

# THE BRIDGE

THE OFFICE OF HOUSING COUNSELING NEWSLETTER



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# The Office of Housing Counseling



## 2015 YEAR IN REVIEW

### 2015 Office of Housing Counseling Related NEWS!



2015 was a productive year for the Office of Housing Counseling. In case you missed any issues of *The Bridge*, here is a list of our themes featured during the past year.

January: [TRAINING – A KEY FOCUS OF THE OHC](#)

February: [HOUSING COUNSELING HELPS BLACK AMERICANS SUCCEED](#)

March: [HOUSING COUNSELING ADVOCATES GREEN](#)

April: [HOUSING COUNSELING PROMOTES FAIR HOUSING & FINANCIAL LITERACY](#)

May: [HOUSING COUNSELING IMPACTS ASIAN AMERICANS AND PACIFIC ISLANDERS](#)

June: [CELEBRATING NATIONAL HOMEOWNERSHIP MONTH](#)

July: [HOUSING COUNSELING USES TECHNOLOGY TO REACH CLIENTS](#)

August: [HOUSING COUNSELING HELPS MILLENNIALS MANAGE STUDENT DEBT](#)

September: [MAKING A DIFFERENCE WITH HOUSING COUNSELING COALITIONS](#)

October: [HOUSING COUNSELING WORKS WITH PEOPLE WITH DISABILITIES](#)

November: [MEETING THE HOUSING COUNSELING NEEDS OF VETERANS](#)

# FROM THE DEPUTY ASSISTANT SECRETARY



**Sarah Gerecke**  
*Deputy Assistant  
Secretary,  
Office of Housing*

Greetings,

During the year-end, many of us take time to pause, reflect and spend quality time reconnecting with family and friends. Others prepare for the New Year by contemplating new goals, objectives, and resolutions for the future.

In this edition of *The Bridge*, the Office of Housing Counseling (OHC) reflects on our 2015 highlights and accomplishments working with stakeholders, while we prepare for the opportunities in the coming year.

## **2015 OHC Year-End Accomplishments**

- Congress approved an increase in the appropriation for the housing counseling program in 2015 from \$45 to \$47 million.
- Published several notices and guidance including:
  - [Mortgagee Letter 15-04, Notice to Delinquent FHA Borrowers](#), including a flyer in four languages with a referral to HUD-approved housing counseling agencies.
- [Issued NOFA and Supplemental Notice of Funding Availability](#)
  - Two-year NOFA reduces eligible agency administrative burden by an estimated 90 percent.
- Established the charter and by-laws for the [Housing Counseling Federal Advisory Committee](#) and filed with Congress on April 14, 2015.
- Launched the housing counselor certification training website on June 4, 2015, [www.HudHousingCounselors.com](http://www.HudHousingCounselors.com) with no technical glitches and positive reviews.
- Hosted a training and brainstorming session attended by 80 representatives from intermediaries and housing finance agencies on August 6, 2015.
- Established a complaint process in response to requests from the [National Housing Resource Center](#) and the [Coalition of HUD Housing Counseling Intermediaries](#).
- Launched new outcome measures for [housing counseling activity reporting](#). Agencies began reporting successfully in January 2015.
- Published tools counselors can use with the [Housing Counseling Capacity Building Toolkit](#).
- Met 83 percent of the [housing counseling agency performance review](#) goals by completing 390 reviews of the 467 initially projected to ensure that federal funds were well spent, and quality counseling was delivered to clients.

On behalf of the Office of Housing Counseling, I thank our housing counseling partners, stakeholders, and staff for the great work you do to help individuals and families make informed and responsible choices to address their housing needs.

**Wishing You a Happy New Year!**

*Sarah*

# A BANNER YEAR OF TRAINING FOR HOUSING COUNSELORS



The Office of Housing Counseling (OHC) supports and provides training opportunities for housing counselors. The OHC recognizes that enhancing housing counselors' knowledge and skills not only benefits the housing counselor but ultimately, the clients they serve. By investing in continuous learning, housing counselors are able to enrich their own professional development while providing clients with current and valuable information. OHC and many of our national and local partners offer training.

