

# THE BRIDGE

THE OFFICE OF HOUSING COUNSELING NEWSLETTER



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# Enriching the Profession of Housing Counseling



## HUDHousingCounselors.com Celebrates One Year Anniversary

**Washington, DC** - On June 4, 2015, the U.S. Department of Housing and Urban Development (HUD) unveiled a new website, [www.HUDHousingCounselors.com](http://www.HUDHousingCounselors.com), specifically designed for HUD Housing Counseling agencies and housing counselors. The website offers free on-line training covering a broad range of topics including the responsibilities of homeownership and tenancy, avoiding foreclosure and eviction, financial management and fair housing. The site also offers a downloadable study guide.

The training covers housing issues required under the statute and creates a national baseline of knowledge for housing counselors. It is designed to help prepare housing counselors for the upcoming mandatory HUD-certified counselor examination.

Since its launch, the website has been viewed by approximately 24,000 unique users with over 35,000 sessions and 156,000 page views.

An average of 2,000 users visited the site monthly during its first year.

The training and on-line study guide were recently updated to reflect changes under the [Consumer Financial Protection Bureau's Truth in Lending Act - Real Estate Settlement Procedures Act \(TILA-RESPA\)](#) Integrated Disclosure Rule that became effective last year. HUD will periodically review the training content and update the on-line course and study guide as needed. HUD welcomes feedback on the training and request users to submit comments through the FEEDBACK tab on the [SUPPORT page](#).

Although on-line training is offered through [www.HUDHousingCounselors.com](http://www.HUDHousingCounselors.com), it is not intended to replace existing housing counselor training offered by other entities. HUD continues to urge housing counselors to participate in training opportunities offered by HUD Housing Counseling Program Training grantees and other providers including but not limited to those highlighted in this month's issue.

## FROM THE DEPUTY ASSISTANT SECRETARY



**Sarah Gerecke**  
*Deputy Assistant  
Secretary, Office of  
Housing Counseling*

Greetings and Happy Independence Day,

The Office of Housing Counseling joins you and our nation in celebrating Independence Day on the 4<sup>th</sup> of July. This year, I will be spending the July 4<sup>th</sup> weekend helping a millennial move from our house into her first apartment. True independence!

As we celebrate in honor of our nation, the Office of Housing Counseling also is celebrating the one-year anniversary of the launch of [www.HUDHousingCounselors.com](http://www.HUDHousingCounselors.com), which is helping to prepare housing counselors for the upcoming certification exam. The success of the website further demonstrates the value of ongoing training and development in the housing counseling profession.

Did you know that the word “profession” derives from “profess” or “vow”? It’s when you declare to others that you are part of a group of people with skills of the mind, and you vow to meet the standards of the group. And when you make that declaration, you mark the boundaries for those who are not in the group. In other words, a profession defines those who profess a common level of skill, and by necessity a profession excludes those who do not have those skills.

This edition of *The Bridge* features a wide range of training and development opportunities that enhance the knowledge and skills of housing counseling professionals. We often focus on the counseling and training of clients, which has proven very meaningful. However, we also want to enhance the training opportunities for our housing counselors.

Training resources in housing counseling have evolved substantially. Today, there are numerous certificates and tests that housing counselors can take. From webinars to on-site training to conferences and eLearning, there is a training method that meets the needs of the diverse learning styles we all have.

While the clock for implementation will start ticking once the final rule for housing counseling certification is published, I encourage all housing counseling stakeholders to continue learning, developing and enhancing your knowledge and skills, especially in the six major areas of housing counseling required by the rule: (1) Financial management; (2) property maintenance; (3) responsibilities of homeownership and tenancy; (4) fair housing laws and requirements; (5) housing affordability; and (6) avoidance of, and responses to, rental and mortgage delinquency and avoidance of eviction and mortgage default.

I benefit from taking at least one counselor-training class a year. As you see from this issue, there are many wonderful learning opportunities available to each of us. Dive in!

***Sarah***

# THE POWER OF NHNLA TRAINING AND CERTIFICATION



**Phoenix, AZ** - Since 2008, the [National Council of LaRaza \(NCLR\) Homeownership Network Learning Alliance \(NHNLA\)](#) has been a HUD-approved training and certification provider. Professionals who deliver critical advocacy and housing counseling services to their communities can look to NHNLA to receive high-quality coursework and training.

The NCLR Homeownership Network Learning Alliance has presented more than 350 place-based trainings, webinars, and eLearning classes to housing counseling professionals across the nation. Attendance for these programs is funded in part by grants through the [National Council of LaRaza](#), a HUD-approved counseling intermediary and NHNLA.

Multiple teaching methods are implemented to benefit all types of learners: *visual, auditory and kinesthetic (i.e., learning through physical activities rather than listening to a lecture or watching demonstrations)*. Place-based trainings are offered several times a year in major cities, not only providing equitable access to materials, but also open dialogue and shared experiences with other industry professionals. Webinars and eLearning courses are structured to provide training and information without losing vital time away from the office. Resources are fully downloadable and a variety of collaborative tools keep users connected, ensuring a convenient, cost effective way to increase their skills and enhance their career opportunities.

