

THE BRIDGE

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WELCOME TO *"The Bridge"*



Welcome to "The Bridge" Newsletter, a publication to connect housing counseling information seekers with information providers throughout the Office of Housing, Department of HUD, and the Housing Counseling industry.

Housing Counseling Rocks in Georgia!

This Month's Spotlight Features D & E, A Local Housing Counseling Agency Based in Georgia



The mission of The D&E Group is to develop and empower citizens to transform their lives financially, personally and professionally through outreach and education, serving to yield economic empowerment. Similarly, D&E's primary goal is to teach consumers the "how-to's" of financial literacy. Consumers are informed on how to gain access to bank products and services, affordable housing, foreclosure intervention assistance, job skills training, and other community service programs.

The successes of D&E are quite impressive, including the delivery of more than 900 seminars that attracted over 5000 potential homeowners, yielding 66% new homeowners; the opening of 800 new checking accounts to individuals who could not qualify for mainstream checking accounts; and transitioning more than 400 TANF recipients from "welfare to workfare" as a result of the D&E Professional Training Program. Additionally, through the development and delivery of "Your 'Credit-Ability' is Your Credibility," more than 800 college and high school students now understand the responsibility, accountability, and the importance of credit and its role in every life situation.

Accomplishments

- Assisted more than 4500 1st time homebuyers in realizing "The American Dream" of homeownership and helped existing homeowners to maintain their homes.
- Since 2000, aided over 800 "unbanked" individuals become "bankable" by enabling them to open a low cost checking account through collaborations with local banks and the Get Checking™ National Initiative.

- Influenced more than 150,000 consumers through individual consultations, training and educational programs.
- Since 2003, trained and transitioned more than 350 TANF recipients from "welfare to workfare" as a statewide Workforce Investment Act Provider.
- Trained hundreds of college students and youths in financial literacy, banking basics, life and independent living skills, leadership and entrepreneurship.
- In 2006, facilitated for Bank of America Homebuyer Readiness Seminars to over 2000 participants in one weekend at "Mega Fest" A National Religious Convention in Atlanta, Georgia.
- Partnered with DeKalb County, Georgia to conduct seminars designed to educate and empower Katrina survivors through their "path to finding the road home."
- Selected by the Mississippi NAACP to provide Home Buyers Education and Financial Fitness workshops; incorporated both curriculums to include empathy and inspiration and created Beyond the Disaster is your Destiny; facilitated three workshops; totaling 250 attendees.
- Awarded 2006 Community Mortgage Champion by Bank of America.

AROUND THE NATION



FROM THE SOUTH

On October 24, 2012, Judy Ayers Britton, Housing Specialist in the Office of Housing Counseling, provided information on the HUD Housing Counseling Program and its network of HUD-approved housing counseling agencies, as well as the Loss Mitigation Program to homeowners attending Congresswoman Wilson's foreclosure prevention event held in the Miami, Florida area.

Ms. Ayers Britton discussed how very important it is for homeowners facing housing issues and concerns to seek out and avail themselves of the services provided by a HUD approved housing counseling agency, and how housing counselors can work with mortgage lenders and servicers when applying for any of the mortgage relief or other housing programs. She also provided information on HUD's Loss Mitigation tools. Many homeowners at the event had FHA-insured mortgages. The event was well attended with more than 200 homeowners receiving assistance from their lender and/or assistance from a housing counseling agency.

FROM THE WEST

The Las Vegas Field Office is one of many HUD offices around the country working diligently to get the word out about the Independent Foreclosure Review (IFR) being offered by the Federal Reserve Bank. As part of a consent order with federal bank regulators, the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS) (independent bureaus of the U.S. Department of the Treasury), and the Board of Governors of the Federal Reserve System, fourteen (14) mortgage servicers and their affiliates are identifying customers who were part of a foreclosure action on their primary residence during the period of January 1, 2009 through December 31, 2010. The Independent Foreclosure Review is providing homeowners the opportunity to request a free, independent review of their foreclosure process. If the review finds that financial injury occurred because of errors or other problems during their home foreclosure process, the customer may receive compensation up to \$125,000 plus equity or other remedy.

