



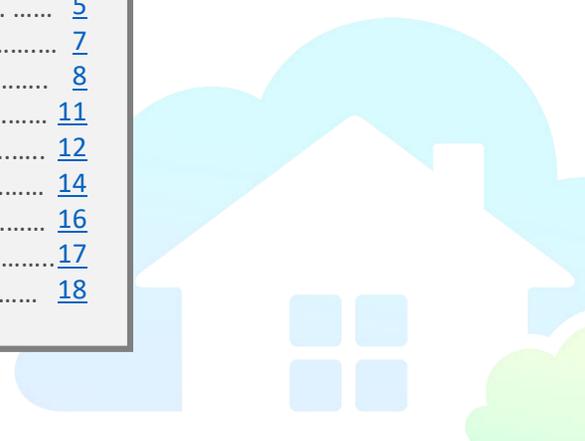
THE BRIDGE



BEYOND HOUSING: THE MULTI-DIMENSIONAL ROLE OF HOUSING COUNSELORS

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FROM THE DEPUTY ASSISTANT SECRETARY



Sarah Gerecke
Deputy Assistant Secretary
Office of Housing Counseling

Greetings,

Despite many communities still recovering from the 2017 hurricane season, this year's season is already in full swing. Housing counseling agencies play an important role in supporting people recovering from disasters. From coordinating temporary housing solutions for displaced residents to educating clients about post-disaster fraud practices, housing counselors often go above and beyond, doing more than what their job titles may suggest. What's more impressive is that they often continue to deliver and serve in situations where they are part of the communities directly affected by the disaster.

I recently had the opportunity to visit Puerto Rico and the U.S. Virgin Islands with HUD Deputy Assistant Secretary Pamela H. Patenaude to observe the ongoing recovery efforts from Hurricanes Irma and Maria, meet with local housing counseling agencies, and learn about the successes and challenges they continue to experience in the wake of those devastating disasters.

Seeing and hearing about the destruction in these communities first-hand was sobering and humbling, but it was great to see how much progress has been made in both territories in the last year. The trip was a strong reminder that the work of housing counseling agencies is multi-dimensional, and it is important to foster the development of well-rounded counselors who can do that work.

Recognizing this, HUD and the Office of Housing Counseling have undertaken efforts to expand the capacity of housing counseling agencies to successfully manage the multifaceted responsibilities of their jobs. In this issue of *The Bridge*, we share tips, resources, and lessons that can help housing counselors prepare for all aspects of their careers, from education and certification to disaster recovery and data tracking. In particular, we highlight:

- Tools to both prepare for disaster events and to engage with local partners that receive post-disaster funding;
- Success stories and lessons learned related to local disaster recovery efforts;
- Guidance for thoroughly preparing for the housing counselor certification exam;
- Housing counseling trends and the power of data as a storytelling tool to capture agency impact; and
- The importance of educating new employees at housing counseling agencies to mitigate the impact of staff turnover.

Housing counseling agencies and their staff are uniquely positioned to impact communities by providing services and support that extend beyond just linking people to housing. We hope the resources from HUD and from our partners will make housing counselors even more versatile and help them to respond quickly and effectively to a broad range of housing and community needs.

Sarah

HUD Assists with Disaster Recovery



Hurricane-damaged home in St. Croix, U.S. Virgin Islands.

Following Presidentially Declared Disasters, Congress often appropriates additional funding for the Community Development Block Grant (CDBG) Program as Disaster Recovery grants to rebuild affected areas and provide crucial seed money to start the recovery process.

CDBG Disaster Recovery (CDBG-DR) assistance can fund a broad range of recovery activities. In the case of Hurricanes Maria and Irma, the CDBG-DR appropriation includes over \$18 billion for Puerto Rico and over \$1.6 billion for the Virgin Islands.

In the past, HUD *encouraged* recipients to consult with HUD Housing Counseling agencies in developing their actions plans to spend the CDBG-DR funds. The latest appropriation, however, *required* the recipients to consult with HUD housing counseling agencies, recognizing the important role housing counselors play in assisting residents through the difficult decision-making process to rebuild, repair, or relocate and to obtain resources to help them recover from the storms.

