

# Inclusionary Zoning Orientation

For people looking to rent or buy a home in DC



August 30, 2024





**Please complete the  
Pre-Self Evaluation.**

**See the link in the  
chat box.**



# Housing Counseling Services, Inc.

## What to know about this webinar

- Participants are in listen only mode.
- We will receive a zoom report after the class. No need to “check in.”
- You must remain on this screen to get credit for participation. Polls will be in pop-up windows.
- You may not “miss” more than 15 minutes and still receive a certificate
- Speaker cannot see your questions in real time.
- Use the Q&A box to ask general questions. Use the Chat box to ask personal questions.
- This presentation is available to download at [HOUSINGETC.ORG](https://HOUSINGETC.ORG)
- Raise hand function is not available. Use Q&A or Chat functions.
- The final quiz is the only graded poll (passing is 4/6).
- Email us after the webinar if you had issues answering the poll and/or quiz questions.
- Certificates will be emailed within 5 business days in the name under which you registered for this class



# Housing Counseling Services, Inc.

*HCS is a non-profit housing, training, advocacy and referral center.*

## WHAT WE DO!

- Provide Free Services to the Community (Since 1972)
- Help Clients Resolve and Prevent Housing Obstacles

## WHAT WE DON'T DO

- Provide Loans
- Provide Real Estate Listings
- Help you search for housing
- Recommend Professionals/Services

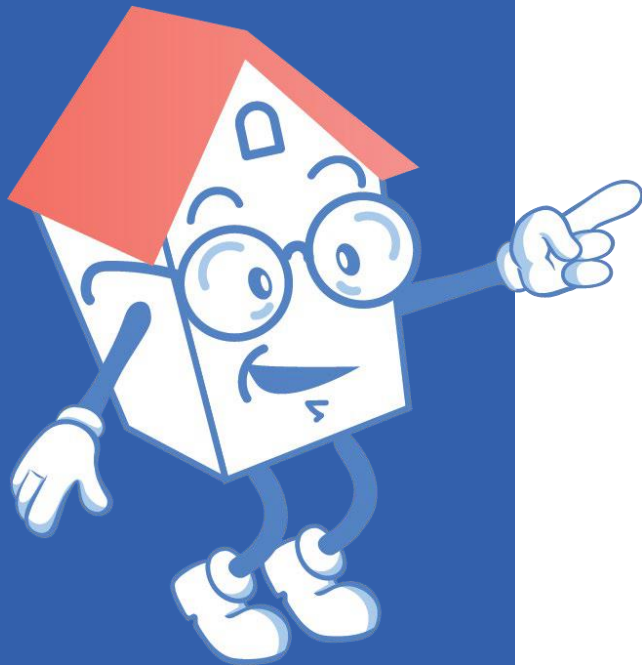


WHAT YOU'LL  
LEARN TODAY



GOALS

## Goals for today



### You'll learn:

- About Fair Housing
- About the Inclusionary Zoning Program – also called IZ
- Who qualifies to live in IZ homes
- How the program works
- What you need to do to get started
- The fine print
- Other affordable housing options
- Helpful tips

# ABOUT FAIR HOUSING



**EQUAL HOUSING  
OPPORTUNITY**



# Housing Counseling Services, Inc.

## Fair Housing Act

Used by HUD, DC Office of Human Rights and other civil rights organizations to address discrimination in the national housing market on the basis of:

- ▶ Race
- ▶ Color
- ▶ National Origin
- ▶ Religion
- ▶ Sex
- ▶ Disability
- ▶ Familial status





# Housing Counseling Services, Inc.

## DC Human Rights Act

These protected classes are used by the D.C. Office of Human Rights and other civil rights organizations to address discrimination in the D.C. housing market on the basis of:

- Age
- Sexual orientation
- Gender identity
- Marital status
- Political affiliation
- Personal appearance
- Family responsibilities
- Matriculation
- Source of income
- Place of residence or business
- Victim of an intrafamily offense
- Homelessness
- Sealed Eviction record



# Housing Counseling Services, Inc.

## Disability

- **Reasonable Accommodations** - A reasonable accommodation is a change, exception, or adjustment to a rule, policy, practice, or service that may be necessary for a person with disabilities to have an equal opportunity to use and enjoy a dwelling, including public and common use spaces.
- **Reasonable Modifications** - is a structural change made to existing premises, occupied or to be occupied by a person with a disability, in order to afford such person full enjoyment of the premises. Reasonable modifications can include structural changes to interiors and exteriors of dwellings and to common and public use areas.



# Housing Counseling Services, Inc.

## Sexual Discrimination

- Complaints of sex discrimination, including discrimination because of **sexual harassment**, actual or **perceived gender identity** or **sexual orientation**, are enforced under the Fair Housing Act.
- Some **LGBTQ+** persons may have claims arising under other provisions of the Act, e.g., race, national origin, color, religion, disability and familial status.
- HUD's Equal Access Rule also requires that eligibility determinations for housing assisted by HUD, or subject to a mortgage insured by HUD, be made regardless of actual or perceived gender identity, sexual orientation, or marital status.



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## What Does Housing Discrimination Look Like?

- “Oh, sorry, we don’t accept people with vouchers.”
- “All of our families with children are here, on the first floor.”
- “Our condo association has strict rules, you may not alter your unit in any way, so that means you may not install grab bars in the bathroom.”
- “This is the only application form we have, if he speaks another language, then your loved one simply won’t be able to apply.”
- “Parking is always a problem at these senior buildings, there is no handicapped parking in front of your building.”
- “This neighborhood isn’t really for you, maybe you should look in another part of town.”
- “Call it an assistance animal if you wish, but we have a no pet policy and that animal is not allowed.”



