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**Sent:** Tuesday, November 12, 2013 9:59 AM

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

**Subject:** CFPB Launches Tool to Help Consumers Find Housing Counselors, & New Training for Housing Counselors

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### **CFPB Launches Tool to Help Consumers Find Housing Counselors:**

On November 8, 2013, the Consumer Financial Protection Bureau (CFPB) launched a tool to help consumers find local housing counseling agencies to answer their questions or address their concerns. The Bureau is releasing the tool in advance of the January 2014 effective dates for its mortgage rules. The Bureau also published guidance for lenders on how to provide mortgage applicants with a list of local homeownership counseling organizations. Read the press release at: <http://www.consumerfinance.gov/newsroom/cfpb-launches-tool-to-help-consumers-find-housing-counselors/>

Housing counselors throughout the country can provide advice on buying a home, renting, defaults, foreclosures, and credit issues. Housing counselors can offer independent advice, often at little or no cost to consumers. The CFPB's new mortgage rules require mortgage lenders to provide applicants with a list of local housing counselors. The tool:

- Shows consumers their closest options: The tool uses a search box and mapping function to show the consumer the ten closest counseling agencies to their zip code.
- Provides contact information for HUD-approved counselors: The tool only draws on information from the Department of Housing and Urban Development's (HUD) official list of housing counselors.
- Displays services offered by counseling agencies: When counselors are listed, the tool shows the consumer which services are available there, such as rental housing counseling, pre-purchase counseling, or default resolution counseling.
- Lists the languages offered: For those consumers who would prefer to receive housing counseling in a language other than English, the tool lists the languages that each housing counseling agency offers.

The Bureau's 2013 final rule on the Home Ownership and Equity Protection Act (HOEPA) implemented a requirement of the Dodd-Frank Wall Street Reform and Consumer Protection Act that lenders provide consumers with a list of homeownership counseling organizations. Consumers should receive the list shortly after they apply for a mortgage so they know where to get help when deciding what loan is best for them. Lenders may fulfill that requirement by using

CFPB-developed housing counseling lists, which are available through today's tool, or by generating their own lists using the same HUD data that the CFPB uses to build its lists.

Lenders choosing to build their own lists can look to today's interpretive rule for instructions. The Bureau recognizes that lenders may be unable to provide the lists in time for the rule's January 10, 2014 effective date. In those situations, today's bulletin suggests that lenders consider directing borrowers to the CFPB's new tool. If lenders take these steps in good faith while building their systems or are working with vendors to build systems, the CFPB would not raise supervisory or enforcement concerns.

- The tool can be accessed here: <http://www.consumerfinance.gov/find-a-housing-counselor/>
- The interpretive rule is available at: [http://files.consumerfinance.gov/f/201311\\_cfpb\\_interpretive-rule\\_homeownership-counseling-organizations-lists.pdf](http://files.consumerfinance.gov/f/201311_cfpb_interpretive-rule_homeownership-counseling-organizations-lists.pdf)
- A summary of the interpretive rule is available at: [http://files.consumerfinance.gov/f/201311\\_cfpb\\_summary\\_homeownership-counseling.pdf](http://files.consumerfinance.gov/f/201311_cfpb_summary_homeownership-counseling.pdf)
- The bulletin is available at: [http://files.consumerfinance.gov/f/201311\\_cfpb\\_bulletin\\_homeownership-counseling-list-requirements.pdf](http://files.consumerfinance.gov/f/201311_cfpb_bulletin_homeownership-counseling-list-requirements.pdf)

AND

### **New Training for Housing Counselors:**

#### **NCRC Training:**

##### **1. FEMA and Post Purchase Training Comes to Miami FL:**

The National Community Reinvestment Coalition (NCRC) Housing Counseling Network is offering comprehensive housing counseling training to professional staff affiliated with HUD Certified Counseling Agencies. Participation in these courses is open to all not-for-profit organizations and state or local agencies that provide housing counseling services.

- November 18 – 21, 2013 - Miami, FL. Post Purchase Counseling and Sustaining Homeownership. In this 4 day course participants learn and acknowledge that after obtaining the mortgage comes the work of maintaining the actual property and all its challenges. Register Now: <https://hctmiami22013.eventbrite.com/>

#### **NCRC Supporting Inclusive Communities Through Fair Housing Planning Colloquium:**

Learn from the experts at the National Community Reinvestment Coalition's (NCRC) Supporting Inclusive Communities Through Fair Housing Planning Colloquium. Are you a public or private sector fair housing planning practitioner? Would you like to learn more about producing an effective Fair Housing Plan or an Analysis of Impediments on a state, regional, or local basis? Would you like to learn about the new proposed HUD rule affecting this area? If so, we invite you to join your colleagues - including community development and housing professionals, public and private sector leaders, & local government officials – for this immersive, interactive and engaging hands on program to learn about the latest fair housing planning developments, best practices & models that are being realized nationwide today. Actual case studies and barriers to fair housing choice - and possible solutions - will be reviewed, useful fair housing resources and “tools of the trade” will be shared, and model solutions will be identified, discussed and applied by participants. Participants will learn about model programs and innovative approaches from fair housing experts and discuss how to comply with existing fair housing planning requirements, including the obligations of Community Development Block Grant program recipients and related HUD-funded initiatives that engage in government contracting, consulting, supporting, training and other services to ensure equal housing opportunity. Participants may use HUD funds to attend this training with approval from their HUD contract officer. Please join the National Community Reinvestment Coalition at one of the following scheduled locations:

- November 18-19, 2013 - Seattle, WA, Registration information at: <https://sictfhpseattle.eventbrite.com/>
- December 04-05, 2013 - Austin, TX, Registration information at: <https://sictfhpaustin.eventbrite.com/>

### **November NCRC Training Academy Webinars**

The NCRC Training Academy is pleased to announce an exciting series of new e-learning and webinar presentations this month. As with our in-person training events, these online learning presentations will address a variety of topics, enabling participants to build their knowledge and skills. Our experienced and knowledgeable facilitators will be presenting courses on GSE Reform, FHA Insured Financing, Financial Credit Health, and more. For details on these courses and more information about the NCRC Training Academy, please visit the training webpage at:

[https://live.blueskybroadcast.com/bsb/client/CL\\_DEFAULT.asp?Client=901883](https://live.blueskybroadcast.com/bsb/client/CL_DEFAULT.asp?Client=901883)

Webinar times are listed in Eastern Standard Time. Upon registration, you will receive additional information on how to access the webinar. Please join us for these dynamic and informative online courses.

AND

## **2. Freddie Mac Training:**

### **Freddie Mac Standard Modification Overview Webinar for Housing Counselors:**

November 2013 - (multiple dates) Webinar: "Freddie Mac Standard Modification Overview for Housing Counselors":

If you have a client who is not eligible for HAMP (Home Affordable Modification Program) and the loan is owned by Freddie Mac, the Freddie Mac Standard Modification could be an option to help the borrower retain the home. During this two-hour webinar, you will get a high-level overview of the key features of the Freddie Mac Standard Modification including eligibility criteria, documentation requirements and other important information. Even if you participated in the first set of webinars for housing counselors in 2011 when the Freddie Mac Standard Modification was originally announced, please attend for this refresher as the material has been updated.

Registration required; no fee. More info & registration at: [http://www.freddiemac.com/corporate/housingpros/housing\\_counselors\\_webinar.html](http://www.freddiemac.com/corporate/housingpros/housing_counselors_webinar.html). Please note that these webinar training sessions are for nonprofit housing counseling organizations and CDCs/EDCs only, with dialogue & discussion centered on the housing counselor's role and approach when discussing relief and workout options with Freddie Mac borrowers. If you are any other party interested in learning more about the Freddie Mac Standard Modification, we recommend that you visit this website for more information: [http://www.freddiemac.com/singlefamily/service/standard\\_modification.html](http://www.freddiemac.com/singlefamily/service/standard_modification.html).

