U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

THE BRIDGE

THE OFFICE OF HOUSING COUNSELING NEWSLETTER

VOLUME 5, ISSUE 6

DECEMBER 2016

BREAKING NEWS!

HUD ANNOUNCES NEW HOUSING COUNSELING CERTIFICATION REQUIREMENTS

2016 - A Banner Year for Housing Counseling!

Housing Counseling in the News!

Washington, DC – As we wrap up the year, here is a recap of housing counseling in the news and monthly themes of 'The Bridge' in 2016:

JANUARY	2015 Year in Review
FEBRUARY	Housing Counseling for African American Families and Communities
FEBRUARY	HUD Makes $40 Million Available for Housing Counseling Grants
MARCH	Housing Counseling Impacts Women
APRIL	Housing Counseling Furthers Fair Housing
MAY	Housing Counseling Benefits Asian Americans and Pacific Islanders
JUNE	Housing Counseling Helps to Attain & Sustain Homeownership
JUNE	HUD Awards $42 Million In Housing Counseling Grants
JUNE	HUD Names New Housing Counseling Federal Advisory Committee
JULY	Enriching the Profession of Housing Counseling
AUGUST	Housing Counseling Works - A Review of the Research
SEPTEMBER	Housing Counseling & National Preparedness
OCTOBER	Housing Counseling Supports Hispanic Communities
NOVEMBER	Housing Counseling Supports Veterans
DECEMBER	HUD Announces New Housing Counseling Certification Requirements

FROM THE DEPUTY ASSISTANT SECRETARY

Sarah Gerecke
Deputy Assistant Secretary, Office of Housing Counseling

Greetings,

The Office of Housing Counseling accomplished much during the past year by working with committed housing counseling partners and stakeholders to provide valuable housing and financial information, education, resources, and tools to individuals and families across the country. As we plan for the coming year, let's take a moment to recognize the great work we achieved in 2016.

In this edition of 'The Bridge,' we recap some of our 2016 highlights including:

- Breaking News announcing the new housing counseling certification requirements.
- Training approximately 8,000 counselors through nationally broadcast webinars and classes led by HUD-approved training grantees.
- Awarding $42 Million in housing counseling grants through our Notice of Grant Funding Availability for HUD's FY 2016-2017 Comprehensive Housing Counseling Grant Program and Housing Counseling Training Grant Program.
- Introducing our very first Housing Counseling Federal Advisory Committee that will contribute valuable expertise to increase our impact to benefit more individuals and families in fulfilling their housing goals.
- Promoting our new National Homeownership Month Toolkit and sending "Beat the Odds" posters to HUD-approved housing counseling agencies.
- Working with HUD's Office of Policy Development & Research to publish Housing Counseling Works, which provides research evidence on the role of housing counseling to improve housing outcomes for homebuyers, homeowners, and renters.
- Launching our new web presence on the HUD Exchange.
- Celebrating the one-year anniversary of the launch of our training website, www.HUDHousingCounselors.com, which is helping to prepare housing counselors for the upcoming certification exam.
- Introducing the Disaster Recovery and Emergency Preparedness website and updating our Housing Counseling Disaster Program Guide
- Co-hosting the 'Dare to Own the Dream' National Homeownership Month event at the White House featuring homeowners that have benefitted from our HUD-approved housing counseling agencies.
- Keeping recaptures/de-obligations of unspent Housing Counseling Grant funds below two percent again this year.
- Completing 315 streamlined agency performance reviews.

These accomplishments would not be possible without the talents, commitment and creativity of the staff of the Office of Housing Counseling. It is truly a joy to work with each of them, and I am so pleased to introduce some of them to you in the pages that follow. As we head into the holiday season, I sincerely thank all of our housing counseling partners, stakeholders and staff for all that you do to enhance the lives of individuals and families in meeting their housing needs.

On behalf of the Office of Housing Counseling, I wish you a ***Wonderful Holiday Season*** and a ***Happy New Year!***

Sarah

HUD ANNOUNCES NEW HOUSING COUNSELING CERTIFICATION REQUIREMENTS

Effort designed to improve and standardize professional standards for those who counsel consumers.

