

# THE BRIDGE

THE OFFICE OF HOUSING COUNSELING NEWSLETTER



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## Making a Difference with Housing Counseling Coalitions



### Networking the Networks: The Coalition of HUD Housing Counseling Intermediaries

**Washington, DC** - The Coalition of HUD Housing Counseling Intermediaries represents a unique collaboration of the housing counseling industry to advocate public policy and build programs that serve the needs of housing consumers across the nation.

Members of the Coalition are housing counseling non-profits vetted by the U.S. Department of Housing and Urban Development and authorized to provide pass-through funding to other non-profit providers that offer housing counseling services from the federal HUD Housing Counseling program.

The Coalition represents more than 70 percent of HUD-approved housing counseling that takes place each year. With a track record of developing innovative, cross-sector partnerships with the federal government, financial services, and other non-profits, the Coalition seeks to create a stable and lasting infrastructure to standardize services, share best-practices, provide access to state-of-the-art resources, and develop real-field collaboration that builds long-term success for the housing counseling industry and ultimately benefits underserved individuals and communities.

Since its founding in 2008, the Coalition has collaborated on numerous policy and advocacy initiatives in support of its five key objectives to:

1. Promote high-quality housing counseling and education, delivered by skilled counselors, in order to best serve the consumer;
2. Share expertise and information to identify common affordable housing challenges and to link partners;
3. Inform policy makers about concrete solutions to housing challenges;
4. Build an advocacy infrastructure among the members to address the long term solutions to the housing crisis; and
5. Encourage stable and expanded funding for the non-profit housing counseling industry to meet the increasing demand for quality counseling services throughout the country.

The Coalition recently announced the launch of its new website, [www.coalitionforhousing.org](http://www.coalitionforhousing.org). The purpose of the site is to promote the Coalition's work for high-quality housing and education, share expertise and information, inform public policy, build an advocacy infrastructure, and advance its collective goal of sustainable long-term funding for the non-profit housing counseling industry. It also serves to connect the Coalition and its members with local, state, and national partners.

Local housing counseling agencies that would like to partner with a HUD intermediary can use the site to find out which intermediaries are accepting new affiliates, along with an overview of intermediaries' application process. Stakeholders interested in learning more about the coalition and offering support for its work are encouraged to visit: [www.coalitionforhousing.org](http://www.coalitionforhousing.org).

## FROM THE DEPUTY ASSISTANT SECRETARY



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

Greetings,

Webster's dictionary defines "coalition" as a group that has joined together for a common purpose. By virtue of the work that we do, we all are part of a great coalition with a common purpose of promoting the benefits of housing counseling. Our coalition is a nationwide network of HUD-approved housing counseling agencies, Intermediaries, housing counseling stakeholders and partners.

This edition of 'The Bridge' is full of great examples of how housing counseling organizations are joining together for a common purpose to promote similar interests, combine resources, and speak with a unified voice. Some of the featured coalitions are working together to advance the housing counseling profession, while others are sharing skills, knowledge, and best practices to stay current with the latest industry standards.

Our HUD-approved Intermediaries continue to serve as key resources to housing counseling affiliates across the country to ensure that services meet program standards and to advocate for the industry through [the Coalition of HUD Housing Counseling Intermediaries](#).

Learn more about the work of housing counseling collaborations and coalitions we've featured in [past issues of 'The Bridge.'](#)



As we close out fiscal year 2015 and head into fiscal year 2016, let's continue to build strong coalitions, support one another and ultimately help consumers to make responsible housing choices for their families and themselves.

***Sarah***

*"Alone we can do so little; together we can do so much."*

Helen Keller

# A NATIONAL ADVOCATE FOR HOUSING COUNSELING

Philadelphia, PA - [The National Housing Resource Center](#) (NHRC) brings together nonprofit housing counseling agencies, networks, and Intermediaries to advocate on behalf of program and policy issues that impact the housing counseling community. NHRC's role is to provide a common platform and leadership to make the most of housing counseling's high impact work.

The organization engages in a wide range of activities, including:

- Moderating the Leaders in Housing Counseling listserv of more than 1300 executive directors and program managers to inform on the latest developments that affect the housing counseling community;
- Hosting twice monthly Leaders in Housing Counseling calls to discuss key housing counseling issues;
- Convening regular policy meetings with key federal agencies and Congress to advocate on behalf of the nonprofit housing counseling community;
- Creating an inter-agency working group of federal agencies, regulators, and the White House to strengthen the federal government's relationship with housing counseling;
- Bringing together local counseling agencies, state networks, and national intermediaries to further housing counseling interests;
- Conducting counselor surveys on funding cuts, mortgage servicing, and other emerging issues to inform policy makers of what is happening on the ground;
- Providing an effective voice in addressing housing issues from a housing counseling and housing consumer perspective.

## Has NHRC Been Effective?

In its first three years, NHRC has helped to bring about increased federal housing counseling funding, additional funding through bank settlements, stronger CFPB servicing standards, improvements in HUD reporting systems, integration of housing counseling into the mortgage process, and raising the visibility of housing counseling with decision makers.



