

# THE BRIDGE

THE OFFICE OF HOUSING COUNSELING NEWSLETTER



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## **BREAKING NEWS: FHA TO REDUCE ANNUAL INSURANCE PREMIUMS**

FHA will reduce the annual premiums for new borrowers by half of a percent. This action is projected to save more than two million FHA homeowners an average of \$900 annually and spur 250,000 new homebuyers to purchase their first home over the next three years.

# Training - A Key Focus of the OHC



Washington, DC - The Office of Housing Counseling supports and provides training opportunities for housing counselors through a variety of channels. 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.

### ***Knowledge of HUD Programs and Local Housing Markets is Essential***

Counselors at HUD-approved housing counseling agencies must possess a working knowledge of HUD's programs and laws such as the single family mortgage insurance program, Federal Housing Administration mortgage products, Fair Housing and Equal Opportunity laws, and other state and local housing programs available in the community. Housing counselors should also be familiar with programs offered by conventional mortgage lenders and other housing or related initiatives that may assist their clients.

Many housing counseling agencies have expressed that a big challenge to training is funding. One of the ways the OHC addresses this challenge is by providing monthly training and webinars free of charge. In addition to the free webinars, paid training also is offered and facilitated by housing counseling partners, many of whom provide scholarships. As the OHC moves closer to the final rule for housing counseling certification, additional training opportunities are being rolled out to help housing counselors prepare for the exam.

### ***Contributing to Success***

More specialized training and certification may be required for certain housing counseling services. For example Home Equity Conversion Mortgage counselors must pass an exam designed to ensure that they are well-informed and knowledgeable to provide services to senior homeowners.

Training also can be a contributing factor in an agency's performance review. According to the [HUD Housing Counseling Handbook, Chapter 2, Paragraph 2.2, Item H, pg.11](#), *'Evidence of staff training must be documented in agency's records. Documentation of staff training will be assessed when agencies receive performance reviews.'*

In 2014, HUD awarded \$2 million under the Housing Counseling Training Grant Program NOFA to the following three national organizations to offer [training programs](#) that meet HUD standards for housing counselors:

1. [NeighborWorks America](#)
2. [National Community Reinvestment Coalition](#)
3. [National Council of La Raza](#).

Visit the [HUD training site](#) and sign-up for a class today!

# FROM THE DEPUTY ASSISTANT SECRETARY



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

Greetings,

The beginning of the year is often a time when we set new personal goals, make resolutions, or simply list areas of focus for the coming year. The Office of Housing Counseling has started 2015 off with a bang! We are aligned with [HUD Secretary Julián Castro's vision](#) (below) to create opportunity for all Americans. In the coming months, we are poised to implement the Final Rule for Housing Counseling Certification, award the 2015 NOFA grants, and launch the Housing Counseling Federal Advisory Committee.



This edition of *The Bridge* features a key focus of the Office of Housing Counseling: access to training for housing counselors. Our [Current Training and Outreach Events](#) webpage lists a full pipeline of training opportunities for housing counselors across the country. I encourage everyone to participate in training because we not only learn new skills to stay competitive, we oftentimes learn new insights and perspectives from one another.

While the Affordable Care Act is managed by our fellow agency, the U.S. Department of Health and Human Services, there is a connection between affordable health care and affordable housing. This edition highlights the role of some housing counseling agencies as a referral resource to clients who may be interested in healthcare coverage.

2015 is gearing up to be a busy year! I am confident that working with our HUD-approved housing counseling agencies, partners and stakeholders, we will achieve our goals.

***Sarah***

# NATIONAL COUNCIL OF LA RAZA TRAINING PROVIDES OPPORTUNITIES FOR HOUSING COUNSELORS



**Washington, DC** - The National Council of La Raza (NCLR) is the largest national Hispanic civil rights and advocacy organization in the U.S. working to improve opportunities for Hispanic Americans. As part of its efforts to reduce poverty for the nation's more than 50 million Hispanics, NCLR pursues research, advocacy, and program initiatives aimed at increasing and maintaining Hispanic homeownership.

