Navigating Federal Changes in Housing Counseling

VA • USDA • FHA • PHA

How do we find and serve clients when the system keeps changing?

VA- Marilda Eadie – ERBA
USDA – Sandy Deters- ERBA
PHA - Liz Werning – Lake County Housing Authority

What Is Changing Around Us?

Federal agencies continue to update funding, program guidance, eligibility, reporting, and delivery expectations.

HUD’s 2026 Housing Choice Voucher funding notice changed several funding and reserve-offset policies for PHAs.

HUD guidance also continues to emphasize partnerships and supportive services around housing stability.

The practical lesson: counselors need a process for monitoring changes — not just a training once a year.

Counselor habit

Build a “Federal Changes” folder + monthly 30-minute review of HUD, FHA, USDA RD and VA updates.

FY 2025 NOFO – Eligible Activities

(released in March 2026)

1. Pre-purchase workshops are still allowed; one-on-one counseling is only allowed for PHA residents and should be billed as rental.

2. Can will be Bill HUD for USDA, FHA or VA clients prepurchase? one-on-one counseling is only allowed for PHA residents and should be billed as rental.

3. Can will be Bill HUD for clients if they receive assistance through USDA, FHA or VA for home repair grants? Yes.

4. Do we bill HUD for Mortgage Delinquency now under Post- Purchase for USDA, VA and FHA?
Post-purchase counseling for VA, FHA and Rural Development mortgage holders is an eligible activity.

5. Are we allowed to bill the HUD grant for voucher /public housing rental clients who intend on using their voucher to purchase a home? Yes, Housing Choice Voucher (Section 8) homeownership is an eligible activity.

6. Does a rental client (voucher or public housing tenant) have to intend on moving out of their subsidized unit in order to be billable to the HUD grant? Rental counseling for PHA residents is expected to help them relocate to non-subsidized housing.

We should expect changes when the awards are announced.

The Big Shift: From “Waiting for Referrals” to “Building Referral Pipelines”

Federal programs are still creating housing needs — but the path to the client may look different.

Clients may enter through a lender, servicer, PHA, VA partner, USDA office, nonprofit, court, employer, faith organization, or community agency.

Our job is to become the trusted connector before the crisis becomes a foreclosure, eviction, failed closing, or unsafe home.

Think in pipelines, not one-time referrals.

New mindset

Don’t ask: “Where are my clients?”
Ask: “Who already talks to the people I need to reach?”

How do I find these clients and changes to this programs?

We will discuss today how to locate:

