



# THE BRIDGE



## IMPROVING PERFORMANCE – ACHIEVING SUCCESS

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## FROM THE DEPUTY ASSISTANT SECRETARY



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

Greetings,

We kicked off 2018 by focusing last month's newsletter on improving the housing counseling industry through training and continuing education. Housing counseling agencies and their staff need a diverse breadth of professional development opportunities to meet the many needs of their clients. But just as critical as preparing to provide housing counseling, is the effectiveness of the actual services delivered.

As many of you know, I have worn the practitioner hat and now I wear the federal oversight hat. The vast majority of agencies are committed to delivering strong, transformative services with outstanding stewardship of federal funds. I hope you will find tips inside this issue of *The Bridge* that will shape your success in the Housing Counseling Program.

This issue of the newsletter discusses the importance of enhancing service delivery and implementing measures that will improve agencies' ability to support current and prospective homeowners/renters so that they can make financially responsible housing decisions. In particular, the information in this issue will prepare housing counseling agencies to:

- Respond to the Notice of Funding Availability and seek funding that will enable the agency to provide high-quality housing counseling services to community members;
- Ensure that their Housing Counseling Work Plan aligns with the services listed in the U.S. Department of Housing and Urban Development (HUD) Housing Counseling System;
- Use their Housing Counseling Work Plan as a tool to support program quality and compliance;
- Participate in performance reviews to ensure compliance with HUD's program requirements;
- Track and report quarterly data that bolster HUD's annual request for housing counseling grant funding, reveal housing trends and client demographics, and measure impact of services; and,
- Participate in performance reviews to assess compliance with HUD's program requirements and gauge agency ability to deliver quality counseling services.

With ample opportunities to prepare housing counselors to deliver services – and mechanisms in place to evaluate how well those services are performed – HUD's Office of Housing Counseling is creating a framework that will help shape the success of the housing counseling industry.

*Sarah*

## HACE Offers Helping Hand to Families Relocating from Puerto Rico

Hurricane Maria brought total devastation to the island of Puerto Rico, leaving one million inhabitants desperate to find food, shelter, medicine, and other necessities. As a result of this humanitarian crisis, many families lost everything and have been traveling to Philadelphia hoping to start a new life. To support these individuals, [HACE](#), a nonprofit organization, offered space at its main office to host a Disaster Assistance Services Center for the City of Philadelphia's Office of Emergency Management. Over the course of several weeks, the Center provided more than 500 displaced families with disaster relief services, and HACE's Housing Counseling Department assisted with housing and other emergency relief support.

### How HACE is Helping

Families traveling from Puerto Rico contact HACE to access resources for housing, rental security deposits, employment, and other necessities. Trained staff provide housing-related services and refer individuals to other organizations that provide resources such as clothing, food, rental assistance, and job placement. HACE's Housing Counselors assist individuals in completing apartment applications for low-income housing, and are working with HACE's sister company – HACE Management Company – to provide permanent affordable rental housing at several of the organization's multifamily developments located in Eastern North Philadelphia.

HACE's staff educates individuals on the housing counseling and energy services available to them, including: credit counseling, budget counseling, home purchase counseling, utility assistance, and foreclosure prevention, among others. All housing

counselors at HACE have participated in certification courses through [NeighborWorks](#) and are equipped with the tools and resources to help



individuals reach their financial goals. In fact, staff have achieved a total of 290 hours of continuous education to maintain their national certifications.

With this education, staff have assisted more than 994 individuals in the last fiscal year (FY) with housing and energy counseling services to reach their financial



goals. Additionally, HACE's Energy Counselors have leveraged utility grant funds for 407 households in the last year. Their housing counseling program successfully saved over 80 homes from foreclosure in FY 2016-2017; assisted over 69 consumers in purchasing their first home; and helped secure



\$5,000 in grant funds per homebuyer.

The organization also has several partnerships with local banking institutions to provide consumer education to low- and moderate-income households.

HACE's mission is to combat community deterioration through economic development initiatives that address commercial revitalization, employment opportunities, the creation of safe and affordable housing, and the provision of support services to meet the needs of the community residents towards rebuilding the neighborhood's economic base. They focus on the possible and work to restore their primary neighborhoods so that residents will benefit from sound investments that improve their quality of life. For more information about [HACE](#) and its services, please contact the organization at 215-426-8025.