The NCLR Homeownership Network Learning Alliance (NHNLA) is a HUD-funded housing counseling training entity. As a premier provider of specialized training for housing counselors looking to advance their careers, the NHNLA provides specialized courses to assist housing counselors in the most up-to-date requirements and information to meet the client's housing needs. NHNLA courses are developed in collaboration with the NCLR Homeownership Network (NHN) and housing counseling experts to ensure that real-world experience-based knowledge is integrated into the curriculum and classroom.

The methods taught have been successfully replicated in more than 300 organizations and are proven to increase the impact of local nonprofit housing agencies to effectively meet their communities' housing and financial counseling needs. NHNLA courses provide housing counselors and managers with the training and information they need to be effective in the housing industry.

During the past seven years, NHNLA has positively impacted housing counselors by providing;

- Over 4,500 Counselors training in a variety of subjects
- 764 counselors with NHNLA certification
- 179 in-person trainings in 29 different cities and
- Over \$1.7 million in scholarships.

## **Summary of Programs**

NHNLA courses are open to all housing counselor professionals—current and prospective—who are looking to advance their careers. The classes and curriculum are designed by housing counseling industry professionals to provide the best training format for various learning styles.

### **1. In-Person Training Program**

Trainings are conducted in major cities across the country, in small and engaging class sizes. Interactive activities that model actual client interactions are conducted to give counselors practical experience.

**Upcoming Courses: May 13-15, 2015, Hartford, CT:** *Housing Counseling Program Management, Financial Counseling, Housing Counseling Competency: Dodd-Frank Act Prep Course*

### **2. e Learning Program**

On-demand training can be customized around an individual counselor's schedule. Facilitated instruction is given over a three week period during which downloadable materials, group discussions and engaging activities are presented over a web-based application.

**Upcoming Courses: February 2015:** *Housing Counseling Competency: Dodd-Frank Act Prep Course, Financial Management, Property Maintenance, and Responsibilities of Homeownership and Tenancy*

### **3. Webinar-Based Learning Program**

Fulfills continuing education requirements and offers new and advanced counseling specialty topics without leaving the office. A downloadable manual is included with the webinar for each participant.

**Upcoming Courses: January 2015:** *Predatory Lending, Basic Client Management Using HCO, Advanced Client Management Using HCO, HUD Compliance and Fair Housing*

To learn more about NHNLA including course descriptions, tuition cost and scholarship opportunities, visit [www.nhnla.org](http://www.nhnla.org).

# HELPING HOUSING COUNSELORS THRIVE IN THEIR PURSUIT OF KNOWLEDGE



**Washington, DC** -The National Community Reinvestment Coalition (NCRC) was awarded \$655,428.40 in FY2014 from the U.S. Department of Housing and Urban Development to provide high quality training and education programs free of charge to those in the housing counseling industry. The programs enhance the skills and abilities needed to provide a wide range of critical housing services to consumers.

Since June 2014, NCRC's National Training Academy has presented fourteen instructor-led classes, six webinars and ten e-Learning training courses to 950 housing counseling industry participants.

On March 25-28, 2015, NCRC's National Training Academy comes to Washington, DC for its annual Conference on Housing Counseling. NCRC's housing counseling conference is an opportunity to engage colleagues of the housing counseling industry on issues such as: mortgage servicing, exclusionary zoning, Affirmatively Furthering Fair Housing, disparate impact, and other important community concerns

This includes gaining a clear understanding of emerging legal issues and cases, and how they may affect local communities. Scholarships are available and housing counselors can register [on-line](#).

Included at the Washington, DC conference is also a class on test-taking practices that may help housing counselors prepare for the upcoming HUD certification examination. This course is designed to provide housing counseling practitioners with test-taking tools and strategies and does

not replace content mastery relating to the Dodd-Frank topics, which can be obtained through the NCRC Dodd-Frank e-learning Training Series. A certificate of completion will be provided for each of the required competency areas under the Dodd-Frank Act.

