



Final Transcript

HUD-US DEPT OF HOUSING & URBAN DEVELOPMENT: Final Rule for NLIHC Members

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SPEAKERS

Virginia Holman
Paul Kealey
Jerry Mayer

PRESENTATION

Moderator Ladies and gentlemen, thank you for standing by, and welcome to the Final Rule for NLIHC Members. At this time, all lines are in a listen-only mode. Later, we'll conduct a question-and-answer session. Instructions will be given to you at that time. [Operator instructions]. As a reminder, today's conference call is being recorded.

I would now like to turn the conference over to Virginia Holman. Please go ahead.

Virginia Thank you, Cynthia. Welcome everybody to today's webinar on the Final Rule on Housing Counseling Certification. We're so glad that you could join us.

I do want to go over some logistics before I turn it over to our speakers. As Cynthia said, the audio is being recorded. We will be posting the playback number, presentation materials, and the transcript on the OHC archives page on HUD Exchange. We'll be sending out a listserv when

that posting has occurred, and that's usually within seven to ten days. Also, all you lines are muted during the presentation.

This morning, I did send out a handout of the PowerPoint that you'll be going over. Unfortunately, it is not currently available on the control panel. We will have a question-and-answer period at the end of the presentation, and Cynthia will give you instructions at that point.

Your questions are very, very important to us, so there are a couple other ways you can ask your questions. One, on the control panel, on the right-hand side of your screen, there's a box labeled questions. If you just type your question in there, we'll be monitoring that site. Then later on, if you think of a question or a comment, you can send it to our e-mail box at housing.counseling@hud.gov, and just put the webinar topic in the subject line so we get it to the right person.

If we should open all the lines, please put your phone on mute so there's not the background distractions. There's also going to be a brief survey at the end of the session. Please take that. Your responses are very important to us as we plan for future webinars.

At this point, I'm going to turn it over to Paul Kealey with the National Low Income Housing Coalition. Paul, if you would, make your comments.

Paul

Okay, thank you, Virginia. Good afternoon, everyone. I am Paul Kealey. I am the Chief Operating Officer at the National Low Income Housing Coalition. I'll just welcome you to this HUD Office of Housing Counseling webinar for NLIHC members on the final rule on housing counselor certification.

I was contacted by HUD probably four or five weeks ago about this presentation where they made it clear that housing counselor certification may affect programs, even those that may not currently be participating in HUD housing counseling programs. Those who do provide counseling services, under HUD programs like HOME, CDBG, housing choice voucher, ownership options, family self-sufficiency, may in fact be covered by the new requirements for housing counselor certification. We wanted to make this presentation available to NLIHC members. We're happy to host this along with HUD today.

I'll go ahead and turn it over to Jerry Mayer, who will make the presentation and answer questions you may have at the end. Jerry?

Jerry

Well, thank, Paul, and thank you for all the National Low Income Housing Coalition members who are joining us here today. We really appreciate the opportunity to talk to you about housing counselor certification. It's a new final rule that came out recently, and it may affect your program, so the purpose of this webinar is to make sure that you have all the information you need should you want to move forward with certification.

Our agenda today, we'll give you some updates about the Office of Housing Counseling. We'll talk about certification, the nuts and bolts of certification. We're going to also talk a little bit about the effects on other housing programs, some that you might be involved with. Then finally, we'll give you some resources and other information you might need to receive certification should you want to. Then, we'll do some questions and answers at the end of our presentation.

Let's start with some Office of Housing Counseling updates. Let's begin with what we did last year in terms of housing counseling. About 1.2 million clients were seen by about 1,900 housing counseling agencies nationwide. This little pie chart here shows you by percentage the different kinds of counseling functions that are going on. You can see the largest one, at 32%, is group education which is primarily for homeownership. The 19% purple slice is pre-purchase, and that's similar, but it's one-on-one instead of group.