This year, NHRC organized an early meeting with HUD Secretary Julian Castro, bringing in 40 housing counseling directors from across the country to discuss proposals to improve access to credit, strengthen housing counseling funding, raise public awareness of housing counseling, and take better advantage of technology to serve consumers.

## What's on NHRC's Agenda Going Forward?

- Trainings on how to help clients with student loan debt,
- Working with the White House and federal agencies to increase the visibility and reputation of HUD-approved housing counseling agencies;
- Continuing to work with FHFA to include housing counseling and language preference data fields in the redesign of the uniform mortgage application;
- Protecting and increasing funding for housing counseling agencies.

## How Can Agencies Get Involved?

- To keep up with everything NHRC is doing, housing counseling agency managers and senior counselors can join the [Leaders in Housing Counseling listserv](#).
- Find out more about the *Leaders in Housing Counseling* National Meeting on December 10 in Washington, DC;
- Learn how housing counselors can help those facing student debt with NHRC training webinars;
- Get more information on NHRC [member benefits](#).

Every day, housing counselors do important work helping America's housing consumers. Through advocacy and organization, NHRC amplifies and strengthens this collective work to benefit housing counseling.



# UNIFYING THE FIELD FOR AFFORDABLE HOMEOWNERSHIP



**New York, NY** – The New York Mortgage Coalition (NYMC) was created in 1993 by a group of visionary bankers who decided to put aside competitive differences to work collaboratively in addressing community reinvestment. What they created was a coalition of non-profit housing counseling agencies working in unison with mission-driven lenders to help low- and moderate- income families become homeowners for the first time. Two decades and over 10,000 first-time home buyers later, the early vision of those farsighted partners remains fully realized through the ongoing work of the NYMC, now one of the nation's leading proponents of affordable homeownership.

## Providing Access to Housing Counseling

The New York Mortgage Coalition's pre-purchase homeownership counseling program gives potential homeowners access to 11 non-profit, HUD-approved housing counseling agencies and lenders that offer competitive, fixed-rate mortgages which may include closing cost grants and down payment assistance subsidies. NYMC housing counseling agencies provide financial and housing education year-round in all five NYC boroughs as well as the surrounding *Suffolk, Nassau, Westchester, Orange, Putnam, Rockland and Dutchess Counties*.

In addition, the NYMC provides foreclosure prevention counseling, credit repair workshops, homelessness counseling, rental counseling, post-purchase homeownership programs and home maintenance and improvement classes. Every year NYMC generates approximately 500 affordable mortgages to new homeowners. The unique part of the Mortgage Coalition program model is a fee of \$500 per closed loan to the counseling agency, thus allowing each agency to generate additional revenue for its homeownership department.

In January 2014, the NYMC was designated a HUD Intermediary, positioning it to support housing counseling agencies and homeownership programs throughout the New York Metro Region including New York State, New Jersey, and Connecticut. NYMC provides its HUD sub-grantees technical assistance, oversight & monitoring, compliance training, and guidance to improve their HUD-9902 client management system data entry and reporting outcomes.

## Fostering Networking through Training

NYMC fosters networking by coordinating affordable mortgage product trainings for its housing counseling members. These trainings bring together housing counselors and loan officers working in the Community Reinvestment Act (CRA) market and provide opportunities for invaluable feedback on:

- observations from the field,
- market trends, and
- the performance of affordable products in the Low- to Moderate- Income (LMI) market.

Furthermore, housing counselors have the chance to network with affordable mortgage lenders to address their questions and concerns.

In addition to supporting the counseling programs of 17 member agencies in greater New York, the NYMC also serves as a consultant to the New York State Coalition for Excellence in Homeownership Education (CXHE), a network of more than 70 housing agencies that receives major funding from NeighborWorks®America to advance statewide collaboration and impact.

The New York Mortgage Coalition's new vision endeavors to "unify the field" of affordable homeownership across New York state by helping lenders, funders, non-profits, realtors, and policy makers work collaboratively to maximize equitable homeownership opportunities for all the underserved.

For more information about the New York Mortgage Coalition visit: [www.nymc.org](http://www.nymc.org).

# A PRIMARY VOICE FOR HOUSING COUNSELING IN TENNESSEE

Nashville, TN - Nearly 15 years ago, the Tennessee Housing Development Agency (THDA) recognized the need for new homebuyers to have access to qualified and reliable educational sources. As a result, THDA through its [Homebuyer Education Initiative \(HBEI\)](#) became a key stakeholder and funder of [Housing Counselors and Educators of Tennessee \(HCET\)](#), which represents a statewide network of individual and non-profit housing agencies.

Due to the economic conditions of the recent recession, the HCET agencies began to independently address issues of program sustainability and the creation of furthering funding opportunities. As the desire to align with National Industry Standards became commonplace and agencies participated in more federal and state level policy discussions, mostly surrounding fair housing, the Dodd-Frank Act, and foreclosures across Tennessee, the need to associate became more relevant. Today, because of the early investments from THDA, the HCET convenes as a unifying “one voice.”