## Promising Practice: Kentucky Housing Corporation Oversight Program Preparation

[The Kentucky Housing Corporation](#) invests in affordable housing solutions by offering programs and services designed to develop, preserve, and sustain affordable housing throughout the state. To keep their housing counselors educated and informed, the agency met with their sub-grantee network on December 5, 2017 to discuss plans to support the network during the counselor certification process.

Kentucky Housing Corporation is coordinating at least two place-based trainings in the state with [NeighborWorks® America](#). The [HO200: Building Competency for HUD Counseling Certification](#), while not an official HUD “prep” course, offers an overview of the six competency areas within the certification requirements including financial management, housing affordability, fair housing, property maintenance, rental housing, and mortgage delinquency. The agency recommends its sub-grantees make full use of the resources offered at no cost on HUD’s website, [www.hudhousingcounselors.com](http://www.hudhousingcounselors.com), but also recognizes that some counselors may prefer an instructor-led environment in addition to the use of online resource materials. Kentucky’s first place-based training was held in January 2018, and a second has been scheduled for March 2018. Both classes are open only to Kentucky Housing Corporation’s network and are offered at no cost to those agencies.



## Preparing for NOFA Applications through Grants.gov

[HUD-approved Housing Counseling Agencies](#) that plan to apply for federal grants in FY 2018 must be properly registered to apply electronically through [grants.gov](#). The registration process can take between three to five business days or longer if all steps are not completed in a timely manner. For more information, applicants should access "[A Guide to Registering for Grant Opportunities.](#)"

### New Applicants

New users must complete a five-step registration process as outlined below.

**STEP 1: OBTAIN DUNS NUMBER:** The Federal Government has adopted the use of Duns and Bradstreet numbers (DUNS number) to track how federal grant money is allocated. To retrieve a DUNS number or register for a new one, visit [Duns & Bradstreet](#). During the registration process, the DUNS number assigned to the applicant should match information previously provided, which is also contained in Internal Revenue Service (IRS) records.

**STEP 2: REGISTER WITH SYSTEM FOR AWARD MANAGEMENT (SAM):** Registering with SAM is also required to use grants.gov. Agencies can apply online by going to [sam.gov](#). An individual account must be created before an agency can be registered. All registrants must designate an E-Business Point of Contact (E-Biz POC). The E-Biz POC has the authority to select additional staff members who are authorized to submit applications through grants.gov on behalf of the agency. These designated staff members are called Authorized Organization Representatives (AORs). The SAM registration process can take up to seven

business days to complete. An agency should allow an additional two weeks if it has not obtained an Employer Identification Number/ Taxpayer Identification Number from the IRS. Users who experience registration problems can get help by going to the [FSA Help Desk](#) or calling 866-606-8220.



**STEP 3: USERNAME & PASSWORD:** After an agency registers with SAM, their AORs must wait one business day before they can complete a profile and create their usernames and passwords on grants.gov. The username and password serve as an "electronic signature" when submitting applications through grants.gov. *NOTE:* Passwords expire every 60 days. Accounts inactive for one year or longer will result in removal of all account roles. For more account management information, review the applicant [FAQs](#). Grants.gov support is also available 24 hours a day, 7 days a week (except Federal Holidays) at 1-800-518-4726 or by email at [support@grants.gov](mailto:support@grants.gov).

**STEP 4: AOR AUTHORIZATION:** Only the E-Biz POC can approve AORs. This allows the agency to authorize specific staff members or consultants/ grant writers to submit grants. Only those who have been authorized by the E-Biz POC can submit applications on behalf of the agency.

**STEP 5: TRACK AOR STATUS:** AORs can log in to track their approval status using their username and password (obtained in Step 3). Applicants may view the [checklist for completing the registration process](#).

### Previous Applicants

Applicants that have previously completed the registration process must renew or update their registration at the [SAM Homepage](#).

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If an agency's registration has expired, the SAM profile can no longer be accessed using the DUNS number and Taxpayer Identification Number. HUD will not make a payment to an awardee whose SAM Registration has expired. An agency may contact the [FSA Help Desk](#) or call 866-606-8220 for assistance. For more information, view the [Interim Rule published July 15, 2010 \(75 FR 41087\)](#) and [Final Rule published December 8, 2010 \(75 FR 76260\)](#).

### Other Resources for the Housing Counseling NOFAs

For additional information on HUD's Comprehensive Housing Counseling Grant Program and Training Grant NOFAs, and other pertinent grant information, please visit [Housing Counseling Grant Information](#).

