



THE OFFICE OF HOUSING COUNSELING NEWSLETTER

THE BRIDGE



IN SERVICE TO OTHERS: REFLECTING ON 365 DAYS OF GIVING BACK

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FROM THE DEPUTY ASSISTANT SECRETARY



Happy Holidays!

Each year around this time, the “season of giving” is in full swing as people prepare for the upcoming holidays. From gifts to recipes to kind words, there are so many ways in which we get to bring joy through the gift of giving back to others. For housing counselors, helping people move toward their housing dreams and increase their financial self-sufficiency is often their way to give back or pay it forward. At the Office of Housing Counseling, we also try to both give back and pay it forward by providing resources to help counselors help clients.

At the Office of Housing Counseling, we know a lot about giving. Not only do we deliver capacity-building resources to housing counseling agencies, we also are able to distribute funds that help those agencies transform their clients' financial and housing conditions.

When we provide resources to housing counseling agencies and their staff, we empower them to, in turn, give high-quality guidance and service to people in

search of housing. Like housing counseling agency staff, HUD's staff also has a strong sense of giving back through public service. As a former housing counseling agency CEO, I can say that we all have a strong motivation to help clients achieve their full potential through education and counseling.

In this issue of *The Bridge*, we take a look back at how the Office of Housing Counseling has carried this seasonal spirit of giving back all year by providing housing counseling agencies with ongoing access to a diverse range of information and resources. In particular, this issue reflects on the impact of this past year's efforts to give agencies the tools required to run their programs effectively and best serve clients, including:

- Communication initiatives and resources that educate stakeholders and empower housing counseling agencies across the country;
- Enhanced outreach and training to increase awareness of and preparedness for the housing counselor certification process;
- Streamlining and adapting the grant execution and quarterly reporting processes to reduce burden on both housing counseling agencies and Office of Housing Counseling staff; and,
- Highlights from our annual education and networking conference for HUD-approved intermediaries, state housing finance agencies, and multi-state organizations.

As the holiday “season of giving back” comes to a close, I want to thank each *Bridge* reader for his/her own commitment to educated, independent, and empowered consumers through HUD's housing counseling program. I promise you that HUD and the Office of Housing Counseling will do our best to give you what you need to sustain your work 365 days a year.

Cheers,

Sarah



RECAPPING A MILESTONE YEAR

Throughout 2018, the Office of Housing Counseling has worked hard to develop communications materials that will continue to educate our stakeholders and empower housing counseling agencies across the country. Among other milestones, 2018 marked the 50th anniversary of HUD's Housing Counseling Program. We will be celebrating this milestone and the next 50 years in the months ahead.

COMPELLING COMMUNICATIONS MATERIALS

The most powerful way to generate awareness of the value of housing counseling to the broad spectrum of consumers we serve is to create messages that resonate with each individual audience. The Office of Housing Counseling has been designing full sets of promotional materials for HUD-approved housing counseling agencies to do just that. The first sets—the General Housing Counseling Kit and the First-Time Homebuyer Brochures—are now available for download [here](#).



GENERAL HOUSING COUNSELING KIT

The General Housing Counseling Kit offers consumers an introduction to the value of housing counseling, regardless of where they are in the housing process. It includes the following materials:

- [Smart Move Brochure \(ID #10697\)](#)
- [Smart Move Flyer \(ID #10698\)](#)
- [Smart Move Poster \(ID #10699\)](#)

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FIRST-TIME HOMEBUYER BROCHURES

The First-Time Homebuyer Brochures demystify the complexity of purchasing a home for new buyers with individual brochures that focus on the various aspects of the process and the preparation required for a successful purchase. *Credit 101*, *Mortgage 101*, *On the Money*, and *How We Can Help* position housing counseling agencies as the go-to source for reliable answers to the variety of questions facing potential homebuyers.

- [Housing Counseling & You \(ID #10693\)](#)
- [Credit 101 \(ID #10694\)](#)
- [Mortgage 101 \(ID #10695\)](#)
- [On the Money \(ID #10696\)](#)

HUD-approved housing counseling agencies can order printed materials by calling 1-800-767-7468 or by e-mailing reneee.m.davis@hud.gov. The material's ID number will be helpful when ordering.

MAJOR MATERIAL MAILING

One of the major ways the Office of Housing Counseling supports the efforts of housing counseling agencies nationwide is by creating and distributing informational materials. In October, 25 sets of the following materials were sent to 1,829 HUD-approved housing counseling agencies, 10 HUD regional offices, and 65 HUD field offices, for a total of 1,904 recipients:

- [Homeowners Guide to Success](#)
- Disaster Flyers:
 - [Turn to a HUD Housing Counselor for Help](#)
 - [Don't Be a Victim of Cons and Scams](#)
- First-Time Homebuyer Materials:
 - [First-Time Homebuyers Housing Counseling & You](#)
 - [First-Time Homebuyers Mortgage 101](#)
 - [Smart Move Brochure](#)
 - [Smart Move Flyer](#)
 - [Smart Move Poster](#)
 - [First-Time Homebuyers on the Money](#)
 - [First-Time Homebuyers Credit 101](#)

These materials are also available in English and Spanish from the HUD Direct Distribution Center and can be found at www.hudexchange.info/outreachmaterial.

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NATIONAL HOMEOWNERSHIP MONTH

June was National Homeownership Month (NHOM) with HUD-approved housing counseling agencies across the country. This year's theme was *Find Your Place*, an active invitation to current and potential homebuyers to explore the many ways housing counseling can help with responsible and sustainable homeownership. NHOM offered two comprehensive resources:

SOCIAL MEDIA AND MEDIA RELATIONS TRAINING



The Office of Housing Counseling provided media and communications training to more than 300 webinar attendees. The training focused on how to assist housing counseling agencies in effectively using social media and media relations to promote housing counseling services in their local communities. The trainings were so popular that the Office of Housing Counseling offered them as in-person seminars in Chicago and Dallas for the NCRC and RCAC, respectively.

