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Sent: Wednesday, January 06, 2016 1:15 PM

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

Subject: Guidance for All Housing Counseling Agencies Participating in HUD's Housing Counseling Program, & New HUD-OHC Training Updates for Housing Counselors for a New Year

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Guidance for All Housing Counseling Agencies Participating in HUD's Housing Counseling Program:

HUD is extending the deadline for submitting 4th Quarter FY 2015 HUD-9902 reports to January 31, 2016. If you have not yet submitted your 4th quarter report, or need to correct your 4th quarter report, please do so as soon as possible. Submissions received before the new January 31, 2016 deadline will not be considered late. Reports submitted after January 31, 2016 will be considered late.

For more information on HUD-9902 reporting, please refer to the archived [Reporting Tips for HUD-9902 webinar](#) conducted September 25, 2015, the [HUD-9902 Desk Guide](#), and the instructions section of the current [HUD-9902 form](#). If you have questions or need technical assistance, please contact your HUD Point of Contact (POC) or email housing.counseling@hud.gov.

AND

New HUD-OHC Training Updates for Housing Counselors for a New Year:

- 1. HUD OHC Webinar Training for Housing Counselors:** Visit the HUD Office of Housing Counseling (OHC) Training Calendar [on-line](#). After registering, you will receive a confirmation email containing information about joining the webinar. All OHC webinars can be attended free of charge. [View System Requirements](#). All OHC webinars will be archived in the [OHC Webinar Archive](#). Please direct questions to: housing.counseling@hud.gov.
 - January 12, 2016 - Webinar: Submitting a Budget. Topics include developing the budget, justifications and assumptions; understanding unallowable costs; and requirements for submitting the 10% de Minimis submissions. Register [on-line](#).
 - February 02, 2016 - Webinar: Understanding the Indirect Cost Rate. Learn about the Negotiate Indirect Cost Rate Agreement (NICRA), the OMB Omni Circular De Minimis Rate and an approved Cost Allocation Plan. This includes cost principles ensuring that only allowable, reasonable and necessary costs are included in the modified total direct costs base; the

difference between an indirect rate and a cost allocation plan; and determining if the costs are correct when reviewing budgets and requests for reimbursements; commonly asked questions on indirect rates and cost allocation plans. Register [on-line](#).

- March 15, 2016 - Webinar: Reviewing the Form SF-425 and other Financial Reports. Learn about grant reporting required under the HUD housing counseling grant agreement including reviewing the quarterly report, Standard Form 425 (SF-425) for SHFAs, MSOs and Intermediaries, the final report for LHCAs, and properly accounting for the grant in the organization's general ledger on an accrual basis of accounting. Register [on-line](#).
- March 29, 2016 - Webinar: Introduction of Sub-Grant Award and Monitoring Toolkit for Intermediaries, MSO and SHFAs. Review the OMB requirements for awarding and monitoring sub-recipients (grantees). Provide sample template of a sub-recipient award and monitoring plan. Review best practices and lessons learned from financial and administrative reviews relative to sub-recipient monitoring. Register [on-line](#).
- HUD Exchange: HUD has launched an online curriculum, including video, dynamic presentations and self-paced training modules, designed to help HUD partners understand Federal financial requirements. The HUD Exchange Training and Events website also has many other courses and training opportunities of interest to housing counselors, non-profit and local government agencies. To access HUD Exchange you must first create an account. This [document](#) contains step by step instructions for creating an account on the HUD Exchange website. Once you have created an account, you will be able to access different HUD Exchange components. Visit [HUD Exchange](#) to learn more and register for training opportunities.
 - HUD Exchange Financial Management Curriculum: Completing the financial management curriculum will assist grantees and sub-recipients to comply with federal grant requirements, increase effectiveness, and maximize efficiency. The first course, Financial Management 101, provides an introduction to key topics and financial management basics. View [on-line](#).

2. NeighborWorks® Training Opportunities: Visit NeighborWorks® [Training Website](#) to see their on-line course catalog and register for training opportunities.

- Place Based Training Events with Courses in Financial Capability, Housing Education and Counseling:

- January 25-29, 2016 - Albuquerque, New Mexico - Tuition and lodging scholarships are available for eligible applicants. Registration, class schedules, scholarships, and other information can be found [on-line](#).
- March 15 -17, 2016 - Nashville, TN. HUD Certification Exam. Training for people working at HUD-approved housing counseling agencies preparing for the HUD Certification. The scholarship application deadline is January 25, 2016. Additional information and application can be found [on-line](#). Scholarship opportunities for this event are limited by geography.
- March 07-11, 2016 - Philadelphia, PA. NFMC Training. This training for practitioners interested in building existing capacity in foreclosure intervention counseling and preparing to meet new guidelines under development by HUD. NFMC scholarship application deadline: February 05, 2016. More information on scholarships can be found [on-line](#).
- NeighborWorks® Training Institutes (NTI). Registration, class schedules, scholarships, and other information can be found [on-line](#).
 - February 22-26, 2016 - Atlanta, GA. Register [on-line](#).
 - May 02-06, 2016 - Los Angeles, CA
 - August 08-12, 2016 - Detroit, MI
- On-line Virtual Classroom:
 - January 27 - February 16, 2016 - Compliance with State and Federal Regulations for Homeownership Programs. Learn how to avoid common lending pitfalls, especially those related to RESPA, Truth in Lending and Fair Housing Acts and how to develop controls to ensure compliance. Learn about nonfederal requirements, including state regulations and licensing requirements. Register [on-line](#).
 - Housing Counseling Services for Military Members and Veterans. Learn about common challenges, work status and documentation for housing programs and benefits, eligibility requirements for the VA Home Loan Program, National programs and legal protections for service members. [Course description](#). Register [on-line](#).
- eClassroom Express trainings to help counselors prepare for the pending HUD Housing Counseling Certification Examination. Register [on-line](#).
 - January 12, 2016 - Tenancy: Building Competency in Housing Counseling.

- January 19, 2016 - Avoiding Foreclosure: Building Competency in Housing Counseling.
- January 26, 2016 - Fair Housing: Building Competency in Housing Counseling.
- February 02, 2016 - Homeownership: Building Competency in Housing Counseling.
- February 09, 2016 - Financial Management: Building Competency in Housing Counseling.
- February 16, 2016 - Housing Affordability: Building Competency in Housing Counseling.
- March 08, 2016 - Register Tenancy: Building Competency in Housing Counseling.
- March 22, 2016 - Fair Housing: Building Competency in Housing Counseling.
- eClassroom Express HECM training schedule: Register [on-line](#).
 - February 11, 2016 - [E](#)xplaining the Basics of the Financial Assessment to Your HECM Clients.
 - March 15, 2016 - [H](#)ECM and the Non-Borrower Spouse.

3. NCRC National Training Academy for Housing Counselors: For more information, please contact Nsonye Anarado at: (202) 524-4883 or nanarado@ncrc.org or visit the National Community Reinvestment Coalition (NCRC) National Training Academy [on-line](#).

- January 11-15, 2016 - Houston, TX. NCRC National Training Academy Presents Housing Counseling Training. Housing counselors and professional staff affiliated with HUD Approved Housing Counseling Agencies are invited to attend live housing counseling training courses. All participants will receive a tuition scholarship when registering. Courses include:
 - January 11-15, 2016 - Preparing Housing Counselors for the HUD Certification Exam: This course will provide housing counseling practitioners with test-taking tools and strategies in preparation for the HUD competency certification examination. Register [on-line](#).
 - January 11-13, 2016 - Providing Housing Counseling To Homeowners Transitioning Into Rental Housing: This 3 day course will address the components of effective rental counseling, including the rental process, tenant and landlord rights, budget/credit counseling, conducting a needs analysis, written action plans and development of a comprehensive resource directory. Register [on-line](#).
 - January 11-13, 2016 - Financial Literacy, Part II: This 3 day course is designed to help participants better manage their financial resources

and track their daily spending habits while identifying tools that will help them become better money managers. The course will focus on debt management, the home buying process and small business management. Register [on-line](#).

- January 14-15, 2016 - Affirmatively Furthering Fair Housing: In this 2 day training, housing counselors and housing professionals will learn about the “Affirmatively Furthering Fair Housing” (AFFH) requirements and regulations that spell out the fair housing obligations of federal fund recipients. Register [on-line](#).
 - January 13, 2016 - Houston, TX. Community Reinvestment Act Basics: Community organizations across the country have effectively used the Community Reinvestment Act (CRA) to increase investment by financial institutions in low- and moderate-income communities. Learn about CRA and how community organizations in Texas can use the law to ensure fair access to credit and capital for all Texans. Register [on-line](#).
 - January 19, 2016 - Webinar: Age-Friendly Banking Senior Ambassador Program at Northwest Side Housing Center (NWSHC). NCRC National Training Academy presents a webinar on the NWSHC pilot demonstration of their “Senior Ambassador Program”. Located in Chicago, IL, the Senior Ambassador Program is part of the organization’s larger Age-Friendly Banking initiative, and a major program focus of NCRC’s National Neighbors Silver Program that concentrates on empowering older adults to be leaders in the enhancement of economic security of older adults in their communities. Register [on-line](#).
 - Save the date for NCRC’s upcoming Training Series at the following locations:
 - March 16 -19, 2016 - Washington, DC- Scholarships coming soon!
 - May 2016 - Cleveland, OH
- 4. NCLR Homeownership Network Learning Alliance (NHNLA) Training for Housing Counselors:** For more information, please contact Cynthia Parra at: (602) 507-6208 or nhnla@nclr.org. Visit the NHNLA training calendar to register [on-line](#).
- Live training:
 - January 26-27, 2016 - San Juan, PR. Housing Counselor HUD Certification Prep Course
 - March 14-15, 2016 - New York City, NY. Housing Counselor HUD Certification Prep Course

