



THE BRIDGE



CREATING A FOUNDATION FOR SUCCESS

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FROM THE DEPUTY ASSISTANT SECRETARY



Sarah Gerecke

*Deputy Assistant Secretary
Office of Housing Counseling*

Greetings,

When you hear the word ‘foundation,’ what do you think about? For me, I associate this word with strength, support, and security – and, of course, with homes.

We all know that the strength of a home lies in its foundation. But when there are cracks in the foundation, it’s only a matter of time before things start to fall apart. The same principle applies in our industry, where the housing counselors are the foundation of housing counseling agencies.

If there are gaps in the knowledge and skills of housing counselors, housing counseling agencies won’t be able to provide consumers with effective support for seeking, financing, maintaining, renting, or owning a home. For this reason, the Office of Housing Counseling is working diligently to maintain a strong foundation for HUD’s housing counseling agencies.

In this issue of *The Bridge*, we highlight a range of tips and resources that can help housing counselors, and thus housing counseling agencies, better conduct their work. In particular, the Office of Housing Counseling and our partners are engaged in efforts to:

- Collaborate with housing counseling agencies, consumers, and the mortgage and real estate industries to inform, adapt, and improve housing counseling across the homeownership process;
- Connect housing counselors to training and professional development opportunities that will improve the delivery of housing counseling services;
- Promote HUD Exchange, a resource to share housing counseling knowledge and information in support of HUD’s Housing Counseling Program;
- Improve HUD Housing Counseling Program technology to standardize and streamline housing counseling processes and activities; and
- Equip housing counselors with the tools needed to prepare for the HUD Housing Counselor Certification Exam.

Technology is another important element of housing counseling foundation. This issue of *The Bridge* features several stories about this important topic. If your agency uses Home Counselor Online™ (HCO), you won’t want to miss the story on the future of HCO on page 12. Also, HUD’s knowledge management project might inspire you to organize all of the data that you have accumulated over the years.

Through these focus areas, we hope to strengthen the ability of housing counselors and housing counseling agencies to help clients efficiently and effectively. By supporting activities that solidify the foundation of housing counseling agencies, we remain committed to assisting current and prospective homeowners and renters in their quest for safe and affordable housing.

Sarah

Housing Counseling Federal Advisory Committee

The [Housing Counseling Federal Advisory Committee](#) (Committee) is mandated by Congress to advise HUD about its housing counseling program. HUD established the Committee in 2015 and the first meeting was held in November 2016. The Committee's 12 seats are equally split between representatives of the real estate industry, mortgage industry, housing counseling agencies, and consumers. Members were initially appointed for one-, two-, and- three-year terms so that when the Committee is fully operational, four members will finish their terms and four new members will begin.



Pictured from L to R: E.J. Thomas, HCFAC Chair; Marjorie George, HCFAC Designated Federal Officer (Retired); and Sarah Gerecke, Deputy Assistant Secretary, Office of Housing Counseling

In Fiscal Year 2016, HUD selected the initial 12 members from 215 applications. The founding members brought diverse experiences and views to their work and have fulfilled their responsibilities with energy and commitment. The work of the Committee provides insight into the on-the-ground points of view of real estate and mortgage professionals, housing counseling agencies, and consumers that aren't necessarily visible or otherwise accessible to HUD staff. The Committee allows HUD to gather pertinent information from stakeholders that can be used to improve the housing counseling program. The Committee has been diligent in learning about the advantages and challenges of HUD's housing counseling program. Past meetings explored the state of research, the need to connect consumers to housing counseling, and the challenge of integrating housing counseling into all aspects of the homeownership process, including purchase, foreclosure prevention, and reverse mortgages.

The Committee met on March 1 for the purpose of deliberating and making recommendations to HUD based on its work to date. It invited founding members to share their insights and recognized their contributions along with those of HUD's Designated Federal Officer for the Committee, Marjorie George, who retired at the end of 2017.

Current Committee Members

- Afreen Alam
- Meg Burns
- Jose Larry Garcia
- Cassie Hicks
- Judy Hunter
- Pamela Marron
- EJ Thomas (Chair)
- Arthur Buz Zeman

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The Committee made more than a dozen recommendations to HUD which fell into several categories:

- Integrate housing counseling into the mortgage process
- Increase the financial sustainability of housing counseling
- Increase consumer and stakeholder awareness of housing counseling
- Improve housing counseling program impact
- Recommendations concerning committee operations

HUD plans to respond to these recommendations at the next committee meeting. Information about the Committee, along with minutes and records of its meetings, is available on [HUD Exchange](#).

