



THE BRIDGE

Making an Impact in Clients' Lives



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A Message from David Berenbaum, Deputy Assistant Secretary, Office of Housing Counseling



David Berenbaum
Deputy Assistant Secretary, Office of Housing Counseling

Greetings! The 2021 calendar year is off to a fantastic start.

I want to take this opportunity to express my appreciation for the critical work you are doing to effectively engage with consumers and increase eviction, foreclosure, and homelessness prevention direct service capacity.

This past year, housing counseling agencies faced significant barriers from the COVID-19 national emergency. Agencies rose to the challenge, creating alternative service delivery and making substantial progress in achieving our housing counselor certification goal. Congratulations to the 3,166 counselors who accomplished this professional milestone. I am confident housing counseling agencies nationwide will achieve and exceed the August 1, 2021 certification deadline and meet the expected demand for housing counseling services in the months ahead.

Your efforts to help tenants and homeowners access emergency funds, sustain their housing security, and navigate the maze of home retention options during the pandemic have exceeded expectations. But perhaps even more meaningful is the work you do to ease tensions as a trusted advisor and housing professional. Thank you for all that you have done and continue to do to support at-risk neighbors in communities across the nation.

As we move forward, the Office of Housing Counseling will work to leverage the full impact of the housing counseling community to make a difference.

Working together, we are up to the challenge.

Sincerely,
David

Key CARES Act Funding for Housing Assistance

The Coronavirus Aid, Relief, and Economic Security (CARES) Act and other FY 2021 Federal appropriations legislation are geared toward addressing the COVID-19 health and economic emergency. Understanding the funding that may be available for housing assistance enables housing counselors to identify state/local programs and determine grantees to contact.



HUD published the new [CARES Act & Other COVID-19 Response Funding Chart for Housing Counselors](#) in January 2021 to provide details about the funding available and its applicability to housing counseling. The information covers key programs under the Department of Treasury, Department of Housing and Urban Development (HUD), Health and Human Services (HHS), and the Federal Emergency Management Agency (FEMA). The chart includes:

- Allocations by program
- Descriptions of funding
- Eligible activities
- Housing counseling related uses
- Grantee contact information

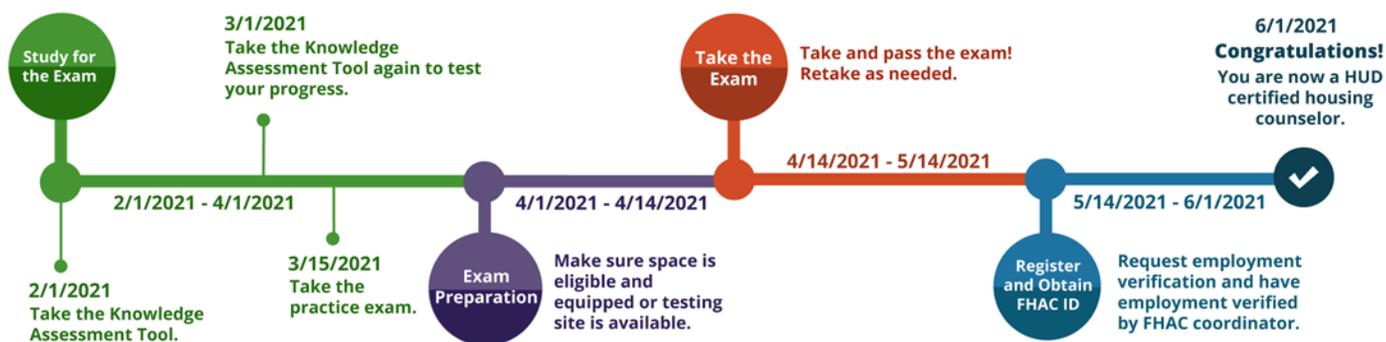
HUD will continue to update the chart as additional funds become available and encourages housing counseling agencies to review this important information.

To access the chart and other resources related to the national emergency, visit the [COVID-19 Emergency Information for Housing Counselors page](#) on the HUD Exchange.

Track Your Path to HUD Housing Counselor Certification

Housing counselors have until August 1, 2021, to become HUD certified. [Certification](#) is a two-step process: (a) take and pass the HUD Housing Counselor Certification Exam and (b) validate employment at a HUD-approved housing counseling agency through FHA’s FHA Connection system. Counselors still working on certification should start the process as soon as possible. The following sample timeline describes each step involved in the HUD certification process.

Become certified in less than 4 months!



