



# THE BRIDGE



## Housing Counseling’s Impact: Reaching New Horizons

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## Looking Back at 2019

Now that 2019 has ended, the Office of Housing Counseling (OHC) is looking back at what has been achieved over the past year and looking forward to new and continued enhancements. OHC has learned a great deal through agency engagement and the prior year's goals and milestones. OHC took industry feedback into account to formulate its goals to improve reporting and provide agencies with updated reverse mortgage policies. Better reporting helps everyone involved in housing counseling—agencies, their communities, and ultimately, the clients served.

### Accurate and Timely Activity Reporting

One of OHC's priorities for 2019 was to obtain timely reporting from at least 95% of its agencies. OHC developed and implemented a strategy that included sending email reminders to agencies that miss 9902 reporting deadlines. This outreach effort resulted in more timely reporting of 9902 data, allowing OHC to reach its goal of a 95% reporting rate. OHC also added several 9902 automatic data quality checks to the U.S. Department of Housing and Urban Development's (HUD's) Housing Counseling System (HCS). These data checks, referred to as [HUD-9902 Data Quality Alerts](#), were released in June 2019. The alerts allow OHC to improve data accuracy through automatic, consistent

outreach, enabling housing counseling agencies to receive, in real-time, consistent feedback on their HUD-9902 reporting.

### Making Changes to Help Reverse Mortgage Counselors

To improve access to reverse mortgage services, OHC now provides the most current list of counseling agencies that provide Home Equity Conversion Mortgage (HECM) default counseling. Agencies that provide this service also received extra funding and points during the fiscal year (FY) 2019 Notice of Funding Availability application phase.

## Countdown to Counselor Certification in 2020

During spring and summer 2019, the Office of Housing Counseling (OHC) launched improvements to online trainings, updated HUD Exchange materials, and added a new tool to help counselors better prepare for the certification examination. OHC continued its outreach efforts at national, regional, and state events, targeting housing counselors and other stakeholders covered by the [Housing Counseling New Certification Requirements Final Rule](#). Highlights for 2019 included:

- 1,245 new housing counselors became HUD certified, resulting in 1,562 certified counselors
- 39% of HUD-approved housing counseling agencies have at least one HUD-certified housing counselor
- 25 outreach events provided training opportunities to approximately 2,300 stakeholders
- Additional resources and tools were added to the [HUD Exchange pages](#)
- Updates were made to [HUDHousingCounselors.com](#) training and practice examination

**Housing Counselor Certification**

**Final Rule and Exam**  
Everything You Need to Know about Certification  
This page covers everything you need to know about the certification final rule and the examination process, including key resources for HUD Certified Housing Counselors.

**Apply for Certification**  
HUD Certified Housing Counselor Application Process  
This page provides the application instructions through FHA Connection for HUD housing counseling Certification.

**HUD Programs Covered**  
HUD Programs Covered by the Housing Counseling New Certification Requirements Final Rule  
The final rule standardizes housing counseling requirements over all HUD programs. Read this page to figure out if your HUD program is covered by the final rule and review your options for complying.

**Tracking Progress**  
HUD Certified Counselor Progress: Meeting Our Goal  
To meet HUD's new requirements by the final compliance date, HUD is tracking the progress of HUD certification in every agency. This page provides a tracking graphic and information about agencies that have already met their goal.

**Success Stories**  
Certification Success Stories and Best Practices  
As agencies work to get their counselors certified, they have developed best practices, compiled lessons learned, and shared their stories with HUD.

**FAQs**  
Housing Counseling FAQs  
The Office of Housing Counseling has published almost 200 Frequently Asked Questions (FAQs) on a wide range of topics related to HUD Certification.

To help prepare candidates for the certification exam, HUD launched a new [Knowledge Assessment Tool](#) in English and Spanish. The tool does not replace or replicate the existing practice exam in style, format, or length, but it does:

- Provide candidates with more detailed feedback
- Offer insight into the rationale behind correct and incorrect answers
- Recommend topics for further study
- Link questions to training content
- Help candidates identify areas of strength and weakness for continued study

More than 750 users have accessed this new tool during the first 3 months it has been available.