Then, next to pre-purchase, that aqua 4% slice also really is part of the homeownership process. That's post-purchase, how to be a good homeowner. You could see that well more than 50% of housing counseling activity nationwide in FY16 was engaged in the home buying process.

Now, the slice at the upper left, the 26% slice, that's your foreclosure work, mortgage delinquency, your loan modification, things like that. You can see that's about a little more than a quarter of the counseling activities nationwide last year.

Now, this has been a diminishing slice of the counseling pie. If we were looking at a slide that was from 2009, let's say, it would be about two-thirds of the slide would have been that foreclosure related activity. This

really represents some improvement economically in the homeownership picture nationwide, and it is very welcome to see it continue to shrink.

It's not just all about homeownership. The 10% lime green slice, well, that's rental counseling. Rental counseling's extremely important in urban areas. It's a critical counseling format that helps renters either improve their rental situation by negotiating with landlords, help them find a rental situation, should homeownership not be an option for them. It's very important for our multi-family brethren to have rental counseling out there as an option.

We also do reverse mortgage counseling, and that's that orange 7% slide. A lot of senior homeowners rely on reverse mortgages to tap the equity in their homes. Reverse mortgage counseling, or HECM counseling is very important. It's required in order to obtain a reverse mortgage, and then our counselors do that work as well.

Then, finally, the smallest slice of the pie, but probably one of the most significant is homeless counseling. A lot of our counseling agencies do provide services for homeless individuals. It is a very small part of our program but is a very important part of our program.

We're always interested in doing more in the arena of homeless counseling. If you're an organization that has been thinking about getting involved with housing counseling from a homeless standpoint, we would love to talk to you about that and do some work with you. We're always looking for opportunities there, especially amongst the agencies serving homeless folks.

Next slide, please. Some of the impact that housing counseling has had, we'll drill down a little bit, about 388,000 or so clients worked with a housing counselor to develop a household budget which is really important because folks who can manage their money have a less likelihood of defaulting and a higher likelihood on the other side obtaining a mortgage in the first place.

About 293,000 received fair housing information which is also an extremely important activity. People need to know their rights, and housing counselors are one of the ways that folks can find out about what their rights are in fair housing.

About 197,000 improved their financial capacity. That shows you the value proposition of housing counseling, that that many people have improved their financial capacity just by getting educated and having a counseling session.

About 190,000 gained access to the resources they needed to improve their housing situation. They went from one housing situation to a better housing situation, and they did that through housing counseling. That's a great number of 190,000 people who improved.

Next slide, please. Some program initiatives for housing counseling, we have a lot of research on our websites, and you'll have links to those later on. The research that we have posted is really there for you, and it's there for you to be able to show your funders and other stakeholders that the work you do in housing counseling, the work you want to do in housing counseling, has efficacy. There is value to it.

Research proves that housing counseling is effective. Research proves that it works. This poster that we have, which is available for download, and has also been mailed to all of our HUD-approved counseling agencies. It comes in Spanish as well.

I just want to point to a couple numbers on there that are really significant. Studies show that a homeowner's net worth is 36 times that of a renter's. That is on average, and that's really an amazing number. So, it shows the value proposition of homeownership and housing counseling's role in ensuring that folks are able to obtain a home, should they want to.

Then, the other number that's on there is on the right side of that poster which is interesting, and that is that a borrower who's in trouble with their mortgage is 283% more likely to receive a loan modification working with a HUD-approved housing counseling agency than they are if they were to simply contact the lender themselves. That, again, shows the value proposition of housing counseling and how important it is to consumers when negotiating with lenders to help save their home.

Other things that are available on our website is we have a whole lot of toolkits. These are created with feedback from our stakeholders from our housing counseling industry and cover a whole range of activities that they do, for instance how to create a work plan and what should be in it. We have a toolkit for that, and it helps counselors and counseling agencies do

things in a consistent manner that takes them through all of the various points that they need to address in a work plan, for example.

