SPRING INTO ACTION: HELP HOUSING COUNSELORS LAY THE FOUNDATION

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Greetings,

As the weather warms and nature blooms, I am reminded that spring is a season of new beginnings. At the Office of Housing Counseling, our work is dedicated to supporting housing counselors as they help families prepare to overcome their housing challenges. For some families, the new beginning may be a new home, whether they purchase or rent.

I have a teeny garden at my home in the Bronx where I try to grow flowers and vegetables. Last year the tomatoes were delicious, but the green beans and roses didn’t do very well. Still, if I choose the right tools and put in the hard work to prepare the soil, I am usually rewarded with fresh food and beautiful flowers for the table.

The dedicated employees of the Office of Housing Counseling work hard to bring you tools so that your clients can grow and thrive in their homes. In the last couple of months, I have shared the ways that we are supporting housing counseling agencies to deliver the services and guidance that homeowners, homebuyers, and renters need. Through training and certification, performance improvement, and reporting and documentation, we are doing the groundwork to create an environment where housing counselors can help families grow and thrive in stable and affordable housing. As a result, Americans from all walks of life can realize their dream of finding and maintaining a home that fits their needs.

This issue of The Bridge discusses the ways in which the Office of Housing Counseling is helping its customers—housing counseling agencies—better assist their customers: the people of this nation. In particular, the information in this issue highlights some of the tools we developed to help housing counseling agencies in their day-to-day work. These include:

- A centralized hub where housing counseling agencies can view resources, take online training, and access programmatic tools to better implement the U.S. Department of Housing and Urban Development’s (HUD’s) programs;
- A searchable, map-based repository of information on HUD properties, services, and programs, including those that support community planning and development, fair housing, mortgage insurance, and rental assistance;
- A guide to help educate homeowners facing a missed mortgage payment on what options they can pursue to avoid foreclosure or default; and
- A customer service platform that allows housing counselors to receive support and assistance with housing counseling questions within 24 hours of the initial request.

In everything we do, it is our goal to improve HUD Housing Counseling Agencies’ ability to support current and prospective homeowners and renters. We hope you find these resources useful as you spring into action to keep customers at the forefront and prepare families to reap the benefits of a stable, secure, and affordable home.

Sarah
The Borrower Guide to Success

The U.S. Department of Housing and Urban Development (HUD) released *The Homeowner’s Guide to Success: What to Do If You Can’t Pay Your Mortgage* on December 20, 2017. The guide was created to help homeowners understand what options they have if they are afraid of missing a mortgage payment. Many of the standard loss mitigation programs authorized by HUD and the U.S. Department of Treasury’s Making Home Affordable program – such as the conventional Home Affordable Modification Program – ended on December 31, 2016. (Note: The Federal Housing Administration - Home Affordable Modification Program is permanent and remains available.)

With the end of Making Home Affordable programs, housing counselors and mortgage servicers reported to the Office of Housing Counseling that, once the Home Affordable Modification Program ended for conventional loans, homeowners did not know what to expect if they missed a loan payment. Most of the reliable information posted for borrowers on federal websites was specific to the Making Home Affordable programs and needed updating. At the same time, scammers recognized this opportunity and aggressively reached out to borrowers with ineffective and costly solutions to their problems.

Several federal agencies also identified the need for trustworthy information for homeowners to avoid foreclosure. To fill this gap, the Office of Housing Counseling, represented by Housing Program Specialist Terri Ames, joined the U.S. Department of Agriculture’s Office of Rural Development, represented by Richard Kane, to co-lead a public-private task force to develop basic information for homeowners. Participants included representatives from several HUD housing counseling agencies, private lenders, the Federal Housing Administration, Veterans Affairs, the Consumer Financial Protection Bureau, Fannie Mae, Freddie Mac, the Treasury Department, the Federal Housing Finance Agency, and the Mortgage Bankers Association, among others.

