

THE BRIDGE

THE OFFICE OF HOUSING COUNSELING NEWSLETTER



VOLUME 4, ISSUE 1

JULY 2015

Housing Counselors Use Technology to Reach Clients!

Transmitting the Message: Housing Counseling Works!

Washington, DC - The Office of Housing Counseling's (OHC), Office of Outreach and Capacity Building, is set to launch its latest "Housing Counseling Works" campaign to promote services offered through the Comprehensive Housing Counseling program.

This campaign ensures compliance with Dodd-Frank congressional mandates noted in 12 U.S.C. § 1701x (g)(4)(A), which call for *conducting national public service multimedia campaigns designed to make persons facing mortgage foreclosure, elderly persons, persons facing language barriers, low-income persons, minorities and other potentially vulnerable consumers aware that it is advisable, before seeking or maintaining a residential mortgage loan, to obtain homeownership counseling from unbiased and reliable sources including through programs offered by HUD.*

Increasing Visibility of Housing Counseling Benefits

This campaign will focus on advertising and outreach to the general public to increase visibility and awareness of the benefits of housing counseling services. OHC will focus its advertising efforts on a digital online national campaign that will run for 120-days. The campaign will expand its target audiences to include millennials and renters by releasing a separate banner ad in both English and Spanish to key vendors that specifically target rental audiences.

Bilingual banner ads in both English and Spanish will be posted with online service providers and websites including:

Google, Yahoo, Bing, MSN, Facebook, Zillow, Realtor.com, Rent.com, CNN.com Apartmentfinder.com, Telemundo.com, Military Officers' Association of America (MOAA.com) and the National Newspaper Publishers' Association-Black Free Press (www.nnpa.org).



These banner ads will link directly to the [Office of Housing Counseling's homepage](#), where the OHC will offer additional links to bilingual video advertisements, the housing counseling agency locator, specific information for first-time homebuyers, renters, reverse mortgages, and the downloadable OHC and Fair Housing apps.

This will provide viewers information on the housing counseling program, including the OHC's toll-free number and webpage to locate a HUD-approved housing counseling agency at www.hud.gov/housingcounseling.

Marketing Tool Kit for Housing Counseling Agencies

The overall "Housing Counseling Works" campaign also includes a marketing toolkit for partner agencies to access downloadable banner ads, flyers, and fact sheets on each of the housing counseling target service areas. A link to the marketing toolkit will be provided on the [OHC's homepage](#).

FROM THE DEPUTY ASSISTANT SECRETARY



Sarah Gerecke
*Deputy Assistant
Secretary
Office of Housing*

Greetings,

The benefits of technology are all around us. From our smart phones to the latest apps and software upgrades, technology can increase our productivity and keep us connected across multiple channels to reach greater audiences.

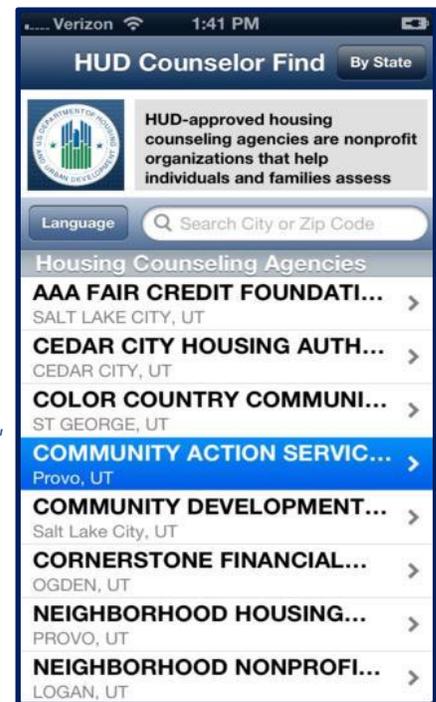
The Office of Housing Counseling and many of our HUD-approved housing counseling agencies have embraced technology in our day-to-day business activities, marketing and outreach efforts, and training. There are an increasing number of agencies hosting webinars and utilizing videoconferencing to connect with their clients. Last month's launch of HUDhousingcounselors.com is a prime example of how the OHC is utilizing technology to provide additional resources for housing counselors to prepare for the upcoming Certification Exam.