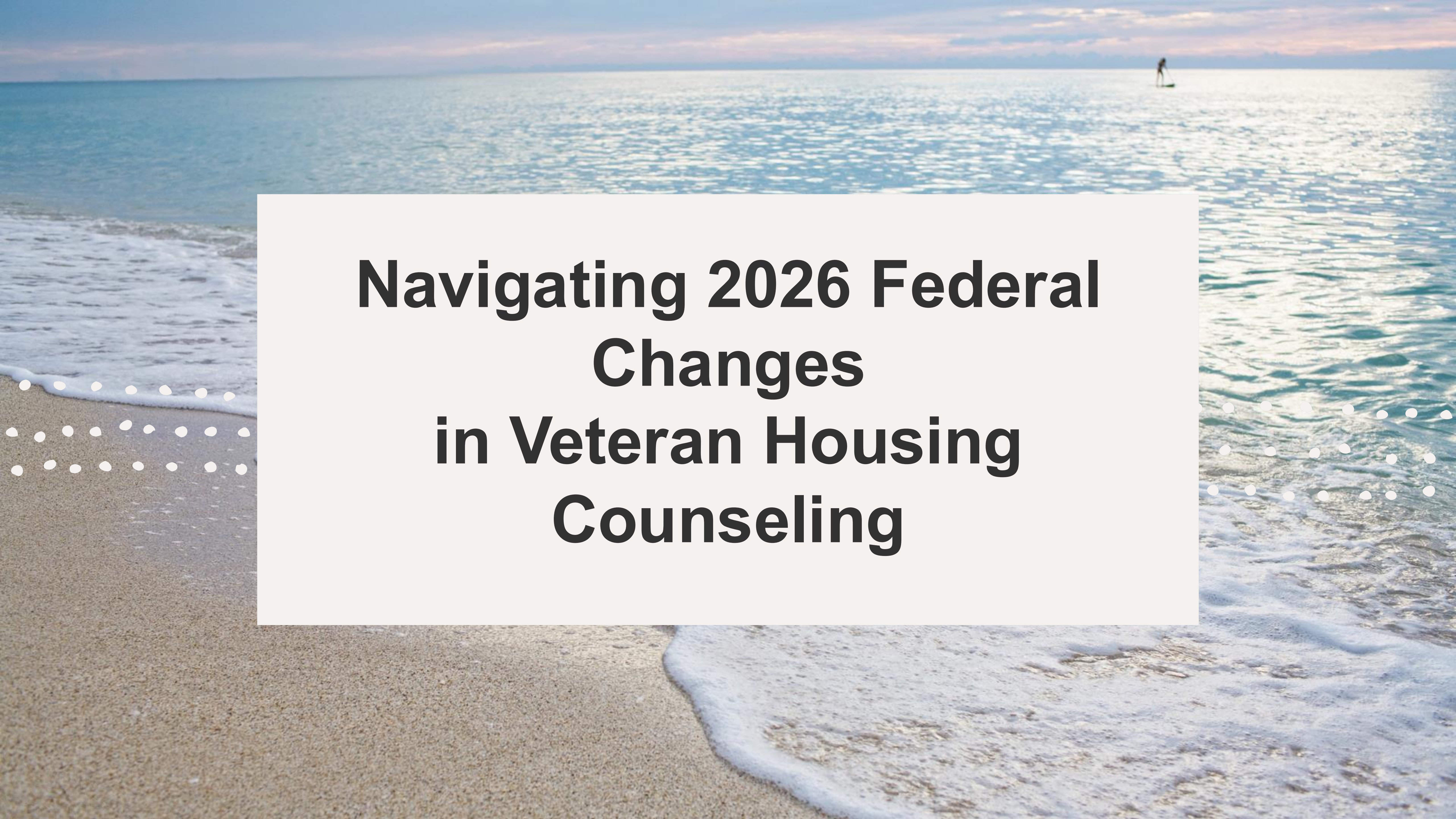
VA clients

USDA clients

FHA clients

PHA

SSF



Navigating 2026 Federal Changes in Veteran Housing Counseling

START WITH THE PERSON

Start with the person—not the stereotype

Before discussing benefits, housing, or homelessness, pause and examine the assumptions behind the word “Veteran.”

HONOR • SERVICE • SACRIFICE • COMMITMENT

In reality…

There is no single way to look or identify as a Veteran.
Veterans span generations, communities, cultures, professions, and backgrounds.

Some speak openly about service; others rarely mention it.

What unites Veterans is not appearance, but service.

Begin with “Have you served?” rather than “Are you a Veteran?” Service may not be visible–or volunteered.

VA programs fit different needs

Start with housing stability, then consider how much ongoing support the Veteran needs.

PREVENTION + RAPID REHOUSING

SSVF

BEST FOR

Veterans who are homeless or at imminent risk.

CORE SUPPORT
Short-term financial aid, case management, housing search, and VA connections.

PERMANENT SUPPORTIVE HOUSING

HUD–VASH

BEST FOR

Veterans experiencing chronic or long-term homelessness.

CORE SUPPORT
Permanent voucher assistance plus VA case management and health services.

TRANSITIONAL HOUSING

GPD

BEST FOR

Veterans who need structured transitional housing.

CORE SUPPORT
Temporary housing, meals, counseling, life skills, and stabilization.

HOUSING + AGE-RELATED CARE

AGING CARE

BEST FOR

Older Veterans needing housing plus medical or caregiving support.

