U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

OFFICE OF HOUSING NEWSLETTER

VOLUME 2, ISSUE 6

SPECIAL EDITION

THE BRIDGE

The Office of Housing Counseling Rocked in FY 2013!

Connecting, Informing, and Empowering our Stakeholders and Partners

During the Office of Housing Counseling's first year, staff was out and about across the country at numerous outreach events and stakeholder meetings. Staff members disseminated information about the new office, its short and long-term goals, and the vision for the future of HUD's Housing Counseling Program.

The Office of Housing Counseling participated in over 130 outreach events during the year from Florida to Hawaii. Staff members interacted with stakeholders in person, through live meetings, and conference calls. A frequently requested speaker, Deputy Assistant Secretary (DAS) Sarah Gerecke participated in several of these events, workshops and roundtables.

Due to sequestration, travel was limited. However, DAS Gerecke and her office met with more than 80 external partners including housing counselors, housing counseling membership associations, victims of natural disasters, academics, government officials, Congressional representatives, banking and real estate associations, and advocates for rural, immigrants, seniors, poverty, homeless, veterans, and others. DAS Gerecke and the Office of the DAS:

- Addressed or attended over 50 conferences including the White House, the Urban Institute, the National Coalition of State Housing Finance Agencies, the Mortgage Bankers Association, various state and local coalitions of housing counselors, HOPE NOW loan servicers, and the Bipartisan Policy Center Housing Commission.
- Worked with other HUD offices to lead industry calls with faith-based and community partnerships, FHA lenders, real estate industry, stakeholders, and housing counseling agencies regarding HUD programs and policies.
- Forged relationships with government colleagues in New Orleans and Baltimore, numerous attorneys general and governors offices, bank regulators, the U.S. Department of the Treasury, the U.S. Department of Veterans Affairs, the Consumer Financial Protection Bureau, the Office of Management and Budget, Congress and the White House Domestic Policy Council and National Economic Council.

First Year Milestones

- Served 1,102,672 housing counseling clients through all counseling and education activities through third quarter 2013.
- Announced more than $40 million in housing counseling grants to 334 national, regional and local organizations.
- Reduced length of funding Notice of Funding Availability application by 50%.

FROM THE DEPUTY ASSISTANT SECRETARY

Sarah Gerecke
Deputy Assistant Secretary
Office of Housing

Greetings,

As I reflect on this past year and the growing pains of establishing a new office, I am so proud to share our accomplishments as a consolidated unit working together with our nationwide network of Housing Counseling Agencies, stakeholders, and partners.

As the first Deputy Assistant Secretary of the Office of Housing Counseling, I said that we would be a listening and learning organization. We would be guided by our commitment to improve the housing of millions of families through access to unbiased and knowledgeable housing counselors through our U.S. Department of Housing and Urban Development (HUD)-approved housing counseling network of more than 2,400 independent nonprofit organizations. We would examine every aspect of the housing counseling program with an eye to reduce administrative burdens, and increase the quality of and access to housing counseling. We would provide training and technical assistance opportunities not only to our partners but also to HUD staff as we improved the program. We would increase the visibility of housing counseling among federal, state, and local governments and private real estate professionals. We would launch policies and programs that would make housing counseling a more routine part of any housing decision.

In Fiscal Year 2013, the Office of Housing Counseling made great progress in accomplishing many of the goals and objectives we set out to achieve. During our Virtual Stakeholder Meetings, we listened to your feedback in real time and discussed housing issues with many of you across the country at outreach events and activities.

Although there were a number of changes to our systems and policies, the Office of Housing Counseling, in conjunction with other HUD offices and organizations, provided internal and external training to ensure understanding and compliance. And many of you generously shared your questions, comments, and model programs with your peers through *The Bridge,* our monthly newsletter. This is our 18th edition of *The Bridge*, and I want to thank our dedicated editorial staff of Virginia Holman, Annette Panasiuk, Lorraine Griscavage-Frisbee, and Robin Penick, led by our fearless editor-in-chief Emelda J. Kennerly.

