



OFFICE OF
HOUSING COUNSELING

Grant Agreement Package Training for FY2019 Comprehensive Housing Counseling Grants

October 21, 2019

Introduction and Overview

Joel Schumacher
Office of Housing Counseling

FY19 Housing Counseling Awards

- \$42.8 Million for FY2019
 - \$47 Million in FY18
- Awards
 - Intermediaries: 33
 - SHFAs: 19
 - MSOs: 6
 - LHCAAs: 149
- Assisting 1 million households
- Improve housing outcomes for homebuyers, homeowners, and renters

Presenters

Overview – Joel Schumacher

Grant Execution Process – Tracie Oaks

Grant Agreement

Articles III, IV, V – Shae Williams

Articles VII, IX, X – Tracy Badua

Articles XI and XXIII – Kristin Ackerman

General NOFA Information

- 2-Year Award
 - Successful applicants will need to submit an Expression of Interest letter for FY20 funds
- 18-Month Period of Performance
 - 10/1/2018 to 3/31/2020

Eligible Activities

Direct costs must be incurred pursuant to one or more of the following activities:

- Housing Counseling and Group Education
- Oversight, Compliance, and Quality Control
- Supervision
- Training and Certification
- Marketing and Outreach

Eligible Activities

Costs:

- Paper
- Plane ticket
- Salary

Activities:

- Paper used to print disclosure forms
 - (Oversight, Compliance, and Quality Control)
- Plane ticket to attend training conference
 - (Training and Certification)
- Salary for time spent conducting a workshop for first-time homebuyers
 - (Housing Counseling and Group Education)

Eligible Activities

In formulating their budget for approval, grantees must be prepared to demonstrate how the cost was incurred pursuant to an eligible activity.

Reference:

- NOFA, Section IV(F)
- Grant Agreement, Article IV(C)

Ineligible Costs

Ineligible expenses include but are not limited to:

- Salaries and fringe for time not spent performing eligible activities.
- Unspecified “administrative costs” not related to the performance of eligible activities.
- Travel not related to eligible activities.
- Unallowable costs delineated in 2 CFR 200 Subpart E (e.g. alcohol, bad debt, defense of civil proceedings, etc.).
- Other costs not allowed by law (e.g. lobbying).

Grant Execution Process

Tracie Oaks

Office of Policy & Grant Administration

Grant Package Checklist

- Along with your grant agreement, you received this checklist.
- Grantee will not have access to grant funds until all required grant execution documents are returned and approved.
- Ask your POC for an extension if needed.

Office of Housing Counseling FY 2019 Housing Counseling Grant Award Package Checklist

- ✓ This is a checklist of required documents grantees must submit to execute their FY 2019 grant awards. See enclosed award letter for detailed requirements of each item.
- ✓ Grantees should use this checklist to ensure all required documents are included in your response to the enclosed award letter.
- ✓ An incomplete package will result in a delay in your organization's ability to execute the grant and access grant funding.
- ✓ All required documents are due to your assigned Point of Contact (POC) within 15 business days of the date of the enclosed award letter.

Form HUD-1044 and Grant Agreement Signature Page

- HUD-1044 signed and dated
- Grant Agreement signature page signed and dated

Indirect Cost Rate Documentation

- Copy of Grantee's Negotiated Indirect Cost Rate Agreement (NICRA), **OR**
- Statement that Grantee has never received a NICRA and elects to charge a de minimis rate of 10% of modified total indirect costs in accordance with 2 C.F.R. Part 200.414, **OR**
- Statement that Grantee does not incur indirect costs or will not apply them to this grant

Financial Management Systems

- Certification from the executive director or other qualified professional demonstrating that the organization's financial management systems satisfy the requirements in the applicable regulations at 2 C.F.R. Part 200.302

Audit

- A copy of Grantee's most recent audit of financial activities (e.g. single or program-specific audit required under 2 C.F.R. Part 200.501) with completed audit no earlier than fiscal year 2016, **OR**

Form HUD-1044

Grant Agreement Signature Page

- **HUD-1044** is the official government form that shows your grant amount, grant number, and your point of contact at HUD.
- **Sign, date, scan, and return**
 - final page of the Grant Agreement to HUD
 - 1 copy of the HUD-1044 to HUD with block 19 completed
- Do not send back the entire grant agreement.
- Keep a copy of the HUD-1044 for your records.

