



Final Transcript

**HUD-US DEPARTMENT OF HOUSING & URBAN DEVELOPMENT:
Role of FHAC Coordinator**

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SPEAKERS

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Robin
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Ben

PRESENTATION

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

And now I turn the call over to Virginia Holman. Please go ahead.

Virginia

Okay, thank you, David. And welcome, everybody, to today's really important webinar on the FHA Connection and the Application Coordinator function that is going to be critical to you in terms of getting set to complete the certification process.

Before we get started with the technical part, I want to go over some logistics. The operator said the audio is being recorded. We will be posting the playback number along with the PowerPoint and a transcript on our archives page at HUD Exchange. And we'll send out a Listserv when that posting has occurred. We usually say seven to ten days, sometimes it's faster, but we'll let you know. All your lines are muted.

I had sent out the handout prior to the webinar, but they're also available in the control panel on the right-hand side of the screen. If you just click on the document name, you can download it.

We will be having a Q&A period probably at the end of the session, and you'll be given instructions on how to make your comments or ask questions. If you do have to unmute your phone, please do not use the speakerphone. And if, at some point, we open several lines at a time,

please put your phone on mute so we don't have the background interference.

Your questions are really important to us. So in addition to being able to ask them, during the Q&A session, again on the panel on the right-hand side of the screen, there's a box that's labeled questions. And if you just enter it where it says enter a question, and we have staff that are monitoring those. They will try to get to them during the webinar, if not later on. But, if after the webinar is over, you have some questions, please send us an email at housing.counseling@hud.gov with FHA Connection Application Coordinators in the subject line so that we can get it to the right people.

There will be a brief survey that will pop up at the end of the session, and please take a couple minutes to fill that out. We really look at your responses very carefully to see how we can improve our webinars in the future.

You will, within 24 to 48 hours, you'll receive a thank you for attending email from Go To Webinar. The email's going to say this is your

certificate of training. Please be aware there is no attachment, there is just that email. You need to print it out and save that for your records.

And now I'd like to turn the webinar over to Lorraine Griscavage-Frisbee, the Deputy Director of Outreach and Capacity Building. Lorraine?

Lorraine

All right, well, thank you very much, Virginia. And welcome, everyone, to today's broadcast. As Virginia mentioned, this is a very important broadcast with information that's critical to the HUD Certified Housing Counselor and the HECM roster certification process. So, we really appreciate you taking the time from your busy schedule to attend this training.

What we are going to cover today, on the agenda slide is I am going to talk about and provide an overview of, first of all, what is FHA Connection. We keep using that word; it's probably a good idea to define it for you. I'm going to talk briefly about the certification process for the HUD housing counselor certification and also the HECM roster. For both of those processes the FHA Connection Application Coordinator is critical, and we'll show you exactly why.

Then other speakers today will explain how you register for an FHA Connection user ID, what the FHA Connection Coordinator responsibilities are, for both the HUD certified housing counselors and the HECM roster program.

Let's go ahead and talk a little bit about FHA Connection, and I'm also going to cover, in brief, both of the processes. Well, first of all, what is the FHA connection? FHA Connection is a web-based platform used by HUD. It's probably most familiar for those that are lenders because it does create FHA insurance and issues FHA case numbers for single-family and multifamily mortgages, but it's also a very valuable application for those of us in the Office of Housing Counseling, and has been used quite extensively for the HECM roster counselors to create HECM counseling certificates.

There are two certifications that are covered under this system for us. As I had mentioned previously, the certified housing counselor and the HECM roster counselor, and I do want to remind those of you that are currently HECM roster counselors, or contemplating becoming a HECM roster counselor that effective August 1, 2020, you will also need to be a certified housing counselor to maintain your HECM roster status. That's,

of course, the effective date for housing counselor certification. And, as we've said repeatedly, the FHA Connection Application Coordinator has a very important role in both processes.

