



Office of Housing Counseling

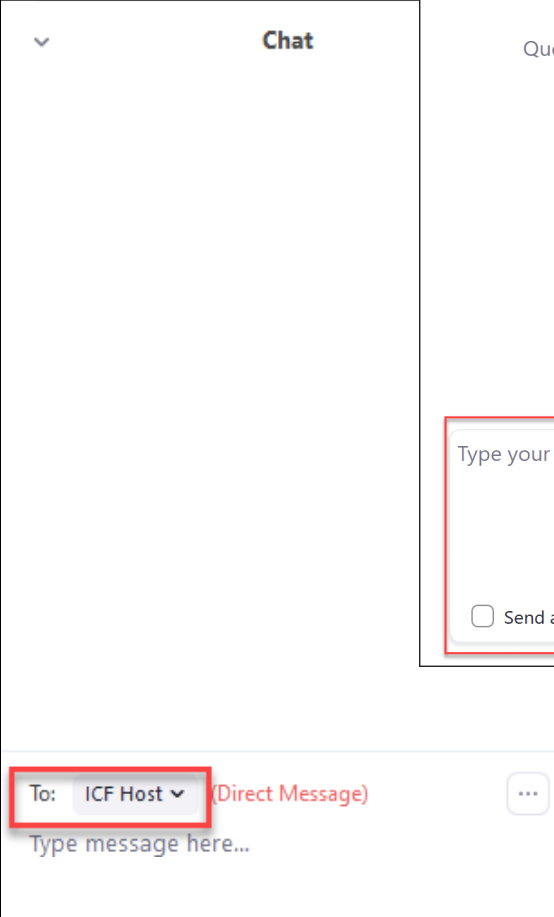
Financial Literacy and Housing Counseling for the Military Community

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

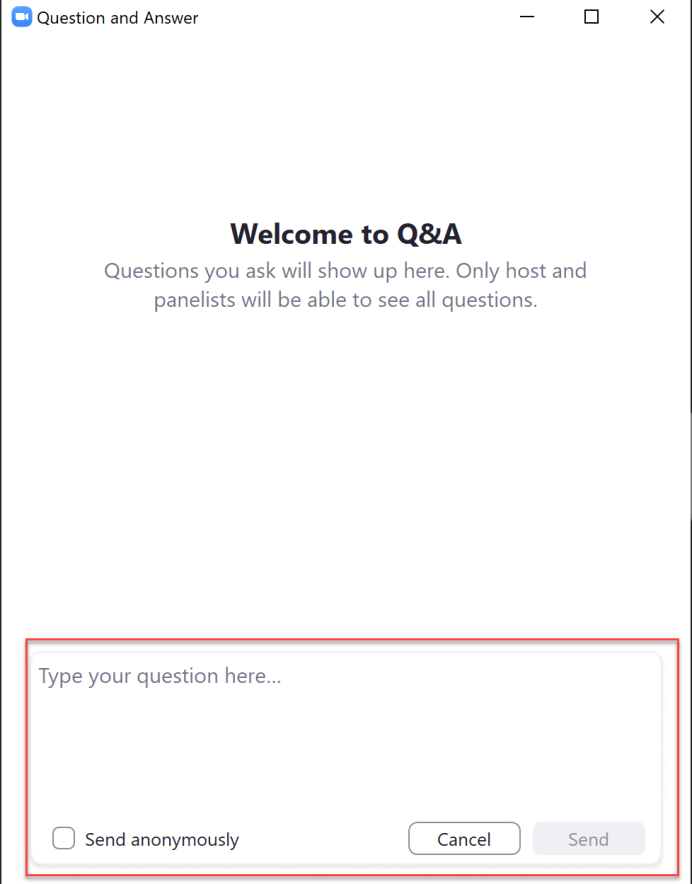
April 28, 2022

Questions?

- Participants are in listen only mode
- Chat
 - Submit any technical issues via the Chat box
 - Send the message to the Host
- Q&A
 - Submit any content related questions via the Q&A box
 - Send to Host, Presenter and Panelists



A screenshot of a chat interface. At the top, there is a dropdown arrow and the word "Chat". The main area is empty. At the bottom, there is a "To:" field with a dropdown menu showing "ICF Host" and a "(Direct Message)" label. Below this is a text input field with the placeholder "Type message here..." and a three-dot menu icon to the right.