Washington, DC The U.S. Department of Housing and Urban Development (HUD) announced it will require that housing counselors participating in HUD programs to be certified to offer counseling services to consumers. In order to become certified, housing counselors must pass a standardized written examination and work for a HUD approved housing counseling agency (HCA).

Counselors must demonstrate competency in each of the following areas of housing counseling:

(1) Financial management;

(2) Property maintenance;

(3) Responsibilities of homeownership and tenancy;

(4) Fair housing laws and requirements;

(5) Housing affordability; and

(6) Avoidance of, and responses to, rental and mortgage delinquency and avoidance of eviction and mortgage default.

HUD's final rule will take full effect three years following the release of the certification examination. To help counselors prepare for the exam, the Department is offering intensive training and study resources (in English and Spanish) to its counseling stakeholders. HUD is providing a wealth of resources to individuals seeking HUD certification including a practice test that will be available shortly and the actual certification test is expected to be published in the Spring of 2017.

In response to the recent housing crisis, Congress recognized the value of HUD approved housing counseling services to help struggling families and directed the Department to develop a standard certification process to increase the competency of counselors in the full range of housing issues confronting consumers.

HUD certified counselors will also help to protect consumers from those fraudulent operators who prey upon those experiencing mortgage difficulties. Even legitimate for profit housing counselors can charge consumers hundreds of dollars for services that are provided free or at low cost by HUD approved counselors.

Once HUD's rule is fully implemented, housing counseling required by HUD or provided in connection with any HUD program will meet common standards and will be delivered by a HUD certified counselor working for a HUD approved housing counseling agency. HUD will manage an online database of HUD approved housing counseling agencies and certified counselors for consumers and partners to rely upon. HUD certification will allow consumers to quickly find a trusted, impartial and knowledgeable advisor who is required to put the consumer's best interests first.

Independent research shows that consumers working with a HUD housing counseling agency have better credit, more savings, and fewer foreclosures than similar non counseled consumers. To download a copy of the Final Rule, read frequently asked questions, and review the list of HUD Programs covered under this Final Rule, visit: www.hudexchange.info/programs/housing counseling/certification.

This is a huge milestone for the Office of Housing Counseling and the outstanding leadership of Lorraine Griscavage Frisbee, Bill McKee and the entire certification team.

CREATING A SUSTAINABLE FRAMEWORK FOR HOUSING COUNSELING

Washington, DC - The OHC's Office of Policy and Grant Administration (OPGA) is on a mission to create a strong, more sustainable framework and infrastructure for HUD's housing counseling program through updated program design.

While the Office of Policy and Grant Administration primarily focuses on policy development and interpretation, housing counseling agencies may be most familiar with another area of OPGA's key responsibilities – publication of the Comprehensive Housing Counseling Notice of Funding Availability (NOFA) and the related processes for application review and grant award.

In FY 2016, HUD awarded more than $42 million in housing counseling grants to support the full spectrum of housing counseling services. HUD's Office of Housing Counseling issued two Notices of Funding Availability for the grants. Under the FY 2016 - FY 2017 Comprehensive Housing Counseling Program NOFA, published on February 18, 2016, HUD awarded more than $40 million in grant funding to directly support the housing counseling services of:

- 31 National and Regional Organizations,
- 5 Multi-State Organizations,
- 17 State Housing Finance Agencies, and
- 181 Local Housing Counseling Agencies.

Many more organizations benefit through their affiliation with HFAs and intermediaries.

Additionally, under the Housing Counseling Training Grant Program NOFA, also published on February 18, 2016, HUD awarded $2 million to the following four national organizations that offer training programs meeting HUD standards for housing counselors:

1. NeighborWorks®America (NW)
2. National Community Reinvestment Coalition (NCRC)
3. National Council of La Raza (NCLR)
4. Rural Communities Assistance Corporation (RCAC)

More than 100 stakeholders were on hand for the live announcement of FY 2016 grant awards by HUD Secretary Julián Castro on June 21, 2016 at the White House in connection with the National Homeownership Month Event "Dare to Own the Dream." Homeowners shared personal success stories and experiences working with housing counselors who helped them to achieve their dream. Secretary Castro also introduced the members of the first-ever Housing Counseling Federal Advisory Committee.