Each method of training is facilitated by an active, certified professional working within the housing industry. Instructors leverage their proficiency and expertise to address real-world issues and share culturally sensitive communication strategies that empower organizations to generate positive community impact.

## Comprehensive Real-World Information

- *Process-Oriented Learning*  
Course instruction and materials are presented in a sequence that replicates actual counseling sessions. Networking and group discussion of critical issues build necessary skills in order to maximize effectiveness.
- *Detailed Course Manual and Templates*  
Counselors are provided with a wealth of material on specific housing counseling services plus sample documents for immediate practical application.
- *Workflow and Data Integration*  
Online technologies are becoming more important every day in managing organized counseling services. Program mechanics and data management are reviewed to ensure effective flow of information.
- *Program Standards*  
Basic HUD requirements are integrated into the instruction to help ensure proper service delivery and documentation. Courses also teach counseling production standards to increase community impact.

## NHNLA Training and Certification Achievements since 2008

- Trained more than 5,828 counselors and managers.
- Provided more than \$2.2 million in training scholarships.
- Attendees represented 42 states serving thousands of households.
- Attendees noted 150 percent improvement in knowledge gained through training.
- Instructors consistently scored 95 percent or better in approval ratings.

## Certifications

Housing counselors and managers must demonstrate a certain level of competency and mastery of their profession to gain NHNLA certification. Participants who complete the certification program will enhance their personal skills and gain the tools necessary to empower clients.

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# A STRONG COMMITMENT TO PROFESSIONALISM & SERVICE

**Alexandria, VA** - For more than 30 years, Association for Financial Counseling and Planning Education® (AFCPE®) has been a leader in the field of financial counseling and education. The Association ensures the highest integrity of the profession by certifying, connecting, and supporting diverse professionals who serve communities worldwide. AFCPE believes that all people, regardless of income or background, should have access to the highest standard of professional financial care to achieve lasting economic well-being.

## What Makes AFCPE's Housing Program Unique?

The Certified Housing Counselor (CHC®) Program offers housing professionals:

- **A Strong Foundation.** The CHC Program is rooted in the foundational knowledge of the Accredited Financial Counselor (AFC®) certification. The program builds upon the core knowledge of the AFC and provides relevant education in housing principles and practice.
- **Two Designations in One.** To successfully earn the CHC designation, the professionals sit for both the AFC and housing exams. Upon program completion, which requires 1500 hours of field experience, CHC graduates earn both the AFC and CHC certifications. The AFC is a National Commission for Certifying Agencies (NCCA) accredited certification.
- **A Diverse Professional Community.** AFCPE offers a diverse community of financial professionals working in financial education, research and practice, allowing housing counselors to learn and grow through the work of their colleagues and peers. The organization unites professionals cross-constituency to share ideas, build meaningful partnerships and learn best practices.
- **A Focus on the Professional.** AFCPE is strongly committed to the professional growth of its counselors and coaches. The Association facilitates valuable mentorship connections to enhance career development. It also is focused on building partnerships with like-minded organizations, resulting in job and experiential opportunities for its professionals.



- **Adherence to a Strong Code of Ethics.** Housing professionals adhere to high ethical requirements that guarantee the client's best interests are the top priority. They provide qualified, unbiased financial guidance without selling products. The rigorous and comprehensive training, rooted in decades of field research, prepares them to address the individual's entire financial lifecycle and unique needs.
- **A Commitment to Ongoing Continuing Education.** Continuing education is critical to the field of financial and housing counseling. It enhances the capacity to serve clients, protects the public interest, and upholds the rigor of certification programs. AFCPE is committed to the professional development of its members by providing a variety of training through various capacities:
  - **AFCPE Annual Research & Training Symposium.** A three-day training event that unites financial educators, researchers, and practitioners, providing a platform for sharing knowledge and ideas and making life-long connections in the field.
  - **Virtual Training Opportunities through the CEU Library.** Regularly updated with opportunities offered nationwide.
  - **Focus on Partnership.** AFCPE partners with a number of organizations to deliver important training on topics that are critical to enhancing this work.

To learn more about the CHC® certification program and AFCPE® membership, please contact Michelle Starkey or Ashlee Abraham at: [mstarkey@afcpe.org](mailto:mstarkey@afcpe.org) or [aabraham@afcpe.org](mailto:aabraham@afcpe.org) or visit: [www.afcpe.org](http://www.afcpe.org).

# HELPING HOUSING COUNSELORS THRIVE IN THEIR PURSUIT OF KNOWLEDGE



*Detroit Training Series  
May 18-22, 2015*

**Washington, DC - [The National Community Reinvestment Coalition's \(NCRC\) National Training Academy](#)** provides general and specialized comprehensive housing counseling training to equip housing counselors with the necessary knowledge, tools and resources to empower consumers to make informed and wise housing decisions. NCRC will be partnering with communities to provide placed-based trainings and offering a national training series throughout the year.