Parallel to this timeline, THDA created a multipronged approach to encourage the collaborative process. For example:

- Through housing education advisory boards, members provide critical recommendations in promoting sustainable housing choices and building strong communities;
- Through the statewide affordable housing coalition, the HCET has incubated its administrative development for the past three years, and
- As a frequent intermediary to homeownership and default intervention services, HCET oversees many programs as it serves a wide swath of the Tennessee housing landscape.

HCET members in collaboration with key THDA staff have embarked on a multitude of tasks. For instance, at the annual HBEI Peer Session and [Governor's Housing Conference](#), the HCET is regularly invited to hold sessions, serve as expert panelists and contribute as specialists to ongoing initiatives.



Through these events and collaborations, members develop solutions for uniformity of services and ensure appropriate compensation and recognition from industry partners. Through the collaboration, staff also analyzes client management system reporting of Policy Development & Research (PD&R) oriented data that help agencies develop work plans, approach strategic planning, and begin to explore Affirmatively Furthering Fair Housing (AFFH) oriented needs.

THDA's Homebuyer Education Initiative and other partners have supported the interest and use of vetted online education, such as [eHomeAmerica](#) and the establishment of housing counseling education as a qualified closing cost line item on settlement statements, similar to appraisals, inspections, credit reports, and other loan services.

For its part, THDA is not only supportive, but proactive in ensuring ongoing access to affiliates that need continuing education. As an intermediary that supports default and pre-purchase counseling, THDA enhances its affiliate's fair housing compliance and post purchase interests. As THDA pursues achievements of its own strategic plans, many of the HCET members provide critical feedback on services that customers seek through the HBEI.

With access to over 50 agencies, representing more than 130 aligned members around the state that provide education and/or counseling, the Housing Counselors and Educators of Tennessee is crafting a targeted approach to be the primary voice for the industry in Tennessee.

# EMPOWERING COMMUNITIES TO THRIVE

**Chicago, IL** - Since 1986, Housing Action Illinois (Housing Action), a statewide coalition, has successfully worked to preserve and expand the availability of quality affordable housing throughout Illinois, particularly for low- and moderate-income households. It achieves its mission through the creation of a network of resources, including community stakeholders, government officials and housing experts, to increase affordable housing opportunities, while building the capacity of community-based organizations to serve those in need.

Its membership network includes more than 140 non-profit organizations, individuals, and corporations championing quality affordable housing for Illinois residents. Members are engaged in a variety of affordable housing-related activities such as: housing counseling, housing development, and homeless and supportive services. As a result, the coalition has a broad and diverse network of community-based organizations to call upon for information, experience, and collaboration. Together, the network empowers communities to thrive through policy advocacy, education and organizing. By working collectively with its members and allies, Housing Action has accomplished more than it could alone.

## Capacity Building

In 2014, Housing Action Illinois became a regional HUD Intermediary with affiliates serving communities in Illinois and Indiana. As an Intermediary, Housing Action provides critical infrastructure support to affiliated agencies in the areas of funding, reporting, and training. In turn, these agencies work with clients to improve their financial management and budgeting skills, gain home-buying skills, avoid predatory lenders, address mortgage delinquency and default, avert foreclosure and prevent homelessness.

Housing Action's decision to seek HUD Intermediary status was encouraged by housing counseling members, some of which were seeking a locally-based intermediary. By focusing its efforts in the Midwest, Housing Action believes it can maintain strong personal interactions with its affiliates.

As the housing crisis intensified, Housing Action increased its efforts to build housing counselor capacity to respond to households facing default.

Part of these efforts included working with the Illinois Housing Development Authority to coordinate default and foreclosure services through the Illinois Foreclosure Prevention Network, which assisted consumers through the site: [www.keepyourhomeillinois.org](http://www.keepyourhomeillinois.org) and borrower events throughout the state.



## Coalition Building

Another significant initiative formed as part of the Regional Home Ownership Preservation Initiative, which is a network of organizations working collaboratively to advance housing solutions by keeping people in their homes, maintaining properties, and getting properties back into productive use. As the lead agency for the Home Ownership Counseling and Legal Aid Task Force, Housing Action convened a group of housing counseling leaders to determine whether more coordinated action was needed to meet the then-growing foreclosure crisis.

From these leadership summits, the Illinois Housing Counseling Coalition (IHCC) was formed, which is a network of non-profit housing counseling agencies established to improve housing services and advance sustainable and equitable housing policy options for low- and moderate- income households throughout Illinois. The IHCC is facilitated by Housing Action Illinois, although every member has an equal voice in setting the vision and goals of the coalition.

The IHCC seeks to create a high standard of service expected of Illinois housing counselors and to continuously advocate for accountability, transparency and measurable results when working with lenders and other decision makers to increase affordable housing opportunities for all.