In June, a HUD delegation led by Deputy Secretary Pamela H. Patenaude went to Puerto Rico and the U.S. Virgin Islands. The delegation included Sarah Gerecke, HUD's Deputy Assistant Secretary for Housing Counseling. The purpose of the trip was to provide technical assistance to the governments of Puerto Rico and the Virgin Islands as they developed their respective CDBG-DR plans. The HUD delegation also met with foundations, real estate industry leaders, Congresswoman Jenniffer Gonzalez of Puerto Rico, and local elected officials and residents.

The Puerto Rico disaster recovery action plan submitted to HUD included housing counseling as an integral part of the recovery plan: \$7.5 million for housing counseling out of the initial allocation of \$1.5 billion, representing a significant expansion of services for the island.

The Office of Housing Counseling and the HUD Field Office arranged for all housing counseling agencies based in Puerto Rico to meet with Puerto Rico Housing Secretary Fernando Gil Enseñat and Deputy Secretary Patenaude. The Federal Housing Administration's (FHA's) Atlanta Homeownership Center Director Dan Rogers III, HUD Associate Deputy Secretary Janet Golrick, and Assistant Secretary for Fair Housing and Equal Opportunity Anna Maria Farias also attended the meeting.



Puerto Rico Housing Secretary Gil addresses Deputy Secretary Patenaude as Dan Rogers III looks on in the background at the Housing Counseling Roundtable at the HUD Office in San Juan.

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The Executive Directors and their housing counselors relayed the following:

- Borrowers misunderstood the terms of the foreclosure moratorium, believing it to be a payment moratorium. Housing counselors tried to set the record straight.
- Many of the counselors' homes were affected by the storm.
- Client stories were heartbreaking, but stories of heroism were common and inspiring.
- All have taken the CDBG-DR training for housing counselors offered by HUD's Office of Housing Counseling.

Deputy Assistant Secretary Gerecke outlined models for housing counseling agencies to expand their capacity through collaboration, observing the urgent need to increase programmatic and geographic services for both renters and owners.

On June 13, she met with the leadership of the U.S. Virgin Islands Housing Finance Agency (VIHFA), a HUD approved housing counseling agency. Hurricanes Irma and Maria were both destructive, and every staff member was affected by the storm. HUD staff toured properties developed by VIHFA which were undamaged and discussed ways to adjust the program to reach more residents and address their housing needs post-hurricane.



Pictured, L to R: Chivonne Moorhead, Projects and Grants Administrator; Condon John, Housing Counselor; Lisa Richards, Homeownership Director; Sarah Gerecke; Darin Richardson, COO; Dahlia Percival, Homeownership Manager. Not pictured: Rosalind Estrill, Housing Counselor, and Tanya Industrious, Homeownership Coordinator II.

Through collaboration and open communication, HUD was able to educate important partners whose hard work and dedication facilitate housing recovery for the survivors of the devastating 2017 hurricane season. HUD looks forward to continued work with its partners in the long-term commitment of ensuring every survivor has a place to call home.

Success Story: Consumer Credit Counseling Services of Puerto Rico, Inc.

Hurricane Maria virtually knocked out Puerto Rico last year. Its 155 mph winds severely thrashed the island's power grid, which had been smacked by Hurricane Irma two weeks earlier, and left most of its residents without electricity, water, and cellular phone service for several months. The two back-to-back hurricanes wreaked havoc island-wide and caused more than \$100 billion in losses, including a significant reduction in productivity, as many businesses and self-employed entrepreneurs were not able to provide their services for several weeks and some decided to indefinitely close their operations.

The airport and the seaport were at a standstill for several days. The agriculture and tourism industries experienced a significant setback. Few gas stations were able to open because their facilities were severely damaged or lacked electricity or manpower. A similar situation occurred at the supermarkets, which operated on a very limited schedule.

In the aftermath of the devastation caused by hurricane Maria, Puerto Rico residents and business have been able to resume their daily routines thanks to the restoration of power, water, and cellular phone services in most of the island.

