



THE BRIDGE

NEW YEAR, NEW OPPORTUNITIES Improving Housing Counseling through Training, Certification, and Continuing Education

With each New Year comes the opportunity to do something new, something different, or something better. This issue explores how the U.S. Department of Housing and Urban Development’s (HUD’s) Office of Housing Counseling (OHC) is working to accomplish all those things to strengthen the training landscape of the housing counseling industry. Through improvements to existing resources and services, and with support from industry partners and professionals, OHC is creating a comprehensive professional development program that will strengthen the capacity and capabilities of housing counseling agencies and their staff nationwide.



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FROM THE DEPUTY ASSISTANT SECRETARY



Sarah Gerecke

Deputy Assistant Secretary
Office of Housing Counseling

Happy New Year!

Despite being a year of transition for HUD, 2017 was full of successes for the Office of Housing Counseling. With a focus on innovating and creating solutions to the challenges facing our industry, we dedicated our efforts to preparing housing counselors to help families obtain, sustain, and retain their homes. As we kick off 2018, I am excited to continue leading national efforts – and supporting state and local activities – that help families benefit from the HUD housing counseling program.

In the upcoming year, OHC will focus on improving housing counseling through training, certification, and continuing education. HUD's Housing Counselor Certification represents a new standard in the housing counseling industry, and our Office's sights are set on ensuring that housing counseling agencies and their staff are sufficiently prepared to pass the exam and become certified.

This issue of *The Bridge* highlights the ways in which OHC and our agency counterparts are transforming our training approach and services to meet the changing needs of the industry. In particular, the initiatives underway aim to:

- Increase accessibility of training opportunities through the integration of online, web-based platforms;
- Expand training methodologies to support the diverse learning styles of participants;
- Remove barriers to training and certification (e.g., associated costs, lack of time to study);
- Create new training content that complements existing housing counseling coursework; and,
- Encourage housing counseling agencies to implement a strategic approach to preparing staff for the certification exam.

I know it's hard to make the time for training, but it's so worthwhile! The housing counseling industry has undergone an evolution in the last decade, and I am encouraged to see so many counseling agencies making a concerted effort to adapt to the new landscape. Inspired by the lifelong learners around me, I have benefited from the training provided by HUD, our four training partners, and other industry conferences and webinars, and I encourage HUD staff to take the same trainings we offer to housing counselors. Each training has given me more tools to do my job, and I hope you have the same experience. OHC looks forward to continuing its valuable work supporting a nationwide network of housing counseling agencies and HUD-certified housing counselors.

Sarah

Webinar Archive: New Look, Same Trusted Resources



demonstrate professional development to supervisors, board members, and external partners like HUD.

How Do I Get Credit for Trainings?

The [Webinar Archives](#) page now features a new callout box, *Get Credit for Trainings*, which provides instructions on how to add webinars – including both previously-attended live broadcasts and viewed archived broadcasts – to your training transcript and receive credit.

The [Webinar Archives](#) page on HUD Exchange was recently redesigned. The new format allows users to view webinar content in multiple formats. This added flexibility helps users find previously held webinars easily and quickly by allowing them to search the archive by:

- **Date** – Listed in chronological order, from newest to oldest
- **Topic** – Grouped by topic (e.g., Certification Final Rule, Program Requirements, OHC Systems, Reporting and Recordkeeping)

Each archived webinar includes an audio or video recording and related materials such as PowerPoint slides, transcripts, and other handouts. These materials can be reviewed at any time, saved to any computer, or distributed to others who may find this content of interest. Audio recordings expire one year from the date of the broadcast.

In addition, users can now add previously-attended live webinars to their training transcripts. Prior to this improvement, only viewed archived webinars could be included. These transcripts can be used to track skills learned over the years, as well as

The “Get Credit” button on each webinar page allows individuals with a HUD Exchange user account to enroll for the particular webinar. Once enrolled, the webinar title is listed on their user account transcript. OHC recognizes there is a trade-off between creating a record and the risk that some unscrupulous people will list classes they have not in fact taken. Part of the HUD review is to confirm that counselors have the knowledge they claim.