NATIONAL HOMEOWNERSHIP MONTH TOOLKIT



Created to further detail social media and media relations materials, tips, and techniques, this toolkit included a press release template for disseminating NHOM messaging to the media, tips on how to communicate with the media, and a collection of social media posts and graphics. The toolkit also provided the set of General Housing Counseling materials. You can download these materials [here](#).

EMPLOYEE HOMEBUYERS FAIR

The highlight of National Homeownership Month 2018 was the Homebuyers Fair for HUD employees. A lively, informative panel of HUD leadership and housing counseling experts opened the event by discussing current housing trends and issues and answering questions from a live audience. Deputy Secretary Pamela H. Patenaude, FHA Single Family Deputy Assistant Secretary Gisele Roget, and Housing Counseling Deputy Assistant Secretary Sarah Gerecke supported the event which was designed to make HUD employees aware of the benefits of HUD housing counseling programs.

Panelists were Armand Goytia of Guidewell Financial Solutions, a bilingual counselor with 18 years of experience and a veteran of the U.S. Armed Forces; and Frieda Williams of HomeFree-USA who has helped more than 15,000 renters achieve their goals of homeownership. You can watch the panel discussion [here](#).

Following the panel discussion, several hundred employees had the opportunity to visit informational booths and speak one-on-one with other professionals from HUD-approved housing counseling agencies, including Guidewell Financial Solutions, HomeFree USA, First Home Alliance, Sowing Empowerment and Economic Development (SEED), and the Greater Washington Urban League. OHC wants to extend their sincerest thanks to these agencies for their participation!

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WE COULDN'T DO IT WITHOUT YOU!

It has been a rewarding and productive year for the Office of Housing Counseling, one that wouldn't have been possible without you and your hard work. As 2018 comes to a close, please share the materials mentioned above and take the opportunity to spread the word about how HUD-approved housing counseling services can help families achieve sustainable homeownership and rental housing.

If you have any questions or would like additional information, feel free to contact the Office of Housing Counseling at housing.counseling@hud.gov and put "Communications Materials" in the subject line of your e-mail.



Housing Counselor Certification Progress

Fiscal Year (FY) 2018 was an exciting year for the housing counselor certification process! The Office of Housing Counseling focused on outreach and training, website updates, and increasing awareness of the housing counselor certification process. Upgrades to systems were also integral in improving the certification process. Results included substantial increases in website usage and examination preparation and, of course, HUD certification of housing counselors!

Many counselors studied for the certification examination. By the end of September 2018, 9,535 users were registered on www.hudhousingcounselors.com and 9,501 users had completed one or more of the online training modules. Office of Housing Counseling training partners also reported training over 6,700 counselors for the certification examination in the last two fiscal years. During FY 2018, the online practice examination was taken 1,770 times.

Major updates to the training content, practice examination, and certification examination on www.hudhousingcounselors.com were launched August 28, 2018, to reflect the new Flex Modification program offered by Fannie Mae and Freddie Mac, updates to FHA single family mortgages, and revisions to improve readability of the training materials. The contractor also conducted an extensive review of the certification examination questions based on test-taker performance and updated approximately 20 percent of the questions. The proctoring service also added access to a virtual pen and paper during the certification examination for candidates taking the examination online or at a proctoring center.

Another goal for the Office of Housing Counseling

during the last fiscal year was educating other HUD program stakeholders about housing counselor certification and how this requirement may impact covered HUD programs. Staff participated in 15 Community Planning and Development (CPD) stakeholders meeting, and the Office of Housing Counseling conducted two webinars for CPD and Public and Indian Housing stakeholders.

The Office of Housing Counseling also provided national training webinars for housing counselors and agencies on the certification process and homeownership counseling. All training webinars are archived on the HUD Exchange under [Webinar Archive](#).

Counselor certification was a frequent topic for *The Bridge*. The monthly newsletter featured articles focusing on agency and counselor success stories, tips, and information on the certification process. If you missed any issues, these articles can be found through the searchable [Bridge Archive](#).

HUD also updated systems and webpages. HUD's Housing Counseling System (HCS) updates included adding "certified housing counselor" to agency information, and a searchable database for agencies with certified housing counselors was added to HUD.gov. The [searchable database](#) can also be used to verify that a housing counselor is certified by looking up that counselor's FHA Connection identification number. The housing counselor certification webpages on HUD Exchange were also updated to include more information on the certification process and how to register through FHA Connection.

Housing Counselor Certification was a popular topic at the Intermediary Meeting held in August at HUD Headquarters. Training included a best practice model for planning and implementing certification for an agency's network. Sarah Gerecke, Deputy Assistant Secretary, strongly

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urged all housing counseling agencies to get moving and certify their counselors well before the regulatory deadline of August 2020.

Congratulations to all the housing counselors that became certified this past fiscal year! Since launch of the certification examination in August 2017, 452 individuals have passed the certification examination and HUD has certified a total of 349 counselors through the end of September 2018.

Agencies lacking an FHA Connection Application Coordinator (FHAC AC) continued to be a challenge for the certification of housing counselors. As of September 30, 2018, only 171 of the participating agencies had an FHAC AC. This individual is critical to the certification process and verify a counselor's employment with the agency. The counselor cannot become certified without FHAC AC confirmation of employment. Detailed steps on how to register for FHAC AC can be found on the HUD Exchange under [Housing Counselor Certification](#).

A question frequently asked during last fiscal year's outreach related to changes in examination fees.

Currently, HUD is not planning to increase examination fees. If a change in fees will occur, HUD will announce the fee change through a federal register notice at least 60 days in advance of the change.