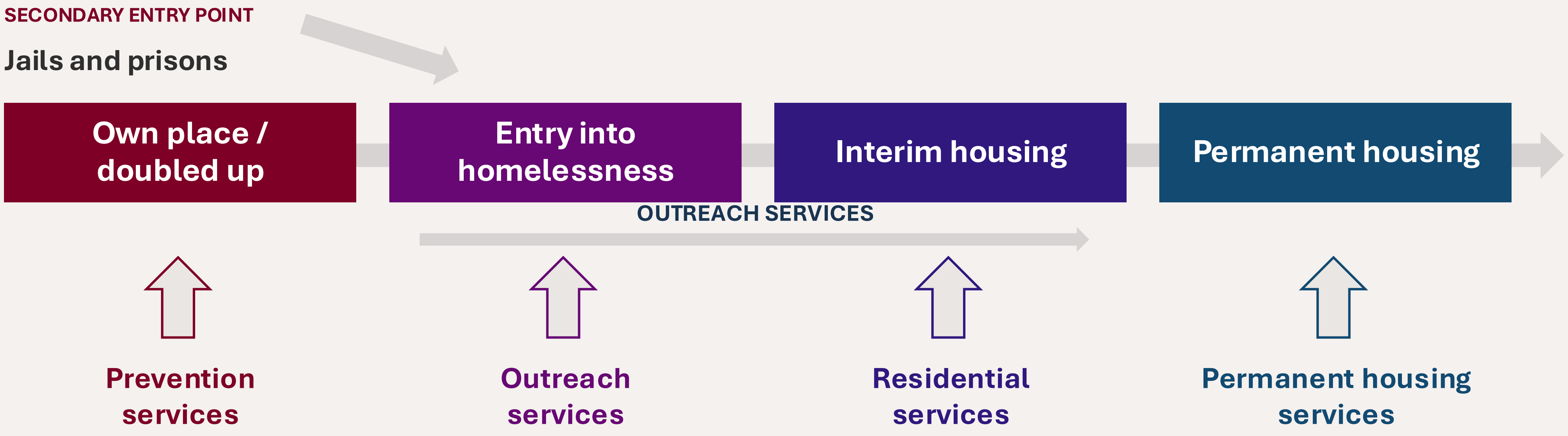
CORE SUPPORT
Geriatric care, residential or adult-day services, home health, and outreach.

Match the program to housing status and ongoing support needs.

Source: user-provided reference citing VA.gov and HUD.gov; information noted as verified July 2026.

VA services span the full housing pathway

Support can begin before homelessness and continue through permanent housing.



The right intervention depends on where the Veteran is today—and what stability requires next.

Adapted from Shawn Liu, VA Homeless Programs Office, "What Services Does VA Provide to Homeless and At-Risk Veterans?" February 17, 2026.

Four changes shape housing counseling

Eligibility, resources, home-loan options, and permanent-housing goals all changed in 2026.

01	**HUD–VASH eligibility widened**	Screen up to 80% AMI; exclude service-connected disability pay from initial eligibility.
02	**More vouchers reached communities**	$33M added 2,532 vouchers across 265 PHAs in 44 states.
03	**VA home-loan options changed**	Updated property standards, funding-fee rules, and a new partial claim affect buying and retention.
04	**Permanent housing remains the goal**	VA targets 48,000+ placements, 95%+ stability, and expanded unsheltered outreach.

Source: user-provided 2026 Veteran housing changes summary, September 2026.

VA disability pay no longer disqualifies

Substantial service-connected disability compensation does not automatically make a Veteran ineligible.

THE OLD ASSUMPTION

“They have substantial VA income, so they probably don’t qualify.”

That instinct can stop the conversation before eligibility is properly assessed.

THE RIGHT COUNSELING RESPONSE

Screen first. Do not disqualify a Veteran based on VA disability compensation.

Service-connected disability compensation is excluded when determining HUD–VASH income eligibility.

EXCLUDED

VA disability pay

For initial HUD–VASH income eligibility

NEW CEILING

80% AMI

Income eligibility may extend up to 80% of Area Median Income.

Source: user-provided HUD–VASH policy summary, September 2026.

HUD–VASH eligibility now reaches up to 80% AMI

Separate the initial eligibility test from the later rent calculation.

INITIAL ELIGIBILITY

80% AMI

Veterans may qualify up to 80% of Area Median Income.

VA service-connected disability compensation is excluded from the initial income test.

RENT CONTRIBUTION

The exclusion does not carry into rent calculations.

VA disability compensation is still considered when determining the Veteran’s rent contribution.

Counselor action: screen first, then explain the separate rent calculation.

Source: user-provided 2026 Veteran housing changes summary, September 2026.

2,532 new vouchers expand local housing capacity

The June 2026 award expands permanent-housing capacity in 44 states.

JUNE 2026 ANNOUNCEMENT

$33M
in voucher funding

2,532
additional vouchers

44
states reached

265 PHAs

Public Housing Authorities will turn the award into local housing access.

The outcome is permanent housing—not merely temporary shelter.

Source: user-provided 2026 Veteran housing changes summary, September 2026.

Property updates may reduce VA appraisal delays

Minimum Property Requirement updates effective May 1, 2026 clarify recurring review areas.

AREAS ADDRESSED

RADON	Updated treatment of radon-related requirements.
1978 THRESHOLD	Clarification for properties built before and after 1978.
DETACHED IMPROVEMENTS	Revised handling of detached structures and improvements.
NON-VENTED HEATERS	Updated requirements for non-vented heating equipment.

Counselor action: flag VA financing early and refer property-standard questions to the lender or VA.