# LIKE-MINDED INDUSTRY PARTNERS PROMOTE HOUSING COUNSELING

Denver, CO - Founded in 1980, [The Colorado Housing Counseling Coalition \(CHCC\)](#) is a non-profit organization made up of like-minded industry partners including HUD-approved housing counseling agencies, housing authorities, non-profits and lenders that promote the value of housing counseling and education in Colorado's affordable housing market.

The CHCC also is a source for consumers to learn about counseling opportunities and resources that will aid in their housing needs which can include rental, mortgage default, pre-purchase and post purchase counseling and education.

## A Handful Evolves into Many

Originally membership consisted largely of a handful of HUD-approved housing counseling agencies in the metro Denver area. Over time CHCC has evolved to a membership of 23 agencies/companies throughout Colorado. While each agency holds their own unique services and clientele, there are also many similar interests such as:

- housing counseling and homebuyer education guidelines,
- partnering with lenders and realtors,
- seeking local training opportunities,
- receiving compliance updates,
- understanding legislative actions and
- accessing funding opportunities for the coalition's collective and individual agency interests.

In 2015, the CHCC hosted the annual housing counselors retreat for Colorado. Sponsors and guest speakers included Wells Fargo, Bank of America, the Federal Reserve, the Colorado Attorney General's office, Colorado Housing Finance Authority and other companies giving presentations and participating on panels. Topics ranged from the competitive real estate and lending market in Colorado to loss mitigation practices for larger servicers. Industry partners listened to CHCC member concerns and ideas on how to build better collaborative relationships.



## Preparing for New Closing Rules and Certification

Recently, a large national title company presented CHCC members with training on the new closing rules, [Truth in Lending Act \(TILA\) - Real Estate Settlement Procedures Act \(RESPA\) Integrated Disclosure \(TRID\)](#), which will take effect October 3, 2015. This was invaluable to CHCC members as they continue to provide education and counseling to first-time homebuyers.

As a collaborative group, CHCC's next initiative is to determine how to bring quality education and funding to its members when completing the anticipated Housing Counseling Certification exam.

CHCC believes that it has captured the interest and respect of Colorado's lenders, title companies, realtors, non-profit and government entities. Recently, a stakeholder remarked how impressed she was that the CHCC members work so well together and benefit from one another's collaborative efforts.

To learn more about the Colorado Housing Counseling Coalition visit: [www.coloradohousingcc.org](http://www.coloradohousingcc.org).

# BY HOUSING PROFESSIONALS...FOR HOUSING PROFESSIONALS

Ocoee, FL – How do non-profit organizations ensure that skills and knowledge of their housing counseling staff remain relevant in an ever-changing industry? Training for new and existing staff can be costly and time consuming, thus making it prohibitive for many non-profits. Oftentimes training is sacrificed for keeping the doors open. The Counselor's Corner (TCC) is the answer to this increasingly common challenge.

TCC offers an online resource center developed by housing professionals for housing professionals. TCC's goal is to provide impartial training and resources that build upon the knowledge and skills of the counseling community. Located in Florida but available nationwide, TCC was developed in response to the continued education requirement of counseling professionals. TCC provides high quality free and low-cost training along with a collection of counseling resources and tools, all in one location.

## Ready for Launch

In 2011, TCC launched its online Learning Center with the *Mortgage Minutes*, a series of 5 - 10 minute training videos/podcasts. With funding provided by Freddie Mac and the Mortgage & Credit Center, the video/podcasts cover information on the following topics: Mediation, Mortgage Scams, Mortgage Electronic Registration Systems (MERS), Rebuilding Credit, and Rental Options.

## Expanding Its Mission

In 2012, TCC expanded its mission and created a membership organization to address the continuing education needs of the counseling professional. TCC membership has reached more than 3,400 nationwide, including the Virgin Islands and Hawaii. It has issued more than 13,500 Certificates of Attendance and Completion and has developed 24 online tutorials to aid counselors in preparing for the HUD certification exam.

Users consider TCC web-based trainings:

- Fast, effective and targeted to a specific need,
- Easy and convenient — access from anywhere there is an internet connection,



*The Counselor's Corner training class*

- A cost-effective way to train multiple people at once,
- Great for developing new skills or enhancing current ones, and
- A fun and entertaining way to learn.

As a leader in providing focused training, TCC delivers webinars that help counselors meet the client's housing needs. The 90-minute to two-hour instructor led webinars are known to be jam-packed with the types of information housing professionals are seeking, in an easily digestible package.

## Into the Future with Health & Wellness

In 2016, TCC will move toward developing classes that address the need for the health and wellness of the counseling community. TCC realizes that counselor burnout is real and could cause many effective counselors to leave the industry. Maintaining a healthy work-life balance can be a challenge for any working adult, but especially for counselors.

Many counseling professionals find themselves drained and overwhelmed, particularly foreclosure counselors. For some the novice years are the most difficult and for others, being a seasoned counselor is more challenging. TCC is committed to housing professionals at all levels by introducing helpful suggestions that encourage a healthy work-life balance.