The group met frequently to produce a basic pamphlet that would educate borrowers about the loss mitigation process and their options to avoid foreclosure and default. The guide explains the importance of contacting the loan servicer early, and the benefits of working with a HUD-approved housing counseling agency. It includes a list of helpful terms, as well as a tool for preparing a budget. Lenders, housing counseling agencies, and regulators were highly engaged in the process of developing the document.

The guide is available for download and may be distributed to clients and partners.

The project was the inspiration of a very special public servant, Laurie Maggiano – formerly of HUD, the Treasury Department, and, most recently, the Consumer Financial Protection Bureau – who passed away unexpectedly on January 8, 2018. This publication is one of many legacies she leaves behind.
Community Assessment Reporting Tool

The Community Assessment Reporting Tool is a reference tool that was created in 2016 by HUD to display the Department’s investments in communities across the United States. It is one of HUD’s many tools that uses Geographic Information Systems (GIS) to provide mapping and data resources. These eGIS tools can be found online and were designed to provide public information regarding properties, services, and other investments that are funded through HUD programs.

The Community Assessment Reporting Tool is useful for housing counseling providers and consumers because it provides search capabilities for HUD’s Housing Counseling program and other HUD programs, as well as demographic data from the American Community Survey. The tool allows users to search by city, county, metropolitan statistical area, state, or congressional district to see many of HUD’s investments and easily generate reports. The tool is user-friendly and easy to navigate. To find information using the Community Assessment Reporting Tool, one must use the search function to enter a geographic jurisdiction, as outlined above. Once the geographic area is selected, the interface will load a map and data tables based on the selection.

There are eight navigation tabs at the top of the mapping tool where the user can select information about specific HUD programs as well as other data tools. The “Housing Counseling” tab contains information on HUD’s Housing Counseling Program. As you can see in Figure 1, the map provides the location of HUD-certified agencies. This information is updated periodically from the list of certified agencies on HUD’s website. On the panel to the right of the map, selecting the “Housing Counseling Agencies” link yields a list of these agencies with contact information, services, and language assistance provided, as well as HUD Housing Counseling grant information (see Figure 2).

Figure 1. Map of housing counseling agencies in Washington, DC.

Figure 2. The “Housing Counseling Agencies” link reveals contact information for individual agencies in the selected geographic jurisdiction.

(Continued on page 5)
The tab titled “Demographics” is another part of the tool that housing counseling providers will find useful. This section lists selected demographic data based on the geographic area that the user has identified and compares the local data to state and national statistics. The categories of data in this section include indicators regarding unemployment, poverty, and housing affordability. A pie chart provides a selected demographic breakout by race and ethnicity of the selected geographic area (see Figure 3).

<table>
<thead>
<tr>
<th></th>
<th>Selected Geography</th>
<th>State</th>
<th>National</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Population</strong></td>
<td>619,371</td>
<td>619,371</td>
<td>311,538,594</td>
</tr>
<tr>
<td><strong>Unemployed</strong></td>
<td>11%</td>
<td>11%</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Living below poverty level</strong></td>
<td>19%</td>
<td>19%</td>
<td>15%</td>
</tr>
<tr>
<td><strong>Families Spending Over 30% On Housing</strong></td>
<td>38%</td>
<td>38%</td>
<td>34%</td>
</tr>
<tr>
<td><strong>Families Spending Over 50% On Housing</strong></td>
<td>19%</td>
<td>19%</td>
<td>16%</td>
</tr>
<tr>
<td><strong>Families Spending Over 30% On Housing that are low-income</strong></td>
<td>70%</td>
<td>70%</td>
<td>72%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Housing Characteristics</strong></th>
<th>Selected Geography</th>
<th>State</th>
<th>National</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Home Ownership</strong></td>
<td>42%</td>
<td>42%</td>
<td>65%</td>
</tr>
<tr>
<td><strong>Renters</strong></td>
<td>58%</td>
<td>58%</td>
<td>35%</td>
</tr>
<tr>
<td><strong>Vacant Housing</strong></td>
<td>12%</td>
<td>12%</td>
<td>12%</td>
</tr>
</tbody>
</table>

An additional benefit of the Community Assessment Reporting Tool is its ability to obtain information on the location and expenditures of other HUD programs including fair housing, rental assistance, mortgage insurance, block grant, homeless assistance, and other signature grant programs. The tool also has map creation capabilities and advanced search tools where customized maps and reports can be created. Users have the option to download reports with various levels of detail in both PDF and Excel formats.