Source: user-provided 2026 Veteran housing changes summary, September 2026.

Funding-fee rules affect upfront costs

Check both potential tax treatment and exemption status before estimating borrower costs.

FEDERAL TAX TREATMENT

Potential deduction

Eligible borrowers may be able to deduct the VA funding fee on federal taxes beginning in 2026.

FUNDING-FEE EXEMPTION

Service-connected disability status may qualify.

Confirm the Veteran's exemption status with the lender or VA before calculating cash-to-close.

Counselor action: ask about disability status, then verify rather than assume.

Source: user-provided 2026 VA home-loan changes summary, September 2026.

Partial claims add a foreclosure option

The June 2026 program expands loss-mitigation options for eligible delinquent borrowers.

NEW VA PARTIAL CLAIM PROGRAM

June 2026

Program launch

WHAT IT CAN DO

- Help eligible delinquent borrowers avoid foreclosure.
- Add another loss-mitigation tool for Veterans.
- Create time to work with the servicer on a sustainable resolution.

Counselor action: do not assume the Veteran must lose the home—contact the servicer and make a VA referral.

Source: user-provided 2026 VA home-loan changes summary, September 2026.

VA’s 2026 strategy prioritizes permanent housing

VA measures success through placement, stability, and outreach—not temporary shelter alone.

FY2026 GOALS

48,000+

Veterans permanently housed

95%+

remain housed after placement

EXPANDED OUTREACH

Reach Veterans where they are

VA is increasing outreach to Veterans experiencing unsheltered homelessness.

Counseling implication: connect every intervention to a durable housing plan.

Source: user-provided 2026 Veteran housing changes summary, September 2026.

Find Veterans before housing instability escalates

Identify risk, open the right doors, and connect early—before a Veteran uses the word “homeless.”

01	**ASK**	Include Veteran status in appropriate housing conversations.
02	**NOTICE**	Recognize hidden signs of housing instability.
03	**CONNECT**	Build relationships with Veteran and community partners.
04	**REFER**	Know when to connect rather than determine eligibility.

A Veteran can have a place to stay today—and still be at serious risk of losing housing.

Source: user-provided housing-counselor guidance, September 2026.

Ask one question early

Veteran status can reveal housing resources and referral paths that would otherwise remain hidden.

ASK THE HOUSEHOLD

“Are you or anyone in your household a Veteran?”

The answer may reveal Veteran-specific resources and referral pathways.

Ask during conversations about rent, mortgages, utilities, credit, housing searches, or emergency assistance.

Ask about identity—not only whether someone considers themselves homeless.

Source: user-provided housing-counselor guidance, September 2026.

Housing instability is often hidden in plain sight

A Veteran does not need to be sleeping on the street to have a housing problem.

WATCH FOR THESE SIGNALS

- Behind on rent or mortgage
- Facing foreclosure or eviction
- Temporarily with family or friends
- Living in a motel
- At risk of utility shutoff

- Searching for affordable housing
- Struggling with credit or debt
- Recent loss of income
- Difficulty maintaining current housing
- Homeless without using that label

Counselor lens: identify the housing risk before it becomes a housing loss.

Source: user-provided housing-counselor guidance, September 2026.

Build the referral network now

Strong relationships make a warm, timely handoff possible.

VETERAN-SPECIFIC PARTNERS

- VA medical centers and clinics
- VA homeless programs
- Veteran Service Organizations
- Illinois veterans' affairs offices
- American Legion / VFW posts

CRISIS + HEALTH PARTNERS

- Homeless shelters
- Food pantries
- Domestic violence agencies
- Hospitals and providers
- Behavioral health providers

COMMUNITY + HOUSING PARTNERS

- Faith-based organizations
- Township and county programs
- Workforce centers and libraries
- Landlords / property managers
- Banks, credit unions, action agencies

"If you encounter a Veteran with a housing problem, know where to refer them."

Source: user-provided housing-counselor guidance, September 2026.

Every assistance request is a screening opportunity

Veterans often enter through a service need—not a program labeled for Veterans.

COMMON ENTRY POINTS

- Utility assistance
- Rental assistance
- Mortgage assistance
- Foreclosure prevention
- Homebuyer education
- Credit or budget counseling
- Affordable housing
- Emergency assistance

ADD ONE SIMPLE QUESTION

“Have you served? Or Are you a Veteran?”

The answer indicates whether Veteran-specific benefits, housing resources, or referral partners should also be considered.

Source: user-provided housing-counselor guidance, September 2026.

