

**From:** Mayer, Jerrold H

**Sent:** Wednesday, November 06, 2013 10:07 AM

**To:** 'SF-HOUSING-COUNSELING-L@hudlist.hud.gov'

**Subject:** Two New HUD Press Releases, & HUD's Office of Housing Counseling Has Published Frequently Asked Questions on the Housing Counselor Certification Proposed Rule

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### **Two New HUD Press Releases:**

- HUD ANNOUNCES SETTLEMENT WITH BANK OF AMERICA RESOLVING ALLEGATIONS OF LENDING DISCRIMINATION AGAINST WOMEN ON MATERNITY LEAVE:  
[http://portal.hud.gov/hudportal/HUD?src=/press/press\\_releases\\_media\\_advisories/2013/HUDNo.13-155](http://portal.hud.gov/hudportal/HUD?src=/press/press_releases_media_advisories/2013/HUDNo.13-155)
- HUD, DEUTSCHE BANK SUBSIDIARY AGREE TO \$12.1 MILLION SETTLEMENT OF LENDING DISCRIMINATION CLAIMS:  
[http://portal.hud.gov/hudportal/HUD?src=/press/press\\_releases\\_media\\_advisories/2013/HUDNo.13-157](http://portal.hud.gov/hudportal/HUD?src=/press/press_releases_media_advisories/2013/HUDNo.13-157)

Stay up to date on the latest HUD news and announcements by visiting HUD's Public Affairs website at: <http://portal.hud.gov/hudportal/HUD?src=/press>

AND

### **HUD's Office of Housing Counseling Has Published Frequently Asked Questions (FAQs) on the Housing Counselor Certification Proposed Rule:**

- To read the FAQs please visit:  
[http://portal.hud.gov/hudportal/documents/huddoc?id=OHC\\_HCCERTF110613.pdf](http://portal.hud.gov/hudportal/documents/huddoc?id=OHC_HCCERTF110613.pdf)

### **How to listen to the recorded version of the Housing Counseling Industry Conference Call on The Housing Counseling Program proposed rule and FHA Mortgagee Letter 2013-26 - Back to Work:**

HUD Held a Proposed Rule Conference Call on Friday October 25, 2013, if you were unable to attend that conference call, a recorded version is now available.

### **To listen to the recorded version of the conference call please dial:**

Telephone: (800) 475-6701

Access Code: 306396

## **The conference call provided important information on:**

Housing Counseling Program New Certification Requirements: The Housing Counseling Program proposed rule, Housing Counseling Program: New Certification Requirements was published in the Federal Register on Friday, September 13, 2013. The proposed rule makes changes to HUD's Housing Counseling Program that were required by the Dodd-Frank Act enacted into law on July 21, 2010. It describes new certification requirements for the Housing Counseling Program as well as other important changes, and invites interested persons to submit comments about the proposed rule. We will discuss highlights of the proposed rule and how to submit comments.

FHA Mortgagee Letter 2013-26 - Back to Work: As part of an ongoing effort to expand access to mortgage credit for families impacted by the recent financial crisis, FHA is providing guidance for underwriting borrowers credit who, but for economic circumstances brought on by the crisis, would be creditworthy. These policy announcements provide greater clarity and flexibility to lenders encouraging them to consider additional factors when evaluating a borrower's credit, ultimately supporting the recovery of the housing market and the economy. All applicants for this program must complete pre-purchase counseling from a HUD-approved housing counseling agency at least 30 days prior to submitting their application for a loan. During this call we will discuss housing counseling requirements for this program.

Additionally, HUD's Office of Housing Counseling presenters fielded questions from the audience and provided responses.