A screenshot of a "Question and Answer" window. The title bar says "Question and Answer". The main content area has the heading "Welcome to Q&A" and the text "Questions you ask will show up here. Only host and panelists will be able to see all questions." Below this is a text input field with the placeholder "Type your question here...". At the bottom, there is a checkbox labeled "Send anonymously", a "Cancel" button, and a "Send" button.

Materials

- The PowerPoint has been posted for this session. We will provide the link in the Chat box.
- Webinar materials are posted on the HUD Exchange in the [Webinar Archive](#) 7-14 days after the live webinar
 - Find by date or by topic

Housing Counseling Webinar Archives

Page Description

This page contains links to the archived versions of previously recorded webinars presented by the Office of Housing Counseling. In order to listen to the archived webinar, you will need call the 800 # listed and enter the access code. Any course materials, including the PowerPoint Presentations are also posted. You should have the presentations available when you listen to the webinar. If you have any questions regarding the webinars archived on this site, please contact [Virginia Holman](#).

Training Archive – Audio Replay and Transcript:

- Audio replay numbers are only available for 12 months after the date of the webinar
- Transcripts are available for webinars from February 2016 going forward

Get Credit for Training Sessions

If you have attended or completed any of the training sessions below, select the "Get Credit" button on the training page in order to get credit and add the course to your transcript. You must have a HUD Exchange account in order to get credit for training sessions.

Need a HUD Exchange Account?

[Register Now ▶](#)

Want to view webinars by topic?

The Office of Housing Counseling has a new page where webinars are organized by topic instead of date.

[Filter by Topic](#)

Click on the title to view webinar materials, and get credit for viewing the webinar.

Webinar Title and Link	Description	Date
Fringe Benefit Costs	This webinar discussed the Office of Management and Budget's (OMB's) cost principles related to fringe benefits and how to properly document and calculate fringe benefits.	February 15, 2022
Training NOFO Grant Execution	This webinar was recommended for all grantees awarded funding under the 2021 Housing Counseling Training NOFO (TNOFO).	February 8, 2022

Webinar Certificate

- Webinar attendance will be marked following the live webinar.
- Once attendance is marked you can print a Webinar Certificate by logging into your account and going to your [Learning Transcript](#).
- Select the Course Name and click “Print Certificate”. *Not all HUD Exchange training offer Webinar Certificates.*

Housing Counseling Webinar: 9902 Form and Toolkit - Revision Highlights, Tips, and Tools

Close Record

Print Certificate


Progress: Completed Status: Enrolled Required: Yes Duration: 1 hour

— Activities

Class Sessions

Housing Counseling Training Digest

- [Visit the Training Digest on the HUD Exchange](#)
- View upcoming training hosted by HUD and other partners



Housing Counseling Weekly Training Digest

View and register for upcoming Housing Counseling trainings hosted by HUD and HUD's partners.
Content current as of April 18, 2022

[Home](#) > [Programs](#) > [Housing Counseling](#) > [Training Digest](#)

Overview

The Housing Counseling Training Digest is updated weekly to reflect training sessions hosted by:

- HUD Office of Housing Counseling (OHC)
- OHC funded training partners
- Other partners that host training sessions of interest to housing counselors

Please email housing.counseling@hud.gov to notify HUD about upcoming training and events for housing counselors.

Subscribe

Receive training updates in your inbox by subscribing to the Housing Counseling Mailing List.

[Subscribe to the Mailing List](#)

Upcoming Training Calendar




View upcoming training sessions for Housing Counseling and other HUD funded programs.

Webinar Archive

View past webinars hosted by the Office of Housing Counseling and access related materials.

Online Training

Access self-paced online training modules, such as Introduction to Housing Counseling.



Feedback and Polling

- There will be questions provided in Mentimeter throughout this presentation.
- When prompted by the icon to the right, please respond to questions at www.menti.com using your computer or smart phone.



1

Grab your phone

www.menti.com

2

Go to www.menti.com



3

Enter the code and vote!

**Time for
Mentimeter!**





Stephanie Williams

Deputy Director, Office of Outreach and
Capacity Building, Office of Housing Counseling

Purpose of Today's Webinar

In this webinar, we will review financial education tools, resources, and other relevant information for housing counselors who are working with the military community.