As of the end of May, there will be eight vacancies on the Committee. HUD solicited membership applications to fill these vacancies with a Federal Register Notice published on April 9, 2018. Applications were due by May 9, 2018. HUD has begun the selection process for the eight new members.

THANK YOU!

The Office of Housing Counseling would like to give special thanks to HUD's former Designated Federal Officer for the Committee, Marjorie George, who retired at the end of 2017, as well as the Committee's four founding members:

- Linda Ayers
- Alejandro Becerra
- Ellie Pepper
- Terri Redmond

Tips for Writing and Submitting the Final Grant Report for Fiscal Year 2017 Grantees

May is here! That means Fiscal Year 2017 (FY17) Housing Counseling grantees who expended their funds in a timely manner should have completed the 18-month grant period of performance ending on March 31, 2018. Final reports are due 90 days after a grantee has completed all grant activities funded under the FY17 grant, but not later than June 30, 2018.

Final reports must cover all activities conducted under the grant. If grantees either exceeded or did not meet established goals, including HUD-9902 activity projections, the divergence from expected results must be explained. In addition, if any new strategies will be implemented to better meet established goals and projections in the future, grantees need to explain what adjustments will be made.

All grantees must submit the required certification described in Article XI (Quarterly Reporting) of the grant agreement, along with a certification stating that all applicable closeout activities required in [2 CFR 200.343](#) have been completed.

Additionally, grantees are required to submit a narrative with the following, if applicable:

1. Summary of the outcomes of activities proposed in the Notice of Funding Availability (NOFA) Application Chart F, “Affirmatively Furthering Fair Housing”
2. Description of the housing counseling oversight and quality control activities

3. Any problems encountered by the grantee
4. Items for which the grantee needs additional guidance
5. Unusual client needs or problems for which the grantee provided counseling
6. Recommendations to HUD
7. Developments having a significant impact on award-supported activities, action taken or contemplated to address the impact, and any assistance needed to resolve the situation.

Oversight agencies (i.e., Intermediaries, State Housing Finance Agencies, and Multi-State Organizations) have additional reporting requirements and must submit a [Federal Financial Report \(SF-425\)](#), results of proposed network management activities, and information regarding sub-allocations, administrative costs, and billing methodology with the final report, due no later than June 30, 2018.

All grantees should consult their applicable grant agreement for complete reporting requirements and speak with their HUD Point of Contact if they have questions about their final report.



Housing Counselor Certification: The Role of the FHA Connection Application Coordinator

Did you know employment verification is a critical component of housing counselor certification? A housing counselor who passes the HUD Housing Counselor Certification Examination will be designated as a HUD Certified Housing Counselor **only** when the counselor’s agency verifies that the individual works for the agency. This verification occurs through HUD’s [FHA Connection](#) – an online platform that provides Federal Housing Authority (FHA)-approved lenders and business partners with direct, secure, online access to computer systems of HUD – and can only be completed by the agency’s FHA Connection Application Coordinator. In addition to verifying counselor employment, the FHA Connection Application Coordinator also notifies HUD when a housing counselor no longer works for the agency.



Don’t let the long title fool you; becoming an agency FHA Connection Application Coordinator is not a lengthy or cumbersome process. It is a simple online process and the steps to register are available [here](#). Please note that an agency’s FHA Connection Application Coordinator cannot be an individual who is currently registered in [eLOCCS](#) (e.g., the agency’s eLOCCS coordinator or eLOCCS administrator).

An agency does not need to wait until its counselors apply for certification to designate an FHA Connection Application Coordinator. This can be done now, allowing for an easy certification process when the agency’s counselors have passed the certification exam. HUD has posted frequently asked questions (FAQs) to provide more information regarding the FHA Connection Application Coordinator role. To access these on [HUD Exchange](#), go to the [Housing Counseling FAQs](#) page and type “application coordinator” in the FAQ Keyword Search box.