To become a member of The Counselor's Corner, visit: [www.thecounselorscorner.net](http://www.thecounselorscorner.net). Membership is free.



# INCREASING ACCESS, AVAILABILITY AND AWARENESS

**Trenton, NJ** - In June 2015, RealtyTrac reported that 14.6 percent of all properties with a mortgage in New Jersey were "seriously underwater" representing 266,000 properties. In July 2015, one in every 520 homes in NJ received a foreclosure filing, up 12.4 percent from the previous month. The NJ foreclosure crisis is a serious challenge, as it continues to create instability and distress for communities and families across the state.

## Addressing a Crisis

To address this foreclosure crisis, the [Housing and Community Development Network of New Jersey](#) (The Network) brings together housing counseling organizations from around the state to provide peer support, training, technical assistance, awareness of mortgage products, and to address member concerns. The Network aims to deliver those resources and promote best practices through its work as the state association of non-profit Community Development Corporations (CDC). The Network also became a HUD Intermediary to meet the needs of its member and partner organizations by expanding support and increasing the capacity of housing counseling organizations.

To best serve NJ housing counselors, the Network formed the Network Housing Counseling Association (NHCA), which meets quarterly and follows an agenda based on the concerns and needs identified by housing counselors. NHCA's approach is one of inclusiveness and all NJ housing counselors are welcome. Meetings include a variety of interactive topics that keep counselors up-to-date on the latest developments in the field. Topics include: presentation of a mortgage product, HUD guidelines and reporting procedures, on-line systems, fair housing requirements, etc. The association strives to make each meeting different, interactive, and relevant to its current work. It also provides lunch – which always helps!

## Keeping Housing Counselors Current

NHCA's peer meetings and workshops offered at its Annual Conference provide the most current information for housing counselors. In order to address the foreclosure crisis in NJ,



*Housing Counselors in emergency preparedness training courtesy of the PSEG Foundation in partnership with Sesame Workshop*

NHCA is working to increase access, availability and awareness of resources for housing counseling agencies, focusing on the effectiveness of counseling programs.

NHCA's experience is that clients who receive pre-purchase homeownership counseling, money management assistance and financial literacy, performed better on credit scores and total debt, as well as had fewer delinquency days and fewer foreclosures.

## Lessons Learned

The foreclosure crisis is not the only crisis that can affect NHCA members and neighbors, which was a lesson learned during Superstorm Sandy in 2012. Housing counselors are often the first line of education for homeowners and community residents about a range of issues. The Network recently partnered with [The PSEG Foundation](#), to provide emergency preparedness training for its counselors.

The work housing counselors do to assist people who are facing foreclosure, striving hard to be mortgage ready, and seeking financial management education is serious and important. The pressure on counselors can become overwhelming and exhausting at times.

By providing a space for counselors to support each other, knowing they are not the only ones who have a concern or problem, finding someone who can mentor those who are new to the field, and having a little fun helps all of NHCA member organizations and their staff to be stronger and more resilient, and, in the end, counsel clients to find and keep a house they can call home.

# LENDING A COLLECTIVE VOICE FOR AFFORDABLE HOUSING

**Raleigh, NC - The North Carolina Housing Coalition** (Coalition) is a private, non-profit membership organization working for decent, affordable housing that promotes self-determination and stable communities for low- and moderate- income North Carolinians. Incorporated in 1988, the Coalition includes a network of housing and service providers, members of the faith community, civic and elected leaders, business and industry representatives and other advocates who believe that housing is a basic human right and the cornerstone of vibrant communities.

## Activities to Meet its Mission

To meet its mission, the Coalition supports four primary activities:

1. *Provide resource and referral service for individuals seeking housing*

The Coalition maintains an extensive database of housing providers that offer a wide variety of services in each county in North Carolina and connect people to the appropriate resource in their area.

2. *Serve as a clearinghouse for best practices, statistics and research*

The Coalition collects, analyzes and disseminates up-to-date information on affordable housing from its partners and produces materials that assist membership in their work. For example, the Coalition has published an *Affordable Housing Primer* and a *Housing Communication Manual*. In addition to its monthly e-newsletter *Housing Matters*, the Coalition regularly updates housing profiles for each county in North Carolina and from 2005 – 2015, the Coalition ran the state's Homeless Management Information System.

3. *Provide technical assistance and outreach*

Alongside partners, the Community Investment Corporation of the Carolinas and the North Carolina Housing Finance Agency, the Coalition organizes an annual *Housing Works* conference and workshops throughout the year. The Coalition also provides guidance and instruction to groups across the state in their work with foreclosure prevention and resources for tenants.

4. *Advocate for affordable housing*

The Coalition is the primary advocate in North Carolina that lends a collective voice to providers and advocates of affordable housing and the people they serve. It monitors legislation and programs at the state and federal level, as well as convenes local coalitions to advocate for affordable housing at the local level. Since 2008, the Coalition has convened a Developer's Council of stakeholders in tax-credit development to provide cohesive advocacy on legislation and agency policies.

