



Final Transcript

**HUD – US DEPT OF HOUSING & URBAN DEVELOPMENT: Minnesota
Final Rule Stake Holders Webinar**

March 29, 2017/12:30 p.m. EDT

SPEAKERS

Virginia Holman
Jerry Mayer

PRESENTATION

Moderator Ladies and gentlemen, thank you for standing by and welcome to the Housing Counselor Certification for Minnesota Stake Holders. 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 conference is being recorded.

I'd now like to turn the call over to your host, Virginia Holman. Please go ahead.

Virginia

Thank you, Lori. Good afternoon, everyone, and welcome to today's webinar on the housing counselor certification. Before we get into the meat of the webinar, however, I would like to go over some logistics.

As Lori said, the audio is being recorded. We will be providing a playback number, presentation materials, as well as a transcript, and those will be posted on our page on the HUD Exchange. We'll send out a LISTSERV when that posting has occurred, and it's usually in five to seven days after the webinar.

Your lines, as Lori said, are muted. I did send out a handout earlier today and unfortunately I have not put them on the control panel, but you do have them as a printout of the PowerPoint.

There will be a question and answer session. At this point we're going to have them at the end, but you have a couple of different ways that you can ask your questions, because your questions are really important to us.

One, you'll be able to ask them online and Lori will give you the instructions at that point. You can also, on the control panel on the right-hand side of your screen, write in the questions, and we will make every effort to answer them today. And if not, we'll get an answer to you, or

after the webinar you can also send your questions and comments to housing.counseling@hud.gov and put the topic of today's webinar in the subject line so we get it to the right people. When we do open the lines, if you would mute them so that we don't get background noise that's bothersome.

There will be a brief survey that we'll launch at the end of the webinar, if you would please take that. Your comments are very important to us as we work continually to improve our training and our webinars.

You will also be receiving a thank you email from GoToWebinar, and that usually is about 48 hours after the end of the webinar. I was going to say, this is your Certificate of Training. Please note that there is no attachment. The email is in fact the certificate, so print it out and keep it for your records.

At this time, I'd like to turn the presentation over to Jerry Mayer, the Director of the Office of Outreach and Capacity Building. Jerry?

Jerry

Thank you, Ginger, and welcome, everybody. Before we get started, I'd like to especially thank Anita Olson of HUD's Office of Housing

Counseling, and the HUD Minneapolis office, as well as all of our Minnesota partners, and everyone who's participating in this event for helping us produce this webinar today. Next slide, please.

Today we're going to talk about a few things. We're going to start with an overview of HUD's Housing Counseling program, give you some program updates, talk about certification, of course, and then point you to some resources and other information before we conclude and take some questions. Next slide, please.

HUD's Office of Housing Counseling, our mission is to help families obtain, sustain and retain their homes. We accomplish this mission through a strong network of HUD-approved housing counseling agencies and counselors, and many of you are on this call right now and we really appreciate the support that you give to consumers through housing counseling and also helping HUD accomplish its mission. There's about 2,000 housing counseling agencies nationwide, and HUD monitors their compliance with our regulations and oversees their independence, looking at conflict of interest issues, and we help them with content and help them process reports and things like that.

HUD also connects clients to those housing counseling agencies through our website, we have on our website a map that consumers can click on, and there's also a zip code search tool as well that consumers can use to find a housing counseling agency in their neighborhood. And another thing that we do is we provide grant funding for qualified applicants, and our grant funding cycle for FY17 out of supplemental NOFA just closed and we're busy processing those grant applications. Next slide, please.

What is housing counseling? Now, here's the definition from the final rule: "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." Now, housing counseling has certain components it must include, and these are found on the next slide, please. Those components are: there has to be a client intake, a budget, there has to be financial and housing affordability analysis, the file has to have an action plan, except for reverse mortgage counseling, of course, there have to be an opportunity for referrals, and there also has to be a reasonable effort on follow up with the client and the file should contain if the case has outcomes or a termination.

But basically what we're looking for in the housing counseling process in a unit of counseling is that it tells the story of the client and has all the supporting documentation. Now, this is going to become very important, so keep this information in mind when we talk about what is housing counseling for the purposes of certification and what it's not, because some programs don't do all of these things. And we'll talk a little bit more about that later on. Next slide, please.