The screenshot shows the HUD Exchange website interface for 'Housing Counseling FAQs'. At the top, there is a breadcrumb trail: 'Home > Programs > Housing Counseling > Housing Counseling FAQs'. The main heading is 'Housing Counseling FAQs' with an 'Export (xls)' button to the right. Below the heading, there are two main sections: 'Filters' and 'FAQs'. In the 'Filters' section, the 'FAQ Keyword Search:' field is highlighted with a red box and contains the text 'application coordinator'. Below this is a 'Topics:' section with a dropdown menu showing 'Certification Final Rule'. The 'FAQs' section shows 'Keywords: application coordinator' and 'Viewing 11 of 11 FAQs'. The first FAQ listed is 'Is an FHAC Application Coordinator required for each branch office?' with a 'Date Published: August 2017'.

Office of Housing Counseling – Webinars and Training

HUD Housing Counseling Program participating housing counseling agencies are encouraged to have their counselors participate in formal training. There are many ways agencies can access training for their housing counselors and housing counseling program managers. The Office of Housing Counseling launched a new link to training on [HUD Exchange](#) called the [Training Digest](#). The new page allows users to easily view upcoming trainings from HUD, HUD-funded partners, and other Office of Housing Counseling training partners.

In addition to HUD's training partners that offer scholarships and a multitude of training topics related to housing counseling, the Office of Housing Counseling also offers training webinars and on-line training. The Office announces new webinars via the [Listserv](#). Webinars are typically scheduled monthly. Counselors must register in advance for the training via a hyperlink provided in the Listserv announcement. After registering, a counselor will receive a confirmation email containing information about joining the webinar. Registrants will want to view system requirements prior to the event to ensure a smooth connection to the Office of Housing Counseling's webinars. After the training, attendees are sent an email confirming their participation. This serves as the training certificate.

If the timing of the webinar is inconvenient for your staff, no problem! The Office of Housing Counseling posts all of its webinars in archival form on the [Training Webinar Archive](#) on HUD Exchange, so that they can be viewed 24/7. There is no fee required to view archived webinars. Users just need to [register](#) for a user ID on the HUD Exchange. The webinar archive includes the original PowerPoint presentation as well as an audio recording of the webinar. The webinar audio recordings are only available for a 12-month period following the date of a specific webinar. The PPT and transcript do

not have an expiration date and continue to remain available for viewing. The webinar archive also provides a tool to filter webinars chronologically or by 10 topics.

All completed archived webinars can be added to your electronic transcript. Select the "Get Credit" button on the training page to get credit and add the course to your transcript. This transcript can serve as a counselor's proof of training and be provided to HUD staff during a performance review.

The Office of Housing Counseling also offers free [online training](#) courses on HUD Exchange. Courses include "Intro to Housing Counseling," which is ideal for new housing counseling staff, and "Network Monitoring" for intermediaries and state housing finance agencies. Course completion can be included on your electronic transcript.

Perhaps one of the most relevant free trainings the Office of Housing Counseling offers are the HUD Certified Housing Counselor Examination Training Modules available at www.hudhousingcounselors.com/. There are 15 specialized training modules that take between 30 to 90 minutes each to complete covering a broad range of topics including responsibilities of homeownership and tenancy; avoidance of foreclosure and eviction; financial management; and fair housing.

To assist housing counselors in preparing for the HUD certified housing counselor exam, the HUD Housing Counselors Training is available to anyone that creates a user ID on the website. Although completing the training is not required to take the certification examination, the Office of Housing Counseling highly suggests that test takers complete all the training modules before taking the practice and certification examinations. There are two formats available for study at your own pace-anytime, anywhere. The downloadable study guide is available in both English and Spanish.

The Office of Housing Counseling invites and encourages all housing counseling agencies to take advantage of the multitude of available training opportunities. Nothing is more valuable to clients than a counselor armed with up-to-date knowledge!

Catholic Charities USA: Disaster Relief and Recovery



[Catholic Charities USA](#) (CCUSA) is the official domestic relief agency of the Catholic Church, serving the poor and vulnerable in America. CCUSA also exerts thought leadership across the domestic humanitarian sector as a founding and active member of [National Voluntary Organizations Active in Disaster](#). The CCUSA network is comprised of over 160 independent Catholic Charities agencies across the US and its territories. Catholic Charities USA is active in all phases of disaster relief, most notably meeting the urgent disaster relief and long-term recovery needs of disaster survivors. Services range from direct financial assistance, feeding, home repair/rebuilding, health care services, crisis counseling, housing counseling, and disaster case management.

