



## Remote Counseling Service Procedures

The NELCDC is a HUD-approved Housing Counseling Agency and will therefore provide pre and post purchase financial literacy and homebuyer education and counseling for all clients who request services. The remote counseling services consists of a two-step process:

1. A 2 ½ hour online course – *self-led by the client*
2. A 30-min budget discussion – *facilitated over the phone with an NELCDC housing & credit counselor*

As of 2018, the NELCDC team consists of two (2) certified counselors. However, only one team member, the Program Specialist is currently providing all counseling services. As a result, all appointments must be scheduled in advance and structured to allow staff to manage the current work-load and demand for counseling services.

As of April 6, 2018, in order to receive the 3-hr financial literacy remote counseling services, all clients must adhere to and do the following:

1. Visit <http://www.nelcdc.org/pre-intake-survey.html> and complete the pre-intake survey (online form)
  - Clients must check “Home Equity Loan” or “Refinance” AND
  - Clients must also check “Other” and type “Remote Counseling” in the box
2. After the form is submitted the client must call the NELCDC office at (806) 747-5937 to notify staff of the request and confirm receipt of the online form.
  - **Email requests from clients or lenders will no longer be accepted.**
  - **Email correspondence with questions and concerns are acceptable, but requests for services must now follow this process.**
3. During the call (from the client to NELCDC staff), staff shall:
  - Confirm the client’s name, phone number and email address
  - Schedule the 30-minute budget session
    - **NOTE: Counseling sessions are currently only offered during Tuesdays and Thursdays. Clients must indicate time availability on Tuesdays and Thursdays in the pre-intake survey.**
4. Following the call, NELCDC staff shall:
  - Send the **FIRST EMAIL** containing the intake form, housing disclosure, and budget forms. These forms must be completed and returned to the NELCDC before access to the online training will be given. Lenders may assist clients by faxing information to the NELCDC at (806) 747-5934.
5. After the forms listed above have been received by NELCDC staff, NELCDC staff shall:
  - Send the **SECOND EMAIL** to the client containing instructions and the access code to take the online course. Lenders may be copied on this email as a courtesy to keep them informed.
6. Staff will correspond with the client to indicate progress towards completion and passing of the online course; the lender may be copied as a courtesy but please note, the client will be required to be the main point of contact. Lenders and/or referring agencies may not be designated as the main point of contact. Upon completion of the online course exam, **the client must email NELCDC staff at [assistant\\_nelcdc@outlook.com](mailto:assistant_nelcdc@outlook.com) to indicate completion**, so staff can make a pass/fail determination and email results to the client (lenders may be copied). The scheduled budget discussion will only occur once the online portion has been successfully completed.

Thank you in advance for your cooperation and compliance to this procedure for the NELCDC 3-hr Financial Literacy and Homebuyer Education Course.