



# THE BRIDGE



OVER  
**50**  
& LOOKING FORWARD  
YEARS

HUD HOUSING COUNSELING

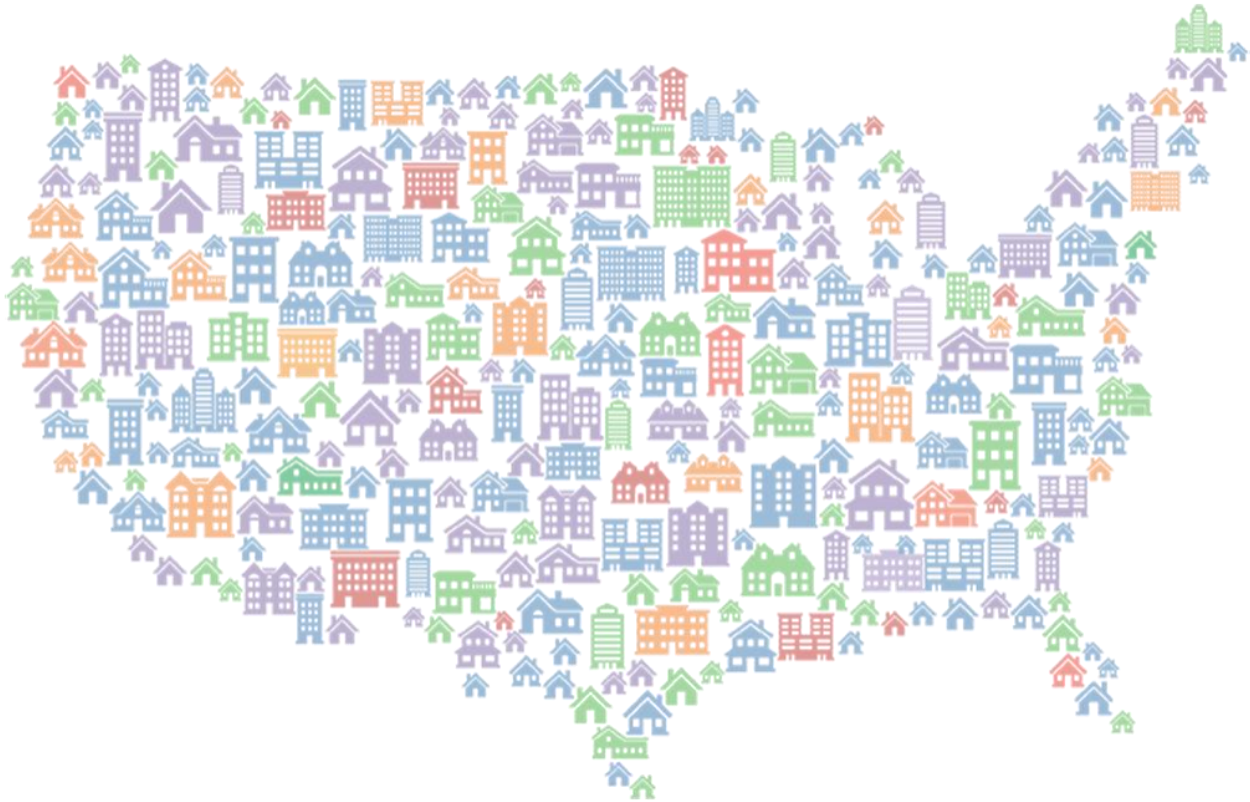


## THE GOVERNMENT SHUTDOWN: HUD CONTINGENCY PLAN

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## FROM THE DEPUTY ASSISTANT SECRETARY

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**Sarah Gerecke**

*Deputy Assistant Secretary  
Office of Housing Counseling*

Celebrations like birthdays and anniversaries offer a great opportunity to reflect on how far you've come and prepare for where you still want to go. Last year, the Office of Housing Counseling marked 50 years of commitment to supporting the housing needs of consumers through the Housing Counseling Program – and we've come a long way since 1968.

Technological advances have changed the ways we communicate, deliver services and professional development, manage operational processes, and track and measure our impact. As such, both the Office of Housing Counseling and housing counseling agencies are far better equipped to do our work. But the evolution of the industry is ongoing, and we must be prepared for what awaits us in the future. The half-century milestone has inspired the Office of Housing Counseling to rededicate ourselves to delivering information, resources, and opportunities that will help housing counseling agencies, consumers, and industry stakeholders reach their goals.

