



# THE BRIDGE



## PREPARING HOUSING COUNSELORS FOR CERTIFICATION AND SERVICE

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## FROM THE DEPUTY ASSISTANT SECRETARY

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**Sarah Gerecke**

*Deputy Assistant Secretary  
Office of Housing Counseling*

Greetings,

We're midway through August 2018, and it has already been more than a year since the HUD Certified Housing Counselor Examination became available. That time went by quickly, and with the compliance date for the Housing Counseling Certification Requirements Final Rule less than two years away, I want to remind housing counselors not to delay getting certified.

The Final Rule was implemented to strengthen and improve the effectiveness of housing counseling required under or provided in connection with HUD programs. Once housing counselors become certified, housing counseling agencies will be better equipped to deliver quality services to people across the nation. More housing counseling programs will meet HUD standards, and housing counselors will have an important credential. But in order to get that credential, it's critical to prepare.

Over the last year, the Office of Housing Counseling has worked to develop, update, and implement its training and resource opportunities to help today's housing counselors prepare to become tomorrow's HUD-Certified Housing Counselors. In this issue of *The Bridge*, we share some of the lessons we have learned in our efforts to support exam preparation and document the experiences of housing counseling agencies who have started the journey to certification. In particular, we highlight:

- Successes, challenges, and opportunities of providing housing counseling services in virtual settings;
- Best practices for helping clients create a sustainable budget to achieve their housing goals;
- Lessons learned by housing counselors who have completed the certification exam;
- Recommendations for ensuring the timely and accurate completion of Grant Performance Reports; and
- Acknowledgments of HUD's efforts to impact communities beyond housing-related services.

With each day that passes, the certification deadline draws nearer. While the clock ticks, the Office of Housing Counseling will continue our efforts to help housing counselors pursue and achieve the milestone of certification and, in turn, help their clients achieve their housing goals. I encourage anyone planning to take the exam to be proactive and start preparing as soon as possible. Not only will you benefit, but so will your clients – and that's exactly why we do what we do.

*Sarah*

## Alternative Modes of Housing Counseling: What to Know

When we think of going online, most of us jump to connecting socially with friends and family through apps and websites or checking out the latest season of our favorite show on Netflix. However, while the internet offers social connection and entertainment, it also provides a platform for online education and training opportunities. Housing counseling agencies are encouraged to attend webinars sponsored by both HUD and HUD-approved training agencies, and they are also allowed and encouraged to offer their own online homebuyer education and counseling resources to clients who may not have the time or ability to access in-person services.

In HUD's study, [The First-Time Homebuyer Education and Counseling Demonstration: Early Insights](#), participants were offered housing counseling services either in-person or through an online platform. As a randomized controlled experiment, housing counseling clients were enrolled in the study at first contact with a bank. The study excluded participants who were required to get counseling or education as a condition of their loan. Thus, the study participants are a true snapshot of first-time homebuyers who may not otherwise take advantage of housing counseling services.

Only one-fourth of those who were offered in-person homebuyer education and counseling had initiated services within the first months of the study, while two-thirds of study participants who were offered services through the online platform initiated the services. In addition to the low take-up rates for in-person services, there was a similar difference in completion rates between the groups.

After approximately one year from the start of the study, just 14 percent of participants who were offered in-person services had completed all of the



education and counseling services offered, while one-fourth of those offered online services had completed them. Those who did not take up in-person housing counseling services cited scheduling difficulties, course length, and the agency's location as deterrents to participation. HUD's findings are intriguing and may demonstrate the value of incentives for housing counseling, as well as the possibility of reaching more and different types of clients through online counseling and education. Upcoming research reports will discuss whether there are any differences in the impact of online or telephonic services versus in-person services.

**What is allowed and not allowed when it comes to alternative methods of counseling and education, such as online?** HUD allows housing counseling agencies to be creative when building methods of counseling for clients; however, an agency also must be mindful of the guidelines from the [HUD Housing Counseling Handbook 7610.1 \(Rev. 5\)](#). In Chapter 3, Section 1, under "C. Setting/Format" (Handbook 3-1, C) the handbook states that:

*Counseling services may take place in the office of the housing counseling agency, at an alternate location (for example, the client's home), or through an alternative format, if the alternative format or location is mutually acceptable to the housing counselor and client. Alternative formats can include telephonic counseling or remote counseling systems designed using Skype technology, video cameras, or the internet. Skype technology systems can also be*

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*used to deliver group education and workshop sessions. However, all participating agencies that provide services directly must offer and provide in-person counseling to clients that prefer this format.*

In addition, housing counseling agencies also need to do the following if they are providing alternative modes of counseling, such as online counseling:

- Counseling and education services must be limited to the geographic area specified in the agency's approved work plan. For example, agencies offering online education may only offer this service to clients in their approved geographic scope. (Handbook 3-1, E)

- The housing counseling agency's work plan must address the alternative settings or formats for the provision of counseling services. (Handbook 3-2, A3)
- Housing counseling agencies must offer individual counseling following a client's participation in an online homebuyer education program. ([See FAQ](#))

If you are adding an online or telephone component to your services, be sure to inform your HUD Point of Contact of the change in your program and update your workplan accordingly.



## Story from the Field: Using Video Conferencing for Housing Counseling

[Housing and Consumer Credit Counseling, Inc.](#) (HCCI) in Kansas is using video conferencing technology to reach clients in remote areas, including military families. HCCI works with community partners in the Topeka area to provide the technology and space for video conferencing. The client can utilize any of the available counseling sites to meet with a housing counselor who is at the HCCI office in Topeka. This not only provides more families with housing education and counseling, it has also helped HCCI form new partnerships in the Topeka area. Partnerships have been formed with banks, county extension offices, county health departments, and public libraries to serve as host sites for video counseling.

Providing counseling in this format comes with challenges. HCCI's Executive Director, Marilyn Stanley, noted that the agency has learned that when clients are given the option between video conferencing and in-person counseling, many choose to meet in-person, even if it means driving some distance and adjusting their work schedules to be able to meet the counselor during typical daytime office hours. She also stated that marketing funding is a key factor in ensuring the success of this type of programming. The agency has to consistently raise awareness of the video conferencing option offered in collaboration with local partners.

Offering alternative methods of counseling and education is encouraged by the Office of Housing Counseling since it can provide unique ways to bring



services to clients, such as those in rural areas. The [HUD Housing Counseling Handbook 7610.1 \(Rev. 5\)](#) is a good place to start when it comes to ensuring that your agency is following HUD's guidelines for alternative methods of counseling. Different models and forms work for different agencies, depending on factors such as office location, funding opportunities, and technologies available.

There are technical aspects that agencies will need to understand and work through to successfully reach clients in addition to transmitting counseling paperwork either by mail or electronically. When designing alternative methods of counseling, agencies should focus on the needs of their clients. If the approach taken does not work, agencies should not be afraid to try new things and make changes to ensure the range of services offered is efficient and effective.

## HomeSource East Tennessee: Tips for Preparing for the Housing Counseling Certification Exam

[HomeSource East Tennessee](#) has been preparing its staff to take the HUD Housing Counseling Certification Exam ever since it was announced a few years ago. Early preparation included two of their counselors attending a training class offered by [NeighborWorks](#) called “[HO200: Ready, Set, Prep: Tackling the HUD Counselor Exam](#)” in 2016. This gave their housing counselors an overview of what might be included in the future exam. When the [Final Rule](#) was published at the end of 2016, the preparation continued.

While not a large organization, HomeSource East Tennessee identified five members of their housing counseling staff who needed to earn their HUD certification. Their CEO, Jackie Mayo, led the charge in getting them prepared. She was the leader who leaped into the process and helped the rest of the housing counselors navigate.

To prepare for the exam, the housing counselors began by reviewing the study guide on [HUDhousingcounselors.com](#) and taking the practice exam to get a feel for how the exam might be set up and how the questions are worded. They realized that the practice exam was a great tool but taking it more than three to four times was overkill. The actual exam consists of 90 questions pulled from a larger question pool.

HomeSource East Tennessee also scheduled training sessions with the housing counselors to go over each section of the exam. In addition to the group training sessions, counselors were tasked with studying on their own. The combined approaches allowed those with different learning styles to prepare in different environments.

Through their preparation and subsequent taking of the exam, the counselors realized the most useful resource for the exam was the study guide. More than one of them fell into the trap of “knowing what we know.” HUD has very specific things they are looking for that may not line up with how you conduct business on a day-to-day basis. Do not assume you definitely “know” an answer until you cross-check it with what HUD wants.

HomeSource East Tennessee decided their counselors would take the exam in their own office. This required the purchase of some equipment specific to the exam and proctoring guidelines. However, they still use this new equipment and consider it to have been a good investment. There were several technical difficulties when the first housing counselors took the exam, so allowing adequate time to work through such issues is recommended.



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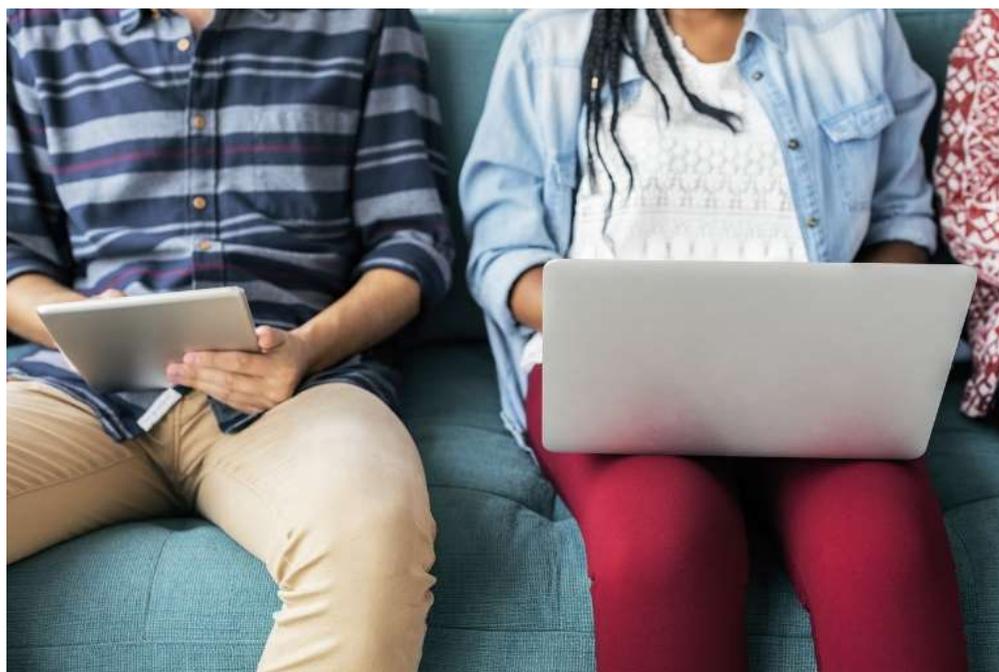
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The exam currently consists of 90 questions, with an average completion time of one to 1.5 hours. During the exam, you are permitted to mark questions for further review. Most of the questions focused on only one study guide topic. Some were multi-topic questions, with approximately five to 10 percent involving multiple-step math. You are required to use an on-screen calculator, which uses symbols that some may not be familiar with. Multiply is signified using “ \* ” while division is signified using “ / . ” The agency recommends ensuring that test-takers are aware of this.

After counselors passed the exam, the agency accessed [FHA Connection](#) to register Application Coordinators.

When applying as an Application Coordinator, HUD mails the User ID to the CEO of the organization. Once the information is received, the agency can go back into the system and finalize the registration. The agency needs two Application Coordinators because an individual is unable to self-certify within the system.

While there are a few steps that must be taken in preparation for the HUD Housing Counseling Certification Exam, none are overwhelming. The exam is not easy, but with the right preparation it is certainly manageable.



# HUD-9902s, Final Grant Reporting and Extensions

## HUD-9902 Housing Counseling Agency

**Activity Reports.** All agencies participating in HUD's Housing Counseling programs, including grantees, must submit HUD Form 9902 (HUD-9902), "Housing Counseling Agency Activity Reports," quarterly. HUD uses the activity data aggregated from the HUD-9902 quarterly activity reports to demonstrate the impact of the national housing counseling program to Congress, the Office of Management and Budget, and the White House. For this reason and others, HUD-9902 data should be accurate and complete. Agencies seeking help with completing this form should view the [new HUD-9902 Toolkit](#), study the archived [HUD-9902 training](#), and read more about it in the [July 2018 issue](#) of *The Bridge* newsletter.

**Grant Quarterly Reports.** Grantees have quarterly reporting requirements in addition to the HUD-9902. These requirements are outlined in Article XI of the grant agreement and include documentation supporting the reimbursement request, federal financial forms and LOCCS vouchers, and narratives about grant progress and challenges.

Article XI also contains details of the grant reporting timelines. Typically, grant reporting requirements begin after grant execution and continue quarterly until grant expenditure and closeout. Reports are due 30 days after the end of the quarter, with the final report due 90 days after the end of the grant performance period. If a grantee does not have financial grant activity during the early reporting periods, an abbreviated "No Activity" report may be filed.

