

THE BRIDGE

HUD's Office of
Housing Counseling



The Office of Housing Counseling

Celebrating 10 Years

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



Ten years ago, the Office of Housing Counseling was established as a separate office within HUD's Office of Housing to fill a need. A need expressed by policy, industry, and community leaders alike from across the nation in response to the financial crisis to provide a laser focus on helping families obtain, sustain, and retain their homes with the benefit of a trusted advisor, the housing counselor. Over the past decade, we have accomplished this mission together with you, our network of 1550 HUD-approved Housing Counseling Agencies, over 4,000 HUD certified counselors, and our public and private sector partners.

Together, we have made a difference in the lives of over 12.2 million individuals and households you have counseled over the last 10 years. We have responsibly administered over \$450 million in grant funding, and we have worked to ensure that the housing counseling industry continues to grow and evolve to meet the needs of renters, homebuyers, and homeowners across the nation. Today, over 4,800 consumers use our new HUD Housing Counseling Agency locator tools each day, including our toll-free number - which provides access in over 240 languages - and our new [online search capability](#).

HUD Counselor Certification has elevated the profession. Today, certified housing counselors are working each day to realize mutual priorities, including promoting housing equity and bridging the homeownership gap. And each day, HUD-approved housing counseling agencies and HUD certified housing counselors are helping the nation to sustain their housing and recover from the financial challenges of the pandemic, age in place, recover from natural disasters, and so much more. This past year, together we have added 50 new housing counseling partnerships with Minority Serving Institutions and Historically Black Colleges and Universities. This unprecedented initiative will provide services to Gen X scholars, faculty, and community residents empowering our efforts to bridge the homeownership gap and engage the next generation of housing counselors.

As we look ahead to our next decade of service, the Office of Housing Counseling is embracing change to meet the evolving needs of the communities we serve. Here are some highlights:

- We will be launching a National Housing Counseling Campaign to increase public awareness of the availability and value of housing counseling with a focus on diverse market segments.
- We will be convening thought leaders to facilitate discussions to update industry best practices and expand the capacity of our Network of Agencies through public and private sector partnerships.
- We will introduce proposed rules to augment delivery of services in tribal communities.
- We will be updating our program rules and standards based upon today's professional practice and oversight standards.
- We will continue to expand our program with a focus on housing equity, delivering culturally sensitive and linguistically appropriate counseling services to diverse markets.
- We will launch new initiatives that help families who are renting to realize homeownership and enhance our role in helping the nation respond to natural disasters.

In closing, thank you for all that you have done to make a difference in the lives of our neighbors over the past decade. We look forward to working with you for the next 10 years and beyond to continue to realize our shared vision and to ensure that everyone in this nation has a place to call "home."