If you are interested in accessing the [Webinar Archives](#) but don’t currently have a HUD user account, you can [create a free account](#) at any time.



Office of Housing Counseling Online Training

HUD's Office of Housing Counseling offers two sources for online training courses. The HUD Exchange [Online Training](#) page features training courses on [Intro to Housing Counseling](#) and [Network Monitoring](#). OHC expects to be adding several more online training courses in the upcoming months.

In addition, the Office of Housing Counseling has developed the [HUD Housing Counselors](#) website. This web-based platform helps housing counselors prepare for the HUD Housing Counselor Certification Exam, and is useful for those who are new to the industry or specialize in only one type of housing counseling. The free training consists of 15 modules that provide a core base of knowledge on a broad range of topics including: responsibilities of homeownership; tenancy; avoidance of foreclosure and eviction; financial management; fair housing; and home affordability. Each module takes between 30 and 90 minutes to complete, and includes knowledge checks, additional resources, and a glossary of terms. A downloadable study guide and a free practice examination are available in both English and Spanish. Users must [register](#) or [sign in](#) on the site to access the training and practice exam.

Although the HUD Housing Counselors website assists housing counselors in preparing for the mandatory certification exam, the training is not required for certification. View available [support materials](#) to learn more about the training program.

Certification Examination Tip # 1 **Practice Using the Online Calculator** **before the Examination**

Since the [HUD Housing Counselor Certification Exam](#) includes questions that require simple calculations (i.e., addition, subtraction, multiplication, division), a calculator is provided on-screen for test takers. Lag time for data entry is normal for the system, as reported by some candidates.

However, to ensure that the calculator is working properly, candidates are encouraged to test their computer browser functionality.

More specifically, OHC and the exam developer, Bixal, recommend that candidates practice simple calculations on the calculator *prior* to taking the certification exam.

Candidates can create the best practice environment by testing the calculator on the same computer that will be used for the online examination. If that computer is not available, using the [exam calculator](#) to do practice calculations on another computer is still recommended.

Visit [Kryterion Online Proctoring Support](#) if you experience issues with the calculator.

The Counselor's Corner

The financial crisis of 2008 revealed a growing need for qualified and well-skilled housing counseling professionals. Housing counselors became intricate players in assisting families through the ever-changing foreclosure prevention process. But nonprofits found themselves in a dilemma on how to keep their staff trained in a cost-effective and cost-efficient manner. The “new norm” in training required a training vehicle which would allow flexibility. Often, the two- or five-day training programs required the counselor to be away from the office. This impacted work flow and was cost prohibitive – allowing only certain counselors to be trained.

Fast forward 10 years later and, as the market continues to change, timely training is still needed. The attrition rate of senior counselors has caused a demand for new hires and additional training requests. Coupled with the new complexity in the lending and credit markets, technology and a changing client base, it is a must for nonprofit providers to always receive real-time, on-demand, and in-place continued education.

Because of a missing training link for real-time training, [The Counselor's Corner, Inc.](#), (TCC) was developed. To meet the continued education needs of the counseling community, TCC built a system that provides a one-stop resource center of trusted information and a routine schedule of timely news alerts, reliable resources, and first-class training.

TCC is one of the initial organizations to create an online resource center developed by housing professionals for housing professionals. Its goal is to provide impartial training and resources that build upon the knowledge and skills of the counseling community. This Florida-based



organization provides both onsite and online training nationwide in response to the continued education needs of the counseling industry, including: no-cost webinars, educational videos, tutorials, and toolkits to locate grants and sustain housing counseling agencies.

Since 2012, TCC has built a membership base of more than 4,300 housing professionals nationwide, including in the Virgin Islands, Hawaii, and multiple military bases outside of the United States; provided 50,000+ continuing education hours; and, issued more than 15,500 Certificates of Attendance/Certificates of Completion.

Visit [The Counselor's Corner website](#) to register for a free membership and learn more about TCC's benefits and resources.