Let's take a look here about eligible applicants. I want to first talk a little bit about both the counselor and the HECM roster certification processes. In order to be eligible to become a HUD certified housing counselor, you have to pass the exam which is available on hudhousingcounselors.com, and we will definitely provide you a link at the end to all of the websites in our resources page. You should have received a copy of this PowerPoint, so you'll have that information.

A little bit simpler for the HUD certified. For the HECM roster, there are, according to our statute that covers the HECM program, there are a little bit more requirements for that. You also have to pass the national HECM counseling exam, and you have to have successfully completed at least one training course related to HECM counseling within the past two years. There are also some additional requirements, and that is that you can't be listed on the General Services Administration excluded parties list, also known as the EPLS; or HUD's Limited Denial of Participation List, that's

LDP; or HUD's Credit Alert Active Response System, otherwise known as CAAVRS.

Probably the most common type has to do with the CAAVRS. If you have, for example, any unpaid student loan debts, you might show up on the CAAVRS list. And then lastly, again, which is highlighted in both of them, you need to be employed by or work for a HUD participating housing counseling agency.

Let's go ahead and do a side-by-side chart comparison of the two requirements. I'm not going to go through these in detail, but there are some significant differences between the two certifications. First of all, for the HUD certified counselor, you only have to pass the examination one time only. For the HECM roster counselor it is every three years, and some things are similar or transferable when you change agencies, and counseling certificates of course are available. You can generate counseling certificates for HECM.

The next thing I'd like to do is I'd like to go through the process for becoming certified for both the housing counselor and for the HECM. We have some nice graphic representations here, and if we start with the

housing counselor it starts with taking the examination at hudhousingcounselors.com. If you do not pass the exam, you can take it again. Of course, each time that you take it you are required to pay a registration fee. And then, once you do pass the exam, you then authorize our contractor to send your information to HUD, and this information goes straight into FHA Connection.

Then you, as the housing counselor, you need to go ahead and apply through the FHA Connection for certification. That is done by registering and applying through the system. You need an FHA Connection ID, and then very prominently, in orange, you can see then, after you apply, your agency FHAC Application Coordinator needs to verify your employment. If that step is not completed, you do not become certified. So that is why the FHA Application Coordinator is very critical in this process. Once your employment is verified, then you become a HUD certified housing counselor.

Now, if you go ahead and you leave your agency, you're no longer considered certified. But as soon as you're employed by another agency, and that agency's FHAC Application Coordinator verifies your employment, then you're certified again.

Now here in the HECM exam and application process you're going to see that there is a very similar process except for a couple of steps. Again, you register at hecexam.org for the exam and pay the fee. Again, of course, if you do not pass the test, you have to pay the fee again.

Once you do pass the exam, slightly different, the contractor, immediately—well, excuse me, once a week sends the testing information to HUD, to the FHAC, and then HUD reviews your training, your CAAVRS, LDP, and ELP determinations to make sure that you meet the statutory requirements for the HECM roster program. Once that's cleared then you, again, register for your user ID, create your profile. And, again, we see in orange the agency FHAC Application Coordinator needs to confirm your employment before you can be added to your roster and be a HUD-approved HECM housing counselor. So as you see, the orange box, in both processes, very important to the process.

Briefly, and you're going to see this information more than once throughout the presentation, but it's worth repeating. We recommend that HUD participating agencies designate at least one employee to act as the application coordinator. Now, we're going to go ahead through the rest of

this presentation and explain to you how the FHA Application Coordinator applies for approval through the system.

The role of the application coordinator is to verify the employment at the agency, but there's also another critical element to your role, and that is to manage the data regarding the counselor's employment status. What we mean by that is when a counselor leaves your agency you need to notify HUD through the system and say this person no longer works there. Or, when you're adding in, of course new people, you'll be verifying their employment. This is in addition to the normal notifications that you provide to your point of contact.

