

**INNOVATE**



# **The Future of Housing Counseling**

**Michele Hartson, Inner Harbor Partners**

**Russell Graves, National Foundation for  
Debt Management**

**Cora Fulmore, Mortgage & Credit Center**

**Judy Ayers Britton, formerly HUD  
Management Analyst**

**Dave Danielson, eFiscal Networks**

**INNOVATE**



# “The Future of Housing Counseling” Workshop Survey

SCAN:

