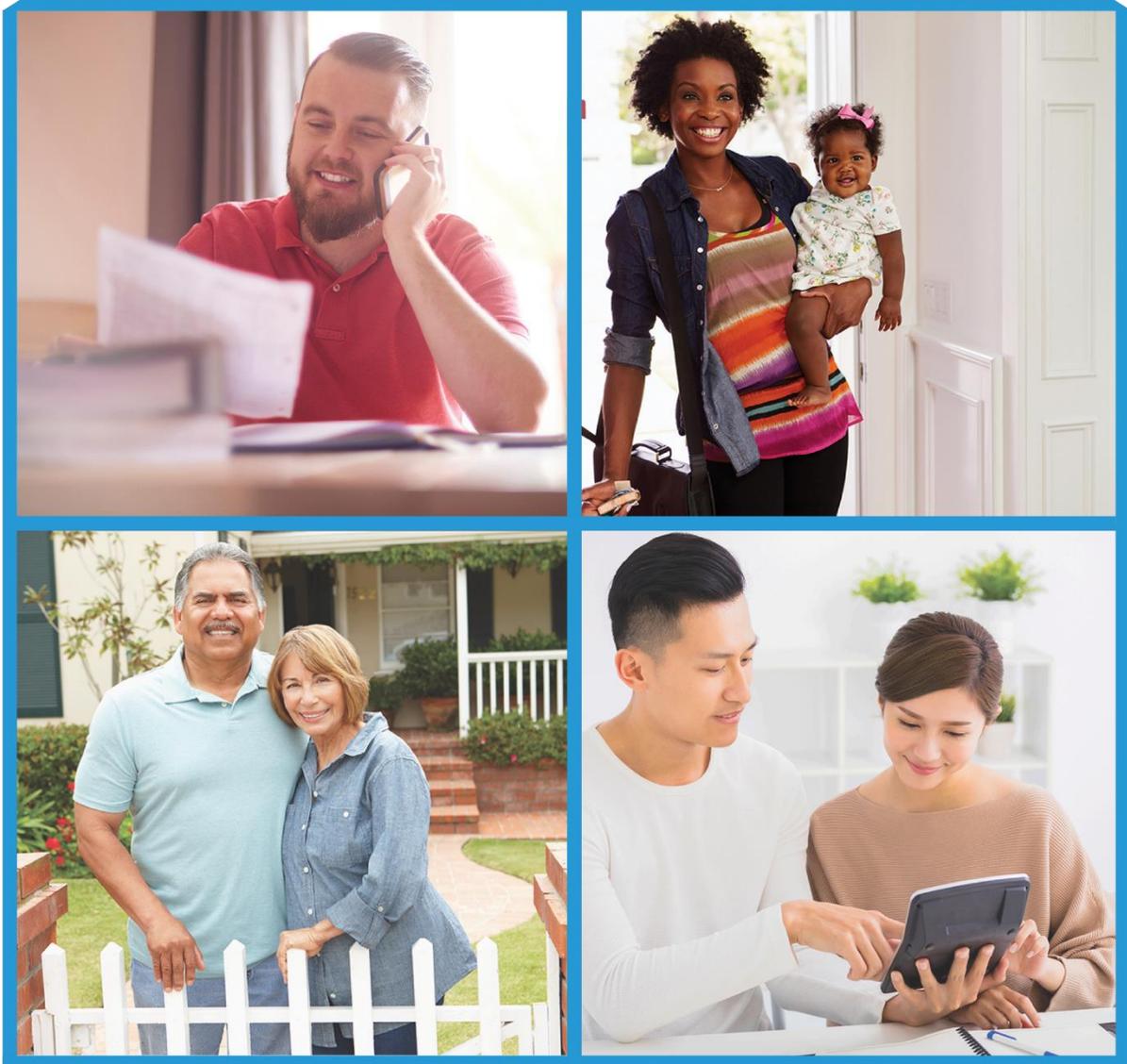


THE OFFICE OF HOUSING COUNSELING NEWSLETTER

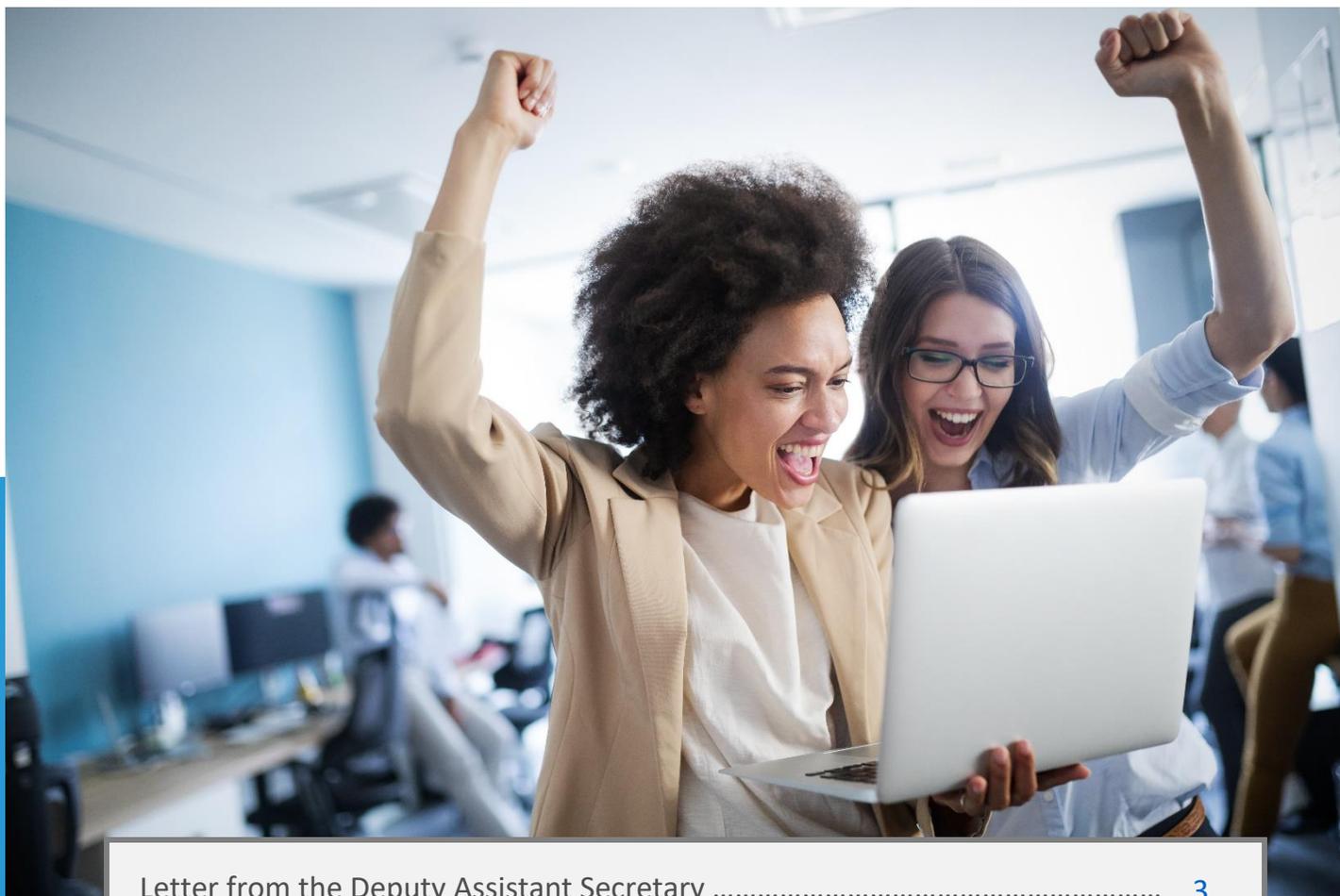


THE BRIDGE



**CERTIFICATION: CHANGING THE
INDUSTRY, CHANGING LIVES**

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FROM THE DEPUTY ASSISTANT SECRETARY



Sarah Gerecke
Deputy Assistant Secretary
Office of Housing Counseling

I'm not sure how to begin this letter. I generally believe in telling it straight, so I'll get right to it: I've resigned my position at HUD, and this will be my last letter for *The Bridge*.

Working at HUD and leading the Office of Housing Counseling has been a great joy and privilege for me. But for everything there is a season, and it is now time for me to move on. I'm looking forward to some time to myself and my family in the short term. This was not an easy decision, but I do feel there is a time for every purpose, and my nearly eight years at HUD have been fulfilling, meaningful, and challenging. I have enjoyed it immensely.

This issue of *The Bridge* highlights two transformative initiatives from the Office of Housing Counseling: counselor certification success stories and models of disaster preparedness and recovery from around the country. The articles are timely—the deadline for housing counselor certification is August 1, 2020, while September is Disaster Preparedness Month and October is peak hurricane season.

This issue of *The Bridge* includes stories that highlight how your peers across the nation have triumphed to become HUD-certified housing counselors. You will also find stories that demonstrate how important housing counseling is to communities and emphasize the value of certification in helping you better serve our clients. This issue also includes case studies showing how housing counseling agencies support communities through disaster recovery and resources to help housing counselors educate clients about financial preparedness during National Preparedness Month and beyond. Finally, the issue has a summary of HUD's successful conference for national intermediaries and state housing finance agencies. Over 120 participants from all over the country shared best practices and gave HUD valuable feedback to guide our planning for 2020.