The Office of Housing Counseling thanks the numerous HUD program staff, contractors, agencies, and individuals that have supported housing counselor certification throughout the last year, including our training partners, individuals that submitted training and examination feedback, agencies that provided articles to the *The Bridge*, and agencies that formed local and regional study groups. The Office of Housing Counseling will continue outreach and awareness activities in FY 2019 and expects a substantial increase in certified housing counselors. Please continue to submit your feedback to www.hudhousingcounselors.com through the Support tab or send an email to housing.counseling@hud.gov with the subject line: "Counselor Certification Feedback."

Still not sure about taking the examination in FY 2019? Stay tuned for testimonials from counselors that have passed the examination in upcoming *Bridge* issues.

Transformation FY 2018: Grant Execution and Voucher Payments

FY 2018 brought with it a host of challenges and successes for the Office of Housing Counseling – Office of Policy & Grant Administration. The Grant Execution and Quarterly Reporting team focused its efforts on streamlining and reducing burden for agencies and their HUD Points of Contact (POCs). The Office of Housing Counseling recognizes that our partner agencies work very hard to serve their communities and have heard their voices. Our efforts, specifically those concerning our grant execution and voucher process (approvals and payments) and the Federal Funding Accountability and Transparency Act – Subaward Reporting System, will make life easier for our agencies.

Redundancy and Increased Burden in the Grant Execution Process

The Office of Housing Counseling understands that every minute an agency waits for their grant award is a minute that may become detrimental to the agency's existence. We realize that agencies do a lot with very little resources, so the team began with suggestions from colleagues that were in direct correlation to the feedback they received from their respective agencies. Because of this feedback, the Office of Housing Counseling identified and is currently addressing barriers to executing FY 2017 grants by implementing revisions that focuses on updating our internal grant execution and voucher processing system with improvements focused on functionality. The

focus is to reduce the time it takes to execute grant awards. The team is addressing concerns with the time it takes to train POCs on updates with internal training as future changes are made. This insures



that HUD POCs (new and seasoned) have a point of reference for updates. The team will continue to work, building on the progress made from each fiscal year.

Federal Funding Accountability and Transparency Act (FFATA) – Subaward Reporting System

Focus/Challenge: The Office of Housing Counseling recognizes there was a marked decrease in reporting in the FFATA Subaward Reporting System (FSRS) by agencies. To encourage adherence to the FFATA reporting requirements, the team focused on efforts to increase timely reporting of agencies. The FSRS is the reporting tool Federal prime awardees (i.e., prime contractors and prime grants recipients) must use to capture and report subaward and executive compensation data regarding their first-tier subawards.

Response: The Office of Housing Counseling began discussions to revise the current grant quarterly reporting and voucher payment processes to streamline reporting and drawdown procedures. As a result of these discussions, the Office of Housing

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Counseling revised internal efforts to ensure proper reporting from our agencies. During FY 2018, the Office of Housing Counseling confirmed that all grants were available in the FSRS system. Grantees were then able to file their reports. Although most agencies do report on time, there are some agencies who fail to report timely and/or may be unaware of this requirement. The following list of FAQs will help to clear up some of the frustration and/or uncertainty with this requirement.

Frequently Asked Questions

What is the FFATA? The FFATA or Transparency Act - P.L.109-282, as amended by section 6202(a) of P.L. 110-252, requires the Office of Management and Budget (OMB) to maintain a single, searchable website that contains information on all Federal spending awards. That site is at www.USASpending.gov.

What is required to be reported as part of the Transparency Act? The FFATA prescribes specific pieces of information to be reported, including:

1. The following data about subawards greater than \$25K:
 - a. Name of entity receiving award
 - b. Amount of award
 - c. Funding agency
 - d. NAICS code for contracts / CFDA program number for grants
 - e. Program source
 - f. Award title descriptive of the purpose of the funding action
 - g. Location of the entity (including congressional district)
 - h. Place of performance (including congressional district)

- i. Unique identifier of the entity and its parent; and
- j. Total compensation and names of top five executives (same thresholds as for primes)

2. The total compensation and names of the top five executives if:
 - a. More than 80% of annual gross revenues are from the federal government and those revenues are greater than \$25M annually; and
 - b. Compensation information is not already available through reporting to the SEC.

Classified information is exempt from the prime and subaward reporting requirement, as are contracts with individuals.

Definitions for data elements may be found at the data dictionaries maintained on www.USASpending.gov.

What is a sub-award? OMB issued guidance identifying the requirement to report first-tier subawards on April 6, 2010 and that guidance may be found at the [OMB Open Government site](#). That guidance defines a sub-award as generally referring to a monetary award made because of a Federal award to a grant recipient or contractor to a sub-recipient or sub-contractor, respectively.

Why is sub-award information being collected? The FFATA requires OMB to “ensure the existence and operation of a single searchable website” for Federal awards. The Transparency Act’s definition of “Federal awards” includes not only prime awards for grants, cooperative agreements, loans, and contracts, but also includes sub-grants and sub-contracts.

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What Federal contracts and grants are subject to the FFATA subaward and executive compensation reporting requirements?

- New contracts over \$20 million, effective immediately
- New contracts with a prime contract value greater than \$550,000
- New contracts with prime contract value of \$25,000 or over
- New grants \$25,000 and over. The grants subaward reporting functionality will be available via www.frsrsgov.
- Reporting of sub-contracts of Federal contracts and sub-grants of Federal grants where these sub-contracts and sub-grants are \$25,000 and over.

Who will be required to report executive compensation and subaward information associated with these Federal contracts and grants? A prime grant awardee will be required to report its sub-grants and a prime contract awardee will be required to report its sub-contracts.