Sincerely,
David

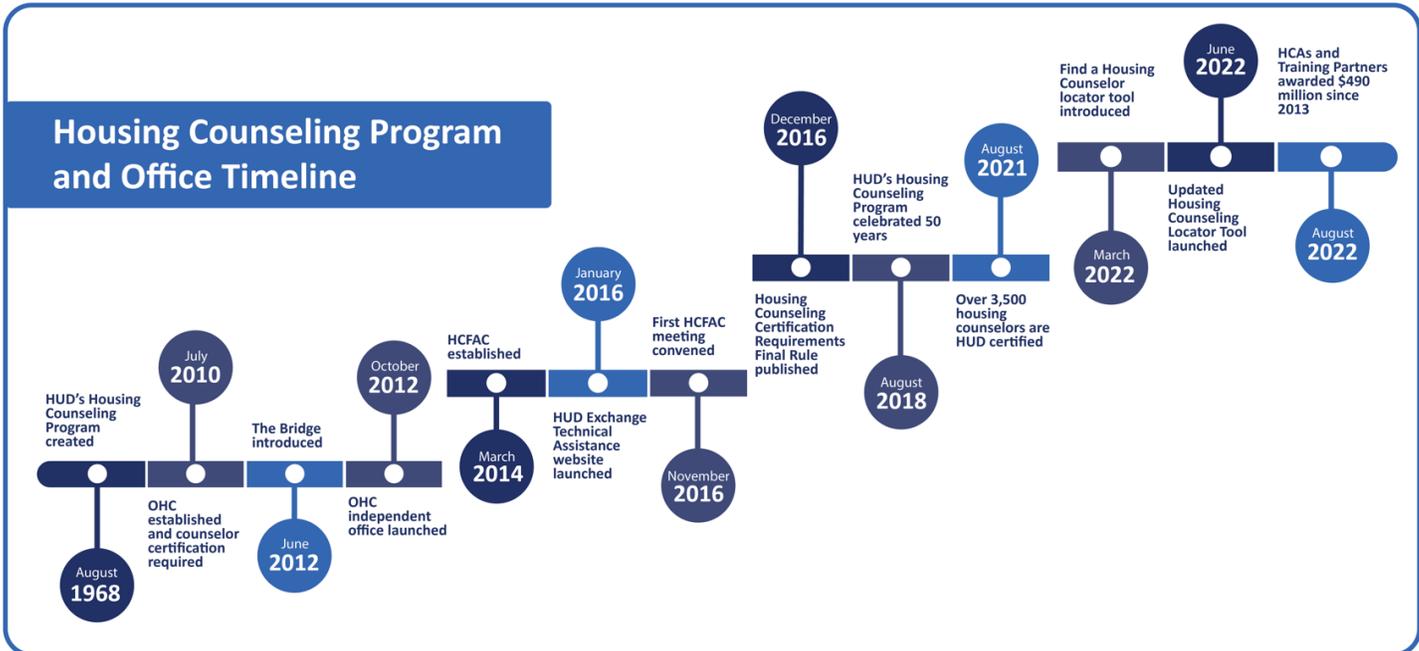
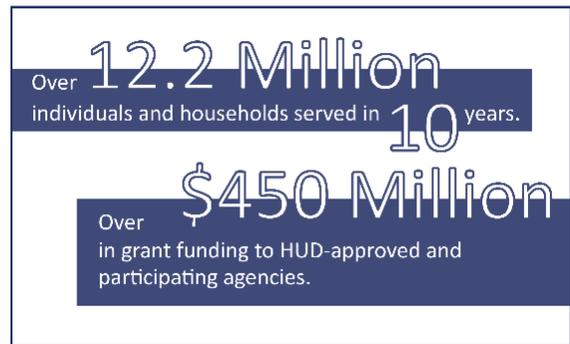
Celebrating a Decade of Housing Counseling



On October 3, 2022, HUD’s Office of Housing Counseling (OHC) marked 10 years of supporting HUD-approved and participating housing counseling agencies (HCAs) in delivering housing counseling services. In 2010, the federal government established OHC as an office reporting directly to HUD’s Assistant Secretary for Housing through the Dodd-Frank Wall Street Reform and Consumer Protection Act.

The launch of OHC was the start of solidifying HUD’s commitment to ensure housing

counseling would continue to grow and evolve to meet the needs of renters, homebuyers, and homeowners across the nation. As a part of this commitment, OHC continues to pave the way for greater evolution of the counseling profession for agencies and counselors.

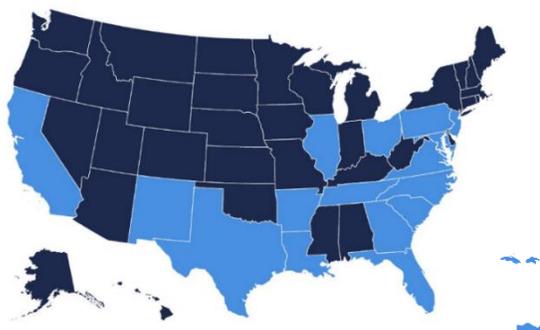


MSI and HBCU Partnerships Create New Opportunities for HCAs and Communities



HUD is working to eliminate the racial homeownership gap through a range of actions and within many different programs, along with partnerships with federal and non-federal organizations. In support of this effort, the Office of Housing Counseling launched an innovative housing counseling grant program. Its goal is to expand access to HUD approved counseling services to Historically Black Colleges and Universities (HBCU), Hispanic Serving Institutions (HSI) other Minority Serving Institutions (MSI), communities and their constituencies. This effort includes facilitating educational and employment opportunities for the next generation of HUD Certified Housing Counselors.