Income does not mean a Veteran is housing-stable

Benefits and earnings can coexist with eviction risk, unsustainable costs, debt, or homelessness.

A VETERAN MAY RECEIVE

- VA disability compensation
- VA pension
- Social Security
- Employment income
- Retirement income

COUNSELOR RESPONSE

Assess the housing problem—not just the income line.

Income alone should not remove Veteran-specific resources from consideration.

HUD–VASH: service-connected disability compensation is excluded for initial income eligibility, but included in the rent calculation.

The practical rule: screen, explain, and refer—do not assume.

Source: user-provided housing-counselor guidance, September 2026.

Ask early. Connect before the crisis.

Close with four actions: ask, assess, connect, and follow up.

01

ASK

“Are you or anyone in your household a Veteran?”

02

ASSESS

Understand the immediate housing problem and the risk of losing stability.

03

CONNECT

Use Veteran-specific and community resources; refer when eligibility is uncertain.

04

FOLLOW UP

Confirm the handoff worked and the Veteran has a path toward stable housing.

24/7 REFERRAL

National Call Center for Homeless Veterans

877-424-3838

Find the Veteran → identify the housing problem → connect the right resource → help preserve stability.

Source: user-provided housing-counselor guidance, September 2026.

USDA: Rural Clients Are Not Just Farmers….

USDA is not just for farmers.

USDA Rural Development helps eligible people **buy, build, repair, or maintain a home in rural areas.**

Income, household size, property location, credit/debt situation, and the type of assistance needed all matter.

https://www.rd.usda.gov/programs-services/single-family-housing-programs

USDA: Housing Changes: What Counselors Need to Know

USDA Rural Development | 2025–2026 Changes

BUYING A HOME

- USDA says the **502 Guaranteed and 502 Direct programs are being modernized** to reduce processing delays and improve customer service.
- In March 2026, USDA announced **delegated underwriting authority** for qualified Guaranteed lenders.
- In September 2026, USDA began a **LITE pilot** with six participating lenders, allowing those lenders to assume responsibility for pre-closing approval within USDA requirements.
- **Eligibility standards and program safeguards have not changed.**
- USDA Direct borrowers now have the **My RD Loan Portal** for 24/7 access to loan information, payments and account management.

USDA: Housing Changes: What Counselors Need to Know

MORTGAGE DELINQUENCY / FORECLOSURE

- USDA continues to use a **loss-mitigation waterfall** for non-performing Guaranteed loans. USDA's 2025 handbook updates incorporated changes from its Special Servicing Options final rule, including the use of **Mortgage Recovery Advances (MRA)** and updated servicing procedures.
- USDA's servicing resources also continue to provide loss-mitigation tools and an **“Avoid Foreclosure”** training resource.

Counselor action: Don't wait until foreclosure is imminent.

When a USDA borrower becomes delinquent:

1. Identify the **loan type**
2. Identify the **servicer**
3. Get the borrower connected with the servicer's loss-mitigation department
4. Review the household budget
5. Gather income/expense documentation
6. Help the borrower understand available options
7. Document all counseling and referrals

Important: The housing counselor does **not** make the USDA loss-mitigation decision. The servicer/USDA process determines the available option.

USDA Repairs + What This Means for the New HUD Housing Counseling Grant

USDA Repair Programs Are Still a Major Counseling Opportunity

504 Home Repair
Low- and very-low-income rural homeowners
Must own and occupy the home
Must be unable to obtain affordable credit elsewhere