This edition of *The Bridge* provides highlights and accomplishments within the Office of Housing Counseling. Together we have created an organization single-mindedly devoted to the success of the housing counseling program. I hope you agree that our work reflects the passion, creativity, and commitment of an amazing group of public servants who took a leap of faith to volunteer for a brand new organization. It also reflects the unwavering commitment to housing counseling from HUD Secretary Shaun Donovan and Assistant Secretary of Federal Housing Administration Commissioner Carol Galante. We owe them great thanks.

The success of the Office of Housing Counseling is not possible without our partners, especially the housing counseling agencies who provide service day in and day out under difficult conditions to those without homes, those seeking a new home, and those hoping to retain their home from eviction, disaster, or foreclosure. Thank you for a productive first year working with the Office of Housing Counseling. I look forward to increasing our momentum in FY 2014, as we continue toward our ultimate goal to help more individuals and families meet their housing needs.

~Sarah

HOUSING COUNSELING ROCKS

Charting Our Progress During A Robust First Year

During its first year, the Office of Housing Counseling:

- Created 67 new position descriptions, performance plans, space plans and union agreements.
- Reinvented relationship between HUD staff and housing counseling agencies: Office of Housing Counseling staff members are no longer Government Technical Monitors but rather Points of Contact for 2,400 HUD-approved housing counseling agencies.
- Developed a Service Level Agreement with HUD's Office of Field Policy and Management and Office of Housing/Single Family Insurance Division to support new functions.
- Created new budgets, procurement plans, IT support, internal SharePoint site and new website for new Office. Prepared for sequestration in FY 2013 and FY 2014.
- Oversaw leadership teams to reinvent core functions including grant competition process (NOFA), grant monitoring, approval of new and termination of existing HUD-approved agencies, agency review process, correspondence, and outcomes reporting.
- Tested a new hiring system for the Office of Housing; and hired seven new staff.
- Connected with enforcement and oversight agencies including the Office of Management and Budget, General Accounting Office, the HUD Inspector General, and the FHA Enforcement Center.
- Supported public affairs and communications staff.
- Attended over 25 trainings, most developed for the Office of Housing Counseling, to ensure consistent application of policies, rules and regulations.

Making an Impact on Policy

- Launched new rules on the safety of the Home Equity Conversion Mortgage (HECM), clarifying housing counseling responsibilities and providing technical assistance for private loss mitigation strategies.
- Supported HUD's Office of Policy Development & Research in an experimental study of the long-term impacts of pre-purchase housing counseling.
- Coordinated with the Consumer Financial Protection Bureau on rulemaking and programs incorporating housing counseling. Launched a new searchable website at: Find A Housing Counselor
- Provided technical assistance to over 40 state governments and attorneys general to explore the use of National Mortgage Servicing Settlement funds for housing counseling.
- In response to Hurricane Sandy, prepared a Program Guide to Housing Counseling in Disaster Recovery
- FHA-HAWK (Homeowners Armed With Knowledge) team developed strategies to incorporate housing counseling into FHA loan origination and servicing to assist families affected by the recession and to help stabilize the FHA Mutual Mortgage Insurance Fund.
- Launched the first HAWK policy, Back-To-Work/Extenuating Circumstances, to assist people affected by an economic event.

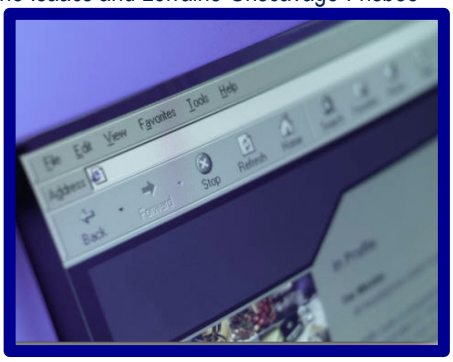
Determining FY 2014 Program Priorities

In September 2013, the Office of Housing Counseling management held an on-site strategic planning session, resulting in the following FY 2014 Program Priorities:

1. Streamline the performance review process.
2. Improve the efficiency of the Notice of Funding Availability process.
3. Embed housing counseling into the Federal Housing Administration's policy.
4. Improve and expand the Office of Housing Counseling's systems.
5. Address the visibility of the Office of Housing Counseling's programs.
6. Increase internal and external relationships, communication and cross collaboration.
7. Ensure that agencies are meeting housing counseling needs.
8. Increase staff skills and knowledge within the Office of Housing Counseling.