NCRC offers a wide range of trainings that will prepare housing counselors to best help their clients and to understand the nuances of the mortgage finance system. NCRC-trained housing counselors create knowledgeable homeowners and at the same time combat discrimination and fraud. NCRC provides courses offered through a variety of models, which meets the preferences of counselors across the country. The different delivery methods include instructor-led trainings, webinars, and e-learning trainings. In less than five years, NCRC has offered more than 150 trainings, reaching nearly 3,000 housing counselors.

**2016 - 2017 Training Locations:** NCRC's goal is to further expand and enhance its resources and to continue to work tirelessly to provide and maintain an environment in which housing counselors can thrive in their pursuit of knowledge. NCRC will host the National Training Series in six locations this upcoming training cycle: *Buffalo, NY in July; New Orleans, LA in September; Chicago, IL in November; Tampa, FL in January; Washington, DC in March; and Birmingham, AL.* NCRC identified these training locations by their need for housing counseling services.

**AFFH Commitment:** In the coming year, NCRC will focus on providing trainings that empower counselors and build the capacity of their organizations. Courses in Affirmatively Furthering Fair Housing (AFFH) and Fair Housing will be featured to encourage counselors and advocates to participate in the Assessment of Fair Housing planning process and help build inventories of affordable quality housing. Additionally, NCRC will train 100 percent of its staff and offer free local trainings on AFFH so advocates are aware of the communities' power under AFFH rule.

**Scholarships:** NCRC is aware that many organizations are experiencing hardships and is dedicated to assisting them by offering affordable and free training opportunities. All participants who attend NCRC's trainings will be given a tuition scholarship. Hardship scholarships also are awarded to qualifying applicants to help with travel and lodging expenses.

**Data Driven:** To better serve the consumer, NCRC has developed a strategic plan to revise and build new courses that are data driven and based on the needs of and feedback from housing counselors, agencies, local partners and state-wide organizations.

**New Trainings Available:** NCRC is committed to providing housing counselors with the latest information and tools to build their capacity. It is revising and developing new materials to equip housing counselors with the skills they need to economically empower their clients. For example, "Advanced Loss Mitigation and Capacity Building" is one of NCRC's newest classes. Attendees will learn how to apply appropriate laws, rules, regulations, processes, procedures and best practices for preventing or stopping unnecessary foreclosures. This course will also build organizational capacity by expanding funding or billing sources.

Other new and exciting trainings include: "Financial Fitness," "Housing Counseling Basics," "Program Management," "Reverse Mortgages," "Federal Housing Administration (FHA)," "Power of Partnerships," and many more. For upcoming training information, visit NCRC's [National Training Academy](#) or contact [kmusante@ncrc.org](mailto:kmusante@ncrc.org).

# SUPPORTING PRACTITIONERS IN AN EVER-CHANGING INDUSTRY

## Elevating the Housing Counseling Profession... One Counselor at a Time

Washington, DC – NeighborWorks®America is recognized within the community development field generally and the homeownership industry in particular, as the nation's premier provider of training and certification for homeownership counselors and educators. In FY2015 alone, NeighborWorks awarded over 20,000 training certificates to community development professionals across the country.

NeighborWorks America's Training Division delivers training in a variety of modes to ensure that practitioners have ready access to the latest strategies, skills and resources. Practitioners can train via:

- *NeighborWorks Training Institutes* – A national mobile university providing classroom training, workshops, symposia, and peer-to-peer networking. Drawing an average of 2,000 community development professionals per event, NTIs are held four times a year in various cities, offering 100+ courses in eight learning areas.
- *Regional/Local Place-Based Training* – In-person training custom-developed for the needs of the local/regional market; participants can learn exactly what they need along with their local partners, at minimal cost.
- *Virtual Classroom* - Instructor-led online learning courses utilizing a mix of live, online interaction complemented by group work, chat rooms, blogs, case studies and assignments. Courses last approximately three to four weeks, requiring the learner to dedicate approximately three to four hours per week. They are extremely cost-effective, providing ample opportunity to address any unique challenges and engage in robust exchanges with the instructor and fellow students.
- *eClassroom Express* – Concise and interactive instructor-led webinar courses designed to equip the learner with specific knowledge and tools that can be put to use immediately. Sessions are 90 minutes and allow ample time for questions.



- *eLearning* – Online, self-paced courses make quality training available to practitioners in their office or home at any time. Courses take three to four hours with no travel required.

The largest of NeighborWorks' learning tracks, with courses available in-person and online, includes a curriculum developed and managed by the NeighborWorks Center for Housing and Education Counseling (NCHEC). Launched in 2004, NCHEC provides training and resources on a wide array of topics and offers six professional certifications including:

1. Financial Capability
2. Pre-Purchase Education
3. Foreclosure Intervention and Default Counseling
4. Homeownership Counseling
5. Post-Purchase Education
6. Homeownership Counseling for Program Managers and Executive Directors

In addition to building on general housing counseling knowledge and skills, NCHEC certifications allow practitioners to distinguish themselves professionally by specializing in service areas specific to their target audience. In FY15, NCHEC awarded nearly 1,400 professional certifications to housing counselors and educators.