Rental Housing Counseling and Eviction Prevention Webinar Series and Resources

Most notably during the COVID-19 national emergency, rental housing counseling is a priority for HUD and its housing counseling agency (HCA) partners across the country. HCAs are actively working with clients to prevent evictions and address tenant rights and responsibilities. They assist clients in working with landlords to preserve stable housing, develop sustainable household budgets, and connect clients to eviction prevention and rental resources in their communities. HUD's [Rental Housing Counseling and Eviction Prevention webpage](#) provides resources to effectively prepare HCAs for rental counseling during COVID-19.



HUD's Office of Housing Counseling (OHC) has new training available under the [Readying Your Organization for Rental Housing Counseling Webinar Series](#). Three sessions are available for viewing:

- [The Practice of Rental Housing Counseling](#)
- [Using Eviction Data and Tools in Rental Housing Counseling](#)
- [Partnering with Homeless and Other Housing Programs to Prevent Eviction](#)

Look for HUD's registration announcements in the [training digest](#) for the final two webinars in the series:

- **Leveraging Community Partners for Eviction Prevention:** Learn how HCAs partner with other programs in their communities to promote stable housing and leverage funding to prevent eviction.
- **The Impact of Rental Housing Counseling on Eviction Prevention:** Learn about the impact of rental housing counseling based upon historical 9902 data and how agencies are making an impact through housing counseling.

Agencies are also participating in a community of practice to share lessons learned and best practices. If your agency would like to participate, please contact info@hudexchange.info with "rental housing counseling community of practice" in the subject line. These sessions will inform the creation of technical assistance tools for HCAs.

9902 Program Impact Data Display Dashboards and FY 2020 Data

Our new [Housing Counseling Program Data Displays](#) are dynamic, interactive dashboards showing data from the HUD-9902 Housing Counseling Agency Activity Report. Each quarter, information on the demographics, services, and impacts of HUD-approved housing counseling agencies (HCAs) are submitted to HUD's Housing Counseling System through HCAs' client management systems. In the past, 9902 datasets were posted at the national level in an Excel spreadsheet, but now these customizable displays provide greater interactivity. The displays are updated each quarter with the latest 9902 data.

The 9902 data displays provide agencies and stakeholders with the:

- Impacts of HUD’s Housing Counseling Program at the state and national level.
- Trends across housing counseling activity in a visually appealing and understandable format.

Each dashboard was created using data visualization software. The dashboards provide a variety of functionality. Here are some ways to interact with the dashboards:

1. **Filter:** Click on the filters in the top left-hand corner of the dashboards to change the data you are viewing. You can also select data for multiple states at a time.
2. **Hover:** Move your mouse over the dashboards to bring up additional information.
3. **Toggle:** Click on the “Total” and “Percent” buttons on the dashboards to view the data by different metrics.
4. **Download:** Download dashboard data as an image, PDF, PowerPoint, or Tableau workbook by selecting a format at the bottom right-hand corner of each dashboard.

The displays have been updated with cumulative FY 2020 data in six easy-to-read dashboards: Scope of Services, Households Served by State, Race and Ethnicity, Income Level, Impact of Services, and State Profiles.

HUD’s 9902 data project has two phases. Phase I includes the currently available public-facing dashboards at the national and state level. Phase II is set to launch in 2021 and will include agency-level dashboards, available to agencies by logging into the HUD Exchange. The data displays are part of the [Housing Counseling 9902 Toolkit](#), designed to assist agencies with 9902 reporting. HUD recommends exploring these displays to better understand trends within your agency.



FY 2020

Top 3 Impacts

427,877 households developed a budget.

313,648 households learned about fair housing, fair lending, and/or accessibility rights.

153,934 households improved their financial capacity.

Over
2,600
visitors

since launch on June 30,
2020

Acts Housing: Coming Together as an Organization for Staff Certification

For the past 25 years, [Acts Housing](#) has sought to empower low- to moderate-income families in Milwaukee and Beloit, Wisconsin, through homeownership. To further its mission, Acts Housing made [counselor certification](#) an agency priority and continues to support housing counselors through the certification process.

Three primary factors have contributed to Acts Housing’s certification success:

1. **Investing in staff**—Providing counselors with training, time, and support prepared counselors for the exam.

To set an example for counselors and better understand the demands of getting certified, agency leaders started by taking the exam. After completing the certification process, managers with direct knowledge offered support and guided counselors through the process.

Opportunities were created to allow counselors to participate in exam preparation activities during work hours.

2. **Incentives and teamwork**—Acts Housing leadership staff created an interactive study exercise to make exam preparation fun and inclusive.