RCAC to Launch Expanded Training Schedule in 2018

Housing counselors are critical to HUD's mission to create strong, sustainable, inclusive communities and quality affordable homes for all. Counselors guide and advise consumers who want to buy or rent a home, are homeless, seek reverse mortgages, have credit issues, or are at risk of default or foreclosure. They also educate first-time homebuyers to help them select the right mortgage product and avoid predatory lenders.

In 2005, [Rural Community Assistance Corporation](#) (RCAC) became a national HUD-approved housing counseling intermediary. Since 2006, the corporation has trained thousands of housing counselors and program managers. In 2016, RCAC became a HUD training partner and successfully provided continuing education throughout 2017. This month, RCAC will kick off the next slate of trainings for individuals employed by a HUD-approved counseling agency.

2018 Training Schedule: Beyond the Core Competencies

RCAC uses a unique model for its training. RCAC's staff live and work throughout the Western U.S., hosting courses in a variety of locations and venues. Their local presence allows them to develop partnerships with communities to identify needs, set goals, and select the best options to meet the goals. Through their programs and services, RCAC provides tools to create change and growth, but the communities chart their own course.

This year, in addition to teaching the core competencies for HUD certification, the team will

offer a host of [new classes and webinars](#), including:

- *15 Steps to Homeownership* – class and webinar
- *Creating and Monitoring a Quality Control Plan* – webinar
- *Designing a Housing Counseling Work Plan* – webinar
- *Developing Effective Program Manager Skills* – class
- *Disaster Preparation & Recovery* – webinar
- *Financial Management for Your HUD Grant* – class and webinar
- *Home Inspections* – webinar
- *Home Counselor Online™ (HCO®) Made Easy* – class
- *Housing Counseling Essentials for the Beginning Counselor* – class
- *HUD Disaster Preparation and Recovery: Parts 1 and 2* – webinar
- *Improving Your Counseling Program Through Financial Capability and Coaching* – class and webinar
- *Program Manager Essentials* – class
- *Protecting Your Client's Data* – webinar
- *Student Loan Debt Counseling* – class and webinar
- *The Fundamentals of Rental Housing Counseling* – class
- *Understanding Federal Housing Administration (FHA) Loan Products* – webinar

In 2018, classes will be offered in Arizona, California, Colorado, Florida, Illinois, Nevada, New York, and Texas. There are also multiple webinars on the schedule to accommodate counselors who are unable to travel.



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Scholarship Opportunities

Understanding the need for housing counseling agencies to offset training costs, [RCAC provides scholarships](#) on a first-come, first-served basis. HUD-approved counseling agencies are eligible to receive these scholarships for travel and lodging. During the application process, certain factors – such as being newly HUD-approved during the last 12 months or working in a rural area – are given priority consideration.

RCAC's training team, which includes Judy Hunter, Teresa Bardwell, Donna Lea Brooks and

Judy Monteux, works with professional consultants to provide effective, comprehensive, high-quality trainings. The team looks forward to another successful year and welcomes new partners who want to help host an event in their local area and assist with providing venues and marketing support.

[Visit RCAC's website](#) for more information about the housing counseling training program.



Housing Counseling Disaster Preparation & Recovery

a series of 2 webinars • February 20 & 22, 2018

Learn why disasters are important for housing counseling; the potential effects of disasters on communities, agencies and counselors, and the six areas in which housing counseling has played a key role in disaster recovery. Gain a broad understanding of agency disaster preparation and recovery role, including predisaster agency planning, identifying and collaborating with key stakeholders, and recognizing opportunities for disaster recovery housing counseling services.

Taught by Christopher S. Hudak

When: February 20 & 22, 2018 • 10 a.m.–11 a.m. (pacific time)

Questions?

For questions on registration, contact Mark Wiseman or Christie Marks at 916/447-9832 ext. 1429 or by e-mail: registration@rcac.org.