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# PREPARING RENTERS FOR SUCCESS WITH RENTWISE®

**Omaha, NE** – In Nebraska, where the state slogan is ‘The Good Life,’ communities and organizations work hard to make the good life possible for all of its residents. At [CreditAdvisors Foundation \(CAF\)](#), a HUD-approved Multi-State Organization based in Omaha, counselors not only focus on increased homebuyer education and counseling but also on rental counseling, in part as preparation for homeownership.

Although Nebraskans may not have faced the foreclosure crisis to the same degree as other parts of the nation, residents still experience housing challenges from affordable housing in metro areas to limited resources and options in rural communities. However, some things remain the same for everyone seeking safe, affordable housing: *if the housing doesn't work, nothing will work.*

Over the last 10 years, experience and research have shown just how important quality education on housing topics can be to a successful experience, whether as a renter or homeowner. Indeed, in the last few years many areas across the country have seen marked increases in costs for rental households due to a variety of reasons. Families are now competing for limited affordable rental housing as rental costs continue to increase. The challenge is even more pronounced when the household is low- to moderate- income. These households simply cannot afford to make housing mistakes and are least likely to overcome a poor housing choice or an eviction.

In an effort to address this issue, CAF joined forces with the [Nebraska RentWise® Coalition](#) to provide extensive tenant education to help people obtain rental housing and be successful renters. The RentWise tenant education program focuses on six modules, including:

1. *Communication with Landlords and Neighbors* – Active Listening, Positive Messages and Settling Conflict (Goal: Develop positive communication skills.)
2. *Managing Your Money* - Income, Expenses, Credit Reports, Buying on Credit, Ways to Track Spending and Reducing Expenses (Goal: Learn how to manage money and plan for housing costs.)
3. *Finding a Place to Call Home* - Determining Housing Needs vs. Wants, Where to Look for Information, Steps in Finding a Place and Checking Out the Unit

(Goal: Prepare individuals to conduct searches for rental units.)

4. *Getting Through the Rental Process* - Rental Application, Giving Information to Landlords, Fair Housing and Common Applicant Screening Practices (Goal: Understand a lease and a tenant's rights and responsibilities.)
5. *Taking Care of Your Home* - Cleaning and Basic Home Maintenance (Goal: Encourage residents to take pride in their homes and set a positive example)
6. *When You Move Out* - Security Deposits, Evictions and Notices (Goal: Prepare participants to move out and move up.)

The modules follow the basic process of the rental experience focusing on seeking, locating and maintaining rental housing with a special emphasis on teaching and role playing of communication skills that are more likely to produce positive resolution-based outcomes for renters, not only in their housing but also in other aspects of their lives, from personal communications to on the job.

Credit Advisors Foundation provides consumers with multiple programs to improve their financial lives. The RentWise® curriculum is considered as foundational housing education that builds successful tenants while producing financial management skills necessary for successful homeownership experiences. Such skills are:

- improved basic financial knowledge,
- money and credit management (understanding the behaviors that support your credit score),
- understanding the application process (required documentation and verifications),
- recognizing the importance of reading and understanding paperwork like a lease contract and
- how these same skills apply to the homeownership process.

Nebraska RentWise® is currently delivered by networks made up of multiple non-profits, local housing authorities and other agencies that share access to trained RentWise trainers and also by individual organizations, like Credit Advisors Foundation that incorporate RentWise® into their various programs, making use of their own RentWise® Trainers.

## FIVE AMAZINGLY SIMPLE WAYS TO MAKE HOMEBUYER EDUCATION EXCITING

Dear Housing Counseling Professionals,

Do your clients struggle to stay awake during homebuyer education classes? Are they busy perusing social media or simply grappling to understand exactly what's going on? How can your agency make homebuyer education more exciting?

Create a memorable and fun learning experience for your homebuyers with these five amazingly simple tips:

1. **Explain things so a teenager can understand it.** The average American reads at an 8th grade level. The home buying process is oftentimes described on a college level, leaving only those who are in the mortgage industry or have previous ownership experience able to understand. Make things easy. Use analogies and stories to relate complex topics to everyday concepts. Use visuals such as charts, graphs, pictures and videos to illustrate your point. Practice explaining complex concepts to a willing teenager or young adult. If they don't get it, others probably won't either.
2. **Practice what you're going to preach.** Record yourself speaking. Send snippets to colleagues (who will give you honest feedback). You can also invite people to sit in on your presentation. Ask for one area of improvement. Speaking is a performance - and good performances require practice and preparation. If you're monotone, there may be other ways to enhance your presentation.
3. **Cut it out.** Wordy PowerPoint presentations are a sure-fire way to confuse learners as they try to focus on you and read slides at the same time. Talk more and write less. Limit each slide to a maximum of 20 words. Time your talk to two-minutes or less per slide. No matter the topic, try to convey it in 45-minutes or less. Attention fades after that.