504 loans: up to $40,000

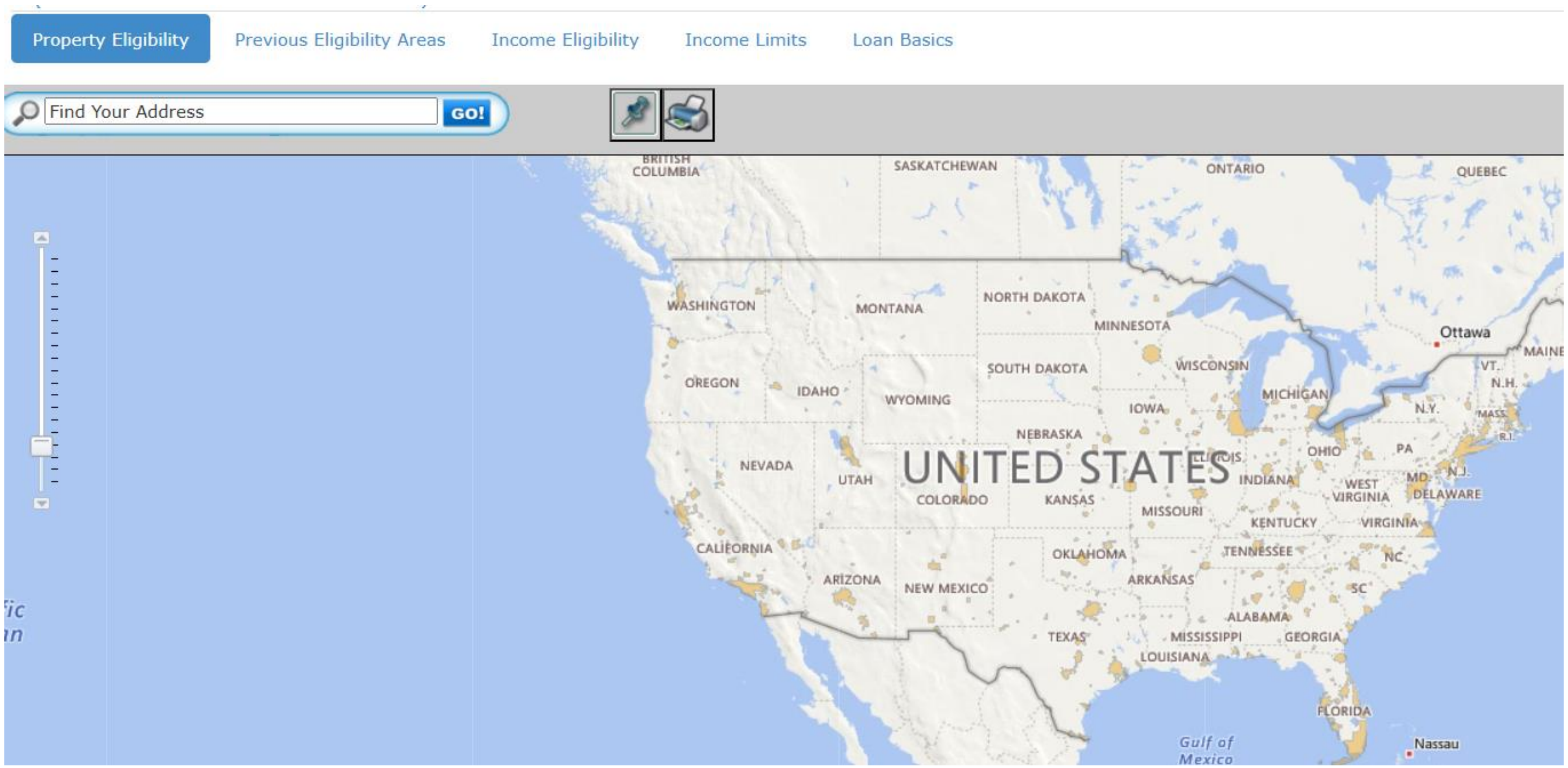
504 grants: up to $10,000 for eligible homeowners **62+** for health/safety hazards
Loan + grant assistance can total up to **$50,000**
Applications are accepted year-round, subject to funding.

Why this matters for HUD housing counselors
The FY2025 HUD Comprehensive Housing Counseling NOFO specifically identifies **post-purchase counseling related to mortgage delinquency, home maintenance and financial management**, as well as **disaster preparedness and recovery counseling**, as reimbursable housing counseling activities subject to the NOFO's eligibility requirements.

USDA: Rural Clients Are Still Out There — We Have to Go to Them

- ❑ A client can live in a town that sounds “rural” and still have an ineligible property.
- ❑ A client can also live near a larger community and have an eligible property.
- ❑ Always check the exact address.
- ❑ Always check the exact address.
- ❑ Always check the exact address.

https://eligibility.sc.egov.usda.gov/eligibility/



USDA: Rural Clients Are Still Out There — We Have to Go to Them

Rural housing clients are often connected through trusted local systems rather than large housing organizations.

Build referral pipelines with:

- USDA Rural Development local and state offices and partners
- Banks, credit unions and USDA-approved lenders
- County offices, township officials and community action programs
- Weatherization, LIHEAP, senior services and home-repair programs
- Farm organizations, churches, libraries and rural employers

Cross-train every partner: “Who should you call when the problem is bigger than the service you provide?”

FHA: Stop Waiting for the "Foreclosure" Referral

FHA-related clients can appear at multiple points: pre-purchase, underwriting, payment stress, delinquency, default, loss mitigation, post-purchase and repair needs.

Create a lender/servicer referral protocol with clear triggers.