**Housing Counseling Services, Inc.**

**How can you file a complaint?**

**Housing Counseling Services at 202-667-7715  
or  
U.S. Department of Housing and Urban  
Development  
(FHEO)  
1-800-669-9777**

# ABOUT THE IZ PROGRAM





# What is Inclusionary Zoning?



- It's a DC law creating affordable housing
- It's been around since 2009
- It includes both rental housing and homes for sale
- IZ housing (called IZ units) can be found in all 8 wards
- To rent or buy an IZ home, you must register with DHCD
- DHCD holds lotteries for the homes when they become available

## What IZ isn't



The IZ program isn't:

- A voucher or subsidy program - but you can use a subsidy or voucher to:
  - Rent an IZ unit
  - Buy one if the subsidy or voucher program allows it
- A program where you pay part of your income
- Emergency housing
- A waiting list



# WHO QUALIFIES TO LIVE IN IZ HOMES?



# Can anyone live in an IZ home?



To qualify for an IZ home:

- You must earn no more than 50%, 60% or 80% of the current median family income (MFI) for the DC area
- The cost of your IZ housing can't be more than 50% of your income
- You must live in your IZ home full-time
- You or someone you live with can't own other housing
- You can't rent out all or part of it or use it as an Airbnb
- You can't be a full-time college student
- You have a better chance if you live or work in DC

# Maximum annual income

Number of People	50% MFI Limit	60% MFI Limit	80% MFI Limit
1	\$54,150	\$64,980	\$86,650
2	\$61,900	\$74,280	\$99,000
3	\$69,650	\$83,580	\$111,400
4	\$77,350	\$92,820	\$123,750
5	\$83,550	\$100,260	\$133,650

- The numbers in this table are gross incomes. This is the amount before taxes and deductions are taken out.
- Numbers above based on the HUD MFI (median family income) of \$154,700 for a household of 4 people in the DMV area.

# How do I find out if my income qualifies?

- Visit DHCD's website, [dhcd.dc.gov](https://dhcd.dc.gov)
- Click on "Services" at the top of the page
- Choose "Inclusionary Zoning Registration" from the dropdown menu
- Find the section named "Eligibility"
- Click on the link in the first bullet to find tables showing which household incomes qualify





If that  
sounds too  
complicated...

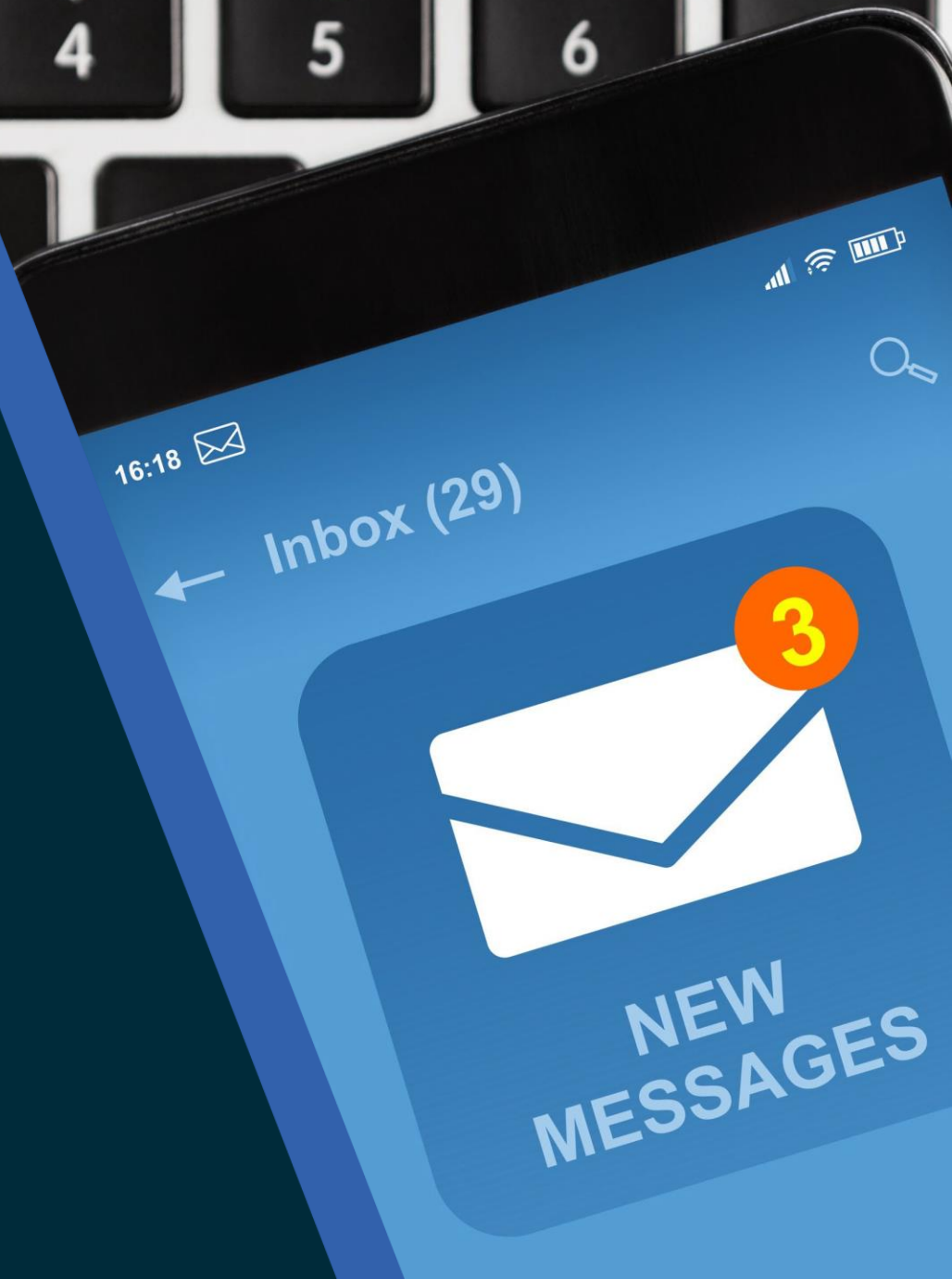


Here's another way to see if you qualify:

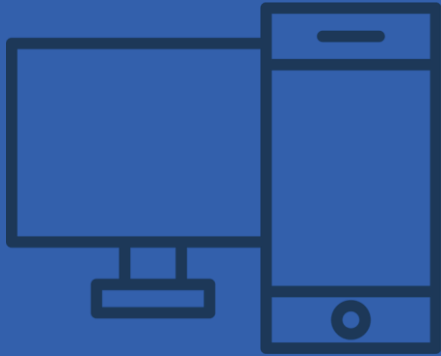
- Ask a housing counselor after this orientation
- Or find one by visiting:  
[dhcd.dc.gov/service/housing-counseling-services](https://dhcd.dc.gov/service/housing-counseling-services)



# HOW DOES THE IZ PROGRAM WORK?



# It's a lottery



- After your certificate is registered, you'll be eligible to enter lotteries for available IZ units.
- You pick which lotteries you enter.
- Names are picked in a random drawing.
- After the random drawing, they are ranked by:
  - Living in DC (in order of how long they have been registered) then
  - Working in DC (in order of how long they have been registered)
- If your name is picked, you may be able to rent or buy the unit



**But don't get too excited...**



Just because you're registered doesn't mean you'll get an IZ home.