We have toolkits on a whole range of topics. We're adding to them constantly. If you take a look at our toolkit section, and you think something's missing, or you want to see a new topic, or you just have some feedback on a toolkit, we are very interested in hearing from you. We can roll out toolkits fairly quickly, so if you feel that there's something missing, and you want us to cover something, you let us know, and we'll crank it out for you.

Another area that I want to address briefly is the Housing Counseling Federal Advisory Committee. We recently stood up, recently is last year actually, we stood up a federal advisory committee which consists of about a dozen members. They meet every quarter. They meet in person every six months. There's a meeting coming up in the second week of May, in fact.

There is information on our website about this. It is open to the public. We encourage anyone to attend the federal advisory committee meeting, and express their opinions, and hear what's going on. The advisory committee gives advice to the Office of Housing Counseling on our programs and our policies. They're really important to us, and it's comprised of industry and some citizens.

About half of the committee is housing counselors, also some lenders, and some real estate folks on there, and there's some regular citizens on there who just happened to be interested. Membership comes up periodically. There'll be an announcement this year about vacancies, so if you are interested in joining the Housing Counseling Federal Advisory Committee, we would love to have your application for our secretary's evaluation, and with any luck, hopefully, you might be given an opportunity to join and give us some good advice.

Next slide, please. Due to those studies that I referenced earlier, and you could see right here there's eight studies that are done by the Federal Reserve, and the Urban Institute, and researchers, and universities, and all kinds of academic organizations, and financial organizations. They show that the statistics and the math really tell us the story that housing counseling works, that it is effective, it is of value that brings value to the

mortgage transaction and to renters and to homeless folks. This is something that you can reference and take a look at on our website.

Next slide, please. Let's talk about certification. Certification, we really feel that having a credential for our counselors is going to be very important. Every person involved in a mortgage transaction has a credential, whether they're a real estate agent, or broker, or a loan officer, or an appraiser, or a title guy, everyone has some sort of professional license or certification. Now, housing counselors are going to have the same. We feel that is going to place them on the same level as any other real estate professional.

They are real estate professionals. We discovered during the foreclosure crisis that they were essentially the first responders for homeowners. When people were losing their homes, it was housing counselors who were out there in the trenches helping them work out their issues with lenders, helping them negotiate, giving them advice, giving them education. They are an integral part of the real estate transaction. This credential is going to recognize that.

For consumers, in our messaging going forward after we start certification, we feel that we're going to be elevating the value for them by telling them that they should be asking for a HUD-certified housing counselor working at a HUD-approved agency. This will give them a higher level of comfort. It will help them avoid scammers and con artists who won't have this certification, and they'll know that they're working with a bonafide individual who has been educated, who has been tested, and is ready to help them with their housing needs.

Next slide, please. What are the key provisions of certification? Well, the number one is that all housing counseling provided under, or in connection with all HUD programs must be performed by a HUD-certified housing counselor. A HUD-certified housing counselor is a housing counselor who has passed the HUD Certification Exam, and works for a HUD-approved housing counseling agency.

Next slide, please. The certification exam is going to be at this website, hudhousingcounselors.com. The exam has not started yet. We're going to publish a Federal Register notice sometime this year, and I can't really give you more of a date than that at this point. That is going to open testing for housing counselors nationwide.

The test, however, will be preceded by a free practice exam. There's currently a free study guide available right now. Now, the free practice exam is really important because it'll allow counselors to hone their skills before they plunk down their money to take the test.

Now, the cost we're looking at is about \$100 to \$140, \$100 for the online, \$140 for the proctored in-person version. We're trying to get those costs down. The test is going to be available in English and Spanish.

A counselor can take the test multiple times until they pass, but you have to pay each time. That's where that practice exam comes in and is really important. Think of the practice exam like when you go and get a driver's license at the Department of Motor Vehicles. Some states have a practice exam online, and new drivers can take the practice exam over, and over, and over again at no cost and hone their skills before they go down to the Department of Motor Vehicles and plunk down their fee and they take their test.