4. **Have a conversation. Not a lecture.** Don't you remember the days when long, brain-draining lectures made class a snooze-fest? Keep your clients awake and engaged by including them in the discussion. Take a few questions throughout your presentation. Try interview style and panels instead of lectures. Incorporate trivia questions in your presentations. General rule of thumb: Keep the energy high by doing something that requires active engagement or a response after every 3 slides or every few minutes throughout the presentation.
5. **Move.** Especially for long classes, get people moving throughout the day. Start the day with a fun icebreaker. Do a short activity after each break. Play music during breaks. Like children, adult learners like to have fun and be rewarded for a job well done. Provide gift cards, gag gifts or other amusing prizes to incentivize people to participate.

Buying a home is a huge task. There is a lot to know. Since housing counseling organizations have a duty to educate and inform buyers, make it fun and memorable! Hopefully these suggestions help to do just that.

For more information and great tips, contact Milan Griffin at [HomeFreeUSA@homefreeusa.org](mailto:HomeFreeUSA@homefreeusa.org).

# HOUSING COUNSELORS ARE HUNGRY FOR TRAINING



**West Sacramento, CA** - As a housing counseling intermediary, [Rural Community Assistance Corporation \(RCAC\)](#) has conducted housing counseling agency training for nearly a decade.

RCAC's unique training model builds on partnerships with state housing finance agencies, housing counseling networks and counseling agencies to provide housing counseling training at the ground level. Partners provide training space and assist with marketing and outreach to their clients, while RCAC provides the training and expertise. In the past, its classes and webinars were free and RCAC did not offer scholarships outside of its sub-grantee network.

This year, RCAC is the recipient of HUD educational training funds which has allowed it to expand its course offerings. Starting in 2017, RCAC will begin to charge a nominal fee for classes and provide scholarship opportunities to the counseling industry. RCAC plans to offer the following classes:

- **Developing Core Competency for HUD Certification**  
The three-day class will provide an overview of the following core competencies: pre-purchase; rental housing; fair housing; financial management; housing affordability, and foreclosure and eviction.
- **Effective Housing Counseling Program Management Skills** This five-day class covers program management; HUD requirements; financial management including compliance with the Office of Management and Budget Super Circular and what costs can be billed to a HUD

grant; quality control plan and monitoring; drafting an effective counseling plan; protecting client's personally identifiable information; agency counseling program sustainability; marketing counseling programs; fair housing; and civil rights requirements.

- **HUD Compliance for Housing Counselors** This one-day class will provide a base knowledge of the CRF24 Part 214 and the 7610.1 Rev. 5 Handbook requirements for housing counselors. The course will review regulation and handbook components that counselors must follow, including approval; work plan; quality control and how counseling should be monitored to meet HUD guidelines; fair housing and marketing and outreach; topics for class and individual counseling; conflict of interest; National Industry Standards; client files (both hard copy and online); record keeping and reporting; and performance reviews. Reverse mortgage counseling has a separate specific protocol and certification which will not be covered in this course.
- **Fair Lending Loan Document Review and FHA/Community Lending Product Review** This one-day class will cover the new federally mandated TILA-RESPA Integrated Disclosure (TRID) documents, including fair lending protections for consumers and triggers for mandatory housing counseling. In addition to gaining a broad understanding of the new disclosure and consumer protection regulations, participants will review basic lending product guidelines for FHA-insured loans and compare and contrast that product with other commonly used community lending mortgage products.
- **Building Cultural Bridges to Housing Counseling** Cultural sensitivity and self-awareness are critical skills when providing housing counseling services to individuals whose cultures are different from our own. This one-day class will examine the ingredients necessary to build cultural bridges to reach diverse families and communities so that agencies can offer culturally compatible housing counseling services.

*(continued on pg. 12)*

# THE HOME EQUITY MORTGAGE PROGRAM HAS CHANGED – WHAT YOU SHOULD KNOW

There have been significant changes to the Home Equity Conversion Mortgage (HECM) Program over the last three years. Among the most significant changes are the 60 percent limitation on initial disbursement of HECM funds in the first year of the loan and the requirement that all borrowers must undergo a financial assessment, which is used to determine the borrower's ability and history for payment of property taxes, insurance and other property assessments. Other significant HECM program changes include:

- **Revised Requirements for Non-borrowing Spouses**  
The principal limits are now based on the age of the youngest individual on the mortgage. In addition, eligible non-borrowing spouses may remain in the property provided they meet the mortgage underwriting requirements.
- **HECM Servicing Requirements** Relating to:
  1. when a HECM becomes due and payable;
  2. when a HECM defaults due to unpaid property assessments; and
  3. mortgagee optional election for mortgages issued prior to August 4, 2014.

Mortgagee letters have been issued which address all of these revisions. Counselors who specialize in HECM default counseling are advised to familiarize themselves with current HECM servicing policies and requirements.

The Office of Housing Counseling (OHC) has implemented a number of initiatives to insure that HECM counselors are kept abreast of HECM Program changes and servicing requirements. These include training on the HECM Program, guidance on specific processing issues and clarification on HECM underwriting and servicing policies.