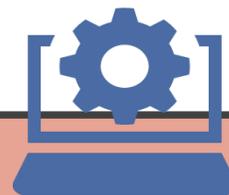
Organizations or local/state governments that are not yet HUD-approved, but have an interest in applying for federal grants from HUD's Office of Housing Counseling can find information on



[how to become HUD-approved housing counseling agency.](#)

Direct questions or comments should be sent to your respective HUD point of contact, or you may send an email to [Housing.Counseling@hud.gov](mailto:Housing.Counseling@hud.gov). Agencies should register for the Office of Housing Counseling's [listserv](#) to receive the most up to date information.

## NEW for YOU...



### The Bridge Newsletter – Available Online

The Office of Housing Counseling is pleased to announce the launch of [The Bridge Online](#). *The Bridge* is HUD's Office of Housing Counseling newsletter for Housing Counselors. *The Bridge Online* is the same trusted monthly publication, now in an online magazine format. The new format allows users to search the HUD Exchange for *Bridge* topics, send and share specific articles with colleagues and partners, and still download the *Bridge* in a printable PDF format. The current edition, as well as our archive of past issues, is available on the HUD Exchange. [Check it out!](#)



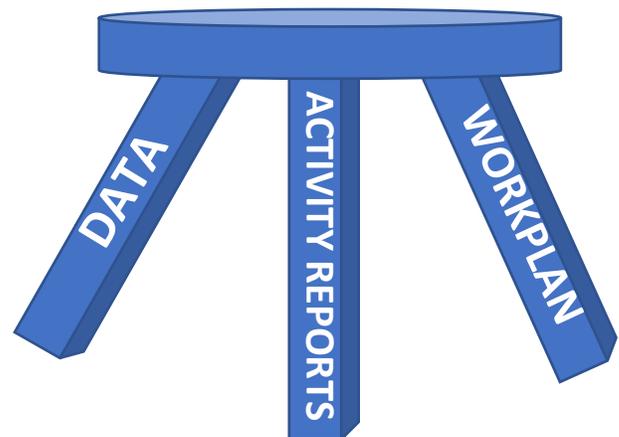
## The Office of Housing Counseling's Three-Legged Stool

A three-legged stool provides the support needed for balance. For a housing counseling agency, the three legs providing balance are: (1) [Housing Counseling System](#) counseling services, (2) the housing counseling agency's work plan, and (3) the quarterly client data submitted via the HUD-9902 form.

In the 'HUD Affiliation' tab of a counseling agency's Housing Counseling System profile, all the counseling services that the system is currently approved to offer are checkmarked. The checked services are based upon the Point of Contact's review of an agency's work plan and – except for reverse mortgage counseling, which is tracked through HUD's Home Equity Conversion Mortgage Roster – the checked services and work plan should mirror each other. When Points of Contact review housing counseling agencies' quarterly HUD-9902 reports, they compare the type of counseling services for which client data is being reported against the type of counseling services approved

for the housing counseling agency in the Housing Counseling System. For example, if a housing counseling agency shows they offer one-on-one rental housing counseling services in the Housing Counseling System, yet no clients are reported for rental housing counseling on their quarterly HUD-9902 report, that may raise concerns and prompt a call to the agency for further discussion to understand the reason behind no data being reported for rental counseling.

As part of a performance review, housing counseling agencies are required to submit an updated Housing Counseling Work Plan. Often, during the review, the Point of Contact discovers that an agency has stopped offering a certain type of counseling service but has not informed their Point of Contact. It is important that housing counseling agencies communicate with their Point of Contact so that the Housing Counseling System can always reflect the most current counseling services offered. Additionally, accuracy is important because HUD's [Find a Counselor](#) website pulls agency information from the Housing Counseling System for the public to view. Having balance is important because it is the foundation for securing an accurate picture of the impact of Housing Counseling, which is something the Office of Housing Counseling reports to Congress. Make it a point to check your agency's "three-legged stool" quarterly and determine if it is balanced or could use some modifications to make it steady again.