Brian Siebenlist, Director of the Office of Policy and Grant Administration and Jamie Spakow, Housing Specialist, helped to spearhead the 2016 Comprehensive and Training grant NOFA work. Both NOFAs reflect the Office of Housing Counseling's efforts to seek and incorporate the feedback and suggestions of housing counseling agencies into the process. For example, in response to the feedback, OPGA continues to streamline the grant application and program requirements, encourage efficient and effective counseling programs, and reduce administrative burdens for both the agencies and HUD.

The Office of Policy and Grant Administration is committed to providing policy guidance and program design expertise to ensure the sustainability of the housing counseling program for years to come.

HOUSING COUNSELING FEDERAL ADVISORY COMMITTEE BEGINS OPERATION

From L to R: HCFAC members and attendees, Edward Golding, HUD Principal Deputy Assistant Secretary for Housing, Cassie Hicks, Meg Burns, Pamela Marron, Ellie Pepper, Judy Hunter, Arthur Zeman, Alejandro Becerra, HUD Secretary Julián Castro, Jose Garcia, Terri Redmond, Linda Ayres, Office of Housing Counseling's Sarah Gerecke, & E.J. Thomas

Washington, DC Thanks to four years of hard work by the Office of Housing Counseling's staff, the Housing Counseling Federal Advisory Committee (HCFAC) held its first official meeting on November 1, 2016.

The Office of Housing Counseling needed to oversee the establishment of the HCFAC from the ground up. This included duties required by the statute, the Federal Advisory Committee Act, other federal and HUD regulations, as well as those deliverables basic to the establishment of any committee.

The tasks included:

- Drafting and approval of Committee Charter and By laws.
- Developing application and selection processes for the HCFAC members.
- Completing the Paperwork Reduction Act and Privacy requirements.
- Developing a contract Statement of Work for the support of the HCFAC, selection of a contractor and monitoring the contractor's work.
- Soliciting applications for membership, which resulted in 205 applications received.
- Receiving and analyzing the applications, using specialized InfoPath and SharePoint software.
- Making recommendations to the Selection Committee and HUD Secretary regarding appointments.
- Completing the appointment process.
- Coordinating the June Orientation Meeting and the first meeting of the HCFAC in November.
- Planning the next meetings scheduled for 2017.

The team's hard work has resulted in the creation of a passionate and talented HCFAC that works together brilliantly. The Office of Housing Counseling and its stakeholders now have a new and valuable resource for supporting the housing counseling program.

Kudos to the Office of Housing Counseling's team that committed to this project for four years under the leadership of Marjorie George with support from Ruth Román and the following team members:

- Virginia Holman
- Rachel Johnson
- Kristen Villalvazo
- Johnnie Young
- Tania Pinkney
- La Marla Stevens
- Thomas Bankins

HELPFUL TIPS FOR FEDERAL FUNDING USING eLOCCS

Washington, DC - What system provides grantees with a fast, reliable method to obtain Federal funding? The Electronic Line of Credit Control System (eLOCCS) is HUD's primary grant disbursement system, handling disbursements for the majority of HUD programs. eLOCCS provides Internet-based draw down of funds along with query and reporting capabilities.

Users can access eLOCCS after registering at Secure Systems and following the step-by-step process outlined in the eLOCCS Getting Started Guide:

Registration components that must be completed **1st**

1) **Register your organization as a Secure Systems Business Partner**

2) **Select and register a Secure Systems "Coordinator" for you organization**
   (you can have up to 5 coordinators)

3) **Have each additional person needing access to eLOCCS, register as a Secure Systems "User"**

   Then have the "Coordinator" assign the eLOCCS roles "QRY" and "ADM" to each eLOCCS User
   * Coordinator can have eLOCCS roles too
   * Coordinator can also be the LOCCS Approving Official