In addition to OHC initiatives, HUD modified the Reverse Mortgage Analyst software (RMA) to include a financial assessment component and a feature to track client responses to 10 required questions. As a result, the OHC offers technical assistance in use of this software as well as [FHA Connection \(FHAC\)](#).



## Tips for Agencies with HECM Programs

- **Assign multiple FHAC Coordinators.** FHAC agency coordinators must confirm and manage the HECM counselor's employment with the agency in FHAC. Coordinators have five days to remove a counselor when they are no longer employed by the agency. HECM roster counselors who are also agency coordinators cannot "self" confirm their employment.
- **Be proactive** in meeting continuing education (CE) and retesting requirements. There are CE courses required every two years.
- **Implement a reminder process** to remind counselors to track their required 3-year renewal dates. They will receive reminder emails from FHAC for 30, 60 and 90 days only. HECM Counselors who fail to meet the CE or retesting requirements become inactive in FHAC and are unable to issue Certificates of HECM Counseling to clients. Once a HECM counselor has either retaken the test or submitted the documentation to verify meeting the CE requirement, HUD must review the material before the HECM counselor's status is reactivated in FHAC. This verification process can take a minimum of 7-10 business days.

Guidance for HECM counselors, including HECM housing notices and mortgagee letters, can be accessed at OHC's new [HUD Exchange](#) site. The site also includes links to HUD's Office of Inspector General and the Consumer Finance Protection Board (CFPB) HECM websites.

## INQUIRING MINDS WANT TO KNOW



As illustrated by the articles in this month's issue, training for both clients and counselors are critical to the on-going success of many agencies' housing counseling programs. Office of Housing Counseling staff identified for this month's segment some areas of confusion about terms used such as "certification" and "approved" when applied to counselor training and homebuyer education.

**Q: What information on education services must an agency include in the housing counseling work plan?**

**A:** An agency's work plan must outline the types of education classes offered, how the classes are delivered (i.e., in-person, on-line, or by other delivery method) and provide a summary of the topics to be covered in each class. Any fees the agency plans to charge must also be identified in the work plan. HUD and if applicable, the agency's parent entity will review and approve the agency's work plan.

**Q: Does HUD approve on-line homebuyer education classes?**

**A:** HUD does not approve or endorse any specific on-line homebuyer education program. Agencies that plan to offer on-line education must include this information in the agency's housing counseling work plan and the plan must be approved by HUD, and if applicable, the agency's parent entity before the agency offers on-line homebuyer education.

**Q: Can an agency report clients that complete on-line homebuyer education programs on the agency's form HUD 9902?**

**A:** Yes, these clients can be reported on the agency's HUD 9902 as long as the agency documents client information including demographics and fees paid as required under [HUD Handbook 7610.1](#), Rev-5, Paragraph 5-8, Group Education File. HUD provided guidance concerning on-line education courses in an [email dated March 1, 2012](#).

**Q: I recently completed a housing counselor certification program offered by a training entity other than HUD. Am I now designated a HUD-certified or HUD-approved housing counselor?**

**A:** No, you are not now designated as a HUD-certified or HUD-approved housing counselor. Currently HUD does not approve or certify any individual housing counselor. HUD approval is limited to agencies and not individuals.

HUD published a [proposed rule in September 2013](#) that will require counselors participating in HUD's Housing Counseling program to become certified. The proposed rule defines a HUD-certified housing counselor as a counselor, employed by a participating agency, who has passed the requisite examination and is certified by HUD as competent to provide housing counseling services pursuant to this part.

HUD encourages all housing counselors to consider becoming certified under other training programs including those offered by HUD's training grantees even after HUD certification is required.

# ARMING SERVICE MEMBERS WITH FINANCIAL EDUCATION

**Charlottesville, VA** - On May 19, 2016, fifteen University of Virginia Naval Reserve Officers Training Corps (NROTC) Midshipmen received their commissions and became officers of the United States Navy. The following weekend they received their diplomas. One might say they are ready to take on the world. Thankfully, the NROTC Unit knows that while these Ensigns may have plenty of book knowledge they are still in need of practical instruction to prepare for life after college as a Naval Officer.

During the week after graduation, the Unit hosts five days of "Ensign Indoc" that cover all aspects of military life – each class being taught by a different expert on each topic. When the Unit needed an instructor to cover Personal Finance, it turned to [Piedmont Housing Alliance's](#) Certified Housing Counselor, Accredited Financial Counselor (AFC) and Certified Military Home Specialist, Virginia Leary to present.

Thanks to the training received from both the Certified Military Home Specialist course offered by [The Counselor's Corner](#) and the rigorous training required to receive the AFC designation from the [Association for Financial Counseling and Planning Education](#), Virginia was able to expertly explain the nuances of managing finances while serving on active duty.

Specifically, Housing Counselor Virginia covered the importance of:

- reading and understanding the Leave and Earnings Statement,
- contributing to and managing a Thrift Savings Plan,
- understanding and comparing different retirement savings products and
- being financially prepared for the frequent moves required by the military.

Being a certified housing counselor, Virginia also took the time to help the newly commissioned officers understand the pros and cons of renting versus buying.