Presenters

- **Sid Alvarado, Johanna Barrero, Medora Benson, ICF,**
Technical Assistance Provider
- **Wen Liu,** Consumer Financial Protection Bureau

Agenda

- Introduction
- Housing Counseling Services for the Military Community
- Financial Education Tools and Resources
- Q and A



Housing Counseling Services for the Military Community

Background and Special Considerations

- Special needs of military members
 - Unique circumstances and financial challenges
- Military housing options
 - On base vs. Off base housing
- Protections for the military community
 - [The Servicemembers Civil Relief Act \(SCRA\)](#)
 - [Military Housing Privatization Initiative \(MHPI\): Tenant Bill of Rights and Tenant Responsibilities](#)
 - [Military Lending Act \(MLA\)](#)
 - [Disabled Veterans and The Fair Housing Act](#)

Outreach Strategies

- Partnering with larger entities to better position working with military bases
 - Providing topical training on military bases, including:
 - Pre-purchase
 - Rental rights outside of on base housing

How HUD Certified Housing Counselors Can Help

- 1. Inform**
- 2. Advocate**
- 3. Counsel**



Financial Education Tools and Resources



Consumer Financial
Protection Bureau -
Office of Servicemember
Affairs (OSA)

Disclaimer

This presentation is being made by Consumer Financial Protection Bureau representatives on behalf of the Bureau. It does not constitute legal interpretation, guidance or advice of the Bureau. Any opinions or views stated by the presenters are the presenters' own and may not represent the Bureau's views.

This document was used in support of a live discussion. As such, it does not necessarily express the entirety of that discussion nor the relative emphasis of topics therein.

OSA – The Voice of Servicemembers at the Bureau



Consumer Financial
Protection Bureau

OSA Mission

- Educate and empower servicemembers and their families to make better financial decisions regarding consumer financial products
- Monitor complaints by servicemembers and their families related to consumer financial products, and monitor responses from companies
- Coordinate efforts among Federal and State agencies, as appropriate, regarding consumer protection measures relating to consumer financial products and services offered to, or used by, servicemembers and their families



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OSA Collaboration and Coordination

- OSA frequently works with other federal and state governments (most notably the DoD, FTC, HUD, and VA), financial industry groups, military consumer groups, and other educators to improve consumer protection measure for the military community.