Now, the same individual, the FHAC Application Coordinator, can oversee both HUD certified housing counselor and the HECM roster counselors. We do recommend, but it isn't really required, that the FHAC Application Coordinator perhaps be supervisory or management role in the agency. That is recommended; however, it is not required.

Any agency, especially larger agencies, you can have a maximum of four application coordinators. We do recommend at least two. I know if

you're a smaller agency that may be a challenge, and Kim Torres, who's speaking next, will talk a little bit more about that.

But there's one important fact, and that is whoever you designate as your application coordinator, that person cannot be the same person that accesses [audio disruption]. And that's very important, because you'll get an error message.

There's two different systems and by our FHA connection access rules it cannot be the same person. And, of course, all of the application coordinators must register in the FHA connection. We'll talk a lot more about that during the broadcast. I just wanted to give you an overview of the process. Now I'm going to turn it over to Kim Torres. She's with the Office of Oversight and Accountability. Kim?

Kim

Thanks, Lorraine. Good afternoon. I am going to talk to you about request a FHA Connection user ID. We're going to talk—in my section we're going to talk about designating an FHAC Application Coordinator for your agency. We'll also talk about existing FHA Connection user IDs, and then I'm going to share some actual screenshots with you of the FHA

Connection system that you'll be using when you're requesting an FHAC user ID.

So, first we're going to talk about your agency must select an individual that will serve as the FHAC Application Coordinator. If you have a counselor that is actually service as the FHAC Application Coordinator you will need to designate a second FHAC Application Coordinator to verify their employment.

As Lorraine said, application coordinators cannot self-certify their own employment. I also want to point out if your agency uses the eLOCCS system for grant draws, you will need to verify a separate person for the eLOCCS system because the same person cannot—the same person cannot be registered in eLOCCS as the FHA Connection system.

HUD highly recommends that you have more than one FHAC Application Coordinator for your agency. If you agency actually provides HECM counseling, you already have an existing FHA Connection Application Coordinator. But, it's important to make sure that application coordinator's ID is active, and I do want to point out that for intermediary coordinators they can perform the coordinator function for your sub-

agencies and affiliates. So, what does that mean? In the event that your agency does not have the capacity to verify employment or remove an agency profile, your intermediary coordinator can actually carry out this function for your agency until you have the capacity to do so.

So now we're going to talk about requesting an FHA user ID. On the screen in front of you, you are going to see the FHA Connection welcome pages. And how you get to this page is using the hyperlink that is there at the very top for you where it says FHA Connection welcome page.

This is going to take you to our FHA Connection welcome page. On the right side of the screen, you're going to see a blue box that says, "Getting Started." The second hyperlink under this "Getting Started" box says, "Registering a New User." This is the hyperlink you're actually going to select to register a new user. So, when you click on this hyperlink under the "Getting Started" box, it's going to advance you to the screen next that you're going to see. So what you're seeing in front of you this is our registering to be a—use the FHA Connection system.

On the left side of the screen it says "type of user" and the right side is a description of that user. So where you're going to be going is all the way

down on the bottom on the left side, where it says “type of user,” it’s going to say “housing counselors and counseling agency application coordinators.” And, under the description side, on the right, at the very bottom you’re going to see a hyperlink that says “housing counseling.” When you click on this hyperlink it’s going to advance you to a screen just like this one.

This is our housing counseling registration page. If you are a counselor, you’re going to be clicking yes on the top line, and you’re going to be entering your agency ID here. If you are a coordinator, you’re going to be clicking yes on the second line and entering your agency ID here as well. If you’re a counselor and a coordinator, you’re going to be clicking yes on both lines and enter your agency.

So, one more time. If you are a counselor, you’re going to be clicking on, “Are you registering as a member of the housing counselor database?” And then you’re going to enter your agency ID in the box provided. If you are a coordinator, you’re going to click yes on “Are registering as an FHA Connection Application Coordinator for the housing agency that employs you?” and also enter your agency ID. You’ll then subsequently filling the box below, first name, middle initial, last name, social security

and telephone number. I do want to point out, make sure you're putting in the most recent email address in this box, because this is the email address that HUD will use to send out frequent reminders and notifications on the system. Make sure you write down this password, because the password you enter here on this screen, is going to be what you need to re-enter once you get your FHAC user ID.