[Consumer Credit Counseling Services of Puerto Rico, Inc.](#) (a.k.a CONSUMER) has been at the forefront of the island's disaster recovery efforts related to housing issues. CONSUMER is a private, not-for-profit, mission-driven, and community-based 501(c)3 organization founded on October 11, 1990. It is certified by HUD as a multi-state housing counseling agency. As such, it provides workshops to first-time homeowners and property owners who are not current in their mortgage payments, as well as reverse mortgage counseling to senior citizens who



are interested in converting into cash part of their home equity.

CONSUMER has a branch in Orlando, Florida, which opened on May 11, 2015. The Agency recently created a virtual platform called *Puente*. Its goal is to facilitate information and services to individuals, families, entrepreneurs, and low- to moderate-income Puerto Ricans and other Hispanics who are new to that State – especially those arriving after Hurricanes Irma and Maria. Some of the services to be provided by different Floridian organizations who have partnered in this project encompass helping them find housing, health services, work, and financial counseling.

CONSUMER has been in pursuit of feasible solutions for the mortgage arrears that clients have accrued because of the situation. All of the Agency's housing

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counselors have been duly trained and certified to intercede on behalf of delinquent borrowers who are referred to the Agency by their mortgage lenders to arrange repayment plans, modifications, or forbearance arrangements that solve for the needs of all parties, thus avoiding a mortgage foreclosure wherever possible.

Once the housing counselor has made a complete assessment, including a budget analysis, a call is made to the lender's Loss Mitigation Department in order to share with them the clients' status and to negotiate a mutually agreeable arrangement that will assist them in avoiding foreclosure (if they are interested in retaining their property and are financially capable of doing so), or to negotiate the best disposition option (if they are not interested in retaining the property or are not financially capable of doing so).

Almost 13% of the borrowers who have visited the Agency so far this year were behind on their mortgage loans for diverse reasons, including unemployment (many businesses had to shut down for several weeks after the hurricanes and others were never able to reopen), being overextended in



their credit, or as a result of unforeseen and not budgeted expenses incurred following Hurricanes Irma and Maria (e.g., gasoline for generators and airplane tickets to momentarily leave the island).

Puerto Rico will most likely face other natural disasters in the future (the Atlantic Hurricane season runs from June to November). If this happens, however, CONSUMER will expeditiously and professionally intercede on behalf of its clients (just as it has done for more than 27 years) to assess their financial predicaments – particularly those having to do with their housing – and provide feasible options that will assist all parties.

Housing Counseling Disaster Recovery Toolkit: Guiding Agencies through Disaster Preparedness and Recovery

The Office of Housing Counseling is excited to announce the launch of the [Housing Counseling Disaster Recovery Toolkit](#), a new online guide created to help housing counseling agencies prepare for disaster events and engage with local partners that receive funding following disasters. This toolkit is for housing counseling agencies, intermediaries, state housing finance agencies, and multi-state organizations seeking to play an active and effective role in local disaster preparedness, response, and recovery. The toolkit features two related guides – one on preparedness and one on recovery.

- [Preparing for A Disaster](#) walks housing counseling agencies through an organizational planning process to effectively prepare for a disaster in their community. It also provides guidance on how to work with other stakeholders to participate in disaster planning efforts, as well as on how to counsel clients on preparedness.
- [Operating Post Disaster](#) highlights actions that housing counseling agencies can take to adjust to a post-disaster environment. This

includes immediate steps to help ensure continuity of operations, as well as longer term efforts to participate in community recovery and assist clients in post-disaster recovery.

Over 15 unique resources are provided in the toolkit to help agencies understand programs and activities they can undertake in support of preparedness and recovery efforts. Key resources include:

- Continuity of Operations Plan (COOP) Instructions and Template
- Counseling for Financial Preparedness
- Avoiding Post Disaster Scams and Frauds
- Counseling for Household Recovery
- ...and many more!

The guidance in this toolkit was developed by HUD with insights and feedback from housing counseling agencies working in disaster-impacted areas. [Access the toolkit today](#) to get started on disaster preparation or strengthen your agency's existing recovery efforts.



