



# THE BRIDGE



## HOMEOWNERSHIP MONTH: A NEW ERA OF HOMEOWNERSHIP

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## FROM THE DEPUTY ASSISTANT SECRETARY

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

Greetings,

Happy Homeownership Month!

Throughout the years, homeownership has remained an important piece of the American Dream. But for many of our nation's citizens achieving that dream isn't easy. That's why this month I'm especially reminded of the importance of the Office of Housing Counseling's mission.

Since 2010, the Office of Housing Counseling has been committed to providing individuals and families with the knowledge they need to obtain, sustain, and improve their housing. In the last few years, we have sought to transform our programs and tools to usher in a new era of housing counseling that better meets the needs of counselors and their clients. From implementing the counselor certification requirement to refreshing our website, training, and resources, we are continuously evolving so that we can improve service delivery, expand our offerings, and increase the accessibility of our information.

This evolution extends beyond our Office – progress is being made across the Department of Housing and Urban Development (HUD). Earlier this month, I was pleased to welcome [Brian Montgomery](#), HUD's new Assistant Secretary of Housing and Commissioner of the Federal Housing Administration (FHA). New leadership brings new perspectives and opportunities and I look forward to seeing what awaits us in this new era.

In this issue of *The Bridge*, we highlight how agencies across the nation are working to ensure that all potential homeowners, and particularly those in underserved and underrepresented populations, have the education, resources, and guidance needed to make responsible housing decisions. In particular, this issue celebrates the role of housing counseling in creating homeownership by highlighting:

- Success stories from counseling agencies who have helped people find – or save – their homes;
- The role of housing counseling agencies in supporting clients through the home inspection process;
- Ways in which housing counseling helps people create financial stability through homeownership; and
- A new resource for searching and tracking upcoming housing counseling training opportunities.

In recognition of Homeownership Month, let's celebrate success. Reflect on how instrumental housing counselors are to people's pursuit of homeownership and the American Dream. Give credit to potential homebuyers who are following their unique steps in the homeownership process. Celebrate those families who, with the assistance of a housing counselor, realize that homeownership isn't right for their situation. But let's also start thinking about how we all can do better moving forward. This new era of homeownership will bring advancements, but also obstacles; together, we can overcome those challenges to help turn the American Dream of homeownership into a reality.

*Sarah*

## Helping People with Disabilities Become Homeowners

The path to living the American Dream can prove a little rockier for people with disabilities. Thanks to a unique program offered by The University of Southern Mississippi's (USM) Institute for Disability Studies, many underserved state residents have an opportunity to purchase their first homes.

The Institute for Disability Studies became a HUD-approved housing counseling agency in 2003. In its 20th year of service to Mississippi families, their Mississippi Home of Your Own (HOYO) initiative became an award-winning program. HOYO focuses on creating a support system that identifies potential homebuyers, analyzes their housing needs and financial capacity, and prepares them for homeownership. Applicants of the HOYO program must attend an eight-hour homebuyer education class to be considered for financial assistance in purchasing a home.

HOYO empowers people with and without disabilities to reach their individual dreams of owning and maintaining their own homes. Since its inception in 1997, the HOYO Program has provided down payment assistance to help more than 700 families with disabilities obtain a new home across 66 of the state's 82 counties. To date, more than 5,000 Mississippi residents have received homebuyer education through the program.

Cassie Hicks, Director of Housing at the Institute for Disability Studies, noted that the program's mission from day one has been to foster a positive impact on the lives of people with disabilities so they can be more independent, more productive, and more included in their communities. "It was realized,

years ago, that through no fault of their own, many households with disabilities were being left out of having the American Dream of homeownership," said Hicks. "Consequently, partnerships were formed and a coalition was established to launch HOYO in our state to identify available support services and resources needed to assist interested and eligible households with disabilities to achieve long-term, safe, decent, and affordable housing in Mississippi."