The [Fiscal Year \(FY\) 2021 MSI Funding initiative](#) resulted in 50 partnerships between housing counseling agencies (HCAs) and MSIs. The structure of these relationships is varied and informed by the HCA services provided, the schools' needs and resources, and the communities surrounding them. Several HCAs have also gone beyond providing housing counseling and group education and added programs to support workforce development in the housing counseling industry.



States with HBCU or MSI partnerships

U.S. Virgin Islands and Puerto Rico

At some agencies, student volunteers gain an understanding of housing counseling fundamentals while developing their financial competency skills. [NID Housing Counseling Agency](#) has even created a scholarship program for HBCU students. Participating students become part of an internship program with local NID branches and apply housing and personal finance lessons learned in the classroom to community issues. The program culminates with students and faculty taking the HUD certification exam.

The Office of Housing Counseling (OHC) supports more HCAs fostering partnerships with MSIs which are codified with a memorandum of understanding (MOU). Sample Partnerships are noted below. More information and training are located on the [HUD Exchange](#).

MOU Sample Partnerships

- Education workshops to inform students on the potential impact of student loans on future housing choices and opportunities
- Counseling and education to increase homeownership rates of students, faculty, parents, and residents of the greater community
- Counseling and education to students, instilling an understanding of the responsibilities of tenancy in off-campus rental housing
- Internships and training for MSI students to become housing counselors

Helping Communities Recover After a Disaster

Housing counseling agencies (HCAs) are uniquely positioned to help their communities recover from a disaster. Housing counselors can be an essential resource in helping residents navigate some of the challenges they face as they begin rebuilding their lives.

Immediate Recovery

The Office of Housing Counseling (OHC) continues working to ensure disaster victims and families have access to housing counseling services after a disaster. OHC's Disaster and Recovery Team (DART) collaborates with state and federal partners to provide training to housing counselors, so they are equipped to provide disaster-focused counseling. Post-disaster housing counseling appointments can include coaching, developing a housing plan, and connecting with additional resources.

Disaster Recovery Housing Counseling Resources

- [Disaster and Emergency News Resources](#)
- [Housing Counseling Disaster Recovery Toolkit](#)
- [Disaster Recovery Webinars](#)



In recent disaster declarations, DART mobilized and trained housing counselors, providing support after hurricane Ida in Louisiana, a tornado in Kentucky, Colorado wildfires, and flooding in Southwest Virginia. Each situation required a tailored response based on disaster impact.

OHC continues to evaluate disaster needs and is planning to incorporate more on disaster housing counseling into future guidance for HCAs and housing counselors.

Long-Term Recovery

HCAs and housing counselors also play a critical role in long-term recovery. [ACCESS](#), a HUD-approved HCA in Medford, Oregon, served as a cornerstone of support after wildfires devastated their communities.

In response to the historic Almeda Wildfire in 2020, ACCESS coordinated with the state of Oregon and opened the Center for Community Resilience. The center provides housing counseling to wildfire survivors and helps administer recovery programs to assist people in rebuilding or repairing their damaged homes. Joe Vollera, Access Housing Director, stated, "We wanted to find a way we could support and really help in the rebuilding process. We wanted to help people not only find housing but get back what they lost. If they were a homeowner, we wanted to help them become a homeowner again."

Recognizing that minority families comprise the majority of people impacted by the Almeda Wildfire, ACCESS brought on additional bi-lingual staff to help the families navigate the process of receiving assistance. "It made a huge difference for the families we worked with," Vollera said. "We were able to build trust and help our clients move forward. I'm proud of our team and how we expanded to play a role in ensuring that our community can rebuild."

Since the center opened in 2021, it's helped over 500 families find a new place to call home.