## Tips for HUD-9902 Quarterly Reporting

HUD-approved housing counseling agencies are required to submit HUD-9902's on a quarterly basis. All participating agencies should use a [Client Management System \(CMS\)](#) that interfaces with HUD's databases for the collection and reporting of agency and client-level data. The accuracy and timely submission of data is extremely important, as the Office of Housing Counseling uses it for many purposes, including:

- 1) Reporting to Congress to bolster HUD's annual request for housing counseling grant funding;
- 2) Analyzing housing trends and client demographics; and,
- 3) Helping HUD measure the impact of all services offered by Housing Counseling Agencies.

Some tips for reporting are:

- 1) **Allow enough time to submit timely and accurate reports.** Submitting the reports a couple of days before the deadline allows for any necessary corrections that you may uncover after submission. The schedule for reporting is as follows:

QUARTER	PERIOD COVERED	9902 DUE BY:
1st QTR	OCT 1 – DEC 31	JAN 31
2nd QTR	OCT 1 – MAR 31	APR 30
3rd QTR	OCT 1 – JUN 30	JUL 31
4th QTR	OCT 1 – SEP 30	DEC 31



- 2) **Keep in mind that data is always cumulative.** This means that each subsequent quarter's data must be included in the current quarter's numbers. For example, Quarter 2 data should be inclusive of Quarter 1 data, and Quarter 3 data should contain both Quarter 1's and Quarter 2's numbers.
- 3) **All affiliates, branches, Multistate Organizations (MSO), State Housing Finance Agencies (SHFA), and Intermediaries must report quarterly.** Reporting is required regardless of whether you receive a HUD grant or not. MSOs, SHFAs, and Intermediaries are responsible for the timeliness and accuracy of their affiliates' and branches' reports.
- 4) **Count by household.** If a family attends a counseling session and a workshop, they should be counted as one household, regardless of the number of people.
- 5) **Count distinct services.** If a household attends two different services (e.g., a Homebuying Workshop followed by Pre-Purchase Counseling), that household should be counted

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twice. However, if a single family attends Pre-Purchase Counseling over the course of three sessions, that household should only be counted once.

- 6) **Count carryover clients.** Count clients that received services in a previous reporting year and continue to receive services on the same topic in the current year. *Note: Do not count households counseled in a previous year whose results have changed, but who received no additional services during the current year.*
- 7) **Remember to complete “Impact and Scope” of One-on-One Counseling accurately.** This section is used to report on the one-on-one impact and scope of services reported in Section 9 of the HUD-9902. Counselors need to select as many impacts as possible that apply to the households during the reporting period. Households may be reported in multiple categories, or not at all, depending on the impact and scope of the counseling services

provided. However, in most cases, multiple impacts will apply. Some impacts require follow-up to determine, whereas others do not and can be recorded immediately after counseling. For further information, refer to the [HUD-9902 Desk Guide](#) or view the archived webinar training, “[CounselorMax and the HUD 9902.](#)”

- 8) **Remember in 10(c) to accurately reflect ALL households for whom the Counselor developed a sustainable household budget.** This impact should apply to nearly all one-on-one counseling clients. If the budget is developed during a counseling session, this outcome may be recorded at the time of the one-on-one counseling session. The counselor does not need to wait until follow-up to report this outcome. The Office of Housing Counseling is aware that some Client Management Systems make this difficult to do, however we are working with those system providers to ensure that agencies can comply with HUD guidance.





## What is a Performance Review and What is Its Purpose?

A performance review is a review of an agency's compliance with HUD's program requirements, as well as an assessment of the agency's ability to deliver quality counseling services in accordance with HUD Regulation [CFR Part 214](#), the [HUD Handbook 7610.1 Rev-5](#), the grant agreement, and other regulations.

There are two types of performance reviews: on-site and desk reviews. During on-site reviews, the Point of Contact comes out in person to visit the

site and physically conducts the review at the agency. Alternately, a desk review is conducted remotely and involves the Point of Contact requesting specific documentation from the agency and discussing the performance review via conference call(s).

There is little difference between the two types of reviews since the procedures followed are very similar. Desk reviews are often utilized if there is a long distance between the Point of Contact and the agency, and/or if the agency is deemed a low risk. Since the Office of Housing Counseling is a virtual office, a Point of Contact may be physically located in another state. Desk reviews allow for the Point of Contact to conduct a review without incurring travel costs.

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All staff who support the program are welcome to participate in the review; however, it is sufficient for just the Program Manager(s) involved with the day-to-day operations of the housing counseling program to participate. In the case of parent organizations, they are usually invited to participate in the reviews of their sub-agencies.