The following topics are covered in this e-learning series:

- Module 1:** Financial Management
- Module 2:** Housing Affordability
- Module 3:** Fair Housing
- Module 4:** Property Maintenance
- Module 5:** Avoiding Delinquency/Default Eviction
- Module 6:** Responsibilities of Homeownership and Tenancy

The National Training Academy also offers Housing Counseling Financial Literacy Courses:

- Module 1:** Asset creation and the flow of money
- Module 2:** Understanding your banking needs: Your bank and you
- Module 3:** Electronic Payment of government benefits
- Module 4:** Importance of Credit in the equation
- Module 5:** Debt Management – Getting your financial house in order
- Module 6:** Homeownership
- Module 7:** Small business Development

## Upcoming Webinars

- February 2, 2015: **Foreclosure Intervention**
- February 3, 2015: **Preventing Fraud and Ensuring Access to Equity for Older Adults**
- February 4, 2015: **Homeless Counseling**

The National Training Academy plans to further expand and enhance its resources. The Training Department continues to work tirelessly to provide and maintain an environment in which housing counselors can thrive in their pursuit of knowledge.

The Academy is committed to enhancing the education and experience of housing counseling participants.

For more information on upcoming training, visit the [National Training Academy](#).

# BUILDING RESILIENT COMMUNITIES WITH TRAINING, TECHNICAL ASSISTANCE, AND GRANTS



**Washington, DC** - With a reach that expands across the nation and empowers scores of people to obtain their dreams of homeownership and financial security, NeighborWorks Center for Homeownership Education and Counseling (NCHEC) is an essential entity within NeighborWorks America.

Since its inception in 1978, NeighborWorks America has been committed to building strong, resilient communities by providing training, technical assistance and grants that create opportunities for people to live in safe, healthy and affordable housing. In an effort to build sustainable support for the housing counseling industry, the congressionally chartered organization launched NCHEC in 2004.

Today, thousands of community development practitioners seeking to build, revitalize and sustain their communities seize every opportunity to participate in NCHEC training, certification and scholarship offerings. Financial Capability, Housing Education, and Counseling—the group of courses developed, monitored and provided through NCHEC—cover diverse topics such as foreclosure/intervention, loan servicing, financial capability, rental housing counseling, and CounselorMax (NeighborWorks proprietary tracking and reporting tool). A full list of NCHEC course offerings and descriptions are available in the [Course Catalog](#).

A clear demonstration of NCHEC's success at remaining on the forefront of adult education, these course offerings are designed to meet the various needs (e.g., availability, economic resources, optimal learning styles) of dedicated professionals.

## ***In-Person Learning Opportunities***

Held four times per year in major cities around the country, the **NeighborWorks Training Institute (NTI)** is an intensive learning environment. To obtain information on upcoming NTIs and learn if an NTI is scheduled in your city, visit NeighborWorks' [In-Person Training](#) page.

## ***Regional Event or Place-Based Trainings (PBTs)***

Held in communities across the country, PBTs are a unique opportunity for organizations to minimize out-of-pocket travel costs, maximize training budgets and learn alongside their community partners.

This year, NCHEC will offer a multi-course PBT specific to **Dodd-Frank topics**, in addition to its eClassroom Express courses focused on the six Dodd-Frank topic areas.

## ***Online Learning Opportunities***

For professionals with the most demanding schedules, limited professional development resources or a preference for online learning, NeighborWorks has a growing list of online courses.

- The [Virtual Classroom](#) provides an opportunity for participants to interact with fellow classmates—all online.
- [eLearning](#) courses are 2- to 4-hour, self-paced modules.
- [eClassroom Express](#) gives participants an opportunity to gain topical, comprehensive knowledge within 90 minutes.

## ***Scholarship Opportunities Available***

Whether trying to increase impact at an organization or pursuing a new area of interest or critical need, professionals who dedicate their time, effort and heart to this important work are encouraged to take advantage of scholarship opportunities.

For in-person training scholarships, visit the [NeighborWorks Registration and Scholarship Application System](#). For online training scholarships, subscribe to [Our eNewsletters](#) page and select *Financial Capability, Housing Education, and Counseling* as the primary area of interest.