Indirect Cost Rate Documentation

Three options on Indirect Cost Rates

- Agencies must provide their Negotiated Indirect Cost Rate Agreement (NICRA) if they have one in place and intend to bill the HUD grant for indirect costs, **OR**
- Provide a statement that the agency has never received a NICRA and will use de minimis rate of 10% Modified Total Direct Costs,
 - *Exception: A governmental department or agency that receives more than \$35 million in direct Federal funding is not eligible for the de minimis rate.* **OR**
- Provide a statement that the agency will not bill HUD for indirect costs

Financial Management Systems (FMS)

- Provide Documentation (a certification from the executive director or other qualified professional) demonstrating that the organization's financial management systems satisfy the requirements in regulations at 2 CFR 200.302.
- **FMS must identify:**
 - All federal awards received & expended
 - Source & application of funds, including comparison of expenditures with budget amounts for each award
 - Accurate & complete disclosure of financial results of award
 - Effective control and accountability over funds, property, and other assets.
- **View the full text of [2 CFR 200.302](#)**

Audit

Agencies that expended more than \$750,000 in Federal funds

- Provide the agency's Single Audit

Agencies that expended less than \$750,000 in Federal funds

- Provide the most recent independent financial audit, no earlier than fiscal year 2016

Code of Conduct

- Submit a written code of conduct that meets the requirements outlined in the award letter ***IF***:
 - Your agency is not listed on the following website:
https://www.hud.gov/program_offices/spm/gmomgmt/grantsinfo/conductgrants, ***OR***
 - Your Code of Conduct has changed since the last time you submitted it to HUD
- If your agency is listed on the website above, and your Code of Conduct has not changed, you do not need to submit a Code of Conduct.

Projected Budget

The budget must account for how every dollar being billed to the Grant will be spent.

- All expenses must be itemized (MSOs, SHFAs, and Intermediaries are not exempt from this requirement). See page 3 of the award letter for cost categories that must be itemized.
- Unless the POC states otherwise, this will be considered your approved budget, and payment requests must align with the approved line items.
- Any deviation between a payment request and the approved budget must be explained in detail and approved by the POC.
- May use HUD Form 424-CB or a format of the grantee's choosing.
 - link to [424-CB form](#)

Agency Created Budget Sample

Projected Budget	
Item	Projected Expenses
Salaries	\$ XXXXX
Fringe and Other Benefits	\$ XXXXX
Other	
Training	\$ XXXX
Marketing	\$ XXXX
Outreach	\$ XXXX
TOTAL	\$ XXXXXX

Projected Budget

MSOs, SHFAs, and Intermediaries

- Reimbursing subgrantees and/or branches at a fixed rate per counseling/education activity and type does not exempt from the requirement to provide an itemized budget for expenses.
- The amount that will be billed to the grant cannot exceed the actual cost of providing the service.
- Clearly explain the billing methodology that will be employed to reimburse subgrantees or branches.
- Indicate the process that will be used to ensure that the fixed cost reimbursement rate does not exceed actual cost of providing counseling.
- For funds that are not passed through, but are retained and spent by the Parent:
 - Submit a detailed budget accounting for the costs associated with managing your network (i.e. oversight, compliance, quality control, training, etc.) along with your indirect cost rate.

Projections for Housing Counseling Grant Activities

- Process is completed through the Housing Counseling System (HCS). See page 4 of award letter.
- Enter projections under the “HUD-9902” menu item and select projections for NOFA 2019-1
- Save as draft, then send the total negotiated number of households to be served with the grant to your POC via email.
- For step-by-step instructions, refer to:
 - Archived Webinar: [View the Presentation](#)*
 - [HCS Improvement Release v.14.1.0.0 - Dec 2014](#)

* Please note that 9902 projections are required.