Ask partners to refer when they see:

- Credit or debt problems
- A borrower struggling to document income or affordability
- Missed or late mortgage payments
- A borrower considering selling because of financial stress
- A homeowner facing a health/safety repair that may threaten housing stability

Position counseling as early intervention — not a last resort.

FHA Housing Changes: What Counselors Need to Know

BUYING A HOME — FHA IS CHANGING HOW LOANS ARE UNDERWRITTEN

2025–2026 FHA updates

- **2026 FHA loan limits increased.** The national one-unit floor is now **$541,287**, with higher limits in high-cost areas. Loan limits vary by county/MSA.
- FHA announced that it will permit **VantageScore 4.0 and FICO 10T** as eligible credit-scoring models for FHA-insured mortgage underwriting.
- During 2025–2026, FHA has also removed or streamlined several **appraisal, underwriting, quality-control and documentation requirements**.
- FHA's June 2026 changes included additional flexibility for **Limited 203(k)** rehabilitation loans, including more contractor draw requests.

What this means for counselors
Don't tell a client: “Your credit score isn't high enough.”

FHA Delinquency + Home Repair Changes

MORTGAGE DELINQUENCY: THE LOSS-MITIGATION WATERFALL CHANGED
This is probably the **most important FHA change for your foreclosure counselors.**

Beginning October 1, 2025, FHA implemented its new permanent loss-mitigation framework and ended the COVID-era loss-mitigation waterfall. FHA has continued to refine those requirements during 2025–2026.
Current FHA home-retention options can include:
Repayment plan
Forbearance
Standalone Partial Claim
Standalone Loan Modification
Combination Loan Modification + Partial Claim
Payment Supplement

HUD currently states that a borrower generally can receive **only one permanent home-retention option within a 24-month period**, with an exception for certain Presidentially Declared Major Disasters.

https://www.hud.gov/helping-americans/fha-loss-mitigation?utm_source=chatgpt.com

PHA: One of the Most Underused Referral Pipelines

110 Public Housing Authorities in Illinois - 2,000 across the USA

4.5 million household in the USA are public housing tenants or have a HUD subsidized housing voucher.

PHA’s seek partnerships and resources for their participating households.

Voucher, Public Housing or Other Subsidy?

VOUCHERS

****** TYPICALLY:***

- Units NOT owned by the PHA.
- Administered by the local PHA.
- Governed by the PHA Administrative Plan and federal HUD regulations.
- Includes one of several HUD riders attached to the lease.
- Calculates tenant rent once yearly or if household rent increases / decreases enough to warrant rent change.
- Three-prong contract includes the tenant, the owner, & HUD / PHA.

- Housing Choice Vouchers (HCV)
- Project Based Vouchers (PBV)
- Mainstream Vouchers (MS OR MS5)
- Non-Elderly Disabled Vouchers
- Emergency Housing Voucher (EHV)
- Family Unification Program (FUP)
- FUP-Youth (FUPY)
- Foster Youth to Independence (FYI)
- Stability Vouchers
- Tenant Protection Vouchers (TPV)
- Vets Affairs Supportive Housing (VASH)
- Witness Relocation Program (WRP)

Voucher, Public Housing or Other Subsidy?

PUBLIC HOUSING

****** TYPICALLY:***

- Units owned and managed by PHA's.
- Governed by the PHA Admissions and Continued Occupancy Policy (ACOP).
- Annual recerts at the PHA or their property manager's office.
- Often reserved for 55 + or persons with a disability.

OTHERS

****** TYPICALLY:***

- Units owned by private developers or non-profits.
- Can include multiple funding sources:
    - LIHTC + PBV + Sec 202 + Sec 811
- Developments can include market rate or mixed-income units as well

Which PHA households would benefit from Housing Counseling?

Households seeking budgeting or financial literacy counseling.

Waitlisted Households (may not be billable to HUD grant at first).

PH or Voucher renters needing Fair Housing training.

Current participants looking to exit the Voucher or PH programs.

Voucher holders or PHA tenants who are making near the program income cap.

VASH: vouchers for veterans who may qualify for VA loans.

Households who could participate in alternative purchase programs like Habitat for Humanity.

Households exiting the PHA or voucher program for violating leases or program rules.

Voucher to Homeownership Program Participants.

PHA's : An existing pipeline of Housing Counseling referrals

Family Self Sufficiency Program (FSS)

Resident Opportunities and Self-Sufficiency (ROSS)

RAD and Homeownership

Income Progression or The Zero HAP Rule

FSS: Perfect PrePurchase Potential!