According to the National Center for Education Statistics, one in four students pursuing higher education took at least one distance education course. Online education and virtual learning provides an efficient way for housing counseling agencies to reach more clients and provide greater access especially to those living in rural communities and remote households. This edition of *The Bridge* features housing counseling agencies that use innovative technology to market and promote housing counseling programs and initiatives.

Another Office of Housing Counseling technology tool is our [HUD Housing Locator](#), a free mobile iPhone app for users to search for counseling agencies based on location and available languages. The app provides valuable information at your fingertips.

Past issues of *The Bridge* also have featured technology for both clients and agencies such as [Hope LoanPort](#), [Virtual Counselors Network](#), and [Juntos](#) - Clarifi's text messaging service.

Used wisely technology can benefit us all. Although it doesn't replace the one-on-one personal touch of a housing counselor, it provides an opportunity to spread information and resources to those who may need it the most.



Sarah

LEVERAGING TECHNOLOGY TO MARKET HOUSING COUNSELING

Washington, DC - Technology has proven successful for agencies marketing housing counseling programs and initiatives, new services, upcoming events and overall community resources. Not only do these technology tools help agencies reach potential clients, they help agencies to:

1. Increase efficiency of administrative and reporting tasks,
2. Save time and resources,
3. Increase the number of clients served, and
4. Improve data management.

Some examples of how agencies can leverage technology to market housing counseling services are:

eMail Marketing: Ask clients to sign-up for agency newsletters that are produced and distributed through an email marketing system. The newsletters are easily formatted, published regularly and can provide timely information about upcoming training, new initiatives, success stories, events and more.

Broadcast Text Messages: According to the Cellular Telecommunications Industry Association, on average, it takes 90 minutes for someone to respond to an email and 90 seconds to respond to a text message. While not everyone checks their emails and even when they do, they might not respond right away, text messages have a nearly 100 percent open rate.

Virtual Housing Counseling: For some agencies that serve rural areas, it can be difficult to meet clients in-person. For others, work schedules or transportation challenges may hinder clients from meeting in the office. During these instances, it may be more convenient to counsel clients via phone or using web/video conferencing technology such as zoom, SKYPE or WebEx.

HUD intermediaries that provide direct counseling services or operate through a network of affiliates, may consider virtual housing counseling to increase the number of clients served, services offered, and capacity. In order to ensure the success of virtual housing counseling, it is important to conduct training, due-diligence, quality control, and IT security assessments including protocols to protect confidential data.

Social Media

Social Media is among one of the most popular and cost effective ways housing counseling agencies can create, share, and exchange information and ideas with existing and potential clients in virtual communities and online networks. Here's how agencies can benefit from the most popular social media sites:



Twitter: Use as a microblogging service to keep clients up-to-date and encourage feedback on events and training using up to 140 characters.



YouTube: Upload a short training video on the largest video sharing site. Agencies can set-up its own channel and embed or link to videos from its main webpage or other websites.



Facebook: Agencies can upload photos, videos, and send client messages from the most popular and widely used social networking website.



Google+: Share information, photos, and videos in *Circles* and *Communities*. Use *Hangouts* to video chat with clients and/or groups.



LinkedIn: Reach professionals on this networking site.



Pinterest: Pinboard-style photo-sharing site where users create and manage theme-based image collections such as events, interests, and hobbies.



Instagram: Acquired by Facebook, this online photo- video-sharing network allows users to take pictures and videos with their cell phones, apply digital filters, and post to multiple sites.

While there is no substitute for a dedicated, in-house housing counselor, leveraging these technology and social media tools can benefit housing counseling agencies by enabling them to reach more families in less time.

SPREADING THE WORD ABOUT HOUSING COUNSELING



Should You Buy? What Can You Afford?

For advice you can trust, ask a HUD Housing Counselor



Learn More



Richmond, VA - Housing counselors can help people make wise decisions about finances and housing ... but many people don't know they even exist!

In January 2014, the Virginia Housing Development Authority (VHDA) sent a survey to all 32 HUD-approved Housing Counseling Agencies in Virginia that receive funding through the HUD grant administered by VHDA.

