approved. So if you're going to start systems development at any point, you should reach out to us for support, and we'll make sure that you get a good start.

Sid Alvarado: Thank you. I am looking through to see if there's any other questions that we haven't answered already.

Rachael Laurilliard: Have we answered this question? Said, "If an agency only has one certified counselor, can they partner with another local agency who has more certified counselors to provide services?"

Sid Alvarado: Yes. Jerry answered that one.

Rachael Laurilliard: Okay. Thank you.

Sid Alvarado: No problem.

Rachael Laurilliard: I think I saw it another time.

Sid Alvarado: I have a question. It says, "What value is there in obtaining NeighborWorks certification, if any? Our agency has spent lots of money to get these national certifications. We want to know if they're worthwhile to continue and then on top of HUD certification."

Jerrold Mayer: Oh, sure. Of course they are. This -- NeighborWorks certification has been an industry gold standard, and along with other of our training NOFA grantees like NCRC and RCAC and especially Menos [ph] and and NOCA [ph] NSC, who are all providing great continuing education courses.

Now, there's two things to keep in mind. One, when you become a HUD certified housing counselor and you're done, you are done. You have completed the process. There is no continuing education requirement for maintaining your HUD certified housing counselor status.

Now, here's the big however. In the process of doing a performance review with any HUD participating agency. One of the things that we look at is the qualifications of the housing counselors. We look at their resumes, and we also look at the ongoing continuing education that they have taken recently in order to remain current on the latest housing counseling techniques.

And that's very important because that's a career development process, that continuing education is what keeps our counselors up to date and able to counsel well. And also, when you do go to one of these, hopefully, when COVID is over, of course -- when you do go to one of these great NTI-type events, it's an opportunity to meet with your peers and network with other housing counselors and learn from them. So we very, very much highly recommend that all housing counselors continue to pursue their continuing education and take those N-able work certified courses.

Sid Alvarado: Thank you for the clarity. And it looks like there are several questions. And I know you touched on it a little bit, Jerry, but there are several questions for clarity on what is considered to be administrative duties versus non-administrative duties that a certified counselor must perform.

Jerrold Mayer: Well, I think it really comes back to -- and I know a lot of you have seen this in other presentations -- the five elements of housing counseling. You have your client intake, and you have your budget. You have your financial and affordability analysis. You have your action plan and your follow up, reasonable attempts to follow up with the client. Hope that was five.

Now, there are support processes that can be done and activities around all of those things. So the question is, who really needs to be certified and who really doesn't need to be certified? The



housing counselor who is doing those five activities certainly needs to be certified. Can they have a helper? Sure. They can have a helper. Someone can assist with the client intake, for example. And then other folks who work at the agency that operate in support.

The folks in the accounting department? No. They don't need to be certified. The executive director? Probably not, unless you're working at a small agency and, occasionally, the executive director might pitch in if the waiting room is full of people and needs to be cleared out and folks need to be counseled. And if you want to count whatever that executive director might be doing, well, they probably need to be a HUD certified housing counselor as well.

But in general, the housing counselors who are carrying out those five elements of housing counseling are the folks that need to be certified. And we assume that there is a support staff operating to keep them moving forward and helping clients.

Sid Alvarado: Thank you for that clarity, Jerry.

Jerrold Mayer: Sure.

Rachael Laurilliard: Yes. Thank you so much. So we're at the top of the hour. I do see that there are a few more questions in the chat box. So we will take down your questions and make sure that you receive responses. And HUD will continue to post FAQs and develop our HUD Exchange guidance to make sure that all of your questions are answered.

So I see a few more questions about FHA Connection, a few more questions about what it means to partner with another agency.

Just to bring up these e-mail addresses again, if you do have a technical question, please e-mail HUD at [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov), and they will respond to you. And if you need technical assistance getting your counselor certified by August 1st or after August 1st, please e-mail [ohctechnicalassistance@hudexchange.info](mailto:ohctechnicalassistance@hudexchange.info), and we will provide you with assistance.

So thank you everyone for joining today. This was a great discussion. Thank you to all of the HUD staff and to Sid for your presentations, and we will be posting this online. So please distribute to any colleagues you have that may have missed this webinar. Thank you for attending.

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