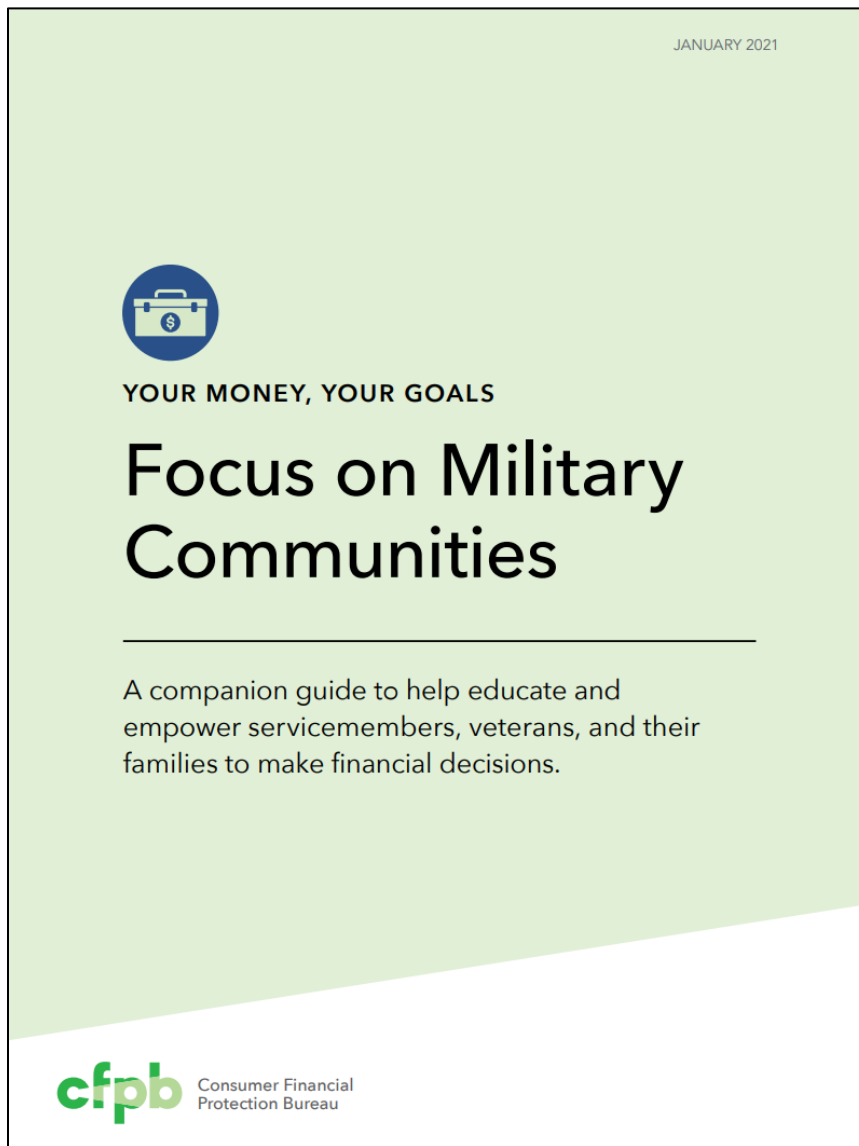


Consumer Financial
Protection Bureau



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Your Money, Your Goals: Focus on Military Communities



DESCRIPTION
Focus on Military Communities companion guide
Tool: Planning for important money conversations
Tool: Discussing money productively
Tool: Buying or renting a home
Handout: VA Home loans
Tool: Saving opportunities for military communities
Handout: Understanding your military pay statement
Handout: Veterans: Maximize your income through work incentives
Tool: Spending tracker for servicemembers and veterans
Handout: Military relief societies
Tool: Planning for PCS moving expenses
Tool: Cash flow budget for servicemembers and veterans
Tool: Planning for the year
Handout: SCRA and MLA protections
Tool: SCRA example letter to lenders
Tool: Credit reports and military service
Tool: Deciding which financial services to trust
Tool: Organizing your financial and legal documents
Handout: Marketing and scams aimed at military communities

[Your Money, Your Goals: Military Communities Companion Guide](#)

Consumer Tools



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Protection Bureau

Search

Submit a Complaint

Consumer Education ▾

Rules & Policy ▾

Enforcement ▾


Compliance ▾


Data & Research ▾

News ▾


Consumer resources

Wherever you are on your financial journey, you can prepare yourself to make informed financial decisions with these resources.






Buying a House




Paying for College



Getting an Auto Loan

Buying a House


 Consumer Financial Protection Bureau

Search Submit a Complaint

Consumer Education Rules & Policy Enforcement Compliance Data & Research News

Buying a house: Tools and resources for homebuyers

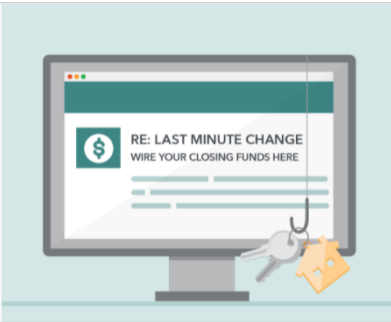
Whether you're just thinking about buying a home or about to close, we help you take control of the process.







Beware of Mortgage Closing Scams

Scammers are targeting homebuyers, days before closing on their new home. A few simple steps can protect you and your life savings.

[Learn more](#)