Projections for Housing Counseling Grant Activities

Where to
Enter
Projections
in HCS

<input type="button" value="Save As Draft"/> <input type="button" value="Submit To HUD"/>	Fiscal Year 2019: 10/01/2018 - 09/30/2019	Fiscal Year 2020: 10/01/2019 - 03/31/2020	Total
* Comment required			
8. Households Receiving Group Education by Purpose			
a. Completed financial literacy workshop, including home affordability, budgeting and understanding use of credit	<input type="text" value="0"/>	<input type="text" value="0"/>	0
b. Completed predatory lending, loan scam or other fraud prevention workshop	<input type="text" value="0"/>	<input type="text" value="0"/>	0
c. Completed fair housing workshop	<input type="text" value="0"/>	<input type="text" value="0"/>	0
d. Completed homelessness prevention workshop	<input type="text" value="0"/>	<input type="text" value="0"/>	0
e. Completed rental workshop	<input type="text" value="0"/>	<input type="text" value="0"/>	0
f. Completed pre-purchase homebuyer education workshop	<input type="text" value="0"/>	<input type="text" value="0"/>	0
g. Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners	<input type="text" value="0"/>	<input type="text" value="0"/>	0
h. Completed resolving or preventing mortgage delinquency workshop	<input type="text" value="0"/>	<input type="text" value="0"/>	0
i. Completed other workshop	<input type="text" value="0"/>	<input type="text" value="0"/>	0
Section 8 Total:	0	0	0
9. Households Receiving One-on-One Counseling by Purpose			
a. Homeless Assistance	<input type="text" value="0"/>	<input type="text" value="0"/>	0
b. Rental Topics	<input type="text" value="0"/>	<input type="text" value="0"/>	0
c. Prepurchase/Homebuying	<input type="text" value="0"/>	<input type="text" value="0"/>	0

Sub-allocation list

MSOs, SHFAs, and Intermediaries

- Completed in the Housing Counseling System under the budget allocation screen.
 - General Allocation Guide: [HCS Improvement Release v.13.0.0.0 - July 2013](#)
 - Allocation Across Fiscal Years (Slides 28-41) [HCS Improvement Release v.14.12.0.0 - September 2017](#)
- Enter list of subgrantees and funded branches, and their corresponding award amount sub-allocations. See page 4 of award letter.
- Must also provide a brief explanation of how subaward amounts for subgrantees and branches were determined.

Sub-allocation list

MSOs, SHFAs, and Intermediaries

Where to
Enter
sub-
allocations
in HCS

BUDGET		FUNDED		ALLOCATION	
Total Budget:	\$ 0.00	Administrative Funds:	\$ 0.00	To Be Sub-Allocated:	\$ 233,306.00
This Year's Funding:	\$ 233,306.00	Indirect Cost:	\$ 0.00	Sub-Allocated:	\$ 0.00
Grant Ratio:		To Be Sub-Allocated:	\$ 233,306.00	Balance:	\$ 233,306.00
Agency Total Budget < HUD Grant					

Status	Sub-Agency	Agency ID	Agency Type	# of Counselors	# of Projected Clients	Sub-Allocation	Agency Total Budget
Active	COCS OF GREATER ATLANTA -DELTONA BRANCH	82885	Branch Inter Agency	0	0	\$ 0.00	\$ 0.00
Active	COCS OF GREATER ATLANTA -SOUTH ORLANDO BRANCH	82888	Branch Inter Agency	0	0	\$ 0.00	\$ 0.00
Active	CREDABILITY - GWINNETT BRANCH	81836	Branch Inter Agency	0	0	\$ 0.00	\$ 0.00
Active	CREDABILITY - KNOXVILLE BRANCH	80167	Branch Inter Agency	0	0	\$ 0.00	\$ 23,371.00
Active	CREDABILITY - LEESBURG BRANCH	82894	Branch Inter Agency	0	0	\$ 0.00	\$ 0.00
Active	CREDABILITY - STUART (SATELLITE)	82859	Branch Inter Agency	0	0	\$ 0.00	\$ 0.00
Active	CREDABILITY - WEST PALM BEACH BRANCH	80719	Branch Inter Agency	0	0	\$ 0.00	\$ 346,427.00
Active	CREDABILITY - ATLANTA BRANCH	84828	Branch Inter Agency	0	0	\$ 0.00	\$ 854,194.00
Active	CREDABILITY - CUMBERLAND BRANCH	84831	Branch Inter Agency	0	0	\$ 0.00	\$ 3,113,698.00
Active	CREDABILITY - DADE CITY BRANCH	82883	Branch Inter Agency	0	0	\$ 0.00	\$ 0.00
Active	CREDABILITY - ORLANDO BRANCH	82573	Branch Inter Agency	0	0	\$ 0.00	\$ 257,561.00

Figure 5 - Budget Allocation Page showing Budget, Administrative Funds, Indirect Cost, and Sub-Allocation fields.