## The Coalition and Housing Counselors

Since 2013, the Coalition has taken a leadership position with The Association of Housing Counselors (TAHC). Housing counselors play an important role in the asset building process by guiding families away from predatory loans. The role of TAHC has been to offer high-quality, affordable training and certification for housing counselors in North and South Carolina, and has trained more than 1,000 people over the last 10 years.

TAHC training consists of three tracks including:

1. a basic overview of housing counseling,
2. programs and loan products, and
3. loss mitigation.

Each track consists of 20 classroom hours. In addition, counselors are required to receive 32 continuing education hours biennially. New HUD-certification requirements are in the pipeline that could change the nature of TAHC. In this new environment, TAHC will continue to seek ways to strengthen the much needed work that housing counselors do around the state.



## INQUIRING MINDS WANT TO KNOW



September is always an exciting time for the Office of Housing Counseling (OHC) as our fiscal year comes to a close. One of the most anticipated metrics is the 4th Quarter HUD 9902, Housing Counseling Agency Activity Report (9902). This month's segment features questions and answers on reporting to ensure all of your hard work is captured and reported to HUD.

**Q: If my agency does not receive a HUD grant, do we have to submit a 9902 to HUD?**

**A:** Yes. All agencies participating in HUD's Housing Counseling Program must submit cumulative data to HUD regardless of funding status. Through the 3rd quarter of Fiscal Year 2015, OHC received data from 85 percent of the agencies participating in HUD's Housing Counseling Program. Our goal is for every agency to accurately report their accomplishments to HUD.

Each HUD-approved Local Housing Counseling Agency (LHCA) must submit an electronic form HUD-9902 quarterly, reflecting main-office and branch location activities, if applicable, in the target areas described in its latest housing counseling plan, regardless of whether or not a HUD Housing Counseling Grant was received. Branch offices of LHCA's do not file an independent form HUD-9902.

An individual electronic form HUD-9902 must be submitted quarterly on behalf of each HUD Housing Counseling Program affiliate and/or branch office, if applicable, of a HUD-approved Intermediary, HUD-approved Multi-state Organization (MSO), or State Housing Finance Agency (SHFA) participating in HUD's Housing Counseling Program.

**Q: Does my agency report activity on the 9902 for just one quarter, or should we report activity for the whole fiscal year?**

**A:** The 9902 data is aggregate – for example the 2<sup>nd</sup> quarter report will reflect the total number of clients served for both the 1<sup>st</sup> and 2<sup>nd</sup> quarters. The 4<sup>th</sup> quarter report should reflect the total number of education and one-on-one clients served for the entire fiscal year (October 1 through September 30).

**Q: Do the number of outcomes reported in Section 10, Impact and Scope of One-on-One Counseling Services need to be the same as reported in Section 9, Households Receiving One-on-One Counseling, by Purpose?**

**A:** No. Section 10 is used to report the impact and scope of the housing counseling services reported in Section 9. In Section 10, select as many impacts that apply to the households counseled during the reporting period. The total number of impacts reported in Section 10 does not need to add up to the totals reported in any other sections of this form, and the Section 10 total may be higher or lower than the totals in other sections based on the impact and scope of the counseling services provided.

It is not expected or required that there be a reportable impact related to each household reported in Section 9 as receiving housing counseling services. For example, a household may not experience any of the impacts listed in Section 10 or the household may not respond to follow-up attempts to determine if any of the listed impacts are applicable. However, for some households there may be multiple impacts. For example after receiving housing counseling services, a household may have developed a sustainable household budget (10.c), gained access to resources to help improve the household's housing situation (10.e), *and* prevented eviction (10.h). In that case, the household should be reported in all three impact categories.

*(continued on pg. 12)*



# BREAKING BARRIERS. BUILDING BRIDGES



**Richmond, VA** - Comprised of housing counselors and those in related fields, members of the Virginia Association of Housing Counselors, Inc. (VAHC) joined together for the purpose of strengthening housing counseling as a profession and assuring that all low- and moderate- income families and individuals are offered the opportunity to live in safe, decent, and affordable housing.

VAHC provides assistance with homeless services, rental housing, homebuyers and homeowners with all housing related programs.

Established in October, 1981, the goals of VAHC are to:

- Serve as an information and communication mentor for members and member agencies on matters related to housing counseling.
- Provide and conduct training for members and member agencies in areas related to housing counseling.
- Act as a mechanism by which individuals and agencies can be certified in the area of housing counseling.
- Provide technical assistance to members and member agencies in areas related to housing counseling.
- Enhance, promote, and implement programs related to the housing needs of the general public.

VAHC's members come from across the state and the housing industry. With almost 400 members statewide, there are extensive opportunities for networking and shared training. Its main activities include two annual conferences, each fall and spring. During these conferences, VAHC offers workshop sessions on a range of housing topics for continuing education unit (CEU) credits.