The survey found that housing counseling agencies hope to increase their client base by improving public awareness of their organizations and the programs offered.

Although a full range of marketing is being used by the various agencies including social media, websites, public TV, press releases, referrals from lenders and others, events, surveys to clients and assessment meetings, the individual agencies cannot sustain a long-term marketing effort or expend enough capital to be successful in their communities.

Since every agency shares common goals, VHDA was able to aggregate the needs expressed in the survey in order to facilitate an efficient and more effective result: a statewide advertising campaign. The campaign raised awareness of housing counselors and encouraged Virginians to visit a new page on vhda.com to learn more about housing counseling and to ultimately find a housing counselor in their area using HUD's agency search tool.



The webpage also contains information about the various types of housing counseling available such as: *pre-purchase, post-purchase, foreclosure/loss mitigation, rental, budget and credit counseling and homeownership education*. In addition, the page includes a checklist of items consumers should bring to their first meeting with a Housing Counselor.

Since the campaign focuses on more than just pre-purchase counseling, the image selected for communications materials is one that effectively represents all the different types of housing counseling. It illustrates the concept of "Making Wise Decisions." The above image was used in web banner ads that link to a landing page at: www.vhda.com/HousingCounselors.

Professional media buying firms prepared the media plan which included:

- Newspaper Ads,
- Radio Ads,
- Ads on Realtor.com,
- Facebook Ads and Boosted Posts, and
- Google's Pay-Per-Click and Display Network.

The new campaign webpage received over 8,200 unique page views from June 1 to July 6, 2015.

VHDA also produced a YouTube video, "Marketing 101," which provides ideas and guidance for all Housing Counseling Agencies on marketing their programs and services.

FRAMEWORK: REACHING THE NEXT GENERATION OF HOMEBUYERS ONLINE

Boston, MA - The [Housing Partnership Network](#) (HPN) is a peer network and business alliance of 100 regional nonprofits that develop, manage and finance affordable homes to revitalize communities and provide opportunities for lower-income and working families.

HPN was one of the first HUD housing counseling intermediaries in 1995 and has since worked with its member housing counseling agencies to ensure high quality delivery of federal housing counseling resources across the spectrum of consumer needs. Through its network, HPN members have delivered homeownership education and guidance to more than 750,000 families.

[Framework®](#) is HPN's flagship social enterprise in the homeownership space. The company emerged out of a commitment to the idea that communities will be strengthened when education is as natural as part of the homebuying process as finding a Realtor. The measure of success is simple: creating a new generation of smart, confident and prepared homebuyers.

HPN, in partnership with its member, the Minnesota Homeownership Center, launched Framework, a comprehensive and engaging online homebuyer education course. Framework leverages the expertise of these two organizations, building on their depth of experience as HUD housing counseling intermediaries.

The course has nine modules and includes both HUD and National Industry Standards. Learners are introduced to a Homeownership Advisor at the start of the course, who then guides them through the entire process of buying and owning a home. After demonstrating content proficiency through a final exam, consumers are granted a homebuyer education certificate.

Framework has already provided homebuyer education to 16,000 customers through more than 95 partner channels. Counseling agencies can easily link to the course from their websites to provide a seamless experience for their clients – also allowing them to ramp up their homebuyer education offerings with minimal resources.



Framework prioritizes the customer experience.

Nine out of 10 customers would recommend it to a friend, Nine out of 10 customers report increased understanding of the homebuying process – with significant gains in the areas of mortgage loans, purchase agreements and loan closing.

Designed by a team of housing counseling and online education experts, Framework addresses a growing demand for online homebuyer education services from diverse customers – rural populations, working families, and millennial homebuyers. Its goal is to make sure every consumer can gain access to high quality homebuyer education and counseling services.

In 2014, Framework embarked on a digital marketing campaign to reach larger homebuying audiences. Through its digital and social media campaigns, Framework ensures that the next generation of homebuyers is connected to the counseling industry and the tools they need to become successful homeowners.

For more information visit: frameworkhomeownership.org.