Explaining where to go for local landlord-tenant law and directing them to [Virginia Housing Development Authority's Rental Guide](#) gave the Ensigns the resources they needed to be well informed renters.

Educating these officers before they received their first military paycheck helped them avoid the common pitfalls that come from failing to plan and budget money before it is received.

Thanks to Virginia Leary's instruction they have the tools they need to be in control of their finances.

*(continued from pg. 9 – Housing Counselors Are Hungry for Training)*

The class will discuss definitions of culture, values, and personal belief systems. It also explores major diversity variables and diversity's impact on the housing counseling field. Housing counselors must remain objective, engage good listening skills, ask powerful questions, and utilize promising approaches to provide holistic housing counseling services.

- **Expanding Services to Rural and Underserved Communities** This one-day class will provide the tools necessary to expand counseling agency program offerings to underserved and/or rural communities. Participants will be able to identify the resources available to develop quality programs and services. Program managers and counselors will practice techniques to identify the underserved and rural community needs, and to increase services by marketing the programs to fit the community's culture.
- **Student Loan Debt Counseling** This two-day class includes both the pre- and post-loan counseling process. The pre-loan portion focuses on the [Free Application for Federal Student Aid](#); ways to reduce loan/college costs; cost of degree versus potential salary benefits; options to consider for financing a college education; and potential scams. The post-loan portion focuses on the different programs and repayment plans available, as well as loan scams.

# SUPPORTING PRACTITIONERS IN AN EVER-CHANGING INDUSTRY

(continued from pg. 3- The Power of NHNLA Training and Certification)

NHNLA currently offers:

- Housing Counselor Certification
- Advanced Housing Counselor Certification
- Foreclosure Counselor Certification
- Housing Counseling Program Management Certification
- Financial Counseling Certification

All NHNLA certifications are valid for three years and are renewable once the applicant has completed requirements for recertification. Counselors must complete the required courses for the subsequent certification, pass a corresponding exam with 80 percent or greater, and submit a letter certifying practical experience in the field as well as an application for approval. Applications and a list of specific requirements for obtaining each certification can be found [here](#).

## Scholarships Are Available!

A limited number of scholarships are available for each full course and webinars. There are three types available, which are awarded on a first-come, first-served basis:

1. Full scholarships,
2. Partial scholarships and
3. Tuition scholarships.

Scholarships are awarded to individually HUD-approved agencies or agencies affiliated with HUD-approved intermediaries only; they are not awarded to the counselor individually. Eligibility requirements can be found [here](#).

**Full Scholarships:** A full scholarship covers the entire cost of tuition for the class, up to \$300 reimbursement for airfare and the negotiated rate for the hotel selected to host the training.

**Partial Scholarships:** A partial scholarship will cover the cost of tuition for the course for one counselor and their individual lodging.

**Tuition Scholarships:** A tuition scholarship only covers the cost of tuition for the course for one counselor. This does not cover the cost of lodging or travel.

(continued from pg. 6 – Elevating the Housing Counseling Profession... One Counselor at a Time)

In order to be eligible for NCHEC Certification, practitioners must meet the following requirements:

- Complete all required courses for each certification
- Earn a score of 80 percent or higher on the required exam(s)
- Submit the application for certification

Find additional information regarding the requirements for each NCHEC Certification at:

[www.neighborworks.org/nchec/certification](http://www.neighborworks.org/nchec/certification).

Once awarded an NCHEC Certification, practitioners are required to complete at least 30 hours of continuing education within three years to be eligible for renewal. Of the 30 required hours, at least 15 must be earned through the Financial Capability, Housing Education and Counseling courses at: [www.neighborworks.org/coursecatalog](http://www.neighborworks.org/coursecatalog).

While NCHEC allows for 15 hours of continuing education to be earned through outside sources, it is highly recommended that practitioners contact NCHEC staff at [certification@nw.org](mailto:certification@nw.org) to validate external coursework prior to their NCHEC Certification's expiration date.

Effective August 2, 2016, NCHEC will begin accepting continuing education in the Nonprofit Management and Leadership track from practitioners enrolled in the Homeownership Counseling for Program Managers and Executive Directors certification. This change is an effort to expand course offerings for leaders and decision makers within homeownership education and counseling agencies.

NeighborWorks continues to be at the forefront of the housing counseling industry and as such understands the critical need for housing counselors and educators to remain up-to-date in an evolving field with limited resources. That's why NCHEC continually updates its offerings. For example, its newest courses address topics such as counseling for student loan debt, client coaching practices, and building financial confidence. To stay informed on the latest offerings, visit: [www.neighborworks.org/coursecatalog](http://www.neighborworks.org/coursecatalog) and to apply for training scholarships, visit: [www.neighborworks.org/scholarships](http://www.neighborworks.org/scholarships).

## CHAMPION OF SERVICE



**Sacramento, CA – Teresa Bardwell, [Rural Community Assistance Corporation \(RCAC\)](#)** Rural Development Specialist – Housing Counseling, possesses a wide range of training expertise on multiple topics and platforms at state, regional and national venues. Ms. Bardwell is skilled at delivering training on housing counseling and leadership; affordable housing, economic and community development; and board and strategic planning for nonprofit and tribal housing organizations.