VAHC also offers four certifications that align with national standards:

1. Certified Housing Counselor,
2. Homeownership Counseling Comprehensive Certification,
3. Housing Specialist Rental Counseling Certification,
4. Housing Specialist Homeless Counseling Certification.

The vision of VAHC is to be the premier organization in standards of excellence for housing counseling training by consistently providing training opportunities on trends and best practices in the housing field with industry experts.

Members pay a minimal annual membership fee and VAHC relies on the corporate, private and governmental sectors to provide human and funding resources that support the Annual Conference and other training and outreach efforts

[VAHC's 2015 Fall Conference](#) is scheduled for October 12-14, 2015 in Glen Allen, Virginia. The conference will offer two days of workshop sessions around the theme of "Breaking Barriers. Building Bridges." VAHC also will offer training for the Certified Housing Counselor and the Housing Specialist Rental Counseling Certification.

VAHC has started the process of strategic planning to ensure the organization continues to meet the needs of its members for years to come.

More information on VAHC can be found on its website at: [www.virginiahousingcounselors.org](http://www.virginiahousingcounselors.org)

*(continued from pg. 11) – Inquiring Minds Want to Know*

**Q:** I am having problems using my client management system to submit my agency's data to HUD. What other options do I have?

**A:** Agencies can also upload 9902 data manually through HUD's Housing Counseling System. It is important that cumulative totals are entered when using this reporting method. Please see the [HCS Instructions Quick Reference Guide](#) for more information.

# WORKING TO PROMOTE NATIVE AMERICAN HOMEOWNERSHIP

**Pierre, SD** - Back in June 2013, a diverse group of key stakeholders came together to explore the creation of a statewide coalition to promote Native American homeownership in South Dakota. USDA Rural Development, the State of South Dakota, the South Dakota Housing Development Authority, and the Great Plains Native Asset Building Coalition convened the meeting.

Additional stakeholders included representatives of: South Dakota Indian reservations; Indian housing authorities; the Secretary of Tribal Relations; the Governor's Office; federal government -Departments of Housing and Urban Development, Veterans Affairs, and Indian Health Services; nonprofit organizations; and Native community development financial institutions (CDFIs). Stakeholders were overwhelmingly positive and unanimous in their agreement to continue working together to launch the South Dakota Native Homeownership Coalition (SDNHOC).

One of the Coalition's first steps was to conduct a strategic planning session, where participants outlined barriers to Native homeownership in South Dakota including: trust land processes, a lack of housing stock, homebuyer readiness, and policy impediments. Participants then developed key milestones to address the barriers and formed working committees to focus on the following key milestones:

- **Diversity of Stakeholders**

Diverse stakeholders serve on each of the Coalition's four working committees, planning and carrying out the work of the Coalition. According to Nick Tilsen, executive director of Thunder Valley Community Development Corporation, a Native nonprofit on the Pine Ridge Reservation and member of the Coalition's executive committee, "The South Dakota Native Homeownership Coalition has brought together a diversity of different partners, bringing together tribal leaders, practitioners, and supporters to make Native homeownership a priority for South Dakota."

- **A Commitment to Preparing Homebuyers**

The Coalition recognizes that work to increase Native homeownership must include homebuyer counseling and education to prepare families for homeownership.



*Members of the SD Native Homeownership Coalition on tour of homeownership efforts on the Pine Ridge Reservation*

This past spring, in partnership with GROW SD, a Coalition member and recipient of a Rural Development grant from Rural Development, the Coalition hosted certified instructor trainings on the Pathways Home homebuyer education curriculum and Building Native Communities curriculum. Through these trainings, it is building a corps of certified practitioners focused on homebuyer readiness.

- **A Focus on Data Collection and Tracking Impacts**

The Coalition also recognizes that in order to show the changes it is working to achieve, it must track data and impacts. Toward this effort, the Coalition partnered with South Dakota State University to track baseline data and this fall, a series of sessions with practitioners is planned to develop impacts and indicators to track over time.

- **A Commitment to Tribal Communities**

Rather than meeting in South Dakota towns and cities, the Coalition is committed to meeting in the tribal communities that lie at the heart of its work. In September 2014, 55 Coalition members participated in a one-day tour/convening on the Pine Ridge Reservation in southwestern South Dakota.

This fall, the Coalition is planning a tour/convening at the Sisseton Wahpeton Oyate Housing Authority on the Lake Traverse Reservation in northeastern South Dakota. The day will focus on successful homeownership efforts on the reservation, a new risk mitigation concept and meeting with new homeowners.

## SUCCESS STORY

### Orange County Collaborative Helps Family Successfully Buy Their First Home



*Yolanda Silva (far right) and her extended family in the kitchen of their new home.*

**Santa Ana, CA** - Yolanda Silva is the mother of five and first met the non-profit [Orange County Housing Opportunities Collaborative](#) (OC HOC) while working at the Delhi Community Center in Santa Ana. OC HOC's Program Manager Connie Der Torossian invited Yolanda and her husband to attend a free Home Buyer Orientation Workshop to learn about the home buying process, down payment programs and the benefits of working with a HUD-approved housing counselor. Yolanda, who worked at the Delhi Center thought that she would never save enough money to afford a home in the high priced housing market of Orange County. Little did she know that OC HOC's Home Buyer Workshop would change her life.