With the spate of hurricanes that hit the U.S. mainland and its territories in the fall of 2017, the need for disaster relief was urgent and widespread. Millions of dollars poured in from donors across the nation and people are still giving to support recovery efforts. CCUSA disburses 100 percent of donations to the areas affected by the storms. Sister Donna Markham, OP, PhD, President and

CEO of CCUSA, personally hand-delivered the relief money in the form of checks to Catholic Charities agencies in Texas, Florida, and Puerto Rico.

The [CCUSA Disaster Operations](#) team was on the scene in each of the areas affected as well. Kim Burgo, Senior Director for CCUSA Disaster Operations, went to Texas and Puerto Rico to organize and manage the distribution of supplies. Catholic Charities staff from around the country, who are deployed as part of the disaster operations team, were also sent to agencies that had been impacted by the hurricanes.

Local Agency Responses

USVI: Virgin Islanders are well accustomed to tropical cyclones, but in recorded history, they've never experienced the likes of the 2017 storm season. In less than two weeks last September, they were pummeled by not one but two Category Five hurricanes. St John's and St. Croix's hospitals, both of its airports, most of its electric grid, and thousands of homes and businesses were destroyed. No one was spared, including [Catholic Charities of the Virgin Islands](#) (CCVI), which suffered damage to most of its structures and the complete loss of one facility. Electricity and safe, drinkable water are slow to return. CCUSA worked with Andrea Shillingford, CCVI Executive Director, to coordinate doctors, nurses, and other members of the St. Thomas medical community to get free screenings and health care services to the homeless. The numbers of people relying on CCVI for a hot meal spiked from the usual 75 to 100 a day to as high as 400 on St. Thomas. Similar increases are seen on the other islands.

Florida: [Catholic Charities, Diocese of Venice, Inc.](#) serves 10 counties in Southwest Florida and is no stranger to hurricanes. During his tenure, CEO Peter Routsis-Arroyo has experienced the ravages of Hurricanes Charlie and Wilma and other tropical storms as direct hits and has fine-tuned Catholic

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Charities' disaster preparedness, response, and long-term recovery efforts. "This is the most prepared we have been for a hurricane, and we needed to be because Hurricane Irma was such a large storm that affected most of our diocese," said Routsis-Arroyo. In the aftermath of Hurricane Irma, Catholic Charities, Diocese of Venice served more than 82,000 people in three weeks. Catholic Charities of the Diocese of Palm Beach currently has over 650 long-term disaster recovery clients.

Houston: Thousands of people visit the relief centers of [Catholic Charities of the Archdiocese of Galveston-Houston](#) for assistance. Counseling, case management, and financial assistance help individuals and families get back on their feet. Attorneys from this member agency's Immigration Legal Services Program helped people with [FEMA](#) applications. Many residents lost everything and are in the rebuilding process. In other cases, people are still waiting for a FEMA inspector to examine their damaged home or apartment. Many remain in unsafe living conditions. Undocumented residents, not eligible for public assistance, are fearful of applying for assistance from any government agency.

To address the need for short-term housing, Catholic Charities of the Archdiocese of Galveston-Houston established a program called "Safe Harbor." Through financial assistance and in-kind donations of furniture and household items, CCUSA is providing 50 furnished apartments to individuals and families at no charge while their homes are being repaired. Area residents also offered spare rooms in their homes to families.

Puerto Rico: Immediately following the storm, [Caritas Puerto Rico](#) provided meals to 25,000 families. Some of these lived in very remote areas and had never received assistance before. After two months, Caritas had served more than 150,000 families across Puerto Rico with \$1 million in food vouchers and \$3 million in direct aid. This aid included more than 200 pallets and over 120,000 individual essential items such as portable stoves, power generators, batteries, water, non-perishable food, cleaning/hygiene products, clothing, and tarps for roofs.