- March 14-16, 2016 - New York City, NY. Financial Counseling
- March 14-16, 2016 - New York City, NY. Housing Counseling Program Management
- March 17-18, 2016 - New York City, NY. Methods in Effective Rental Counseling
- March 17-18, 2016 - New York City, NY. Advanced Financial Counseling
- eLearning Training via Virtual Classroom:
 - January 06-25, 2016 - Housing Counseling Competency: Housing Counselor HUD Certification Prep Course (Spanish): Register [on-line](#).
 - January 06-25, 2016 - Financial Counseling II: Register [on-line](#).

5. FHA Servicing & Loss Mitigation Live Training: This live classroom training is for HUD-approved mortgagees, HUD approved housing counseling agencies, and nonprofit housing providers. For-profit entities are not permitted to attend this training. This training includes: HUD Handbook 4330.1 REV-5, Chapter 7, delinquencies, defaults, mortgage collection activities and HUD's Loss Mitigation Waterfall Program, extension of time requests and variances and Single Family Default Monitoring System. No fee. Space is limited to 45 participants; Registration is first come, first served. For more information please email: eclass@hud.gov, Register [on-line](#).

- Training dates in Oklahoma City, OK:
 - March 08-09, 2016
 - June 14-15, 2016
 - August 23-24, 2016
- Single Family Housing Policy Handbook, Servicing and Loss Mitigation Webinars:
 - January 26, 2016
 - February 23, 2016

6. Making Home Affordable (MHA): These webinars are designed specifically for housing counselors and other trusted advisors. Register [on-line](#):

- January 07, 2016 - CheckMyNPV.com
- January 12, 2016 - Unemployment Program for Trusted Advisors
- January 19, 2016 - HAMP A to Z for Trusted Advisors
- January 21, 2016 - Streamline HAMP for Trusted Advisors
- January 26, 2016 - MHA Tools and Resources for Trusted Advisors

7. Virginia Housing Development Authority (VHDA) Training for Housing Counselors: Marketing 101: [YouTube](#) video training for non-profit agencies on how to market the services your agency offers. VHDA has posted many more informative training videos for non-profit agencies and consumers; please visit their [YouTube Channel](#) to view all their current training offerings.

8. OCC Financial Literacy Update: The Office of the Comptroller of the Currency (OCC)'s Financial Literacy Update is a bimonthly e-newsletter that reports financial literacy events, initiatives, and related resources of the OCC and other government agencies and organizations. Financial Literacy Update provides brief descriptions and Web links for events and training. Housing Counselors can visit the Financial Literacy Update [on-line](#).

9. HOPE NOW Military Housing Podcast: The HOPE NOW Military Housing Podcast is an entertaining and educational series of conversations focused on military off-base housing. Sponsored by HopeNow and Clearpoint Financial Solutions. No fee. Listen to the Podcasts [on-line](#).

HUD-OHC Listserv Bulk subscriptions:

Some housing counselors have asked, "How do I sign up my entire agency staff for HUD Office of Housing Counseling (HUD-OHC) listserv updates?" It is easy... Just list your staff email addresses like this:

aaa@xyz.com
bbb@xyz.com
ccc@xyz.com

You can send in one email address or your entire agency. Then [Email your list](#) to HUD-OHC. If you have a housing counseling industry friend who you want to subscribe to this listserv, there are 2 other ways to sign up: Send them this [link](#) or forward them this email.

Some Helpful Links for Housing Counselors:

- [Email Technical Support for Housing Counselors](#)
- [HUD Housing Counseling Webpage](#)
- [The Bridge Housing Counseling Newsletter Archive](#)
- [Housing Counseling Listserv Archive](#)
- [OHC Webinar Archive](#)
- [Events & Training Calendar](#)
- [Contracting Opportunities](#)
- [Employment Opportunities](#)
- [Grant Opportunities](#)

- [Disaster Recovery Resources](#)
 - [Foreclosure Assistance](#)
 - [FHA Resource Center](#)
 - [Index of HUD Listserv Mailing Lists](#)
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Disclaimer: This list will often provide training opportunities, event notifications and other announcements for non-profit and 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 partner's offer. For more information please see [HUD's web policies](#).

Unsubscribe: Click here to [unsubscribe](#), then click on "Housing Counseling" and follow the unsubscribe instructions on that page.

Thank you!!!!