Program participants select their own single family dwelling for possible purchase. All homes must meet HUD's minimum property standards and must appraise for what the seller is asking as a sale price. The buyer must obtain approval from a lender and not exceed housing program ratios set by the program.

Included among the many happy and grateful first-time homeowners benefitting from the program are Mary and Dan Day. Mr. Day is disabled and has trouble walking. The Days learned about the HOYO program and the homebuyer education classes through an area mortgage loan officer who had worked with the program before. The couple purchased their home in December of last year – something that had seemed far-fetched at best.

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Today, they are the proud owners of a 1,300-square-foot, three-bedroom, two-bath home that features a spacious back yard in which their 4-year-old daughter, Leland, can play. “If it were not for the grant program, we would not have been able to afford this type of house,” said Mary. “We are truly thankful for our home and the program at USM.”

Leslie Davis never dreamed she could own a home because her only income was social security disability. She felt it limited her. She and her daughter lived in a tiny two-bedroom apartment in a disabled/retirement community for the past four years. One of her biggest concerns was for her daughter’s safety. Her daughter had to walk down a long hill to catch the bus for school because the bus did not come to their complex.

Leslie was approved for a loan through her lender, Habitat Metro Jackson Area, who reached out to Heather Steele, associate coordinator for housing services at the Institute for Disability Studies. After receiving the completed application and required documentation, Heather reviewed the household’s application and credit report and worked with Leslie to complete a budget. Leslie was provided a credit action plan with some short-term goals and recommendations to assist her in achieving her goal of homeownership.

Leslie is now the proud owner of a newly constructed 3-bedroom, 2 bathroom home, located in a small community close to her church family, with a nice yard for her daughter to have space to play. The family was able to use HOYO funds from Mississippi Home Corporation and Federal Home Loan Bank of Dallas to cover the down payment and qualified closing costs. Her monthly payment for her house, including taxes and insurance, is \$203 less than her former rent payment.

The HOYO program provides households with a better understanding of what to expect when considering a home purchase, while also supplying them with tools and resources during the home buying process. Their one-on-one counseling considers each client’s unique situation and helps determine whether homeownership is right for them at that time. The sessions include budget and credit counseling, and they identify and provide access to resources such as down payment assistance. As part of the HOYO counseling, credit action plans are developed for individuals who need to resolve their barriers to housing before becoming homeowners.

Steele takes delight in watching potential homebuyers outline their particular needs, then passionately follow through with the program’s recommendations to change their circumstances. “It is a great feeling to work with the families, hear the challenges of their past, and assist them in achieving their goal of homeownership,” stated Steele. “I believe poverty is a state of mind and too often individuals get seemingly trapped in thinking they can’t do better than where they came from in life. I can’t help but have joy knowing that I was part of the process that provided families with an opportunity to positively change their lives.”



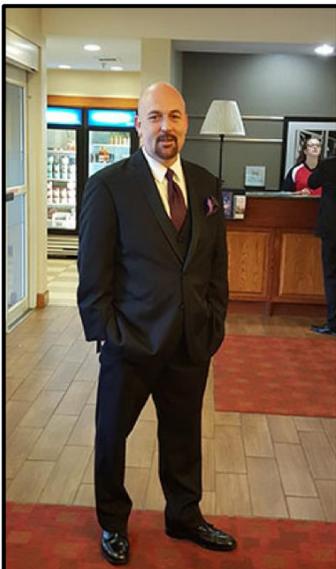
To learn more about the HOYO program at USM, view the [Institute for Disability Studies website](#) or contact them at 601.266.5163.

## Success Story: Housing Counseling Helps Build Financial Stability

Like so many of us, Erin and Sally Simpson\* were receiving advice from a variety of sources including television pundits, radio personalities, and lifestyle magazines: eat well, avoid fast food, stay healthy. Late last year, however, they noticed that their household budget was taking a hit.