SHARE THIS



About us

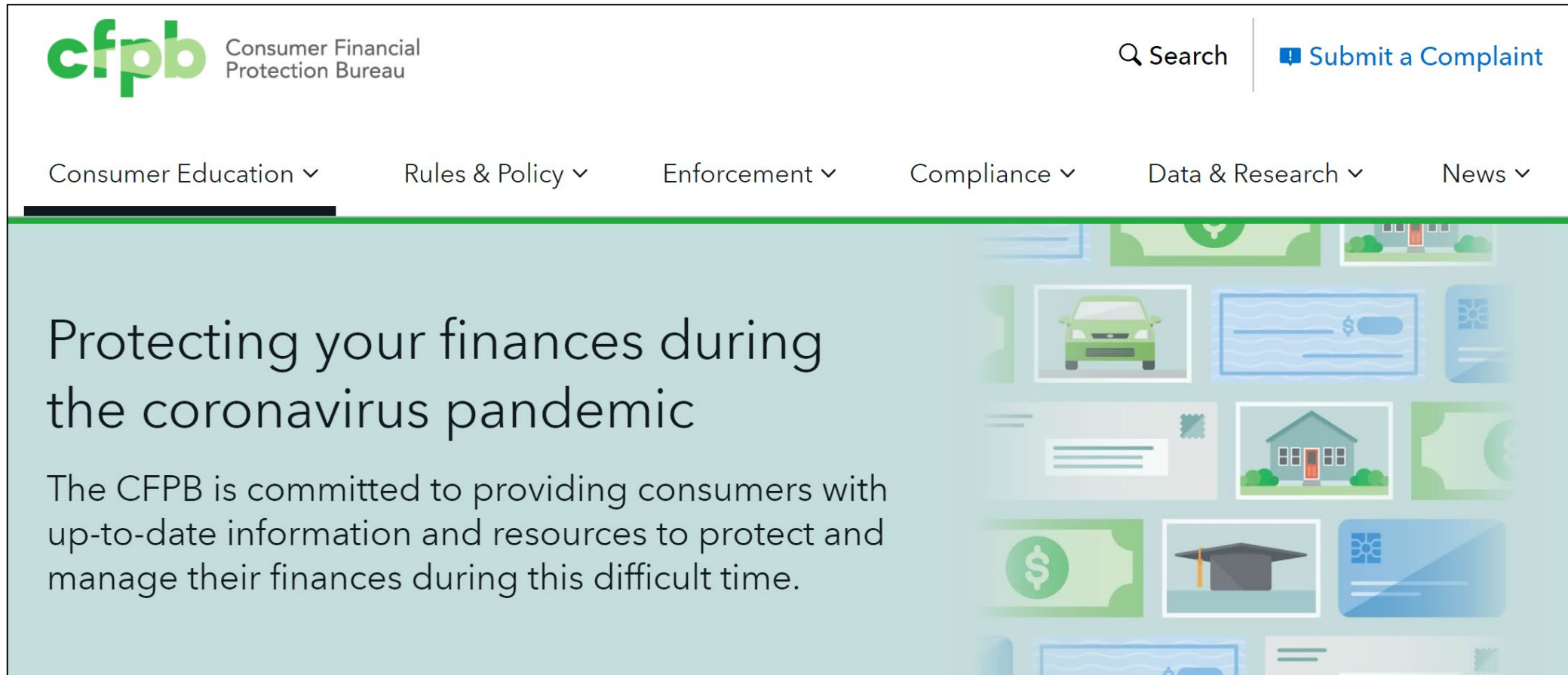
We're the Consumer Financial Protection Bureau (CFPB), a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly.



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[Buying a House: Tools and Resources for Homebuyers](#)

COVID-19 Resources



The screenshot shows the top of the CFPB website. The header includes the CFPB logo and name, a search bar, and a link to 'Submit a Complaint'. Below the header is a navigation menu with links to 'Consumer Education', 'Rules & Policy', 'Enforcement', 'Compliance', 'Data & Research', and 'News'. The 'Consumer Education' link is highlighted with a black underline. The main content area features a large heading 'Protecting your finances during the coronavirus pandemic' and a paragraph stating the CFPB's commitment to providing up-to-date information and resources. To the right of the text is a grid of icons representing various financial topics: a car, a banknote, a house, a graduation cap, and a dollar sign.

cfpb Consumer Financial Protection Bureau

Search | [Submit a Complaint](#)

[Consumer Education](#) ▾ [Rules & Policy](#) ▾ [Enforcement](#) ▾ [Compliance](#) ▾ [Data & Research](#) ▾ [News](#) ▾

Protecting your finances during the coronavirus pandemic

The CFPB is committed to providing consumers with up-to-date information and resources to protect and manage their finances during this difficult time.

The CFPB Housing Portal

Help for homeowners and renters during the coronavirus national emergency



[Español](#) | [繁體中文](#) | [Tiếng Việt](#) | [한국어](#) | [Tagalog](#) | [العربية](#)

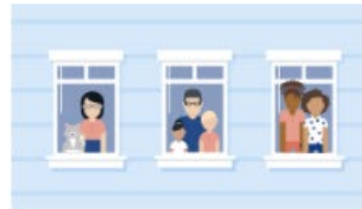
Find help for your situation



Help for homeowners



Help for renters



Help for landlords

The Consumer Financial Protection Bureau (CFPB), [Federal Housing Finance Agency \(FHFA\)](#), [U.S. Department of Housing and Urban Development \(HUD\)](#), [U.S. Department of Veterans Affairs \(VA\)](#), and [U.S. Department of Agriculture \(USDA\)](#) are working together to help homeowners and renters during the coronavirus pandemic.