I have worked with wonderful people over the years, but my colleagues working in the Office of Housing Counseling are in a class by themselves. They are committed, knowledgeable, and smart. They have pushed me to do better in my job, and they have made me a much better person than when I started at HUD. I can't thank them enough and look forward to transitioning from boss to friend.

HUD's partnership with housing counseling agencies and other stakeholders has been rock-solid. Your feedback, concern, generosity, and energy have improved the program. The housing counseling industry's commitment to certification and disaster recovery are just two examples where helping people and their housing needs come first. It has been an honor to see your work up close and meet a few of the millions of families who are better off because of their work with a HUD housing counseling agency.

Sincerely,

Sarah



PASSING THE CERTIFICATION EXAM: YOU CAN DO IT!

The August 1st, 2020 deadline for housing counselor certification is fast approaching. Approximately 25% of HUD-approved housing counseling agencies have a certified counselor on staff, but, with the clock ticking, [National Housing Resource Center](#) (NHRC) wanted to find out what was keeping more counselors from taking the exam. They also wanted to identify how to encourage counselors and provide support that could help them pass the certification exam.

To that end, NHRC held an extended Leaders in Housing Counseling Call on July 11 with seven panelists who shared resources they are using to help counselors in their networks be successful. If you were not able to participate, you can [contact NHRC](#) for further information. Special thanks to the panelists – Jayna Bower, [NeighborWorks America](#); Donna Lea Brooks, [Rural Community Assistance Corporation](#); Cynthia Burrola, [UnidosUS](#); David Young, [Housing Action Illinois](#); Claudia Randall, [Community Development Network of Maryland](#); Kira Gardner-Marshall, [NHS of Baltimore](#); and Ibijoke Akinbowale, [National Community Reinvestment Coalition](#) (NCRC) – for their insights and expertise.

Panelists shared that counselors are facing obstacles such as:

- **Test anxiety.** Many counselors are afraid of failure and concerned that failing will mean they'll lose their job.
- **No available time to focus on studying.** Counselors have large caseloads and don't feel able (or allowed) to set dedicated time for studying during the workday.
- **Concerns related to technical difficulties** at testing sites and around setting up an online exam.
- **The cost of potentially having to repeat the exam.** This is particularly troublesome for counselors working in smaller agencies with tight budgets.
- **Difficulty memorizing** key terms and dates.

Below are some strategies and tips that have helped counselors pass the exam:

- **Study.** There's no way around it, studying is a must. Executive Directors and Program Managers need to provide their counselors with the opportunity to study during work hours. While there is no

[\(Continued on page 5\)](#)

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prescribed amount of time, seasoned trainers suggest one uninterrupted hour per day, preferably at a neutral location. Study with other counselors to make it interesting and fun!

- **Use memory tricks** like putting terms, dates, and ratios on your refrigerator or computer so you see them every day.
- If you plan to attend in-person training, schedule a time to **take the exam within two weeks of the training**.
- Already attended in-person training or won't have an opportunity to attend before next summer? **Participate in online study sessions** and check out online resources like [Quizlet](#).
- HUD has a wealth of information and study tools at www.hudhousingcounselors.com to help you prepare for the exam. Be sure to **check out the newly released [Knowledge Assessment Tool](#)**.

As the deadline approaches, it's critical to ensure every counselor gets certified. In support of this goal, Housing Action Illinois will be offering free online study group sessions. Each session will consist of a series of six two-hour, online meetings covering the required exam topics. Contact [Housing Action Illinois](#) to see a schedule of upcoming modules and register to participate.

PREPARING FOR AND PASSING THE HUD HOUSING COUNSELING CERTIFICATION EXAM

Emails, courses, online sample tests, and study guides all consumed the offices and schedules of [Denver Housing Authority's](#) (DHA) three housing counselors, Kay, Teronda, and Charlotte, from the summer of 2018 through April 2019.

This scenario probably sounds familiar to those at many HUD-approved housing counseling agencies across the nation. As a HUD-approved housing counseling agency since 2008, DHA has provided quality housing counseling and education to many households over the years.

The counselors wondered what their course of action would be to prepare for and pass the exam the first time around. After much discussion, they opted to not put the exam off any longer and scheduled their exams within two weeks of each other. They enrolled in and completed an exam prep class, [Ready, Set, Prep: Tackling the HUD Counselor Exam Step By Step](#) (NW H0200) through [NeighborWorks America](#).