Learning Sessions Deliver National Accessibility

By Suzanne Isaacs and Lorraine Griscavage-Frisbee



One of the challenges facing the Office of Housing Counseling during its first year was how to expand from local and regional classroom training to nationally-accessible training. To address this challenge, the Office of Outreach and Capacity Building refocused training delivery to webinars available to all counselors without the time and cost associated with travel. The office collaborated with other offices in the Office of Housing Counseling, Federal Housing Administration, and external partners to produce six successful webinars during FY 2013. Total attendance for these learning sessions exceeded 2,000 participants.

Top Viewed Sessions

By a wide margin, the FY 2013 Notice of Funding Availability for HUD's Comprehensive Housing Counseling Program was the top-viewed training session with 766 participants. This learning session covered changes to the Notice of Funding Availability's application process.

Other popular sessions included:

- **Housing Counseling Program Training Notice of Funding Availability**, which supported training for housing counselors to improve and standardize the quality of counseling and introduced requirements by the Dodd-Frank Act.
- **Grant Agreement Training**, which discussed the requirements for grantees under the FY 2013 Comprehensive Housing Counseling Program Grant Agreement
- **Financial Audit Training**, which provided guidance from the accounting firm of Myer Hoffman McCann P.C., on several labor-related expenses charged to the housing counseling grants.
- **Housing Counseling Resources Available 24-7,** provided a live demonstration of the links and information available on the Office of Housing Counseling webpage.
- **Training webinars,** which are available under Webinar Archive.

Greater Housing Opportunities Provided for 1.6 Million Households

By William McKee

Working in consultation with housing counseling industry stakeholders, the Office of Housing Counseling substantially streamlined the application process for the FY 2013 Comprehensive Housing Counseling Notice of Funding Availability.

A number of procedural improvements were made to the application process and program requirements, which encouraged the development of efficient and effective counseling programs and reduced the administrative burden on applicants. On June 18, 2013, HUD announced more than $40 million in housing counseling grants awarded to 334 national, regional, and local organizations.

As a result of these grants and the additional funding they helped to leverage, more than 1.6 million households will have a greater opportunity to find housing, make informed housing choices, or keep their current homes.

More than $38 million in grant funds are directly supporting the housing counseling services provided by:

- 27 national and regional organizations,
- 8 intermediaries,
- 22 State Housing Finance Agencies, and
- 277 local Housing Counseling Agencies.

In addition, HUD awarded $2 million to two national organizations to train housing counselors in how to effectively assist families with their housing needs.

Modernizing the Housing Counseling System

By Spry Baltz

The Office of Housing Counseling is considering how to modernize the Housing Counseling System by conducting an analysis of which functionality to enhance and what new features will be required in the future.

Of particular note is a data-sharing interface that was set-up with the Consumer Financial Protection Bureau (CFPB) in October 2013 that gives the bureau the ability to map the location of HUD-approved Housing Counseling Agencies in real time. The Office will continue to explore cross-agency collaboration that benefits the public and the housing counseling industry.

Visit the CFPB website to Find a Housing Counselor.

INQUIRING MINDS WANT TO KNOW

Q: Did you know that as a HUD-approved Housing Counseling Agency, you are required and responsible for notifying HUD of any profile changes within 15 days, even though your agency made the change through its Client Management System?

A: Members of the public, lenders and elected officials (among others) rely on HUD's list of housing counselors to locate a counseling agency to meet their housing needs. It's important to keep this information up-to-date. Making changes through the Client Management System does not relieve the agency of its responsibility to notify the appropriate HUD office according to HUD Handbook 76-10.1 Chapter 5-11, Item b.