OHC launched substantial updates to the [Housing Counselor Certification page](#), including:

- A countdown clock
- A monthly progress tracker for meeting certification goals
- Updated scenarios for other HUD programs to determine applicability
- Success stories and best practices

To help HUD Intermediaries and state housing finance agencies (SHFAs) track their network progress for certification, HUD made changes to the FHA Connection (FHAC) tools available to FHAC application coordinators. A new release in August 2019 allowed Intermediaries, SHFAs, and local agencies to export a spreadsheet with a list of all certified counselors by agency. For Intermediaries and SHFAs, this process was streamlined to make this a single-request report rather than requiring a report request for each agency. Visit the [HUD Certified Housing Counselor Application Process](#) page for assistance using FHAC.

## HUD Program Compliance Update



Performance reviews are conducted to help agencies understand Office of Housing Counseling's (OHC) requirements regarding counseling quality and evaluating the housing counseling agencies' ability to comply with all OHC requirements. If an agency is in full compliance with programmatic requirements, HUD may reapprove an agency unconditionally for up to 3 years. OHC completed performance reviews of local housing counseling agencies, subgrantees, and affiliates during FY 2019, resulting in *unconditional* approvals (reviews without findings) and *conditional* approvals (reviews that required corrective actions for full approval). When the results of a review are conditional,

the agency is required to correct the findings within 90 days in order to continue participating in HUD's Housing Counseling Program.

Training is an important component of improved quality of service and compliance. HUD conducted 33 [trainings](#) for stakeholders and staff. For stakeholders, HUD presented 28 trainings on topics such as grant financial reporting, preparing a budget, and understanding the indirect cost rate. More than 8,300 attendees participated in the 91 trainings offered in FY 2019. In addition, HUD presented five trainings for its staff on topics such as quarterly financial reporting, improper payment review, and the form HUD-9902. In their feedback, stakeholders and staff indicated that the trainings were extremely helpful. As a result of these trainings, housing counseling agencies are in a better position to implement their programs and services while continuing to comply with the Housing Counseling Program requirements.

Technical assistance for stakeholders is a major factor in improving the quality of housing counseling services and program compliance. During FY 2019, HUD provided 409 technical assistance sessions to housing counseling agencies. The technical assistance sessions included:

- 181 sessions of general technical assistance
- 192 financial analyses
- 8 financial audit reviews
- 30 action plans

OHC relies on its partnership with Intermediaries to oversee and monitor subgrantees. OHC has found that partnering with an Intermediary agency during a review of its subgrantee is a great learning process for both the subgrantee and the Intermediary. OHC was able to increase the number of partnership performance reviews by more than 50% in FY 2019.

## NCRC: Year in Review

The [National Community Reinvestment Coalition's \(NCRC\) National Training Academy \(NTA\)](#) provides general and specialized comprehensive housing counseling trainings to equip housing counselors with the necessary knowledge, tools, and resources to empower consumers to make informed and wise housing decisions. In 2019, NTA provided training via a variety of modalities, which increased access and met the preferences of many counselors across the country.

### Overview of Training and Scholarships

NCRC trained 4,365 housing counselors nationwide in 2019. NCRC was able to visit each region in the United States and offer a variety of courses to ensure all housing counselors had the ability to receive adequate training. NCRC's Training Series was provided in seven states and Place Based Training was provided in five additional cities to help strengthen the skills and knowledge of housing counselors. NCRC assisted organizations facing financial hardships to make sure all housing counselors received access to quality, affordable, and free training opportunities year-round. All participants who attended NCRC's trainings were provided with a tuition scholarship to help decrease the financial burden on existing agencies.

In 2019, NCRC awarded tuition scholarships valued at more than \$1.5 million. Additionally, NCRC awarded more than \$250,000 in hardship scholarships to be

applied to travel and lodging expenses for qualifying applicants.



### NCRC and HUD Housing Counselor Certification

To further support HUD's mission and efforts to professionalize the housing counseling industry with its certification requirement, NCRC has explored options to encourage housing counselors to pass the HUD certification exam by August 1, 2020, the final compliance date. In 2019, NCRC developed strategies that assisted housing counselors nationwide in passing this exam. NCRC has provided extra support and guidance to counselors by helping to create individualized learning plans. With the customized learning plan, each housing counselor is advised to attend specific trainings based on their learning needs and is provided tools and resources to help build their

efficacy to pass the HUD certification exam. NCRC is currently developing additional trainings and resources to enable each housing counselor to pass the exam in 2020.

