

Pennsylvania Housing Finance Agency

Counselor's Corner

The Pennsylvania Housing Finance Agency (PHFA) has always been innovative in its vision. For more than 30 years, PHFA has set the standard for housing counseling throughout Pennsylvania. Always looking to the future, PHFA has implemented programs that have a truly lasting effect on Pennsylvania's housing market, as well as its economy. In the spring of 2010, PHFA launched its own *Counselor's Corner* – a dynamic, web-based, interactive resource exclusive to housing counselors in our network.

The Office of Strategic Planning and Policy (O.S.P.P.) at the Pennsylvania Housing Finance Agency is the division of the agency that primarily deals with housing counselors and their agencies. The division provides education, trainings and technical assistance to housing counselors on a daily basis. Help can be in the form of answering their questions via telephone, travelling to their counseling agency for face-to-face training, or emailing the necessary forms and manuals that they request. Though the relationship between the network agencies and PHFA was always strong, there was a need to increase the connection even further via an online resource. By giving the counselors the ability to find what they seek immediately, rather than have to wait for a return phone call or other required materials to be mailed to them, this resource makes a big difference in the interest of time for both the counselors' agencies and our own PHFA staff.

System Overview

Counselor's Corner is open only to housing counselors working in PHFA's network of counseling agencies. The vision was to make a user friendly tool, full of resources, while providing easy access to all of PHFA counseling materials and homeownership resources in an orderly manner. This Website is divided into five section areas or tabs, each with sub-menus underneath each header. This helps the user navigate through the web-based system with ease.

Before entering the Website, one must first acquire a User ID and password from the O.S.P.P. Division at PHFA, and one can do so, via a downloadable Password Request form located on the on the *Counselor Corner's* Login page. This Login page also features a welcome quote and photo of Brian A. Hudson Sr., Executive Director of PHFA. Other options on this page include a User Guide- featuring a photographic walkthrough of the site, and a Frequently Asked Questions – both in PDF format.

Functionality

Once inside the Website, *Counselor's Corner* has many features of which our agencies can take advantage. The *News Issues* page is comprised of current housing news articles from all corners of the Commonwealth, which is maintained and updated on a weekly basis. It gives our counselors the chance to acquire important housing news from around Pennsylvania from one location. News regarding State and Federal grants, community housing policies, rising/falling costs of homes, predatory lending, and various other housing topics are covered here. Some of these articles specifically pertain to and mention specific agencies and directors in our network.

We also update the *Jobs for Counselors* page weekly. This page can be very helpful in slowing down employee turnaround that many of our network agencies unfortunately experience on an annual

basis. Available housing counseling positions are posted here from all corners of the Commonwealth, as they become available. The posted positions are available at agencies within our own network, PA State Agencies and Housing Departments, as well as other housing counseling-related businesses. *Jobs for Counselors* can be very useful when it comes to employee relocation, i.e. if a counselor would like to move, they could maintain their career in another part of the Commonwealth. This resource will hopefully keep good housing counselors in the business. It is an essential asset to *Counselor's Corner* and, since the site's launch, has become one of the most popular places to visit on the Website.

Counselor's Corner also features various types of training elements which each housing counselor, experienced or not, will have use for. Inside the 'Training' menu there are three options: *Training Manuals*, *Training Examinations*, and *Training Links*. Inside the *Training Manuals* area are numerous PHFA training manuals covering most facets of a housing counselor's duties within our programs. The training in this area is delivered via instructional PDF files, MS PowerPoint and Excel files pertaining to the various types of PHFA programs. The training options here cover both the Comprehensive Housing Counseling Initiative and the Foreclosure Mitigation Counseling Initiative, and other PHFA programs and services. There are step-by-step walkthrough instructions regarding billing for services, as well as using software such as the Fannie Mae Home Counselor Online system, which is essential for our network of agencies. Many of these walkthroughs are in a flow-chart format, making it very easy for a housing counselor to follow along and learn [see Ex. 1].