HUDHOUSINGCOUNSELORS.COM: HOUSING COUNSELOR TRAINING AND CERTIFICATION TESTING



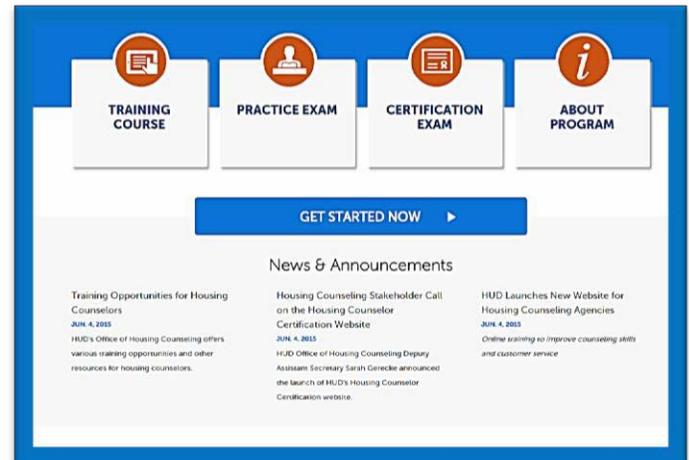
Washington, DC - The U.S. Department of Housing and Urban Development (HUD) Housing Counseling Program supports the delivery of a wide variety of housing counseling services to homebuyers, homeowners, low- to moderate-income renters, and the homeless. The primary objectives of the Program are to improve financial literacy, expand homeownership opportunities, improve access to affordable housing, and preserve homeownership.

Recent research from the Federal Reserve Bank of Philadelphia and the Urban Institute continues to find substantial benefits to housing counseling for families who purchase their first homes and those struggling to prevent foreclosure.

"Whether you're a first-time buyer or trying to keep the place you've always called home, knowledge is the key to financial empowerment," said HUD Secretary Julián Castro. "We're proud to support our housing counseling partners as they help American families achieve stability and prosperity."

In 2010, the Dodd-Frank Act amended the Housing Counseling Statute by requiring that all individuals that provide counseling for HUD Programs must be HUD-certified by way of passing a new written examination: The HUD Housing Counseling Certification Examination.

To prepare for the Certification Exam, candidates can access training materials online using the www.hudhousingcounselors.com website. Users can choose from numerous study methods to include an interactive online training course and a downloadable Study



Guide for people who prefer a text-based accessible alternative. A practice exam and the Certification Exam will be available at a future date. The testing methodology for the Certification Exam will include options to take the exam online or in person. Both options will be proctored.

The [HUD Housing Counselors Training section](#) of the website offers housing counselors assistance in preparing for the Certification Exam, but it is not required for certification. The training is not limited to housing counselors and users are not required to work for a HUD-approved housing counseling agency.



INQUIRING MINDS WANT TO KNOW



This month's segment focuses on grant awards under a HUD Housing Counseling Program grant and marketing and outreach.

Q: My organization received a FY 2015 HUD housing counseling grant in the awards announced on June 15, 2015. Now what?

A: HUD mailed grant award packages to grantees on June 24, 2015. The packages included signed grant agreements and HUD-1044 forms as well as instructions for additional documentation that must be submitted as part of the grant execution process. Grantees must submit the following documents as instructed in the award letter:

1. Indirect Cost Rate Documentation	6. Projections for Housing Counseling Grant Activities
2. Financial Management Systems Documentation	7. Sub-allocation list <i>(Intermediary, Multi-state Organization, and State Housing Finance Agency grantees only)</i>
3. Audit	8. Client Management System documentation
4. Code of Conduct	9. Signed Form HUD-1044 and grant agreement signature page
5. Projected Budget	

Please see the award letter and grant execution checklist included in the grant award package for further details. If your agency is a FY15 grantee but have not yet received a grant award package, please send an email to: housing.counseling@hud.gov and notify your point of contact in the Office of Housing Counseling.

Q: What information do grantees need to input in HUD's Housing Counseling System (HCS)?

A: Grantees need to input their yearly budget, administrative funds, indirect costs, clients served projections and if applicable, information on subgrantees or branches. HUD has available step-by-step guides for inputting this information.