# FOSTERING GROWTH AND STRENGTHENING RELATIONSHIPS



HomeFree-USA Training photo

**Hyattsville, MD** - In its 20 years of operating in the housing counseling field, the team at HomeFree-USA has noticed that most often, it is simply a lack of effective communication that holds the housing, mortgage, and counseling industries back from optimum success.

No more.

HomeFree-USA is seeking to remedy that by offering multiple opportunities each year to foster growth and strengthen relationships among its affiliates and partners. In addition to HomeFree-USA's annual, high energy, **Reaching Millions Leadership and Training Conference**, which approximately 200 leaders attend, it also hosts five virtual meetings every month. Discussions range from:

- Protecting client data,
- Innovative marketing and outreach strategies,
- Legislative updates,
- Partner opportunities, and
- New technology and loan products.

In 2014, HomeFree-USA expanded its nationwide trainings to live one-day forums, which included realtors, loan officers, government officials, faith based leaders, counseling organizations, and powerful leadership speakers.

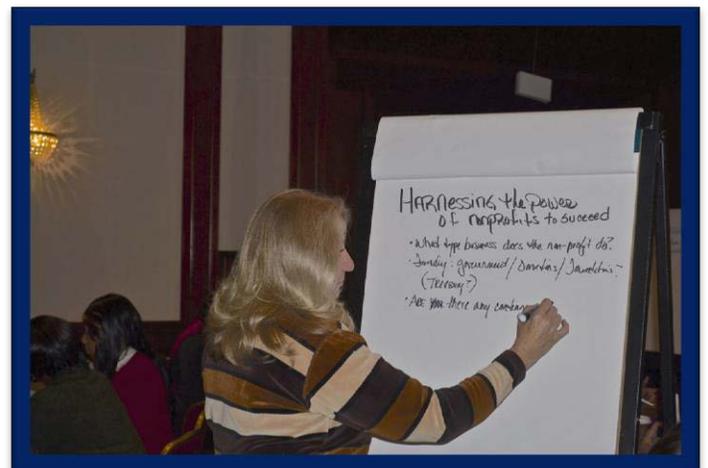
## ***Partner to Progress: Harnessing the Power of Nonprofit Leaders to Succeed***

This one-day forum began an open dialogue between all parties invested in the growth of the housing market. The most surprising part was the number of realtors who didn't even know the housing counseling industry existed!

Realtors and loan officers are a primary driver of housing counseling clients, yet they either were not aware of housing counseling agencies at all, or had a significant misperception of the work that agencies perform.

In 2015, HomeFree-USA will continue to bridge the communication gap by fostering opportunities for all industry leaders to learn and grow. In doing the simplest of things – gathering key players to talk, learn and share – industry leaders will gain the most critical tools for business success:

- knowledge of resources,
- effective partnerships,
- a strong marketing acumen, and
- confidence that their ideas can become a reality.



HomeFree-USA Training photo

Get more information on HomeFree-USA, its nationwide trainings and live one-day forums at: [www.homefreeusa.org](http://www.homefreeusa.org).

# DEVELOPING SKILLS RESULTS IN POSITIVE OUTCOMES FOR VIRGINIA FAMILIES

Richmond, VA – The Virginia Association of Housing Counselors (VAHC) strives to provide training and resources for housing counselors throughout the state. VAHC's goal is to fully equip housing counselors to address the housing needs of communities and provide valuable solutions for positive outcomes. Its conferences provide many opportunities for career and professional development.

VAHC recognizes the importance of the work of housing counselors and how the necessary skills are needed for positive outcomes for Virginia's families. Housing counselors have an opportunity to develop new skills through VAHC training and certification programs and attending conferences throughout the year.

## ***VAHC Professional Development Opportunities***

VAHC's annual certification and training conferences are held twice a year in the spring and fall and include the following professional development opportunities:

- ***Level 1 - Certified Housing Counselor***

Level 1 is designed for housing counselors and housing professionals pursuing an emerging level of housing counseling skills for clients. This course equips new housing counselors with basic tools and techniques for housing counseling, adhering to code of conduct and ethics, identifying resources and referral opportunities, case management plans for credit and financial management; and comprehending fair housing laws.