The Las Vegas HUD office, led by Phyllis Hargrove, Senior Management Analyst, Field Policy and Management, hosted a diverse group of housing counselors, and other housing advocacy organizations for an audio conference conducted by the Federal Reserve. After the audio conference the group discussed ideas of how they could work together to get the word out to homeowners.

Ms. Hargrove stated that Las Vegas HUD staff are also working with partners associated with the Governor's office to spread the word all over the state of Nevada about the IFR program and we strongly urge other offices and housing counseling agencies to work together and get the word out nationwide.

More information can be found at www.independentforeclosurereview.com or by calling 1-888-952-9105 Monday through Friday, 8 am - 10 pm ET or Saturday, 8 am - 5 pm ET. **The deadline to apply is December 31, 2012**

FROM THE EAST

As we prepared to go to press for the November edition of *The Bridge*, Super Storm Sandy had just blown over the entire Eastern coast of the country from Florida to Massachusetts. Sadly, Super Storm Sandy took the lives of many, and caused millions of dollars in property damage. Our condolences go out to all who may have suffered a loss due to the devastating effects of the storm.

FROM THE NORTH

On November 2, 2012, Hazel McLemore, Housing Specialist from the Office of Outreach and Capacity Building, spoke to over 75 participants at the 2012 Annual Conference for the Housing Action Illinois Organization.

The Housing Action Illinois is a statewide coalition formed in 1986 to protect and expand the availability of quality, affordable housing throughout Illinois. The membership consists of nonprofit organizations, individuals and corporations throughout the state, who care about and believe in the importance of decent, affordable, accessible housing for all residents.

The structure of the Housing Action Illinois is built on training, policy advocacy and organizing. The organization shares its collective experience and knowledge with nonprofit housing developers and housing counseling agencies. They offer workshops and direct technical assistance to building the capacity of housing counseling agencies to work with prospective and existing homeowners and support housing developers as they develop affordable housing.

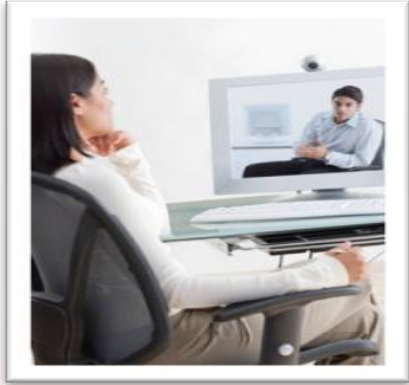
The conference was held from November 1-2, 2012. Over 200 persons were registered representing housing counseling agencies, nonprofit organizations, housing individuals, local government, both city and state and volunteer lawyers from John Marshall Law school.

The various workshops designed for the housing counselors were: *Avoiding the Unauthorized Practice of Law; Tool Kits for Financial Literacy; Rebuilding Credit from the Illinois Housing Counseling Coalition; Overview of Federal and State Housing Counseling Related Programs* and *Ensuring Fair Housing/Lending Rights for your Clients*.

Hazel McLemore was a panel member with the *Overview of Federal and State Housing Counseling Related Programs*. Joining her were members from the Illinois Housing Development Authority discussing both Hardest Hit Funds and Illinois Foreclosure Funds. Hazel discussed the Office of Housing Counseling's structure, focusing on the role of each of the division, the long range goals and the requirements of the housing counselors under the Dodd-Frank Bill. Participants were provided copies of the latest Bridge Newsletter and provided a fact sheet on what is expected in the future of the division.

OUT AND ABOUT

The Tandberg Tool- Video Conferencing Scores!