Educating New Staff about HUD's Housing Counseling Program

Agencies participating in HUD's Housing Counseling Program may experience staff turnover that impacts administration of their housing counseling programs. These changes can include new staff that do not provide direct housing counseling services and offer other types of administrative support such as reporting or grant administration. Office of Housing Counseling points of contact (POCs) often report that one of the greatest challenges when working with agencies is changing personnel. This article offers suggestions and resources that can help transition new staff and help them better understand HUD's Housing Counseling Program standards and regulations.

The gateway to all information on [HUD's Housing Counseling Program](#) is at HUD Exchange. It's a great starting point for all new staff.

Understanding the Basics

For new employees not familiar with HUD's Housing Counseling Program or needing a refresher course, the online training, [Introduction to Housing Counseling](#), is a great starting point! This course explains the components of housing counseling and types of services covered under this program. Any employee involved in administering an agency's housing counseling program, even those that do not provide direct services to clients, can benefit from this course.

What are HUD's Program Requirements?

Managers and housing counselors need to be aware of HUD's program standards, regulations, and policies. The foundation for these is the Code of Federal Regulations, [24CFR214](#), and the [HUD Housing Counseling Handbook 7610.1, Rev-5](#). New employees that manage a housing counseling program or



provide direct counseling services should review both documents.

Seeking information on one topic? Check out the searchable Frequently Asked Questions (FAQs) on HUD Exchange. There are almost 400 [FAQs](#) posted. Here you can find answers to many topics including housing counselor certification, recordkeeping, conflict of interest, Home Equity Conversion Mortgage (HECM) counseling, and financial management.

For managers and counselors new to managing a network of affiliates and subgrantees, online training is available at the [Network Monitoring](#) and [Quality Control Plan](#) pages. These trainings cover program standards for managing a network and provide best practices examples.

Reporting – 9902 Data

Reporting client level demographic data, services, and outcomes is critical to program success both for the agency and HUD's Office of Housing Counseling. New managers, housing counselors, and any other staff assigned to this task must understand reporting requirements. Housing counselors not assigned to this task will benefit from understanding what basis is used for selecting counseling outcomes.

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Form [HUD-9902](#), *Housing Counseling Agency Activity Report*, is submitted quarterly by agencies usually through their client management systems (CMS). This data is then stored in HUD's Housing Counseling System. New employees need to learn about their agency CMS and HUD's 9902 reporting. HUD does not oversee CMS systems, and agencies should reach out to their CMS technical support for assistance.

In June 2018, the Office of Housing Counseling launched a new [HUD-9902 toolkit](#). The toolkit includes step-by-step instructions for completing each section of the form, frequently asked questions, CMS guidance, and national data for previous reporting periods. Archived webinar training on the new toolkit is available at [9902 demonstration](#).

Grant Administration

Changing the employee responsible for HUD's Housing Counseling Program Comprehensive Grant can impact an agency's ability to draw down grant funds. Employees new to this task should start by first reviewing the agency's Notice of Funding Availability (NOFA) grant application. This outlines what services the agency proposed to provide under the grant. Next, it's critical to review the grant agreement. This document outlines eligible costs, the grant award period, reporting requirements, and due dates for reports under each fiscal year grant. Also review pertinent archived training. The Office of Housing Counseling conducts webinar training for each grant year with emphasis on the grant agreement. Other archived training focuses on Office of Management and Budget and financial reporting requirements relevant to grants management activities and includes topics on indirect cost rate, timekeeping and personnel reporting, and financial reports. A complete list of archived training can be found at the [Training Archives](#).

Agencies can lose their Electronic Line of Credit Control System (eLOCCs) access for failure to update personnel that have access to the system or for sharing of passwords. New employees responsible for

submitting grant vouchers must understand the regulations for this system. Further guidance can be found at [eLOCCS](#) and new employees assigned to grant administration should carefully review this information.