In this issue of *The Bridge*, we highlight 50 years of our work and continue to offer news and resources that help improve the efficiency and effectiveness of the Office of Housing Counseling, housing counseling agencies, and stakeholders, including articles on:

- The history of the Housing Counseling Program and the impact of its first 50 years of operation;
- Recommendations for planning for the upcoming year such as getting to know your clients, aligning your goals with available funding, managing staff turnover, and building capacity for the future;
- Strategies and practices that can help housing counseling intermediaries successfully manage their networks of housing counseling agencies;
- Best practices and resources for helping consumers create pathways to financial well-being; and
- The status of the Office of Housing Counseling's knowledge management initiative.

As you prepare to tackle your goals in 2019, take a moment to reflect upon the growth that you, your agency, and your clients have experienced on your journey and also look ahead. But don't rest upon your progress to-date. Everything around us, from the economic environment to our legislative requirements could change at any moment, and we must always be prepared to change with it. All of us – whether we are housing counselors, housing counseling agencies, or clients – have a role to play in housing counseling, and I look forward to continuing to move our work forward collaboratively.

As we all know, the government shutdown did affect the HUD Housing Counseling Program. We are pleased to be back at work and are focused on executing 2018 grants, reviewing quarterly reports, paying vouchers, and closing out agency performance reviews. We appreciate your patience as we reschedule reviews and attend to these priorities. We are all steps on the 50-year road, and we will continue along the road together.

Cheers,

*Sarah*



## 50 Years Strong

The Office of Housing Counseling is honored to mark a significant milestone—the 50th anniversary of the HUD Housing Counseling Program. We have already begun the yearlong celebration to commemorate this achievement and look forward to the next 50 years of housing counseling services. Last year we kicked off the celebration to commemorate this achievement and inspire housing counselors, intermediaries, and partners to think about the next 50 years of housing counseling.

Since 1968, the HUD Housing Counseling Program has been committed to the needs of home-buying consumers and a legion of stakeholders. The Housing Counseling Program provides a comprehensive array of invaluable information, education, and resources, including but not limited to the following:

- Resources and information for consumers and stakeholders at every stage of the housing process
- Do-it-yourself workshops and classes to help maintain and improve your biggest investment
- Guidance to help homebuyers avoid default and foreclosure
- Training, tools, and promotional materials designed to assist HUD-approved housing counseling agencies provide their vital services



**HUD HOUSING COUNSELING  
PROGRAM**

### **HAPPY BIRTHDAY, HOUSING COUNSELING PROGRAM!**

In November, the Office of Housing Counseling asked stakeholders to share their birthday wishes with the Housing Counseling Program by submitting short, cheerful videos—and everyone went above and beyond.

We received more than 40 videos from across the country showing stakeholders' dedication to the housing counseling program. The celebrations included party favors, baked goods, and even puppets! The profound creativity and pride for the HUD Housing Counseling Program have increased the excitement about this noteworthy 50th anniversary.

The Office of Housing Counseling received so many inventive and celebratory videos that we had to create two videos in order to include everyone. To watch those videos, visit the Happy 50th Birthday [micro-website](#) on the HUD Exchange, and then share them on your social media channels.

## TIPS: ENSURING SUCCESSFUL PERFORMANCE FOR INTERMEDIARIES

HUD's Housing Counseling Program currently operates through a nationwide network of approximately 2,000 HUD-approved housing counseling agencies located in urban, suburban, and rural communities in all 50 states and territories. Intermediary organizations – including State Housing Finance Agencies (SHFAs), Multi-state Organizations (MSOs), and Regional and National Intermediaries – operate at the state, regional, and national levels to oversee and support networks of housing counseling agencies.

Intermediaries are HUD-approved organizations that provide housing counseling services directly and/or indirectly through their branches, affiliates, or sub-grantees, for whom they exercise control over the quality and type of housing counseling services.

The following tips include strategies and practices that successful intermediaries use to manage their networks.