The Office of Housing Counseling encourages you to explore the tool’s features and promote it to your clients. Whether you are trying to assist consumers looking for counseling or other housing resources, or need to analyze data in your community, the [Community Assessment Reporting Tool](#) website is a good place to quickly obtain this information.
At Your Service: Putting Customers First

Picture this: it’s 2:00 AM and you have a burning question related to housing counseling. At this hour, your HUD Point of Contact is not in the office. What do you do?

Simply go online and submit your question or request to the Office of Housing Counseling’s Customer Service Team mailbox at Housing.Counseling@hud.gov. Although you will not receive an answer until the start of the business day, you will have the opportunity to be first in line for the day’s requests.

The Office of Housing Counseling recommends your HUD Point of Contact be the first stop to address your questions. However, there are situations where your contact is unavailable and you cannot wait for a delayed response. All requests sent to Customer Service are responded to within 24 hours from the time they are received. The team serves as a primary resource to receive and respond to questions from the public. A primary source of public referrals is HUD-approved housing counseling agencies.

The Office of Housing Counseling’s website on HUDExchange allows you to easily search and view frequently asked questions. Topics can be searched by keywords or by subject matter. Some examples of topics that can be searched are listed below.

- Agency Approval
- Certification Exam and Training
- Certification Rule - General
- Certification Rule - Who Needs to be Certified
- Compliance with Certification Requirements
- Financial Management
- HECM Counseling
- Reporting and Recordkeeping
- Requirements on Other HUD Programs - General
- Requirements on Other Specific HUD Programs

Any housing counseling-related questions may be asked. Questions and requests are referred to other HUD programs when necessary.
Preparation Tips: Counselor Certification Exam

Before registering for the HUD Certified Housing Counselor Exam, it is important to prepare! In addition to studying for the certification exam, candidates should understand the logistics required to schedule and take the exam.

Training for the certification examination is available on HUD’s website for housing counselors’ training and testing for certification. The website offers free online training and a downloadable study guide covering a broad range of topics, including responsibilities of homeownership and tenancy, avoiding foreclosure and eviction, financial management, and fair housing. The training is designed to help prepare housing counselors for the mandated HUD Certified Housing Counselor Exam for certification. A study guide is available for download onto multiple types of electronic devices, and the website features a practice test to help housing counselors prepare for and pass the examination. The Office of Housing Counseling also works with national organizations to provide training to housing counselors. In addition to the training materials provided by HUD, national training organizations may also offer courses to prepare for the certification exam.

Counselors should review the two different methods offered to take the exam. The cost of the online proctored exam is $60 and requires the user to provide camera equipment that meets testing requirements. The cost of the in-person exam is $100. In-person exams will be administered at specific locations agreed upon by HUD and the certification contractor. Additional information on proctoring options is available to view on www.HUDHousingCounselors.com.

Before scheduling the exam, check your equipment compatibility such as webcam, microphone, and internet speed. Review the test taker guide located on www.HUDHousingCounselors.com for key information. For more information about the HUD Housing Counseling Certification, including the exam, view the frequently asked questions. If you still have questions or need additional assistance related to accessing the online training, the downloadable study guide, or the examination registration and fee payment instructions, contact Bixal Solutions at www.hudhousingcounselors.com From the main page, select the “Support” box at the top of the page. Bixal will provide technical support during its hours of operation, which are: 8:00 AM–4:30 PM ET, Monday through Friday (except Federal holidays).