Group education as opposed to one-on-one counseling, which we just talked about, is really for one or more people, and it can be delivered in a classroom setting, or an online setting, or a conference call, or any other delivery method that's effective in conveying the information. The major differences from one-on-one counseling are that it's not customized for individual needs, it doesn't offer any financial analysis or a client action plan, but it can be a foundation for individual counseling sessions that may follow on. And also housing counseling topics at the agencies, the different modes of counseling that the agencies provide should be similar to the same topics as group education. Next slide, please.

Let's look at some housing counseling activity on a national basis and then we'll look at Minnesota in detail. And what you can see here is that we

have a pie chart that breaks up the counseling activity of about 1.2 million clients that were seen by our network of counseling agencies in FY16.

The largest slice of the pie is that group education that we were just talking about, and that's mostly for home ownership. The next slice of the pie I'd like to point to is the pre-purchase slice of the pie, and that's the lighter purple one at 19%, and together those two, about 51% of activities nationwide relate to buying a home. However, about 26% is on that foreclosure or home attention mortgage delinquency, so there's still a little over a quarter of the activities of our housing counseling agencies nationwide still relates to foreclosure, about 10%, that light green slice, is our rental counseling program, and about 7% at reverse mortgage. And you can see the light blue slice at 4%, that's post purchase, and you can really add that into the home buying process, that's teaching consumers how to be good home owners once they are home owners.

And the 2% slice, that's our homeless counseling, and we really wish that could be a much bigger slice of the pie because there are so many needy people out there. So, if you're doing homeless programs, we'd love to talk to you about giving you technical assistance and helping you expand those homeless services that you're offering.

Let's go to the next slide, which will zoom in on the state of Minnesota.

And in Minnesota we have 36 agencies that were reporting, and they received about \$700,000 in FY16 funding, and saw about 16,500 or so folks. Now, let's look at first that 30%, that's the default mortgage delinquency, and you can see that it's a little higher in Minnesota than it is nationwide, and the pre-purchase is a little less, and the group education is a little less as well. So, let's toggle back just so we can visually see, and you can see that nationally we're looking at 32% and 19% on the group education and the pre-purchase.

So, let's toggle forward, and you can see there group education of 29%, and 20% on pre-purchase, so just a slightly bit more. But that foreclosure is higher by about four points, so that's something worth keeping an eye on. Rental counseling is a little bit higher. Homeless counseling is a little bit lower, and I don't know if that's a good thing because maybe there are less homeless people, or maybe there are less services being offered, but it's certainly worth having the discussion with any of you that are doing homeless counseling. We would love to talk to you about that. Next slide, please.

What's the national impact of one-on-one counseling? And this is what our counselors did nationwide, about 388,000 or so consumers worked with a housing counselor to develop a sustainable household budget. About 293,000 or so received fair housing information. About 197,000 improved their financial capacity, and that's huge, that is a real important thing to keep in mind. And about 190,000 gained access to resources to help improve their housing situation. Next slide, please.

Now, in Minnesota almost 7,000 received information on fair housing and fair lending, and about 4,900 or so gained access to those resources to help improve their housing situation. And about 4,800 worked with a housing counselor to develop a sustainable household budget. And about 4,300 or so improved their financial capacity. So, that is the intangible results of the HUD-approved housing counseling agencies' efforts in the state of Minnesota, and it's very important because all of those families represented by these numbers improved their housing situation, and that means an improvement in the quality of life and in their standard of living, and it's certainly a great return for our program. Next slide, please.

On the program initiatives front, we have some research that's out there that you can find on our website and the HUD Exchange, and we'll give

you the links to that a little later in the presentation. And there are several research papers, including one that's going on right now being done by HUD, proving the efficacy of housing counseling. And you can certainly reference those when you talk to your funders about the good things that housing counseling does and what you're doing in your program, and the results are scientifically measured and show that housing counseling is effective.

Some of it is summarized in this poster that we have here, it's called "Beat the Odds," and some of the numbers that I'd like to call out is that in general the research shows that a home owner's net worth is 36x that of a renter's on average, and that is a huge economic benefit to home ownership. And also, a consumer who has gone through housing counseling is 283x more likely to receive a loan modification if they're having problems with their mortgage than someone who hasn't gone through housing counseling. And those are the kind of things that you'll find in that research.

Now, this poster was sent to our housing counseling agencies, and we have it in English and Spanish. And if you want to receive one of these posters for your agency, if you haven't received it yet, you can send me an

email and we'll put you on the list and get a poster out to you, and my email will be provided at the end of this presentation. Also, you're going to get a PDF copy of this presentation, so you can click through links and things like that and do your own research and contact me as well.