Well, this is sort of the same concept. We want to make sure that counselors have an opportunity to hone those skills through that free practice exam, and we don't want them to be wasting money. The fee for \$100 to \$140, that could come out of the HUD Housing Counseling Comprehensive Grant, but we want that money to really go for counseling overall, so that free practice exam is going to be really important to make sure that our counselors are ready to take that test.

Now, any housing counselor who is experienced in housing counseling who studies a little bit and takes those practice exams before plunking down their money and taking the actual test, I'm very confident will do well on this exam. Some folks may be tempted to just go ahead and take the test without any prep, and you can do that, but it's just not advisable. We really hope that you take advantage of the free practice exams and the free study guide.

Also, take advantage of training that is offered by our training partners like NeighborWorks, and NCRC, and La Raza, and Rural Community Assistance Corp., for example. All provide training in the certification exam and what you need to study to prepare for that exam. A lot of them are offering scholarships at their technical institutes that are going on around the country.

A lot of them have online training as well. So, if you do better in a classroom environment than a self-study guide environment, then that option as well to help you prepare for this exam. So, there are a lot of resources out there for you in order to take this exam. Like I said earlier, we're going to publish a Federal Register notice that'll announce the availability of the exam, and we hope to do that soon.

Next slide, please. So, what became effective on January 13th when we published the Final Rule? The first thing is the requirement that agencies participating in our housing counseling program that are providing homeownership counseling have to address the entire process of homeownership. That is homeownership from A to Z, how to buy a home all the way down to how to sell a home, how to maintain a home, how to obtain a mortgage, what a real estate broker's role is. All of these things have to be covered in the counseling session.

There's also a restatement of requirements related to the distribution of home inspection materials. That is the, for your protection, get a home inspection pamphlet. Home inspections are very important to make sure that our homes are healthy and safe. We want to make sure that everyone who is buying a home has an opportunity to learn about home inspections and obtain one.

Now, the next one is a new requirement, and that is about material violations. That relates to the misuse of housing counseling program grant funds. What this really says in the final rule is that if a counseling agency is found to have been in material violation, meaning that they somehow misused/misappropriated housing counseling grant funds, they would be forever barred from receiving funds every again.

That's very serious, so if you are a grantee, or you're thinking of applying for our grant, what we would like I that in the future, should you have questions about the use of housing counseling grant funds, don't guess. Contact us, and we will help you through any problems whatsoever. We don't want to lose any counseling agencies because of an error or a mistake. We're very forgiving when it comes to things like that. We're just not forgiving when it comes to issues of real violations.

Then, there's also a new requirement, and that is related to the prohibition against providing grant funds to any entity who's been convicted of a violation under federal election laws. That's a new requirement as well.

Next slide, please. Now, we come to another timeframe, and that is what happens 36 months or 3 years after we start testing? Now, once we publish the next rule in the Federal Register which is going to announce the start of certification, then a 3-year clock, or a 36-month clock starts. What happens three years from the start date of testing?

The first thing is that a requirement that all individuals who provide housing counseling, under or in connection with any HUD program have to be HUD-certified housing counselors. That's any HUD program that is defined under this rule. Then, there's a requirement that any agency providing housing counseling under on in connection with any HUD program has to be a HUD-approved housing counseling agency.

Then there's also a requirement that all counseling that is reported to HUD on form 9902 that occurs after the final compliance date must be performed by a HUD-certified housing counselor. We'll talk a little more about that one a little bit later. Next slide please.

Then there's also a requirement that group education that's provided by one of our counseling agencies has to be overseen by a HUD-certified housing counselor. Now, this doesn't mean that you can't have guest speakers. You certainly could have a loan officer or a real estate broker come in and talk to the class about the lending process or how to buy a home. What we want to make sure is that the class is overseen by a HUD-certified housing counselor and that there's no steering going on. When it comes to lenders and brokers and other industry folks, we think it's great that they participate. We just don't want to see them advertising their services.