Since FY 2018 grant funds have not yet been awarded and will have a two-year grant performance period from October 1, 2017 through September 30, 2019, grantees will want to pay special attention to Article XI Reporting Requirements for the FY 2018 grants.

Housing counseling agency staff that become proficient with both HUD-9902 reporting and grant quarterly reporting can help their agencies remain in compliance with HUD regulations, as well as:

- Track program goals;
- Keep performance on par to meet stated goals; and,
- Adjust work plans as necessary.

March 31<sup>st</sup> marked the end of the FY 2017 grant performance period. Final grant reports for this performance period were due by June 30, 2018. At this time, agencies should have completed their final grant report narratives or requested an extension if FY 2017 grant funds have not been expended. Below is some pertinent information that will prove to be helpful in navigating through final grant wrap-up activities.

## Oversight Agency Grant Reports.

All HUD-approved housing counseling agencies that receive a grant award provide a standard set of data in their quarterly grant performance reports, but some agencies are required to report additional data collected from their network of affiliates, branches, or sub-grantees.



- Parent agencies are responsible for aggregating quarterly grant reporting information for all sub-grantees and may

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establish their own procedures for obtaining data.

- The HUD-9902 must be submitted directly to HUD through an approved Client Management System (CMS) by all participating housing counseling agencies/subgrantees in the network providing counseling services, regardless of agency type or grant status. Housing Counseling System aggregates submitted HUD-9902 data from subgrantees into the oversight agency's HUD-9902 report.

**Final Grant Report and Narrative.** The final grant report covers the entire grant's performance and is due when the grant award is fully expended and no later than 90 days after the end of the grant period. The final grant performance report consists of the same reporting components as the quarterly reports, but includes an in-depth narrative that covers the entire grant period. The final report also includes a final [SF-425](#) and budget. [Form HUD-424-CB](#), or a format of the grantee's own design can be used for the budget. A proper narrative supports the data provided in the quarterly grant reports and summarizes grant accomplishments and successes, as well as obstacles that resulted in changes from grant projections.

**TIP:** A final Grant Performance Report may be submitted at any point during the grant period when a housing counseling agency fully expends the awarded grant funds. A grantee does not need to continue reporting throughout the remainder of the grant performance period once funds have been expended, the final report has been submitted, and the grant is ready for closeout.

**Delinquent Reports.** Reports are considered delinquent if they are not submitted by the due date. However, a housing counseling agency can

request an extension from their HUD Point of Contact. HUD currently requires housing counseling agencies to submit select Grant Performance Reports on a quarterly basis. However, reporting periods and due dates for these reports are specified for each Notice of Funding Availability (NOFA). Grantees should confirm reporting periods and report due dates against the applicable Notice of Funding Availability (NOFA) publication, housing counseling agency-HUD grant agreement, or confirm with their HUD POC. The grant agreement may also use the terms "Government Technical Monitor" (GTM) or "Government Technical Representative" (GTR) to refer to the HUD Point of Contact.

### Extensions

Grants need to be expended by certain deadlines, and balances should be monitored frequently. If an expenditure deadline approaches and the agency still has a significant amount of money yet to be spent down, the agency should ask for a no-cost grant extension. The extension request should be made in writing and include an acceptable justification for the extension (i.e., unanticipated circumstances encountered); an explanation of how those circumstances affected the grant performance; actions the agency has taken to adjust the grant; and the timeline the grant funds are now anticipated to be expended within. Extensions are considered and granted on a discretionary basis. Unexpended funds after the completion of a grant performance period or HUD-approved extension are subject to recapture.

For more information on grant reporting, visit the Office of Housing Counseling's [Overview of Performance Reporting](#). There is also detailed information available to [learn how to prevent recapture of grant funds](#), along with a Housing Counseling Webinar on [Managing Expenditures and Avoiding Recapture of Housing Counseling Funds](#).

## The Importance of Counselors Preparing a Good Budget/Financial Analysis for Clients

Counselors who conduct any type of one-on-one housing counseling sessions are required to prepare a budget or financial analysis for their client, as outlined in the [Housing Counseling Handbook 7610.1 \(Rev. 5\)](#). A budget or financial analysis is a review of the client's unique financial situation, including but not limited to their income, expenses, spending habits, and credit. The client's spending habits should be analyzed to see if they are more suited for renting, as opposed to purchasing, a home. Counselors are encouraged to utilize the budget templates in their [Client Management System](#) and, where feasible, customize them to suit the needs of their clients.