Now, another thing that we have on our website is toolkits for industry professionals. And we're always adding to those toolkits, so we have all kinds of toolkits to help you with your housing counseling business. If you see a toolkit on our website that you like and want to give us feedback, we'd love to hear from you. And if you think we need to add a toolkit on a topic that you think is missing, we doubly want to hear from you, and we'll crank out a toolkit to help you as quick as we can. So, we'd love to hear from you on toolkits.

And then finally, a new thing that we have just initiated is a housing counseling federal advisory committee. And that's a committee of regular people, they come from the real estate industry, from the housing counseling industry, and some folks who are just private citizens with an interest in housing counseling that have come together and volunteered to serve as advisers to the Office of Housing Counseling. And they meet quarterly, and those meetings are open to the public, and they love to hear

feedback from the public. So, look out for announcements about federal advisory committee meetings. You're all certainly invited to either attend in person when they're held in person, or listen in when there are conference calls, and also ask your questions and bring up your issues so the advisory committee can hear your opinions and then can advise HUD on our housing counseling program. Next slide, please.

So, here's a slide that calls back to some of those research papers. And you can see, I've been looking at this slide, that there's all kinds of numbers here that support the value proposition of housing counseling and that it really does work and really does help folks. And you can find all of these studies and more on our website at the HUD Exchange. And there will be a link to that in this presentation later on. Next slide, please.

The Supplemental NOFA that just closed was for eligible applicants that were not awarded FY16 funds in 2016, they may be new agencies, or they may have just not gotten a good enough score to get funds in 2016, well, they were able to resubmit in 2017. Any agency that was approved prior to January 31st was eligible. The deadline was March 17th, and we are now processing those applications. We're still waiting for an appropriation for this NOFA. We have the authorization to do it, but we

are waiting for the appropriation to actually hit our account. So, a lot of it is budget driven and we're waiting to see what happens in that respect.

Next slide, please.

So, housing counselor certification, which I guess is the reason why a lot of you have tuned into the call today, well, we published a final rule on December 14th, it's in the Federal Register at that citation, 81 FR 90632. Now, the final compliance date for housing counselor certification will be 36 months after the examination becomes available. And it's not available right now, but the website is up, and I'll give you a little more information on that in a little bit. We will publish a Federal Register notice to announce the availability of the exam, and we'll also include a notice on our web page and in our LISTSERV so that you're all well informed and know when the exam will start. Next slide, please.

So, what are some of the benefits of certification? And a lot of it is centered around, again, that value proposition of housing counseling and how do we support that. We feel that certified counselors will have a credential and that credential is going to be the same kind of credential that you see in just about any real estate professional from any walk of life. Your real estate brokers, your loan officers, your title people,

appraisers, everyone who's in a real estate transaction and is paid for their services has some sort of license or certificate. Now, housing counselors are going to have the very same kind of professional certification.

One of the things that we found out from the great foreclosure crisis was that housing counselors were really on the front line, they were sort of mortgage first responders, helping people save their homes and negotiate with lenders and improve their housing situation or find another housing situation if they were unable to save their homes. And the professionalism that housing counseling showed was really amazing throughout that time, and Congress realized that housing counselors are real estate professionals, just like anybody else in our industry and so decided that housing counselors should also be tested and certified just like other real estate professionals.

And that is intended to elevate the value of the program for consumers and increase its visibility and the awareness of housing counseling, because in our messaging we're going to begin pointing consumers to certified housing counselors, so "Ask for a HUD Certified Housing Counselor" will become the watch word, and this will help consumers avoid scammers and con artists that were out there and are still out there luring them into these

scams that basically just take their money or take their homes. So, we really feel that certification is going to be a tremendous elevation to our housing counseling industry and is also going to really help consumers identify where to obtain quality assistance. Next slide, please.

So, some of the key provisions of the final rule are that all housing counseling provided in connection with all HUD programs must be performed by a HUD certified housing counselor. And a HUD certified housing counselor is defined as a housing counselor who has passed the HUD certification exam and works for a HUD-approved housing counseling agency. Next slide, please.