So, once you've successfully submitted the application for a FHAC user ID as a counselor or coordinator, you're going to receive an email that the ID will be issued. For application coordinators, a letter will be mailed to your agency's chief executive office and will include that FHAC user ID.

Now, I'm actually going to turn the presentation back over to Robin.

Robin

Thanks, Kim, and good afternoon, everybody. I am going to review the coordinator responsibilities for the HUD certified counselors. As mentioned earlier, the role of the application coordinator is to verify the counselor's employment at the agency, as well as to manage the data regarding the counselor's employment status. When we talk about verifying employment, we're referring to logging into the FHA Connection system and certifying that the counselor works for the agency.

When we talk about managing employment status, that means that you'll be updating the system when a counselor is no longer employed by the system.

As you've heard, we do recommend at least one staff be an application coordinator, and you can have as many as four. All coordinators must register in the FHA Connection, and Kim just reviewed that process of registering for the FHA Connection.

So, now we're going to navigate to the screen where you verify employment, and you will—once you get your ID, you will log back in to the FHA Connection and then you're going to navigate to the HUD certified housing counselor database. To do that, you would click on the link, single-family FHA, the next page would come up and you want to select single-family origination. Next page comes up, you'll select counseling functions. And then you'll be at the HUD certified housing counselor database. That's the screen on the right-hand side there.

What you're going to do is enter—if you want to search by name, you'll enter the last name. You will also select “certified” for the counselor type and then select, “no” for validated by agency. That means this person has

not been validated by your agency, so that's why you select no here, you want to validate anybody that's applied for that certification. And then you will click the send button.

The next screen you'll see is the list of that counselor that you searched for. You want to click on the counselor's name, and then that will pull up what I call the profile page for the individual counselor. This is where you will verify that this counselor works for the agency.

If you scroll down on this page, it's going to be at the very bottom of the page, and there is a box there that you certify that this counselor is employed by the agency. Then once you hit the send button that counselor is officially certified. I do want to mention too that the names that you're seeing on the screen, these are on our development side. They do not represent actual agencies or actual counselors. I just want to make sure that everybody understood that.

The other coordinator responsibilities include maintaining employment status as well as viewing or printing a housing counselor certificate. And so to print or view a counselor certificate, you'd log back in to the FHA Connection. Once again, you'd navigate to the counselor database, and

you do that by selecting “single-family FHA.” Then select “single-family origination,” counseling functions on the next page, and then you’ll be back at the HUD certified counselor database.

On this search, we’re going to leave the last name blank. You can do searches either by putting in a name or leaving the last name blank. If you leave the last name blank, it’s going to pull up every counselor that meets the criteria that you’ve selected, and it will provide a list of every counselor that meets those criteria.

In this case, we’re not going to enter the last name. We are selecting “certified” for the counselor type. And we’re also going to select “yes” for validated by agency. Here, we’re searching for counselors that have been certified. So then we’ll click the send button, and in this case, what this is telling me, we only got one response or one profile to click on here. It tells me that this agency only has one certified counselor. We’ll click on that name, and once again, this is that profile page. And you’re going to have to scroll all the way down to the bottom.

Before I show you how to print the certificate, I want to make a note right here. There are the very bottom is a space where you enter information if

the counselor no longer is employed with the agency. It says “end date” there. That indicates that the counselor no longer works for the agency and you as a coordinator would fill that information out once that counselor has left the organization.

We’re going to look at certificates, and so now you’re going to click on the link under the agency ID. That will generate the certificate for that specific housing counselor. Coordinators may want to have this access so that they might want to print out all the certificates of the counselors that they have that are certified. That might be good information to include on a grant application or other purposes that the agency may need them for. But also, counselors can print their own certificates. That’s also an option. Counselors don’t have to necessarily go through the coordinator to get that printed. They would use a similar—they would click the ID button once again and generate their own certificate.