The budget is an important component of the one-on-one counseling session and is necessary so that the client and counselor can review the client's current spending patterns and create a spending plan that allows the client to take charge of their financial situation in both the short- and long-term. They also discuss the client's financial goals and develop an action plan for overcoming challenges, so the client can achieve their goals. Budgets allow both the client and counselor to clearly identify what the client's affordability is, determine how achievable their housing goal is, and identify if/where adjustments are needed. The elements of a good budget are:

- 1. Accurate Spending Categories:** Even though budget templates are very useful resources, they do not always align perfectly with every client's personal spending habits. When creating a client budget, the counselor should ensure that all expenses – including those not listed in the template – are included in their client's budget so that an accurate financial picture is painted.



- 2. Realistic Income Projections:** Accuracy is a must; not only for expenses, but also when recording income. The amount of money that the client will actually have to spend should be used when preparing the budget. Whenever possible, it is best practice for the counselor and the client to use recent paystubs as a basis to project income, as opposed to just estimates. This will make the budget more accurate and useful. Taxes and other deductions, like contributions to an employer's 401(k), should be taken out of the computation for the budgeting exercise. If there is irregular income, the counselor may consider basing the monthly budget on the average amount of money the client makes each month.
- 3. Categories for Irregular Expenses:** When creating a budget it's easy to just think about monthly expenses, but counselors and clients should remember to include those expenses that may only come around quarterly or less frequently (i.e., once or twice a year). For example, the client may pay car insurance every six months, while homeowners' association fees are due annually. To ensure that the counselor and client account for those expenses accurately, those figures should be annualized and then divided by 12 when preparing a monthly budget.
- 4. A Line Item for Savings:** If feasible, savings should be a part of every budget. Savings should be treated like an expense and should be

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meticulously added to budgets that can afford it. Counselors can include a line item for general savings, as well as a category for the client's emergency fund or savings for a down payment on a home, if applicable.

5. **Tracking Cash Purchases:** While every dollar spent doesn't need to be tracked down to the penny, counselors should try to accurately account for cash spending. Cash spending can easily become the biggest leak in many budgets. If clients record cash spending for a week or two, they are usually able to determine their average cash outlays and can have the counselor record cash expenses appropriately in the budget.

Budgets for each household should be counted under "Impact and Scope of One-On-One Counseling Services" when preparing the [HUD-9902](#) reports, as outlined in the [HUD-9902 Desk Guide](#). Counselors do not have to verify that the household actually implemented and sustained the budget. So long as the budget is "sustainable" – meaning realistic and doable for the household – it should be reported. HUD expects that this impact will apply to nearly all one-on-one counseling clients because the HUD Housing Counseling Handbook requires the establishment of a household budget that the client can afford. If the budget was developed during the counseling session, the outcome may be recorded at the time of the one-on-one counseling session. Keep in mind that in some situations (e.g., fair housing work), the budgeting exercise may not be appropriate nor feasible. The counselor does not need to wait until follow-up to learn about and report this outcome.

## Frequently Asked Questions (FAQs)

**What is a sustainable budget?** A sustainable budget is a budget where a client's income meets or exceeds his or her expenses. It can be based on estimated or actual

expenses and income. A budget may also be considered sustainable if the budget demonstrates that the client can or cannot afford to live in their current housing and shows the client a path to a positive net income. A sustainable budget is one which gives the client clear choices in difficult situations.

**Occasionally, once a counselor has developed a budget with a client, they learn that the client's income does not support their expenses. How should this be reported in Section 10c (sustainable household budget) on the HUD-9902 form?** The purpose of developing a budget is to assess a client's income and expenses and determine any changes a client may need to make in order to achieve an improved bottom line. For example, the budget process may reveal that the client cannot afford their current housing or that they need to pay off debt or reduce non-critical expenses such as cable bills. Using an action plan can provide options to help a client achieve a sustainable budget. Developing a budget in these cases may demonstrate that the client's finances in their current state are not sustainable. However, as long as the budget provides the client with a clear path to a positive or zero bottom line, HUD would consider it a sustainable household budget that should be reported in Section 10c of the [HUD-9902 form](#).