- ***Level 2 - Homeownership Comprehensive Counseling Certification***

Level 1 is designed for housing counselors and housing professionals pursuing an advanced level of housing practices, and techniques for working with first-time homebuyers. The training components will address the core competencies in preparing clients for homeownership, budgeting and credit management, financing a home, selecting a home, maintaining a home, sustaining homeownership, and avoiding delinquency and foreclosure.



- ***Level 3 - Housing Specialist - Rental Counseling Certification***

Level 3 is designed for housing counselors and housing professionals pursuing an advanced level of housing counseling training skills by providing key fundamentals for rental housing programs and resources to clients.

This course provides key components that will address core competencies in preparing clients to search for rental housing, types of rental housing, fair housing, key provisions in the VA Landlord Tenant Act, reasonable accommodations or modifications, public housing, tenant based subsidies, project based subsidies, and rental delinquencies.

- ***Level 3 - Housing Specialist - Homeless Counseling Certification***

This Level 3 is designed for housing counselors and housing professionals pursuing an advanced level of housing counseling training skills by providing key fundamentals for homeless housing programs and resources to clients.

This course addresses core competencies in the history of homelessness, overview of a best practice homeless system, outreach and engagement, coordinated assessment, prevention and diversion, emergency shelter, rapid re-housing, permanent supportive housing, and the role of transitional housing.

Visit VAHC's website at [www.virginiahousingcounselors.org](http://www.virginiahousingcounselors.org) for more information about certifications and training opportunities.

# HOW DOES THE AFFORDABLE CARE ACT AFFECT HOUSING IN LOCAL COMMUNITIES?

**Weirton, WV** - CHANGE Inc. is a Community Action Agency formed in 1983 by clergy members who wished to aid families affected by layoffs from Weirton Steel and help them find new employment. Since that time, CHANGE Inc. has grown into a full-circle agency, addressing the needs of local residents and empowering families to become self-supportive.

CHANGE Inc. focuses on enabling people to achieve self-sufficiency by providing them with the resources to reach their goals. The concept is basic, people working together to help people, and through the years additional services were developed to meet the needs of the community

According to the [Affordable Care Act](#), almost all U.S. citizens and legal residents (and their dependents) are required to have health insurance. Effective in 2014, there is a tax penalty for [not having health insurance](#). The penalty may cause a reduction in a person's tax refund or result in higher taxes due.

For individuals and families with incomes ranging from 100 percent to 400 percent of the federal poverty level, the out-of-pocket cost for health coverage will range from 2 percent to 9.5 percent of the actual price (based on a plan that covers 70 percent of healthcare costs). Additional funds, called cost-sharing assistance, will be made available to households with incomes lower than 250 percent of the poverty level.

**Federal Poverty Level (FPL)** - A measure of income level issued annually by the U.S. Department of Health and Human Services and used to determine eligibility for certain programs and benefits.

• \$11,670 for individuals	• \$27,910 for a family of 5
• \$15,730 for a family of 2	• \$31,970 for a family of 6
• \$19,790 for a family of 3	• \$36,030 for a family of 7
• \$23,850 for a family of 4	• \$40,090 for a family of 8

Federal Poverty Level amounts are higher in Alaska and Hawaii. See [Alaska and Hawaii FPL information](#).

## Over the phone

Call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325. A customer service representative can help you apply and enroll over the phone.



## Online

Visit [HealthCare.gov](#) to apply and enroll on the web.



## In-person help

Get help from people in your community trained and certified to help you apply and enroll in the Marketplace. Visit [Localhelp.HealthCare.gov](#), or call the Marketplace Call Center.



## Paper application

If you don't have a computer or time to apply and enroll over the phone, you can fill out a paper application. Call the Marketplace Call Center to get an application or download a copy from [HealthCare.gov](#).



*Ways to access the healthcare marketplace provided by HealthCare.gov*

## Navigating the Healthcare Marketplace

CHANGE Inc. met the community need by applying for and receiving funding to help local residents understand the complexities of how to navigate the Healthcare Marketplace.