For instance, if a loan originator were to come into a class, they could say I work in the lending industry and I'm a loan originator. We would not like them to say I work for, let's say, ABC Mortgage and come to me for a loan. We don't want to see that. We don't want to see any business cards and things like that. So that's why we want a HUD-certified counselor to oversee that and make sure that there's an arm's length identity interest situation going on.

Then there's the requirement that agencies that are applying to a program have to meet the certification requirements. And that really means that their counselors will have taken the certification exam and will provide evidence that they passed the exam prior to approval so that once we approve those agencies for our program, then they can go into our system and click the box and certify those counselors and get up and running fairly quickly.

Then finally, the requirement that our intermediaries, and those are our state housing finance agencies and our multi-state organizations, the pass-through organizations that obtain funds from us and then pass them through to their networks, they have to ensure that all of the counseling work performed by their affiliates is performed by a HUD-certified housing counselor. Next slide please.

So let's talk about some other programs that might be affected. The definition from the final rule—and this is important to keep in mind when you think about your program and whether or not you might be affected—and that housing counseling is independent expert advice that's customized to the need of the consumer to address the consumer's housing barriers and to help achieve their housing goals. And housing counseling must include the elements on the next slide. Let's go to that next slide.

So this is the basic elements of housing counseling. If you're doing all of these elements, then you're probably going to fall under this final rule. If you're not doing all of these elements, then you may not fall under this rule. But if you have questions, you should contact us and then we could advise you how to move forward.

So here are the elements: Basic client intake, which includes their basic information, financial information, demographic information, contact information. Another item is their budget. Budgeting is very important to figure out what a person can afford in terms of either rent or a mortgage payment.

A financial and housing affordability analysis, which is a very detailed analysis that helps them figure out what they can afford. An action plan, which is really the steps they need to attain their housing goal, whether it's home ownership or whether it's a better rental situation. An action plan is really important. It's the roadmap, kind of the heart of counseling, and this is except for with reverse mortgage counseling. It's pretty much clear

what the goal is there and it's very short-term, which is to obtain a reverse mortgage. Also, referrals as need to other services in the community, often that's very important to help the success of the client, and finally, a reasonable effort to follow up with the client and determine what the outcomes are. Next slide please.

So what is not housing counseling? And those are services that provide housing information or placement or referral services but don't do all of the things that were in the slide just prior. Routine administrative activities are another thing that's not housing counseling. That could be program eligibility determinations, intake in isolation of the other functions, or simple case management. It could be case management that provides housing services that are just incidental to a larger case management situation such as we see in housing of people with AIDS, emergency shelter grants, or continuum of care and doesn't provide any funding for housing counseling. So those are examples of programs that we know are really not housing counseling.

Fair housing advice and advocacy, which is limited to the processing of complaints and filing claims, is not housing counseling, and also group education that doesn't include any individualized services. Just going to a homebuyer education class is not housing counseling unless there's an opportunity for the client to move on to more advanced one-on-one housing counseling and also be shepherded towards their housing goal, which is either obtaining a mortgage or a better rental situation or something to that effect. Next slide please.

Group education is defined as for one or more people. It could be delivered by any number of modes either in the classroom or online or a conference call or any other creative delivery method. It's not customized for individual needs. It does not offer financial analysis or a client action plan. This really shows you why it's not housing counseling. HUD-approved housing counseling agencies, however, must offer housing counseling on the same topics as group education, and of course, like we said earlier, a HUD-certified housing counselor must oversee those group education activities. So group education and isolation from one-on-one housing counseling is really not housing counseling. Next slide please.

