

From: Mayer, Jerrold H

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

Subject: National Housing Resource Center Training for Housing Counselors. Student Loan Debt: What Housing Counselors Need To Know, & New Training Updates for Housing Counselors

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National Housing Resource Center Training for Housing Counselors. Student Loan Debt: What Housing Counselors Need To Know:

Do you have clients struggling with student loan debts? The National Housing Resource Center is collaborating with two student loan advocacy organizations, Student Debt Crisis and Higher Ed, Not Debt, to provide training Webinars on how to counsel housing consumers on managing student debts. There are three webinars in the series and each webinar is offered twice. These Webinars are open to all housing counselors working for HUD approved housing counseling agencies. Please encourage your counseling staff members to join the webinars.

- Repayment Options for Government Student Loans:
 - September 29, 2015 - Tuesday, 3:00 pm Eastern time. Register [on-line](#).
 - October 06, 2015 - Tuesday, 3:00 pm Eastern time. Register [on-line](#).
- What to do about Delinquency and Default on Student Loans:
 - October 13, 2015 - Tuesday, 3:00 pm Eastern time. Register [on-line](#).
 - October 20, 2015 - Tuesday, 3:00 pm Eastern time. Register [on-line](#).
- The Public Service Option for Government Student Loans, Loan Consolidation, and Private Loans:
 - October 27, 2015 - Tuesday, 3:00 pm Eastern time. Register [on-line](#).
 - November 03, 2015 - Tuesday, 3:00 pm Eastern time. Register [on-line](#).

AND

New Training Updates for Housing Counselors:

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.

- September 22, 2015 - Webinar: FEMA's National Flood Insurance Program Training for Housing Counselors: Housing Counselors are invited to join HUD's OHC and The Federal Emergency Management Agency (FEMA) for this important training on FEMA's National Flood Insurance Program (NFIP). Learn about the NFIP, flood insurance premiums and federal assistance that are available to homeowners and renters. Register [on-line](#).
- September 25, 2015 - Webinar: Reporting Tips for HUD 9902: The webinar will cover: The "New" form FY2015 9902, Importance of Accurate Reporting, Agency Reporting Challenges, Goals and Tips for Reporting, Agency staff roles and responsibilities, Grantee Highlights, Navigating HCS, Agency Client Management System. This training is for all housing counseling agency staff involved in the form HUD-9902 preparation and submission process including housing counselors and managers. Register [on-line](#).
- October 20, 2015 - Webinar: State of the Nation's Housing: A presentation by Dr. Chris Herbert of the Harvard University Joint Center for Housing Studies. Don't miss this fascinating and informative presentation. Register [on-line](#).
- September 30, 2015 - Webinar: OHC Training Feedback Stakeholders Meeting. OHC is conducting a stakeholder's webinar to get feedback on FY2015 training conducted by OHC and its partners - Booth Management, ICF, Training NOFA Grantees, federal agencies, and other training sources. We will also seek input for FY2016 training topics. 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. IRS Educational Training for Exempt Organizations: The Internal Revenue Service (IRS) offers training for non-profit organizations. [View the IRS training calendar](#). Training dates include:

- September 24, 2015 - Austin, TX.

Also [view the IRS webinar course catalog](#). The IRS also provides [on-line](#) training for tax-exempt organizations and charitable organizations seeking tax-exempt status. The site includes information for new applicants; information to help existing exempt organizations maintain their exemption; and more in-depth topics.

3. EPA Water Wednesday's Training: HUD and EPA have launched a series of webcasts on water conservation and water efficiency for HUD partners and stakeholders. For further information and registration, please visit EPA [on-line](#). Upcoming Webinar Schedule:

- September 30, 2015 - Greywater Reuse: Is it Right for Your Facilities?
- October 28, 2015 - Incorporating Green Infrastructure into Housing Developments.

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

- Regional Training Events with courses in Financial Capability, Housing Education and Counseling: NeighborWorks Placed-based Training (PBT) events offer one or more courses in various cities around the country. Tuition and lodging scholarships are available for those who meet the eligibility requirements. Upcoming events include:
 - November 03-05, 2015, in Raleigh, North Carolina. Scholarship application deadline is Wednesday, September 30, 2015. [Register on-line](#).
 - November 16-20, 2015, in Tampa, Florida. Scholarship application deadline is Monday, September 21, 2015. [Register on-line](#).
- Upcoming NeighborWorks eClassroom Express Training: Take advantage of convenient and cost-friendly opportunities to get the latest information on timely topics or meet professional development goals with 90-minute online training webinars. Visit the [eClassroom Express](#) page for more information or to register for these upcoming courses:

- September 22, 2015 - HO007WT Homeownership: Building Competency in Housing Counseling.
- September 22, 2015 - HO012WT What Every HUD-approved Agency Needs to Know About the New 9902.
- September 24, 2015 - HO005WT Tenancy: Building Competency for Housing Counselors.
- October 01, 2015 - HO015WT Understanding the new Integrated Mortgage Disclosure (TRID).
- NeighborWorks New Course for Housing Counselors: Are you preparing for the pending HUD examination? Be sure to register for HO200 Building Competency for HUD Housing Counseling Certification. The two-day course is being offered at the Washington, D.C. NeighborWorks Training Institute (NTI) held December 07-11, 2015. [Register on-line.](#)
- NeighborWorks® Training Institutes (NTI). Registration, class schedules, scholarships, and other information can be found [on-line.](#)
 - December 07-11, 2015 - Washington, DC.
 - February 22-26, 2106 - Atlanta, GA.
 - May 02-06, 2016 - Los Angeles, CA.
 - August 08-12, 2016 - Detroit, MI.