For questions on content, please contact Judy Hunter at (916) 447-9832 x 1015 • jhunter@rcac.org

Register online at: <https://www.events.rcac.org/assnfe/ev.asp?ID=1222>

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Encouraging HUD Certification through Reimbursements

The [Pennsylvania Housing Finance Agency](#) (PHFA) has developed a unique program to support its 73 housing counseling agencies through the HUD Certified Housing Counselor examination process.

PHFA recognizes there are two distinct costs associated with obtaining the certification:

- 1) The cost of the exam itself (\$60 or \$100, depending on where the exam is taken); and,
- 2) The cost associated with counselors' study time, when they are not available to counsel clients.

To ensure that counselors pursue certification, PHFA reimburses these costs up to a maximum of \$500 per counselor.

After a counselor passes the certification exam, the housing counseling agency will be reimbursed for the cost of the exam (regardless of the number of times it takes the counselor to pass), plus the counselor's hourly rate times the number of hours spent studying on agency time. For example, a counselor who is paid \$20 per hour, studies for the exam for 12 hours on agency time, and takes the exam two times in-house will receive a \$360 reimbursement: \$120 for the cost of the exam (2 x \$60), plus \$240 for study time (\$20 x 12).

To be eligible for the reimbursement, counselors must remain employed with the agency for six months after they pass the exam. After six months, the agency may submit an invoice for each counselor with appropriate documentation, including receipts for the exam(s), evidence that

the counselor has passed the exam, and records of the time spent at work studying for the exam. If a counselor leaves the agency before the end of the six months, neither that agency, nor any agency that hires the counselor, receives reimbursement.

According to the [Final Rule for Housing Counseling Certification](#), housing counselors must complete their certification by August 1, 2020 – 36 months after the date the exam became available. To avoid a rush at the end of the 36-month period, PHFA is encouraging its counselors to take and pass the exam as soon as possible. PHFA suggests that its agencies divide their counselors into groups to pursue certification in cohorts through the remainder of the certification period.

Terri Redmond, PHFA's Manager of Counseling and Education, says it is "exciting" to see HUD embrace education in the form of a counselor certification, and hopes that incentivizing the program will spur agencies to move quickly to have counselors certified. According to Redmond, who developed the reimbursement program, "This is a value-added service to our network. It's important that we support our counselors in achieving this certification. Credentialing the industry will be very meaningful for consumers who want to use this service. Knowing they are going to have a HUD-certified counselor will give them confidence in the information they are receiving."

For more details on the reimbursement program, contact Patricia Breslin at pbreslin@phfa.org.



Diversifying Training to Strengthen Effectiveness

Although National Council of La Raza's [name has now changed to UnidosUS](#), their mission remains the same. Since 1968, [UnidosUS](#) has remained a trusted, nonpartisan voice for Latinos. They serve the Hispanic community through research, policy analysis, and program work in local communities nationwide. UnidosUS partners with affiliate organizations across the country to serve millions of families in the areas of civic engagement, civil rights and immigration, education, health, housing, and workforce and the economy.

The UnidosUS housing counseling training program, [NHN Learning Alliance](#) (NHNLA), is also evolving. Formerly known as the NCLR Learning Alliance, NHNLA serves housing counselors by using experts in the field and current practitioners as trainers. They ensure courses are focused on the housing counseling process and provide training participants with opportunities to share their professional experiences with others. The evolution of the program will not only include a name change, but also a transformation in its approach to course development as technology advances. This renewed focus aims to improve participants' knowledge retention and expand training methodologies.

Assessing Programmatic Needs

During Fiscal Year 2017, NHNLA completed several internal design sessions and reviewed survey results from previous course participants and other professionals in the field. These assessments helped identify ways students could improve their long-term recall of dense material. As a result of this review, the program has added several new

learning methodologies to better support participants, including:

- Inclusion of group exercises for participants to practice lessons presented
- Completion of all training evaluations online to provide real-time information and encourage navigation of an online platform
- Implementation of live polls to increase participant engagement and progress, and help instructors identify the most challenging material in real-time
- Integration of real-life case studies to communicate issues and practical use of content being taught

These changes required development staff to roll these new elements into their current and upcoming curriculum. The most beneficial change to-date is that developers with different strengths and viewpoints are now collaborating to create and deliver the most up-to-date, engaging, and useful content. By approaching course development with a pool of experts, NHNLA can better take advantage of the diverse strengths of staff and instructors. In turn, students receive the best learning experience possible, which will enhance their understanding of the material and their future success.