- Remember, the program is a lottery (a random, computerized drawing)
- The lottery typically selects 4 – 10 names and ranks them
- Even if your ranking is low, you should still try in case the higher-ranked names aren't interested or don't qualify for the unit, which definitely happens

# Some DOs and DON'Ts to help your chances



DO:

- Read all directions carefully
- Watch deadlines
- Enter the lottery only if your income qualifies and you're ready to rent or buy that day



## Some DOs and DON'Ts to help your chances



### DON'T:

- Try to enter more than once. Only one entry is allowed per household.
- Forward an IZ email to someone else – it's for your use only
- Forget to re-take this IZ class and update your registration every 2 years to keep your registration active





# What if no one wants to rent or buy an IZ unit?

All IZ homes must go through at least 1 lottery. If no one from the lottery rents or buys the unit, the owner can ask DHCD to hold another lottery. Or they can ask DHCD to offer the home as a “non-lottery” IZ unit/use a waitlist.

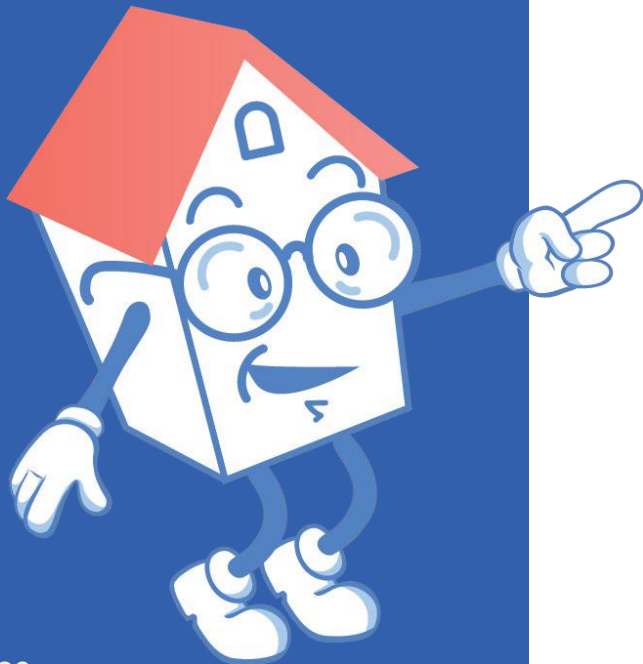
To see a list of IZ homes available in DC:

- Visit [dchousingsearch.org](https://dchousingsearch.org)
- Interested in a listing? Read carefully. If it says:
  - “**Lottery**,” you must wait for an email invitation
  - “**Non-lottery**,” contact the property

# GETTING STARTED



## What you need to do



## Congratulations!

You've taken the first step by attending this orientation.

But you're not done yet! You **must** register your IZ certificate so you can enter lotteries...

# How to register

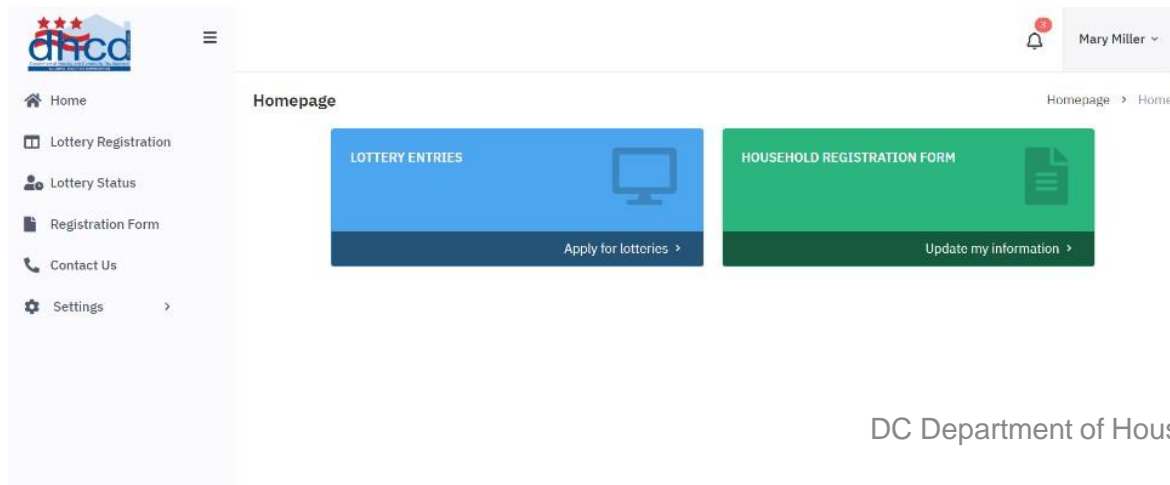


1. Attend an IZ orientation class (like this one!)
2. Get your certificate within a week of the session, via the new Housing Lottery email address :  
[housinglottery@myhousingsearch-notice.com](mailto:housinglottery@myhousingsearch-notice.com)



# New System - How to Setup Portal

- The new system is running you'll get an email invitation to login to the new IZ portal.
- Look for an email from: [housinglottery@myhousingsearch-notice.com](mailto:housinglottery@myhousingsearch-notice.com)
- Follow the directions to login.
- Accept the terms and conditions (first time only).
- Then you should see the page below.
- Keep the “household registration form” part up-to-date.
- Lottery opportunities will either be emailed to you, or appear in the portal. Check for both weekly as DHCD moves to the new system.