MEET MS. AGNES:

- **FSS 5-Year Goal Plan:**
  Savings. Education. Career. Homeownership.
- **OBSTACLES**:
  - Childcare. Low Income. No Savings. GED.
- **SUCCESSES:**
  - **$6500** savings in 4 years!
  - **Graduation** with Nursing Degree!
  - **Employment**!
  - **High Wages**!
- **RESULTS:**
  - April 26: Ms. Agnes now above income for her HCV.
  - May 26: Purchased a LCHA Disposition property in Beach Park, IL with a FHLB grant + $29,586 FSS escrow.
  - June 26: Relinquishes her Housing Choice Voucher.

How to Identify the Correct PHA Contact?

CEO / EXEC DIRECTOR

Listed on HUD site

Will be required for any MOU agreement

May not be able to attend meetings or events.

Will open doors.

SPECIAL PROGRAMS

ROSS / FSS

Can distribute your marketing

Directly connected to your clients.

Can work with you to identify workshops and client needs.

MARKETING DIRECTOR

May not exist at every PHA.

Can promote your services or events.

May be able to provide waitlist or list of participants for marketing.

PROPERTY MANAGERS

May not exist.

Can promote your services or events.

Connected to the real lives of tenants.

Will know what the tenants need.

The 7 Referral Pipelines We Should Build

1. Lenders & Realtors — homebuyers, credit, affordability, down-payment readiness
2. Servicers — delinquency and early intervention
3. VA & Veteran organizations — veteran homeownership and housing stability
4. USDA & rural partners — rural homeownership and repair
5. PHAs — renters, voucher families and transition-to-homeownership
6. Community Action & social-service partners — households with multiple barriers
7. Healthcare, legal, schools, churches & employers — trusted messengers

Make the Referral Easy

Bad referral

"Send anyone who needs housing counseling to us."

Better referral

"If your client is 60+ days behind, worried about a repair, has credit/debt problems, or is unsure they can afford the home — refer them before the situation gets worse."

- Give partners a one-page referral sheet.
- Use one phone number, one email and one simple online intake link.
- Respond quickly — ideally within one business day.
- Tell the partner what happened after the referral, within privacy rules.

Client-Finding Strategy: “Go Where the Problem Starts”

A homeowner with a repair problem may first call Weatherization, a contractor, church or family member.

A homeowner with mortgage stress may first call the lender, servicer or a family member.

A veteran may first talk to a VSO, VA clinic or veteran organization.

A voucher family may first talk to the PHA, landlord or case manager.

A first-time buyer may first talk to a Realtor, lender, tax preparer or employer.

We need to be present at the FIRST conversation — not the final crisis.

A 30-Day Referral-Building Plan

Week 1 — Identify 25 referral partners. Sort them by VA / USDA / FHA / PHA / community.

Week 2 — Make 10 personal contacts. Ask one question: “What housing problem are you seeing most often?”

Week 3 — Give each partner a one-page referral tool and offer a 15-minute staff briefing.

Week 4 — Follow up. Schedule one workshop, office hour, or standing referral process.

Every month — Review referral numbers and replace partners who are not producing.

What Should We Track?

Referral partner

Federal/program connection: VA / USDA / FHA / PHA / other

Reason for referral

Date referred → date contacted

Counseling type: pre-purchase / post-purchase / delinquency / rental / repair

Client outcome

Partner follow-up needed?

Repeat referrals from same partner

Why this matters

Your referral data becomes evidence for grants, contracts, staffing and future partnerships.

The New Housing Counselor Skill Set

Program knowledge — understand VA, USDA, FHA and PHA pathways.

Relationship building — know who has the client before we do.

Translation — turn federal rules into plain language.

Early intervention — recognize risk before a crisis.

Data — prove where clients came from and what happened.

Partnership management — create repeatable referral systems.

Federal Resources to Keep on Your Desktop

HUD Housing Counseling — hud.gov housing counseling resources

HUD PHA / Housing Choice Voucher guidance — current notices and PHA contacts

HUD Illinois — state-specific housing, rental, foreclosure and counseling resources

USDA Rural Development — rural homeownership and repair program updates

VA — VA home loan and housing assistance resources

HUD Housing Counseling Training Center — counselor training and updates

The Question We Should Leave With

"If we disappeared tomorrow, who would know where to send the client?"

Program changes make it even more important for housing counselors to be the bridge—not the lender, not the USDA underwriter, but the bridge between the client and the right resource

Our goal is to become the trusted housing resource that lenders, PHAs, VA partners, USDA partners and community organizations call FIRST.