Client Management System

- Grantee must certify that they utilize a client management system (CMS) approved to interface with HUD systems
 - List of approved CMS:
<http://portal.hud.gov/hudportal/documents/huddoc?id=CMSLV.PDF>
- Intermediaries, MSOs, and SHFAs must list their subgrantees and the CMS they use.

Articles III, IV, V

Adrenace (Shae) Williams

Office of Policy & Program Administration

Article III: Period of Performance

- Begins: October 1, 2018
- Ends: March 31, 2020
- An extension of the performance period must be requested in writing no later than March 1, 2020.
- Only HUD is authorized to grant an extension.

Article IV:

Projected Services and Budget – Scope of Service

- The housing counseling services listed in the Grantee's approved HUD Housing Counseling Work Plan on file with HUD represent the scope of services under this grant.
- During grant execution, the submitted 9902 projections will be checked against the agency's work plan.

Projected Services and Budget – Change in Scope of Services

- Grantee must receive approval from the HUD POC before implementing any changes in projected services and budget proposed in its application.

Projected Services and Budget – Staff Changes

- When there is a change in staff or management responsible for the Grantee's housing counseling program, the Grantee must notify its HUD POC in writing within 15 days of the change.

Article V: Subcontract and Subgrants – General Prohibition Against Subcontracting

Grantees shall not sub-grant, transfer, or contract any of the work under the agreement.

Exceptions apply if:

- Sub-grant, etc. was described in approved NOFA application and funded in Grant or otherwise approved by HUD.
- Sub-grant, etc. is for web-based education.
- Sub-grant, etc. is for the purchase of supplies, materials, etc.

Subcontracts and Subgrants – Requirements for Subgrants

Eligible Subgrantees/Branches:

- Grantee may make subgrants to Affiliates, which are not HUD-approved, provided that the quality of services meets or exceeds the standards for HUD approved LHCA's.

Changes to Network Composition:

- Submit written request to HUD to amend subgrantee or branch list or corresponding subgrant amounts.

Subcontracts and Subgrants – Requirements for Subgrants (cont.)

Funding Agreements:

Grantee shall execute a written subgrant agreement with each Subgrantee before disbursing funds to the Subgrantee. Copies of all subgrant agreements must be maintained and made available to HUD.

Responsibility for Grant Administration:

Grantee is responsible for managing the daily operations of its program and agrees to accept responsibility for its Subgrantees' compliance with the applicable provisions of the Grant Agreement. Grantee must monitor the performance of its Subgrantees and take appropriate action to resolve problems to ensure compliance.

Subcontracts and Subgrants – Requirements for Subgrants (cont.)

Subgrants to Affiliates and Allocation of Funds to Branches:

Grantee must maintain copies of all subgrant agreements and a written record on how it distributed funds to its Subgrantees. Grantees must list their Subgrantees' and Branches' corresponding sub-allocations in HCS.

Articles VIII, IX, X

Tracy Badua

Office of Policy & Grant Administration

Article VIII

Conduct of Work

Article VIII: Conduct of Work

- HUD Affiliation Tab in HCS contains the name and contact information for the POC for your grant.
- housing.counseling@hud.gov

Article IX: Price

Assistance Arrangement

- Reimbursement of Actual Costs

Prior HUD Approval

- For Work Plan and Budget Revisions

Indirect Cost Rates

- Copy of Negotiated Indirect Cost Rate Agreement (NICRA), *or*
- Statement that Grantee has never received a NICRA and elects the de minimis rate of 10% of Modified Total Direct Costs (MTDC), *or*
- Statement that Grantee will not recover Indirect Costs

Article IX: Price – Multiple Funding Sources

Grantees with Multiple Funding Sources

- Grantees can bill HUD only for the portion of counseling services that are not reimbursed from any other funding source.
- HUD reserves the right to request data related to non-HUD sources of funding.