So, the exam is going to cover six major topics, and we'll go over those in a moment. Counselors only have to pass the certification exam once, and like I said, they need to work for an agency approved to participate in HUD's housing counseling program, and we're going to be verifying that through a federal system that we are building right now. Counselors will be able to become certified as soon as the test opens, and the final date for compliance for housing counseling agencies to have a HUD certified housing counselor who's passed the exam onboard will be 36 months after

we start testing, so counselors will have three years to complete this certification exam. Next slide, please.

There will be six major topics that counselors are going to be tested on, and this is from the legislation, financial management, property maintenance, responsibilities of home ownership and tenancy, fair housing laws and requirements, housing affordability and avoidance of and responses to rental and mortgage delinquency and avoidance of eviction and mortgage default, which is very important. Next slide, please.

Counselors will register and take the exam at hudhousingcounselors.com. And you can go to that website right now and look at the free study guide that's available right now for you to look at and study. There will be a free practice exam that is going to be posted, soon hopefully, and after we start testing you'll be able to take the exam either proctored online or at a proctoring site. The cost will be in the \$100 to \$140 range, probably for the proctored in-person test taking closer to \$140. Now, we're doing our best to get these prices down. The cost can be absorbed by the HUD housing counseling grant, so counselors don't necessarily have to pay for this out of their own pocket.

We're going to be doing the test in English and Spanish, and while you can take this test multiple times you do have to pay a fee each time you take the test. And that's where that free practice exam is going to come in handy. Think of it like getting a license through the Department of Motor Vehicles, in some states there's a written test that you have to sit for, but they have online study tests where you can basically take those practice tests over and over again and hone your proficiency, and when you feel that you have reached a level of proficiency that you're sure you're going to pass this test, then you plunk down your money and you take the HUD exam.

And I have no doubt that an experienced housing counselor in HUD's program who studies and takes the practice exams will pass that certification exam quite easily. I'm very sure that when you combine your experience, and your studying, and your practicing it should be a fairly simple matter for any experienced housing counselor to get their certification.

Now, remember you're certified for life, so you only have to take this exam once, there are no continuing education requirements. There are some in terms of the housing counseling agency and maintaining their

HUD approval, but that's a separate issue. For your certification that is for life for each counselor. Next slide, please.

Now, that certification is active as long as the housing counselor is working at a HUD-approved housing counseling agency. It goes inactive when that counselor leaves the employ of the housing counseling agency. And the executive director or designee who has access to our system will activate and deactivate housing counselor certificates as appropriate.

Now, when the counselor pops up at a new place of employment then that executive director at that new housing counseling agency can go into the system and reactivate that housing counselor's certificate, print it out, and they can hang it by their desk, and it will have the name of the counselor and the agency that they work for.

And the reason why we're doing it this way is because what we want to avoid is housing counselors becoming certified and then leaving their place of employment, their housing counseling agency and hanging out a shingle and proliferating a lot of difficult to track and fairly unregulated housing counseling activities. So, we're going to stay within HUD's approved housing counseling agency and housing counselors will be

certified to operate in our program as long as they are employed at a HUD-approved housing counseling agency. Next slide, please.

So, the final rule on certification is going to impact several programs, and a lot of counseling agencies are wondering if they are affected, and that really has to do with how they define housing counseling and what activities they're engaged in. We are anticipating that CDBG programs, public housing programs, home programs could be the kind of programs that could be affected and require housing counseling, because a lot of those programs do require some form of education or some form of counseling in order for a consumer to participate in those programs. But the final rule really narrowly defines housing counseling. Next slide, please.

Really we can look at what is not housing counseling, and that might give you a better idea. What's not housing counseling is services that provide information, or just simple placement, or referral services and really don't go through that full cycle of a unit of housing counseling like we saw in the early slide that talked about action plans, and budgets and client intake and the outcomes. If those things are not present, then it's probably not housing counseling and you may not need to become certified and the

agency may not need to become approved, so those routine administrative activities like eligibility determinations, case management, intake, those may not be housing counseling either. And case management that could be incidental to a larger case management program, like housing people with AIDS, or emergency shelter grants, or continuum of care may also not be housing counseling. And then finally, fair housing advice and advocacy, which really may be limited to processing complaints and filing claims, also may not be housing counseling as well.

Now, your agency may do these things and you may include it as part of your housing counseling services, and in that case the agency may need to become approved and you may need to become certified. But we'd be happy to talk to you individually about your individual agency situation and help you sort it out and plot out a strategy for certification, if you think you're going to need that. Next slide, please.