### **Tip #1: Designate a key “HUD Expert” in your agency.**

Many intermediaries designate a staff person as the primary expert on the HUD Housing Counseling

Program. This person is expected to participate in ongoing HUD training webinars, keep abreast of regulatory changes, and act as a resource to other staff in their agency and network for program-related questions. This expert is often the staff person who oversees monitoring quality control or contract compliance issues for the network of agencies, as well.

HUD's Housing Counseling Program is governed by a relatively complex set of rules and guidelines including the 24 CFR Part 214, HUD Handbook 7610.1 (Rev. 5), notices, etc. It requires ongoing effort and close attention to detail to effectively manage the program.

The Housing Partnership Network (HPN) has been a HUD housing counseling intermediary since 1995. Since then, they have maintained a team of staff dedicated to the HUD Housing Program. The team meets weekly to share updates. HPN has also increased capacity to perform monitoring and oversight responsibilities by cross-training program staff in program requirements for all housing counseling grants. Staff share responsibility for agency desk reviews and site visits.

Rural Community Assistance Corporation (RCAC) has been a HUD intermediary since 2005. Their oversight staff regularly attends HUD webinars and participates in meetings with other partners to stay abreast of key industry trends. RCAC then

hosts webinars with their network affiliates to share these trends, highlight best practices, and feature content experts to address other hot topics.

### **Tip #2: Visit the HUD Exchange regularly to take advantage of new program resources.**

The HUD Exchange is a new website that provides excellent resources to organizations involved in the HUD Housing Counseling Program. Bookmark this site, [www.hudexchange.info](http://www.hudexchange.info), and visit it regularly for the latest news, tools, tips, and links to other materials about the program.

This website is a one-stop shop resource site for many aspects of the HUD Housing Counseling Program. New resources are posted on this website almost daily, and these resources provide critical updates for managing the HUD Housing Counseling Program.

### **Tip #3: Participate regularly in HUD webinars and trainings**

HUD's Office of Housing Counseling puts great effort in providing regular email updates and webinars on the Housing Counseling Program. Intermediaries or network agencies can sign up for the HUD Office of Housing Counseling listserv [here](#).

These trainings provide details about new guidelines or opportunities in the program. Reading these communications and participating in these webinars will help Intermediaries

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and their network agencies stay abreast of changes in the program. Intermediaries can also go to the webinar archives to review previous webinars.

**Tip #4: Communicate regularly with network agencies, build their capacity in incremental ways, and find ways to help them improve their services and share best practices.**

Strong intermediaries typically communicate regularly with their network agencies. This communication can be through emails, telephone calls, webinars, etc. The key thing is for the contact to be regular and helpful. Some intermediaries host monthly conference calls with their network agencies to share news about the program, trends in the industry, or best practices in delivering services.

Intermediaries are responsible for building the capacity of their network agencies and helping them become more efficient and

effective in delivering housing counseling services to their customers.

**Tip #5: Develop a strong quality control team and related policies.**

A key role of intermediaries is to provide quality control monitoring of their network agencies for the HUD Housing Counseling Program. In order to do this effectively, intermediaries will need quality control policies, a quality control plan, and a team that can help implement them. The quality control efforts can entail ongoing monitoring through regular phone calls and emails as well as more rigorous monitoring of quarterly reports, financial reports, etc.

Intermediaries can help their network agencies succeed programmatically by providing technical support and quality control over their services. The success of an intermediary is integrally tied to the success of the network agencies, so working together to ensure the delivery of high-quality services is important.

**For more tips and examples for intermediaries,** refer to the HUD Exchange [Intermediary Orientation Toolkit](#):

- [Housing Counseling Regulations](#)
- [HUD Housing Counseling Handbook](#)
- [Housing Counseling System \(HCS\) Resources](#)
- [Housing Counseling Capacity Building Toolkits](#)

Additionally, view the full suite of [housing counseling toolkits](#), which highlights Disaster Recovery and Emergency Preparedness, Consumer Protection and Predatory Lending, and HUD Integrity Bulletins.

If you need access to HUD Forms, visit [HUD Clips](#). Be sure to encourage any staff, board members, agency leadership, and partners who support your housing counseling activities to sign up for the [HUD Housing Counseling Mailing List](#) and read the bimonthly issues of [The Bridge](#) for the latest news, tools, and resources.