FEDERAL CORONAVIRUS RESOURCES



Consumer Financial
Protection Bureau

[Housing Portal](#)

Resources for Older Servicemembers or Veterans

MANAGING SOMEONE ELSE'S MONEY

Help for representative payees and VA fiduciaries

cfpb Consumer Financial Protection Bureau

cfpb Consumer Financial Protection Bureau

consumerfinance.gov



Learn about reverse mortgages

Help for older homeowners considering a reverse mortgage

cfpb Consumer Financial Protection Bureau

Beware of scams related to your military benefits

Scammers are targeting the aid and attendance benefit, which is an increased monthly pension for veterans or their surviving spouses who are eligible for a VA pension and need help with activities of daily living, are bedridden, are patients in a nursing home, or have certain vision limitations.

Look out for:

- Offers to file an application to get you benefits or increase your pension for a fee
- Claims to get you benefits faster for a fee
- Advice to move your money so you'll qualify for benefits



How to apply safely:

It's free to apply.
Report scam benefit to the

bcfp Bureau of Consumer Financial Protection

An official

Pension advance products

Be wary of product offers that could threaten your financial security.

cfpb Consumer Financial Protection Bureau

Resources are Available in Seven Languages

- [Helping Multilingual Communities and Newcomers](#) – Provides materials in Spanish, Traditional Chinese, Vietnamese, Korean, Tagalog, and Arabic language.
- [Multi-lingual Resources Webinar](#)
- [CFPB YouTube Channel](#) (with Spanish translations available):
 - ❑ [Aplazamientos de hipotecas en la Ley CARES](#)
 - ❑ [5 Pasos para que solicite un aplazamiento de hipoteca por causa del coronavirus](#)
 - ❑ [Tres pasos que inquilinos en problemas pueden tomar para retrasar el desalojo](#)



Consumer Financial
Protection Bureau



HUD Exchange Resources

HUD Exchange Military Community Resources

HUD Certified Housing Counselors Serving the Military Community

This collection of resources familiarizes HUD certified housing counselors with different types of housing options, rights, and protections for the military community.

Share Your Story

If you would like to share a military member's housing counseling story, we would love to hear from you! Please email ohctechnicalassistance@hudexchange.info, to have your story featured in an upcoming issue of The Bridge Newsletter.

Webinars

- [Military Tenant Rental Rights](#)
- [Housing Protection for Servicemembers](#)



Resources for HUD Certified Housing Counselors

Office of Housing Counseling (OHC)

- [Check-Sheet: Housing Protections for Servicemembers](#)
- [Protections for Servicemembers](#)

Consumer Financial Protection Bureau (CFPB)

- [Interpretive Rule on Authority to Resume Examinations Regarding the MLA](#)
- [Servicemember and Veteran Protections and Rights During the Pandemic](#)
- [Serving Servicemembers, Veterans, and Military Families](#)
- [Your Money, Your Goals](#)

U.S. Department of Defense (DOD)

- [Military Family Support](#)

Federal Trade Commission (FTC)

- [Military Consumer Protection](#)

Military OneSource

- [Support for Military Personnel and Families](#)



Resources for Servicemembers

CFPB

- [Military Financial Life Cycle](#)
- [Misadventures in Money Management](#)
- [Military Consumer \(CFPB, DOD, FTC, and AmericaSaves\)](#)
- [Real Stories about Servicemembers](#)
- [Resources for Working with Servicemembers and Veterans](#)

Commander, Navy Installations Command (CNIC)

- [Personal Financial Management Videos](#)

[Find a Housing Counselor](#)

[HUD Certified Housing Counselors Serving the Military Community](#)

Past Webinars for Serving the Military Community

- [Military Tenant Rental Rights](#)
 - Discussed rental rights available to active-duty military members and their families.
- [Housing Protection for Servicemembers](#)
 - Discussed protections for active-duty military service members and their families.



Questions and Answers

Time for
Mentimeter!



Office of Housing Counseling



- Find us at: www.hudexchange.info/counseling
- [The Bridge Newsletter](#)
- Email us at: Housing.counseling@hud.gov
- [Search for HUD Approved Housing Counseling Agencies](#)



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Thank You For Attending