The Simpsons had hoped to buy a house but discovered that they didn't have enough savings. They were baffled. They did not feel financially strapped, but they were also unable to save in general.

They were unsure what to do. They wanted to stay healthy, but saw that making the right choices seemed to cost them dearly every month. Erin's student loans compounded the problem; the monthly payments were eroding the couple's ability to save.



D. Nathan Cieszynski

As it happened, they heard of a financial literacy workshop being held at their church and offered by a fellow church member, D. Nathan Cieszynski, a housing and financial counselor with the Inland Fair Housing and Mediation Board (IFHMB). In November 2017, they participated in the workshop and a one-on-one session afterward with Cieszynski.

"I had given everyone a budget sheet and taught them to track their finances and to look at expenses," Cieszynski says. "It was there that they discovered just how much they were spending."

For groceries and for dining out, the couple were spending more than \$1,200 a month. They had no idea they were spending so much. Cieszynski noted it was due to small purchases, like buying one or two items of groceries every day. "If you're spending just \$20 or \$30 per day, it doesn't feel like a lot," he said. "They weren't exactly struggling, in fact they actually thought they were doing alright, by comparison. But if the goal was to buy a house, which it was, they weren't able to save toward that."

The Simpsons are ages 24 and 27, and their story is not unusual among young people just starting out in their adult, professional lives. Generations have gone before them, but the cards can be stacked against this generation in particular because of student debt and poor financial literacy.

In a 2012 Center for American Progress report, *The Student Debt Crisis*, the authors note that "the impact [of student debt] often extends beyond the students, burdening their families for decades. This threatens current and future generations' ability to build successful careers and contribute to the economy, and it affects previous generations' ability to save for their own future."

Analysts say the growing and cyclical problem of student debt and how it affects home ownership stems from the financial crisis that began in 2007. The economic downturn wiped out trillions of dollars in household savings and home equity that families might have been saving to pay for college. When a student graduates and intends to buy a home, the accumulated student loan debt weighs against any potential purchasing power. This has long-term consequences for the national economy, according to

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a Consumer Financial Protection Bureau official who told a Senate panel in June 2014 that student debt is having a kind of “domino effect” on other areas of the country’s financial stability.

In 2016, the Rural Community Assistance Corporation (RCAC) received funding from Bank of America to launch a pilot program aimed at educating students about taking on debt to pay for college. According to Judy Hunter, RCAC’s housing counseling manager overseeing the program, RCAC contracted with two housing counseling agencies to deliver counseling services to students at the point of borrowing. One of those agencies is the Santa Fe Community Housing Trust and the other is IFHMB, where Cieszynski works.

“The idea is to get students to see the big picture and how their decisions today affect their finances in the future,” says Hunter, adding that fraudulent student loan companies continue to be a challenge. “You can’t file bankruptcy on federal loans. You need to really understand what you’re getting into with them because it affects your ability to buy a house later.”

RCAC is a significant partner in these housing counseling efforts. In 2005, it became a national HUD-approved housing counseling agency. Since 2006, its training team—which includes Hunter, Teresa Bardwell, Donna Lea Brooks, and Judy Monteux—has trained thousands of housing counselors and program managers. In 2016, RCAC became a HUD training partner. This year, it expanded its training schedule to offer in-person classes in Arizona, California, Colorado, Florida, Illinois, Nevada, New York, and Texas, as well as multiple webinars to train counselors like Cieszynski.

In the nearly seven years Cieszynski has worked with clients like the Simpsons, he has observed how difficult money management has become because schools and parents often aren’t teaching it.

“You can’t teach what you don’t know,” he says in reference to families which themselves are hoodwinked by advertising and credit card companies. “Especially here in Southern California, where everything is centered around immediate gratification. If you can get through the day and still have some money in your pocket, you think you’re doing alright.

“I know from almost all of my clients,” he adds, “that most think they don’t have a problem. If there is a problem, it’s that they’re not earning enough.”