## NEW HUD-9900 FORM: APPLICATION FOR APPROVAL AS A HOUSING COUNSELING AGENCY

The new [Form HUD-9900 Application](#) was launched April 6, 2018, and is designed for new agencies who are seeking approval to become a HUD-approved housing counseling agency. Current HUD-approved housing counseling agencies, and participating agencies that would like to change their HUD-approved status or seek direct HUD approval, can also apply to HUD using the new [HUD-9900](#). The new version of the application form is a fillable Portable Document Format (PDF) with several new features and enhancements that streamline the application process. The form:



- Includes a line item for the Agency [Dunn and Bradstreet](#) Universal Numbering System (DUNS) Number
- Identifies private or public non-profit organizations eligible to apply for HUD-approval
- Features definitions for entity types with numbers pertaining to the questions for a specific entity type
- Allows the applicant to self-certify their agency's information and/or provide supporting documents
- Defines "HUD-approved housing counseling agency," "Unit of general local government," and "State"
- Ensures the type(s) of Housing Counseling Services mirror the One-on-One Counseling and Group Education services listed on the [HUD-9902 Report](#) on Housing Counseling Agency Activity
- Outlines HUD Final Rule Homeownership and Home Inspection work plan requirements

### Basic Qualifying Criteria

All agencies interested in becoming HUD-approved to provide counseling services must either be: 1) a private or public nonprofit organization or 2) a state or local government. Detailed information and additional requirements of the housing counseling program are provided in the [Housing Counseling Program Handbook 7610.1](#), but a few of the more important requirements for applicants are:

- Evidence of nonprofit status as demonstrated by Section 501(c) of the IRS code
- At least one year of experience successfully administering a housing counseling program
- Functioned for at least one year in the geographical area applicant proposes to serve
- Sufficient resources to implement the proposed housing counseling plan
- Adherence to conflict-of-interest policy and procedures

### How to Apply to Become a HUD-Approved Housing Counseling Agency

Agencies interested in becoming a HUD-approved housing counseling agency can visit the HUD Exchange website for eligibility requirements. Information on the process for becoming HUD-approved and instructions for submitting applications to HUD can be found online at: [How to apply to become a HUD-approved Housing Counseling Agency](#).

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We request that you begin the process by first assessing your agency against the requirements for HUD approval. This can be done by using the new Housing Counseling Agency Eligibility Tool found at the following link on the right side of the page: [Eligibility Tool](#). Once you've completed the initial eligibility assessment through the Eligibility Tool, [email HUD](#) to schedule an appointment with an application advisor to assist you with the application process and answer any questions about required documentation. Please use "Appointment with HUD housing counseling application advisor" as the subject line of your email.

### **Other New Agency Application Resources**

For additional information on how to apply for HUD Housing Counseling Agency approval, visit:

- Housing Counseling [Frequently Asked Questions](#) (FAQs)
- What is [Homeownership Counseling](#)?
- When must [Home Inspection Materials](#) be provided?
- [Housing Counseling Capacity Toolkit](#)
- HUD Office of Housing Counseling [Opportunities with Intermediaries and State Housing Finance Agencies](#)
- Requirements for HUD's Housing Counseling Agency [Client Management System](#) (CMS)
- [HUD-9902 Resources](#)
- [Housing Counseling Training and Events](#)
- [Housing Counseling Training Partners](#)



## PROMOTING YOUR HOUSING COUNSELING FAIR

Seven Atlanta housing counseling groups collaborated with the National Housing Resource Center (NHRC) and created a major homebuyer fair for the Metro Atlanta region. The purpose was to connect interested homebuyers with high-quality housing counseling programs, reach deeply into underserved communities, and improve the outreach toolbox of the nonprofit housing counseling world.



So, what marketing lessons did NHRC learn from this collaborative housing counseling event?