In FY2014, OHC provided \$2 million in training grant funds to the three national Housing Counseling Training Grantees: [NeighborWorks](#), [National Council of LaRaza](#) and [National Community Reinvestment Coalition](#). Through a comprehensive offering of in-person and internet training sessions, the national grantees trained over 8,500 housing counselors in that period. All three have received training grants for FY2015.

There are a number of coalitions, intermediaries, state housing finance agencies and other state organizations which offer training to their networks. Among them are [The Counselor's Corner](#), [Virginia Association of Housing Counselors](#), [The Association of Housing Counselors \(TAHC\)](#), [New York Mortgage Coalition \(NYMC\)](#), [The Tennessee Housing Development Agency \(THDA\)](#), and [Housing Illinois Action](#). Combined they offered training to several thousand housing counselors.

OHC's federal partners also offered training available to housing counselors. [Fannie Mae](#) and [Freddie Mac](#) provided on-line training on their products. [Making Home Affordable](#) offered a series of webinars to meet the learning needs of housing counselors. Veteran's Affairs has a series of [educational videos and broadcasts](#) on VA Home Loan Programs.

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## HUD Launches Counselor Certification Website



The Office of Housing Counseling introduced a new website to help housing counselors prepare for the upcoming certification examination and improve counseling skills and customer service. On June 4, 2015, HUD launched [www.hudhousingcounselors.com](http://www.hudhousingcounselors.com) in partnership with Bixal Solutions, Inc.

The website offers free on-line training covering a broad range of topics such as:

- responsibilities of homeownership and tenancy,
- avoiding foreclosure and eviction,
- financial management, and
- fair housing.

The website also offers a PDF downloadable study guide that can be accessed through tablets and other devices that support PDF files. Since its launch, over 15,000 users visited the website through December 2015.

## Handbook Revision Stakeholders Webinar

On July 15, 2015, OHC hosted a [Handbook Revision Stakeholders webinar](#) where participants provided feedback on how to improve HUD's Housing Counseling Program Handbook 7610.1 REV-5.

OHC received numerous comments from stakeholders to aid in the process of revising the Handbook. Stay tuned for more information and upcoming opportunities to provide feedback in 2016.

# MANAGING RISK WITH THE OFFICE OF OVERSIGHT & ACCOUNTABILITY

In FY 2015, the Office of Oversight and Accountability (OOA) excelled in its efforts to manage and mitigate risk pertaining to HUD-approved housing counseling agencies' performance reviews, grant monitoring and external audits. OOA's efforts to streamline the performance review process and grant monitoring procedures received favorable feedback from both internal and external partners.

OOA continues to closely monitor agencies approval status in the Housing Counseling System (HCS) to ensure data is correct and accurate. In 2015, OOA was instrumental in analyzing risks to the HUD Housing Counseling Program.

## Performance Review Update

It doesn't matter if you are an Intermediary, a Multi-State Organization, a State Housing Finance Agency, a Local Housing Counseling Agency or an affiliate/sub grantee of a network organization, compliance is a very important part of participation.

The OOA has been working very hard to streamline the current performance review process, as well as develop a performance review process for network organizations. Currently, the OHC performance review team has developed a risk-based process that will enable an agency to quickly grasp the areas of concern. The process has gone through two stages of approval and the third stage; identification of scoring agency performance review results, is under evaluation by OHC and HUD's Office of Risk Management. Upon approval, OHC anticipates communication and use of the streamlined process with counseling agencies in early to mid-2016.

## Simplifying Submission of Quarterly Reports & Voucher Payment Requests

The Internal Quality Control (IQC) Team for Quarterly Reports and Grant Vouchering Process has developed the draft Standard Operating Procedures Guide. The Guide was submitted to management for review and received favorable feedback.

The IQC team's goal is to implement a uniform standard of procedures that grantees will be able to use to simplify the submission of quarterly reports and requesting voucher payments. This will also give the Point of Contact a uniform standard to follow when reviewing the grantee quarterly reports, which will allow for a more consistent and timely turnaround from report submission to the voucher payment.

The team completed phase one of the testing period with excellent results showing areas of strengths and weaknesses with the current process.

## Access Grant Funds with eLOCCS

[Line of Credit Control System \(LOCCS\)](#) is the primary grant and subsidy disbursement and cash management system for the majority of HUD grant programs. Organizations and individuals have access to their grant funds via LOCCS, where authorized business partners can access, manage, and draw down funds against their HUD grant.