So the certification rule is going to impact some programs. We know that some CDBG and PIH and home programs may be affected, but we're not sure what the effects might be downstream for some state level and other

local programs. So we want to make sure that we are able to communicate with everybody and advise you going forward should you decide that this might affect you and you want more information. What we've done is we've tried to narrowly define housing counseling so that there's a possibility that if your program is not affected, we can effectively advise you that you're okay. You don't have to apply for this certification. If you find you are affected, we will help you in the process. Next slide please.

So who might be affected? Some state and local governments, some PHAs, state housing finance agencies, some CHDOs, community housing development organizations, and other non-profit or government agencies all could fall under this rule if they're doing something that looks like housing counseling. Next slide please.

So what are applicable programs that are out there? It could be that you begin to see in regulations that they start to insert requirements that now the program has to utilize a HUD-certified counselor at a HUD-approved agency. You may not have seen that in the past before the final rule was published, and you may start to see language inserted into grant programs and other program regulations going forward. Should you see that, that could be an indication that what you're doing might be affected and you might need to come in for approval.

It could occur in programs where housing counseling is funded under another HUD program like CDBG, for instance, or the HOME program and it wasn't there before and now because of this rule, the language may pop up there. Again, it could be in a grant program where the grantor is requiring it of a grantee, but if they want to obtain the grant, then they have to be HUD-approved using certified counselors.

Also, HUD programs where a family might be assisted under a HUD program is referred to a housing counseling agency by a grantee or sub-grantee of that HUD program. So the message here is look for program changes. Read all of the program regulations and grant documents very carefully to make sure that you're in compliance should those documents have changed and those rules have changed. Next slide please.

Some examples where you could see this happen in the HOME program with down payment assistance and units purchased with HOME funds. Sometimes we may see language that says that people have a certain

income or have been designated with a certain risk level because of past financial issues may need to be counseled, and that might be new language that you might see going forward.

In CDBG there may be cases where recipients of these funds are required to utilize a HUD-approved housing counseling agency and certified counselor. So be on the lookout for new language in that program as well.

Family self-sufficiency, if homeownership counseling is performed with those FSS funds, then it could be that that coordinator might have to be certified. So be careful with the language on that program as well. Next slide please.

Then in the HOME program—it's looking like all homebuyers assisted with HOME funds that are required to receive home ownership counseling such as down payment assistance, purchasing units with HOME funds might have to use housing counseling if they're funded directly or indirectly. This could also affect potential rental projects and the tenants that are going to be occupying those, so read your HOME program language very carefully to make sure that if you're participating in that program that you're in compliance. Again, we will help you come into compliance if that's what you need. Next slide please.

In terms of CDBG, Community Development Block Grants, or also importantly, the disaster relief funds that relate to Community Development Block Grants, some of those have been modified recently in the last year that makes housing counselors an eligible sub-recipient of CDBG funds, especially in the disaster relief arena. So if especially in that disaster relief plan housing counseling agencies are identified as eligible sub-recipients, the assistance provided to displaced persons could fall under the housing counseling final rule. So if you're accessing any of those funds, you may need to consider carefully whether you need to be HUD approved.

There's some latitude in designing your activities to meet those identified needs. If you are engaged in an activity that doesn't meet the definition of housing counseling, you probably should look at changing the term. If you're calling it housing counseling and it really doesn't meet the definition of the rule, you might want to call it something else like housing advice or something like that so that you don't inadvertently fall under the CDBG rules and have some explaining to do. Next slide please.

Let's also talk about Section 8 housing choice vouchers. That's a rental subsidy as I'm sure you're all aware that's provided to low income families. It's either tenant based or project based. On the tenant based it could be a voucher program that's awarded to the tenant and they can move from unit to unit, and it's administered by the public housing authority. Then project based is awarded to a development and they work through half [ph] contracts. Next slide.

So after the final compliance date, the housing choice voucher program, that's something that we've identified that's going to have to be done by a HUD-certified housing counselor that is working for an agency approved to participate in our program. So if you're a housing authority and you're working on that, that's something that you should start thinking about now, especially if you see that program language change requiring it. So it might be better to become certified earlier rather than 36 months down the line. Next slide please.

