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Sent: Thursday, October 08, 2015 2:10 PM

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

Subject: New FHA Mortgagee Letter & New Training Updates for Housing Counselors.

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New FHA Mortgagee Letter:

On October 01, 2015, the Federal Housing Administration (FHA) published [Mortgage Letter 15-24](#), "Single Family Foreclosure Policy and Procedural Changes for HUD Title II Forward Mortgages and Reverse Mortgages". This Mortgagee Letter updates HUD's Reasonable Diligence timeframes, Schedule of Allowable Attorney Fees for all jurisdictions, and Cash for Keys' Relocation allowance. These updates are necessary to help align FHA's foreclosure timelines with the industry's experience in all states across the country. In addition, the guidance in this directive provides greater clarity and/or more information to mortgage servicers.

Read all of FHA's Mortgagee Letters [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.

- October 14, 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](#).
- 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](#).
- October 22, 2015 - Webinar: Health Insurance Marketplace 101: 2:00pm eastern time. This webinar provides Housing Counselors with an overview

of the Affordable Care Act Health Insurance Marketplace, with information about enrollment, coverage, and additional resources. 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. 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:

- October 28, 2015 - Incorporating Green Infrastructure into Housing Developments.

3. 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. [Register on-line](#).
 - November 16-20, 2015, in Tampa, Florida. [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:

- October 06, 2015 - Fair Housing: Building Competency in Housing Counseling.
 - October 13, 2015 - Financial Management: Building Competency in Housing Counseling.
 - October 20, 2015 - Housing Affordability: Building Competency in Housing Counseling.
 - October 22, 2015 - What Every HUD-approved Agency Needs to Know about the New 9902.
 - October 29, 2015 - 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.
 - HECM Courses at the Upcoming D.C. NeighborWorks Training Institute: December 07-11, 2015 - This in-person training event includes HECM courses for new and intermediate-level counselors. Visit [NeighborWorks.org](#) to view the full course description for [HO111 Home Equity Conversion Mortgages](#) and [HO270 Senior Services for Housing Counselors](#). For more information about this event and available courses, visit [NeighborWorks.org/DC2015](#).

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

- November 16-20, 2015, Ft. Lauderdale, FL- The National Training Academy would like to invite you to attend the first annual event of the Community Reinvestment Alliance of South Florida, convened in partnership with NCRC. This event will be followed by the Ft. Lauderdale Training Series on November 17-20, 2015. 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 to attend these courses, no application is required. Travel scholarships to Ft. Lauderdale are now available; apply [on-line](#).

Courses include:

- November 17-20, 2015 - Preparing for the HUD Housing Counselor Certification Exam - This course is designed to provide housing counseling practitioners with test-taking tools and strategies in preparation for sitting for the HUD competency certification examination. Register [on-line](#).
- November 17, 2015 - It is the Law: Fair Housing, Fair Lending and Civil Rights - In this one-day course, participants will be exposed to the history of civil rights and fair housing and lending laws in the United States. The course will cover the Fair Housing Act, the Equal Credit Opportunities Act, and other pertinent federal laws, regulations, and governmental guidance. Additionally, an overview of the pre- and post-2008 mortgage lending market will be discussed. Register [on-line](#).
- November 18-19, 2015 - Affirmatively Furthering Fair Housing - Learn about Affirmatively Furthering Fair Housing (AFFH) requirements and regulations that spell out the fair housing obligations of states, cities and towns across America. Register [on-line](#).
- November 17, 2015 - Understanding the Basics of Financial Capability - This one-day introductory course helps you understand what financial capability means for your clients and the different ways you can help them better manage their finances through financial capability activities. Register [on-line](#).
- November 18-19, 2015 - Building Financial Capability Through Financial Coaching - This introductory course to financial coaching will help you consider enhancing your relationship with clients through financial coaching – a client-driven, facilitated process that helps clients reach their financial goals. Register [on-line](#).
- Save the date for our upcoming Training Series at the following locations:
 - Houston, TX in January 2016
 - Washington, DC in March 2016
 - Cleveland, OH in May 2016
- October 1-30, 2015 - Affirmatively Furthering Fair Housing Final Rule Part I & II - Pre-recorded. This webinar is to increase awareness about the HUD's AFFH final rule. In this webinar you will hear from national legal and planning experts about the AFFH final rule, the Assessment of Fair Housing template, and how its critical tenets provide clear guidance to

entitlement jurisdictions, Public Housing Authorities, states, sub-grantees and others on their obligation under the Fair Housing Act, as amended. Register to Part I [on-line](#). Register to Part II [on-line](#)

- October 1-30, 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](#).

5. 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.