To accomplish this level of response, Caritas Puerto Rico worked across all six dioceses, impacting 78 municipalities, 500 parishes, and countless volunteers. The agency received great support from the Catholic Charities network, Food for the Poor, colleges and universities, the Puerto Rican diaspora, and other national and international organizations, such as the Houston Astros, UNICEF, and MANO A MANO (Spain).

In the two years prior to the storms of 2017, Catholic Charities USA served over 100,000 clients annually with disaster relief and recovery services. Roughly two-thirds of the clients who received assistance had incomes below the poverty line. The immediate relief provided to clients helped them maintain their daily living needs such as food, water, and shelter. On average, \$8 million worth of grant funding supported relief and recovery needs across their network, with much of that total being used to support long term disaster recovery needs throughout the United States.

Everyone Deserves a Safe and Healthy Home

The Office of Housing Counseling and the Office of Lead Hazard Control and Healthy Homes programs work closely together to ensure buyers are aware of and follow steps to maintain a healthy home. It's vital that potential homebuyers know about the hidden dangers in home construction, both before and after a purchase.

Since 1998, the Office of Lead Hazard Control and Healthy Homes has been providing grants to state and local governments to identify and remediate lead-based paint hazards in privately owned, pre-1978 housing. The Office also enforces the [Lead-Based Paint Disclosure Rule](#) and works with other HUD program offices to ensure compliance with the [Lead Safe Housing Rule](#).

Bruce Haber, Director of the Office of Lead Hazard Control and Healthy Homes' Programs and Regulatory Support Division, emphasizes the high value of a home inspection, which a potential buyer should arrange for during the home purchase process. "The Federal Housing Administration does not perform a home inspection," he notes. Rather, housing counselors now serve as the first line of education through their pre-purchase counseling to inform low to moderate income populations about home inspection.

The Federal Housing Administration (FHA) was established to provide safe and sanitary housing for families with lower income. In order to follow through on their mission, the FHA requires an inspection by a [licensed FHA inspector](#). This way, the FHA and its lenders know that a house is safe and sanitary. This inspection is not something you can order on your own, either. You must have a licensed inspector administer the inspection in



order to meet the [FHA requirements](#).

During this process, the entire house gets inspected. Every room has a checklist that the inspector must go through to determine the state of the house. This includes the living room, kitchen, bathrooms, hallways, and secondary rooms (those not used for living). The inspection also looks at the exterior of the home, plumbing, electrical, and general health and safety of the home. The FHA inspection is a great way to protect the buyer's interest in a home and provides detailed information about the overall condition of the home prior to purchase.

The [Healthy Homes Counseling Toolkit](#) provides an overview of healthy homes issues housing counselors will find useful. It includes three checklists to help educate homebuyers, homeowners, and renters about healthy homes. Becoming educated about a healthy home goes hand-in-hand with the Office of Housing Counseling's guidance on becoming an informed buyer in all aspects of purchasing a home.

One of HUD's most popular educational publications is [Everyone Deserves a Safe and Healthy Home](#), a consumer action guide that highlights eight principles of a healthy home. The guide describes basic concepts for ensuring safe

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and healthy indoor environments and covers topics from lead, mold, and radon – which can result in lead poisoning – to respiratory infections and other illnesses.

[The Stakeholder Guide for Protecting the Health of Children and Families](#) provides a better understanding of the more technical aspects of healthy homes concepts. Potential health hazards can be easily overlooked and fall into the “I never would have thought of that” category. The guide demonstrates how the range and possible presence of different housing-related concerns are significant.

It’s important to keep in mind that an FHA appraisal is different from a home inspection and does not

replace a home inspection. Appraisals estimate the value of the property for lenders and are required to ensure the property is marketable. Home inspections evaluate the condition of the home for buyers.

If a client is buying a pre-1978 home, they need to know about lead, their rights, and the rules that offer protection. Housing counselors are encouraged to provide the brochure, [Protect Your Family from Lead in Your Home](#), for all pre-purchase clients. As a reminder, renters must also receive disclosure information when they sign a lease for a pre-1978 unit.

If a first time homebuyer wants to talk to someone about lead, a free hotline is available at 1-800-424-LEAD [5323].