In 2020, NCRC will continue to strengthen its efforts to provide informative, fun, engaging, and up-to-date trainings nationally. There will be new trainings that not only strengthen housing counselors' knowledge and

skills, but that are also designed to strengthen program managers and executive directors' knowledge, skills, and management styles and help build capacity for their organizations.

For more information on upcoming training opportunities, please visit [NCRC's National Training Academy](#). For training-related questions, contact [training@ncrc.org](mailto:training@ncrc.org) or 202-524-4884.

## NeighborWorks America: Supporting Thousands of Counselors Each Year

[NeighborWorks America](#), through the [NeighborWorks Center for Homeownership Education and Counseling \(NCHEC\)](#), works with HUD's Office of Housing Counseling (OHC) to deliver training, services, and support to thousands of counselors each year.

As a HUD training grantee, NCHEC is an industry leader in financial capability, housing education, and counselor training and certification. In 2019, NCHEC offered more than 100 classes that allowed counselors to personalize their professional development, whether they are housing counseling generalists or specialists in rental, foreclosure, or HECM counseling. Counselors can demonstrate specialization in affordable housing promotion through NCHEC's advanced professional certifications. At present, there are 8,511 active NCHEC certifications. Counselors must complete 30 continuing education hours within 3 years, which is aligned with the guidelines laid out in the [National Industry Standards for Homeownership Education & Counseling](#). As a founding member and administrator of the standards, NCHEC builds upon the framework to enrich housing counseling training and build the capacity of agencies. Approximately 1,400 agencies are adopters of the standards.



### Training in Action

NeighborWorks training provides an interactive, hands-on approach to advance housing counselors' skills and knowledge. In 2019, counselors took advantage of NCHEC training, earning 6,500 training certificates for in-person and online training. Training topics included housing counselor certification, disaster recovery, HECM and HECM default, rental housing counseling, and equity and inclusion.

Learn more about NCHEC's programs and stay on top of its ever-evolving set of offerings to build the capacity of counselors across the country. Visit [NeighborWorks NCHEC resources](#).

## RCAC: Housing Counseling Experiences

In 2019, [Rural Community Assistance Corporation \(RCAC\)](#) provided housing counselors with training on several topics, including disaster preparation, core competencies, program management, housing sustainability, fair lending, and loan documentation review.

RCAC's trainings on core competencies helped counselors prepare for the six exam topics while learning tips for studying and taking the exam. RCAC also offered a class on training techniques that was well received by attendees, who learned new ways to enhance their own trainings. Trainees learned meaningful exercises and games to be incorporated into their own curriculum to keep their trainings engaging and interesting.

RCAC visited less-populated locations that have a need for education and scholarships. Some students have driven more than 500 miles each way to a training. In addition, students from all over the United States attend the trainings that RCAC conducts in larger cities where opportunities for lasting network relationships were formed.

In addition to live classes, RCAC hosted various webinar series in 2019. In order to remain engaged while participating in PowerPoint presentations, students

completed activities in a workbook. The feedback and quiz results reviewed after each class indicate that real learning took place as counselors spent valuable time learning new skills and obtaining key information for their jobs.



Visit [RCAC's website](#) for more information on registration, fees, or scholarships. For registration questions, contact the training department at [registration@rcac.org](mailto:registration@rcac.org) or 916-447-9832 x1429. For content questions, contact Debie Baranchuk at [dbaranchuk@rcac.com](mailto:dbaranchuk@rcac.com) or 916-447-9832 x1019.

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## UnidosUS: 2019 Trainings

UnidosUS's housing counseling training program, the [UnidosUS Learning Alliance \(ULA\)](#), has been serving housing counselors since 2007. Using experts in the field and current practitioners as trainers, its courses focus on the most current housing counseling processes and provide opportunities for training participants to share their professional experiences.

In 2019, ULA made process improvements to better serve its constituents and created a new support model to prepare counselors to take and pass the HUD Housing Counseling Certification Exam. The most recent change was to offer all eLearning courses and webinars on a monthly basis instead of a seasonal or quarterly basis. This gives counselors and managers the ability to take a training when it best suits their needs.



ULA understands that time away from the office has continually been a barrier to training and increasing its virtual training portfolio makes courses immediately accessible. In addition, all support documents and templates traditionally provided as in-class handouts are now provided exclusively on the same online platform as the online classes, ready for download and accessible for 30 days after an in-person training. Attendees who can access materials, testing support, and streamlined communication after attending a live training are more inclined to remember the presented information of a multiday course. This is evidenced by the increased usage of the online platform since ULA implemented the eLearning delivery model in 2014 and streamlined the supplemental support through the technology platform for all delivery methods in 2016.