Now, the impact on what's known as pass-through organizations, or intermediaries, these could be state housing finance agencies or national intermediaries that are currently in our program, they basically receive funding from us and pass it through to their network of affiliates, and they could also be multi-state organizations or regional organizations, and what

we really want to get to is the administration of those funds. Now, some of those agencies don't do counseling, they just administer funds and just pay us those funds along. And in that case the staff of those agencies who don't see clients do not need to become certified housing counselors.

Now, let's say that you're maybe working at a small housing counseling agency and there are a lot of people in the waiting room and some of the counselors have called in sick, maybe it's flu season, who knows, and the executive director or other management staff have traditionally gotten out and have helped clients when there's a shortage of counselors. Now, if your agency does that, then that executive staff, that managerial staff may want to consider becoming HUD-certified counselors if you're going to count their contribution on those days when the waiting room was full on your 9902.

If in fact the executive director and the administrative staff, the accountant, or whoever doesn't ever do any counseling on a local level in a small agency, then they don't need to consider being certified counselors, and certainly the receptionist also does not need to be a certified counselor. There could be people that help the process of counseling by intaking clients and giving them forms to fill out to get

them prepared to see the HUD-certified counselor, and they don't need to become certified either. Next slide, please.

So, what are the options for an agency that's out there that thinks they might be covered by the final rule? Well, there's really four options. The first one is to apply to HUD for approval, or join up with a HUD-approved intermediary or a state housing finance agency.

The other thing that they can do is to partner with an existing housing counseling agency to deliver those housing counseling services on their behalf. And that's actually a pretty good option for the public housing authority that is probably already overworked with their own program requirements, to partner with a HUD-approved housing counseling agency will let them send those clients to the housing counseling agency, the housing counseling agency would provide their services and send those clients back so that they can continue with whatever program that they're being counseled for. And hopefully a financial arrangement can be worked out between the housing authority or other entity and the HUD-approved housing counseling agency outsourcing the housing counseling workload, which is an option that we've seen a lot of entities doing.

Another thing is to modify your program in order to become compliant.

And then the one that we don't want to see is that you stop delivering housing counseling services before the final compliance date. We'd like to see more opportunities for home buyer education and foreclosure help and rental assistance, so we really don't want to see anyone stopping and delivering housing counseling services because of this rule. And if you're facing that kind of a situation, we'd love to talk to you about it and see if we can help you put some technical assistance to work around that problem and maybe choose a different option besides stopping services.

Next slide, please.

Now, if you're thinking about becoming HUD-approved so that your counselors can become certified, here's some of the criteria. You need to be a non-profit for state or local government. You need at least a year of experience providing housing counseling, or something substantially very similar. You need at least a year of operation, the corporation needs at least a year of operation in the proposed geographic service area. And you need to prove that you have the administrative and financial capacity, those resources to support a housing counseling program.

Now, to get the ball started all you need to do is email housing.counseling@hud.gov and schedule an appointment, but in your email, just ask to speak to an application adviser and we'll assign an actual live person to contact you and help you through this process. And the website for the application process is right there below as well. Next slide, please.

We put an eligibility tool on our website which can really help you, and this is like a decision tree and what it does is it helps you walk through the various HUD criteria for approval and you would answer “yes” or “no.” If you answer “yes” it takes you to the next level, and if you answer “no” it generates a report that tells you what you need to do to overcome that obstacle.

It also includes educational materials on becoming HUD-approved, and when you go through the entire eligibility tool it provides you with a report to follow up on the next steps and helps you make that appointment with the application adviser, so it's a really great tool to follow through and see if your agency could qualify for HUD approval. And if you do qualify for HUD approval, which we hope you all do, if you're thinking

about becoming HUD-approved, it will take you through the next steps and hopefully make the process a lot easier for you. Next slide, please.

So, effective on January 13th, which was about a month after the publication of the final rule, these four items became effective. The first one is the requirement that any agency participating in HUD's housing counseling program must address the entire process of home ownership in their home ownership counseling. And that's home ownership from A to Z, starting with how to purchase home, how to obtain financing, how to find a real estate broker, how to maintain your home and also finally how to sell your home when you want to trade up or if you want to change your situation.

There's a reiteration of requirements that are related to the distribution of home inspection materials where appropriate, that's the "For Your Protection Get a Home Inspection" brochure that we want to make sure that anyone interested in home ownership understands, that a home inspection is really important.