- Budget and cost information can be found in the [HCS Suballocation Guide](#) and
- Instructions for submitting projections are available through the [9902 Projection Training Guide](#).

Q: May I charge marketing and outreach expenses to my FY 2015 HUD housing counseling grant?

A: Marketing and outreach initiatives are eligible expenses under both the FY 2014 – 2015 NOFA and the FY 2015 Supplemental NOFA. This includes providing general information and materials about housing opportunities and issues, conducting informational campaigns, advocating with lenders for non-traditional lending standards and raising awareness about critical housing topics.

To charge marketing and outreach initiatives to a HUD grant, marketing must be included as an itemized expense on your approved grant budget. Note that marketing and outreach initiatives should follow affirmative marketing principles and be directed at those populations least likely to seek counseling services or the information marketed, including those of racial, religious or national origin groups not normally served by the sponsoring agency, as well as persons with disabilities and persons with Limited English Proficiency. For more details, see the Eligible Activities section of the applicable NOFA.

CFPB HELPS CONSUMERS FIND A HOUSING COUNSELOR



CFPB Helps Consumers Find a Housing Counselor

Washington, DC - Housing counselors throughout the country can provide advice on buying a home, renting, defaults, foreclosures, and credit issues.

The Consumer Financial Protection Bureau (CFPB) defines a legitimate housing counselor as someone who is "specially trained to help you assess your financial situation, evaluate options if you are having trouble paying your mortgage loan and make a plan to get you the help you need." The CFPB continues by stating that "unlike a broker, servicer, or another representative of your mortgage loan company, a housing counselor can offer independent advice."

Visit: www.consumerfinance.gov/find-a-housing-counselor/, which allows users to search for housing counselors by entering a ZIP code in the search field and clicking on the "Find a Counselor" button. The counseling agencies are HUD-approved and can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on the user's objectives and circumstances, often at little or no cost to the user.

(continued from pg. 8 – Inquiring Minds Want to Know)

Q: Where can I find training on Marketing and Outreach strategies?

A: Check out Marketing and Outreach courses and resources from HUD's Housing Counseling Program Training grantees including:

1. **NeighborWorks® America** offers an on-line course, [ML162el Marketing Your Programs and Organization](#).
2. **National Council of La Raza's Homeownership Network Learning Alliance** offers a webinar, [Program Sustainability Marketing and Funding your Non-profit](#).
3. **The Virginia Housing Development Authority** also has available a YouTube video, [Marketing 101](#) for nonprofit entities.

More information on training resources can be found on the OHC's [Training Resources webpage](#).

The screenshot shows the HUD.GOV website. At the top, it says "HUD.GOV U.S. Department of Housing and Urban Development Secretary Julián Castro". Below that is a navigation menu with links for HOME, PRESS ROOM, AUDIENCES, STATE INFO, PROGRAM OFFICES, TOPIC AREAS, and ABOUT. A secondary menu lists "Housing Home | About Us | Single Family | Healthcare Programs | Multifamily | Housing Counseling | Online". The main content area shows a breadcrumb trail: "HUD > Program Offices > Housing > Single Family > Housing Counselors > ohc training". The title is "Housing Counseling". Under a "Training Resources" heading, there is a list of links: "Outreach Events and Training", "Office of Housing Counseling Webinar Archives", "FHA National Servicing Center (NSC) Training", "HUD's Eclass Online Loss Mitigation & HAMP Training", "HUD Exchange on-line training", "IRS Training for Exempt Organizations", "NeighborWorks Training and Certification", "NeighborWorks HECM Training and Exam", "Office of the Comptroller of the Currency Financial Literacy Update", "Rural Community Assistance Corporation Training", "National Community Reinvestment Coalition (NCR) Training", "National Council of La Raza Homeownership Network Learning Alliance (NHNLA)", "HOPE LoanPortal Training", "Making Home Affordable Learning Center", "HUD Webcasts", "Single Family Housing Webinar Archive", and "Virginia Housing Development Authority Marketing 101".