I believe that concludes my information that I’m covering today, and I’m going to turn this over to John Olmstead to talk about the HECM.

John

Thank you, Robin. I appreciate that. As folks know, my name is John Olmstead. I’m with the Office of Housing Counseling’s Office of Policy

Grant Administration. You probably have heard my name mentioned around HECM counseling quite often. Always a pleasure to be able to address you folks.

If we're up to slide 34, Ben, this is a slide that the directions on here have similar to other slides that you've already seen. We're going to hold here for a second. I'm going to talk about just some of the stuff that the HECM counselor can do that's a little different than a HECM counselor function with FHA Connection and the coordinator function can do in there that's a little bit different than the certified counselor database, only on a minor basis.

At the end, I'm going to summarize some stuff that we've talked about today and probably drive home a couple of points that you've heard a couple times today, but we want to make sure that you folks remember them as being critical.

If you go to slide 35 for me, Ben. You've all seen this screen in the previous in here. The one difference here is when you're going in to certify a counselor, on the HECM roster, instead of—when you come down to counselor type, you're going to just click the box down and

you're going to click on "HECM." That'll help draw up—in this instance we have a counselor named Baker from this agency ID 12345 will show up on the screen.

If you're already a FHA Connection Coordinator doing HECM functions, you're aware of how this works a little bit, but you may have noticed since we launched the changes in the system several months ago some of the screens are a little bit different. We want to make sure that we just make that clear to you folks.

After you click on hit send down on the bottom, the next thing that's going to come up under that counselor's name is this box right here. And this particular counselor is working for Housing Helpers for All, and you, as a coordinator, are going to click the box up, certifying that they work for you. You will then click on that box, and then, if you go to screen 37, Ben—I hope I'm not going too fast—that counselor's name should appear under the list of counselors who are working for your agency. This is kind of your way of checking what's going—how your counselors are doing, whether they're staying current, and things of that nature.

I'm going to talk a little bit about what HECM counselors need to do to stay current in the counselor database both on the certification side and the HECM side, in a moment.

Moving on to slide 38, as I said, FHA Connection Coordinators have been used to this function on the HECM side for some time, but it doesn't hurt to go through a reminder. You're going to be maintaining their employment record. You're going to let us know when they leave the agency, by going into the system and uncertifying, essentially uncertifying them. They are no longer employed for you. And this is important, because we don't want counselors out, for lack of a better way to put it, hanging their own shingle and having access to a system to issue certificates when they're not connected to a HUD participating agency.

We expect you as coordinators to maintain your user IDs. You're also going to be able to view the certificates of HECM counseling. That's the 92902 produced by the counselors employed by the agency. It's your way of checking to make sure that they are completing the certificates appropriately, the numbers of certificates they're issuing. It's a great tool.

Another function, and we get a number of requests for this periodically, the FHA Connection Coordinators can do on the HECM side is in the absence of your HECM counselor, the example I'd use is you're a small agency with one HECM counselor and that HECM counselor goes out on some form of extended leave or something and you have a certificate that needs to be corrected. The FHA Connection Coordinator can go in when the correction is being requested by the lender and make that correction and sign on behalf of that counselor. We recommend that when you sign on behalf of a counselor, you do something along this lines, FHA Connection Coordinator Joe Smith on behalf of John Smith, or something of that nature.

One thing that you should be aware, you'll only be able to do corrections on certificates that are still active in the system, HECM counseling certificates, meaning that they haven't gone past the 180 days. If the certificate has expired, but needs a correction, then you would have to request that to the Office of Housing Counseling and you can send that request to housing.counseling@hud.gov.

Those are some of the functions that the coordinator can do. And if you're a HECM agency with already one or two coordinators, you're already a

step ahead of the game. You have folks already in place to carry out both that function for both the certified counselor database and the HECM counseling function.