The trivia game used questions from training, practice exams, and other HUD resources. Trivia questions were posted around the office daily and certified counselors shared exam knowledge, tips, and tricks in preparation for the exam.

Staff members working in real estate, rehabilitation, and lending shared their knowledge and became cheerleaders for counselors participating in the interactive study exercise.



3. **Addressing fear and anxiety**—Open discussions addressed the fear and anxiety counselors had about taking the exam. Without minimizing the importance of passing the exam, management found the following guidance especially helpful in alleviating counselor test-taking anxiety:

- **Every counselor needs to prepare for the exam.** The test is about HUD regulations, policies, procedures, and resources.
- **Breathe, slow down, and trust in the training and exam preparation.** Leadership staff encouraged counselors to avoid second guessing themselves and save questions they want to give more thought to until the end of the exam.
- **Counselors may retake the test.** Leadership tried their best to ease the pressure naturally felt by counselors in passing the test on the first try. Managers assured counselors the exam could be taken more than once.

At Acts Housing, leadership took the challenge of getting their counselors certified and used it as an opportunity to come together and improve the culture of the entire organization.

NeighborWorks America’s Focus on Financial Capability

For over 40 years, the HUD-approved intermediary [NeighborWorks America](#) has focused its efforts on increasing clients’ financial well-being through the creation of strategies and tools to support housing counseling service delivery. According to the [National Industry Standards for Home Ownership Education and Counseling](#), financial capability is defined as the “capacity, based on knowledge, skills, and access, to manage financial resources prudently and effectively.” To encourage long-term sustainable change in financial decision making, NeighborWorks organizations use an approach that includes education, counseling, coaching, and access to financial products and services.



One example of a program that encourages financial health through a variety of learning modalities is the [Financial Capability Learning Lab](#). This program provided six NeighborWorks organizations with the opportunity to test and launch new strategies to address critical marketplace needs and grow the financial health field from March 2018 to September 2019. Through the Learning Lab, NeighborWorks:

- Invested in capacity building to help organizations grow their financial capability services and identify scalable solutions.
- Shared a suite of tools and products leveraging the materials available through the Financial Literacy and Education Commission (FLEC).
- Used MyMoney.gov resources (developed through FLEC) as part of the NeighborWorks Training Institute.

Financial Capability in Action: A Case Study

The [Wyoming Housing Network \(WHN\)](#), a HUD-approved housing counseling agency in NeighborWorks’ network, offers multiple resources within their Financial Capabilities Program to empower clients to enhance their financial knowledge and skills around homeownership.

What is the Financial Literacy and Education Commission?

FLEC was established under the Fair and Accurate Credit Transactions Act of 2003. FLEC was tasked to develop a national financial education website and a national strategy on financial education. The vision of FLEC is to create sustained financial well-being for all individuals and families in the United States.

Two key resources developed through FLEC can be leveraged by housing counseling agencies when developing financial literacy curricula:

- [The National Strategy for Financial Literacy](#) is used to inform financial education.
- [MyMoney.gov](#) serves as a basis for financial education delivered by HUD housing counseling agencies across the country.

On September 16, 2020, HUD hosted a [session on FLEC](#) at its annual Intermediary Conference. The session provided attendees with ways they can partner with FLEC agencies and access resources.

The program includes the following components:

- [EARN Wyoming](#) is a financial education and coaching program. It helps people achieve the goal of homeownership through education and personalized coaching. The program assists prospective homebuyers with saving for a down payment and closing costs. Counselors help participants establish an account and work with a loan officer to access up to \$7,500 in down payment and closing cost assistance through the Federal Home Loan Bank.
- [Financial Foundations](#) is a free 4-week course offered several times a year to help clients develop the financial skills needed to reach

their goals. Topics include setting financial goals, budgeting, minimizing debt, saving, and building credit.

- [Financial Coaching](#) helps participants with monthly budgeting, improving credit, developing plans for debt payoff, and saving. Coaching includes online training and individual sessions.

Financial capability resources offered by WHN have helped empower clients to succeed in homeownership. For more information about NeighborWorks America and the Financial Capability Learning Lab, please contact editor@nw.org or 202-760-4000.

Partnership for Housing Affordability: Addressing Housing Needs Through a Housing Resource Line

Getting help for housing needs can be a complicated task, especially when one is in crisis. That is why the [Partnership for Housing Affordability \(PHA\)](#) launched the [Housing Resource Line \(HRL\)](#) in September 2020.