How will these prime awardees report this information? Prime awardees will report using the FSRS. The tool will pre-populate, to the maximum extent possible, recipient information from existing Federal agency databases, such as the System for Award Management (SAM) to reduce the burden associated with this new FFATA reporting. All Federal contractors and prime grant recipients are required to register in SAM.

How much time does a prime awardee have to report executive compensation or subaward information? The prime recipient will have until the end of the month, plus one additional month after an award or subaward is obligated, to fulfill the reporting requirement. For example, if a subaward was made on October 15, 2010, the prime recipient has until November 30, 2010 to report the subaward information.

User guides, additional FAQs, and an online demonstration are currently available at the [FSRS website](#) for the contract subaward reporting capability.

FY 2018 marked a year of transformation for the Office of Housing Counseling – Office of Policy and Grant Administration. The team continues to find ways to reduce the burden on agencies by streamlining necessary processes. The team welcomes suggestions from agencies on how the Office of Housing Counseling can better serve them and help make reporting easier and more efficient. Agency training on grant execution and voucher submission and payment processes will be conducted during the first quarter of FY 2019.

Please email any suggestions and comments to housing.counseling@hud.gov. For more information, view the below resources:

- [FSRS Website](#)
- [FSRS Awardee User Guide](#)
- [FSRS – Quick Reference Guide – How to Add a Grant Award to Awardee Worklist](#)
- [FSRS Top FAQs](#)
- [Transparency Act – Executive Compensation & Subaward Reporting Information - FAQs](#)

FAQs Regarding the NOFA

The Office of Housing Counseling awarded [\\$47 million in housing counseling grants](#) to help approximately one million households find housing, make more informed housing choices, or keep their current homes. In addition, \$3.5 million was awarded to four national organizations to train and certify additional housing counselors. These grants will directly support the housing counseling services provided by 31 national and regional organizations, six multi-state organizations, 19 state housing finance agencies, and 207 local housing counseling agencies.



Q: Why was the FY 2018 NOFA published so late this year?

A: We understand how critical funding is for our housing counseling agencies. This grant cycle, the Office of Housing Counseling worked diligently to not only to align with the HUD Administration priorities and prepare and publish the Notice of Funding Availability, but to also score applications and announce awards as soon as practicably possible.

Q: Why is the NOFA only for one year, and can we go back to a two-year NOFA next year?

A: Seeking the proper balance between the stability of a two-year funding cycle and the flexibility to implement desirable changes into the grant application and scoring process was the priority for the Office of Housing Counseling when deciding on the funding cycle. This includes

responding to Administration priorities, reducing the application burden, and increasing the integrity of application data.

Q: Why don't we receive much information from Office of Housing Counseling employees during the open NOFA period?

A: This is because of the HUD Reform Act. This law prohibits all HUD employees to discuss the details of the NOFA process to the public. It ensures a level playing field by prohibiting communication of certain information during the selection process and prevents giving an unfair advantage to applicants who receive information not available to other applicants. Its other primary goal is to ensure accountability and transparency by requiring HUD to follow a set process in awarding grants and not deviating from that process.

Q: Why is FY 2018's period of performance 24 months but FY 2017 and previous years' were 18 months?

A: FY 2018's period of performance is October 1, 2017 – September 30, 2019. The NOFA increased from 18 months to 24 months to allow FY 2018 grantees the maximum flexibility in utilizing grant funds. While some grantees may request retroactive reimbursements as far back as the start of the FY 2018 performance period, other grantees may choose to request reimbursement for activities that occur only after FY 2018 grant execution. Agencies should handle the separate grants through their accounting and management systems in a similar manner as they would when managing multiple funding sources. The agencies' financial management systems must be capable of distinguishing between the FY 2017 and FY 2018 HUD Housing Counseling grant funds, as well as funds from other sources, and attribute services appropriately so that the same cost is not being billed to more than one funding source.

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Q: What types of an agency's non-federal leveraged funds is HUD looking for?

A: Housing counseling agencies have always done an impressive job leveraging scarce federal grant dollars with non-federal sources. Applicants were required to report all non-federal resources including grants, fees, and in-kind contributions provided by non-federal government sources, public or private nonprofit organizations, for-profit organizations, or other entities providing assistance that are available to the housing counseling agency during the period of performance. It is important to note that federal funds passed through to a city or state are ineligible, such as Community Development Block Grant and Hardest Hit Fund funds. Agencies need to pay special attention to this. Grantees will be required to maintain evidence that leveraged funds were provided to the agency. Files may be reviewed by HUD staff as a part of the remote and on-site performance reviews. Leveraging resources cannot consist of federal funds, directly or indirectly.

Q: How do I sign the SF-424 and HUD-2280?

A: In FY 2018, the electronic signature was new for the SF-424, the government-wide standard form used as a cover sheet for grant application packages, and the HUD-2280, the application disclosure/recipient update report. If the application was submitted via grants.gov, the signature of the authorized representative and the date signed were completed upon submission. However, the Office of Housing Counseling also accepted a signed, scanned, and uploaded version

of the SF-424, uploaded in PDF format to grants.gov.

Q: Can I have a meeting to understand how my NOFA application was scored?

A: Outlined in the FY 2018 Comprehensive Housing Counseling NOFA, agencies can request a debriefing related to their NOFA application for a period of at least 120 days, 30 days after the public announcement of the awards. During the debriefing, OHC staff and the agency will go through the agency's application discussing its strengths and challenges. OHC's hope is that a debriefing will increase the future competitiveness of an applicant. Agencies can submit a debriefing request to housing.counseling@hud.gov with the subject line "Debriefing Request".



Looking Back: Collaboration and Compliance

Throughout 2018, the Office of Housing Counseling strived to provide our stakeholders with ample trainings, toolkits, and webinars to educate, enlighten, and help keep agencies in compliance with HUD's guidelines. Because we view compliance as critically important, we continue to work closely with our trusted partners to assist in helping us achieve these goals.