- November 09-13, 2015 - Chicago, IL NHNLA Presents Housing Counseling Place Based Training Tuition Scholarships are available for all trainings. Apply [on-line](#):
 - November 09-12, 2015 - Foreclosure Prevention. Register [on-line](#).
 - November 09-10, 2015 - Housing Counseling Competency: HUD Housing Counselor Certification Prep Course. Register [on-line](#).
 - November 09-11, 2015 - Implementing and Growing Your Homebuyer Education Course. Register [on-line](#).
 - November 11-12, 2015 - Methods in Effective Rental Counseling. Register [on-line](#).
- December 08-16, 2015 - Live Webinar Training Daily at Noon-2:00pm Eastern time:
 - December 08, 2015 - HAMP. Register [on-line](#).
 - December 09, 2015 - Predatory Lending. Register [on-line](#).
 - December 10, 2015 - Advanced Client Management using HCO: Register [on-line](#).
 - December 15, 2015 - Advanced Client Management using CMAX: Register [on-line](#).
 - December 16, 2015 - Cultural Sensitivity: Register [on-line](#).
- November 02 - January 25, 2015 - eLearning Training via Virtual Classroom:
 - November 02-23, 2015 - Pre-Purchase I. Register [on-line](#).
 - November 02-23, 2015 - Financial Counseling I: Register [on-line](#).
 - December 01-22, 2015 - Pre-Purchase II: Register [on-line](#).

- December 01-22, 2015 - Housing Counseling Competency: HUD Housing Counselor Certification Prep Course. Register [on-line](#).
- January 04-25, 2016 - Housing Counseling Competency: HUD Housing Counselor Certification Prep Course. (Spanish): Register [on-line](#).
- January 04-25, 2016 - Financial Counseling II: Register [on-line](#).

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

- 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 after the webinar to become certified. Both dates are the same class. Select the date most convenient for you.
 - October 07, 2015 - Wednesday, Register [on-line](#).
 - October 22, 2015 - Thursday, Register [on-line](#).
- Webinar: Recovery After Foreclosure. Conducted by The Counselor's Corner. The mortgage crisis is ebbing and the market is slowly improving. However, there are many former homeowners who lost their properties over the past several years and they still need your help to reclaim their lives after their experiences. Learn how to help your clients get back on track. There is a fee to attend the webinar and a short test after the webinar to get continued education hours credit and a Certificate of Completion. Both dates are the same class. Select the date most convenient for you.
 - October 27, 2015 - Tuesday, Register [on-line](#).
- Webinar: How to Make Your Case for Funding Your Program. Conducted by The Counselor's Corner. This webinar will help practitioners identify and effectively demonstrate their need for funding. It includes how to develop a strong situation analysis including properly identifying the target audience and demographics and how to utilize community partners to assist in program efforts and funding initiatives. There is a fee to attend the webinar and a short test after the webinar to get continued education hours credit and a Certificate of Completion.

- October 21, 2015 - Wednesday, Register [on-line](#).
- Webinar: Demystifying Student Loan Counseling. Conducted by The Counselor's Corner. Borrowers continue to struggle with repaying their student loans; trends suggest that current practices fail to equip students. This webinar will provide an overview of the different types of student loans and the available options for consumers whose loans are in default. There is a fee to attend the webinar and a short test after the webinar to get continued education hours credit and a Certificate of Completion.
- October 29, 2015 - Thursday, Register [on-line](#).

7. 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.

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

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

- October 14, 2015 - HAMP A to Z for Trusted Advisors
- October 21, 2015 - Case Escalations for Trusted Advisors
- October 27, 2015 - Mortgage Assistance for California Homeowners.

9. FHA Servicing & Loss Mitigation Live Training: Classroom Training. Early Delinquency Servicing Activities and HUD's Loss Mitigation Training. Classroom training is for HUD-approved mortgagees, HUD-approved Housing Counselors, and Nonprofit Housing Counselors. For-profit Housing Counselors are not permitted to attend this training. This training covers a broad range and includes full coverage on: HUD Handbook 4330.1 REV-5, Chapter 7, Delinquencies, Defaults, Mortgage Collection Activities and HUD's Loss Mitigation Waterfall Program. Additionally, overviews will be presented pertaining to 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 include:

- March 08-09, 2016
- June 14-15, 2016
- August 23-24, 2016

Upcoming FHA Free Servicing & Loss Mitigation Webinars. Register [on-line](#):

- October 14, 2015 - Webinar I: Overview HUD Early Delinquency Activities and Loss Mitigation Programs
- October 21, 2015 - Webinar II.1: HUD Loss Mitigation - Home Retention Options
- October 28, 2015 - Webinar II.2: HUD Loss Mitigation - Home Retention Options (FHA-HAMP)
- November 04, 2015 - Webinar III: HUD Loss Mitigation - Home Disposition Options
- November 12, 2015 - Webinar IV: Neighborhood Watch System - Servicer Tools
- November 18, 2015 - Webinar V.1: SFDMS - Reporting Basics
- December 02, 2015 - Webinar V.2: SFDMS - Reporting Examples
- December 09, 2015 - Webinar V.3: SFDMS - Reporting Errors
- December 16, 2015 - Webinar VI: HUD Extension of Time and Variance Request System (EVARS) Training

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.

- October 06, 2015 - HLP System Administration Training.
- October 07, 2015 - Counselor Q&A.
- October 08, 2015 - New Counselor Basic Training.
- October 14, 2015 - Counselor Q&A.
- October 20, 2015 - New Counselor Basic Training.
- October 21, 2015 - Counselor Q&A.
- October 22, 2015 - HLP System Administration Training.

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](#)
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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!!!!