The remaining two elements included in the 'Training' menu are *Training Examinations* and *Training Links*. Two examinations are available: a PHFA Competency Exam and a sample Homeowners Economic Recovery Opportunity (HERO) exam. HERO trainings and examinations are given on a monthly basis and it is quite useful for the housing counselors new to the program to take a 'practice test' before attempting to pass the actual test. For the *Training Links*, a list was assembled featuring HUD trainings, NAHCA trainings, as well as updated-monthly PHFA training calendars and how to register for these trainings. The listed destinations are linked for instant access to the corresponding Websites.

The next important area of the website is the *Resources and Forms* section. We understand that important electronic documents can accidentally get renamed, replaced, or lost. With this *Resources and Forms* element to the website, housing counselors can get whatever forms they require whenever they need to. This element is broken-down into several sub-menu choices: Counseling Agency Update Forms, Compliance Forms, Referral Forms, Training Completion Certificates – all used on a regular basis; and PHFA's Housing Counseling Participation Agreement – sent to and completed by our agencies yearly. Lastly, this area also features every brochure that is offered with PHFA's programs. A housing counselor can open each brochure in a PDF format, and print them out for the clients, as opposed to ordering them from us and having to wait for them to arrive in the mail. For those who still want physical copies of PHFA Brochures, there is a Brochure Request form available on this page as well [see Ex. 2].

Our *Multimedia* tab offers streaming video straight from our DVDs, allowing counselors to be able to display them during workshops or face-to-face appointments. Three videos are able to be

viewed here, including a PHFA original DVD "Home Maintenance and Energy Savings Tips". This DVD was created in 2009 as an effort to comply with the national standard for counseling, as well as a learning tool for first-time homebuyers on how to perform small-to-moderate maintenance tasks within their home (e.g. change door locks, replace water heater element). Aside from the streaming video, there is a DVD order form on this page as well. Upon completion of the form, the data is sent electronically to the O.S.P.P. Division of PHFA for shipping.

The *Contact Us* page is the final area of *Counselor's Corner*. It is a page where the user enters data, including their email address and sends his/her comments. Once submitted, the information is sent electronically just like the DVD order form and the Password Request form. So far, the comments we have received through this page have been very constructive and positive overall.

Upcoming Developments

The development of *Counselor's Corner* was split into two phases: one to build a resource featuring our brochures, videos, forms and training manuals for our network agencies and the second phase to cover larger and more in-depth additions to the site. The additions to be included in Phase 2 of development are an Affordable Housing Locator and an agency 'profile' system.

The 'profile' system that is currently being developed will allow administrators from our network agencies to update information pertaining to their agency. Information such as employee rosters and contact information directories - including branch office addresses, will be kept within an agency's 'profile'. Moreover, this 'profile' will also allow agency administrators permission to view their yearly progress within PHFA's Compliance standards. There are various issues that could affect said progress - i.e. tardiness with billing procedures and/or failure to attend required training webinars/workshops would lower an agency's rating for the year.

Also in Phase 2 of the development process is the design and creation of an Affordable Housing Locator. Running from a database comprised of data collected from Real Estate developers and State Redevelopment Authorities, this Locator will be used by housing counselors as well as their clients during counseling sessions as both a research tool and a visual aid, making this Locator crucial in assisting potential borrowers with finding a prospective home.

Conclusion

Counselor's Corner is an organized, user-friendly resource that was released in June, 2010 to high-acclaim. In its first two months, our network of housing counselors have benefitted greatly from this Website - and the benefits will only increase in the years to come. With the addition of the Phase 2 components, the Pennsylvania Housing Finance Agency will be closer to a desired working relationship where seamless interaction and accountability between PHFA and our housing counseling agencies is a reality. Providing our housing counselors with the tools to better serve their clients through improving technology is something we, at PHFA, have been working towards every day.