Ms. Bardwell joined RCAC in 2004 and provides technical assistance and training for housing counseling agencies in the RCAC region (Western US) as well as nationally. She is a recognized expert in federal housing counseling program compliance and is a member of the National Industry Standards Advisory Committee. Ms. Bardwell has been on faculty at NeighborWorks America since 2011 and conducts both classroom and webinar housing counseling training.

In 2008, RCAC partnered with the [California Housing Finance Agency](#) to oversee NFMC funding from NeighborWorks. Once funded, RCAC sub-granted funds to 29 HUD-approved counseling agencies in California. Upon conducting site visits at these agencies, RCAC realized that most did not understand HUD requirements and did not even have a copy of the HUD Handbook on site. To rectify this, Ms. Bardwell developed a one-day class in partnership with HUD to teach HUD requirements to counseling agencies. The class was delivered in numerous California locations, then later in Colorado, Hawaii, Nevada, Arizona, Idaho and Washington.

In 2012, Ms. Bardwell again partnered with HUD to remake the one-day training into a series of five webinars: *Client Management Systems; Loss Mitigation; Counseling Plans; Reporting; and Counseling Requirements*. This series was marketed nationally and each class recording was posted on RCAC's website for several years.

Compliance oversight for 85 agencies and three federal programs during the foreclosure crisis has given Ms. Bardwell broad knowledge of the housing counseling field. Additionally, Ms. Bardwell provides strategic planning and board and leadership development training for the RCAC region. She has expertise in training and technical assistance for tribal and rural affordable housing organizations.

A RCAC rural-focused Leadership Program team member, Ms. Bardwell has delivered leadership development curriculum since 2009. She is the team lead on the RCAC internal team for teaching adult participatory training techniques to staff and has taught this curriculum for other federal agencies including USDA Rural Development.

Prior to joining RCAC, Ms. Bardwell was the housing administrator for the Arapahoe County Housing Authority in Colorado. She supervised all facets of the county's homeownership program including marketing, counseling, client education, underwriting second mortgages, inspections, closings, subordinations and tracking required by federal regulators and funders. Her position with Arapahoe County as Grants Fiscal Specialist also gave her a thorough understanding of housing grant principles and practices, grant management and budgeting. Prior to that, Ms. Bardwell worked with Wells Fargo during a six-year period, primarily as a vice president in commercial and real estate lending.

Ms. Bardwell holds a bachelor's degree from Colorado State University with a major in English and minor in Education. She continues to follow her passion and develop new curriculum and hopes to release several new courses through RCAC in the coming months.

**CONGRATULATIONS TERESA BARDWELL,  
YOU ARE A CHAMPION OF SERVICE!**

# TOOLS AND RESOURCES



[www.HUDHousingCounselors.com](http://www.HUDHousingCounselors.com)

Free on-line training in preparation for HUD housing counseling certification.



[National Community Reinvestment Coalition's \(NCRC\) National Training Academy](#)

Provides comprehensive training that meets the needs of organizations committed to access to credit in communities.



[NCLR Homeownership Network Learning Alliance \(NHNLA\)](#)

A HUD-approved training and certification provider.



[NeighborWorks America's Training Division](#)

Delivers training in a variety of modes

- [Course Catalog](#)
- [Scholarships](#)



[Association for Financial Counseling and Planning Education® \(AFCPE®\)](#)

A leader in the field of financial counseling and education.



[HUD Electronic Courses on Loss Mitigation and Servicing System](#)

Provides web-based training to HUD-approved loan servicers and Housing Counseling Agencies, nonprofit Housing Counseling Agencies, and HUD staff.



[National Commission for Certifying Agencies \(NCCA\)](#)

Standards developed by the credentialing industry for professional certification programs.



[HUD Videos and Multimedia](#)

- ▶ [Watch a live webcast](#)
- ▶ [Videos/archived webcasts](#)
- ▶ [Watch EIV webcasts](#)
- ▶ [FHA Single Family webinars](#)
- ▶ [Get help viewing a webcast](#)

# ON THE HORIZON



## TRAINING IN THE QUEUE!

The Office of Housing Counseling (OHC) will provide the following training over the next few months. Registration information will be sent via the [OHC listserv](#).

July 26, 2016	How to Read Financial Statements for Intermediaries, SHFAs and MSOs
August 9, 2016	Preparing the Form SF- 425 Federal Financial Report for Intermediaries, SHFAs and MSOs
August 24, 2016	Grant Financial Reporting
September 6, 2016	Best Practices and Lessons Learned for Financial and Administrative Review

### Additional Offerings

August 8-12, 2016	<a href="#">NeighborWorks Training Institute (NTI)</a> Detroit, MI – Host: NeighborWorks
August 23-24, 2016	<a href="#">Federal Housing Administration (FHA) Servicing and Loss Mitigation Live Training</a> , Oklahoma City, OK – Host: HUD

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 Archives webpage](#) to access previously recorded sessions.

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