4) **Submit HUD-27054 LOCCS Systems Access Authorization Form**

(HUD-27054 and Secure Systems registration are independent of each other and can occur concurrently. However, ALL registration components must be completed for eLOCCS access)

Helpful eLOCCS Tips

- The "Coordinator" is the person who signs the HUD-27054 form on line 7 as the Approving Official.
- The "Coordinator/Approving Official" must be an Executive Director, CEO, President or Board Officer and cannot be in an "acting" position.
- The "User" is the person who completes the HUD-27054 form, sections 1 - 6 and will be requesting to draw down the funds.
- Section 9 of the HUD-27054 form is signed by your HUD Point of Contact.
- The "Coordinator/Approving Official" recertifies "Users" in eLOCCS.
- Please note that Grantees should NEVER share ID's or passwords. If it is determined that an ID and/or password was used by anyone other than the assigned individual, immediate and permanent termination will take place.

eLOCCS supports a wide range of Business Partners within the Housing Counseling community. Many issues requiring support are unique and specific to the Grantee and based on the agency's structure.

If a grantee has a question or needs assistance regarding Secure Systems or eLOCCS, they should contact their HUD Point of Contact first or send an e-mail request for assistance to the HUD Housing Counseling mailbox at: housing.counseling@hud.gov.

DISASTER ASSISTANCE RESPONSE TEAM LAUNCHES NEW TOOLS

Washington, DC During 2016 the Office of Housing Counseling launched the Disaster Recovery and Emergency Preparedness website as a major resource for housing counseling agencies in recovery from a disaster or emergency.

During FY 2016, the Office of Housing Counseling's Disaster Assistance Response Team, led by Suzanne Isaacs, reached out to hundreds of housing counseling agencies that were directly or indirectly impacted by a disaster or emergency event. These included agencies in California, Texas, South Carolina, Louisiana, Georgia, Virginia, North Carolina, Florida, and Puerto Rico.

These agencies were able to benefit from the new website, which contains the following critical information and resources:

- Community Development Block Grant Disaster Recovery: HUD provides flexible grants to help cities, counties, and states recover from Presidentially Declared Disasters, especially in low income areas. The Emergency Preparedness Toolkit, includes:

1. Emergency Preparedness Guide for Housing Counseling Agencies: Useful and easy to implement information to assist housing counseling agencies successfully prepare for any type of disaster or emergency.
2. Emergency Preparedness and Recovery Resources for Housing Counseling Agencies: A comprehensive list of website resources to help housing counseling agencies assist and prepare their community for a disaster.

- Disaster Recovery Toolkit:

1. Housing Counseling Disaster Program Guide A model for HUD approved housing counseling agencies to expand and support their long term disaster recovery services.
2. HUD Disaster Resources: Available from HUD and other federal agencies such as FHA, Ginnie Mae, Multifamily Housing, Fair Housing and Equal Opportunity and more.
3. FEMA Housing Portal: Information for individuals and families who have been displaced by a disaster to find a place to live.
4. FEMA Training: Searchable, integrated information on courses by FEMA's Center for Domestic Preparedness, Emergency Management Institute, and National Training and Education Division.
5. HUD Disaster Recovery News: Related topics from the HUDdle, HUD's official blog.
6. Disaster Relief Options for FHA Homeowners: For FHA insured mortgagees whose homes and ability to make mortgage payments were harmed by a Presidentially Declared Disaster.
7. HUD Releases Model Programs for Use by Communities Seeking Community Development Block Grants (CDBG): Designed to help communities get CDBG DR funds more expeditiously to residents in need.
8. Multifamily Housing Guidance for Disaster Recovery: HUD's policy and procedures by the Office of Multifamily Housing Programs after a Presidentially Declared Disaster.
9. PD&R Disaster Recovery Toolkit: A list of relevant resources, reports, guides, and ordinances to aid in the disaster recovery process.
10. State Emergency Management Agency Directory: Contact information for emergency management agencies and offices.