Article IX: Price – Restrictions on Use

For further details on using your grant funds, please refer to:

- FY 2019 NOFA Section IV.F (Eligible Activities)
- Housing Counseling Handbook 7610.1-Rev-5
- Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards, 2 CFR Part 200

Article X – Payment Requests

Article X is where to find information on:

- General Payment Procedures
- Timing and Amount of Payment Requests
- Documentation of Expenses and Client File Lists
- Standards for Financial Management Systems
- Withholding of Funds
- Overdue Reports
- Funds Recapture

General Payment Procedures: Timing and Amount of Payment Requests

- HUD will only process payment requests on receipt of an acceptable quarterly or final report
- After making the voucher request in eLOCCs, email a signed copy of the voucher form to your HUD POC. All sections of the HUD-50080 must be complete.
 - Budget Line Item 9500
 - Program Area CHC
- LOCCS user guides found at https://www.hud.gov/program_offices/cfo/loccs_guidelines

Documentation of Expenses

Maintain documentation of direct costs:

- invoices
- receipts
- cancelled checks
- documentation of personnel expenses
- client lists

Submit to HUD POC *upon request*. Do not submit with quarterly or final report. Expense documentation is requested during a performance review.

Documentation of Personnel Expenses

Charges must meet the standards required in 2 CFR Part 200.430(i), including but not limited to:

- Reasonably reflect the total activity for which the employee is compensated
- Encompass both federally assisted and all other activities compensated
- Support the distribution of the employee's salary or wages among specific activities or cost objectives if the employee works on
 - More than one federal award,
 - A federal award and non-federal award,
 - An indirect cost activity and a direct cost activity,
 - Two or more indirect activities which are allocated using different allocation bases, OR
 - An unallowable activity and a direct or indirect cost activity

Sample Personnel Activity Report (PAR)

Fund Code	Activity/Work Performed	Activity Code	Total Hours	Day of the Month (April)															
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
HUD-OHC-FY19	Pre-purchase counseling	HC0001	64	4		8	8	8				4	8	8	8				
HUD-OHC-FY19	Pre-purchase Workshops	HC0002	34	2														8	8
HUD-OHC-FY19	Training	HC0003	18	2	8														
	Leave Without Pay		8																
	Holiday		8																
	Sick Leave		16																
	Annual (Vacation) Leave		0																
	Compensatory Leave		0																
	Budgeted Hours		0																
	Compensatory Leave Earned		0																
	Total Hours Worked and Leave Taken		148	8	8	8	8	8	0	0	4	8	8	8	8	0	0	8	8

Legend:

HUD HC Activity	Description	What is included?
HC0001	One-on-One Counseling	Pre-purchase homebuyer counseling; resolving or preventing mortgage delinquency; helping with home maintenance or financial management; helping with locating, securing or maintaining residence; and seeking shelter or services for homeless people.
HC0002	Group Counseling	Pre-purchase homebuyer education workshop; resolving/Preventing mortgage delinquency workshop; post-purchase workshop for home maintenance and financial management; rental workshops; financial literacy workshops; fair housing workshops; and predatory lending workshops.
HC0003	Training	Training directly pertaining to the federal sword

I certify and attest that the allocation of time reported on this personnel activity report is an accurate and truthful disclosure of the work performed for the sources of funding identified herein.

Employee Signature

Date

Supervisor Signature

Date

Article X: Withholding of Funds and Recapture

- Withholding of funds for failure to satisfy grant agreement and reporting requirements.
- Recapture of unspent funds.

Article XI, XXIII

Kristin Ackerman
Office of Policy & Grant Administration

Article XI: Reporting – Quarterly Reports

Period of Performance: October 1, 2018 through March 31, 2020

Quarterly Reports must include all information indicated in the Grant Agreement.

Performance Period	Quarterly Report Due Date
10/1/2018 — 12/31/2018	No later than December 31 st , 2019
1/1/2019 — 3/31/2019	No later than December 31 st , 2019
4/1/2019 — 6/30/2019	No later than December 31 st , 2019
7/1/2019 — 9/30/2019	No Later than December 31 st ,2019
10/1/2019 — 12/31/2019	No later than January 31 st , 2020
1/1/2020 — 3/31/2020	No later than June 30 th , 2020

- If at any point prior to the end of the grant cycle funds are exhausted, a final report is due.
- 2 CFR 200 requires that a new certification be submitted with each quarterly report.