On Wednesday, October 17, 2012, Jerrold Mayer, Deputy Office Director of the Office of Outreach and Capacity Building met with the Northern California Housing Counseling Network via Tandberg teleconference. The Northern California Housing Counseling Network is one of California's oldest and largest coalitions. It is a public/private partnership that was formed to promote effective housing counseling and address community concerns in Northern California. They help families with issues such as foreclosure, homeownership, rental assistance and homelessness. In attendance at HUD Office locations in San Francisco, Fresno and Sacramento were executive directors and counselors representing HUD approved agencies. Also, in attendance were other network members such as the Federal Home Loan Bank, Local Legislative staffers and Rural Community Assistance Corp, a HUD Approved National Intermediary.

Jerry presented on the Office of Housing Counseling's structure, early miles stones, and long range goals. He then went into detail on some of the Dodd-Frank requirements such as the advisory committee and housing counselor certification. Jerry also covered stakeholder meetings and how they are an important means of obtaining feedback for the Office of Housing Counseling. A lively Q&A session followed with questions on the upcoming NOFA, advisory committee and counselor certification being the most frequently asked. Jerry's emphasis was on partnership with our stakeholders and how we are seeking their participation in the new Office of Housing Counseling and contribute to how we redesign and reorganize our policies and procedures.

Also presenting was Brenda Muniz of the Consumer Protection Financial Board. Brenda presented an update of the latest initiatives going on at the Consumer Protection Financial Board and answered questions from the group.

Holding the meeting via Tandberg was an effective communication tool that also eliminated travel costs for this meeting and may serve as a model for future meetings of this type.

Conversing at High Altitude



On Friday, October 19, 2012, Suzanne Isaacs, Housing Program Specialist, Office of Outreach and Capacity Building and Ben Detterman, Housing Program Specialist, Office of Policy and Grant Administration met with the Colorado Housing Counseling Coalition (CHCC) in Denver. The CHCC coalition is a non-profit organization founded in 1980. Housing counselors and interested for-profit housing professionals in Colorado have joined together through CHCC to simplify the process of providing information about a variety of housing-related issues, promoting Financial Education to Prevent Predatory Lending, Helping to Stop Foreclosure or Assisting with Loss Mitigation, and Helping First-Time Home Buyers.

A lively discussion was led by Zachary Urban, Director of Housing Counseling for the Adams County Housing Authority regarding his participation in the Housing Counseling Stakeholder's meeting on September 27, 2012 in Washington, DC. Zach discussed details on the establishment of the Office of Housing Counseling and Stakeholder's Input during the meeting, which covered certifying counselors, systems and efficiency, policy, capacity, grant making, communication, outreach and oversight.

Suzanne discussed the new Office of Housing Counseling's outreach and capacity building program offering new opportunities to ensure the housing counseling agencies needs are being heard and met. She requested the individual agencies email her with ideas on how OHC can better serve their constituents. Ben Detterman discussed the revamping of Form 9902, which everyone applauded. He shared the intent in changing the 9902 is to more accurately measure short-term and long-term outcomes. Ben highly encouraged and requested input from the various agencies in attendance on potential changes to the 9902.

INQUIRING MINDS WANT TO KNOW

WHO'S AT THE HELM OF THE NEW OFFICE OF HOUSING COUNSELING?



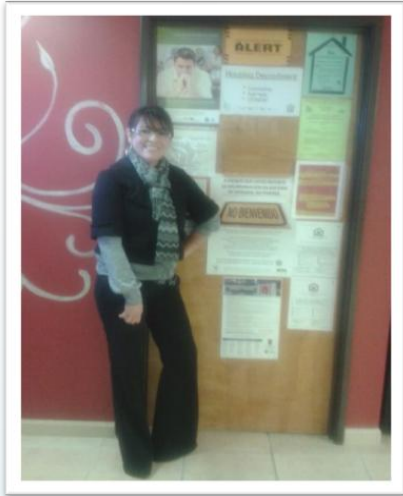
Sarah Gerecke is Acting Deputy Assistant Secretary for the new Office of Housing Counseling at the U.S. Department of Housing and Urban Development (HUD). She has also served as a senior policy advisor to the acting Assistant Secretary for Housing/FHA Commissioner. At HUD, her responsibilities include the launch of the Office of Housing Counseling mandated by the Dodd-Frank Wall Street Reform Act, and initiatives to expand the availability of responsible credit so that families affected by the recent recession can improve their financial and housing conditions.