Arely Diaz

ACCESS HUD Certified Professional Housing Counselor

"It's an amazing feeling to work with these wildfire survivors and know that I was able to play a role in helping them reach their housing goals. I recently helped a family of four get a new home. They were living in a FEMA trailer and struggled to find a place they could afford. Things were more complicated for them because of the language barrier. I was able to meet with them on a regular basis and help them identify funding sources so they could get a home that was even better than the one they lost. It really helped them to have someone who understood their culture and spoke the same language. It helped build trust and helped them feel like we were there to support them."

ACCESS Advice for Housing Counselors

- Be adaptive to the needs of your community: Identify post-disaster needs and determine how your agency can assist in meeting those needs.
- Be empathetic: Disaster survivors may need to talk about their situation and having someone who can listen to them builds trust.
- Be aware of the trauma disasters can cause: It is natural to experience emotional stress or trauma during or following a disaster. The [HUD Exchange](#) has resources for coping with trauma after a disaster.

What You Can Do Now to Prepare

TRAINING

- Learn about trauma-informed care.
- Take a deep dive into homeowners insurance policies, HOA insurance, and renters insurance.

REFRESH YOUR PREPAREDNESS AND RESPONSE KNOWLEDGE

- Make sure you know the difference in roles at the agency, counselor, and personal level to support yourself and your community.
- View [Disaster Preparedness & Housing Counselor Resources](#) on the HUD Exchange.

PARTNERSHIPS

- Connect with local emergency response, local government or Human Services, Sherriff's office or Emergency Operation Center.

Law School Students Support HCAs with Eviction Prevention Services



The Law Student Internship Program (LSIP) is a new initiative between the Department of Justice and HUD's Office of Housing Counseling (OHC). The program connects law schools with HUD-participating HCAs to place law student interns who use their legal expertise to complement and support housing counseling work. Specifically, students can assist in various activities, such as conducting client intake, organizing outreach events, providing clients with information on tenant protections, and assisting with case management. According to the American Bar Association's internship regulations, the only limitation is the students may not provide direct legal services.

LSIP placed its first student intern this year, with Yichun Liu, a third-year student at [St. John's University Law School](#), joining [Asian Americans for Equality \(AAFE\)](#) for the summer. AAFE is an affordable housing developer, property manager, service provider, and HCA that offers housing counseling to Asian American communities and other systematically disadvantaged communities in the New York City area. When met with the LSIP opportunity, AAFE jumped on board with excitement and clear direction on how an intern would help their organization.

Yichun began her summer-long internship with AAFE in May 2022 and hit the ground running. She has helped with various tasks while at AAFE, including helping plan a [pro bono clinic](#) in conjunction with the Asian American Bar Association of New York to provide clients with limited English proficiency access to legal resources. She also provided translation services for the clinic, as well as for some of the over thirty client intakes she conducted. In addition, Yichun took on specialized work in rental counseling, reporting: "I have helped housing counseling clients apply for affordable housing, elect their succession rights, and apply for rental assistance programs." Drawing on her education, Yichun also performed legal research that will benefit AAFE and its clients going forward, using her law school's library resources to help housing counselors and clients navigate complicated housing issues. Yichun's placement was a match made in heaven for the LSIP program's maiden voyage.



Yichun Liu

Law Student

"Overall, I thought this is a great program for law students who are interested in landlord-tenant issues or public interest. I really had the opportunity to talk to clients and learn about their problems which was an experience I did not have in my previous legal internships. The learning experience for client counseling is truly invaluable."

To learn more about LSIP, including how to participate, please contact Housing.Counseling@hud.gov.

To learn more about AAFE, please visit [Asian Americans for Equality | Advancing Equality Since 1974 \(aafe.org\)](#)

Accessing an Opportunity to Create More Housing Through Manufactured Housing



The need for more affordable housing in the U.S. occupies the minds of consumers and housing professionals alike. Manufactured housing has an important role to play as a solution, and counselors need to be informed about this type of housing. In October 2022, OHC will launch an updated Housing Counselor Certification exam with new questions related to manufactured housing. These changes reflect the fact that manufactured housing is a growing source of affordable housing and an area in which housing counselors must build experience and expertise.