The Office of Housing Counseling, along with HUD contractors and partners, continues to offer these resources in a variety of formats so counselors and other staff can have the benefit of learning at their own pace and at a time most convenient to them. The Office is committed to providing critical information related to housing counseling certification as it pertains to the Final Rule, understanding internal controls, best practices, and so forth.

Below is a list of some of our important partners that collaborated with the Office of Housing Counseling to bring our stakeholders valuable information over the past year. We have also listed some of our other resources that are excellent conduits for learning new concepts and reinforcing old material.

Booth Management Consulting (BMC): The Office of Housing Counseling had engaged the contractual services of a certified public accounting firm to assist POCs in their evaluation of grantees' financial capability and compliance with the fiscal obligations, as defined by federal regulations and grants agreements. The contractor conducted several administrative and financial reviews of organizations participating in HUD's Housing Counseling Program. The focus of the reviews was to ensure that organizations were properly accounting for the receipt, obligation, and expenditure of housing counseling grant funds. In 2018, Booth Management Consulting provided:

- **Financial Analysis** – This service included 281 financial analyses including performance review guidance, quarterly reports, grant execution assistance, and financial capability assessments to determine if an agency is solvent.
- **Action Plans** – The 19 action plans provided steps that agencies could take to implement recommended changes and improvements. There were two types of action plans conducted:
 1. The first type of action plan was for new grantees receiving their first grant award to review all of the grant financial requirements. This type of action plan involved reviewing the requirements of the HUD housing counseling grant, NOFA, and other compliance documents with the grantee, and conducting a high-level review of the grantee's financial policies and procedures and internal controls to determine if they complied with the requirements of the grant, NOFA and Uniform Guidance, Structure: Part 200: Uniform Administrative Requirements, Cost Principles and Audit Requirements for Federal Awards (Uniform Guidance). A one-on-one session with the grantee was then conducted to review the results of BMC's assessment and make recommendations for technical assistance or training, if necessary.
 2. The second type of action plan was to develop a corrective plan as a result of findings from a Financial and Administrative Review (FAR). These types of action plans included assessments of

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agency financial management requirements to identify deficiencies and develop corrective plans consisting of training and technical assistance to address the deficiencies. These assessments did not result in “findings” or “questioned costs.” Rather, the assessments usually uncovered areas of deficiencies that the agency needed to address to ensure compliance in the event of a FAR or other audit.

After conducting both types of action plans, reports were then issued to the HUD POCs which included the results of BMC’s assessment, a list of issues and/or concerns, recommended actions, technical assistance proposed to assist the organizations, projected number of technical assistance hours required, and method for providing the technical assistance.

- **Webinars and Agency Trainings** – 19 webinars and 16 individualized agency trainings were available to address targeted concerns. Training was recommended when a financial analysis indicated a weakness or an area of possible improvement. It was the option of the agency to accept, reject, or postpone recommended training.
- **Instances of Technical Assistance to Agencies** – Technical assistance was offered to 95 agencies, usually after a Financial Analysis but sometimes at the request of the Office of Housing Counseling POC for the agency or by the agency directly. Agencies were advised that they did not have to accept the offer.

The Office of Housing Counseling is in the process of preparing a solicitation for similar contract services in 2019. We expect to be able to offer much of the same type of assistance to agencies as we move forward. Agencies will be able to request services through their HUD POCs or by contacting Phyllis Ford at Phyllis.h.ford@hud.gov.

ICF: ICF is a technical assistance provider that works closely with the Office of Housing Counseling. They assist us in creating useful toolkits that can be utilized by housing counseling agencies to help strengthen their outfits.

Other training partners: The Office of Housing Counseling works with experienced national organizations to provide training to housing counselors. Funds were awarded to four national organizations through the [Housing Counseling NOFA](#). In 2018, housing counseling training grant funds were awarded to: NeighborWorks America, National Community Reinvestment Coalition (NCRC), UnidosUS (formerly the National Council for La Raza), and Rural Community Assistance Corporation (RCAC). They offer an array of on-site and remote trainings geared to all levels of learners – beginner, intermediate, and advanced housing counseling professionals. Furthermore, scholarships continue to be available for some trainings.

Office of Housing Counseling Webinars: The Office of Housing Counseling frequently conducted webinars in response to the needs of housing counseling agencies. Those webinars can be accessed on [HUD Exchange](#).

Bridge Newsletters: *The Bridge* is a monthly newsletter prepared by Office of Housing Counseling staff for housing professionals and stakeholders to keep them informed on a broad range of relevant housing

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counseling-related topics. To automatically receive monthly issues of *The Bridge*, please [sign up for our housing counseling email list](#).

FAQs: The purpose of the Frequently Asked Questions ([FAQs](#)) page is to provide a quick and easy way to find answers to common questions that are asked often by many individuals.

HUD Handbook 7610.1 (Rev 5): The HUD Housing Counseling Handbook is a comprehensive guide that can be used by housing counseling agencies to help guide them in conducting a HUD housing counseling program.

24 CFR 214: The Code of Federal Regulations provides program regulations on how the housing counseling program should be legally implemented.

HUD maintains valued partnerships and provides a myriad of resources to protect the government's investment in the housing counseling program. We are committed to providing the training and tools necessary to assist grantees with remaining in compliance with HUD's guidelines so that they can become even stronger housing counseling partners.

In 2019, we plan on providing more resources and technical assistance geared to support the very important work that housing counseling agencies do daily. We urge agencies to take full advantage of these tools. The Office of Housing Counseling will continue to focus additional efforts on streamlining, automation, and the implementation of controls to ensure greater consistency and prevent fraud, waste, and abuse. Keep in mind almost all of these resources can be found on [HUD Exchange](#) and recorded trainings can be accessed after the initial training dates.