Cieszynski, together with the Simpsons, looked carefully at their combined income and also their expenses. He then advised them to take notes and write down all of their expenses.

In two months, by monitoring and tracking their spending, the Simpsons managed to reduce their food spending from \$1,200 a month to \$400 a month. Moreover, they did not notice a major difference in their lifestyle.



“They simply were making smarter choices,” Cieszynski says.

For example, Cieszynski helped Erin consolidate multiple loans into one loan. She then applied for an income-based repayment plan. Since she works for a state agency, she will be applying for Public Service Forgiveness. For now, the reduced monthly combined payment for Erin’s student loans went from \$620 a month to \$312 a month.

Consolidating her student loans, selecting the proper repayment plan, and reducing their food budget saved them \$1,108 a month. Moreover, there were other areas they found where they could cut costs

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without disrupting their life, resulting in a total savings of \$1,900 a month for the Simpson household – money they put into a savings account toward a home purchase.

“What they found through the money management portion of our student loan workshop and one-on-one counseling is that they had been overspending in areas because individual purchases and expenditures never seemed high,” Cieszynski observed. “It was only when they actually reviewed their spending habits on a whole that they noticed just how much was being spent.”



In this context, experts say many younger people benefit from financial counseling toward improving their financial literacy. This has been Cieszynski’s experience, too.

“It’s not that my clients are lying to themselves,” he says. “It’s just that they are not aware, that there’s this drive to instant gratification and falling prey to advertising, and there’s a lack of financial education.”

Before becoming a financial counselor, Cieszynski worked in the mortgage industry. It was then—and in

the immediate aftermath of its collapse a decade ago—that his perspective on money and savings changed.

“I was forced to re-evaluate everything,” he says, noting that he sees this same reconsideration among his clients, and in particular those he counsels on student debt. He acknowledges that some analysts contend that student debt does not have a large impact on a person’s ability to later buy a home but he doesn’t necessarily agree with this.

“Affording the payment, both initially and with respect to long-term sustainability, is where I see student loans creating an impediment,” he further explains. “There is always an expert or someone who will tell you how to get into a home, but there is only one way to keep and afford it.

“My take is that student loan debt is an impediment to buy a home depending on how you buy a home,” he continues. “With hybrid loans and things like 100 percent financing, there’s no impediment. But when and if there’s a crackdown on those home loans, then there’s a definite problem.” Unfortunately, he adds, he sees hybrid loans and sub-prime loans renamed “Second Chance” loans making a comeback. It is what motivates him to keep his clients alert to cons and pitfalls.

As for the Simpsons, he proudly notes an observable measure of success. “They’re putting their money away every month,” he says, “and will be able to afford a healthy down payment for a home within the next 24 months.”

*\*These names are fictional as the subjects of this article, who do exist, wish to remain anonymous.*

## Homeownership Counseling and Home Inspection Materials

National Homeownership Month often invokes thoughts of pre-purchase counseling and homebuyer education amongst housing counselors. Did you know under [The Final Rule for Housing Counseling Certification](#) (Final Rule) there are now expanded requirements for pre-purchase counseling and other types of counseling that are identified as homeownership counseling? The Final Rule defines homeownership counseling as “housing counseling related to homeownership and residential mortgage loans when provided in connection with HUD’s Housing Counseling Program or required by or provided in connection with HUD Programs.” The components of Homeownership Counseling are:

- 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 and foreclosure, along with other financial decisions); and
- The sale or other disposition of a home.

The Final Rule now requires that all participating agencies that provide homeownership counseling – which includes pre-purchase, post-purchase non-default, mortgage, and reverse mortgage or home equity conversion mortgage (HECM) – shall address the entire process of homeownership.

How does HUD expect an agency to address the entire process of homeownership? The agency must be prepared to address the components of that are relevant to each client's individual needs and circumstances, or those components the client



has requested information about. The agency's Housing Counseling Work Plan must specify how the agency addresses the requirement that the agency must cover the entire process of homeownership for clients that receive homeownership counseling.