For several years, the City of Richmond has had a Homeless Crisis Line that was receiving a high volume of calls from people who were not its intended audience. Many callers needed assistance with affordable housing, avoiding eviction, foreclosure prevention, or other housing services. As a result, the HRL is the first comprehensive housing resource in Virginia for residents seeking services outside of homeless prevention and assistance. The HRL filled an important gap in resource referrals for these callers. It can serve as a model for housing counseling agencies looking to develop a model in their communities for clients with a variety of housing needs across numerous service providers.

The HRL operates 5 days per week with 3 staff, coordinating entry to more than 50 participating housing service providers. Callers complete a brief



intake process to help determine which housing services they are eligible for and which will best meet their needs. For residents in need of housing counseling services, the HRL refers callers to HUD-approved housing counseling agencies such as [Virginia Housing](#).

PHA uses referral software to triage callers' needs. The software securely collects demographic information allowing PHA to refer callers to resources via email or text message.

In the first 2 months, the HRL received over 900 calls. The top 3 needs included financial assistance, affordable rental housing options, and legal support. Forty-seven percent of callers indicated their housing needs were impacted by COVID-19. Over 60% of callers had a disability or medical issue compounding their housing issues. Seventy-six percent earned less than \$20,000 per year, below 30% of Richmond’s area median income.

Communicating with service providers has been key to the program’s success. PHA meets quarterly with service providers to provide programmatic updates and track referrals. PHA is not a direct service provider, so its staff can be objective and neutral when working with residents in need and direct them to the most helpful resources for their specific situations.



The HRL is funded through a mix of public and private sources. It supports the goals outlined in the [Richmond Regional Housing Framework](#), PHA’s action plan for affordable housing. PHA’s HRL has been a timely and important service amid the COVID-19 national emergency.

Remote Counseling with Affordable Homes of South Texas, Inc.

Since the beginning of the COVID-19 national emergency, housing counseling agencies have adapted and developed new counseling approaches in remote-work environments. [Affordable Homes of South Texas, Inc. \(AHSTI\)](#), a HUD-approved housing counseling agency, has taken the necessary measures to support the remote counseling needs of their clients while maintaining a high level of housing counseling services.

Janie Vela, HUD Certified Sr. Homebuyer Advisor at AHSTI, highlighted how her agency is using the following platforms to successfully counsel remotely:

- A secure, cloud-based client management system (CMS) used for documentation collection.
- A text-messaging app used for communicating with clients and sending photos of documents to the CMS.



- An electronic signature platform used to collect client signatures.

AHSTI offices reopened on October 1, 2020. However, most appointments are still held remotely.

AHSTI described the following process they use to provide remote counseling during COVID-19.

Timing	Remote Counseling Approaches from AHSTI
<p>Before the counseling session</p>	<p>Provide customers with the option of receiving counseling via phone call or screen share.</p> <ul style="list-style-type: none"> AHSTI identified phone calls as the preferred method of contact for their clients. AHSTI used an app to ensure office phone numbers appear when counselors make calls while working from home. <p>Ask clients to upload their documents online through the secure CMS or scan them (remotely or in person) 48 hours before their appointment.</p> <ul style="list-style-type: none"> AHSTI received and reviewed documents before the housing counseling session. This improved the flow of the appointment and reduced the need to multitask while engaging with a client. If clients were unable to upload documents online, AHSTI provided clients with the contactless option of visiting their offices to utilize scanners specifically designated for client documentation purposes.
<p>During the counseling session</p>	<p>Prepare to troubleshoot technical challenges and work with clients who are not familiar with the technology they are being asked to use.</p> <ul style="list-style-type: none"> AHSTI provided one-on-one troubleshooting assistance for technology issues such as downloading or sharing PDFs. AHSTI also ensured additional staff members were available when offering their online preparation classes to assist attendees with any technical difficulties. <p>Maintain flexibility while approaching remote counseling.</p> <ul style="list-style-type: none"> AHSTI emphasized counselors should be understanding of clients' situations. For instance, they allowed for flexibility if clients needed to leave sessions briefly to take care of their children. <p>Adjust the content of each session as needed.</p> <ul style="list-style-type: none"> AHSTI tailored its sessions to the clients' needs. For example, discussions about COVID-19 depended on how severely individual clients were impacted.

In addition to housing counseling, COVID-19 required AHSTI to find a creative alternative to their 22nd Annual Home Buyer's Fair in 2020. After 21 years of in-person conferences, the entire event was streamed via Facebook Live and is now available on the [Home Buyer's Fair](#) YouTube channel.

While COVID-19 remains an issue, clients will continue to rely on remote housing counseling. Housing counseling agencies should look for platforms and systems that best support their needs.

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