Participating agencies must notify HUD within 15 days when any of the following occurs:

1. The agency loses or changes its tax-exempt, non-profit status.

2. The agency no longer complies with HUD, other federal, local or state requirements.

3. Changes in any of the following items:
    a. Address(es) of the agencies main office and the address(es) of its branches and affiliates,

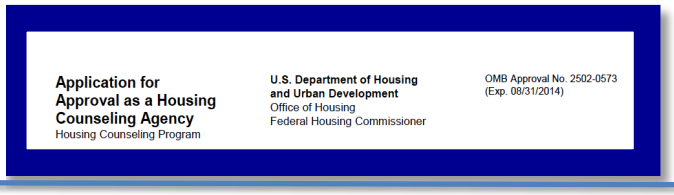
    b. Staff personnel responsible for the Housing Counseling Program, such as the housing counselors and management staff,

    c. Telephone numbers of the main office, affiliates, and branches, or

    d. Any other aspect of the agency's purpose or functions that may impair its ability to comply with programmatic requirements, applicable regulations or the applicable grant agreement (e.g. lack of qualified housing counselors).

Q: How long does it take to become a HUD-approved Housing Counseling Agency?

By Kendel King


Application for Approval as a Housing Counseling Agency
Housing Counseling Program

U.S. Department of Housing and Urban Development
Office of Housing
Federal Housing Commissioner

OMB Approval No. 2502-0573
(Exp. 08/31/2014)

A: The Office of Housing Counseling received 66 new applications from nonprofit organizations to become a HUD-approved housing counseling agency in FY 2013. More than one-third of the applications were approved for a total of 24 nonprofit organizations, 22 Local Housing Counseling Agencies and two intermediaries.

The Office established a team of reviewers and implemented a weekly tracking system to increase the number of applications that will be processed in FY 2014. In addition, a quality control team was established to ensure consistency in regulation and handbook interpretation and application processing.

The team streamlined the application checklist which enabled the reviewers to focus on major compliance requirements and process the applications in accordance with allocated time frames.

At the beginning of FY 2013, the average processing time for approval was between 90 to 240 days. Throughout the fiscal year, the team implemented several streamlining procedures, which reduced the processing time to between 60 to 90 days. During the course of this effort, the team developed good working relationships with the non-profit organizations and received positive feedback from them.

Q: What is the Status of the Performance Review Process?

A: In addition to simplifying the application process to become a HUD-approved Housing Counseling Agency, the Office also worked diligently to streamline the 9910 Performance Review Process. The new process will help both the agencies and HUD ensure that housing counseling services are high quality and that federal dollars are well spent.

Generally, the Office of Housing Counseling conducts agency reviews a minimum of every three years, with greater frequency based on risk. Intermediaries are reviewed for financial compliance, and 10% of their subgrantees are reviewed by HUD each year.

HUD's goal is to make the review process constructive for everyone concerned. After the reviews, we incorporate the results into our training priorities for the following year.

OHC Delivers Guidance and Support for Superstorm Sandy

By Colleen Weiser

In support of President Obama's Hurricane Sandy Rebuilding Task Force, Office of Housing Counseling staff produced the "*HUD Housing Counseling Program Guide for Superstorm Sandy Disaster Relief.*" This guide assisted New York and New Jersey state and local governments in using Community Development Block Grant Program – Disaster Relief funding to help affected homeowners connect with a reliable housing counselor in order to navigate the affordable options to rebuild, repair or relocate.

More than 100 HUD-approved housing counseling agencies, with proper training and support, were available to help homeowners assess what they could afford, negotiate with insurance and mortgage companies, apply for affordable home repair loans and grants, and get their finances and their homes stable and secure.

With an investment of Community Development Block Grant Program – Disaster Relief funds, housing counselors could provide this service free to homeowners and be an important safeguard against scammers that were taking advantage of an already vulnerable population. Many New York and New Jersey counseling entities found this support from HUD useful and cited the guide extensively in their state proposals.

Volunteering for Superstorm Sandy Disaster Relief

Cheryl Lombre

Cheryl Lombre in the Office of Oversight and Accountability volunteered for Superstorm Sandy Disaster Relief in New York during the entire month of January 2013. Although Cheryl is stationed out of the Chicago HUD office, she relocated to provide onsite support and shared her first-hand account below.

During my time in Far Rockaway, (Queens) New York, I covered two Disaster Recovery Centers, #27 and #40 part time. The centers were approximately three blocks in walking distance of each other.