Kudos from The Bridge

The Charlottesville Regional Chamber of Commerce presented Shelley Murphy, Director of Program Services for the Piedmont Housing Alliance, a HUD-Approved Housing Counseling Agency, with the 2018 Q Businesswoman Award. Murphy has gone the extra mile to encourage women everywhere to pursue their dreams and exemplifies the word “empowerment.” The presentation was made during the 11th Annual Chamber Quadruplicity Conference. The Chamber Q Award honors the accomplishments and contributions of women in the chamber.
HUD Exchange is Now the Award-Winning HUD Exchange!

The U.S. Department of Housing and Urban Development (HUD) is pleased to announce that HUD Exchange, a dynamic, resource-rich website, won the 2017 Digital Government Project Experience Award. HUD won the award in partnership with ICF, a technical assistance provider.

Given by the Center for Digital Government, the award celebrates digital work from jurisdictions and organizations that have radically improved how constituents experience government and push the boundaries of how services are delivered. HUD Exchange was the only Federal Government Experience category winner.

The Office of Housing Counseling utilizes many of the HUD Exchange features:

- **The Bridge Online** includes links to current and past articles from the newsletter.
- The **Frequently Asked Questions** collection provides answers to your most pertinent HUD Housing Counseling program questions.
- The **Online Training Catalog** and **Webinar Archive** include dynamic, self-paced courses for HUD Housing Counseling agency staff – including some new topics coming in 2018!
- The **Housing Counseling Agency Eligibility Tool** allows organizations to determine if they meet the basic requirements to apply to become a HUD-approved Housing Counseling Agency.

A few other exciting HUD Exchange features:

- **Grantee Profiles** aggregate contact information, reports, and award information for organizations that receive HUD funding.
- The **Consolidated Plans** page allows agencies to search and find state/local plans for their area.
- **Project Profiles** provide agency and program best practices and case studies.

The HUD Exchange website is a centralized hub where housing counseling agencies can access resources, take online training, and access programmatic tools to better implement HUD programs and, in turn, benefit their local communities. Approximately 140,000 users visit the website each month, including housing counseling agencies, cities, counties, states, tribes, nonprofit and public agencies, and federal agencies. HUD Exchange also has a rich repository of resources for those who need housing and homelessness assistance.

To explore the resources and materials available to you as a housing counseling agency, training partner or intermediary, visit the HUD Exchange Housing Counseling homepage. Follow @HUDExchangInfo on Twitter, sign up for the Housing Counseling listserv, and if your agency receives other HUD funds, subscribe to the HUD Exchange mailing list.
Ask an Expert: CounselorMax Answers Their Most Frequently Asked Questions

*The Bridge* asked NeighborWorks America, owner of CounselorMax, to answer some frequently asked questions about the client management system. Learn more about the service below!

**How do I ensure my clients will show up on the HUD-9902 when I report out of CounselorMax?**

There are a few things in CounselorMax that must be completed to ensure data integrity. You must have an appointment either in the Calendar or the Log, which will allow you to pick a HUD purpose. You may select more than one purpose and report them all in one reporting period. HUD purposes are mandatory to populate the 9902. If there is education involved, you must enroll and show the client attended the group session and that will automatically populate in the 9902. Closing out a case is not necessary for your client to show up on the 9902.

**I make sure that I select a HUD service type in CounselorMax – isn’t that enough to get my client on the HUD-9902?**

HUD Service types are no longer relevant to the 9902 report in CounselorMax.

**When should I select Impact and Scope for a case?**

Impact and Scope are completed once the activity that you are reporting has occurred. You will notice that they are all in past tense, which means you will only complete after such activity occurs. Impact and Scope are optional at the time you are reporting, which means not selecting them won’t prevent your client from being reported. However, after you have completed any of those specific activities listed, it is important that you go back into the appointment and make sure that you have selected an Impact and Scope so it is reflected in your 9902 reporting. Like the HUD purposes, you may select multiple Impacts and Scopes in any given reporting period.