Article XI: Reporting – Quarterly Reports, Cont'd

Overdue or Incomplete Reports

- Will result in delay of funding payment
- Late or incomplete reports may result in a performance review finding

Intermediaries, MSOs, and SHFAs

- The parent agency shall accept responsibility for its subgrantees' compliance with the applicable provisions of the Grant Agreement

Article XI:

Reporting – Quarterly Reports, Required Information

1. Grantee's name, address, and grant number
2. Start and end dates of the reporting period
3. Hourly rate
4. Fixed price reimbursement
5. Staff hours
6. Itemized accounting of actual costs
(Form 424-CB and/or detailed summary)
7. Required Certification
8. Form HUD-9902
9. HECM Default Counseling Activities (if applicable)

Article XI:

Reporting – Quarterly Reports, Required Information

In addition to 1-9 on previous slide, Intermediaries, SHFAs, and MSOs submit the following:

- Oversight Activity
- Sub-allocations
- Costs of Managing a Network
- Billing Methodology
- Federal Financial Report (SF-425)
- Changes in Composition or Network Size (Subgrantees and Funded Branches)

Article XI:

Reporting – Quarterly Reports, Final Report

Final Report

- A final report is due 90 days after grantee has completed all Grant activities that will be funded under the Grant.

Additional items included in the final report:

- Explain why established goals including approved HUD-9902 projections were not met, or why they were exceeded.
- Explain new strategies and adjustments that will be made to improve performance in the future.

Article XI:

Reporting – Quarterly Reports, Final Report, Cont'd

- Describe the oversight and quality control activities conducted during the period of performance.
- Include items such as problems encountered, items for which you need additional guidance, unusual client needs or problems, recommendations to HUD, and developments having a significant impact on the award supported activities.
- Submit a certification, signed by an authorized individual, which states that all applicable closeout activities required in 2 CFR § 200.343 have been completed.
 - This certification is in addition to the certification statement required in quarterly reports

Article XI:

Reporting – Form HUD-9902

- Grant quarterly report deadlines do not affect 9902 deadlines – “**all activity**” column data is always due according to the typical schedule, and “**HUD grant**” activity is due with the quarterly report.
- Now that the FY19 awards have been announced, grantees may begin to enter data in the “**2019-Comp**” column.
 - Please note that if reimbursement is for an activity occurring in the first, second, and third quarters of FY19, HUD-9902 reporting should be updated to accurately reflect the timing of the activity under the Grant (1st, 2nd and 3rd Quarter).
 - ***Remember: Grant activity in 9902 is cumulative!**
- HUD will not consider retroactive updates of first, second, third, and fourth quarter Grant activity data as late.

Article XI: Federal Sub-award Reporting

(Only for Intermediaries, MSOs, and SHFAs)

- Report required for sub-awards of \$25,000 or more.
- Entities with gross incomes less than \$300,000 in the previous tax year are exempt from sub-award reporting requirements.
- Details found at: www.fsrs.gov
- Report is due one month after the month in which the sub-award is obligated

Article XI: Reporting – Additional Resources

- Archived Webinars on reporting
<https://www.hudexchange.info/programs/housing-counseling/webinars/>
- HUD-9902 Online Toolkit:
<https://www.hudexchange.info/programs/housing-counseling/9902/>

Article XXIII: Miscellaneous

- Contact information for Grantees who committed to provide HECM default counseling will appear on the HUD Housing Counseling Exchange.
- Grantees are required to report to HUD within fifteen days if Grantee or Subgrantees are subject to unresolved findings as a result of HUD or other government audit or investigations.
- Grantee and all Subgrantees must cooperate with all HUD oversight activities, requests for access to facilities, requests for access to agency's CMS, and requests for information, including, but not limited to, complete Client Counseling Files and Client-level data.

Article XXIII: Miscellaneous, Cont'd

- Mergers, acquisitions, or other changes in form or organizational structure should be reported to the HUD POC at least sixty days prior to the implementation of such changes.
- Grantee shall make a succession plan available to HUD upon request.
- A Grant awarded under the Housing Counseling NOFA is not intended to cover the total cost of carrying out a Grantee's counseling program, and Grantee shall obtain funds from sources other than HUD to cover that portion of the program not funded by HUD.

Office of Housing Counseling



Find us at:

www.hudexchange.info/counseling

Counselor Training and Testing website:

www.hudhousingcounselors.com

Email us at:

housing.counseling@hud.gov

The Bridge:

<https://www.hudexchange.info/programs/housing-counseling/the-bridge/>