- *Disaster Recovery Center #27 was affiliated with the Federal Emergency Management Agency, Small Business Administration, American Red Cross and Project Hope, as well as a soup kitchen. Donations from different companies were handed out at this facility.*
- *Disaster Recovery Center #40 also was affiliated with the Federal Emergency Management Agency, Small Business Administration, Project Hope, and various victim assistance programs within New York City.*

I interacted with very few homeowners. Most were renters who were not in the position to purchase immediately. However, I contacted local housing counseling agencies and set up appointments for financial budgeting and pre-purchase counseling. I encountered a few Superstorm Sandy victims who were interested in the 203(H) program and wanted to relocate outside of the New York area because they never wanted to experience another disaster like Superstorm Sandy. Some victims felt that it was their chance to leave New York and move to an area with less hustle and bustle and a cheaper cost of living.

Other victims were interested in staying in the area with assistance from public housing and Section 8. However, by January, the Section 8 program was closed with the possibility of reopening in May for victims to move up the long waiting list.

I feel humbled by the experience and saw first-hand how important the work that we do at HUD impacts the lives of people during critical times.

Responding to the Dodd-Frank Wall Street Reform and Consumer Protection Act

By Terri Ames

DODD-FRANK WALL STREET REFORM AND CONSUMER PROTECTION ACT

To promote the financial stability of the United States by improving accountability and transparency in the financial system, to end "too big to fail," to protect the American taxpayer by ending bailouts, to protect consumers from abusive financial services practices, and for other purposes.

In response to the Dodd-Frank Act, the Office of Housing Counseling held several stakeholder meetings with more than 300 participants. The meetings covered a wide range of topics such as:

- assessing the needs of rural areas,
- improving housing counseling/client management systems,
- clarifying HECM policies,
- partnering on performance reviews, and
- streamlining the Notice of Funding Availability and form 9902.

Pursuant to Dodd-Frank, the Office of Housing Counseling reviewed research and recommendations that will assist in the development of standards in the following areas:

- Housing counseling program Bi-Annual Impact Report,
- Housing counseling content,
- Web-based counseling services and mortgage software systems,
- Housing counseling Client Management Systems,
- Housing counseling training,
- Housing counselor certification and approval.

These standards will allow for the agency to continue compliance with the Dodd-Frank Act requirements as the Office uses this information to move forward with implementing actual certification and testing of housing counselors.

Proposed Rule to Adopt New Certification Requirements

By Stephanie Williams

On September 13, 2013, HUD published a proposed rule entitled "Housing Counseling Program: New Certification Requirements." This proposed rule would revise HUD's Housing Counseling Program regulations to adopt new requirements applicable to counseling agencies and individual counselors, and the use of grant funds. HUD's proposed changes to the Housing Counseling Program are in response to Congressional requirements outlined in Subtitle D of title XIV of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203, 124 Stat. 1376 (July 21, 2010)) ((Dodd-Frank Act).

The proposed rule provides that, among other things, in order to be HUD-approved, a housing counseling agency must demonstrate that all counselors who provide counseling services for the agency are HUD-certified. In order to become "HUD-certified," individual housing counselors must pass a written examination to demonstrate competency in the following six major areas of housing counseling.

1. Financial management
2. Property maintenance
3. Responsibilities of homeownership and tenancy
4. Fair housing laws and requirements
5. Housing affordability
6. Avoidance of and response to rental and mortgage delinquency and avoidance of eviction and mortgage default.

Other provisions of the proposed rule reflect new Housing Counseling Program definitions and a specific requirement to address the entire homeownership process. In addition, it requires that, as part of the home purchase counseling process, participating agencies or HUD-approved housing counselors must provide clients with HUD materials about obtaining an independent home inspection.

The proposed rule also prohibits the distribution of HUD housing counseling grants to any agency or agency which employs an applicable individual that has been convicted for a violation under federal law relating to an election for federal office.

With the close of the comment period on December 12, 2013, HUD has begun the process of reviewing the public comments, which will take several months. HUD will announce the administrator of the examination with the issuance of the final rule that will follow the proposed rule.

Housing counseling agencies and counselors must be in compliance with this requirement by one year after the effective date of the final rule.

CHAMPIONS OF SERVICE

Cleotra "Bebe" Lofton

There are so many things to say about the accomplishments of **Cleotra "Bebe" Lofton** and the impact she has made at HUD, both professionally and personally, during her 41 years of public service. Bebe retired January 3, 2014 and will be sorely missed.