# How to stay registered



You need to renew your registration for the program every 2 years to keep getting IZ emails. Here's how:

- Re-take this orientation before your certificate expires
- Update your household registration form in the portal



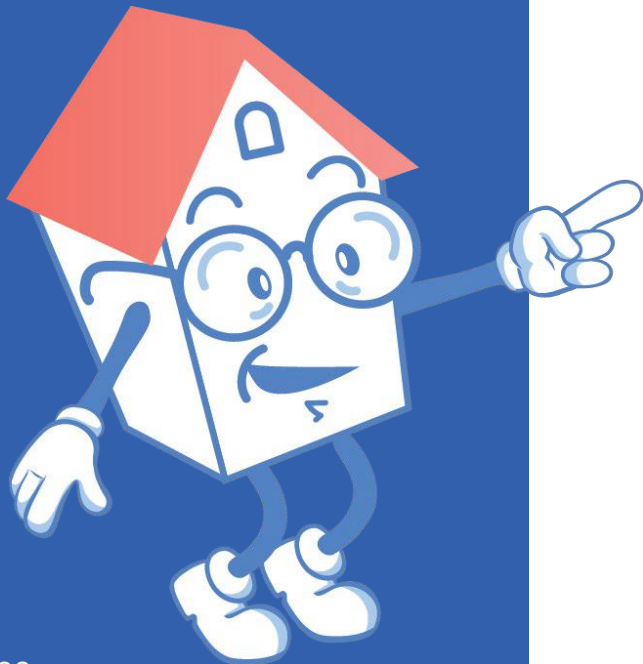
# PROGRAM DETAILS



## A deeper dive

Now that you know how IZ works, let's talk about:

- Household size
- Maximum and minimum incomes
- Income verification
- Timelines
- Rules for renters
- Rules and financial help for buyers
- Applying directly to some properties



# Household size



The number of people who will be living in your home is your household size.

- It includes children and adults
- People don't need to be related
- There must be at least 1 person in each IZ unit bedroom – that means 1 person can't rent a 2- or 3-bedroom unit



# Household size



Number of People	Unit size option(s)
1	Studio or 1 Bedroom
2	Studio, 1 or 2 Bedroom
3	1, 2, or 3 Bedroom
4	2, 3, or 4 Bedroom
5	2, 3, or 4 Bedroom
6	3 or 4 Bedroom
7	3 or 4 Bedroom
8	3 or 4 Bedroom

# Income verification



## **Who verifies your income information?**

- DHCD-designated Community based organizations (CBOs) check income and household size information when you apply for specific units

## **What type of income gets checked?**

- All pre-tax income for everyone living in the IZ unit, including wages, disability, unemployment, child support, etc.

## **What proof do I need? At a minimum,**

- 2 most recent tax returns
- Last 60 days of pay stubs
- 6 months of bank statements for all accounts
- Other income and asset documents

# Timelines

If your name is chosen in the lottery, here's what happens and when:

- Day 1: You (and other chosen households) get an email from DHCD about the available IZ home or the portal will indicate you've been selected
- Day 10: Your deadline for letting the DHCD-designated CBO know that you're interested
- Day 30: Your deadline for submitting all required documents
- Day 60: Your deadline to sign the contract/lease



# Time for a Poll Question





# Rules for renters



- The IZ unit must be your main residence
- You can't sublease or rent out any room or portion of your unit (including Airbnb)
- You must sign both a lease and a DHCD lease rider
- You must pay any property application fees
- You must pass the property owner's non-income related requirements like credit, reference and background checks
- Your household's income and place of residency must be verified each year



# Minimum income – renters

Unit Size	50% MFI Renter Minimum Income	60% MFI Renter Minimum Income	80% MFI Renter Minimum Income
Studio	\$28,100	\$34,300	\$45,600
1 Bedroom	\$30,500	\$36,500	\$48,700
2 Bedrooms	\$36,500	\$43,900	\$58,300
3 Bedrooms	\$42,700	\$51,350	\$68,400
4 Bedrooms	\$48,700	\$58,300	\$78,000

- To qualify for IZ homes, you can't pay more than 50% of your gross income on housing costs (rent, utilities and other mandatory fees)
- BUT DHCD recommends not spending more than 38% of your income on housing
- If you make less than what's shown here, you can still take this orientation and register so you'll be ready when your income increases

# Maximum Housing Costs

Unit Size	50% MFI Max. Housing Costs (if utilities included)	60% MFI Max. Housing Costs (if utilities included)	80% MFI Max. Housing Costs (if utilities included)	Sample Utility Estimate Deductions (if not included in rent)
Studio	\$1,170	\$1,430	\$1,900	\$111-\$160
1 Bedroom	\$1,270	\$1,520	\$2,030	\$169-\$241
2 Bedrooms	\$1,520	\$1,830	\$2,430	\$226-\$322
3 Bedrooms	\$1,780	\$2,140	\$2,850	\$285-\$404
4 Bedrooms	\$2,030	\$2,430	\$3,250	\$342-\$484

- Maximum Housing Costs include basic utilities (electric, gas, water, sewer) and mandatory building fees
- If not included, the maximum rent will be reduced (using utility estimates and actual mandatory fee amounts)
- Optional fees (parking, pets, etc.) are not included in maximum IZ housing costs

# Important information for renters



## About IZ rental leases

- You can stay in your unit for the length of your lease – even if your income goes up
- When your lease ends, if your income is too high, you can't renew at the reduced rent
- If your income still qualifies and you've met all other lease requirements, you can renew your lease
- Your rent could go up or down depending on the MFI (as published) and your eligibility



# Renewing your IZ rental



90 days before your lease is up:

- Let your housing provider know in writing you want to renew
- They usually ask questions about your income and household size, and tell you the new rent amount
- If you're still interested, they'll connect you with a DHCD-designated CBO to complete your re-certification
- This is very similar to what you did when you registered



# Important information for buyers

If you're looking to buy an IZ home, you also must take a DHCD-approved 8-hour homebuyer class given by one of DHCD's partner CBOs.