Also, as part of the homeownership counseling process, participating agencies shall provide clients with HUD-required materials regarding the availability and importance of obtaining an independent home inspection. In interpreting this requirement, note that the “process” can include group education classes as well as individualized housing counseling. Therefore, these HUD materials must be provided when:

- A client is receiving pre-purchase/home buying counseling;
- A client is attending a homebuyer education workshop; or
- When the purchase of a home is relevant to a client for other types of homeownership housing counseling (e.g. post-purchase non-default, mortgage default, and HECM).

The following two publications, available in both English and Spanish, are conveniently posted on [HUD Exchange](#):

- Form HUD-92564: [“For Your Protection Get a Home Inspection”](#) or [“Para Su Protección: Manda A Hacer Una Inspección De La Casa”](#)
- [“Ten Important Questions to Ask A Home Inspector”](#) or [“Diez Preguntas Importantes Para su Inspector de Vivienda”](#)

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Clients can refer to these publications as they advance in the home buying process. They will help emphasize and expand their understanding of why ordering a home inspection is a sound decision and good investment. The fee clients pay for a home inspection could be relatively small compared to any found damage that could potentially cost hundreds or thousands of dollars out of their own funds after they have closed on their house.

Agencies that offer any of the homeownership counseling services – pre-purchase, post-purchase non-default, mortgage, and reverse mortgage or home equity conversion mortgage (HECM) – are encouraged to review and update their work plan to explain how the process of homeownership counseling will be covered with clients. An agency's work plan must also describe when in the homeownership counseling process the client will receive home inspection materials and how the agency will document compliance with this requirement. Agencies are not required to include copies of home inspection documents in individual client files when home inspection materials are provided as part of one-on-one housing counseling.

Furthermore, if a client is given the home inspection materials during group education, the housing counselor is required to document in the client's file that the materials were provided during group education. The counselor must still discuss the home inspection process with the client during one-on-one counseling as this is a required topic under homeownership counseling. Office of Housing Counseling Points of Contact will explain these requirements in detail and ask agencies for an updated work plan as part of the performance review process.

The Office of Housing Counseling has posted several Frequently Asked Questions relating to homeownership counseling and home inspection materials on the HUD Exchange. These FAQs can be found either through the searchable [FAQ Database](#) or at the [Housing Counselor Certification webpage](#) in PDF version. The Office of Housing Counseling also has an [archived training](#) on this topic.

## Spotlight: The Homeownership Preservation Foundation

The [Homeownership Preservation Foundation](#) believes the housing sector is in a moment of radical transformation. There are several tectonic shifts changing the equation in America, and these are forcing the industry to recalibrate how they work to ensure homeownership remains an attainable bedrock of the American Dream.

Millennials, the emerging generation of homeowners, are the most diverse in our nation's history. They enter homeownership with a different set of experiences and expectations than previous generations, and they need to be approached in a way that speaks to their experience. On the other hand, Baby Boomers are entering retirement while carrying significant mortgage debt. Mortgage obligations are digging into their available income and retirement savings and they need help aging in place.



These demographic shifts are compounded by a lack of affordable housing in many parts of America. As unemployment shrinks and the economy becomes stronger, home prices are rising. This leaves homeownership out of reach for many, especially low- to moderate-income working families. Others are spending more than the recommended “one-third rule” for housing, and many are even paying over 50% of their gross income.

As a National Housing Counseling Intermediary, the Homeownership Preservation Foundation annually

serves 200,000 homeowners who are seeking counseling for foreclosure mitigation or homebuying. Through these interactions with consumers, the Foundation has learned that new homeownership and lending models are needed to meet the challenges of this century. They recognize industry silos prevent them from being effective and that the 21<sup>st</sup> Century requires collaboration. That’s why the Foundation is building partnerships and working with organizations both within and across national sectors.