(continued on pg. 9)

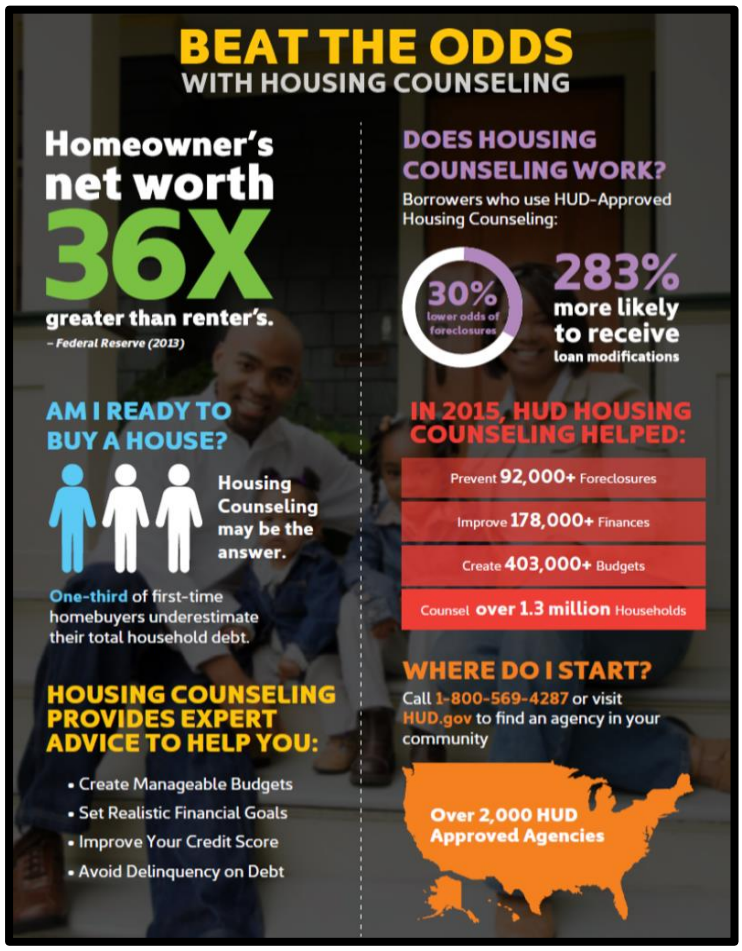
ACTIVITIES FLOURISH DURING NATIONAL HOMEOWNERSHIP MONTH

Washington, DC - During National Homeownership Month in June 2016, HUD recognized how homeownership enhances lives and contributes to thriving communities. "Dare to Own the Dream" was the theme of this month-long recognition, reinforcing the long-held belief that owning a home remains one of the cornerstones of the American Dream. In celebration of National Homeownership Month, HUD and the Office of Housing Counseling engaged in a variety of activities to highlight the benefits of homeownership and the advantages of working with a HUD-approved housing counseling agency.

These activities included a banner event at the White House on June 21, 2016, hosted by HUD and the White House Office of Public Engagement, where we honored families who beat the odds by purchasing a home with the assistance of a HUD-approved housing counseling agency.

Along with the White House event, HUD and the Office of Housing Counseling developed a broad array of multimedia tools to get out the message that 'Housing Counseling Works!' Results included:

- Launching a National Homeownership Month toolkit to help housing counseling agencies amplify client success stories in their local media markets. This toolkit contains talking points and key messages, HUD press contact information, and stories and infographics about "Beating the Odds" and attaining homeownership.
- Developing a video series covering homeownership topics — all made available on HUD's website.
- Hosting a series of Twitter chats to discuss important topics surrounding Homeownership, FHA, and Housing Counseling.
- Dedicating the June edition of 'The Bridge' newsletter to National Homeownership Month, which reached over 16,000 subscribers.



ENSURING THE QUALITY OF HOUSING COUNSELING

Washington, DC - The OHC's Office of Oversight and Accountability ensures quality and effective counseling services through monitoring and certification of HUD-approved housing counseling agencies and counselors.