Over a six- to eight-week period leading up to the exam date, the counselors emailed random questions to each other, prepared mock quizzes, and shared the study strategies that they used. They also



scheduled some time at work to focus on memorizing and mastering the content that would be on the exam.

As of April 24, 2019, all three of DHA's housing counselors were certified – and they all passed the exam on the first try! The counselors were relieved to have accomplished this task together and valued their collaborative efforts to successfully complete this requirement.

LEADING BY EXAMPLE TO ENCOURAGE CERTIFICATION

Every housing counseling agency has its own approach to preparing counselors to take the certification exam. At [High Plains Community Development Corporation](#) (HPCDC), executive director and housing counselor Rita Horse is leading by example.

Located in rural Nebraska, the agency's three housing counselors support a large geographical area filled with communities that are spread out across 65,000 square miles. "If you were to race from spotlight to spotlight, the nearest one would be 75 miles away," joked Horse. HPCDC's mission is to support individuals, families, and communities by providing housing related programs, advocacy, and information that enhances success and fosters social justice. As the only HUD-approved housing counseling agency in the area, their quest for certification isn't just about checking off a box – it's critical to the communities they serve.



Rita Horse

When Horse first heard about the final rule on housing counseling certification, her initial reaction was surprise. "I've been doing this work forever," said Horse, who's been at HPCDC for 18 years. "When it comes to housing counseling, what we provide could be way different, or more or less detailed, from another counseling team or agency," she acknowledged. "I can see why certification is a requirement."

SETTING AN EXAMPLE

With the requirement set and no way around it, Horse began her preparation.

She studied on her own for months using materials from the [Office of Housing Counseling](#), HUD's [training partners](#), and [HUDHousingCounselors.com](#). Once she felt more confident and comfortable with the materials, she strategically scheduled herself to

attend a NeighborWorks in-person training institute right before her exam date. "I took the test within 10 days of being back," she said. "I really think that's a best practice because all of the content is still fresh in your mind."

When her exam day arrived in December 2018, she was a bit nervous because of things she'd heard. "They tell you to be prepared not to pass the first time," she shared, noting that some people indicated that taking it a second time is easier and less stressful because you know what to expect. "I was fortunate enough to pass the first time. I felt a huge sense of relief."

PREPARING STAFF FOR SUCCESS

Now, as the lone HUD-certified housing counselor at HPCDC, she's preparing the other two counselors to have the same success she did. But their journey to certification will prove to be a little more complex.

For example, one counselor is new to the organization and to housing counseling. Although she is being introduced to much of the information for the first time, Horse believes this may serve as an advantage. "Everything is new to her, so

(Continued on page 8)

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she's learning the material as she studies," Horse said, "but, for those of us who've been in the field for a long time, we had to unlearn some of our previous knowledge to relearn the updated material."

Horse is doing everything she can to make sure they don't face other barriers to their preparation. In addition to encouraging staff to register for webinars and apply for scholarships that would decrease or eliminate training costs, their small team also does a lot of information sharing and communicating to support each other through the process. Also, when there is down time in their caseloads, Horse encourages her staff to use the time to study at work. Once they go through all of the study materials, Horse is planning to send the counselors to the same in-person training institute she attended. "It was so helpful because you're there with people who are preparing to take the test around the same time, so there's a lot of camaraderie and feedback and support among counselors," she said.

With the deadline getting closer, Horse worked with each counselor to set internal deadlines for taking and passing the exam.

SHARING LESSONS LEARNED

Below are some tips that Horse shared for preparing for and taking the certification exam:

- Heavily review the materials a couple days before taking the test but recognize that there's a point where you have to stop and trust that you've done everything you can to prepare.

- Mark questions that you're unsure about and return to answer them. This prevents you from wasting too much time looking for an answer you don't know.
- Stay focused and concentrate on the task at hand. Don't be distracted or intimidated by the proctor, who will be watching you the whole time.

"Certification makes our work more standard across the nation," recognized Horse. "I know that things differ from state to state, but we're all trying to learn the same concepts. Now, no matter where we are, we'll be able to give clients the same quality of information, which makes our field more dependable."

CERTIFICATION EXAM: REMEMBER TO PREP!

Since 1974, [DHIC](#) has demonstrated the importance of connecting people with safe, affordable, and desirable homes in the Triangle region of North Carolina. They provide the following services to ensure communities are diverse, economically vibrant, and affordable: development of rental apartments and homes for sale; homeownership counseling, education, and down payment assistance; and resident services. DHIC's [Homeownership Center](#) (HOC) is an important part of DHIC's portfolio of services. As a HUD-approved counseling agency, HOC provides group homebuyer education classes, financial capability, one-on-one pre-purchase counseling, post-purchase counseling, and access to down payment assistance programs. HOC is proud that all three of their housing counselors have passed the HUD housing counseling certification exam. DHIC recommends the following tips to help counselors prepare for certification:



Prepare

- Create an effective study plan. Set aside specific, scheduled blocks of study time in advance.
- Make it a priority to study continuously. Studying a little each day will help you identify tough concepts or weak areas in your knowledge in advance.
- Use all the tools on the HUD website including taking the practice test. Use additional study resources such as webinars, Quizlet, and past training booklets.