Bebe continuously and consistently represented the Department in a highly professional, tactful and efficient manner, providing policies, goals, information, and the Department's position to internal and external clients. She maintained and demonstrated exceptional knowledge of the HUD/Federal Housing Administration program office mission, policies, and procedures.

She conducted training and presentations to various nonprofit organizations and Housing Counseling Agencies over the years. Bebe distinguished herself as a subject matter expert on:

- Performance reviews for Housing Counseling Agencies,
- Quarterly reports, and
- Navigating the payments and housing counseling systems.

She served as a mentor to numerous Single-Family staff as well as the Office of Housing Counseling staff, and was always willing to help her co-workers at any time. During her tenure, she consistently demonstrated outstanding work with the numerous training sessions she provided, and special team projects she accomplished.

Bebe was instrumental in her dealings with division department management and staff, providing leadership and direction in order to respond to headquarters' demands and be in compliance with headquarters' directives.

Here are just some of the accolades from her co-workers:

***Carolyn Hogans**: "I have known Bebe over 20 years. There is no one like her. She is a jewel and a joy to work with. HUD is losing one of their crown gemstones."*

***Jose Parilla**: "Ms. Bebe was always methodical. She did not jump to conclusions, but worked through difficult situations with a smile in her face."*

***Marjorie George**: "Bebe is the consummate individual to emulate when it comes to dedication and knowledge of housing counseling. We have traveled a long road to together from Memphis to Nashville – it was a fantastic ride."*

***Robin Penick**: "She is the best trainer I ever had. She is very knowledgeable and very patient. Thanks Bebe. You will be missed."*

***Tracy Fields**: "Bebe…was wonderful to work with and always had a positive spirit! "Blessed and Highly Favored" is what she said every time you spoke with her…. she was a saving grace for me when I was learning my position in Atlanta in the housing counseling arena."*

***Cheryl Appline: "**Bebe, you are a Class Act!!! I am the better for knowing you."*

***Judy Ayers-Britton**: "Bebe's knowledge will be truly missed. She has always been there to make sense of the handbook and the housing counseling program in general. OHC will not be the same without her."*

***Brian Siebenlist**: "One thing I loved about working with Bebe was how well respected and admired she was in her office and community. She hosted me and guided me during a QMR in Nashville – everyone there knows her and loves her, so it felt like I was working with a rock star (or better a country music star, considering it was Nashville!)"*

***Ruth Roman**: "I will truly miss working with Bebe. She was always happy to help with any project or task no matter how big or small. Her knowledge about housing counseling and housing counseling agencies in her area has been so helpful to HUD in shaping policy and programs that affect the industry."*

***Nicole Turner**: "Bebe you will truly be missed. From the first day I started I heard your name and for a while I thought it was "Ask Bebe" because every time I heard her name it always started with Ask Bebe! Enjoy your retirement."*

***Kisha Wright**: "It has been our extreme honor to work with such a woman that possesses such knowledge, energy, tenacity, compassion and thoughtfulness. She will truly be missed at HUD especially within OHC/OOA. We wish her God's blessings and happiness in all of her future endeavors."*

***Faye Reid**: "She always says, just do your job and don't worry what others do."*

Congratulations Bebe,
we honor you as a Champion of Service!

***THE BRIDGE* is pleased to recognize Champions of Service who have provided exemplary service in the Housing Counseling arena, inside and outside of HUD. Please send your nominations by the 20th of each month to:** thebridge@hud.gov.

Revised Form HUD-9902 Simplifies the Reporting Process

By Ben Detterman

The Office of Housing Counseling drafted a new, revised HUD-9902, Housing Counseling Agency Activity Report. The vision of the HUD-9902 is to capture accurate, meaningful data to help evaluate the impact of our Housing Counseling Program and at the same time, to make our reporting tools more user-friendly, realistic, and sensitive to stakeholder resources and capacity.

Based on stakeholder input and HUD research, the Office determined that there was no realistic method of capturing all outcomes to avoid the use of "other." The process for housing counseling agencies to input and record this data would be labor intensive, cumbersome, and impractical. An expanded list of outcomes also would not be an appropriate remedy to ensure an even higher level of data accuracy.