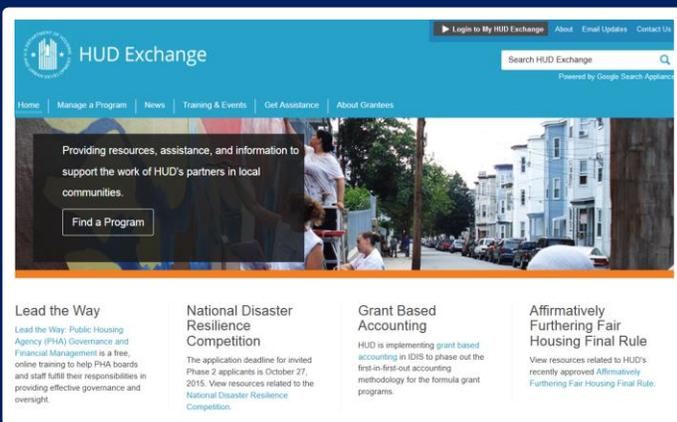
In FY2014, HUD began transitioning from the Voice Response System to the online internet system eLOCCS, which is accessed through the HUD internet portal called Secure Systems.

During FY2015, OHC continued to work with housing counseling agencies to assist them with gaining access to both Secure Systems and eLOCCS. Housing Counseling Agencies must continue to maintain their access by ensuring that their Approving Officials/Coordinators and Users access both Secure Systems and eLOCCS every 90-days, whether they are making a draw request or not, to prevent their access from being terminated. This is extremely important and if not done, both Secure Systems and eLOCCS users will be terminated from both systems.

To understand more about the eLOCCS online system, please refer to the following three user guides, which explain the entire process:

1. [eLOCCS Registration Guide](#)
2. [eLOCCS Getting Started Guide](#)
3. [LOCCS Access Guidelines for Grantees](#)

# COMING SOON: OHC WEB CONTENT IS MOVING TO THE HUD EXCHANGE



By Spring 2016, HUD will move the Office of Housing Counseling web pages from HUD.gov to the [HUD Exchange](#). The HUD Exchange is an online platform for providing technical assistance tools and services to HUD's customers, including state and local jurisdictions, nonprofits, public housing authorities, and Tribes.

The website offers a centralized, searchable resource database of templates, tools, policy guidance, and FAQs across HUD programs and topics. It also includes a learning management system that allows users to register for training, view training recordings and material, and add training attendance to a user's learner transcript.

HUD's Office of Housing Counseling has already begun moving content to the HUD Exchange. You can see the work in progress on the [HUD Exchange Housing Counseling](#) pages.

While the content is being moved, you should continue to go to the [HUD.gov Housing Counseling](#) pages for information.

HUD will announce via the [listserv](#) and *The Bridge* when the move to the HUD Exchange is complete. When all of the pages have been moved from HUD.gov to the HUD Exchange, users who visit HUD.gov Housing Counseling URLs will be directed automatically to the HUD Exchange. The Office of Housing Counseling will also offer a demonstration of the HUD Exchange once the migration is completed.



## Submit Your Success Stories

*The Bridge* has established a *Testimonial Bank* that will provide success stories for reference in governmental speeches and publications. We would like to highlight your success stories as part of our effort to demonstrate the value of housing counseling and the positive impact housing counseling has on families. Please share your success stories by submitting them to: [thebridge@hud.gov](mailto:thebridge@hud.gov).

*(continued from pg. 3 - A Banner Year of Training)*

OHC offered training webinars throughout the year on a wide range of topics. In addition to webinars on the technical aspects of housing counseling and HUD's systems, we offered webinars on the financial aspects of managing housing counseling programs. So that counselors could understand the broader context of housing, we partnered with other HUD offices and federal agencies to present webinars on a variety of topics such as HUD housing counseling studies, the Affordable Care Act, fraud, and Flood Insurance.

During FY2015, OHC presented 40 training webinars reaching over 7,400 housing counselors. Many more were reached because all of the webinars are available in the [Training Webinar Archives](#).

Also, HUD offers free on-line training and a downloadable study guide specific to the HUD Certification Examination at [www.hudhousingcounselors.com](http://www.hudhousingcounselors.com).