#### Overcoming Obstacles

It has been a little over two years since Yolanda and her husband Julian attended that workshop and there have been many challenges along the way. They have experienced health scares with family members, job changes, and even being the victim of a rental scam - losing \$1,800 to a fraudulent online transaction. But through it all, Yolanda and her family worked with OC HOC and its collaborative non-profit partners to overcome the obstacles.

During the past two years, Yolanda was frustrated but she stayed motivated and determined to improve her financial situation and in September 2015, Yolanda and Julian purchased their very first home in Santa Ana! After viewing approximately 15 homes and making four offers, Yolanda finally found the house of her dreams. It truly took a village to make this dream a reality. This success story would not be possible without the collaboration and dedication of all of OC HOC's partners.

#### The New Industry Buzzword

"Collaboration," seems to be the new buzzword in the non-profit industry. Many folks know that organizations working together can have a greater impact in their communities and that collaboration works to help organizations stretch their outreach and marketing efforts and community effectiveness. This is nothing new for the OC HOC, which has been collaborating for the past seven years. OC HOC is the Orange County branch of the [Housing Opportunities Collaborative](#), a non-profit HUD Intermediary whose mission is to promote equal access to housing for all persons in the region, especially low income and underprivileged individuals and families.

OC HOC collaborates with its partners to educate the public on all aspects of owning or renting a home, legal and credit issues and is also the driving force behind the [Virtual Counselor Network \(VCN\)](#), which is a free online technology tool and resource to assist the community with any and all housing related issues.

VCN was created and is powered by the Housing Opportunities Collaborative (HOC). VCN's current technology and communication tools, allows HOC to directly connect clients in "real time" to the appropriate resources and services provided by HOC's non-profit partner agencies to efficiently address the need for counseling services, education and resources.

Learn more about HOC at: [www.HousingCollaborative.org](http://www.HousingCollaborative.org).



## TOOLS AND RESOURCES



### [The 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.



### [Colorado Housing Counseling Coalition](#)

Industry partners that promote the value of housing counseling and education in Colorado's affordable housing market.



### [New York Mortgage Coalition](#)

A unique collaboration of financial institutions and community housing agencies dedicated to helping low to moderate-income families become first-time homebuyers in the Greater New York area.



### [Housing Action Illinois](#)

A statewide coalition, has successfully worked to preserve and expand the availability of quality affordable housing throughout Illinois, particularly for low- and moderate-income households.



### [Housing Counselors and Educators of Tennessee](#)

Represents a statewide network of individual and non-profit housing agencies.



### [Housing and Community Development Network of New Jersey](#)

The Network brings together housing counseling organizations from around the state to provide peer support, training, technical assistance, awareness of mortgage products



### [Regional Home Ownership Preservation Initiative](#)

A network of organizations working collaboratively to advance housing solutions by keeping people in their homes, maintaining properties, and getting properties back into productive use.



### [The Counselor's Corner](#)

Offers an online resource center developed by housing professionals for housing professionals.



### [Housing Opportunities Collaborative](#)

A HUD Intermediary whose mission is to promote equal access to housing for all persons in the region, especially low income and underprivileged individuals and families.



### [South Dakota Native Homeownership Coalition](#)

Promotes Native American homeownership in South Dakota.

# ON THE HORIZON



October 1, 2015	<a href="#">Webinar: Understanding the new Integrated Mortgage Disclosure (TRID)</a>
October 6, 2015	<a href="#">Repayment Options for Government Student Loans</a>
October 6 - 8, 2015	<a href="#">HLP System Administration Training; Counselor Q&amp;A; New Counselor Basic Training</a>
October 13, 2015	<a href="#">What to do about Delinquency and Default on Student Loans</a>
October 14, 2015	<a href="#">HAMP A to Z for Trusted Advisors</a>
October 20, 2015	<a href="#">What to do about Delinquency and Default on Student Loans</a>
October 20, 2015	<a href="#">Webinar: State of the Nation's Housing: A presentation by Dr. Chris Herbert of the Harvard University Joint Center for Housing Studies</a>
October 21, 2015	<a href="#">Case Escalations for Trusted Advisors</a>
October 27, 2015	<a href="#">The Public Service Option for Government Student Loans, Loan Consolidation, and Private Loans</a>
October 27, 2015	<a href="#">Mortgage Assistance for California Homeowners</a>
October 28, 2015	<a href="#">Greywater Reuse: Is it Right for Your Facilities?</a>

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 Archive webpage](#) to access previously recorded sessions.

## Seeking Housing Counseling Testimonials

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 to demonstrate the value of housing counseling and the positive impact it has on helping families make informed housing choices. Please share your success stories at: [housingcounselingagenciestoOHC@hud.gov](mailto:housingcounselingagenciestoOHC@hud.gov).

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