For example, the Homeownership Preservation Foundation’s recent affiliation with [GreenPath Financial Wellness](#) enables them to provide a holistic customer experience that applies to people’s whole lives while reducing operating costs. Further, recent engagements with [Down Payment Resource](#) and [CMG Financial](#) are aimed at delivering programs to first-time homebuyers and creating more home-buyer ready consumers.

With Down Payment Resource, Homeownership Preservation Foundation and GreenPath counselors use an online resource that documents and updates the hundreds of down payment assistance programs available from housing finance agencies and others across the country. The Foundation works with consumers to choose and apply for the most appropriate assistance. The CMG Financial engagement offers pre-purchase and financial wellness counseling for consumers participating in CMG’s [HomeFundMe program](#) – an innovative crowdsourcing down payment assistance program – as well as those who have been denied a mortgage loan.

The Homeownership Preservation Foundation considers embracing technology as part of the solution. While there isn’t always “an app for that,” they are ensuring technological solutions meet homeownership challenges where appropriate.

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Through its affiliation with GreenPath, Homeownership Preservation Foundation is including the [EarnUp](#) application in its work with both pre-purchase and post-purchase counseling programs. EarnUp enables consumers to automate and align their debt payments with their paychecks.

The Homeownership Preservation Foundation also understands where people come from. On average, about 800 callers contact the Foundation's hotlines daily. Callers represent all races, ages, and income levels, with about two-thirds in the low- to moderate-income level. The diversity of the emerging generation in America is something the Foundation celebrates and views as a resource for the future of homeownership. This means they must understand the challenges and barriers faced by communities of color and work to empower people to achieve homeownership in underrepresented demographics without having to accept higher cost lending options.

The Foundation is working with HUD, the Federal Housing Finance Agency, and government-sponsored enterprises to incorporate services that enable lenders to originate and service loans more efficiently. Specifically, the Foundation has advocated for funding to support post-close financial wellness counseling for borrowers deemed an elevated risk. Proactive counseling programs have proven to reduce serious delinquencies by 30 percent in studies done by both NeighborWorks of America and the Philadelphia Federal Reserve.

This is particularly relevant to originators of Federal Housing Administration and Veterans Affairs loans that are securitized under the Ginnie Mae program.



Those issuers pay close attention to their loan performance and compare ratios, which affects lending practices to consumers deemed an elevated risk.

For over 15 years, the Homeownership Preservation Foundation has guided more than nine million homeowners, renters, and buyers to stay in their homes, avoid foreclosure, and achieve their own personalized vision of the American Dream of owning a home. It all starts by putting customers first. The Foundation trusts that the housing community can create a future of sustainable homeownership. By learning and partnering, the whole ecosystem will benefit. Moving forward, the Foundation is open to new and innovative approaches to providing services that produce good outcomes for public and private sector partners and the HUD Office of Housing Counseling.

Join the Homeownership Preservation Foundation and GreenPath in creating a new generation of informed, financially healthy homeowners who can continue to power the American Dream well into the future.

## Industry Speakers at Homebuyer Education Classes

Many housing counseling agencies use industry speakers to enhance their homebuyer education classes. Presenters typically include real estate agents, attorneys, loan officers, home inspectors, contractors, and home improvement experts. They are usually professionals who work on a day-to-day basis within their respective fields and are asked by agencies to make presentations at educational workshops for their clients. They are frequently requested because of their first-hand subject matter expertise. Clients love getting the chance to obtain substantial information directly from “industry insiders” and they also get an opportunity to have many of their “what-if” questions answered.