Other Useful Information

As mentioned previously, the [Housing Counseling Program page](#) on HUD Exchange is a valuable resource for any employee new to HUD's Housing Counseling Program. Some highlights include:

- [The Bridge monthly newsletter](#) – archived editions include best practices and success stories from HUD agencies. A [searchable database](#) is available to locate articles by topic and monthly theme.
- [Disaster and Emergency Resource Page for Housing Counselors](#) – toolkits and links to resources that assist agencies in preparing for and assisting in the recovery after a community disaster.
- [Housing Counseling Outreach and Research](#) – Resources include a social media toolkit, banners, fact sheets, collateral materials for outreach, and housing counseling research.
- [Training Digest](#) – learn about upcoming training available to housing counselors and managers offered by the Office of Housing Counseling, its training grantees, and other training partners.

Housing Counselor Certification and Certification Topics

New counselors and managers may not be aware of this program requirement. Effective August 1, 2020, all housing counseling required under or provided in connection with any HUD program must be provided by a HUD-certified housing counselor. To become certified, a housing counselor must pass the HUD certification examination and work for a HUD-approved housing counseling agency.

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The certification examination tests counselor knowledge on six core topic areas:

- financial management;
- property maintenance;
- responsibilities of homeownership and tenancy;
- fair housing laws and requirements
- housing affordability; and
- avoidance of, and response to, rental or mortgage delinquency and avoidance of eviction or mortgage default.

Links to the final rule, FAQs, how to become certified, and much more information on HUD's Certified Housing Counselor requirements can be found at the [Certification](#) page.

Free online training on the six core topics and information on how to register for the certification examination can be found at hudhousingcounselors.com. Housing counselors new to counseling can increase their knowledge about these six core topics by taking the training at this

website or taking a certification examination preparation course offered by HUD training partners.

Agency Housing Counseling Work Plan

Another important component in learning about housing counseling is reviewing the agency housing counseling work plan. This work plan is a living document that explains the needs and problems of the agency's target population, how the agency will address these needs, the type of housing counseling services that will be offered, and what fees will be charged for clients in the agency's geographic target area. The work plan should be periodically updated to reflect changes in target population needs and agency services offered. New employees must be aware of what services HUD approved the agency to offer.

Get Program Updates

Last but not least, new employees are encouraged to sign up for Office of Housing Counseling Program Listserv email messages. Learn about upcoming training, HUD-9902 reporting deadlines, NOFA publications, and other program information. Sign up to join the [mailing list](#).



Preparing for the Certification Exam: The Importance of Reviewing All 15 Housing Counselor Training Modules

By now, many housing counselors employed by HUD-approved housing counseling agencies have visited the start page at [HUDHousingCounselors.com](https://www.hudhousingcounselors.com) to create an account, view the testing requirements, preview the training modules, and/or schedule their examination. There is a reason there are 15 training modules for certification housed there. We want to help you succeed in passing the housing counselor examination.

Only previewing the modules, without going through each of them, will not help you fully prepare for passing the exam. For example, how much do you really know about Fair Housing and Equal Opportunity beyond the obvious (e.g., age, color, race)? Could you determine if someone you are working with is being discriminated against? What would you do if you believed someone's rights were being violated? The training modules will help you answer these questions and many more.

While many counselors work in multiple arenas and some specialize in specific areas, it is important to know all counseling topics. Even if you are a well-rounded counselor, it is recommended that you fully review all 15 modules and take the free practice exam. The modules and practice exam will help in your success.



By the Numbers: Housing Counseling Trends

Do you ever wonder how many people receive some counseling or education through agencies or what the breakdown of services provided looks like? Do you know the demographic characteristics of the people served by housing counseling agencies? Do you know the percentage of clients served who receive HECM counseling or the number of certified HECM counselors across the nation?

The Deputy Assistant Secretary's Office for Housing Counseling aggregates data that answers all these questions and many more. This month, we are introducing a new feature of *The Bridge* that focuses on these numbers. We want everyone to be aware of what the numbers tell us because we believe these numbers tell the story of how your agencies affect families and communities. They tell us who is being counseled and the kind of services they receive. They help us understand whether agencies are reaching the same number of people each year.