Now, as was discussed right up front in the presentation, Lorraine talked a little bit about it in the overview, if you're a HECM counselor, you're still required to retake the test, the HECM counseling test every three years. And every two years, you have to show us evidence that you've taken some type of HECM-related continuing education course. And you would submit that to FHA Connection too, the counselor would.

A couple of key things, when we are renewing counselors or renewing a HECM counselor that's, say, initially taking the test, Lorraine talked a little bit about things such as excluded parties list, and limited denial of participations list. If for some reason a counselor's name pops up on those lists and you can provide evidence that those situations have been addressed, we, here in the Office of Housing Counseling, who review your applications, can take a look at that and determine whether we can allow that to go forward with hits on those two items.

On the CAAVRS, the credit alert system, we cannot overrule a CAAVRS hit. You actually have to resolve that with the agency who put that in the system, and it has to be removed before we can push an application forward. I want to make it clear that for those HECM counselors out there, CAAVRS will impact, and excluded parties list, and those stuff will impact you at the initial application stage. At the retesting stage, once you're on the roster, if one of those thing pop up, they are not as significant of impact, for whatever reason.

Those are a couple other tips. Frequently we are asked to—counselors are getting close to their anniversary date, we expect you to remember the anniversary date of your HECM, when you were put into HECM roster. You don't want to wait until the last minute to retake the test or meet your continuing education requirement. We don't have the ability to put in temporary extensions while you run around to retake the exam and stuff. And FHA Connection does send out reminders starting at 90 days prior to your expiration date. They send them at 90, 60, and 30 days.

Please, don't wait. We frequently get some requests—say, I just realized I've got to retake my exam, but I've got appointments tomorrow and I've

expired, what can I do? You have to retake the exam, we just can't bypass that.

So that's kind of, in general, about the HECM counselor roster and the FHA Connection roster functions. I'm going to summarize a few things that everybody has said here again, and then we're going to open the line for questions. We thank you again for taking the time to be here. As been mentioned numerous time, you can have up to four FHA Connection Coordinators in your agency. We recommend that you have no less than two. If you can make it work for your agency, despite the size, to have three or four, up to the maximum, it doesn't hurt and it actually puts you in a pretty good position.

We recommend that it be supervisory personnel. As Lorraine, and I think Kim and Robin all mentioned, if you're a coordinator and also a counselor you can't self-certify. So, it's critical that you make sure you have a variety of folks who can do that.

Check the system often. Go in a minimum as a coordinator, once a month, to determine, make sure that all the data in there and the profiles are up to date and things of that nature. As also mentioned, a FHA Connection

Coordinator cannot be the same person who is registered in our eLOCCS system to draw down grant funds. The system will not permit us to do that. It's a security issue that we have to pay attention to.

That's kind of a summary of what we talk about today, and I hope you find this information useful. If you have questions, we're here to answer them now. And if you find that you have questions following here, you can always send those questions to us at housing.counseling@hud.gov and we will do our best to get you an answer.

Thank you, and I guess we'll open it up for questions.

Lorraine

And, thank you very much, John, Robin, and Kim for providing valuable information to everybody. I think we can now go ahead—and, operator, if you could please provide instructions if there are any questions, we'd like to open the phone lines.

Moderator

[Operator instructions].

Lorraine

Okay, great, thank you. And while we're waiting we can take questions that were typed in. Before I ask Robin to read some of those questions, I

do want to clarify something, you do not have to wait for someone to take the HECM roster exam or the HUD certified housing counselor exam to have an FHA Application Coordinator. You can have, as long as your agency is in our system, and you have an HCS ID number, which is a five digit ID number, and if you don't know what your agency HCS ID number is, you can just look on the list we have posted on our hud.gov site of all of our HUD housing counseling agencies. The five digit number is there and that's the one you use when you're completing this application.