Barb Urbowicz, Health Benefits Coordinator for CHANGE Inc. said, "I was impressed by the numbers who have already taken advantage of CHANGE Inc. services for the enrollment period since November 15, 2014. As of January 5, 2015, 127 community residents have received assistance enrolling for health care through the marketplace."

"What I found more impressive is the amount of savings these families realized. One family was paying \$800 per month for health care, and with CHANGE Inc. assistance, they were able to reduce that cost to \$300 per month. A substantial savings of \$500 per month or \$6,000 annually was realized for this family."

## Making a Big Impact

The local median income in the Weirton, WV area is \$38,123, which is lower than the nationwide median income. Although WV residents may earn less, they have comparable living expenses. This is where CHANGE Inc. has become a major asset to residents. Saving a family \$500 per month makes a big impact to their monthly household budget. With extra savings of \$500 per month, families can use these funds to keep current on their rent or mortgage, fix or repair their home, buy nutritious food, reduce stress on the family, and provide stability in a family's life.

For more information, visit [CHANGE Inc.](#)

# A BRIDGE BETWEEN CLIENTS AND AFFORDABLE HEALTHCARE

Charlottesville, VA -The Affordable Care Act (ACA) may not appear to have a direct relationship to housing counseling, however Piedmont Housing Alliance has demonstrated the importance of being well aware of how the ACA can affect its clients. While some clients already take advantage of the ACA when they come to a HUD-approved housing counseling agency, there are still many that benefit from an agency's ability to educate them on this topic. These two stories illustrate how housing counseling agencies can act as a bridge between clients and affordable care.



## Helping Clients Understand their Options

Ms. A is a single mother of one. She just changed jobs and her new employment health plans are significantly more expensive than those at her previous job. When Ms. A came in for a rental housing counseling appointment with a Piedmont Housing Alliance counselor, the topic of medical insurance came up as they reviewed the client's budget.

Ms. A had not filled in an amount for medical insurance and when the counselor asked about it, she explained that her job changed and said, "I'm going to sign-up for Obamacare." She had no other information and could not estimate what her monthly cost would be. What followed was the counselor equipping Ms. A with the information necessary for enrolling in the Affordable Care exchanges.

This particular counselor was knowledgeable due to a community partnerships guide. The counselor advised Ms. A of her options and helped her to better understand what the cost would be. Ms. A was then able to compare that cost to her employer plan to determine the best option for herself and her son.

Housing counselors may not be equipped to give specific one-on-one instruction on working through the Affordable Care website but they are able to refer their clients to community resources that can assist them.



When Ms. B arrived to her first appointment to assess her readiness for homeownership, the housing counselor asked why her medical insurance category on her paystub withholdings was so high. She explained that it was her only option for covering herself and her daughter through the employer's plan.

This gave the counselor the opportunity to educate the client about the Affordable Care Act and how it could potentially save her money. While Ms. B had heard of the Affordable Care Act, she did not have an understanding of how it could save her money until the counselor took the time to explain that aspect of it.

When Ms. B asked how she could apply, the counselor was able to refer her to the local Legal Aid office and United Way. Both of these organizations were recipients of a grant specifically for this purpose. Ms. B was able to sit down with a person at the Legal Aid office who was well versed in the Affordable Care Act exchanges and went from logging into the Healthcare.gov website, to being enrolled in a health care plan.

In both of these cases, each client walked away with more knowledge about the Affordable Care Act and how it could benefit them. They were also able to move forward with utilizing that benefit because housing counselors took the time to ask questions, give answers and make suitable referrals.

# INQUIRING MINDS WANT TO KNOW



It's a New Year and time to start some housing counseling resolutions for 2015!

**Q: What information can agencies change in HUD's Housing Counseling System (HCS) and why should agencies validate their HCS information every 90 days?**

**A:** Agency information from HCS is used to produce the listings of HUD-approved Housing Counseling Agencies by state on HUD.gov and via the toll-free phone number referral service. If the agency information in HCS is not correct, clients may have difficulty accessing an agency's housing counseling services.