Review

- Take full advantage of in-person trainings. Ask questions during class, and network with counselors to find out what they are doing to prepare for the exam – maybe some of their tricks will work for you as well.
- Review your learning style; some love to use technology, but others prefer pen and paper. Use the method that works for you.
- Practice! Practice! Practice!

Educate

- Learn any material that you don't know yet, and review what you already know.
- Ask for help. If you are unsure of an answer, ask your supervisor or a colleague, or reach out to HUD.
- Stay up to date by reading industry reports, news, and articles.

Positive

- Stay positive!
- Remember it's okay to be anxious, but don't let that paralyze you. Instead, do all you can to prepare and maintain a positive outlook.
- Don't procrastinate; take the test sooner rather than later. Remember, if you fail, you can take it again.
- BREATHE. You got this!
- Don't forget to get certified in FHA Connection.

MAKING CERTIFICATION A PERSONAL CHALLENGE

When the housing counseling certification exam opened in August 2017, housing counselor Gwen Brown made it a point to start preparing immediately. The deadline was three years away, but, as a 24-year U.S. Navy veteran, Brown welcomed the certification requirement with open arms.



Gwen Brown

“I was glad about it because I come from a military background and had to advance through test-taking when I was in the Navy. I looked forward to having a certification that indicated that I am truly capable of doing this work and can offer the highest standard of quality,” Brown asserted. “I challenged myself to take the exam as quickly as possible.”

Brown is a certified housing counselor for [Consumer Credit Counseling Service](#), a division of [Lifelines Counseling Services](#) in Mobile, Alabama. With 13 years of experience in the field, she’s got plenty of expertise. But she still felt some anxiety about passing the exam. “When they came out with the guidance on the six focus areas, I had concerns because there was one topic – fair housing and tenancy – that I didn’t have much experience addressing,” Brown shared. “Our agency just doesn’t see many people for that issue.”

To prepare, Brown took a more independent approach, doing most of her studying on her own during the weekends and after-hours on weekdays. While she referenced some of the online trainings, what she found most helpful was taking the practice exams. Noting that she learns best through repetition, Brown would write the practice questions and answers out repeatedly, which helped her commit the concepts to memory. “Once I started to do well on the practice tests, I felt more confident in my ability to pass the actual exam,” she said.

Brown noted that, at the time she was preparing, the practice exams gave an overall score but didn’t indicate the percentage of incorrect answers by topic area, which made it slightly difficult to identify

specific knowledge gaps. She added that the resources and the exam have been updated since then.

When it was time to take the exam, Brown felt ready. She made sure to read each question very carefully and take her time answering. She shared that using the online calculator was somewhat challenging for her and urged future test-takers to make sure they fully understand how to use the tool prior to the exam. “I was one of the first people to pass the exam,” she said, adding that there were some kinks in the process, but that some of the needed changes have been made since then. “When I took the test, we weren’t allowed to have paper and pencil to do the math or re-write the question to think it out more. Now, there’s virtual paper and pencil to help with that, which is great.”

Brown passed the test in April 2018 on her first attempt. “I was relieved that I had done it and could move on,” she said. Her certification success wasn’t just important to her, it was important to the field. “Certification sets a standard of service for housing counseling. This certification, like any other in a professional field, is good for the clients at the end of the day.”



DISASTER RESPONSE AND RECOVERY IN WISCONSIN'S COULEE REGION

In the aftermath of the devastating floods that hit Wisconsin in late summer 2018, it was evident that recovery would test the ability of local agencies and communities. While flooding had been a growing problem over the years for several Wisconsin communities, for many, this disaster was the worst ever experienced. In Western Wisconsin, an area highly impacted by storms and flooding, over 900 households registered for assistance with the Federal Emergency Management Agency (FEMA) and hundreds more relied on local agencies and governments for help. Many would not be able to return to their homes for several months, if ever.