But, like I said, you don't have to wait until you have a certified counselor ready to go, or a counselor that has passed the exam and wants to become certified. We are strongly encouraging all our agencies to identify your application coordinators now, so that you'll be ready to go.

Okay, do we have any questions queued through the phone lines?

Moderator [Operator instructions]. We do have a question from the line of Tracy Beasley. Please go ahead.

Tracy Will all the questions be typed up and sent out after the presentation?

Lorraine Not necessarily. If we can answer the question now, we would prefer to do so. If you have an additional question after we've completed this broadcast, and your question was not answered, you can, as John mentioned, send it in to our mailbox at housing.counseling@hud.gov. We also do have frequently asked questions available on our website. You can look for FHA Application Coordinator and we do have frequently asked questions there as well. So thank you. That was a good question.

Ben Lorraine, this is Ben. I believe I was going to read some of the questions that are in the computer.

Lorraine Okay, Ben.

Ben Are there any other live questions in the queue?

Moderator At this time, there are no further questions on the phone line.

Ben Okay, great. Well, the most common question I've seen in the queue is asking about the social security number that's required for signing up. Is there any guidance we can give them, why that's a requirement?

Lorraine John, do you want to address why that's a requirement for HECM?

John The social security number requirement, particularly for HECM is important is when we do those background checks that we're required to by the HECM roster rule, and checking for CAAVRS and excluded parties lists and things of that nature, that's actually some of the data that's used to determine whether that's in fact you or maybe somebody else who may have a CAAVRS hit with a similar name or something of that nature.

It was put in, in the original HECM roster rule, as a requirement back in 2010, and it's never been taken out at this point. That would require a regulatory change. But the most significant function to it is it ensures we are getting the right person and not inaccurately attributing maybe a CAAVRS hit to an individual who may have a similar name.

Lorraine Thank you very much, John. And, the reason for the HUD certified housing counselor, first off it is one way that we can match our testing data with someone that applies for certification if there are similar names. It's also a requirement in order to access FHA Connection. It's a requirement that your social security number be included in order to grant you access.

Ben There are several questions also about working for multiple agencies or quitting one agency to go to another, asking if test taking is required again, and the answer to that is no, you do not have to take the certification exam again. You do need to have the new agency's FHA Application Coordinator add you to their agency, and your previous agency needs to remember to update your profile for them to have that end date that Robin showed.

John Ben, this might be an opportunity to also say frequently we get asked, how long does an agency have to remove—on the HECM roster, particularly since that's been the most active one since 2010, how long does an agency have to remove a counselor as employment—as being employed with them? Based on our HECM roster rule requirements, you have five days to remove somebody who has left your agency from the roster of counselors who work for you.

Lorraine I might also want to add to that, if you notified through the system, that doesn't relieve you of the responsibility to also notify your HUD point of contact within that 15-day period. So, if you're dealing with a HECM roster, or a HUD certified counselor, and let's say they leave the agency

then you have to go both into the system, and you can send an email to your HUD point of contact.

Ben There was one question in the queue about the certification exam itself, how much it costs. Currently it costs \$60 to take it online or \$100, I believe, or is it \$90 to do it at a proctoring site?

Lorraine A hundred dollars.

Dan Okay, \$100. Those charges, those costs may go up sometime in March. We'll send out a notification if they are. But right now it's \$60 to take it online. There are other expenses that may be incurred, like you have to have an operating web camera. We definitely encourage you all to test your systems before you register for the training and incur those costs to make sure everything works.

There's other questions specific to the passwords required for FHA Connection. One was asking how often do they need to change their password, another asking what do they do if they've lost their password.

John I can take that one, Lorraine, if you like.

Lorraine Sure, please do.

John The system is set up so every 28 days you'll have to re-enter your password, but the system also has a function where you can get a new password, on your own, without having to go through anybody else but FHA Connection. That's another function of us obtaining your social security number.