Home Counselor Online™ – The Next Generation

Fannie Mae recently announced a plan to deliver Home Counselor Online™ (HCO) users a new dynamic client management system (CMS) with state-of-the-art functionality and an improved user experience. Best of all, counselors are guiding its development. The Office of Housing Counseling sat down with Joe Weisbord, a Fannie Mae director who works with counseling agencies; Cheryl Peterson, an HCO product specialist at Fannie Mae; and Lyndsay Burns, director of housing counseling programs at the [Housing Partnership Network](#), to discuss HCO's retirement and next steps.

Why retire HCO?

Weisbord: HCO has been around for more than 15 years. During that time, technology has continued to advance. We were considering how to update HCO when a group of housing counseling industry leaders (Housing Partnership Network, National Foundation for Credit Counseling, UnidosUS, and HomeFree-USA) came together on the need for a new technology platform. We agreed there was a need for standardization and technology integration to integrate counselors more fully into the mortgage process. Since then we've worked to design a system that will offer more than HCO.

What new features can we expect?

Burns: The new CMS will offer all of the functions essential to housing counselors—the ability to track case information, set up appointments, and submit compliant HUD-9902 reports. But it will also offer new functions requested by counseling agencies such as dashboard reporting, automatic activity reminders, and the ability to manage relationships between multiple clients, cases, and households.

Peterson: The new system will use [Salesforce](#) technology and have an updated look and feel. It will require fewer clicks to complete tasks and enter case information. One of the big things we're working to accomplish eventually is access to Fannie Mae's Desktop Underwriter® (DU®) to enhance the ability of counselors to assess mortgage readiness.

Who's designing the system?

Burns: Housing Partnership Network is collaborating with multiple industry leaders and a technology vendor to develop the new platform. While the CMS will be our flagship product, we do not plan to stop there. We're really excited about the opportunity to work with Fannie Mae and its lender partners to better serve clients.

What will it cost to use the tool?

Burns: A collaborative of counseling organizations will ultimately own and operate an independent social enterprise to offer the tool for the benefit of the counseling industry. They're working to design a fee structure so the CMS will be accessible to organizations of all sizes and still generate sufficient revenue to provide high-quality user support, training, and system enhancements. To learn more about the collaborative new social enterprise, contact burns@housingpartnership.net.

When will it be available?

Peterson: A phased migration to the new system will begin in late 2018; however, the current HCO system will not be retired until all training and migration activities are complete.

Find more information about the transition [at Fannie Mae's website](#) or email inquiries to Housing_Counseling_Inquiry@fanniema.com.

Knowledge Management: Strategic Alignment of Information Resources

The Office of Housing Counseling is exploring the benefits of a [knowledge management](#) system to manage the volumes of paper files accumulated from decades of program administration.

Knowledge management is [defined](#) as a process of creating, sharing, and managing the knowledge and information of an organization. It has been characterized as a business's most important asset if implemented and managed properly.

Numerous Fortune 500 companies, such as IBM, Adobe and Microsoft, as well as organizations like the U.S. Army, utilize knowledge management in various aspects of their businesses to create, share, and use information in order to reduce risk, retain knowledge assets, and minimize recurring mistakes and errors. Knowledge management is often considered a *"look before doing"* system. One of

the earliest knowledge management tools was Lotus Notes, which featured many collaborative tools like chat forums and file sharing.

This system would help to catalog the current files in an enterprise document management system, establish uniform document naming conventions, implement quick and efficient data searches, build "frequently asked questions" from user queries, and provide a collaborative platform to share authorized information internally and externally. Knowledge management can help the Office of Housing Counseling manage its knowledge library so that decisions within the organization can be made expeditiously and supported by the right information.

HUD is just beginning its knowledge management project, which will take several months. The hope is that the result will improve the quality, consistency and speed of responses to questions from housing counseling agencies.



The Bridge Online: Search Capabilities on HUD Exchange

[The Bridge Online](#) offers many ways to search and find articles. Simply select “View past issues of The Bridge” to get started. You can search all issues of the newsletter by month or by title in the [Archive](#). To find an article on a specific topic, you can use the [HUD Exchange Search](#) bar, which is pre-populated with the search phrase, “Housing Counseling The Bridge.” Simply add keywords such as “counselor exam” to narrow your search. Below are two examples of searches and their top results.



Looking for an article about the Housing Counseling Notice of Funding Availability?