[Couleecap, Inc.](#), a Community Action Agency serving Western Wisconsin, has experience in aiding vulnerable populations and persons most heavily impacted by disasters. Couleecap is accustomed to mobilizing resources and helping communities when a need is identified. After flooding in 2007-2008, Couleecap helped to rebuild homes and communities impacted by flooding. The agency assisted with housing demolition, relocation, replacement, home rehabilitation, emergency well replacement, and more. A decade later, following the

2018 floods, Couleecap housing counseling staff started to receive phone calls from homeowners looking for similar assistance and resources to help clean out and repair damaged housing. Additionally, housing counselors received numerous calls from those seeking new housing options because they were unable to return to their home after the flood.

As a HUD housing counseling agency, Couleecap identified local resources available to those in need, made referrals for damage reporting, and coordinated with emergency management officials, local community volunteers, and groups willing to assist homeowners. Counselors took information from each caller to ensure they had a list of those seeking disaster assistance in order to provide referrals and resources as they became available. When counselors identified a person or family who had been made homeless from flooding, they worked with other Couleecap program staff to secure temporary housing and other necessities. They also made referrals to the Couleecap Energy Services Department when families qualified for emergency furnace repair, a referral especially important as the

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days started to get cold in Wisconsin.

Couleecap was able to negotiate an agreement with the State of Wisconsin to get Emergency Assistance Program (EAP) funds released to communities in an expedited manner. With EAP funds, homeowners could expedite repairs to bring their homes back to pre-flood condition. In some extreme cases, funds could also be used to demolish homes no longer habitable due to the damage they sustained in the disaster. In order to reach as many flood survivors as possible, Couleecap leveraged media partnerships and relationships with the local Long-Term Recovery Group to identify and distribute resources to those in need.

In October, Couleecap also launched Project Recovery, a program designed to provide crisis counseling and support to those impacted by flooding. A trained team of counselors began conducting outreach, group support activities, disaster recovery referrals, and general support to those impacted in nine counties of Wisconsin that were declared Federal Disaster Areas. Project Recovery staff and housing counselors worked closely together to assist people with home repairs and replacement, while ensuring survivors received the emotional support that enabled full recovery.

While the initial crisis response phase has passed, many people are still in the process of recovery. Housing counselors continue to work with

homeowners to deliver EAP funds and assist them through the completion of home rehabilitation projects. Project Recovery and Long-Term Recovery Case Managers connect survivors with support and assistance as they rebuild their homes and lives. Couleecap leaders work within local coalitions to create plans for disaster preparedness and prevention.

It is now almost a year after the floods, and, unfortunately, many communities in the Coulee Region continue to struggle with flooding. Couleecap and partners stay committed to the path of recovery and prevention.

EMBRACE, EQUIP, EMPOWER: SUPPORTING CLIENTS THROUGH DISASTER RECOVERY



[Lutheran Social Services of Southern California](#) (LSS) offers more than 75 programs throughout six California counties. LSS provides housing counseling and operates food pantries, clothes closets, emergency transportation, and temporary housing to help individuals and families make it through difficult times.

When disaster recovery requires more sustained support, additional services including case management, behavioral counseling, and benefits assessment are available for many differing groups of people: seniors, first-generation American students, veterans, domestic abuse victims, sexually molested children, the chronically

homeless, and emotionally challenged members of the community. The agency also operates 10 supportive housing/shared living sites for HIV/AIDS patients and a reentry house for ex-offenders transitioning back into society.

LSS works closely with [Lutheran Disaster Response](#) (LDR) and is also a HUD-approved local housing counseling agency (LHCA). In November 2018, when the Woolsey fires destroyed 1,643 structures and burned 96,949 acres in Los Angeles and Ventura Counties, LSS housing counseling staff worked closely with both HUD and LDR in responding to the critical needs throughout the area.

After distributing emergency cash gift cards from LDR, representatives provided a variety of services to the communities that lost so much. Over 295,000 people were evacuated from their homes in just a matter of a few days. It was in that context that LSS social services staff and housing counseling professionals worked hand-in-hand to offer as much assistance as possible.

SUPPORTING A COMMUNITY IN RECOVERY

A woman contacted LSS on January 29, 2019, after falling behind on her mortgage due to the Woolsey fire. She ran a tourism business from her home, but the fires cut off her contact with clients for three months. LSS housing counseling reached out to her lender and got a six-month forbearance. The client was able to lower her payments significantly for six months. This approach allowed her to get caught up on back payments, stay in her home, and avoid foreclosure.

Calvary Community Church in Thousand Oaks referred a woman on May 21, 2019. Her mobile home was destroyed by the Woolsey fire, and she lost everything. LSS developed a financial housing counseling plan and a short-term crisis budget, and demonstrated ways for the client to reduce spending in specific areas and manage her insurance money. This helped her get back on track and ready to move into a

[\(Continued on page 14\)](#)

[*\(Continued from page 13\)*](#)

new home in a shorter timeframe. LSS also set up the client on a long-term budget plan to allow for additional savings over the next year.