Over time, trends in service delivery reflect changes in the economy and in the housing market. Notable in the below comparison between Quarter 2 (Q2) of FY 2017 and Q2 of FY 2018 is the increase in the number of people getting pre-purchase counseling and the decline in the number of folks receiving mortgage delinquency counseling. This reflects the economic trend of purchases increasing and mortgage default decreasing. The best thing about this data is it provides information about clients *and* agencies. It includes the number of approved agencies, the number of agencies in the application process, and, after the certification rule is implemented, it will include the number of certified counselors. Every other month, there will be an article like this that covers what's happening with the industry by looking at the numbers. These statistics can help agencies identify trends in areas of concern and develop better, more informed business decisions with them. The Office of Housing Counseling hopes you find this valuable.

Metric	Second Quarter FY 2017	Second Quarter FY 2018
Client Service Statistics		
Number of Clients Counseled or Educated	677,749	602,734
Percent Gaining Access to Housing Resources	19%	17%
Percent who develop a Sustainable Budget	36.27%	35.99%
Percent who receive Group Education	28.54%	31.87%
Percent of clients who receive Homeless Prevention Counseling	1.58%	1.76%
Percent who receive Rental Counseling	9.12%	9.43%
Percent who receive Pre-Purchase Counseling	26.47%	29.76%
Percent who receive HECM Counseling	6.17%	5.43%
Percent who receive Post-Purchase Counseling	3.92%	4.89%
Percent who receive Mortgage Delinquency Counseling	24.25%	17.21%
Clients whose household income is less than 80% of the Area Median Income	57.81%	56.46%

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Metric	Second Quarter FY 2017	Second Quarter FY 2018
Client Demographic Statistics		
Asian, Pacific Islander, Native American	3.92%	3.91%
African American	39.39%	41.82%
Caucasian	38.51%	34.71%
Mixed Race and Other	18.19%	19.56%
Ethnicity: Latino or Hispanic	18.84%	17.33%
Rural:	10.59%	10.93%
Limited English Proficiency:	7.05%	7.30%
Agency Statistics		
New Agencies Approved		1
Number of Active Housing Counseling Agencies		1834
Total number of HECM-certified housing counselors		459
Agencies with HECM-certified counselors		229



NATIONAL HOMEOWNERSHIP MONTH HITS IT HOME IN 2018!

THE OFFICE OF HOUSING COUNSELING CELEBRATED NATIONAL HOMEOWNERSHIP MONTH WITH TRAINING, TOOLS, AND DISCUSSIONS



NATIONAL HOMEOWNERSHIP MONTH 2018

In June, HUD and the Office of Housing Counseling rounded out another successful year of celebrating National Homeownership Month with HUD-approved housing counseling agencies across the United States. This year's theme—"Find Your Place"—invited current and potential homebuyers to partner with HUD-approved housing counseling agencies to explore the many ways that housing counseling can open the door to responsible and sustainable homeownership.

SOCIAL MEDIA AND MEDIA RELATIONS TRAINING

During National Homeownership Month, the Office of Housing Counseling provided social media and communications training to over 300 attendees during several webinars. The hour-long trainings demonstrated ways that housing counseling agencies can use social media and media relations to connect

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with their local communities and promote housing counseling services. The webinars even included an interactive game in which attendees could test their social media and communications knowledge. We are proud to say attendees passed with flying colors!

HOMEOWNERSHIP TOOLKIT

To complement the training, a [Homeownership Toolkit](#) was created to provide additional social media and media relations materials, tips, and techniques. The toolkit included a customizable press release that housing counseling agencies were encouraged to use to disseminate National Homeownership Month messaging to the media. Tips on how to communicate with the media and a collection of social media posts and graphics were also included. The toolkit also provided a suite of general housing counseling materials, which included a flyer, brochure, poster, and the “First-Time Homebuyers” brochure suite. These materials are timeless and can be used to promote the value of housing counseling and homeownership any time during the year. If you would like to use them – and we encourage you to do so – you can download all the materials [here](#).