In brief, manufactured housing:

- Represents [6.7 million homes across the country and 10% of single-family home starts](#) (i.e., newly constructed homes).
- Makes up a considerable source of unsubsidized, affordable, single-family housing with [two-thirds of manufactured homeowners earning less than \\$50,000 per year](#).
- Has an [average sales price of \\$81,700](#), depending on region and home size (for the year 2019).

In addition to offering an advantage in affordability, today's manufactured housing is safe, attractive, customizable, and [more energy efficient](#). Because HUD regulates the industry using its [Manufactured Home Construction and Safety Standards](#), manufactured housing is the only housing type subject to a national building code, enforceable by both HUD and state agencies.

Counselors should note that this exam update will not affect the status of existing HUD-Certified Housing Counselors. However, all agencies and counselors may take advantage of the resources and information available on the HUD Exchange to prepare for client conversations about whether manufactured housing may offer a way to achieve their housing goals.

Technical Assistance and Training Resources

- [Manufactured Housing Quick Tips Sheet](#)
- [Nuts and Bolts of Manufactured Housing Webinar](#)
- [HUD Office of Manufactured Housing Programs](#)
- [Housing Counseling National Training Partners](#)

Catch Up on Pre-Purchase Symposium Highlights

In July 2022, OHC sponsored a virtual [Increasing Access to Pre-Purchase Counseling Symposium](#).

Through a partnership with HUD's Office of Policy Development and Research (PD&R), the Symposium brought together over twenty-five diverse voices from research, lending, and housing counseling communities. These industry leaders shared and discussed new data and innovative plans for pre-purchase housing counseling and education.



[Increasing Access to Pre-Purchase Counseling Symposium](#)

Materials and the opportunity to receive credit for attendance are available to those who may have missed the presentations.

Over the course of three days, attendees learned about new survey results and recommendations on equity in housing counseling from HUD's internal group, the Management Development Program (MDP). Attendees also heard findings from [PD&R](#) and [Freddie Mac](#) about the benefits of pre-purchase education and counseling. In particular, research-backed benefits included improved knowledge and confidence among homebuyers and increases in credit scores for women and younger buyers.

Panel discussions and presentations also featured:

- Shared commitments from HCAs, HUD's Office of Housing Counseling (OHC), and lenders to spreading the word about the advantages of housing counseling, particularly to underserved groups, including those with limited English proficiency (LEP).
- Innovations in fee-for-service models as a way to financially sustain HCAs.
- Government-Sponsored Entities (GSEs) commitments to [Equitable Housing Finance, including a new requirement that lenders use the Supplemental Consumer Information Form \(SCIF\) to collect information about housing counseling services and borrower language preference](#).
- Work of large national lenders in affordable lending and reflections from local HCAs on how to put ideas about equity in housing counseling into action.

The event celebrated and advanced the cross-industry collaboration needed to bring pre-purchase housing counseling and education to many more homebuyers across the country. Agencies and counselors interested in learning more about how to scale their pre-purchase programs and make them accessible to all types of clients can find recordings, slides, and transcripts, as well as a list of [Key Resources](#) on the [HUD Exchange](#).

Putting a Spotlight on HUD Certified Housing Counselors



Corey Manns, GLCAP

The Office of Housing Counseling (OHC) continues to applaud HUD-certified housing counselors and their daily impact.

Corey Manns graduated from Eastern Michigan University with sports and business management degrees. He is a dedicated HUD-certified professional housing counselor who enjoys providing clients with the information they need to be successful. Corey says, “I think the work we do as housing counselors can play a huge role in someone’s success as a homeowner.”

In February 2018, Corey began working [for Great Lakes Community Action Partnership \(GLCAP\)](#), a community action agency. GLCAP has served the northwest Ohio region for over 50 years through various programs, including Head Start, home repair, workforce development, and housing counseling.

With previous experience in staffing and office management, Corey saw GLCAP as a place where he could make a larger impact in his community.

Less than a year after starting with the GLCAP, Corey passed the HUD housing counseling certification exam. He was quickly recognized as an asset to the agency and placed in a leadership role. Corey now oversees GLCAP’s housing counseling program. He also serves as a specialist at their Financial Opportunity Center (FOC), where they provide coaching in financial, employment, training, and income for clients. Corey said his FOC work overlaps well with his housing counseling role when serving clients who need assistance in areas such as pre-purchasing housing counseling or support with avoiding foreclosure.