Search “Housing Counseling The Bridge NOFA” and related articles will appear in the [search results](#):

1. [Preparing for Notice of Funding Availability Applications through Grants.gov](#) – appears first in the search results because it is the most recent article that walks through steps for how to prepare for the Notice of Funding Availability
2. [Notice of Funding Availability \(NOFA\)](#) – appears in the results since the article is about Notices of Funding Availability and grant information for previous fiscal years

As more issues of [The Bridge Online](#) become available, there will be more specific articles accessible via the search. However, issues that precede December 2017 are only available in PDF form. You can still search for specific articles from older issues but you will need to browse the PDF to find the article of interest.

Looking for an article about the housing counselor certification exam?

Search “Housing Counseling The Bridge counselor exam” and related articles appear in the [search results](#):

1. [Office of Housing Counseling Launches Housing Counselor Certification](#) – appears first in the search results because it is the article that provides the most information about the certification exam
2. [Office of Housing Counseling Online Training](#) – appears next because the article includes a tip on using the online calculator to practice for the exam
3. [Encouraging HUD Certification through Reimbursements](#) – appears because it mentions the housing counselor exam and an example of how the Pennsylvania Housing Finance Agency is encouraging HUD certification
4. Other items appear in the search results that may be valuable to users, such as PDFs of *The Bridge* that mention the counselor exam and items from the [Housing Counseling minisite](#) that have to do with counselor certification.

FREQUENTLY ASKED QUESTIONS

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 [If an individual has passed the certification examination but FHA Connection is rejecting their request to register for an FHA Connection ID, or process their request for HUD Certified Housing Counselor status, what can that individual do?](#)

A The most common cause for this issue is when the FHA Connection system cannot match the information that the individual entered through www.hudhousingcounselors.com with what they entered in FHA Connection (FHAC). The individual should verify that they are entering the same social security number used to register for the certification examination and counselor ID provided in the email from www.hudhousingcounselors.com. The counselor ID sent from www.hudhousingcounselors.com should be entered in the “Counselor Exam ID” field in FHAC. The individual can verify information submitted through their user profile at www.hudhousingcounselors.com. For further assistance, please send an email to housing.counseling@hud.gov with subject line *FHAC Application Assistance*.

Q [Where can a counselor get help and technical assistance regarding the HUD Certified Housing Counselor application process through HUD’s FHA Connection \(FHAC\) system?](#)

A A counselor should review the registration process on the [HUD Certified Housing Counselor Application Process](#) page on www.hudexchange.info. If the individual still has questions or issues, the individual can send an email to housing.counseling@hud.gov with subject line *FHAC Application Assistance*.



Know Before You GO!

HUD Housing Counselor Certification Exam Checklist



Preparing for the Certification Exam

- Create an account on www.hudhousingcounselors.com
- Choose between the online proctored exam (\$60) or in-person proctored exam (\$100)
- Check your system requirements for online proctoring
- Before scheduling your exam, test equipment compatibility, which includes checks for webcam, microphone, and internet speed
- Review the [Test Taker Guide](#) and the [System Requirements Guide](#) for online testing

Registering and Scheduling an Examination

- Exam registration, cancellations, and changes are handled through your www.hudhousingcounselors.com account
- Avoid no-show fees!
- For both online and in-person exams, the [Exam Status Center](#) provides access to exam details and allows you to reschedule, cancel or change the mode of delivery of your exam
- Online proctored exams – check your system requirements; test the exam calculator; review the Test Taker Guide for key information
- In-person proctored exams at a test center – [search for a testing center location](#) for in-person appointments

Taking the Exam

- Prior to exam launch, you should have already downloaded the Sentinel software and completed your Biometrics enrollment
- No books, papers, or other reference materials are allowed
- No use of paper or writing utensils during the exam
- No electronic devices of any kind are allowed
- Kryterion will administer the exam only on the scheduled date and time
- Candidates will have access to an online calculator during exam

For additional information, visit <https://www.hudexchange.info/housing-counseling/faqs/>

LET'S CONNECT

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.



HUD-Approved Training Opportunities

May 15, 12:00-2:00 PM ET

[UnidosUS Training: Rental Counseling Webinar](#)

Learn about a variety of rental housing topics including providing assistance in locating rental property, costs associated with renting, lease agreements, and landlord/tenant responsibilities.