Removing Barriers to Training

NHNLA has responded to the changing needs of counselors by expanding their course offerings into [web-based formats](#), and utilizing online platforms to support activities that follow in-person training. Time away from the office has always been a barrier to professional development, but virtual training makes it immediately accessible no matter the location.



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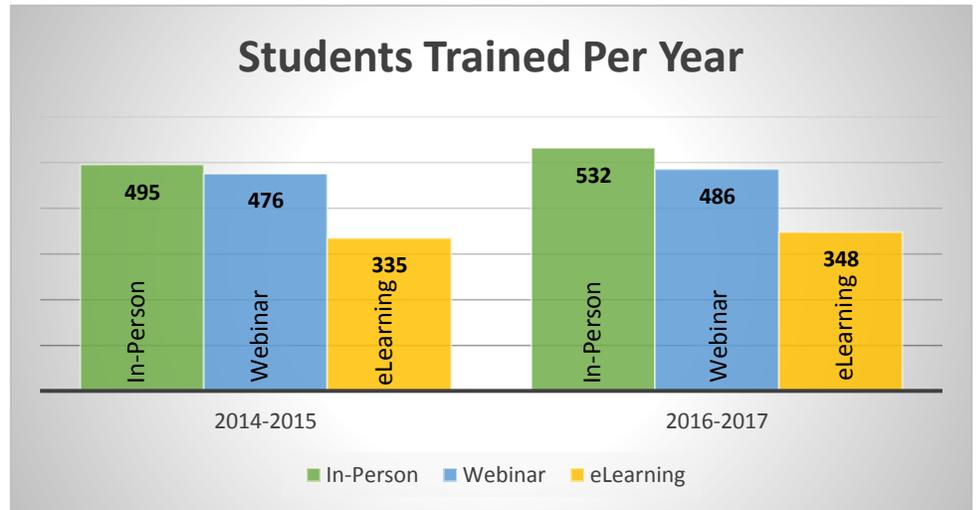
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Using online technology to provide follow-up support after in-person training is crucial to knowledge recollection.

Attendees who can access materials, testing support, and streamlined communication after attending a live training are 70 times more likely to remember information presented in a three- to four-day course. This is evidenced by the demonstrated growth in attendance since implementing the eLearning delivery model in 2014 and streamlining supplemental support through the technology platform for all delivery methods in 2016 (see chart above).

Supporting Sustainability through Training

To support agencies as they diversify their services to remain sustainable, NHNLA is developing new course offerings that will complement the program’s housing counseling courses (see graphic below).



The NHNLA team remains focused on preparing housing counselors to pass the [HUD Housing Counselor Certification exam](#) and will continue to offer the [HUD Certification Prep Course](#) as often as possible, both online and in-person. To support students intending to take the exam during the first quarter of this year, the organization scheduled an in-person training at their headquarters in Washington, D.C. Several students who participated in the recent classes reported having passed their official exam.

NHNLA continues to be committed to supporting the housing counseling industry one counselor at a time. [Visit the NHNLA website](#) to learn more about the exciting new developments on the horizon, including course descriptions, [certifications](#), and tuition and [scholarship opportunities](#).

To schedule a [place-based training](#), contact Cynthia Burrola at cburrola@unidosus.org.



NeighborWorks: Preparing Counselors for HUD Certification

Each year, the [NeighborWorks Center for Homeownership Education & Counseling](#), or NCHEC, issues thousands of certificates of completion for their dynamic training in financial capability, homeownership education, and counseling. NCHEC partners with HUD's Office of Housing Counseling to ensure that counselors have the resources needed to complete training or obtain certification. For many participants, attending NCHEC training is possible because of general scholarships provided under the HUD Office of Housing Counseling training grant.