A designated agency representative with access to HCS can update the agency's address, telephone number, website, and contact information in HUD's system. Corrections and updated information will be posted the next day.

HUD asks that agencies validate their HCS information every 90 days even if there are no changes. This ensures accurate contact information is posted for consumers.

**Q: It seems like my HCS password is always expired when I access the system. How do I reset my HCS password?**

**A:** If you do not use the system after 90 days, your login will become inactive, and HUD will need to reset your login and password. You can either contact your HUD point of contact, or send an email to: [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) to request a reset of your login and obtain a new temporary password. Include your name, HCS User ID, and Agency HCS number with your request.

**Password Tip:** Your HCS password must have at least one special character (@, #, \$, or %), and at least one lowercase letter; capital letter; and number.

**New Year's Resolution Tip:** Set an electronic calendar or client management system reminder every 90 days to validate HCS! Avoid the need for a password reset and validate your HCS information timely!

**Q: What is the process for housing counseling agencies to become HUD-approved?**

A screenshot of a form titled "Application for Approval as a Housing Counseling Agency" under the "Housing Counseling Program". The form is from the U.S. Department of Housing and Urban Development, Office of Housing, Federal Housing Commissioner. It includes the HUD logo and the OMB Approval No. 2502-0573 (Exp. 10/31/2015). At the bottom, it says "See last page for public burden statement."

Please email: [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) to schedule an appointment with an application advisor who will assist you. Please type "Appointment with HUD housing counseling application advisor" in the subject line of your email.

The HUD application adviser will help explain the housing counseling program requirements, assist you with the application process and required documentation that you must submit for approval as a counseling agency. The "new" HUD-9900 application is now available online.

**Q: Does the Office of Housing Counseling have any New Year's resolutions to share with *The Bridge* readers?**

**A:** Yes we do! In 2014, OHC more than doubled outreach to stakeholders through our webinars and stakeholders meetings. For 2015, we want to continue this trend and also focus on more direct interaction with individual agencies. OHC staff plan to reach out more to agencies within their portfolios.

## SUCCESS STORIES

Dover, DE – A chartered member of the NeighborWorks America network of excellence, NCALL is a HUD-approved Housing Counseling Agency offering pre-purchase counseling, financial education and default and foreclosure prevention programs to the public. NCALL shares two success stories that highlight the journey to homeownership.



*Elisa and family*

***"I never thought in a million years that owning my home would be a possibility."***

When the house that Elisa was living in with family was being sold, a friend recommended that she purchase her own home. According to Elisa, "I never thought in a million years that owning my home would be a possibility. In my mind, I thought you had to earn a lot of money. As a single woman raising two kids, it didn't seem possible."

Elisa signed up for NCALL's Preparing for Homeownership class. "I felt really empowered. The initial meeting with my counselor was exceptional, and after the first workshop I was floored! I thought that I really could do this! I have heard that buying a home can really be a nightmare, but NCALL's program is laid out step-by-step and they provided such positive motivation."

After a few months of preparation, Elisa began to search for a home for her family. Moving into their new home was a very happy day. "My favorite part of the home is that it belongs to us. There is real freedom in ownership!" Elisa feels that she is in a very affordable situation. "I am spending less now than I was on a two bedroom rental, and we have three bedrooms, a backyard, a front yard, porch and garage. It's amazing!"



*Alishia and family*

***"NCALL empowers you to work hard for yourself."***

Alishia's children love to climb the tree in front of their Dover home. Originally from Boston, MA, Alishia came to Delaware in 1992 to attend Delaware State University. By 1999, she had graduated, married, had one baby and was pregnant with a second when her divorce occurred. Although devastated, she was determined to take care of her family.

While getting her masters degree and working temp jobs, she fell behind on rent and bills. She ended up homeless in 2004 and living in an emergency shelter. The Dover Housing Authority took her into their rent to own program. This is when Alishia began working with NCALL.

"Homeownership has always been my dream, but I kept hitting a wall," she said. "I had to believe it was possible for myself; I wasn't going to give up." Alishia grew up in the inner city with a divorced mom who said she could have whatever future she wanted, but no one in her family had ever owned a home.