From 2009 to 2011, Sarah was Executive Director of the Furman Center for Real Estate and Urban Policy, a leading academic research center devoted to the public policy aspects of real estate, land use and housing development. Ms. Gerecke continues to teach a graduate law and policy seminar at NYU in land use, housing and community development in New York City. She has written or edited several articles about affordable housing, housing finance and neighborhood change.

Until July 2009, Ms. Gerecke was Chief Executive Officer of Neighborhood Housing Services (NHS) of NYC, where she supervised lending, education, community development and real estate programs, assisting over 10,000 residents each year. Her 30-year career in affordable housing includes work housing homeless and special needs populations and positions in local government and the private sector. She is a graduate of Harvard Law School and Princeton University's Woodrow Wilson School of Public and International Affairs.

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

CHAMPIONS OF SERVICE – Janeth Diaz



Helping in Rural Communities – By Suzanne Isaacs

HUD's housing counseling agencies serving rural communities sometimes have unique challenges but that doesn't stop them from helping their clients.

Janeth Diaz, Housing Counselor for *Campesinos Sin Fronteras* located in Somerton, AZ summed the problems. She has observed there are issues revolving around illiteracy, very low income, lack of transportation, and geography. Devonna McLaughlin, Executive Director for *Bothands, Inc.* in Flagstaff, AZ, concurs with these and observes there are other challenges too that are unique to rural areas. Most families don't have access to a computer or internet even through a local library, or fax, which most of us take for granted. Communicating primarily takes place on an old fashioned landline and the U.S. Postal Service. Families living under financial distress in a rural environment have more limited resources. They are unable to travel to a housing counseling agency because of the distance, gas is too expensive or they cannot take time off from work. In addition, there are fewer community network agencies, such as social service, food and housing shelter, HOPE initiatives, and other outreach programs directly available to provide support.

Simple geography can pose specific challenges in rural areas too. For example, HUD approved Grand Junction Housing Authority (GJHA) in Western Colorado covers a rugged rocky mountain county stretching 1,870 square miles with a population of approximately 12,500.

These challenges are melted through the strong dedication of the agencies and their housing counselors who often put extra effort forth to help their clients. Amy Case, Supervisor with GJHA shares such an example (names have been changed):

Last year John and Jane Smith came to GJHA after being notified their home had gone to foreclosure sale. They thought they were working diligently with their lender on a loan modification request. Suddenly and unexpectedly, they were informed by the lender their eviction process was underway. John and Jane own a small rural business and have four children. John experienced two heart attacks several months earlier, which opened the door to their financial distress journey. Even though the foreclosure sale had already occurred, Amy decided to review the Smith's file anyway. She spoke with their lender and compared the lender's record of loss mitigation communication with the family's record. Amy identified a process error by the lender, which should have halted the foreclosure and allowed further loss mitigation negotiations. At this point, upon the lender's threat of eviction, John and Jane had out moved out of their family home. Through the efforts of Amy at GJHA, she reestablished the line of communication with the Smith's lender and identified the lender's error. In turn, the lender eventually rescinded the foreclosure and provided John and Jane an affordable loan modification - the family was back in their home by Christmas!"

Housing counseling agencies located in rural areas are continually compensating for ongoing barriers they encounter every day. Besides working hard to provide comprehensive, effective telephone counseling and using "snail mail", Devonna at Bothands, Inc. states she encourages her clients to use local libraries to fax or scan documents. She has encouraged clients to call on their neighbors for understanding mailing instructions, getting a ride to the local bank in order to get the documents notarized, and personally coordinating with Fed EX for picking up the documents.