We highly encourage all housing counseling agencies, counselors, and stakeholders to [subscribe to the Housing Counseling Mailing List](#) to receive notification to register for training.

2018 Intermediary Conference Retrospective: Connections Formed and Lessons Learned

On August 15, 2018, the Office of Housing Counseling held its [annual conference](#) for HUD-approved Intermediaries, State Housing Finance Agencies, and Multi-State Organizations. The conference celebrated the 50th anniversary of the HUD housing counseling program with the theme *Helping Families for Fifty Years*. Industry partners like the Coalition of HUD Intermediaries, the National Council of State Housing Agencies, and the National Housing Resource Center, as well as the intermediaries themselves, helped to develop the agenda. For a synopsis of the conference agenda and goals, read the [October Bridge article](#).

This current article takes a deeper look into the conference's key takeaways, updates, and insights.

2018 Accomplishments and 2019 Priorities

To open the conference, the Office of Housing Counseling's offices shared their accomplishments from 2018 and their works in progress for 2019:

- The Office of Policy and Grant Administration improved HUD-9902 reporting, released Comprehensive Housing Counseling and Training NOFAs, and published over 100 Housing Counseling Program FAQs. The Office announced that it is working on implementing new guidance for Home Equity Conversion Mortgage (HECM) default counseling, examining potential revisions to the Form HUD-9902, and requesting feedback for the Housing Counseling Program Handbook 7610.1 to be published for comment in FY 2019.
- The Office of Outreach and Capacity Building updated housing counseling certification training materials, supported the Federal Advisory Committee, and developed disaster

recovery counseling resources and tools. The office will continue to help agencies build capacity through technical assistance, trainings, and toolkits with a focus on making new categories of counseling such as disaster relief or HECM.

- The Office of Oversight and Accountability reviewed the Fiscal Year 2017 counseling experience compliments and complaints as well as provided recapture guidance, technical assistance, trainings, and action plans. The office is working on strategies for improving performance reviews for Intermediaries and Sub-grantees as well as consistency in guidance and enforcement from the HUD Points of Contact.

HUD Certification Review

The conference also included a session on updates and lessons learned for the Housing Counselor Certification process and examination. The panel presenting the session included Office of Housing Counseling staff along with representatives from BALANCE and the Pennsylvania Housing Finance Agency. The Office of Housing Counseling continues to add resources, trainings, and tools such as virtual pen and paper to help counselors. The represented intermediaries shared tips their agencies used to pass the certification exam with their peers. Attendees



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also heard about the key roles for intermediaries in exam preparation and FHA Connection, as well as a variety of resources available to them.

Peer to Peer Takeaways

Presenters and attendees held breakout sessions that facilitated robust conversations on 9902 data collection, rental housing counseling, disaster recovery, and HUD Exchange resources and best practices.

- **9902 Data Collection:** Attendees provided tips on their own data collection activities, including: meeting with their agencies, issuing guidance on impacts, and using checklists when reviewing submitted reports. This session also gave intermediaries a chance to discuss thoughts about Client Managements System, HUD communication, and case-by-case questions about reporting.
- **Rental Housing Counseling:** This peer to peer breakout gave attendees the chance to discuss rental housing counseling best practices and resources. Coordination with key partners, funding examples, and helpful resources were shared.
- **HUD Exchange Resources:** During this session, intermediaries discussed how they currently use the HUD Exchange to inform their network agencies and how they hope to increase their usage in the future. Participants shared recommendations for web content and ideas for new tools/resources.
- **Disaster Preparedness and Recovery:** This salient conference topic discussed the increased focus and necessity of disaster relief counseling. The Office of Housing Counseling has increased its work in disaster recovery counseling and will continue to develop tools and trainings for counselors working in disaster recovery. Participants shared compelling stories of how disasters

have changed their own homes and work, as well as future resources, partnerships, and interagency coordination that can continue to improve the effectiveness of housing counseling in disaster relief.

50th Anniversary of the HUD Housing Counseling Program

HUD staff and Intermediaries also took time to look back at housing counseling over the last 50 years and where it may be going in the next 50 years. During a conference-wide listening session, attendees shared that over the last fifty years, the Office of Housing Counseling has provided guidance that has helped to stabilize the industry, especially for individuals and families with low and moderate income. They expressed interest in furthering the reach of housing counseling to more families.

During the conference, attendees used MentiMeter, an interactive presentation software, to provide real-time feedback during live panels and presentations. When asked, "What words describe the next fifty years of housing counseling?" attendees replied, "funding, partnership, technology, sustainability, innovation, collaboration, and consistency".

Closing Remarks

Deputy Assistant Secretary Sarah Gerecke closed the conference by sharing the theme: "Rooted for Change," which should remind us of strong tall trees that endure changing weather and conditions through a strong root system. Fifty years is long for a housing program but short in the life of a sequoia tree. What would it take for the Office of Housing Counseling to continue to be strong in the next 50 years? It's the interconnectedness of the root system. The 2018 Conference is one way that the Office of Housing Counseling can help grow and strengthen the roots in the years to come.