"I wanted to break the cycle by starting something new, giving my kids a different future. This home is the beginning of a new legacy and an inheritance for my children. Lack of information keeps people stuck. The process of buying a home is intimidating and overwhelming. NCALL takes your hand and walks you through the journey. NCALL empowers you to work hard for yourself."

# TOOLS AND RESOURCES

There are several training resources and opportunities for housing counselors to increase their knowledge and skills. The selection below underscores the variety of available training provided both internal and external of HUD.



## Marketing 101 by VHDA

The Virginia Housing Development Authority (VHDA) is providing [YouTube](#) video training for non-profit agencies on how to market agency services. Check out VHDA's [YouTube Channel](#) for non-profit and consumer training.



## Home Equity Conversion Mortgage (HECM) Training

- [HECM Training by NeighborWorks](#)
- [HECM Resources](#)



## NeighborWorks® Training Opportunities

February 23-27, 2015 - Los Angeles, CA: Learn, network and share best practices -- building your skills, maximizing your effectiveness and impact of your Agency. Register [on-line](#).



## Grant Application Training & Resources

HUD's housing counseling grants, and the additional funding they help to leverage, will assist households find housing, make more informed housing choices, or keep their current homes.



## HUD Certification Training

- [National Council of La Raza](#)
- [NeighborWorks® Training Opportunities](#)
- [National Community Reinvestment Coalition](#)



## FHA Servicing & Loss Mitigation Training

This training covers a broad range and includes full coverage on: HUD Handbook 4330.1 REV-5, Chapter 7, Delinquencies, Defaults, Mortgage Collection Activities and HUD's Loss Mitigation Waterfall Program.



## National Council of La Raza

February 2015: Housing Counseling Competency: Dodd-Frank Act Prep Course, Financial Management, Property Maintenance, and Responsibilities of Homeownership and Tenancy



## National Community Reinvestment Coalition

March 25-28, 2015 - NCRC Annual Conference Housing Counseling Course. Test Taking Practices. Scholarships are available. Register [on-line](#).



## OCC Financial Literacy Update

The Office of the Comptroller of the Currency (OCC)'s Financial Literacy Update is a bimonthly e-newsletter that reports financial literacy events, initiatives, and related resources including web links for events and training.



## Disaster Recover Training and Resources

Housing counselors can play a critical role in disaster recovery. The links below can help counselors serve families in need of disaster recovery assistance.

# ON THE HORIZON



## New Training Updates for Housing Counselors

Visit the HUD Office of Housing Counseling (OHC) Training Calendar [on-line](#). Visit the [OHC Webinar Archive](#) to view archival copies of past training events. Visit [FHA's Webinar Archive](#) to view training on insured mortgage programs like HECM, 203K, non-profit programs, disaster recovery and much more.

- **HUD Exchange:** HUD has launched an online curriculum, including video, dynamic presentations and self-paced training modules, designed to help HUD partners understand Federal financial requirements. The HUD Exchange Training and Events website also has many other courses and training opportunities of interest to non-profit and local government agencies. Visit [HUD Exchange](#) to learn more and register for training opportunities.
- **HUD Exchange Financial Management Curriculum:** Completing the financial management curriculum will assist grantees and sub-recipients to comply with federal grant requirements, increase effectiveness, and maximize efficiency. The first course, Financial Management 101, provides an introduction to key topics and financial management basics. [View on-line](#).
- **Housing Counseling Certification:** [The Dodd-Frank Wall Street Reform and Consumer Protection Act](#) requires counselors at HUD-approved housing counseling organizations to be certified as competent in six major areas of housing counseling:

1. Financial Management	4. Fair Housing
2. Home Maintenance and Financial Management for New Homeowners	5. Housing Affordability
3. Consumer Rights and Responsibilities of Homeownership and Tenancy	6. Avoiding Delinquency/Default and Eviction

General training on Dodd-Frank certification topics is available now from HUD housing counseling training grantees: [NeighborWorks America](#), [National Community Reinvestment Coalition](#), and [National Council of La Raza](#).

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