Under family self-sufficiency, the NOFA for family self-sufficiency allows the coordinators to provide home ownership counseling. If the home ownership counseling is performed with FSS funds, then the coordinator must be certified. That coordinator really becomes a housing counselor at that point, a HUD-certified housing counselor. The agency that's providing those FSS funds would need to come in and become HUD approved. There are some other options as well, such as making referrals to do that function. So if the agency doesn't want to become approved itself, it could partner with a HUD-approved agency that's already approved in the program. Next slide please.

So let's talk about our intermediaries, also known as pass-through organizations, and also about the administrative staff of counseling agencies in general. If you're an organization that is solely doing pass-through funding and not doing any counseling yourself but simply providing funding to a network of affiliates who do housing counseling, then chances are no one in that parent organization needs to become a HUD-certified counselor. If you're doing counseling, then you do, and you need it to be on the 9902 form and you want it to be counted, then it has to be done by a certified counselor, of course.

That really starts to address the smaller organizations. Let's say you're a small organization with a few staff and every so often because maybe a

counselor is out sick and the waiting room is full, the administrator and executive director, maybe an accountant who knows comes out and fills in and does some housing counseling. In the future if you want that to be counted on your 9902 as a unit of housing counseling, then the person providing that fill-in service will need to be certified. So this really affects the smaller organizations more than the bigger ones. In the larger organizations, someone who is, let's say an accountant pretty much is an accountant, but in a small organization that maybe only has a handful of people, sometimes folks do double duty, and on those days when more hands are needed, they have traditionally filled in. Well, those people will have to become HUD-certified counselors if they want to continue doing that role, and that's an important consideration, especially for the smaller organizations. Next slide please.

All right, so what are some of the options if you feel that you're impacted by this new rule on housing counselor certification? Well, there's really four options—three good ones and one that I really don't like, which is the last one. The first is to apply for HUD approval or join up with a HUD-approved intermediary or state housing finance agency as an affiliate. The other option, which is also a good one, kind of a middle ground option, is to partner with a HUD-approved housing counseling agency. You could either have an informal or formal agreement or referrals and also agreements on funding that you can work out between your organization and the housing counseling agency.

An example of this might be, let's say, a public housing authority that is just under siege, has more work than they know what to do with. And they're doing housing choice vouchers and they want to continue doing it, but they just don't have the capacity to add HUD certification and all of the requirements that come with HUD approval to their workload. So instead of taking this on their own shoulders, they can reach out to a HUD-approved housing counseling agency working in their area and refer clients to that other agency, and they could be taken care of that way and the counseling can get done that way. So there's some flexibility there and the ability to partner, which is really important.

Another option is to modify whatever program they happen to be doing to be compliant, and that could mean reducing some of the things that they're doing or increasing some of the things that they're doing, whichever way they want to go to be compliant in the direction of becoming certified or compliant in the direction of ensuring that they don't need to become

certified. Maybe they're doing more than they need to do in terms of serving clients, so evaluating what is being done and deciding if it is a right amount of work with that client for compliance is something that each organization will have to decide. But that modification of the program is an option.

Then the one that I don't like is to stop delivering those services. We really need everyone out there working to help consumers. So stopping the delivery of services is to be avoided if at all possible. If you are contemplating that, we want to have a discussion with you before you decide to do that because there may be other options that we could help you with and give you some advice before you decide you're going to stop operating in a certain area. Next slide please.

So let's talk about some resources and other information that's available to you. We have on our website on the hudexchange at /housingcounseling, on certification you can find the press release and the Federal Register notice and read this information for yourself. We have a list of the programs that are covered by housing counselor certification. We have charts that give you dates and give you provisions. We have frequently asked questions, which we'll go into a little bit more that will help you figure out some of the issues that you might be facing.