You'll:

- Get step-by-step instructions on how to buy a home
- Learn about loans and grants to help you afford a home in DC
- Need to repeat the class every 2 years to stay eligible for the IZ program



# Rules for buyers



- The IZ home must be your main residence
- You can't spend more than 50% of your household's gross monthly income on housing costs
- DHCD recommends just 41% of your gross monthly household income on:
  - Mortgage payments (principal, interest, taxes, insurance)
  - Utilities (heat, electricity, internet)
  - Condo fees (not IZ-regulated, they can go up each year)





## More rules for buyers



- You can't rent any room or portion of your home (including Airbnb)
- Your household must prove it still lives in the unit each year
- You must notify DHCD if you plan to sell or refinance
- DHCD sets the maximum sale price to make sure the home stays affordable
- DHCD will help find a qualified buyer



# Maximum home prices

Unit Size	Multi-Family Developments (Condominiums)			Single – Family Developments and Flats		
	50% MFI	60% MFI	80% MFI	50% MFI	60% MFI	80% MFI
<b>Studio</b>	\$116,000	\$149,600	\$216,900	-	-	-
<b>1 Bedroom</b>	\$116,400	\$152,400	\$224,500	-	-	-
<b>2 Bedrooms</b>	\$117,600	\$160,800	\$247,400	\$186,200	\$229,500	\$313,200
<b>3 Bedrooms</b>	\$139,100	\$189,600	\$290,500	\$216,900	\$267,400	\$364,100
<b>4 Bedrooms</b>	\$169,300	\$227,000	\$342,400	\$240,500	\$298,200	\$406,500

# Financial help for buyers



## Homebuyer programs

- [DHCD's Home Purchase Assistance Program \(HPAP\)](#) offers interest-free loans to qualified applicants for down payment and closing costs. Ask your housing counselor how to apply.
- *DC Open Doors program* of the DC Housing Finance Agency offers loans and down payment assistance. Visit [dchfa.org](http://dchfa.org) to learn more.

# More financial help for buyers



## Tax benefits

- **Lower Income Home Ownership Tax Abatement.** Up to a 5-year real estate tax abatement and exemption from recording/transfer taxes. To learn more, call the DC Recorder of Deeds, (202) 727-5374
- **A lower assessment.** To learn more, call the DC Office of Tax & Revenue (OTR) Customer Service Center, (202) 727-4829
- Other tax benefits may be available. See the Office of Tax and Revenue (OTR) webpage at [otr.cfo.dc.gov](http://otr.cfo.dc.gov), hover over “Real Property” and click on “Other Credits and Deductions”



# FINDING AFFORDABLE HOMES IN DC

# Affordable Dwelling Units (ADUs)



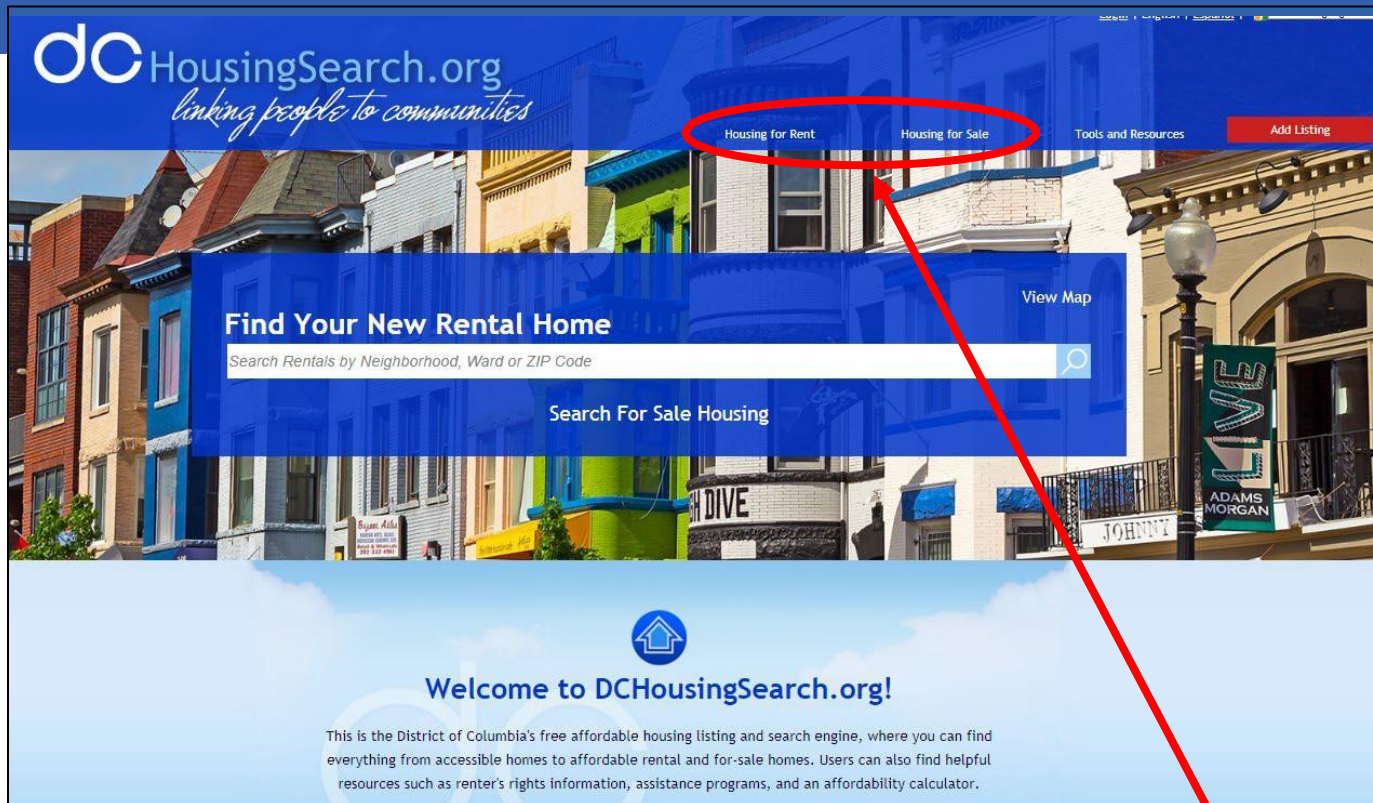
DHCD also manages an **Affordable Dwelling Unit (ADU)** program. It also offers affordable homes at reduced rates for qualified households to rent or buy.

- Like IZ, those living or working in DC have priority
- Some ADUs have wider affordability levels – 30% MFI to 120% MFI
- Some ADUs are treated the same as IZ units, meaning they follow the IZ price schedule and lottery process
- Some ADUs may accept applications outside the lottery process





# How to find IZ and ADU properties



- Go to [dchousingsearch.org](https://dchousingsearch.org)
- Select either “Housing for Rent” or “Housing for Sale” from the blue bar at the top of the screen



# How to find IZ and ADU properties continued

- Search by rent and unit size

## Housing Search: Washington, DC

Basic | **Advanced** | Accessible

**General Search Information**

All IZ/ADU  Lottery IZ/ADU  Non-Lottery IZ/ADU  
 No IZ/ADU  All Units

Inclusionary Zoning (IZ) [?]