Although the practice of involving industry professionals in homebuyer education classes usually makes for more realistic and engaging workshops, care must be taken by the agency to ensure that there are no conflict of interest provisions violated throughout the process. As the [24 CFR Part 214.30](#) indicates, “A director, employee, officer, contractor, or agent of a participating agency shall not engage in activities that create a real or apparent conflict of interest. Such a conflict would arise if the director, employee, officer, contractor, agent, his or her spouse, child, general partner, or organization in which he or she serves as employee (other than with the participating counseling agency), or with whom he or she is negotiating future employment, has a direct interest in the client as a landlord, broker, or creditor, or originates, has a financial interest in, services, or underwrites a mortgage on the client’s property, owns or purchases a property that the client seeks to rent or purchase, or serves

as a collection agent for the client’s mortgage lender, landlord, or creditor.”

HUD strictly prohibits directors, employees, officers, contractors, or agents of a participating agency from referring clients to mortgage lenders, brokers, builders, or real estate agents or brokers in which the officer, employee, director, his or her spouse, child, or general partner has a financial interest. Additionally, they are not allowed to acquire the client’s property from the trustee in bankruptcy or accept a fee or any other consideration for referring a client to mortgage lenders, brokers and builders, or real estate agents or brokers. Agencies cannot provide preferential treatment to any organization or person and should always be operating in the best interests of its clients.

Any agency that is suspected of violating HUD’s conflict of interest policies may be subject to an investigation from HUD, which reserves the right to take action to inactivate or terminate the agency’s approval or participation in the Housing Counseling Program. Participating agencies must notify HUD of conflicts of interest no later than 15 calendar days after the conflict of interest occurred and report to HUD on the corrective action taken to address the immediate issue and avoid future conflicts.

In order to mitigate risk to the agency and to protect the public, agencies should prevent any actions that might result in, or even create the appearance of, administering their housing counseling agency for personal or private gain. Industry professionals should be careful not to



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market or tout their own products, but to focus on educating the clients. That's why safeguards, such as the rule of providing three alternatives to clients, should be followed at all times. When a counselor is asked by a client to recommend a realtor, loan officer, or any other industry professional to a client, a list of at least three individuals or businesses should be presented, so that steering to any individual(s) or businesses can be prevented. The agency's favorite industry speaker(s) should not automatically be fed all referrals. The issue of conflicts of interest is outlined extensively in the HUD [Handbook 7610.1 Rev 5](#) and also in the [Housing Counseling FAQs](#).

Another safeguard to preventing conflicts of interest is the agency's [disclosure statement](#), which should be given to each client. Agencies are required to disclose who their financial partners

are and let clients know that they are not obligated to utilize any of their agency's partners. A clearly outlined memorandum of understanding is another great tool that can be used to define roles and responsibilities of speakers, and the memo may cover the issue of potential conflicts of interest and the need for preventing them. [The Final Rule](#), published in December 2016, stipulates that after the Final Rule Compliance Date (August 1, 2020), counselors who oversee group education will need to be HUD-certified.

It is worth mentioning that many agencies now partner with online outfits such as [eHome America](#) and [Framework](#) to provide online homebuyer education to their clients. They allow agencies to ramp up their homebuyer education offerings with minimal resources. Clients are also able to take classes remotely, at their own pace, at times that are convenient to them.



## Office of Housing Counseling Launches Training Digest

The HUD Office of Housing Counseling is pleased to announce [The Training Digest](#). This is your "one-stop-shop" for all available training activities. This digest will be updated on a weekly basis. Housing counselors and other interested parties are encouraged to bookmark and share the new training digest, as well as link to it in their websites and in email communications.

# Housing Counseling Weekly Training Digest

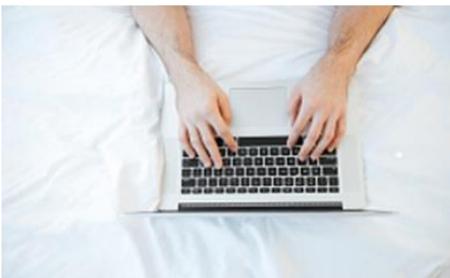
This page is updated weekly to reflect trainings hosted by:

- HUD Office of Housing Counseling (OHC)
- OHC-funded training partners
- Other partners that host trainings of interest to housing counselors

Please email [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) to notify HUD about upcoming training and events for housing counselors.