### **FreddieMac CreditSmart® Consumer Online Training:**

Free On-line homeownership training from FreddieMac for consumers. The CreditSmart® online training course covers the following topics:

- Understand the importance of building credit
- Gain insight into how lenders assess eligibility for a mortgage loan.
- Recognize the warning signs of predatory lending and scams.
- Learn the steps to successful homeownership.
- Safeguarding home and finances against life's unexpected challenges.
- Learn what to do when having difficulty making mortgage payments.

Visit FreddieMac online for more information on CreditSmart® Consumer Training at: [http://www.freddiemac.com/creditsmart/consumer\\_training.html](http://www.freddiemac.com/creditsmart/consumer_training.html)

AND

### **3. NeighborWorks® Training Institute Come to Kansas City, MO:**

December 09-13, 2013 - Kansas City, MO. Kansas City Training Institute. Join NeighborWorks® for a week of cutting-edge community development learning and professional development. You'll enjoy the highest-quality skill-building, knowledge-sharing and networking, and the ability to see the immediate impact of community development work. Courses include:

- Real-World Solutions for Community Transformation
- Community development in action - with site visits
- Green and Sustainable communities
- Community stabilization and foreclosure
- Financial capability
- Career enhancement opportunities, including degree credits and the NeighborWorks® Professional

Registration and more information at:

<http://nw.org/network/training/upcoming/KC2013.asp>

### **Save the Date for These Upcoming NeighborWorks® Training Institutes:**

- February 24 - 28, 2014 - Los Angeles, CA
- May 19 - 23, 2014 - Louisville, KY
- August 18 - 22, 2014 - Orlando FL

More information can be found on NeighborWorks® training calendar at:

<http://trainingcalendar.nw.org/TrainingCalendar.aspx>

AND

### **4. NHN Learning Alliance Training for Housing Counselors:**

The National Council of La Raza, NHN Learning Alliance (NHNLA) offers housing counselors extensive on-line training opportunities on a variety of topics. Please see the list of current courses below:

- December 12-14, 2013 - Miami, FL. Implementing and Growing Your Homebuyer Education Program
- December 12-14, 2013 - Miami, FL. Advanced Housing Counseling
- December 10-11, 2013 - Miami, FL. Advanced Foreclosure Strategies

For more information, registration, and course details, please visit the NHNLA training Calendar at:

<http://www.nhnla.org/index.cfm?fuseaction=Page.viewPage&pageId=538&parentID=503&nodeID=1>

AND

## 5. Making Home Affordable Training:

Making Home Affordable (MHA) Training provides housing counselors with on-line training:

- November 14, 2013 - Unemployment for Trusted Advisors
- November 19, 2013 - Case Escalations for Trusted Advisors
- November 22, 2013 - Fort Lauderdale, FL. IN-PERSON WORKSHOP: All About Short Sales
- November 22, 2013 - Fort Lauderdale, FL. WEBINAR: All About Short Sales

View the current training offerings online

at: [https://mhaevents.webex.com/ec0605ld/eventcenter/program/programDetail.do?siteurl=mhaevents&theAction=detail&path=listevents\\_program&proglD=20838](https://mhaevents.webex.com/ec0605ld/eventcenter/program/programDetail.do?siteurl=mhaevents&theAction=detail&path=listevents_program&proglD=20838)

2 Please contact the MHA Training Team for any questions via email at: [mha\\_training@fanniema.com](mailto:mha_training@fanniema.com)

- November 22, 2013 - Hollywood, FL. Help for Homeowners Event. Sponsored by MHA. More information on-line at: <http://www.makinghomeaffordable.gov/tools/homeowner-events/Pages/default.aspx>

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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\\_savail](http://portal.hud.gov/portal/page/portal/HUD/program_offices/administration/grants/fund_savail)

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!!!!