Veteran or VASH Recipient? [?]  Yes

Bedroom[s] 0+ ▾

Bath Any ▾

Rent range \$0 ▾ to \$2,000 ▾ a month

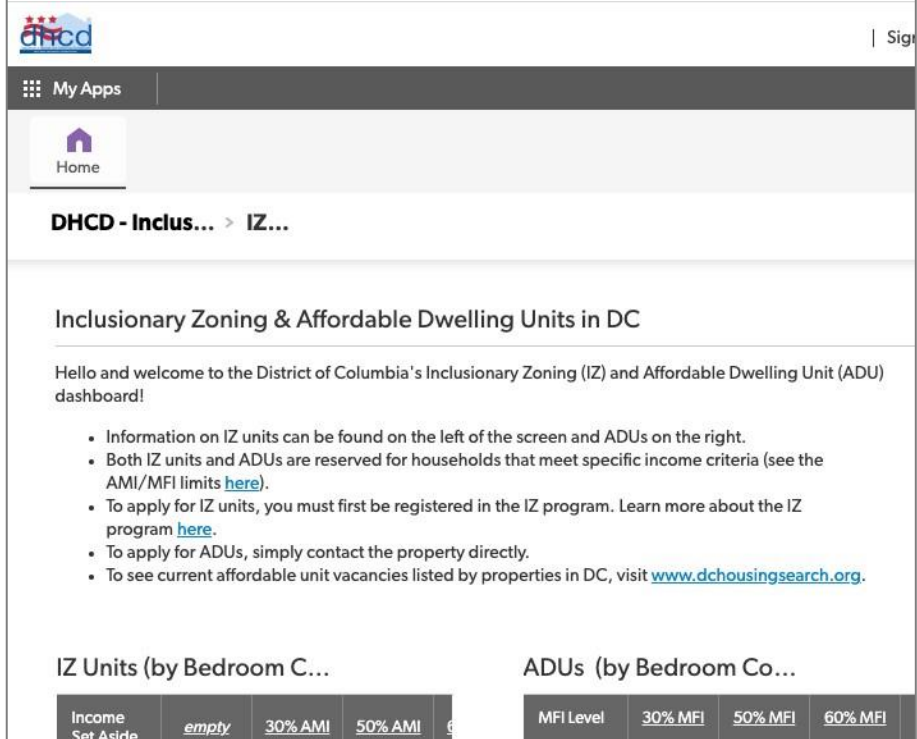
- You can search for 'Lottery' and/or 'Non-Lottery'
- IZ homes will have an icon with IZ in blue letters
- Homes with income requirements will have a bold red R



# How to find IZ and ADU properties continued

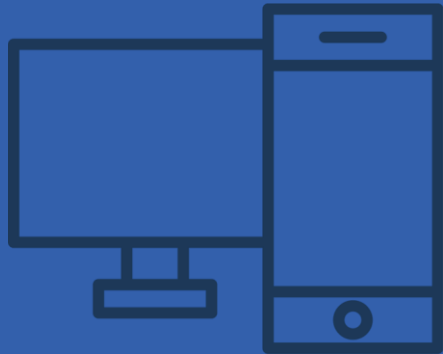
You also can learn what properties offer IZ units or ADUs on DHCD's [IZ & ADU Property Dashboard](#).

- Go to [dhcd.dc.gov](http://dhcd.dc.gov)
- Select “Inclusionary Zoning Registration” from the “Services” tab
- Scroll down to “IZ/ADU Forms and Resources”
- Click on “IZ & ADU Property Dashboard”



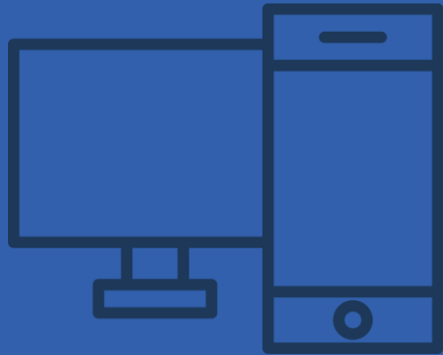
The screenshot shows the DHCD website's dashboard for Inclusionary Zoning (IZ) and Affordable Dwelling Units (ADU). The page title is "DHCD - Inclus... > IZ...". The main heading is "Inclusionary Zoning & Affordable Dwelling Units in DC". Below the heading, there is a welcome message: "Hello and welcome to the District of Columbia's Inclusionary Zoning (IZ) and Affordable Dwelling Unit (ADU) dashboard!". A bulleted list provides key information: IZ units are on the left and ADUs on the right; both are reserved for households meeting specific income criteria (AMI/MFI limits); IZ units require registration; ADUs are applied for directly; and current vacancies are listed on [www.dchousingsearch.org](http://www.dchousingsearch.org). At the bottom, there are two filter tabs: "IZ Units (by Bedroom C..." and "ADUs (by Bedroom Co...". The "IZ Units" tab is active, showing filters for "Income Set Aside", "empty", "30% AMI", and "50% AMI". The "ADUs" tab shows filters for "MFI Level", "30% MFI", "50% MFI", and "60% MFI".

# About the IZ & ADU Dashboard



- It's a database of **all** IZ units and ADUs ever built in DC
- Unlike [dchousingsearch.org](http://dchousingsearch.org), it's **not** a listing of current available units – it just shows what properties are registered as having IZ units or ADUs
- Most of the units are already occupied
- It shows MFI levels and number of bedrooms
- It allows you to search for a property by name or address

# Other affordable housing listings



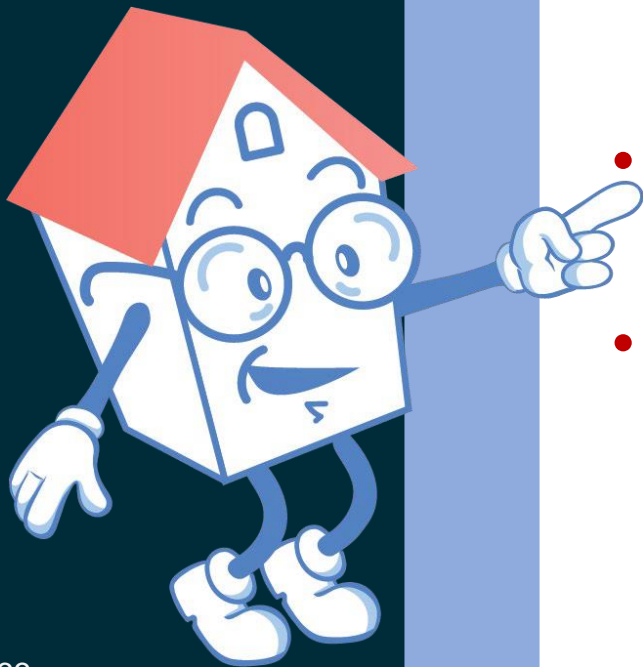
- [dchfa.org](http://dchfa.org) DC homebuyer information and apartments to rent
- [resources.hud.gov/](http://resources.hud.gov/) Low-rent apartment search for any state or DC