Another major, ongoing obstacle for rural agencies is funding and staffing. Often these agencies do not qualify for funding, such as the NSP, which is primarily distributed in the larger towns and cities. Many of the rural agencies are not a HOME entitlement community, so they must rely on their State Department of Housing for HOME funding, if available. With the continual decline in housing counseling funding, as well as cuts in corporate grants, Devonna believes their struggles will continue in their efforts to provide critical services.

CHAMPIONS OF SERVICE – Gina Perez



Gina Perez-McNeal has worked as a Housing Counselor and Program Manager at Border Federal Credit Union in Del Rio, Texas since 2006. She is responsible for providing comprehensive housing counseling services to the community, counseling clients for home ownership based on their unique financial and personal circumstances and needs, working with the clients to assist them through the home buying process and to overcome the obstacles that would prevent them from purchasing a home. Gina organizes Border FCU's Homebuyers Workshops and markets the workshops to all potential mortgagors, area lenders, realtors, newspapers and social service agencies. She provides individual pre-purchase counseling, financial counseling, credit counseling, and post-purchase counseling. In addition to extensive NeighborWorks and Texas training courses and certifications, Gina has received certification as a Financial Counselor from the Credit Union National Association.

Border FCU serves residents of a 13-county area along the Texas-Mexico border, a region that contains more than 90 colonias, some of the poorest communities in the US. The poverty rate in Border's service area is more than double the national average, and close to 75% of area households speak Spanish as their primary language. Gina reaches out to the local population in many ways. She is bilingual in English and Spanish. When she realized that by using her married name, Gina McNeal, she was not reaching the local Latino population, Gina added her birth name, Perez, to her outreach material, and this led to a marked increase in contacts from Latino families. Gina appears on a monthly local radio program, "Let's Talk Finances," offered in both English and Spanish, in which she answers callers' questions about a variety of financial issues.

She is also willing to meet with clients in the colonias or at the workplaces, and outside of regular office hours, if that's what it takes to make services accessible to them.

As a military veteran, Gina has also focused her energy on providing housing counseling services to families of active duty service members and veterans. She works with the Texas Veterans' Commissions of Del Rio and Eagle Pass to provide financial education and one to one counseling to veterans and their families.

Gina's supervisor, Border CEO Maria Martinez, describes Gina as "a strong leader, flexible and creative. She does what it takes to get the job done; both in terms of meeting goals and helping families achieve home ownership in our challenging communities."



ON THE HORIZON



NCHEC

NeighborWorks Center for Homeownership Education and Counseling

Foreclosure Counseling Training

San Diego, CA
January 28-February 1, 2013



Build your foreclosure counseling skills with up to a full week of top-quality NCHEC training.

[Apply today for a scholarship](#) for free tuition and lodging for qualified counselors.

Courses Being Offered:

Monday	Tuesday	Wednesday	Thursday	Friday
HO345rq Foreclosure Intervention and Default Counseling Certification, Part I				
HO250 Homeownership Counseling Certification: Principles, Practices and Techniques, Part I				
HO220 Data Management and Tracking with CounselorMax (computer lab)			HO324 Advanced Reporting and Customization for CounselorMax	
HO211 Credit Counseling for Maximum Results			HO285 Transitioning Consumers: Counseling Clients to Take the Next Step	
HO202 Making Home Affordable: A Breakdown of Program Components		HO265 Counseling Clients Seeking Rental Housing	HO307 Advanced Foreclosure: Case Study Practicum	
HO248 Program Compliance and Reporting for HUD-Approved Counseling Agencies				

Scholarship application deadline: November 30, 2012

Apply Today: Seats are limited.

[More info and eligibility requirements](#)

QUESTIONS OR CONCERNS? ASK THE BRIDGE AT TheBridge@hud.gov