Throughout the past two years, Corey has assisted multiple families whose finances were upended due to the COVID-19 pandemic. He recalled one household of four struggling with mortgage payments after the father was laid off and the mother’s workplace had shut down. The parents sought GLCAP’s help near the end of winter after they had not been able to make a house payment since April.

“We helped them cure their delinquency and make an extra mortgage payment heading into the holiday season,” Corey said. “This allowed the family to save money and provided some normalcy during a truly chaotic time in their life.”

GLCAP has seen a 223% increase in service requests such as these over the past two years. Corey and his team have taken pride in being able to help every client with their unique circumstances and developing an action plan leading to successful outcomes.

“No matter the scenario someone comes into our office with, I guarantee they leave here knowing more than before they came in,” Corey said. “One thing I always hear from our participants is, ‘I can’t believe I didn’t know that!’ My response remains the same today, ‘Sometimes you just don’t know what you don’t know until you know.’”

Nominate a Housing Counselor

If you know a HUD certified housing counselor that should be celebrated, post on social media using #HUDCertifiedProud or email: <mailto:thebridge@hud.gov>.

#HUDCertifiedProud Campaign Launch



This year, the Office of Housing Counseling (OHC) is celebrating HUD Certified Professional Housing Counselors and the skill and expertise required to become one. On August 9, 2022, the hashtag campaign, #HUDCertifiedProud, launched during the [2022 Community Conference](#).

This campaign is intended to encourage and recognize housing counselors who have achieved HUD certification and educated others about the

professionalization of housing counseling. HUD-certified housing counselors serve a key role in supporting clients and communities through every step in the housing journey, from achieving the dream of homeownership to maintaining safe, stable housing, to helping those facing eviction or foreclosure.

How to Get Involved

- Certified housing counselors are encouraged to use the hashtag as part of their business email signature and on social media, such as LinkedIn. For example, housing counselors can alert their network on LinkedIn they achieved HUD Housing Counselor Certification by posting, "I am officially #HUDCertifiedProud!"
- HCA Leadership and Partners may wish to celebrate certification as part of internal and external meetings, on social media, and through websites and listservs. National housing counseling partners including, the [National Council of State Housing Agencies \(NCSHA\)](#), [National Housing Resource Center](#), and the [HUD Intermediary Coalition](#) can add the hashtag to their website and distribute it to their membership to take action. Leadership at housing counseling agencies, such as executive directors or housing counseling managers may also want to share their team's credentials with the public. For example, an HCA Executive Director can celebrate their agency's accomplishment of all housing counselors achieving HUD Housing Counselor Certification by posting "All our housing counselors are #HUDCertifiedProud" with an image on their website.

This campaign is one way everyone can give credit and, most importantly, recognition to those who have passed the exam and work for a HUD-approved housing counseling agency. Visit the [HUD Exchange](#) to download graphics to include in email signatures and social media posts.

Q3 News You Can Use

The Bridge is Getting a Refresh

The Office of Housing Counseling (OHC) is planning some exciting updates to The Bridge newsletter. While it will still feature the same valuable technical assistance resources for housing counselors, the format will be updated and the frequency of publication will be modified.

OHC wants to ensure information is shared in a format that fits housing counselors' busy schedules. Instead of a quarterly newsletter, OHC will publish short articles a few times each month. The articles will be shared across multiple platforms, including email, LinkedIn, and on the HUD Exchange, so housing counselors can view them at their convenience.

In addition to the new format, you'll also see a new name: *Housing Counseling Today*. The name change reflects what the content will aim to provide—valuable information that housing counselors can use today.

Look for the new format in the coming months!

Explore Upcoming Training Opportunities

OHC offers training and programming to help build skills and enhance the knowledge of HCAs and their counselors. The [OHC Training Digest](#) is a valuable resource that provides the latest information on upcoming webinars, conferences, and other exciting learning opportunities.

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