Another family lost its home in the Woolsey fire. The home was mortgage-free, and the parents and two children were forced to move into an apartment, where they lived on a fixed income. The husband was laid off from work, and his wife had maxed out all her credit cards while looking for employment.

LSS provided the family with food from its pantry and gift cards to assist with necessities. The agency performed a warm handoff, introducing the family to the County for Section 8 housing vouchers and following up to confirm that the process was in motion.

In addition to the recovery efforts from the massive fires in fall 2018, the 6.4 earthquake in Trona, CA over Independence Day weekend assaulted central California with another kind of disaster. In a matter of seconds, power lines came down, rockslides closed roads, chimneys were toppled, and homes were destroyed. Residents had no water and relatively limited access to safe places to seek shelter. Many spent the nights sleeping in their front yards.

LDR, which treats disaster victims over a long period of time, gave LSS a grant to fund two Disaster Case Managers. These full-time staff will be on call, along with their five housing counseling staff, and ready to respond quickly to the next disaster that happens. LSS collaborates with the Los Angeles Long Term Disaster Recovery Group through LDR.

HUD Housing Counseling is the newest department inside LSS, and it has produced more creative ways to serve local communities. One client, a widow whose husband died the previous year, suddenly lost her job and had difficulty finding new employment. She was two months behind on her mortgage when she came to LSS.

While waiting for the sale of her home, she found employment and considered a strategy where she could remain in her community. LSS assisted in getting her a modification payment she could afford, and the house was taken off the market. A for-profit real estate company would have encouraged the sale, but LSS was committed to doing what was best for the client and most supportive of her future.

Lutheran Social Services of Southern California treats all clients the same way. They **embrace** them at the point of their need. They **equip** them to deal with whatever struggle or challenge they face. Ultimately, they move them to a point where they can **empower** themselves.

ANNUAL INTERMEDIARY CONFERENCE: OPEN DOORS WITH HOUSING COUNSELING



The Office of Housing Counseling held its annual conference for HUD Intermediaries, State Housing Finance Agencies (SHFA), and Multi-State Organizations (MSOs) on August 7-8, 2019. This conference, typically a one-day event, was expanded to 1.5 days, which allowed for a half-day to focus on the Housing Counseling System (HCS) and Client Management Systems (CMS). Featured speakers included Sarah Gerecke, Deputy Assistant Secretary for the Office of Housing Counseling, and Brian Montgomery, Acting Deputy Secretary for HUD and Assistant Secretary for Housing–Federal Housing Commissioner.

Representatives from the Coalition of the HUD Intermediaries, the National Council of State Housing Agencies (NCSHA), and the National Housing Resource Center (NHRC) were also in attendance and provided valuable feedback to help shape the agenda.

One hundred and twenty attendees gathered at HUD Headquarters in the Brooke-Mondale Auditorium for this networking and educational event. The conference sessions included:

- Latest news out of HUD’s Housing Counseling program, including national policy and office director updates
- Peer-to-peer sessions on a range of topics, including best practices for HUD Intermediary network oversight, 9902 data visualization, and certification linkages to other HUD programs
- Tips on vouchering and grant financial reporting
- Best practices for how to engage clients through social media
- HCS today and into the future
- A CMS vendor fair



[*\(Continued on page 16\)*](#)

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WHAT WERE ATTENDEES LOOKING FORWARD TO AT THE CONFERENCE THIS YEAR?

For a second year, we used polling software to grab feedback from the attendees. The image to the right is a word cloud that was generated directly from attendees about what they were most looking forward to in the conference agenda.