To reduce the more time-consuming, complicated reporting for housing counseling agencies that divert resources away from the client and ultimately lessen program impact, the proposed HUD-9902 eliminates all sub-categories of outcomes for each type of counseling, and simply captures the total number of households counseled for each type of counseling.

For individual counseling "other" is no longer an option. Group education and individual counseling are still recorded in separate sections of the form. The simplified reporting format is straight-forward and leaves no room for ambiguity in results reported. The form does retain its validation aspect of Ethnicity, Race, and Income being required to equal to the total number of households counseled.

A new feature includes outcomes to input positive impacts of the housing counseling program. In Section 10, the Office incorporated outcomes suggested by stakeholders as well for each type of counseling. Agencies may input multiple positive outcomes for the same household, which gets to the heart of the program and demonstrates the impact of counseling outcomes.

The Office will soon communicate the proposed reporting changes to housing counseling agencies and Client Management System vendors. HUD will be holding stakeholder meetings and calls to discuss the new reporting system. Content will need to be revised to align with the simplified reporting to ensure accuracy of data input by housing counseling agencies and data captured by the office.

The new 9902 form is expected to become effective on October 1, 2014.

Protocol Project Seeks to Enhance Effectiveness of HECM Counseling

The Office of Housing Counseling's Home Equity Conversion Mortgage (HECM) team is undertaking a comprehensive review of the current HECM protocol. The goal is to make HECM counseling more effective and efficient for both the client and counselor. Under the current protocol, counselors are required to provide clients with a broad, all-encompassing review of the HECM program as well as addressing the client's individual circumstances.

This approach means the unique personal circumstance of each client may not receive the dedicated attention it should. This project will seek to make revisions that provide counselors the opportunity to focus the sessions around the client's individual situation as opposed to areas of the HECM program that do not apply to that client.

The HECM team has also been very active in preparing and issuing additional guidance to HECM counselors covering such areas of concern as:

- non-borrower spouse,
- thoroughness of counseling sessions,
- counselor steering by lenders, and
- lenders participation in counseling sessions.

The HECM team has also prepared and issued guidance to address new requirements for counseling in California and Massachusetts. Both states have enacted legislation that included provisions for face-to-face counseling.

The HECM team, along with their colleagues in the Office of Outreach and Capacity Building, have also developed and conducted HECM training for counselors. They completed training on the HECM Stabilization Act under Mortgagee Letter 13-27 and Mortgagee Letter 13-33 as well as Financial Assessment requirements under Mortgagee Letter 13-28. View Mortgagee Letters online for specific detail.

The Office of Housing Counseling plans to continue to offer Home Equity Conversion Mortgage webinars with continuing education credit in FY 2014. Three additional training sessions will be conducted on the above topics. Visit HECM Counseling Resources for more information.

The Housing Counseling Federal Advisory Committee is On the Horizon

By Marjorie George

The Housing Counseling Federal Advisory Committee is being established as mandated by the *Expand and Preserve Homeownership through Counseling Act*. The objective of the Committee is to provide advice regarding the carrying out of functions of the Office of Housing Counseling. The Office of Housing Counseling will benefit from the experience and perspective of housing industry experts, housing counseling agencies, and consumers.

The Committee will consist of no more than 12 individuals who will equally represent the mortgage and real estate industry, including consumers and housing counseling agencies approved by the Secretary. Membership will be balanced to include a broad representation of geographic areas within the United States with equitable representation based on sex, ethnicity, race, and persons with disabilities.

Members of the Committee will be solicited through various mediums such as a federal notice, The Office of Housing Counseling listserv and webpage, and *The Bridge*. Nominations to the Committee may be made by agency officials, members of Congress, the general public, professional organizations, and the nominee.

Selection of members will be based on a candidate's qualifications to contribute to the accomplishment of the Committee's objectives. Nominees must be U.S. citizens and cannot be full-time employees of the U.S. Government.

No person who is a federally-registered lobbyist may serve on the Committee. Members shall serve without pay but shall receive travel expenses including per diem. It is expected that the Committee will be established in 2014.

Watch the Federal Register for a notice that we are accepting applications to serve on the Advisory Committee.

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