2016 was a busy year for the Office of Oversight and Accountability. Among its accomplishments, the Office completed 315 streamlined agency performance reviews. In addition, the Office successfully kept housing counseling grant recaptures/de-obligations below two percent by providing support and technical assistance to grantees in order to minimize and avoid the recapture of unspent and/or undisbursed grant funds. The most recent FY 2016 Grant Agreements include grant closeout information and cite references to the applicable regulations at 2 C.F.R. §§ 200.16, 200.343, and 200.344, which describe the grantee's closeout requirements and continuing responsibilities after the closeout of the grant.

To assist in this process, each year the Office of Housing Counseling convenes training for both staff and grantees on administering and complying with the grant award requirements.

Along with the grant award training, the Office of Housing Counseling's Electronic Line of Credit Control System (eLOCCS) team provided an enormous amount of support to housing counseling grantees as they transitioned and upgraded to eLOCCS.

(continued from pg. 7 Disaster Assistance Response Team Launches New Tools)

11. Fannie Mae Disaster Assistance: Guidance for Fannie Mae s lender customers on providing mortgage relief to homeowners affected by disasters.
12. Freddie Mac Disaster Relief Policies: Guidance for Freddie Mac's sellers and services on providing assistance to borrowers affected by disasters.

FEDERAL REGISTER
The Daily Journal of the United States Government

A special success for the Office of Housing Counseling was publication of the Federal Register Notice on June 9, 2016, Billing Code: 4210 67, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, [Docket No. FR 5938 N 01], page 23, section b., for South Carolina and Texas embedding housing counseling in the disaster recovery funding.

The notice recognized the role of housing counselors and encouraged grantees to work with housing counseling agencies to assist affected communities. The notice announced the allocation of $299 million in CDBG funding, so the potential inclusion of housing counseling agencies in these activities was a major win.

Housing Counseling Services: *HUD approved housing counseling agencies play a critical role in helping communities recover from a disaster by providing helpful information about key housing programs and resources available to both renters and homeowners. Grantees are encouraged to coordinate with approved housing counseling services to ensure that such services are made available to both renters and homeowners.*

TOOLS & RESOURCES

National Homeownership Month Toolkit

Outreach material to increase public awareness of the benefits of housing counseling services including the Office of Housing Counseling Video Series.

HUD Office of Housing Counseling Website

Supports the nationwide network of Housing Counseling Agencies and counselors.

HUD's Office of Policy Development & Research

Provides reliable and objective housing research and market data to constituents such as evidence on the benefits of housing counseling in the report entitled, "Housing Counseling Works."

eLOCCS Getting Started Guide

Access, manage, and drawdown HUD grant portfolios through the Electronic Line of Credit Control System.

Housing Counseling Disaster Program Guide

Support and guidance for long-term disaster recovery housing counseling services.

Emergency Preparedness Toolkit

Useful and easy-to-implement information to assist housing counseling agencies successfully prepare for any type of disaster or emergency.

www.HUDHousingCounselors.com

HUD Housing Counseling site for training and testing for certification.

Disaster Recovery and Emergency Preparedness

Resources for housing counseling programs.

***THE BRIDGE* is pleased to recognize Champions of Service who have provided exemplary service in the Housing Counseling arena and Success Stories highlighting client's achievements. Nominations of persons both inside and outside of HUD are welcomed. Please send your nominations by the 20th of each month to:** thebridge@hud.gov.

TRAINING ON THE HORIZON

Jan. 30 – Feb. 3, 2017	National Community Reinvestment Coalition (NCRC) Training Academy Presents Housing Counseling Training * *Scholarships are available for a limited time, apply today to reserve your place.*
Jan. 9 - 30, 2017	NCLR Homeownership Network Learning Alliance (NHNLA) Training for Housing Counselors
Jan. 18 – Feb. 7, 2017	New NeighborWorks Online Learning - Advanced Topics in HECM Counseling
Jan. 24 – 30, 2017	Rural Community Assistance Corporation (RCAC) Training

Visit the Office of Housing Counseling Training webpage to keep up-to-date on the latest training, events, and webinars. If you missed a webinar, visit the Webinar Archives webpage.

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