Some of the key reasons for conducting an on-site or desk review are as follows:

- To determine the compliance of an agency's housing counseling program with the Housing Counseling Handbook 7610.1 Rev-5, HUD Regulation CFR 214, relevant mortgagee letters, grant agreements, and other applicable regulations.
- To verify that the agency's work plan is current, reflects the services being offered, and aligns with the HUD-9902 data.
- To verify that an agency's Housing Counseling System profile information is current and validated.
- To verify that an agency's staff is qualified to perform their assigned duties.
- To verify that an agency is counseling the minimum number of clients per year, as mandated in 24 CFR Part 303.
- To verify that an agency has maintained its non-profit status or is an entity of local county, city, or state government.
- To verify that an agency's client intake is conducted in accordance with HUD's guidelines as per the HUD Handbook 7610.1, Rev-5, Chapter 3-3.
- To verify that the grantee has met its counseling goals and counseled the number of clients it proposed on its grant award document, if applicable.
- To identify any possible conflicts of interest.
- To create a dialogue, where both HUD and the agency will learn from each other and improve their respective programs.
- To verify that the agency's facilities continue to meet HUD's guidelines, including space for private counseling and group education, handicap accessibility, secure file storage, etc.
- To provide training and technical assistance to the agency, as needed.
- To verify that the agency is compliant with civil rights requirements and other applicable regulations.
- To ensure that counselors are providing alternatives when counseling and promoting Federal Housing Administration (FHA) services and products where appropriate.
- To validate that grant funds were expended in accordance with the grant agreement and other requirements.



## FREQUENTLY ASKED QUESTIONS

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Do you have questions about the topics covered in this issue of *The Bridge*? Be sure to visit the [Housing Counseling FAQs](#) page on HUD Exchange to find the answers you need.



### **Q What can an agency expect during a performance review?**

**A** Prior to the visit, HUD staff will review the agency's most current housing counseling work plan and the agency's most recent form HUD-9902 form. During the visit, typically HUD staff will sample 10-20 client and two group education files using a checklist of items required by [HUD Handbook 7610.1](#). HUD staff will review the participating agency's [compliance with several criteria](#).

### **Q What can an agency do to ensure their performance review Point of Contact is able to find what they are looking for?**

**A** An agency can help their Point of Contact by having its most current housing counseling work plan on file, as well as assuring that the most recent version is sent directly to their Point of Contact. HUD staff will review this plan prior to an on-site visit. When the Point of Contact arrives, have a designated confidential workplace available and have all requested information and files ready in the designated area. For client and group education files in an electronic format, HUD staff will need access to paper copies. Also provide the Point of Contact with access to a copy machine. Agency and HUD staff should redact any Personally Identifiable Information (PII) from all files that are copied, or otherwise removed from an agency's offices.

### **Q Where can a housing counseling agency view sample work plans?**

**A** The Housing Counseling Capacity Building Toolkit includes a [sample Housing Counseling Work Plan](#).

### **Q Can an agency upload its HUD-9902 even when listed as inactive in their Housing Counseling System (HCS)?**

**A** When an agency becomes inactive, it can still log into the Housing Counseling System, but with limited functionality. Agencies should still be able to log in and click on the HUD-9902 link to submit their 9902.

## TOOLS & RESOURCES



### 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 FY 2018 performance targets, relative to HUD's objectives and stewardship of public resources.

### 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.

## TIP

### Resetting Your Housing Counseling System Password

**Step 1:** Reach out to your Point of Contact via email or telephone call. If the Point of Contact is not available, then submit a request through [Housing.Counseling@hud.gov](mailto:Housing.Counseling@hud.gov). In the subject line, write: "PASSWORD RESET." This type of request is usually responded to within 24 hours.

**Step 2:** After receiving the temporary password, it's important to wait at least 30 minutes – but no more than a couple of hours – to log into the Housing Counseling System with the temporary password.

**Step 3:** Once you gain access, it is necessary to change the temporary password to a new one. Remember to write it down!

# LET'S CONNECT

## UPCOMING EVENTS

### U.S. Department of Housing and Urban Development: Housing Counseling Federal Advisory Committee Meeting Notification

#### WHAT:

HUD is convening the Housing Counseling Federal Advisory Committee (HCFAC) meeting to discuss issues facing the housing counseling industry.

#### DATE AND TIME:

The meeting will take place on Thursday, March 1, 2018 from 9:00 AM to 4:00 PM ET.