2018 in Review: Trainings, Webinars, Toolkits, & FAQs

The Office of Housing Counseling is dedicated to bringing housing counseling agencies a range of resources that help build capacity to provide quality housing counseling services. Below is a snapshot of the trainings, webinars, and toolkits that we offered throughout the year:



35 Booth Management Consulting (BMC) Trainings



49 [webinars](#)



5 toolkits



12 issues of [The Bridge Newsletter](#)



6,104 counselors educated on [HUD Exchange](#)

Webinars: Below are links to webinars that were offered in 2018 and have recordings available for viewing:

- | | |
|---|-----------------|
| • Housing Counseling Standards for Program Content, Service Delivery, & Recordkeeping | October 2018 |
| • Flood Insurance with FEMA | August 18, 2018 |
| • Training Grant FY 2018 NOFA | August 9, 2018 |
| • Disaster Preparedness and Recovery Toolkit Demonstration | August 7, 2018 |
| • Understanding Internal Controls | July 31, 2018 |
| • FY 2018 Comprehensive Housing Counseling Grant NOFA | July 17, 2018 |
| • Introduction to Grant Writing as a Non-profit Agency | July 13, 2018 |
| • HUD Housing Counseling Certification and PIH | July 12, 2018 |
| • Housing Counseling Program & New Counselor Certification Requirements | July 10, 2018 |
| • Understanding Financial Management Systems | June 28, 2018 |
| • HUD-9902 Online Toolkit Demonstration | June 21, 2018 |
| • Understanding Indirect Rates | June 12, 2018 |
| • Social Media Webinar Series: Media Relations - Press Release Tips | June 1, 2018 |
| • Overview of Sub-grantee Pre-Award and Monitoring, Intermediaries Only | May 29, 2018 |
| • Community Development Block Grant Disaster Recovery Program Basics | May 21, 2018 |
| • Social Media Webinar Series: Media Relations - Capturing Media Attention | May 18, 2018 |
| • Overview of Procurement Policies and Procedures | May 17, 2018 |
| • Timekeeping and Personnel Reporting | May 15, 2018 |
| • Homeownership Counseling, Home Inspection Requirements, and Certification | May 14, 2018 |
| • Social Media Webinar Series: Advancing Your Content Strategy | May 11, 2018 |

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• Financial Services for Agencies	May 10, 2018
• Social Media Webinar Series: Fun Tips and Tools	May 4, 2018
• Overview of Financial and Administrative Reviews	May 1, 2018
• Social Media Webinar Series: Maintaining Your Social Media	April 20, 2018
• HUD Housing Counseling Program Diversification of Funding Sources	April 17, 2018
• Social Media Webinar Series: Establishing Your Social Media Channels	April 13, 2018
• Reviewing the Form SF-425 and Other Financial Reports	March 20, 2018
• Understanding Indirect Cost Rate, De Minimis Rate & Cost Allocation Plan	March 13, 2018
• Healthy Homes for Housing Counselors	March 6, 2018

Toolkits: These consist of tools, templates, best practices, and other pertinent information about a particular subject matter. Below are links to toolkits that were published during 2018:

- [Housing Counseling 9902 Online Toolkit](#)
- [Housing Counseling Disaster Recovery Toolkit](#)
- [Healthy Housing Toolkit for Housing Counselors](#)
- [Social Media 101 Toolkit](#)
- [Media Relations Toolkit](#)

Bridge Articles: During 2018, our *Bridge* Newsletter was reformatted to be more streamlined and user-friendly. All issues contain a wealth of information and one of the best features is that it can be searched by topic. Click on the links below to access any of the issues from past months.

- 11/12/18 - [Housing Counseling: Giving People a Reason to Be Thankful](#)
- 10/15/18 - [Preparing Housing Counselors to Adapt to Seasons of Change](#)
- 09/10/18 - [Beyond Housing: The Multi-Dimensional Role of Housing Counselors](#)
- 08/08/18 - [Preparing Housing Counselors for Certification and Service](#)
- 07/10/18 - [Creating Independence through Self-Sufficiency](#)
- 06/15/18 - [Homeownership Month: A New Era of Homeownership](#)
- 05/22/18 - [Creating a Foundation for Success](#)
- 04/23/18 - [Focusing on Efficient Program Management](#)
- 03/13/18 - [Spring into Action: Help Housing Counselors Lay the Foundation](#)
- 02/16/18 - [Improving Performance – Achieving Success](#)
- 01/31/18 - [New Year, New Opportunities](#)

HUDHousingCounselors.com: This website's content focuses exclusively on the training and testing of counselors. As per the Final Rule, all housing counselors connected with HUD programs must be hired by a HUD-approved agency and take and pass the Housing Counselor's Certification exam by August 1, 2020. This website offers free online training materials covering a broad range of housing-related topics.

Online Training Modules: This webpage on [HUD Exchange](#) provides online courses that are available from HUD's Office of Housing Counseling.

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Housing Counseling Weekly Training Digest: This page is updated weekly to reflect trainings hosted by:

- HUD's Office of Housing Counseling
- Office of Housing Counseling-funded training partners
- Other partners that host trainings of interest to housing counselors

Other training partners: During 2018, the Office of Housing Counseling worked with the following training partners to provide both online and remote trainings to housing counselors and other staff:

- [NeighborWorks America](#)
- [National Community Reinvestment Coalition \(NCRC\)](#)
- [UnidosUS](#) (Formerly National Council for La Raza)
- [Rural Community Assistance Corporation \(RCAC\)](#)

The agencies above continue to offer an array of on-site and remote trainings geared to all levels of learners – beginner, intermediate, and advanced housing counseling professionals. Furthermore, scholarships continue to be available for some trainings.

The following organizations also hosted trainings that may be of interest to housing counselors:

- [National Endowment for Financial Education \(NEFE\) Housing Course](#)
- [FHA National Servicing Center \(NSC\) Training](#)
- [HUD's ECLASS Online Loss Mitigation and HAMP Training](#)
- [Office of the Comptroller of the Currency Financial Literacy Update](#)
- [HOPE Loan Portal Training](#)
- [Making Home Affordable Learning Center](#)
- [HUD Webcasts](#)
- [Single Family Housing Webinar Archive](#)
- [Virginia Housing Development Authority Marketing 101](#)
- [The Counselor's Corner](#)

FAQs: The Office of Housing Counseling continually updates its [FAQs](#), which are also located on [HUD Exchange](#), so that individuals can access the most common housing counseling-related questions. Click on the [FAQ](#) link and search by topic to reference information on a particular subject area.