Participants may attend the expansive [NeighborWorks Training Institutes](#) (NTIs) or smaller place-based trainings (PBTs) for learning and peer exchange, facilitated by experienced faculty from a wide array of professional backgrounds. NeighborWorks offers over 200 courses from NCHEC, along with other NeighborWorks Training Division tracks, in topics such as affordable housing, lending, and nonprofit management and leadership. Participants may obtain professional certification in six key specialty areas of study, and each certification may be obtained with as little as one week of training. Agencies whose staff hold these specialized certifications are then eligible to adopt the National Industry Standards, conferring a nationally recognized benchmark of quality.

Preparing Participants for HUD Certification

At NCHEC, preparing participants for the HUD Housing Counselor Certification exam is a critical component of the training program. Participants can attend NTIs through scholarships – which are either given for tuition and lodging, or tuition only – provided under the HUD training grant. HUD

funded scholarships will be available at the NTIs in May in Kansas City and August in Louisville. NCHEC will also hold two PBTs in 2018. Scholarships will allow 40 participants to attend [training in Atlanta](#) from February 12-16, while 60 additional participants will receive scholarships for a [PBT in Denver](#), to be held March 5-9.



The HUD certification preparatory course, [HO200 Building Competency for HUD Housing Counseling Certification](#), remains one of NCHEC's most popular offerings. This two-day, in-person course will be offered at all NTIs, as well as many PBTs, in 2018. The NTIs will routinely host afternoon workshops that help with exam preparation. Those unable to travel to training events may complete one of NCHEC's online interactive webinars, self-guided courses, or virtual faculty-led courses – some of which may be taken with scholarship funds from HUD. Participants who want a deeper understanding of the competencies stressed in the certification exam may also complete NCHEC's specialized professional certification in areas such as homeownership counseling and education, foreclosure intervention, financial capability, and housing counseling program management.

Following the release of the [Final Rule for Housing Counseling Certification](#), NeighborWorks America implemented its certification support plan with a series of informational webinars for both its network member organizations and internal staff. Additionally, NeighborWorks has made certification support grants available to its network of organizations employing counselors that will need to be certified. The grants are intended to offset expenses associated with training, travel, exam fees, and other related costs. Counselors are being encouraged to take the exam as soon as possible.

NCRC: Creating a Path to Certification

The [National Community Reinvestment Coalition's \(NCRC's\) National Training Academy](#) is a HUD Housing Counseling training grant recipient that offers state-of-the-art online and onsite training and technical assistance. Their mission under the grant is to provide comprehensive training activities designed to improve, standardize, and strengthen the quality of counseling provided by housing counselors that participate in HUD's Housing Counseling Program.

In an effort to strengthen the housing counseling industry after the 2007-2008 financial crisis, the Dodd-Frank Wall Street Reform and Consumer Protection Act was passed on July 21, 2010. As a result of this legislation, HUD requires counselors at all HUD-approved housing counseling organizations to be certified by HUD as being competent to provide comprehensive counseling services. As of August 2017, HUD began to administer a standardized examination – which must be passed by all housing counselors by August 1, 2020 – to test counselors' competencies in six core topics of housing counseling.

The [National Training Academy](#) developed and designed several trainings to enable housing counselors to prepare and pass the certification exam. NCRC has assisted many housing counselors nationwide by discussing their unique learning needs and helping to create an individual learning plan specifically designed for them. The individual learning plan recommends specific trainings for each housing counselor and provides support, guidance, and tools and resources to help educate and empower them to successfully pass the HUD certification exam.