## SUCCESS STORY UPDATES: WHERE ARE THEY NOW?

*The Bridge* featured many client Success Stories in 2015. Some readers may wonder, “*What happened next? or Where are they now?*” Here are a few recaps and updates on clients featured in the [February 2015](#) edition.



**Portland, OR - Leonard Brightmon** is a native of Portland, OR and a single father of a 10-year old daughter. Mr. Brightmon went from making poor life choices to wanting a better lifestyle for himself and his daughter. For example, he obtained a new job with a local non-profit, which also helped him qualify for an affordable rental apartment and gain access to various financial resources.

Mr. Brightmon enrolled in the [African American Alliance for Homeownership](#) (AAAH) program in 2012 with negative credit issues and a low credit score. Despite these challenges, the AAAH counselor walked Mr. Brightmon through the credit cleansing and home buying process. Two years later, upon graduation of the pre-purchase and education program and with the assistance of AAAH’s community lending and real estate partners, Mr. Brightmon and his daughter became proud homeowners.

“I couldn’t have done it without the AAAH team,” said Mr. Brightmon, who continues to be a happy homeowner. He removed the pet stained carpet and found that underneath were beautiful hardwood floors. He has finished refurbishing those original floors and has painted the whole house. In addition, he and his daughter are getting to know their neighbors. One neighbor told him that their house has been in the neighbor’s family for over 100 years, which inspired Mr. Brightmon. He also went back to school to enhance his skills for upward mobility with his current employer. Other than that, he enjoys making monthly mortgage payments vs. monthly rent payments!

**Greensboro, AL - Leola Nance** grew up in Hale County, Alabama and moved away for work. When she retired she moved back to the area. She lives with her brother and has been working to become a homeowner. She broke ground on new construction of a 3 bedroom/2 bath home on March 1, 2015.



The home is accessible to the downtown and within walking distance of both the grocery store and pharmacy. Ms. Nance is active at a local senior program and is shown in the photo above at the annual Valentines Dance. She will be able to walk to the program from her new home. Ms. Nance said, “I am so excited right now, that I can’t sleep at night. Seeing my new home come to life is incredible! I want to inspire others to do the same!”

**Kim Smith** grew up in Hale County. She had been living in public housing but violence brought her to the [Hale Empowerment and Revitalization Organization, Inc.](#) (HERO) to seek a better environment for her son. While homeownership had always been a dream for her, it wasn’t until she stopped by HERO for information that she realized she could make her dream a reality. She moved into her home during the 2014 winter holidays.

**Sarah Jackson** was so inspired by both Leola and Kim that she is now working to improve her credit and become mortgage ready so that she can make her dream of owning her own home into a reality.

# TOOLS AND RESOURCES



## [Housing Counseling Capacity Building Toolkit](#)

Tools counselors can use including best practices, performance reporting overview, action plans, funding agreements and more.



## [www.HUDHousingCounselors.com](http://www.HUDHousingCounselors.com)

Housing counselor certification training website.



## [National Housing Resource Center](#)

An advocate for the nonprofit housing counseling industry, as well as for housing consumers, for communities of color, for the elderly, and for under-served populations.



## [Coalition of HUD Housing Counseling Intermediaries](#)

A national network of HUD-approved nonprofit organizations that provide housing counseling, education and community reinvestment programs.



## [Line of Credit Control System \(LOCCS\)](#)

HUD's primary grant and subsidy disbursement and cash management system.

[eLOCCS Registration Guide](#)  
[eLOCCS Getting Started Guide](#)  
[LOCCS Access Guidelines for Grantees](#)



## [Home Equity Conversion Mortgage Counseling Resources](#)

The only reverse mortgage insured by the U.S. Federal Government and only available through an FHA approved lender.



## [Training Webinar Archives](#)

Links to the archived versions of previously recorded webinars presented by the Office of Housing Counseling.



## [HUD Exchange](#)

HUD's online platform for providing technical assistance tools.



## [FHA Resource Center](#)

Information on loans to purchase new or existing homes, condominiums, manufactured housing, houses needing rehabilitation, mortgage insurance and reverse equity mortgages.



## [Housing Counseling Federal Advisory Committee](#)

Forum of housing industry experts, housing counseling agencies and consumers to offer advice directly to the Office of Housing Counseling.