Content current as of June 4, 2018

Subscribe to the Housing Counseling Mailing List to receive training updates in your inbox.



### Upcoming Training Calendar

View upcoming trainings for Housing Counseling and other HUD-funded programs.



### Webinar Archive

View past webinars hosted by the Office of Housing Counseling and access related materials.



### Online Training

Access self-paced online training modules, such as Introduction to Housing Counseling.



## SPOTLIGHT ON HOMEOWNERSHIP!

### CELEBRATE AND PROMOTE NATIONAL HOMEOWNERSHIP MONTH



NATIONAL HOMEOWNERSHIP MONTH 2018

June is here and, once again, the “American Dream” will take center stage all month long. From coast to coast, businesses and organizations with a stake in the home market will celebrate with a variety of promotional efforts. What better time for HUD-approved housing counseling agencies to showcase the dramatic difference housing counseling can make to individuals and families on the path to homeownership!

This year’s theme, “Find Your Place,” is not just a slogan; it’s a rallying cry – an active invitation to current and potential homebuyers to partner with HUD-approved housing counseling agencies and explore the many ways that housing counseling can open the door to responsible and sustainable homeownership.

### MORE THAN A ‘MONTH’ – AN OPPORTUNITY TO IMPACT LIVES

Homeownership significantly impacts net worth, educational achievement, civic participation, health, and overall quality of life. For generations of families, the goal of owning one’s home has been essential to achieving the American Dream. Homeownership serves as an enduring symbol of security and prosperity, and it provides many Americans with a valuable asset they can pass down to their children and grandchildren. During National Homeownership Month, we recognize the abiding value of owning a home and we rededicate

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ourselves toward ensuring that every hardworking and responsible American enjoys a fair chance at becoming a homeowner. As a professional working in the industry, you are greatly impacting the economy by helping others purchase homes; in fact, housing counseling has empowered 3.6 million households in the past three years alone!

## DRIVE YOUR MESSAGE HOME

To help housing counseling agencies make the most of the celebration, HUD hosted a National Homeownership Month webinar to help agencies better leverage social and traditional media. We are encouraging agencies to post client success stories on social media and share how they can help people get ready for homeownership. We hope all housing counseling agencies are excited to celebrate Homeownership Month in their communities. **Missed the webinar? Download the archived session [here](#).**

## CHECK OUT A NEW TOOLKIT DURING HOMEOWNERSHIP MONTH

You can find the National Homeownership webinar and a corresponding toolkit containing these materials and much more in a special message sent to the Office of Housing Counseling listserv:

- “Find Your Place” poster
- First-time homebuyer video/brochure suite
- General Housing Counseling brochure suite
- Newsworthy ideas and statistics
- Documents for addressing the media
- Social media hashtags/media content ideas

**Let’s all spread the word about National Homeownership Month and how HUD-approved housing counseling services can help families achieve sustainable homeownership!** If you have questions or would like additional information, feel free to contact the Office of Housing Counseling at [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) and add “NHOM” to the subject line of your email.

## Everyone Deserves a Safe and Healthy Home

*Editorial Note: An error was published in the May issue of The Bridge where we printed that the Federal Housing Administration (FHA) requires perspective borrowers to obtain a home inspection. We apologize for the error and have provided accurate information below in the revised article.*

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.

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. "FHA 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 regarding home inspection.

HUD *does not* require FHA borrowers to have a home inspection – just an appraisal. 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. An appraisal is required to ensure the property is marketable. Home inspections evaluate the condition of the home for buyers.

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 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. The guide demonstrates how the range and possible presence of different housing-related concerns are significant. Potential health hazards can be easily overlooked and fall into the "I never would have thought of that" category.

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 the 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.

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