## **Read the Proposed Rule and Mortgagee Letter at:**

- To read the proposed rule and comment on it please visit:  
<https://www.federalregister.gov/articles/2013/09/13/2013-22229/housing-counseling-program-new-certification-requirements>
- To read all FHA Mortgagee Letters please visit:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/administration/hudclips/letters/mortgagee](http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/letters/mortgagee)
- To read all FHA Housing Notices please visit:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/administration/hudclips/notices/hsg](http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/notices/hsg)

## **National Housing Resource Center "Back to Work" Counseling Directory:**

If your housing counseling agency is providing counseling for the FHA Back to Work loan product, you can post your contact information in the National Housing Resource Center Directory. Listing in the Directory will make it easy for lenders

to identify your agency as one of the participating agencies. Sign up here: [http://www.hsgcenter.org/fha\\_back\\_to\\_work/](http://www.hsgcenter.org/fha_back_to_work/)

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### **Bulk subscriptions:**

Some housing counselors have asked, "How do I sign up my entire agency staff for housing counseling listserv updates?" It is easy... Just list your staff email addresses like this:

[aaa@xyz.com](mailto:aaa@xyz.com)

[bbb@xyz.com](mailto:bbb@xyz.com)

[ccc@xyz.com](mailto:ccc@xyz.com)

You can send in one email address or your entire agency. Email your list to: [jerrold.h.mayer@hud.gov](mailto:jerrold.h.mayer@hud.gov)

If you have a housing counseling industry friend who you want to subscribe to this listserv, there are 3 other ways to sign up: 1. send them this link: [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/hcc/ohc\\_listserv](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/ohc_listserv) they can sign up for the listserv there; or 2: forward them this email; or 3: Visit: <http://www.usa.gov> and subscribe at: <http://apps.gsa.gov/FirstGovCommonSubscriptionService.php> To unsubscribe - go to: <http://portal.hud.gov/portal/page/portal/HUD/subscribe/maillinglist> and click on "Housing Counseling" and follow the unsubscribe instructions on that page.

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### **Some Helpful Links for Housing Counselors:**

Technical support for Housing Counselors is available via email at: [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov)

HUD Housing Counseling webpage: [www.hud.gov/housingcounseling](http://www.hud.gov/housingcounseling)

"The Bridge" is the HUD Office of Housing Counseling Newsletter; read archived issues on-line at: [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/hcc/ohc\\_bridge](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/ohc_bridge)

Housing Counseling Listserv archive: [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/hcc/ohc\\_msg](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/ohc_msg)

Events & Training Calendar: [http://portal.hud.gov/hudportal/HUD?mode=disppage&id=OHC\\_TRAINING](http://portal.hud.gov/hudportal/HUD?mode=disppage&id=OHC_TRAINING)

Contracting Opportunities: [http://portal.hud.gov/portal/page/portal/HUD/program\\_offices/cpo](http://portal.hud.gov/portal/page/portal/HUD/program_offices/cpo)

Career Opportunities: <http://www.usajobs.gov>

Grant Opportunities:

[http://portal.hud.gov/portal/page/portal/HUD/program\\_offices/administration/grants/fund\\_savai](http://portal.hud.gov/portal/page/portal/HUD/program_offices/administration/grants/fund_savai)

Presidentially Declared Disaster Areas:

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/nsc/disaster](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/nsc/disaster)

Foreclosure Assistance:

[http://portal.hud.gov/hudportal/HUD?src=/i\\_want\\_to/talk\\_to\\_a\\_housing\\_counselor](http://portal.hud.gov/hudportal/HUD?src=/i_want_to/talk_to_a_housing_counselor)

Making Home Affordable: <http://www.makinghomeaffordable.gov/pages/default.aspx>

Freddie Mac Housing Professionals Resource

Center: <http://www.freddiemac.com/corporate/housingpros/>

FHA Resource Center:

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/fharesourcectr](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/fharesourcectr)

This list will often provide training opportunities and event announcements for non-profit and local government HUD Housing Counseling partners. HUD does not endorse the organizations sponsoring linked websites, and we do not endorse the views they express or the products/services they or their community/business partners offer. For more information on HUD's web policies please visit:

<http://www.hud.gov/assist/webpolicies.cfm>

Thank you!!!!