#### WHERE:

U.S. Department of Housing and Urban Development  
451 7th Street SW (please enter via South Lobby)  
Washington, DC 20410-8000  
Call-in number: (800) 231-0316

#### RSVP:

With advance registration, the public is invited to attend this one-day meeting in person or by phone. To register, please visit the [Registration web page](#). Due to limited seating and teleconference capacity, registrations are available on a first-come, first-served basis. Registration for in-person attendees will close on February 17, 2018 at 5:00 PM ET. Registration for teleconference attendees will close on February 24, 2018 at 5:00 PM ET. Incomplete, late, or same-day registrations will not be accepted. This meeting is accessible to individuals with disabilities. Since the meeting will be held in a government building, a valid government-issued photo ID is required for admission to the meeting. Please arrive at least 15 minutes before the meeting for the check-in process.

#### Public Comments:

The HCFAC welcomes public comments. To submit a written statement for the Committee's review prior to the meeting, send your comment via email to the HCFAC's [Designated Federal Officer](#) at [HCFACCommittee@hud.gov](mailto:HCFACCommittee@hud.gov) no later than February 17, 2018.

#### For Further Information:

For general information about the HCFAC, visit the [HCFAC web page](#). Please send any questions regarding the meeting by email to this address: [HCFACCommittee@hud.gov](mailto:HCFACCommittee@hud.gov) and write in the subject line: "Registration for HCFAC Meeting on 3/1." You may also contact Virginia Holman, Acting Designated Federal Officer and Housing Program Technical Specialist, Office of Housing Counseling, U.S. Department of Housing and Urban Development, by mail (600 East Broad Street, Richmond, VA 23219) or by telephone at (804) 822-4911. Please note, this is not a toll-free number.

Records and documents discussed during the meeting, as well as other information about the work of this Committee, will be available for public viewing on the [FACA Data Base Federal Advisory Committee ACT](#) webpage. To view the meeting proceedings, click the "[Committee Meetings](#)" link. For general information on HUD Exchange, visit the [HUD Exchange](#) web page.

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# LET'S CONNECT

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## UPCOMING TRAINING

Check out some of the upcoming training opportunities available both virtually and in-person. 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.



### February (Multiple Dates)

#### [NHNLA Webinar Series](#)

*Join the NCLR Homeownership Network (NHN) Learning Alliance for a series of webinars on topics including: rental counseling, fair housing, disaster victims counseling, appraisal, and cultural sensitivity.*

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### February 21

#### [NHNLA Financial Capability II: Intro to Financial Coaching](#)

*As a follow-up to the Financial Counseling course, this second part gives participants an added layer of expertise to their counseling by transitioning into coaching.*

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### February 20-21

#### [NHNLA HUD Housing Counseling Certification Prep Course](#)

*Attend this fast-paced two-day course for a refresher on all six topics Housing Counselors must be proficient in for the HUD Certification Exam.*

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### February 20-21

#### [NHNLA Financial Capability I: Financial Counseling](#)

*Learn the basic strategies and information needed to increase professionals' ability to assist their clients. This is a beginner course which will leave a new counselor with all the tools to successfully counsel a client to reach their financial goals.*

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### February 20-22

#### [NHNLA Financial Capability II: Intro to Financial Coaching](#)

*As a follow-up to the Financial Counseling course, this second part gives participants an added layer of expertise to their counseling by transitioning into coaching.*

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### February 20-22

#### [NHNLA: Pre-purchase II: Advanced Housing Counseling](#)

*Learn how to effectively collaborate, counsel, and advocate within the lending community.*

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## 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 21

### [BBC - Roadmap to 20% Energy Savings: A Quantitative Tool to Plan Your Strategy](#)

*Create a strategy for reaching energy or water reduction targets.*

## February 22, 2:00-4:00 PM ET

### [The Counselor's Corner - Housing Affordability](#)

*Get a basic refresher on housing affordability to build and/or maintain your competency level for the certification exam.*

## February 27, 2:00-3:00 PM ET

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

*Learn digital literacy best practices from ConnectHome.*

## February 27, 2:00-4:00 PM ET

### [The Counselor's Corner - Fair Housing](#)

*Get a basic refresher on fair housing content to build and/or maintain your competency level for the certification exam.*

## 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 ET

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

*Learn ConnectHome program management best practices.*

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