5. National Community Reinvestment Coalition (NCRC) Training: For more information, please contact Nsonye Anarado at: (202) 524-4883 or nanarado@ncrc.org.

- October 01-30, 2015 - Overview of CFPB-Mandated Changes That Affect Consumers and Housing Counseling - Pre-recorded: Learn about the regulatory changes mandated under the Wall Street Reform and Consumer Protection Act that affect mortgage loan origination and servicing, and how they impact consumers and housing counseling. The rules amend several existing regulations under the Truth in Lending Act (TILA) and the Real Estate Settlement Procedures Act (RESPA). Register [on-line.](#)
- Save the date for NCRC upcoming Training Series at the following locations:
 - Ft. Lauderdale, FL in November 2015
 - Houston, TX in January 2016
 - Cleveland, OH in May 2016

6. 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.

September 15-29, 2015 – NHNLA Live Webinar Training Daily at Noon-2:00pm EST:

- September 22, 2015 - Basic Client Management using CMAX: Learn about the client management flow in CounselorMax from start to finish: New prospect, counseling, through to a resolution. The course includes Homebuyer Education scheduling, reminding, and flow of an education only client; using your calendar & reminders to maximize efficiency and overview of the 9902 report. Also, 10 must know tips on using CounselorMax daily. Register [on-line](#).
- September 24, 2015 - Disaster Victims Counseling: Clients who are experiencing difficulties related to natural disasters have specific needs that can be more complicated than those with day-to-day issues. This course covers disaster victims' short-term and long-term needs, the financial issues related to destroyed homes, access to mental health resources, the role of the Federal Emergency Management Agency (FEMA), assistance programs, and techniques for working with insurance companies and navigating their payment process. Register [on-line](#).
- September 29, 2015 - Fair Housing: It is estimated that more than four million instances of housing discrimination occur annually in the United States and yet fewer than 30,000 complaints are filed every year. Millions of acts of rental, sales, lending, and insurance discrimination go virtually unchecked. It is crucial that Housing Counselors have a true understanding of Fair Housing Laws in order to properly serve clients and help prevent abuses of the Fair Housing Laws. Register [on-line](#).

7. The Counselor's Corner Training: For more information visit The Counselor's Corner [website](#). Membership is free.

- September 23, 2015 - Webinar: Beginner Course - Certified Military Home Specialist. Sponsored by The Counselor's Corner and Boots Across America. This beginner course is designed to acquaint housing professionals with military terminology that is often foreign to the housing community. The course provides the tools and introduces the skills needed by housing professionals to provide the expert service our military personnel need and deserve. This is a certification course, which is free. There is a fee for taking the exam online to become certified after the webinar. Register [on-line](#).

8. HUD Loss Mitigation Live Classroom Training Schedule: This is classroom training for HUD-approved Housing Counseling agencies, servicing lenders, and

nonprofits. The training will provide information on FHA Loss Mitigation tools. It will cover new changes with the Home Affordable Modification Program (HAMP), pre-foreclosure sale, and deed-in-lieu. No fee. For more information on upcoming dates please [email](#) HUD.

- September 23, 2015 - Birmingham, AL. [Register on-line](#).

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

- September 22, 2015 - Mortgage Assistance for Nevada Homeowners.
- September 24, 2015 - MHA Tools and Resources for Trusted Advisors.

10. Hope LoanPort Training for Housing Counselors: HLP has regularly scheduled webinars designed to teach housing counselors on how to submit home retention cases. HLP also has a regularly scheduled counselor Q&A every Wednesday at 1:00 pm (Eastern time). Whether you are a new user or looking to expand your knowledge, registration for all webinars is free. Check out the [HLP Training Website](#) for convenient resources and additional training times. For general training inquiries [email](#) HLP. Register for the below training opportunities [on-line](#). All trainings are provided free to housing counselors.

- September 24, 2015 - HLP System Administration Training. Learn how to be an effective system admin and take advantage of all the resources available within the portal. There is time at the end for general Q&A.
- September 29, 2015 - New Counselor Basic Training. This webinar is ideal for new users to begin learning about the portal. There is also time for a Q&A at the end. The training typically last just over an hour.
- September 30, 2015 - Counselor Q&A. Pop on in to ask general questions about how to use HLP. HLP is here every week and will stay until every question is answered!
- October 06, 2015 - HLP System Administration Training. Learn how to be an effective system admin and take advantage of all the resources available within the portal. There is time at the end for general Q&A.
- October 07, 2015 - Counselor Q&A. Pop on in to ask general questions about how to use HLP. HLP is here every week and will stay until every question is answered!
- October 08, 2015 - New Counselor Basic Training. This webinar is ideal for new users to begin learning about the portal. There is also time for a Q&A at the end. The training typically last just over an hour.
- October 14, 2015 - Counselor Q&A. Pop on in to ask general questions about how to use HLP. HLP is here every week and will stay until every question is answered!

- October 20, 2015 - New Counselor Basic Training. This webinar is ideal for new users to begin learning about the portal. There is also time for a Q&A at the end. The training typically last just over an hour.
- October 21, 2015 - Counselor Q&A. Pop on in to ask general questions about how to use HLP. HLP is here every week and will stay until every question is answered!
- October 22, 2015 - HLP System Administration Training. Learn how to be an effective system admin and take advantage of all the resources available within the portal. There is time at the end for general Q&A.

11. 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.

12. 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](#).

13. 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](#)
 - [Making Home Affordable](#)
 - [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](#).

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Thank you!!!!