- Facebook was the strongest outreach driver (51%) with a mix of free event posting, invites, and paid boosting, especially in the African-American community. NHRC recommends every housing counseling group build and maintain their Facebook presence. A briefing for housing counseling agencies on Facebook marketing is available on [NHRC's November 8th Leaders in Housing Counseling Call](#).
- The second most useful outreach method was through churches (13%), while radio advertising and word-of-mouth were the next most useful at 11%. However, church and word-of-mouth were free, and radio cost a whopping \$12,000. Radio advertising, therefore, was not an efficient use of marketing funds.
- Pre-registration matters! The collaborative effort had 280 people who registered but missed the fair. The housing counseling agencies can still reach out to these interested parties because of the upfront registration information. Plus, another 1,500 people clicked "interested" on Facebook, all of whom can be contacted in the future through that channel.
- Business volunteers make a big difference. In the past, the housing counseling nonprofits carried the entire load of the NHRC events. This time, the Urban League of Greater Atlanta connected the effort with State Farm Insurance. Their red-shirt volunteers handled key roles in registration and connected participants with the appropriate housing counseling agency, which allowed the counseling agencies to concentrate on offering quality, personal services.

With all NHRC events, the primary goal is to connect every participant with a housing counseling agency to help them meet their housing goals. So, the first stop after registration is an introductory conversation with a housing counselor. Once participants connect with a counseling agency, they can attend informational workshops, receive a free credit report, and meet with lenders and other industry professionals.

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The National Housing Resource Center (NHRC) is an advocate for the nonprofit housing counseling community, as well as for housing consumers, communities of color, the elderly, and underserved populations. NHRC has become directly involved in shaping important issues, which help to strengthen the housing counseling community as well as advance the profession and raise the profile of housing counseling.

Congratulations to the Atlanta powerhouse of housing counseling agencies who made the event a success:

- Catholic Charities of Atlanta
- Center for Pan Asian Community Services
- D&E, A Financial Education & Training Institute
- Green Forest Community Development Corp.
- Morningstar Urban Development
- National Investment Division-Housing Counseling Agency (NID-HCA) Georgia
- Urban League of Greater Atlanta



## PATHWAYS TO FINANCIAL WELL-BEING

The Bureau of Consumer Financial Protection (the Bureau) just released research that examines how financial educators like housing counselors can help people achieve greater financial well-being. The research analyzes the associations between financial capability factors (i.e., financial knowledge, skill, and behavior), financial situation, and financial well-being. The research found that it's not necessarily what you know about financial products or money concepts—it's what you know *how* to do. This concept, called financial skill, is defined as knowing how to find, process, and act on information when you need it.

As background, the Bureau conducted rigorous research to develop a consumer-driven definition of financial well-being. Financial well-being is defined as the extent to which a person feels that they:

- Have control over day-to-day, month-to-month finances
- Have the capacity to absorb a financial shock
- Are on track to meet their financial goals
- Have the financial freedom to make the choices that allow one to enjoy life

The Bureau developed and tested a set of questions – a “scale” – to measure financial well-being in a quick, easy, and reliable way. The Bureau then conducted a survey to study the relationship between financial well-being and many other factors, such as knowledge, income, demographic factors, and more.

The Bureau analyzed the survey results and found evidence of a pathway to financial well-being. In that pathway, a person's financial skill contributes to financial behavior, financial behavior contributes to financial situation, and financial situation contributes to sense of financial well-being. This applies when controlling for income and other relevant factors. The results suggest that a person's confidence in their ability to achieve financial goals (financial self-efficacy) contributes to financial behavior, as well.

Financial skill has three critical components:

- **Knowing when and how to find reliable information to make financial decisions.** With so many complex considerations and information sources out there, consumers need to be able to find accurate, reliable information to aid them in the decision-making process.
- **Knowing how to process financial information to make financial decisions.** Once consumers have reliable information, they need to be able to filter it and know what information is most relevant to them.
- **Knowing how to execute financial decisions and adapt as necessary to stay on track.** Once consumers have found and processed information, they need to be able to determine how to act and what steps to take, as well as how to adapt to any challenges or opportunities along the way.

Financial skills are powerful because they can be applied to all kinds of financial decisions, even those that are new and unfamiliar, by adults of any age. The results point to a strong potential role for financial education in helping consumers improve their financial situations by helping them improve their financial skill and financial behavior.

Housing counselors can apply this research to their work by emphasizing financial skills with the people they serve. Counselors can help build people's financial skill to recognize when information is needed, find trusted sources, use what they learn to make financial decisions and plans to achieve their goals, and implement those decisions and plans. Housing counselors can also provide financial information at “teachable moments” to support development of financial skill and financial knowledge.