IN CASE YOU MISSED IT

We get it. Summer is a busy time and you may have missed out on announcements about the Office of Housing Counseling’s training, toolkits, and tools for communication. Don’t fret! Make sure you check out the [Housing Counseling Outreach page](#) on HUD Exchange, where you can find and access all social media, media relations, and other tools for communication training. You can also download new material for use at your HUD-approved housing counseling agency.

If you have questions or would like additional information, feel free to contact the Office of Housing Counseling at housing.counseling@hud.gov and include “National Homeownership Month” in the subject line of your e-mail.

Office of Housing Counseling Endeavors to “Make Home Happen” for HUD Employees

Throughout the year, HUD’s Office of Housing Counseling supports housing counselors, housing counseling agencies, and stakeholders in numerous ways, ranging from providing on-site technical assistance to offering informational webinars and seminars. While the method of support varies, the goal is the same: to provide individuals and families with the knowledge needed to obtain, sustain, and improve their housing.

The Office of Housing Counseling’s outreach to families stretches far and wide, primarily utilizing its network of HUD-approved housing counseling agencies to inform families about the many programs and services that exist to help them rent or buy a home of their own. For those families who dream of homeownership and don’t know where to start in making that dream a reality, the Office of Housing Counseling has developed an extensive library of informational materials that are distributed primarily through its network of agencies.

The month of June is regarded as “National Homeownership Month” and each year HUD endeavors to celebrate those that have achieved their dreams of homeownership and reach out to others who are still striving toward that dream. This year, as part of National Homeownership Month, HUD implemented a Homebuyers Fair – featuring HUD-approved housing counseling agencies such as



Guidewell Financial Solutions, HomeFree-USA, First Home Alliance, Sowing Empowerment and Economic Development (SEED), and the Greater Washington Urban League – to provide outreach to HUD employees who desire to “Make Home Happen.” On June 27, 2018, the Office of Housing Counseling [convened a panel of experts](#), who are informed about and involved in homeownership assistance programs, to discuss opportunities for and barriers to owning a home with HUD employees. The panel, moderated by Sarah Gerecke, Deputy Assistant Secretary for the Office of Housing Counseling, included:

- Pam Patenaude, Deputy Secretary, HUD
- Gisele Roget, Deputy Assistant Secretary for Single Family Housing, HUD
- Armand Goytia, Certified Consumer Credit and Student Loan Counselor, Guidewell Financial Solutions
- Alfreda Williams, Senior Homeownership Advisor, HomeFree-USA

Employee response to the opportunity was phenomenal as there was standing room only in the HUD auditorium and the conversation progressed to a very engaging question-and-answer period. After the panel discussion, employees perused homebuyer information booths and obtained specific program information. HUD’s Office of Single Family Housing also hosted a booth and provided employees with information on obtaining FHA-insured loans and accessing other FHA programs. More than 100 HUD employees took advantage of the opportunity to chat about homeownership, obtain flyers and pamphlets from a variety of agencies, and speak to housing counseling professionals one-on-one.



FEMA Podcast: Disaster Planning

The FEMA Podcast is a new audio program series available to anyone interested in learning more about the Federal Emergency Management Agency (FEMA), hearing about innovation in the field of emergency management, and listening to stories about communities and individuals recovering after disasters. The FEMA Podcast is available on [Apple iTunes](#) to stream or download. Approximately 20 to 30 minutes in length, the podcast will be updated with a new episode on a weekly basis. By subscribing, new episodes will automatically update on a listener's device. For more information, visit www.fema.gov/podcast.



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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

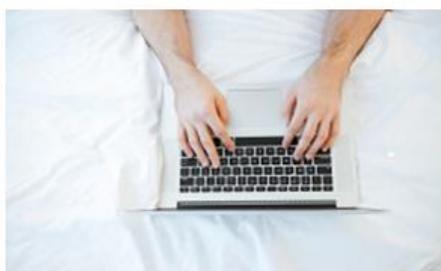
This page is updated weekly to reflect trainings hosted by:

- 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 to notify HUD about upcoming training and events for housing counselors.

[Learn more about the Training Digest](#)

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