We have hundreds of frequently asked questions. We've collected them from all of our agencies and distilled them down into frequently asked questions so that you can read these for yourself. We've shared them with everybody. We also have model funding agreements. We have processes and memorandums of understanding that you can take and utilize to structure your program as well. Next slide please.

Our frequently asked questions are found at this address. What we've done is we've created a searchable database so you can search on keywords, and it's hundreds and hundreds of frequently asked questions that we've gotten over the last couple of years. Whenever we get a question, we answer that question directly to that inquirer, but we also consider adding it to our ever-growing list of frequently asked questions that we update every month or so. We're always adding new questions. We're enthusiastic about your questions and getting more, so please feel free to send us your questions. We'll have a link for you in the slide coming up so you could see where to send those. Next slide please.

The link right there is housing.counseling@hud.gov. That is our general customer service email link. We try to answer every question within 24 hours. Questions that we feel could be added to our frequently asked questions list are extracted from that inbox, and so we're looking forward to your questions being sent to that inbox so that we can share them. Of course, we make sure to protect any kind of personal information and sort of generalize the question so that it's useful for everybody. You'll also find on this slide our website again at the hudexchange.com/counseling. That's a shortcut to it. If you would like to email me, there's my email address as well.

Also, just to let you know, we also have a listserv at the office of housing counseling that provides all kinds of information on program guidance, training that's offered by our training partners, contracting opportunities, job opportunities with HUD, a whole range of information. If you would like to be signed up for that list serve, you can send me your email address and I will add you to the listserv.

We also have a monthly newsletter. It's called *The Bridge*, and we focus on all kinds of different topics each month. It's published monthly. It's really about our housing counseling industry, about the good works that our counseling agencies do. We try to call out best practices. We try to tell the story of housing counseling in *The Bridge*.

If you would like us to do an article on your organization and the good work you're doing in housing counseling, we're very eager to do that. All you have to do is reach out to us at housing.counseling@hud.gov and just add *The Bridge* in your subject line, and someone from our *Bridge* editorial board will get back to you right away. Hopefully we can tell your story and share that with the counseling industry. Next slide please.

Okay. So, Cynthia, we're ready to open up the lines for questions. In the meantime, are there any questions that are in the webinar—GoToWebinar software—that we can address right now?

Moderator

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

Virginia

[Audio disruption] question that says that if housing counseling agency doesn't provide all the housing services listed in the final rule [audio

disruption] households to resources that are HUD approved and [audio disruption] full resource list will be in compliance of the final rule.

Jerry Well, you were breaking up a little bit on that question, but I think the question was if they're providing services through a partner and they're referring to them through their resources, will they be in compliance with the final rule? The answer to that is it depends on the services being provided, whether they're being referred to a HUD-approved counseling agency to fulfill those services, and if they are and it's being done by a certified counselor, for the purposes of meeting the requirements of your program, then you're probably okay.

Virginia And that's the only written question we have.

Jerry All right. Cynthia, do we have anything on the phone lines?

Moderator I'm showing no questions on the phone line at this time. [Operator instructions.]

Jerry All right. Just to let you know, you can ask a question of us not just of certification but any aspect of HUD housing counseling program that you might want to. We're here for you and we want to make sure that you have an opportunity to ask questions. You can also ask questions at that email box at housing.counseling@hud.gov. If you should think of a question later on, feel free to go ahead and utilize that as well. So we'll give it another moment for any other questions.

All right. So it's not looking like we have any other questions, so I want to thank everyone for attending today. I especially want to thank Paul and all the members of the Low Income Housing Coalition for joining us here today and giving us an opportunity to talk to you about housing counselor certification. Again, if you have any questions in the future, feel free to email them directly to us, and we'll be happy to answer your questions. Ginger, I'll turn it back over to you.

Virginia All right. Thank you for everybody attending. This ends the webinar for today, and I will close it out.

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