The ULA team remains committed to helping housing counselors pass the HUD national certification exam through multimodal training and support techniques. UnidosUS has created webinars for each of the six housing counseling competencies. In addition, all in-person training venues are now located within 10 miles of multiple testing centers. To incentivize counselors, attendees are offered an additional night of lodging with proof of exam registration immediately following the training. The extended travel scholarships allow counselors the extra day to prepare for the exam immediately following the training, with the knowledge fresh in their minds. Taking an exam following a training or round of intense study increases the chances of higher scoring and passing the exam on the first attempt. This model was tested out with a place-based training in September 2019 in Phoenix, AZ. With a class of 30 attendees, 75% accepted the extended scholarship.

Visit [UnidosUS's training website](#) to view upcoming trainings and scholarship information. Contact [nhnla@unidosus.org](mailto:nhnla@unidosus.org) or [elarning@nclr.org](mailto:elarning@nclr.org) for more information.

## 2019 Communication Highlights

Throughout 2019, the Office of Housing Counseling (OHC) continued to spread the word about housing counseling. It disseminated outreach materials and educated stakeholders on the importance of social media and promoting the benefits and value of housing counseling.

### Communication Materials

The most powerful way to generate awareness of the value of housing counseling to the broad spectrum of consumers OHC serves is to create messages that resonate with each audience. OHC posted full sets of outreach materials for HUD-approved housing counseling agencies to do just that. The First-Time Homebuyer brochures and Smart Move materials are [available for download in 10 languages](#).



## Collateral Materials Mailing Campaign

One of the ways OHC supports the outreach efforts of housing counseling agencies nationwide is by creating and distributing informational materials. Last year, the Renters' Brochures, Homeowners' Guides (including default and foreclosure), and a new Beat the Odds Poster were developed. In June, these materials were distributed to more than 1,800 HUD-approved housing counseling agencies, 10 HUD regional offices, and 65 HUD field offices. All materials created are also available in English and Spanish from the HUD Direct Distribution Center, with instructions for ordering on the [Housing Counseling Outreach page](#).

## Video Development

To appeal to millennial first-time homebuyers, OHC produced a first-of-its-kind video. The 3-minute video uses the video game format and dynamic animation to speak to up-and-coming generations of homebuyers. [Check out the video](#) and feel free to link to it from your website.

## National Homeownership Month

HUD celebrated National Homeownership Month 2019 in June with HUD-approved housing counseling agencies across the country. OHC helped kick off the month's events by participating in the [Innovative Housing Showcase](#) on the National Mall. The [Building Tomorrow Together Conference](#) followed and highlighted the future of housing counseling. OHC launched the [Acknowledging 50 Years of Housing Counseling](#) video and ended the month with a HUD Employee Homeownership Fair.

### Building Tomorrow Together Conference

To celebrate Homeownership Month 2019, OHC hosted a half-day conference to explore emerging housing counseling industry issues. The event featured three panels:

- Maximizing the Value of Housing Counseling
- The Changing Face of Housing Counseling for Consumers
- What's on the Horizon for Housing Counseling?

Each panel featured industry leaders who provided an array of invaluable information. The audience was engaged in the conversations and delighted with the event. View the [two-part event](#).

### Acknowledging 50 Years of Housing Counseling Video

[Acknowledging 50 Years](#) highlights the impact that housing counselors have had on consumers and the housing industry during the last 50 years. The video depicts housing counseling in a meaningful way, featuring interviews of HUD Secretary Ben Carson and industry partners as well as compelling consumer stories.

### Social Media Amplification and Training

In the past year, OHC continued to amplify housing counseling through social media. Social media content was pushed out through HUD-owned channels, and OHC provided posts and ideas to housing counseling agencies, especially during National Homeownership Month. HUD provided social media and communications training during events across the country. The training focused on how to assist housing counseling agencies in effectively using social media and how to promote housing counseling services in local communities.

## OHC Couldn't Do It Without You!

2019 was a productive year for OHC. 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 affordable rental housing. If you have any questions or would like additional information, contact OHC at [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) and put "Communication Materials" in the subject line of your email.

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