There's also a requirement that relates to misuse of housing counseling grant funds, and that's called a material violation. And basically if

housing counseling funds are provided to support housing counseling and then they're diverted and basically the money is stolen, that would be a material violation and it would pretty much ban that housing counseling agency from ever obtaining housing counseling funding again.

Now, there are times when housing counseling agencies make some mistakes, and those aren't necessarily material violations. And the best way for a housing counseling agency to not run afoul of this particular requirement is sustaining contact with your HUD point of contact and talk over any issues that may come up. We expect housing counseling agencies to raise these issues to us, and we will work with any housing counseling agency that raises an issue with us. We want to avoid those material violations so open communication is the best way to do that. And then we encourage all housing counseling agencies to stay in contact with their POC, or point of contact, if they ever have an issue that they're not sure about in terms of grant money.

Then finally there's a requirement that relates to the prohibition of providing housing counseling grant funds to any HUD-approved housing counseling agency that has a violation of federal election law. And we haven't seen that occur in the past, but we're looking out for it of course

because it's in the rule and it's something to keep in mind. Next slide, please.

So, 36 months after the certification agreement becomes available, and that's not 36 months from now it's 36 months after the next federal register notice announcing the start of the exam, will be a requirement that all individuals who provide housing counseling in connection with HUD's programs are certified housing counselors. And then the requirement that any agency providing housing counseling under or in connection with a HUD program, that the agency must be approved to participate in HUD's housing counseling program, so we have approved agencies and we have certified counselors working at those agencies.

And then the requirement that all housing counseling reported on a 9902 form after that 36-month date, three years, becomes effective, that all of that counseling on the 9902 can only be performed by a HUD-certified housing counselor. And that, again, hearkens back to that earlier comment about the executive staff, the manager jumping in and helping on housing counseling, so if you have that kind of situation at your agency, those folks may want to become certified if you want to count those units of

counseling on your 9902 36 months after the start of testing. Next slide, please.

Then there will also be a requirement that group education must be overseen by a HUD-certified housing counselor. Now, that doesn't mean you can't have guest speakers. It's perfectly alright to have a loan originator, a loan officer, a real estate broker be a guest speaker and talk about the process of obtaining a mortgage or buying a house. We would expect that that person would identify themselves as, "Hi. I'm a loan officer," and leave it at that, and not advertise their company, and not hand out business cards, and not say, "Come to me for a mortgage." And it's the HUD-certified counselor that is going to oversee that presentation and make sure that that kind of thing doesn't happen.

Now, any new agency that applies to participate in the housing counseling program is also going to have to meet the certification requirements so their folks are going to have to be tested and they'll have to provide proof that they have passed the exam before we approve that agency. And then once approved they'll be able to go into our system and activate those counselors to be certified for their agency.

And also any state housing finance agency or intermediary or other types of intermediaries, like multi-state or regional organizations that participate in our housing counseling program has to also ensure that all of their affiliates and branches are performing housing counseling services with HUD-certified housing counselors, and again this becomes effective three years after the start of testing. Next slide, please.

We have some additional information, and also you're going to get a PDF copy of this presentation by email, so you don't have to scribble down these web links right now. You can find information at that web address on the certification process, there's a link to the press release and the federal register notice, a list of HUD programs that are covered by the final rule, charts with dates and key provisions, and especially frequently asked questions, which are really important. Next slide, please.

Here's the address for the frequently asked questions, and what we've done is we've posted a searchable database with hundreds of frequently asked questions that counselors have sent in to us. And when we get a question on housing.counseling@hud.gov we turn it into a frequently asked question if it's something that's not already there. Search through the frequently asked questions because the answer to your question may

already be there, or you may look through it and come up with questions that we haven't covered or something that you never even thought of, and there it is with a question and answer. The database is searchable, or it can be downloaded as a PDF and you can read it as a hard copy. Next slide, please.

And this is what it looks like, you can see that there's a search box or you can search on key words, and there will be the question and then a response directly below. And, like I said, now we're up to 356, and probably more at this point, we add to it constantly, so your questions are super important to us. And if you come across something that we maybe have not thought about, that's the question we want more than anything, so please send that in to us at housing.counseling@hud.gov. Next slide, please.

