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Housing Counseling Rocks by Impacting Hispanic Communities

Mi Casa es Su Casa: Congreso Serves the Pressing Needs of the Latino Community in Pennsylvania

What makes the agency unique is what makes it effective



Philadelphia, PA - Congreso is a HUD-approved, multiservice, nonprofit organization founded in 1977. Its mission is to strengthen Latino communities through social, economic, education, and health services; leadership development; and advocacy. Located in Eastern North Philadelphia, Congreso serves local residents and those from surrounding counties.

For 37 years, Congreso has evolved to respond to the Latino community's most pressing needs through direct service, partnerships, and advocacy. In fiscal year 2014, Congreso served 15,982 unduplicated clients in areas of education, employment, health and social services. Its housing counseling services include foreclosure prevention (i.e., mortgage delinquency counseling and advocacy), pre-purchase counseling, homebuyer workshops, homeowner services counseling, tenant and landlord counseling, and rental and delinquency counseling.

Because of Congreso's credibility in the Latino community, it is often a first-choice for residents and citywide partners. In 2013, Congreso launched a Financial Empowerment Center in partnership with the City of Philadelphia and Clarifi, a fellow HUD-approved housing counseling agency. The

Center provides free, confidential, professional financial counseling to Philadelphia residents. To date, the center has served 1,132 residents, supplementing Congreso's housing counseling services.

In 2014, Congreso was recognized as a 'Top 25 Hispanic Nonprofit in the Nation' by *Hispanic Business*. Additionally, Congreso is nationally renowned for performance management facilitated by its decade-long commitment to outcomes measurements. With an increased emphasis on accountability and proof of impact for nonprofit organizations, Congreso is recognized for its sophisticated and robust performance management systems that track both efforts and outcomes of its services.

Grounding its performance management systems is [Congreso's Primary Client Model \(PCM™\)](#), representing a data-informed, standard of 'how to' deliver client services. The data and evaluation team developed a set of tools for supervisors to track fidelity to the model and for the agency to track client outcomes as it relates to educational achievement and sustainable employment. Today, all Congreso staff, not just direct service staff, are trained in PCM™, in an effort to ensure consistency throughout the agency.

Congreso's data-driven culture helps to measure its successes. In fiscal year 2014, the housing counseling program helped to prevent 182 foreclosures, assisted 13 clients in the purchase of their first home, and increased clients' financial management knowledge through homebuyer workshops by 77 percent.

For more information about Congreso's Housing Counseling Services, contact Hildaliz Escalante at 215-763-8870 ext. 1430 or escalanteh@congreso.net.

FROM THE DEPUTY ASSISTANT SECRETARY



Sarah Gerecke
*Deputy Assistant
Secretary
Office of Housing*

Greetings,

The Office of Housing Counseling recognizes [National Hispanic Heritage Month](#) and this year's theme: "*Hispanics: A legacy of history, a present of action and a future of success.*" This edition of 'The Bridge' features faith-based and other housing counseling agencies that serve the Hispanic community.

According to the 2010 U.S. Census, 50.5 million people or 16 percent of the U.S. population are of Hispanic or Latino origin. This represents a significant increase from 2000, which registered the Hispanic population at 35.3 million or 13 percent of the total U.S. population.

To reach this growing population, HUD provides Spanish language versions of its website at [Español.Hud.gov](#) and social media avenues in Spanish, that are accessible from the blog, [HUDDle en Español](#) including *HUD RSS Feeds Español*, *HUD Facebook en Español*, *HUD Twitter en Español*, and *HUD Podcasts en Español*.

Similarly, many of our HUD-approved housing counseling agencies are providing outreach and bilingual services to meet the needs of their clients, right where they are. Agencies have evolved to address ongoing changes including the need to provide bi-lingual, multi-lingual and diverse housing counselors, who speak the client's language and have cultural sensitivities that break down barriers and empower communities.

This edition also features faith-based agencies and national partners that serve as safe and trusted advisors to individuals and families seeking comprehensive social services. The Office of Housing Counseling supports the movement to end poverty, which is a barrier to many Americans seeking affordable and safe housing.

A true testament to the great work of housing counseling agencies are our Champions of Service, who are highlighted for being selfless in their commitment to assist clients during some of their most trying times, especially when faced with losing their homes. We can learn much from the Champions who, in addition to providing client guidance and information, also give much needed hope and understanding.

During National Hispanic Heritage Month, the Office of Housing Counseling encourages agencies to continue to provide bi-lingual and multi-lingual housing counseling services to meet the growing needs of the communities they served.

Sarah

CATHOLIC CHARITIES USA LEADS MOVEMENT TO END POVERTY

Alexandria, VA - Catholic Charities USA (CCUSA) is leading a national movement to end poverty in America. In communities across the country, Catholic Charities member agencies are helping individuals and families in poverty achieve their full potential. CCUSA is dedicated to creating a life of opportunity and self-sufficiency for each of the 46 million people who live in poverty in the U.S.

CCUSA was founded in 1910 on the campus of Catholic University of America in Washington, D.C. as the National Conference of Catholic Charities. For more than 100 years, CCUSA has guided and supported the vast network of Catholic Charities' agencies nationwide in a common mission to serve, advocate, and convene.