One of the trainings offered is [HC113: Preparing Housing Counselors for the HUD Certification Exam](#). This stimulating, hands-on, interactive training is designed to specifically cover all six core topics through in-depth modules. The six modules are as follows:

- **Module I:** Financial Management/Budget
- **Module II:** Housing Affordability/Renting vs. Buying
- **Module III:** Fair Housing/History and Overview
- **Module IV:** Homeownership/Pre-Purchase
- **Module V:** Avoiding Foreclosure/Retention Options
- **Module VI:** Tenancy/Obtaining and Maintaining Tenancy

In this five-day training, multiple types of proven adult learning techniques are used to help drive home concepts and help counselors apply the information in practice. The learning environment includes lectures, role playing, scenario challenges, games, interactive discussions, reflection, problem solving, and critical thinking opportunities. Optional additional support is offered before, during, and after the class to help counselors further understand how to analyze affordability, using computer programs and/or mortgage calculation worksheets, and use the BA II™ PLUS financial calculator.

The training includes discussions on client application; how to access HUD's training site; what to do before, during and after you take the exam; HUD's 7610.1 Handbook; HUD's FAQs document; and other helpful resources. NCRC facilitates these conversations to fully prepare counselors to comprehend the significance of and responsibilities associated with being a certified HUD Housing Counselor.

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To further support HUD's mission and efforts to strengthen the housing counseling industry with this certification requirement, NCRC's National Training Academy is working diligently with NCRC's [Housing Counseling Network](#) (HCN). The HCN is a recognized HUD-certified National Housing Counseling Intermediary. Through the NCRC HCN initiative, professional housing counselors and mortgage advisors provide comprehensive housing counseling to consumers directly from NCRC's highly trained staff based in Washington, D.C., and through a network of HCN "partner" member organizations located throughout the nation.

With great commitment to partners and training attendees, NCRC is exploring different options to encourage the fulfillment of the HUD certification requirement by August 1, 2020. To support this effort, HCN will draw names from housing counseling agencies who have joined the Intermediary starting on or after January 1, 2018. Selected organizations will enjoy the courtesy of having the cost of a counselor's certification exam fully paid by NCRC.

NCRC is continuously designing and developing new curricula that will educate and empower housing counselors throughout the nation to provide their communities with the necessary tools and resources to make informed housing and financial decisions. In 2018, NCRC will continue to strengthen its efforts on providing the most informative and up-to-date trainings nationally. There will be newly added trainings that not only strengthen housing counselors, but are specifically designed to strengthen the skills of Program Managers and Executive Directors and help build capacity for their organizations.

Visit [NCRC's training page](#) for more information on upcoming trainings, including the San Diego Training Series taking place on February 26 to March 2. For training-related questions, please contact training@ncrc.org. To discuss an individual learning plan, contact Nsonye Anarado at 202-524-4883. For HCN-related questions or an application to join the Intermediary, please contact hcn@ncrc.org.



The Brighton Center's Approach to Exam Preparation

[The Brighton Center's](#) mission is to create opportunities for individuals and families to reach self-sufficiency through family support services, education, employment, and leadership. The Financial Services department within Brighton Center is preparing for the upcoming HUD Certification test by working together as a team. Since the test was released in August 2017, the department has spent time planning its approach and discussing ways to help each staff person be successful.

Using the practice modules from the [HUDHousingCounselors.com](#) website as a starting point, Brighton Center asked all their housing counselors to take a practice test by December 1, 2017. This baseline test provided a foundation of their team strengths and identified areas where extra support would be needed. Their next step involved sharing the test results among the housing counseling team in a safe environment, and selecting staff who demonstrated expertise in selected topics to share their knowledge with the rest of the team.

Brighton anticipates having a dedicated “retreat day” where their housing counselors can learn from each other in a positive and supporting atmosphere. Their success plan also includes attending the [NeighborWorks training](#) presented by their state finance agency, [Kentucky Housing Corporation](#) (KHC), in January 2018. Brighton anticipates their entire housing counselor team to be certified by March 2018.



FAQs

Do you have questions about preparing for the HUD Housing Counselor Certification exam? Be sure to visit the [Housing Counseling FAQs](#) page on HUD Exchange to find the answers you need.



Q What is HUD's Housing Counseling Certification requirement?

A As of August 1, 2020, the Final Compliance Date, any Housing Counseling required under or provided in connection with programs administered by HUD must be provided by HUD-certified housing counselors.