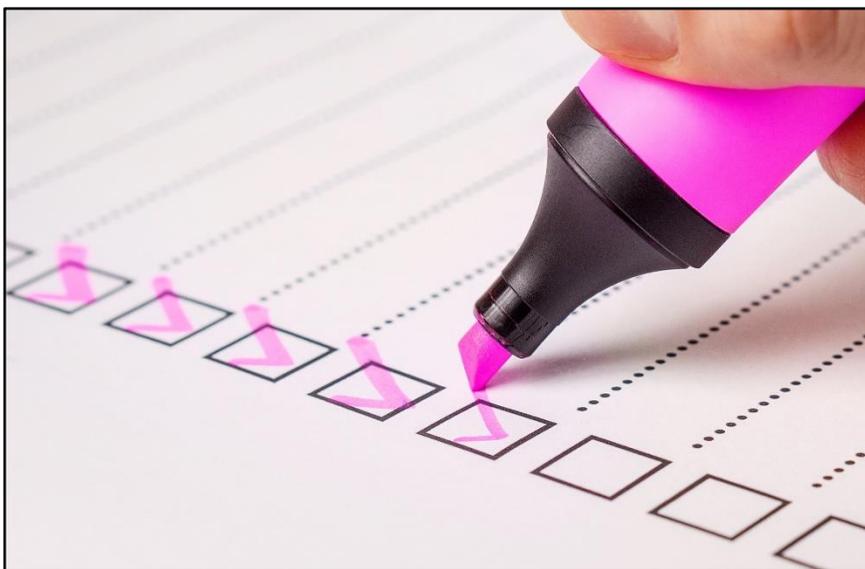


All conference materials are available on the [HUD Exchange](#), including the webcast link to the HUD YouTube Channel. These materials are geared toward the conference attendees; however, many housing counseling agencies will find these materials useful.

If you work for a HUD Intermediary, State Housing Finance Agency, or Multi-State Organization, and you missed this year's event, look for a save-the-date in early 2020. The conference is typically held in August, which ensures the best time for inexpensive flights and increased availability for hotel rooms at the government rate.

We hope to see you in 2020!

HUD PARTICIPATING HOUSING COUNSELING AGENCY FACILITY REQUIREMENTS



To be eligible to participate and remain active in HUD’s housing counseling program, agencies and their branches, affiliates, and sub-grantees must meet the following facility criteria:

1. Display permanent signage identifying the housing counseling office. Signage must be clear and visible to properly identify the housing counseling office.
2. Maintain normal business hours of operation and extended hours, when necessary. See [Housing Counseling Handbook 7610.1 Rev 5, Chapter 2, paragraph 2-2 M.](#)
3. Ensure accessibility features or alternate accommodations for persons with disabilities in accordance with [Section 504 of the Rehabilitation Act of 1973 \(29 U.S.C. 794\), 24 CFR Part 8, 24 CFR Part 9,](#) and the [Americans with Disabilities Act \(42 U.S.C. 12101 et seq\).](#)
4. Provide privacy for in-person counseling and confidentiality of client records, including client personal and financial

information. See [Housing Counseling Handbook 7610.1 Rev 5, Chapter 5, Section 5-6, Confidentiality of Records and Credit Reports.](#)

5. Secure and protect all client-level and agency profile information, both electronic and paper, in the Client Management System (CMS) used by the agency.
6. Offer an area and accommodations for group education workshops.
7. Post the fee schedule in a prominent place, if applicable.

In some instances, counseling services may take place away from the office at an alternative location, such as the client’s home, local library, or church. Alternative formats can include telephonic counseling or remote counseling systems designed using Skype or similar technology, video cameras, and the internet. Skype technology systems can also be used to deliver group education workshops and sessions. All participating agencies that provide services directly must offer and provide in-person counseling to clients that prefer this format.

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During the on-site performance review, the HUD monitor will tour the facility with the agency's staff to ensure compliance with the above requirements. If the review is being performed remotely as a desk review, photos must be provided by the agency to demonstrate that the requirements are met so the HUD monitor may confirm compliance.

For further details and references, this information can be found in [24 CFR Part 214](#), *Housing Counseling Program Final Rule, 214.103 Approval Criteria, (I) Facilities 1 through 3*, and [Housing Counseling Handbook 7610.1 Rev 5](#), Chapter 3, Section 3-1, *Basic Requirements, H: Accessibility and Facilities*; and Chapter 5, Section 5-3, *Client Management System (CMS), F: Privacy*.

FACILITIES FAQs

[My agency uses off-site accommodations for counseling. How do I show this in my application?](#)

Provide the address and description of the facility's primary use, identify the property owner, and provide copies of any agreements you have in place to use the facility. Include photos of the space used.

[If a sub-grantee has a second office, should an agency create a separate branch in their Housing Counseling System \(HCS\)?](#)

If a sub-grantee has a second office that serves more than 30 clients per year and meets the approval criteria for facilities specified in §214.103 (I) of the HUD [Housing Counseling Program Regulations](#), agencies should ask their HUD point-of-contact (POC) to add that second location as a "branch-sub grantee" in HCS.

VISIT THE OFFICE OF HOUSING COUNSELING TRAINING DIGEST

The Office of Housing Counseling [Training Digest](#) is your "one-stop shop" for all available training activities. This digest will be updated on a weekly basis. Housing counselors and other interested parties are encouraged to bookmark and share the training digest, as well as link to it in their websites and in email communications.

Housing Counseling Weekly Training Digest

This page is updated weekly to reflect trainings hosted by:

- HUD Office of Housing Counseling (OHC)
- OHC-funded training partners
- Other partners that host trainings of interest to housing counselors

Please email housing.counseling@hud.gov to notify HUD about upcoming training and events for housing counselors.

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