For more information on financial well-being and financial skill, visit the [Consumer Financial Protection Bureau website](#).

## PASSING MARKS: SUCCESSFUL EXAM PREPARATION

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. As we mentioned in the December 2018 issue of *The Bridge*, this year we are sharing success stories and examination preparation tips. Our first story highlights Pam Moore, Deputy Director at [HomesFund](#) in Durango, Colorado. Pam passed the HUD certified housing counselor examination in one attempt after successful preparation efforts.



“As a housing counselor with 20 years of banking and mortgage lending experience and five years of counseling experience, I felt confident about taking the test,” Pam shared. “However, I knew I only wanted to take it once and be done, so I studied and prepared.”

Pam’s preparation for the counseling exam included taking a [NeighborWorks America](#) HUD HO200 Preparing for the HUD Certification Course. She also participated in a six-part webinar series through the [Rural Community Assistance Corporation](#) and used the HUD [online study guides and practice tests](#). Additionally, Pam spent her study time on topics outside of her normal business expertise. Through her studies, she realized her focus needed to be on foreclosure, tenancy, and some of the fine details about fair housing, including dates acts were passed and which acts granted which benefits.

When it was time to take the test, Pam was very careful to read each question slowly and make sure she was clear about what was being asked. The entire test took about 1 hour and 20 minutes. Of the 90 questions presented, Pam only guessed at two answers. Otherwise, she found the test to be straightforward, the topics to be familiar, and the content to be reflective of what was presented in all the review courses.

Pam encourages housing counselors to prepare and get the test finished. She believes it was not overwhelming and that with some simple preparation and planning, it should be easy. “Just do it!” she said.

*The Office of Housing Counseling thanks Pam for sharing her story!*

Free on-line training, a downloadable study guide, and practice examination are available for registered users at [hudhousingcounselors.com](http://hudhousingcounselors.com). The downloadable study guide and practice examination are also available in Spanish. For a list of upcoming training and examination preparation courses from HUD training partners, please visit the HUD Exchange [Training Digest](#) and [Training Partners](#) pages. Please contact training partners for information on available scholarships.

## DISASTER-AFFECTED HOMEOWNERS RECEIVE EXPANDED SUPPORT FROM FANNIE MAE



Fannie Mae has launched a supplement to the post-disaster mortgage relief options the company currently offers. Fannie Mae's Disaster Response Network™ is a comprehensive case-management service for disaster-affected homeowners whose mortgage loans are backed by the company. The program provides homeowners broader personalized support to address safety and basic needs, property repairs, employment, and financial recovery—all of which affect a borrower's ability to meet their mortgage obligations.

"Communities face extraordinary challenges dealing with the impacts of a natural disaster," says Michael T. Hernandez, Vice President of Disaster Recovery &

Rebuild, Fannie Mae. "For homeowners, the process can be complex, stressful, and time-consuming. We want to help families regain their personal and financial footing beginning with mortgage relief, but also by helping more broadly to ensure a successful recovery."

The Disaster Response Network is operated by Clearpoint, a division of Money Management International, through their Project Porchlight program. Utilizing a call-center model, staffed exclusively by HUD-certified counselors within the United States, the Disaster Response Network will help homeowners navigate the challenging and unfamiliar post-disaster recovery process and will include:

- A comprehensive case assessment and action plan designed to meet the homeowner's needs.
- Assistance in filing FEMA, insurance, and Small Business Administration (SBA) claims as well as providing additional referrals and resources for disaster recovery and resiliency.
- Tri-party calls with assistance providers and homeowners, plus ongoing counselor-homeowner check-ins to help ensure a successful recovery.
- A web-based platform designed to educate borrowers, provide resources and updates, and create a supportive online community of neighbors facing similar challenges.

Homeowners with a Fannie Mae-owned loan whose property is in a FEMA-declared zone are eligible for free assistance from the Disaster Response Network. If the home was not damaged but the borrower's employment/income was negatively affected, they are still eligible for the program. Homeowners may access the program in one of the following ways:

- Mortgage servicers or Fannie Mae's Mortgage Help Network may refer disaster-affected Fannie Mae homeowners to the Disaster Response Network.
- Homeowners can see if Fannie Mae owns their loan and request help by visiting the [Loan Lookup Tool](#) at or by calling directly at 1-800-2FANNIE (1-800-232-6643).