In 2019, we are committed to ensuring that the staff at HUD-approved and participating agencies continues to learn best practices and remain informed and HUD compliant. These tools can play a significant part in keeping your agencies abreast with the rules, regulations, as it pertains to housing counseling, grant management, certification, and other related subjects. Feel free to reach out to housing.counseling@hud.gov (using the subject line: "Training Suggestions") to let us know what other topics you would like to learn about.

2018 Strategic Plan Accomplishments

This year, HUD and the Office of Housing Counseling successfully advanced a range of initiatives that support the goals of the strategic plan and strengthen the ability of housing counselors to deliver effective services.



Promoted Policies to Increase the Impact of Housing Counseling

- Updated [certification materials](#) were developed to help hundreds of housing counselors prepare for and achieve certification.
- The [Mortgage Industry Standards Maintenance Organization](#) (MISMO) adopted data standards for HUD Housing Counseling data points, permitting lender systems to collect counseling data.
- Housing counseling agencies were key to recovery for [disasters](#) in Puerto Rico, the U.S. Virgin Islands, California, Texas, North Carolina and South Carolina, among others, and provided input into local disaster recovery plans.
- The Office of Housing Counseling published the [Homeowner's Guide to Success](#) in eight languages, focusing on loss mitigation in the post-Home Affordable Modification Program era.
- The [Federal Housing Finance Agency](#) report on the Government Sponsored Enterprises [Scorecard](#) for Fannie and Freddie Mac noted several areas of improvement with housing counseling, including GSE support for automation, use of counseling in GSE origination and servicing programs, and use of housing counseling to expand access to credit.



Maximized Efficiency and Effectiveness

- [HECM](#) certificates are now viewable by lenders in the FHA Connection system.
- The Office of Housing Counseling improved timing and accuracy of 9902 data through [training of agencies](#) and publication of [9902 reporting guidance](#). As a result, 95% of all reports are submitted on time.
- The Office of Housing Counseling received internal approval to develop its Housing Counseling Agency Management System (HCAMS), which will ultimately provide a cloud-based business solution for HUD and agencies.
- The Office of Housing Counseling increased consistency in compliance requirements through internal training ("POC Chats") and publication of more than 100 [FAQs](#).



Engaged Stakeholders to Support and Improve the Housing Counseling Program

- The [Federal Advisory Committee](#) held two meetings and made 12 constructive recommendations to improve the program, many of which were adopted.
- The Office of Housing Counseling redesigned [The Bridge](#) newsletter ad published 12 issues for nearly 15,000 subscribers.
- The [HUD Exchange](#) website received over 278,000 page views, a 35% increase from 2017.

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- A [new housing counseling brochure, flyer and poster, and four first-time homebuyer brochures](#), have been published and are available via the Direct Distribution Center.
- HUD published a [disaster prevention and recovery toolkit](#), added resources to training grantees to expand capacity, and provided disaster training to 1,090 counselors.

Reduced Risk

- Office of Housing Counseling staff completed 315 agency performance reviews to confirm compliance with HUD standards.
- Reached 1.1 million families and received 26 complaints (25 complaints resolved, one pending). Worked with the Inspector General and Department of Justice to prosecute two criminal violations successfully.
- Office of Housing Counseling [training partners](#) offered 327 course offerings for 9,100 housing counselors.
- Office of Housing Counseling staff and consultants offered 84 [webinar trainings](#) accessed by 8,170 participants.
- More than 500 participants completed Office of Housing Counseling [online training](#).
- Housing counseling agencies successfully transitioned from paper to electronic [eLOCSS](#) approvals.

Exercised Fiscal Responsibility

- Appropriated funds in the amount of \$154,812.14 were de-obligated or recaptured.
- HUD publishes the comprehensive housing counseling [NOFA](#) and [Training NOFA](#) as soon as new leadership confirms substantive changes (July 2019). Applications are scored in less than six weeks. [Awards](#) are prepared for announcement in early October, slightly over the Congressional deadline.
- HUD adjusted both the comprehensive NOFA and Training NOFA to reflect administration priorities including disaster counseling, HECM default prevention, focus on on-line services, and focus on rural areas.

Supported a Strong Internal Culture

- The Office of Housing Counseling's [Federal Employee Engagement Score](#) is 90% (with 89% of staff responding to the survey), compared to HUD's engagement score of 61%.
- The Office of Housing Counseling continued to develop leaders at every level and successfully transition leadership of key teams.
- Staff request and receive one uninterrupted day per week, and one week per quarter, to work as [Points of Contact](#) with their portfolio of agencies.

The Bridge: New Year, New Focus

Beginning in the new calendar year, *The Bridge* electronic newsletter will change. We will continue bringing interesting and informative housing counseling content to your email inbox, but transitioning to a bi-monthly edition. The bi-monthly format will follow the same standards as the monthly newsletter. The new format will enable us to highlight important topics based on the latest Office of Housing Counseling educational news, methodologies, and emerging trends.

To join our HUD mailing list, click [subscribe](#) to open up a pre-populated email message, and then press “send.” You will receive a confirmation email that you must reply to in order to confirm your subscription. If you are having trouble subscribing, please [email us](#).



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

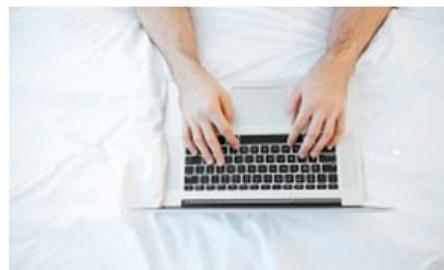
This page is updated weekly to reflect trainings hosted by:

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- 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.

[View the latest training digest](#)

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