**What is the purpose of the HUD Activity checkbox in CounselorMax?**

The HUD Activity checkbox is there for an organization to identify clients that will be billed against their HUD grant. This box should only be used if you have received grant dollars as part of a Notice of Funding Availability that you have applied for. As a HUD reporting agency, CounselorMax will automatically report your clients in the “ALL Counseling” column of the 9902. To show clients in the second column – which are clients that you are billing against your Notice of Funding Availability – the HUD Activity box must be checked. After checking that box, a second drop down menu will appear in which you can select the appropriate Notice of Funding Availability that you are billing against. *(NOTE: if you make this selection and it is not a Notice of Funding Availability that you are approved for, you will receive an error message at)* (continued on page 10)
How do I know which Notice of Funding Availability I should apply my clients to?

You should contact your HUD rep if you are unsure which Notice of Funding Availability you applied for. The CounselorMax team will not be able to tell you what Notice of Funding Availability you should be billing to.

I tried a transmission to HUD’s Housing Counseling System, but got an error message saying the data was rejected. What is causing this error?

The most likely cause of this error is that you have selected “HUD activity” and assigned a Notice of Funding Availability that is the incorrect number; or, you have not been approved for a Notice of Funding Availability and therefore cannot submit your report with billing that you are charging to HUD.

When is it appropriate for me to use the “Not billed to HUD” selection on the dropdown menu for the HUD Activity Type in my appointment or education?

You should only make this selection on a counseling activity when you are not attributing an appointment or group education session to the HUD Comprehensive Housing Counseling Grant. You should never select this on the intake where you would select a specific Notice of Funding Availability, right after the HUD Activity checkbox.

What’s the best way to get help with my questions regarding CounselorMax?

You may contact the help desk at any time. Please note that the help desk is only open from the hours of 8:00 AM to 6:00 PM ET and that there may be a delay in response if the desk is closed. The best way to reach the CounselorMax Support Team is by email to CounselorMaxsupport@nw.org.

I would like training for myself or my organization on CounselorMax. What is the best way to do this?

CounselorMax provides FREE training every other month via webinar. Each “Ask the Expert” series covers a variety of topics from general navigation of CounselorMax to customization and final reporting. CounselorMax is taught live at every NeighborWorks America® National Training Institute. These are held three times a year in locations across the United States. This is a fully immersive course that lasts three days in a full computer lab, which allows you to practice in a live CounselorMax training environment.

NeighborWorks America® has not authorized or certified any other organization to teach CounselorMax. Please contact us about your training needs via email at CounselorMax@nw.org and we will be in touch about your training options.

A Note from the Office of Housing Counseling:

HUD approves client management systems for compliance with HUD reporting requirements; however, HUD is not responsible for the quality of the services provided to housing counseling agencies by the client management systems.
FOCUS ON HOMEOWNERSHIP

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 topics must be addressed by a Participating Agency providing "Homeownership Counseling"?

**A** The Final Rule states that all participating agencies that provide Homeownership Counseling shall address the entire process of homeownership, including, but not limited to:

- The decision to purchase a home,
- The selection and purchase of a home,
- Issues arising during or affecting the period of ownership of a home (including financing, refinancing, default foreclosure, and other financial decisions), and
- The sale or other disposition of a home.

**Q** How can an agency meet the requirement that they must cover the entire process of homeownership?

**A** The agency’s Housing Counseling Work Plan must specify how the agency addresses the requirement that it must cover the entire process of homeownership for clients that receive Homeownership Counseling. Some examples of how the agency may meet the requirement are providing group education classes that cover those topics, and/or providing handouts, links to relevant online information, and other reference materials to the client that cover the other topics.

**Q** For a client receiving pre-purchase counseling, must the agency address issues arising post-purchase?

**A** Yes. For every client that is receiving pre-purchasing counseling, the agency must address issues arising during, or affecting the period of, ownership of a home (including financing, refinancing, default, and foreclosure, and other financial decisions) and the sale or other disposition of a home. It is also important that clients are aware of issues related to refinancing, default, and foreclosure so they understand their options should there be financial problems that arise during their period of homeownership.