## RENTAL ASSISTANCE HOUSING COUNSELING TOOLKIT

The Office of Housing Counseling is excited to announce the [Rental Assistance Housing Counseling Toolkit](#), published on the HUD Exchange in November 2018. This toolkit is for housing counselors who want to help their clients navigate the rental process by:

- Helping renters identify and secure an affordable unit
- Teaching renters their rights and responsibilities
- Educating clients about financial planning and good rental practices

Each client's needs are unique, and this toolkit helps ensure counselors have the tools to counsel a variety of clients, including those who rent.

### What's in the Toolkit?

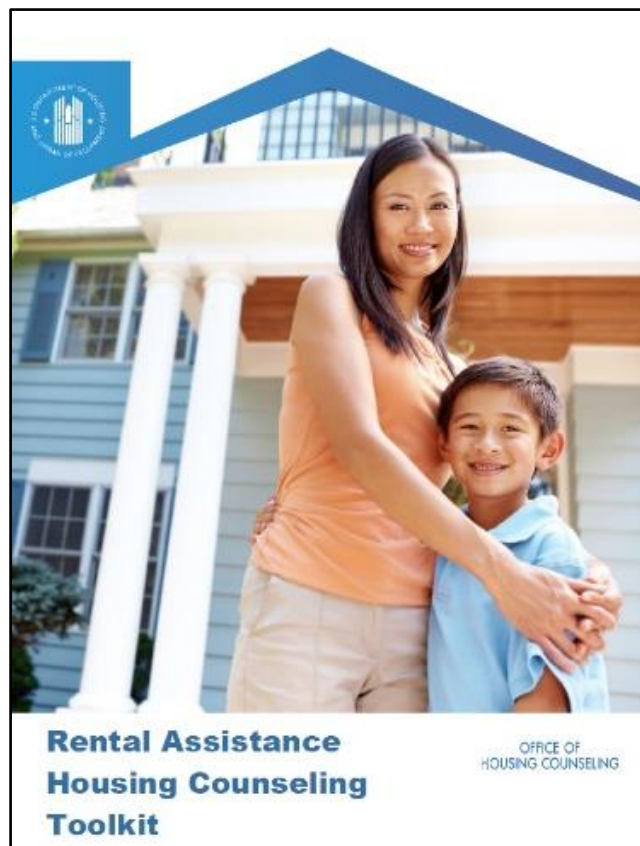
The toolkit provides a variety of resources for both counselors and clients and covers topics including:

- Finding a unit
- Signing a lease
- Being a renter
- Planning for a stable future
- And more!

The toolkit also touches upon both types of rental assistance:

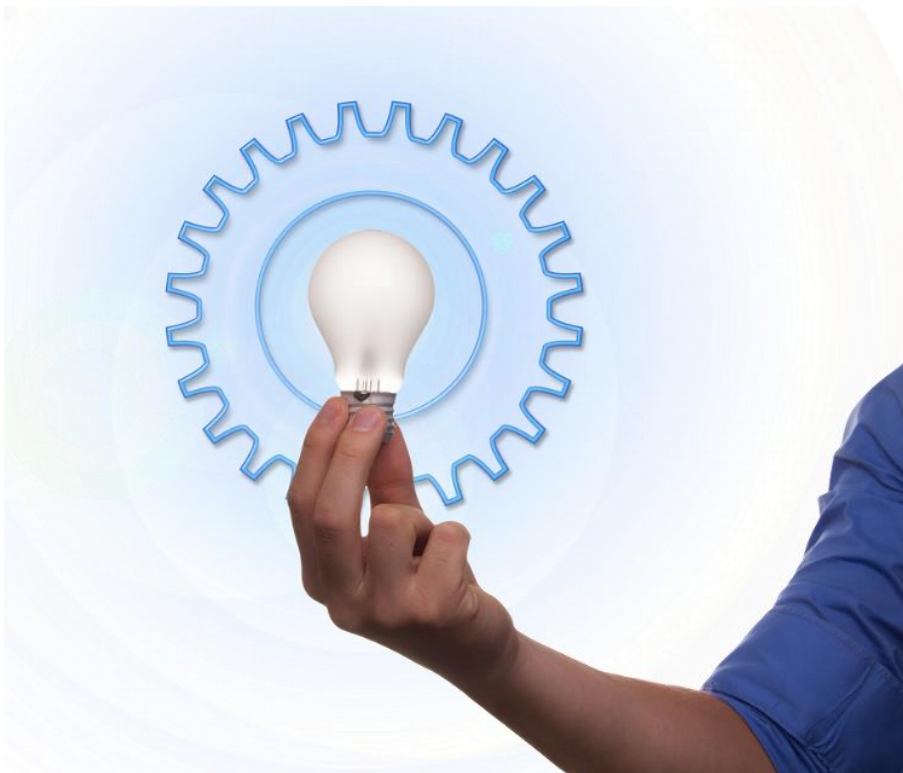
- **Tenant-based rental assistance** tied to the tenant, usually in the form of a voucher
- **Project-based rental assistance** tied to the housing unit, lowering the unit's rent price