May 15, 1:00-3:00 PM ET

[RCAC Webinar Series: Student Loan Debt Counseling – Part 3](#)

Learn about pre-loan counseling and how to use interactive links to show students their best options.

May 17, 12:00-2:00 PM ET

[UnidosUS Training: Disaster Victims Counseling Web Seminar](#)

Learn about a variety of topics for counseling disaster victims including financial issues related to homes being destroyed and working with insurance companies.

May 17, 1:00-3:00 PM ET

[RCAC Training: Best Practices in the Home Inspection Process](#)

Learn how the home inspection industry is regulated and how to help consumers select a home inspector.

May 18, 1:00-2:00 PM ET

[Office of Housing Counseling Webinar: Press Release Tips](#)

Learn the essentials of using press releases to communicate with the local media.

May 22-24, Troy, NY

[RCAC Training: Core Competencies for HUD Certification](#)

Learn about all six competency areas to build and/or maintain your competency for the certification exam.

June 5-7, Atlanta, GA

[HUD Training: Region IV Part 58 Environmental Training](#)

Learn the basics of the environmental process including the National Environmental Policy Act, levels of review, public notice requirements, and documentation/compliance requirements for all environmental laws and authorities in 24 CFR Parts 58.5 and 58.6.

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LET'S CONNECT

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June 5-8, Chicago, IL

[RCAC Training: Keeping Housing Sustainable - Chicago, IL](#)

Learn how to prepare potential homeowners to navigate the buying process and how to keep their home.

June 6-27, Various Times

[2018 Building HOME Webinar Series II](#)

Learn about the HOME Investment Partnerships (HOME) Program, including the latest requirements codified in the HOME Final Rule. Participants will become familiar with all program activities, including homeowner and homebuyer, rental housing, tenant-based rental assistance, and Community Housing Development Organization activities.

June 12, 1:00-3:00 PM ET

[RCAC Training: Core Competencies for HUD Certification Series – Financial Management](#)

Prepare for the HUD Housing Counseling Certification Examination by covering all six core exam topics.

June 14, 1:00-3:00 PM ET

[RCAC Training: Core Competencies for HUD Certification – Tenancy \(Rental\)](#)

Prepare for the HUD Housing Counseling Certification Examination by covering all six core exam topics.

June 19, 1:00-3:00 PM ET

[RCAC Training: Core Competencies for HUD Certification Series – Homeownership & Property Maintenance](#)

Prepare for the HUD Housing Counseling Certification Examination by covering all six core exam topics.

June 21, 1:00-3:00 PM ET

[RCAC Training: Core Competencies for HUD Certification Series – Fair Housing & Civil Rights](#)

Prepare for the HUD Housing Counseling Certification Examination by covering all six core exam topics.

June 26, 1:00-3:00 PM ET

[RCAC Training: Core Competencies for HUD Certification Series – Housing Affordability](#)

Prepare for the HUD Housing Counseling Certification Examination by covering all six core exam topics.

June 28, 1:00-3:00 PM ET

[RCAC Training: Core Competencies for HUD Certification – Delinquency, Eviction, and Default](#)

Prepare for the HUD Housing Counseling Certification Examination by covering all six core exam topics.

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Other Training Opportunities

May 22, 2:00-3:30 PM ET

[The Counselor's Corner: What Every Homebuyer Should Know About an Appraisal](#)

Review the purpose of the appraisal, the role of the appraiser, how value is determined, the appraisal report, and alternate valuation methods used in the industry.

May 23, 2:00-3:30 PM ET

[The Counselor's Corner: Sustainability for Nonprofits](#)

Discuss key challenges of financial sustainability for nonprofits, such as over-reliance on external funding sources, demonstrating value and accountability to funders, and promoting community engagement.

May 23, 2:00-3:30 PM ET

[The Counselor's Corner: Funding Your Organization](#)

Learn ways to develop relationships that could lead to possible funding opportunities, including seven simple steps to building a strategic funding plan.

June 20, 2:00-3:30 PM ET

[The Counselor's Corner: How to Fund Your Program](#)

Learn ways to develop relationships that could lead to possible funding opportunities, including seven simple steps to building a strategic funding plan.

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