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Q  Can group education be used by an agency to cover the required topics of Homeownership Counseling that are not covered during the counseling session?

A  Yes. Group education is one way that agencies can address the other homeownership topics.

Q  Representatives of FHA lending institutions and other types of lending institutions sometimes participate as presenters at homebuyer education workshops conducted by agencies approved to participate in HUD’s Housing Counseling program. Do all presenters at homebuyer education workshops, including lender presenters, have to be HUD certified housing counselors?

A  Individual presenters will not have to be HUD Certified Housing Counselors. However, as of August 1, 2020, the final compliance date, all homebuyer education (and other types of workshops conducted by agencies participating in HUD’s Housing Counseling program), must be overseen by a HUD Certified Housing Counselor.
TOOLS & RESOURCES

**Notice of Funding Availability**
Provides grant information on the Comprehensive Housing Counseling Notice of Funding Availability and the Housing Counseling Training Grant Notice of Funding Availability.

**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.

**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.
UPCOMING TRAINING

Check out some of the upcoming training opportunities available both virtually and in-person. Visit the Office of Housing Counseling’s Training 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.

HUD-Approved Training Opportunities

March 20, 1:00-3:00 PM ET
RCAC Training: 15 Steps to Homeownership
Sharpen your skills at helping clients navigate their way to homeownership.

March 20, 1:00-2:30 PM ET
Overview of New HTF e-Con Planning Suite Screens Webinar
View and learn how to complete the new Housing Trust Fund screens in the Consolidated Plan and Action Plan templates.

March 27, 1:00-3:00 PM ET
RCAC Training: Tips and Tools to Optimize Counseling for Your Clients Webinar
Learn best practices for how to streamline work flow processes for time management, and learn tips and tools to use with your clients to deliver quality counseling.

March 27, 2:00-3:00 PM ET
2017-2018 ConnectHome - Program Management & Sustainability
Learn ConnectHome program management best practices.

April 2-22
NHNLA eLearning: Financial Capability II: Intro to Financial Coaching and Client Advocacy
This three-week virtual course is an extension of the fundamentals discussed in the Financial Counseling course and is designed for seasoned counselors to enhance their coaching skills and assist them in making the program sustainable.

NHNLA eLearning: PrePurchase I
This three-week virtual course covers the fundamentals of housing counseling, in addition to the counseling structure, templates, training on client management systems, and HUD housing counseling requirements. This course is different from other introductory trainings as it explains the counseling process in addition to providing the factual information that new housing counselors need to perform their job effectively.
LET’S CONNECT

(continued from page 14)

April 3, 1:00-5:00 PM ET
RCAC Training: Improving Your Counseling Program Through Financial Capability and Coaching - Online
Learn how to integrate the latest tools and techniques from the financial capability field into your homeownership program to enhance your program's effectiveness.

April 5, 1:00-3:00 PM ET
RCAC Training: HUD Requirements for Housing Counselors
Learn about HUD requirements and how counselors can achieve mastery through best practices.

April 9-13
NCRC National Training Academy: 2018 NCRC Annual Conference
Participate in either HC113: Preparing Housing Counselors for the HUD Certification Exam, or HC119/HC120: Debt Management/Understanding Credit & its Impact on Today’s Consumer.

April 9-15
NHNLA eLearning: Pathways to Credit Empowerment
This one-week virtual course is designed to educate consumers on the importance of credit, as well as empower them to improve and maintain a positive credit history.

Other Training Opportunities
March 22, 2:00-4:00 PM ET
The Counselor’s Corner - Tenancy
Get a basic refresher on tenancy content to build and/or maintain your competency level for the certification exam.

March 27, 2:00-4:00 PM ET
The Counselor’s Corner – Financial Management
Get a basic refresher on financial management content to build and/or maintain your competency level for the certification exam.

April 9-11
The Counselor’s Corner: Housing Professionals Training and Recognition Conference
Gain a better knowledge of the financial landscape and learn skills that will help consumers prevent mortgage foreclosures, build a better credit presence, achieve homeownership, and more.