The toolkit links to more than 25 resources to support counselors. If you or your housing counseling agency are looking to improve your rental assistance capabilities, review the [Rental Assistance Housing Counseling Toolkit](#) and its accompanying [introductory webinar](#).



## KNOWLEDGE MANAGEMENT & THE OFFICE OF HOUSING COUNSELING

A [previous \*Bridge\* article](#), published in early 2018, about Knowledge Management (KM) introduced the technology and how the Office of Housing Counseling could benefit from incorporating it into its business processes and management. The Office contracted with KPMG to assist in developing a KM structure that can be embedded into the developing Housing Counseling Agency Management System (HCAMS). The first year of the KM program focused on defining the best operational ‘fit’ for KM in the Office of Housing Counseling’s operating and business environment. KPMG has been working with Office of Housing Counseling Teams on document/data types, information flow within the Office, and future states of this information. HCAMS is the automated business process and framework, while KM will provide the management structure for information flow, intuitive reporting based on user-defined queries, data analytics for Office of Housing



Counseling staff and management, and strategic planning based on identified data trends.

Over the last six months, Office of Housing Counseling staff focused efforts on examining existing documents in Headquarters, HUD Field Offices, and Office of Housing Counseling Share Point sites to determine the extent of files, documents, and artifacts that meet the criteria for records retention under federal statutes. For example, more than 10,000 documents have been reviewed for consideration of retaining or processed for disposition/disposal. Retained files,

documents, and artifacts, along with Office of Housing Counseling Share Point files, will be introduced into KM and be integrated in the Office’s electronic knowledge-based operating platform. Many of you may ask, “What about Housing Counseling System (HCS)?” Have no fear, KM will incorporate the volumes of HCS data, collected for more than 15 years, once the transition is complete.

Future KM updates will be posted in *The Bridge* as progress is made in implementing this dynamic management tool.

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## HELPFUL LINKS FOR HOUSING COUNSELORS

Reminder! The HUD Office of Housing Counseling has moved to a new website. Visit us at the [HUD Exchange](#). Please reset your bookmarks and favorites.

- [Housing Counselor Certification](#)
- [Email: Technical Support for Housing Counselors](#)
- [HUD Housing Counseling Webpage](#)
- [The Bridge Newsletter Archive](#)
- [Housing Counseling Mailing List](#)
- [Webinar Archive](#)
- [Training Digest](#)
- [Employment Opportunities](#)
- [Contracting Opportunities](#)
- [Grant Opportunities](#)
- [Disaster Recovery Resources](#)
- [Foreclosure Assistance](#)
- [FHA Resource Center](#)
- [Index of HUD Mailing Lists](#)



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### Disclaimer:

This list will often provide training opportunities, event notifications, and other announcements for non-profit and government HUD Housing Counseling partners. HUD does not endorse these organizations, their sponsors, or websites and also does not endorse the views they express or the products/services they or their community/business partner's offer. For more information, please see [HUD's web policies](#).



## VISIT THE OFFICE OF HOUSING COUNSELING TRAINING DIGEST

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

# Housing Counseling Weekly Training Digest

This page is updated weekly to reflect trainings hosted by:

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

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

Subscribe to the [Housing Counseling Mailing List](#) to receive training updates in your inbox.



[Upcoming Training Calendar](#)



[Webinar Archive](#)



[Online Training](#)

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