Q The training content on HUDHousingCounselors.com is periodically updated. Is the examination updated to reflect the latest version of the training that is available?

A Yes. The certification examination is periodically updated to reflect changes in regulations and program policies. The certification examination will be based on the most recent version of the training content posted on www.hudhousingcounselors.com. The website posts changes to the online training and study guide on the Revision History document located on the [training access webpage](#). HUD anticipates the next changes to the training content will occur April 2018.

Q Does having a HUD Certified Housing Counselor certification satisfy all of HUD's housing counselor training requirements?

A No. In addition to the basic knowledge related to the six counseling topics assured by certification, there is still an ongoing requirement that the agency must employ staff trained in housing counseling, and that evidence of staff training must be documented in agency's records. Housing counseling staff must possess a working knowledge of HUD's housing and single family mortgage insurance programs such as the Federal Housing Administration (FHA), other state and local housing programs, the consolidated plans, and the local housing market. The staff should also be familiar with housing programs offered by conventional mortgage lenders and other housing or related programs that may assist their clients.

Q Where can a counselor get help and technical assistance for issues regarding test registration, payment, proctoring, or the certification examination?

A To submit feedback and questions on these topics, visit www.hudhousingcounselors.com and select the "Support" link. Bixal can also be contacted at (800) 448-7149, Monday-Friday, from 8:00 AM to 4:30 PM EST. Please note, Bixal cannot address questions relating to FHA Connection.

TOOLS & RESOURCES

The Counselor's Corner Learning Center

One-stop [resource center](#) featuring high-quality professional training and cutting edge resources.

NHNLA Housing Counselor Training & Certification Program

National [training and certification program](#) for housing counselors providing in-person training, eLearning courses, and webinars.

RCAC Housing Counseling Training Program

Series of [housing counseling training courses](#) available to professionals employed by HUD-approved counseling agencies.

HUDHousingCounselors.com

Online [training materials and testing resources](#) for housing counseling certification.

Housing Counseling FAQs

Collection of [frequently asked questions](#), searchable by keyword or topic.

Housing Counseling Coalitions

[Database of organizations](#) that focus on issues related to housing counseling, homeownership, the mortgage industry, and foreclosure prevention.

Housing Counseling Agency Eligibility Tool

[Online tool](#) that allows organizations to determine if they meet the basic requirements to apply to become a HUD-approved housing counseling agency.

Disaster and Emergency Resource Page for Housing Counselors

A collection of [resources and guidance](#) to assist housing counselors with response and recovery efforts specific to each disaster.

Notice of Funding Availability

[Notice of Funding Availability Grant information](#) on the Comprehensive Housing Counseling Notice of Funding Announcement (NOFA) and the Housing Counseling Training Grant NOFA.

HUD's Annual Performance Plan

Provides [detailed performance-related information](#) and allows readers to identify HUD's Fiscal Year 2018 performance targets, relative to HUD's objectives and stewardship of public resources.

LET'S CONNECT



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For additional information about an article in this issue, or to submit features of interest, general information, testimonials or announcements, contact *The Bridge* at thebridge@hud.gov.

UPCOMING TRAININGS

February 20 & 22

[RCAC Training: Housing Counseling Disaster Prep & Recovery](#)

Tune in to this two-part webinar series to explore why knowing about disasters is important for housing counseling, and how housing counseling plays a role in disaster recovery.

February 27, 2:00-3:00 PM EST

[2017-2018 ConnectHome - Digital Literacy](#)

Learn digital literacy best practices from ConnectHome.

March 14-15

[RCAC Training: Program Manager Essentials](#)

Join this online workshop to learn about HUD compliance regulations and the essentials of being a program manager.

March 27, 2:00-3:00 PM EST

[2017-2018 ConnectHome - Program Management & Sustainability](#)

Learn ConnectHome program management best practices.

Visit the Office of Housing Counseling's [Trainings page](#) for up-to-date announcements on training, events, and webinars. If you missed a webinar, visit the [Webinar Archives](#) to access previously recorded sessions.

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