The screenshot shows the CFPB website's "Find a housing counselor" tool. It features the CFPB logo and contact information (888) 411-2372. A search bar is present with a search button. Below the search bar is a navigation menu with links for HOME, INSIDE THE CFPB, GET ASSISTANCE, PARTICIPATE, LAW & REGULATION, and SUBMIT A COMPLAINT. The main heading is "Find a housing counselor". Below this, there is a paragraph explaining that housing counselors provide advice on buying, renting, defaults, foreclosures, and credit issues. A search box labeled "Search by ZIP code:" with a "FIND A COUNSELOR" button is shown. To the right is a map of the United States with a location pin. At the bottom, there is a note: "This tool is open sourced on GitHub and powered by HUD's official list of housing counselors. We encourage you to leverage it".

TOOLS AND RESOURCES

There are a variety of technology tools that help housing counseling agencies and their client save time and resources, as well attain positive outcomes for homebuyers, homeowners, renters and consumers facing financial challenges.



HUDhousingcounselors.com

Designed for HUD-approved housing counseling agencies, offering free on-line training covering a broad range of topics including how to prepare for the upcoming, mandatory HUD-certified counselor examination.



[HUD Housing Locator iPhone App](#)

Free iPhone app providing efficient and reliable information for users to search for counseling agencies based on location and available languages.



[Hope LoanPort®](#)

A mega-repository of case information allowing servicers, homeowners or their authorized third-party representatives to maintain consistency and transparency for the life-cycle of processing a foreclosure alternative application.



[Homeowner Connect](#)

A Division of Hope LoanPort

Provide consumers with educational materials and housing counselor resources when seeking mortgage assistance information.



[Virtual Counselors Network](#)

Delivers tailored solutions by linking services that provide near-instant response to client needs via online, phone, or on-site.



[IndiSoft](#)

An interactive platform to ensure organizations remain compliant with ever changing landscapes of external regulations. Provides flexibility to utilize existing processes to avoid major overhauls of current corporate workflows.



[Juntos Clarifi's Text Messaging](#)

Helps clients save money by sending weekly motivational and reminder texts to keep them on track to reach their stated goals. *Standard text messaging rates and charges apply.*



[Freddie Mac - LoanProspector](#)

Quickly and objectively determine whether your client is ready to apply for a mortgage through this easy-to-use, online assessment tool for housing counselors.



[Virginia Housing Development Authority Marketing 101](#)

This YouTube video provides ideas and guidance for Housing Counseling Agencies on marketing their programs and services.



["Fannie Mae - HOME"](#)

Guides homebuyers through the process of buying and owning a home. Enables counselors to walk consumers through a customized set of action steps that move the client toward a stated objective.

ON THE HORIZON



August 03-31, 2015	Small Business Teaming: an Overview - Pre-recorded. By NCRC.
August 03-31, 2015	Essential Legal Documents for Effective Small Business Teaming - Pre-recorded. By NCRC.
August 11-12, 2015	Oklahoma City, OK. FHA Servicing & Loss Mitigation Training. By HUD's National Servicing Center.
August 17-21, 2015	Philadelphia, PA. NeighborWorks Training Institute (NTI). By NeighborWorks.
August 18, 2015	San Francisco, CA. IRS Educational Training for Exempt Organizations.
August 18, 2015	Worker Cooperatives: A Strategy for Stabilizing Jobs and Building Wealth in Our Communities - Live Q&A. By NCRC.
August 19, 2015	San Francisco, CA. IRS Educational Training for Exempt Organizations.
August 24-25, 2015	San Francisco, CA. Transitioning from Foreclosure to Pre Purchase. By NHNLA.
August 25, 2015	Webinar: Protecting PII/Privacy Training for Housing Counselors. By HUD's OHC.
August 26, 2015	Overview of CFPB-Mandated Changes That Affect Consumers and Housing Counseling - Live. By NCRC.
August 26-28, 2015	San Francisco, CA. Pre Purchase I. By NHNLA.
August 26-27, 2015	San Francisco, CA. Housing Counseling Competency: HUD Housing Counseling Certification Prep Course. Sponsored by NHNLA.

Visit the [Office of Housing Counseling Training webpage](#) to keep up-to-date on the latest training, events, and webinars. If you missed a webinar, visit the [Webinar Archive webpage](#) to access previously recorded sessions.

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