# Time for a Poll Question

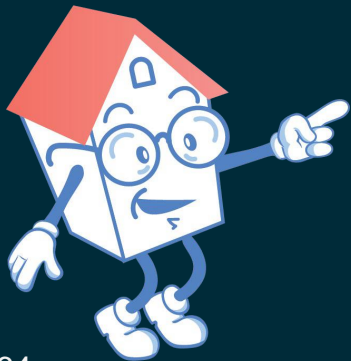


## Helpful tips



- Get your paperwork in order – hang onto tax returns, pay stubs, bank statements and other financial documents
- Improve your credit score – ask a housing counselor how
- Look for affordable homes on [dchousingsearch.org](https://dchousingsearch.org)

## More helpful tips

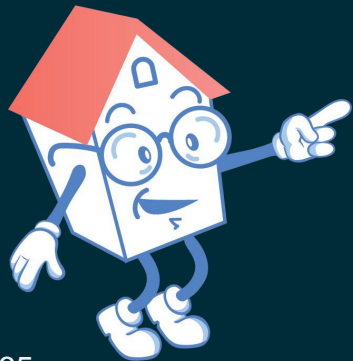


Want to buy a unit? Be ready!

- Take a **DHCD-approved 8-hour homebuyer course** and get a certificate
- Get a pre-qualification or pre-approval letter from a bank or other lender
- Find out if you qualify for a DHCD Home Purchase Assistance Program (HPAP) loan and if you do, apply and get a Notice of Eligibility (NOE)
- Send your 8-hour certificate to [iz.adu@dc.gov](mailto:iz.adu@dc.gov) and ask to change your registration from “rent only” to either “rent or purchase” or “purchase only” (old way – new way, this will be updated in the portal)



# Save money on your electric bill while you wait



Solar for All (SFA) lets DC residents get the cost savings of solar power without solar panels. It can help you save up to \$500/year on your electricity bill. To join, you must:

- Live in DC
- Have a Pepco account
- Have income of 80% MFI or less

SFA is free for renters and homeowners. You'll see SFA credits on your monthly Pepco bill 2-4 months after you sign up. You don't need approval from your housing provider (landlord) to join.

For more information contact **DOEE** Solar for All at (202) 299-5271 or [solarforall@dc.gov](mailto:solarforall@dc.gov).

# NEXT STEPS



# Register and get started



- Wait for your certificate by email and follow the steps in the email to **register**, either the old way (provide the requested info on the website) or new way (new IZ portal).
- Take an 8-hour homebuyer course if you're looking to buy a home and email your certificate to DHCD (old way) or register your certificate on the portal (new way).
- Use other housing search sources.
- Work on your credit!!

## Register and get started (Continued)



- Re-take this orientation (and the 8-hour homebuyer course) to renew your registration before it expires in 2 years
- If any of your contact information, income or household size changes, be sure to update your information. Let's look at this in the new portal.



# Lottery Portal Registration Instructions



Household Registration Form

Home > Household Registration Form

### Inclusionary Zoning (IZ) Lottery Registration Form

This Form is required to apply for the Inclusionary Zoning lotteries in Washington, DC.

Mary Miller

*Please Note: fields marked \* below are mandatory and must be completed.*

First Name (given name) \* Middle Initial Last Name (family name) \*

Mary Miller

Date of Birth (MM/DD/YYYY) \*

01/10/1995

Residential address (include apartment/unit number) \*

test1234

City \* State \* Zipcode \*

test2 TN 23454

Email Address \*

mary@gmail.com

Phone Number (the best one to reach you) \*

(224)-659-1931

Next >

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- The registration form allows you to update your information.
  - This form is initially completed by you when you first log in. The form is designed to collect information to display the lotteries that you are eligible for.
  - You can update your profile as many times as needed.

# Lottery Portal Registration Instructions (continued)



Settings

Profile

Edit

Delete/Disable

Download Certificates

Terms and Conditions

Change Password

DC H&CD

Home > Profile > Edit

First Name: Mary

Middle Initial:

Last Name: Miller

Email: mary@gmail.com

Phone Number: (224)-659-1931

Certification Number: 5F3B1E3A-9CC9-4CF9-A587-BDECFBAB02DA

Certification Expiration: July 14, 2025

Edit

- In the settings tab, the following tasks can be completed:
  - Download certificate
  - View the terms and conditions
  - Change your password.
  - Edit or disable or delete account