If you need a new password, you'll click on a box in there that'll say new password. It'll ask you for the last six digits of your social security number. You'll enter that in, and then it'll give you a screen and it will tell you enter in a new password. The password has to be no more—exactly eight letters. It cannot be a similar—the passwords can't be similar from any one of the previous eight ones you used. For example, you couldn't use John Olmstead, O-L-M-S number 1, and then start your new password with John O number 1, something else.

W And Lorraine, I have a question here that I think is an important question, in the queue box. If we are a sub-grantee, do we need to sign up through FHA Connection, or is this done through our head agency?

Lorraine That's an excellent question, and even if you are a sub-grantee, you can go ahead and register in FHA Connection yourself. Now, you might want to check with your intermediary or your state housing finance agency that runs your network, to see because they also have the option. They can go ahead and maintain and use their FHA Application Coordinator for their entire network.

There's nothing that prohibits you from registering, but you might want to check with your network first. Robin, anything you want to add to that?

Robin No, I think that's pretty much the way it'll work.

John This is John. I would like to add one small thing. If you're a sub-grantee, but also a HUD participating local housing counseling agency and already have, say, an ID under that name issued to you under your agency as a local housing counseling agency as well as a local sub-grantee, you may want to have a coordinator because if you no longer become a member, a sub-grantee of that parent agency for whatever reason but want to continue to issue, be a certified counseling agency, you would need a coordinator to carry out functions on behalf of your counselors.

Lorraine All right, great. And, there was also one question that I needed to answer, and that was can a counselor work for multiple agencies? For the HUD certified housing counselor, yes, you can be certified for more than one agency, as long as each agency you work for verifies your employment.

And John, what's the situation for a HECM counselor?

John It's the same rule as in HECM. Actually HECM has had that function since the roster was started in 2010. So, same thing.

Lorraine Great. Well, do we have anyone else that has called in?

Moderator At this time, there are no further questions on the phone lines.

Lorraine Okay, do we have any other questions we'd like to address? We have a couple minutes left.

Ben Yes, there are a few. One is asking the IT requirements for the online testing. Right now, on your screen, is a list of resources specific to the requirements for online testing. I would go to hudhousingcounselors.com,

and there's a help section on that website that'll give you more information.

Also, on the screen, answers another one of the questions in the queue, which is where do you find training for the HECM exams? The very last entry on the screen is a link to the requirements for continuing education, and that will give you some resources for testing as well, specific to HECM.

One question is—let me read here, “If you already have an FHA Connection ID, do you have to apply for another ID for the housing counselor certification, or can you use your previous ID?”

Lorraine Use your previous ID. It's good for both programs.

Ben Okay. And one question is about working as a volunteer for an agency, is there any changes to the certification exam, or do they have to specifically be working for?

Lorraine Volunteer is acceptable for the certification process. John, how about for the HECM process?

John As long as the volunteer has passed the HECM exam and is showing up on the roster as current, in that requirement and the continuing education, they can continue to work.

Lorraine All right, great. We have time for one more, Ben.

Ben Here's a good one. It just popped in. Where is the contact information for the CEO being pulled from so that the letter is sent?

Lorraine Robin, you want to answer that one? I think it's HCS, right?

Robin That is correct. It's coming from the Housing Counseling System.

Lorraine So, an important tip we can share with all the agencies is make sure your information in HUD's Housing Counseling System is updated, your contact information for your CEO and your manager so that the email is correct, also that your mailing address is correct, for when we mail the letter out. Those are two very important things to check.

If your password has expired, and you cannot gain access to HUD's Housing Counseling System, you can contact your HUD point of contact individual. If you're unsure who that is, you can simply send an email to housing.counseling@hud.gov.

All right, well, I want to thank everyone for participating in today's call, and I especially want to thank Virginia for providing the logistics, to Kim, Robin, and John, for their training, and Ben Yaneda [ph] for also answering questions and doing our logistics during the presentation. I hope everyone has a great afternoon, and thank you very much.

Moderator

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