We're doing some outreach, and we're doing some right now in fact, and we're doing a series of webinars around the country. I'm going to be at the NeighborWorks training in Minneapolis at the end of the May. If any of you would like to come and sit in on that presentation, I hope that you're able to. Contact NeighborWorks for admission and possibly scholarships to the NTI that's going to be held there in May. If you think

of something after today's call and want to talk to me about it, I'll be very happy to talk to you as well. My presentation is tentatively set for May 23rd, but look for NeighborWorks' calendar, which will be published in a couple of weeks, to find out when and where that presentation will take place in Minneapolis.

We also have a webinar archive on our website with several of these presentations, and a lot of other presentations as well on a wide range of housing counseling topics, and you're certainly welcome to check those out and listen to the presentations, read the transcripts if the audio file is no longer available, and get a copy of the PowerPoint as well.

We have a Training and Events calendar that shows you what's coming up, and we're also going to be working with lots of our training partners, like NeighborWorks, or NCRC, RCAC, or National Council of La Raza to bring more training to housing counselors so that they can be prepared for the certification exam. Next slide, please.

So, if you want to visit our website you can find us on the HUD Exchange/housingcounseling. The housing counselor training and test site

is hudhousingcounselors.com. Again, you can email us at housing.counseling@hud.gov.

And also a little plug for our LISTSERV, we maintain a mailing list for our housing counseling industry subscribers, and we currently have about 18,500 or so industry subscribers who get frequent emails from me on training, on employment opportunities, on contracting opportunities, program guidance, which is very important, notices about your business, and a whole lot more. So, if you want to be on that mailing list just go to the HUD Exchange/counseling, or send me an email directly and we'll put you right on that mailing list. And that way when housing counselor certification testing begins, you'll be the first to know. Next slide, please.

And that's my email address, again, you'll have a copy of it. Many of you who are already subscribers to our LISTSERV already have it, so all you have to do is hit Reply to any of those LISTSERV emails in order to reach me, or you can just email me at that link and you'll receive a copy of this presentation by email. So, you'll be able to just click on that and send an email at that time as well. Next slide, please.

Ginger, that's it for me. So, could we open up the lines for questions?

Virginia Sure. Lori, can you open the lines?

Moderator Absolutely. [Operator instructions].

Virginia Jerry, while we're waiting for people to log in we do have a couple of written in questions.

Jerry Sure.

Virginia Someone wanted you to clarify "in connection with all HUD programs."

Jerry Well, "in connection with all HUD programs" is narrowly defined. And some HUD programs, for instance, HOPWA, housing people with AIDS, we don't regard that as housing counseling because it doesn't contain the full cycle of housing counseling, what I had talked about earlier in terms of client intake and budgets and things like that. So, we really would encourage you to go program by program and especially if you have a question email me or email housing.counseling@hud.gov and we can schedule a time to talk about your specific program and your participation and advise you on the best way to proceed.

Virginia Then here's one: do we only need to take the exam in the parts that the organization—let me rephrase that. I'm trying to paraphrase it. They want to know if they have to take the exam in all of the categories or just the ones that relate to the services they give.

Jerry Sure. You have to take the exam in all of the categories, and the reason for this is because let's say you primarily do rental counseling, you will occasionally have clients who will contact your agency and will be seeking home ownership counseling, or homeless counseling. And even if you don't provide those services directly, you may need to give those callers, or those consumers some basic information and refer them to an agency that can provide that counseling. So, it's very important that counselors understand all six areas and be well-versed and tested on all six areas so that they can really provide effective information and referrals to clients even if they're not in the area where they concentrate.

Virginia I think that's all the written ones that we have.

Moderator We do have one question from the line of Anita Olson, if you want to go ahead.

Anita Hi, Jerry. It's Anita. I just want to say thank you so much for bringing this information to the state of Minnesota and all of our partners. You've done a wonderful job. Thank you.

Jerry Thank you, Anita. I'm really thrilled to be able to have an opportunity to talk to everyone today, and thank you for helping set this presentation up.

Anita Absolutely.

Moderator [Operator instructions]. At this time, we have no other questions queued up.

Jerry We'll give it another few seconds, if anyone wants to write in a question or maybe someone thinks of a question. If not, you can always send your question to housing.counseling@hud.gov. Again, this is another opportunity to ask a question or learn more about this NeighborWorks conference that's coming to Minneapolis at the end of May. And if there are no further questions, I think we can wrap up, Ginger.

Virginia Okay. Thank you. And, Lori, I guess we can stop.

Moderator

Ladies and gentlemen, that does conclude your conference for today.

Thank you for your participation and for using AT&T Executive

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