DC H&CD

Home > Profile > Delete/Disable

Delete/Disable

User Information

Mary Miller

Email: mary@gmail.com

Phone: (224)-659-1931

Role: Household Applicant

Organization: Household Applicant

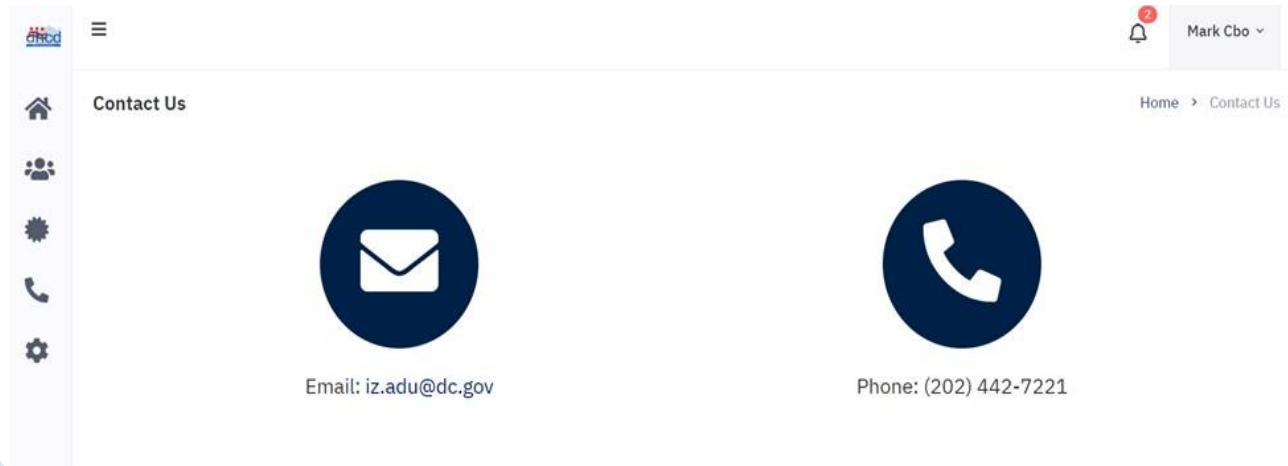
Created On: 4-25-2023

Delete Disable

# Lottery Portal Registration Instructions (continued)

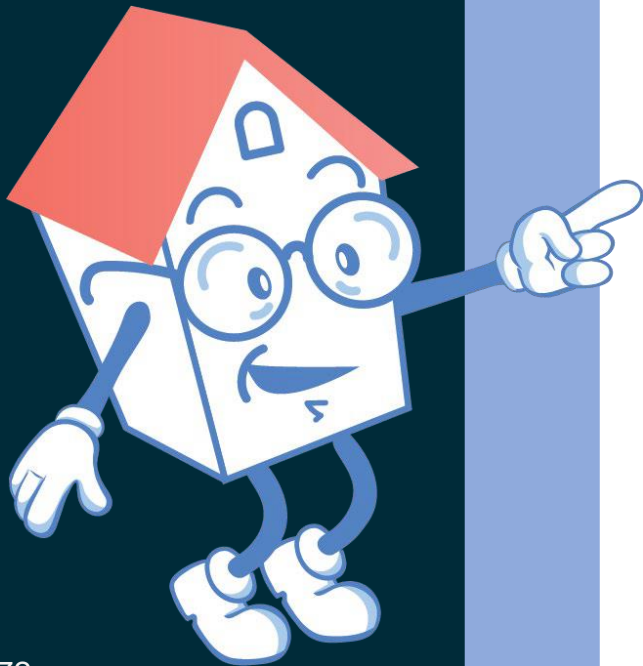


- If you experience any inconsistencies within the portal, or need further assistance, please do not hesitate to contact us.





## Final tips and advice



Also ask me or another housing counselor about:

- Fair housing laws
- Predatory lending



# Pre-Purchase and Credit Counseling

- HCS now provides 1-1 Pre-Purchase and Credit Counseling.
- To schedule an appointment, please contact:

**Bethania King**

**[bethaniaking@housingetc.org](mailto:bethaniaking@housingetc.org)**

**(202)-667-7706**





**Please complete  
the Post-Self  
Evaluation.**

**See the link in the  
chat box.**

# Time for the Final Quiz

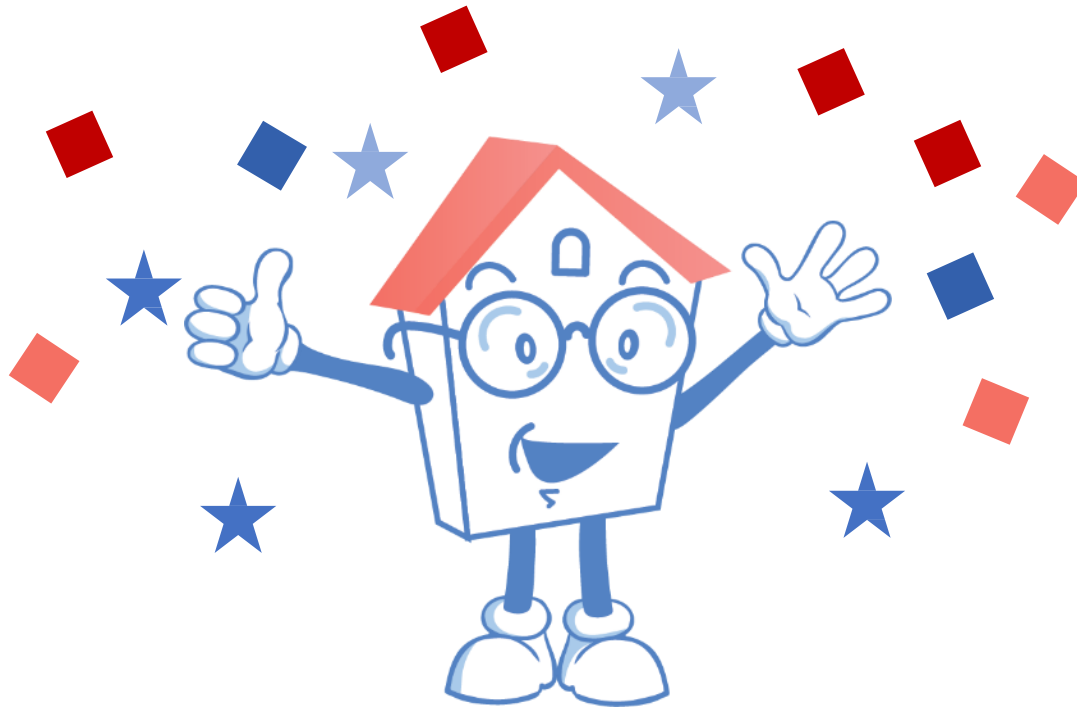




# Housing Counseling Services, Inc.

## What's next?

- If eligible, you will receive an email within 5 business days with your certificate and instructions for moving forward
- That email will be from [the.training.department@jax4mhob23.registeredsite.com](mailto:the.training.department@jax4mhob23.registeredsite.com)
- Please do NOT email us about your certificate, quiz score or eligibility before 5 business days
- Always check your spam box if you have not received an email by then
- If you missed more than 15 minutes total or failed/didn't take the final, [training@housingetc.org](mailto:training@housingetc.org) will email you saying so
- If that is the case, you can retake the webinar
- This presentation is available to download at the webinar registration page on [HOUSINGETC.ORG](http://HOUSINGETC.ORG)
- Email the answers to the final ONLY if unable to answer the exam here. That address is [training@housingetc.org](mailto:training@housingetc.org)
- Certificates will be made in the name under which you registered for this class



# Thank you

Don't forget –  
wait for your  
certificate, then  
register it!