Similarly, for clients that are unemployed with no income, it may still be possible for the counselor to develop a sustainable household budget with the client. For example, the client may have savings or assets they can tap into or may be able to obtain a loan or temporary financial assistance to help them through their gap in employment. In that case, the counselor may be able to develop a budget to demonstrate how the client can reduce expenses and achieve a zero bottom line long enough for them to regain employment. The budget can also demonstrate the impact of a second job or rent collected from an adult child in the home, which demonstrates the impact of various choices that the client can make. Again, as long as the budget provides the client with a clear path to a positive or zero bottom line, HUD would consider it a sustainable household budget that should be reported in Section 10c of the HUD-9902 form.

## Keeping the Faith

Cynthia Dolan is a religious woman whose faith was severely tested in recent years. Her economic stability and that of her three young children was shaken when she suffered debilitating head and neck injuries in a car accident, leaving her unable to work.

Cynthia came to [Housing Solutions for Southeastern Massachusetts](#) when she feared she might lose her home to foreclosure. She had run into one obstacle after another in her efforts to modify her mortgage. Fortunately, none of this discouraged Veronica Truell, Housing Solutions' Homeownership Coordinator, who also made sure that Cynthia didn't lose her faith.

Cynthia and Veronica's determination with the lender — multiple applications, documentation, phone calls, and faxes — paid off after several months when Cynthia finally received her modification. But there was still work to be done.

Cynthia's house in Plymouth had suffered badly from deferred maintenance brought about by the same financial hardships that led her to the brink of foreclosure. There were major electrical issues, and roof damage and other exterior envelope deficiencies made the house and Cynthia's family susceptible to the elements. Veronica connected Cynthia with Greater Plymouth Habitat for Humanity.



They put a plan together to not only address the house's immediate needs but to make it a comfortable and beautiful home for the family. Plymouth Redevelopment Authority provided funds for the project, and a crew of Habitat for Humanity volunteers transformed the home.

On a cloudy autumn afternoon, 50 members of Cynthia's extended family, of which Veronica and Housing Solutions are now happily a part, assembled at the home that Veronica helped save from foreclosure and that Habitat saved from the elements. With her children by her side, Cynthia thanked Veronica, Housing Solutions, and Habitat for Humanity for enabling her family to live in their beautiful home on a disability income.

"You have all reminded me that there is still good in this world," Cynthia said. "I now call you friends — my group of volunteer angels."

## Combating Sexual Harassment in Housing

HUD and the U.S. Department of Justice (DOJ) recently launched a new public service announcement (PSA) campaign to combat sexual harassment in housing. When a landlord sexually victimizes a tenant, it's not only wrong, it's against the law.

A person's home should be a safe space – not a place where they fear unwanted sexual advances from someone in power. Through this campaign, HUD and DOJ are reminding housing providers and their tenants that housing-related sexual

harassment will not be tolerated. HUD is sharing this video with all public housing agencies across the country and launching a robust social and national media campaign to help victims to report their mistreatment. We are also providing the PSA to our fair housing partners, legal aid organizations, and others to share with their stakeholders and community members.

There is a 60-second video featuring three courageous women who share their traumatic experiences to cast a bright light on this crime. HUD invites you to take a moment to [view this important announcement](#) and share it with your partners, stakeholders, and community groups.



## Special Thanks: Backpacks and School Supplies for Low-Income Students Impacted by Disasters

The Office of Housing Counseling sends a sincere 'Thank You' to the Honorable Dr. Ben Carson, Secretary; the Honorable Pamela H. Patenaude, Deputy Secretary; and Associate Assistant Deputy Secretary Nelson R. Bregón (Office of Field Policy and Management), of the U.S. Department of Housing and Urban Development, for their support of backpacks and school supplies for low-income students directly impacted by Hurricanes Harvey, Irma, and Maria. More than 300 backpacks were received, and over 150 were filled with school supplies.

The Office of Housing Counseling also gives a special 'Thank You' to the Department of Education, Office of Secretary and Betsy DeVos, along with the Department of Education, Veterans Education and Team Support, who donated children's books, backpacks, and school supplies to this effort. The success of the program and coordination was



spearheaded by HUD's Veteran Affinity Group Chair, Walter Elmore.

All HUD participating housing counseling agencies impacted by emergency and disaster-related events are encouraged to review the [Housing Counseling Disaster Recovery and Emergency Preparedness Toolkit](#) located on HUD Exchange. It contains disaster recovery and emergency preparedness resources specifically for housing counseling programs. The toolkit provides immediate access to [Disaster Recovery Flyers](#), the [Housing Counseling Disaster Program Guide](#), and other resources from HUD and the Federal Emergency Management Agency.

## Visit the Office of Housing Counseling Training Digest

The Office of Housing Counseling [Training Digest](#) 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 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.

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