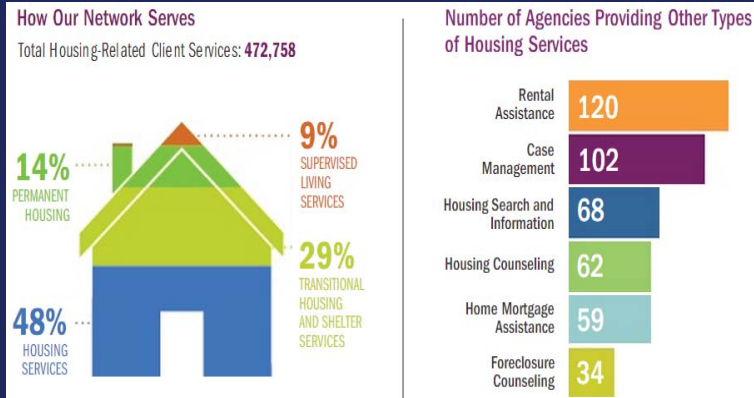
Supporting the Housing Continuum

Affordable and safe housing is essential to the stability and well-being of families and individuals, especially for those living in poverty. In 2013, it is estimated that 227,197 people in families were homeless on a single night in the U.S. Catholic Charities' agencies nationwide are working at every point of the housing continuum – providing affordable housing, offering foreclosure prevention support and conducting street outreach to the homeless.

Filling a National and Local Need

Launched in 1994 with support from the Fannie Mae Foundation, the Catholic Charities USA's Housing Counseling Program has grown into a network of over 30 sub-agencies which now compose the Catholic Charities USA (CCUSA) Housing Counseling Network (HCN). The network is able to fill a need on both a national and local level. Due to the vast geographic coverage of the CCUSA HCN, national trends are reinforced by local housing market conditions. Issues affecting the real estate industry, specifically the homeownership industry, correspond to those seen in the rental, special needs, and homeless populations.

Within the network, housing counselors in CCUSA agencies are trained to provide rental, homeless prevention, mortgage delinquency and reverse mortgage counseling, and other services.



Housing counseling sub-agencies are the national “go-to” agencies for services to the homeless and those in danger of homelessness.

According to CCUSA's 2014 Help and Hope Report, housing services made up about three percent of CCUSA's overall client services and 48 percent of housing-related services. CCUSA agencies provided assistance to nearly 472,800 individuals. Additionally, more than 66,250 clients were placed in permanent housing that same year, and CCUSA directly provided 33,629 units of affordable housing.

Over the same period of time, the number of transitional housing units provided has declined by 50 percent, demonstrating the shift agencies have made to prioritize long term solutions for clients. However, despite these efforts, there is still a significant need for both permanent housing and shelter services that exceeds the local agencies' ability to serve.

Experiencing the Joy of Homeownership

As the population increases, CCUSA hopes that it will be able to continue to provide those families in need with affordable housing. “Housing on all levels is a significant factor in wealth building, and we want to ensure that those looking to get out of poverty have the opportunity to experience the joy of homeownership,” said a CCUSA representative.

For more information on Catholic Charities USA's housing program and other initiatives, visit www.catholiccharitiesusa.org and follow them on Twitter @CCharitiesUSA.

PROMOTING STABLE HOMEOWNERSHIP WITH THE SPANISH COALITION FOR HOUSING



Chicago, IL - Spanish Coalition for Housing (SCH) is the largest housing counseling organization dedicated to the needs of Latinos in the Midwest. Since 1966, SCH has offered the Chicago area a wide array of services including:

- foreclosure and pre/post-purchase counseling,
- tenant and landlord counseling, and
- financial literacy.

SCH prides itself on its dedication and perseverance in enabling clients to achieve greater housing and financial security.

One of SCH's main goals is to promote stable homeownership. Through their pre-purchase counseling SCH helps hundreds of first-time homebuyers prepare for, select and purchase their own home each year.

One local Chicago resident, Jessica Green, worked with SCH National Council of LaRaza trained counselor, Anna Jimenez, at its Southeast Chicago Office. Over the course of four months, Anna worked with Jessica to build her credit and explore concepts of financial literacy that were lacking in her monthly budgeting.

Although it was a lengthy process to help Jessica transition from a point of distress to successful first-time homeownership, the time and energy were worth it, as Jessica now has a home to call her own, that is affordable and sustainable over the long-term.

Jessica writes:

"The homebuying process was very lengthy for me, because it started with repairing my credit after a divorce. Besides dealing with the emotional stress of the situation there was an added financial stress. I knew it was important to invest my hard-earned money into a home and not lose it paying rent. So, I decided to start the process of homebuying no matter what situation I was currently in."

"Along the homebuying process, I met with SCH's Anna Jimenez, who counseled me and encouraged me to stay committed. The homebuyer classes were extremely informative and will help me to stay a responsible homeowner as well. Anna took time to understand my situation and sincerely offer help. That added sincerity, made all the difference."

"My advice for future homeowners is that the commitment starts with believing in yourself. Owning a home is a lifetime achievement and may take longer than you expected. The secret is staying committed and working through each step to becoming a proud homeowner."

Jessica like many of SCH's clients now recognize the importance that housing counseling agencies play in improving Latino's housing and financial security. For more information on how SCH can help those in the Chicago area, contact them at 773-342-7575 or visit www.sc4housing.org.

LUTHERAN SOCIAL SERVICES RESPOND TO CHANGING NEEDS

Sioux Falls, SD Lutheran Social Services (LSS) of South Dakota responds to changing needs in South Dakota communities. Its mission is: *Inspired by God's love, we care for, support and strengthen individuals, families and communities.* The southern portion of Sioux Falls lies in Lincoln County. According to the U.S. Census Bureau, in 2004/2005 Lincoln County was the fifth fastest growing county in the country.

A Pocket of Stability in Uncertain Times

While Sioux Falls did not go untouched in the coming recession, it was a pocket of stability in very uncertain times. With heavy emphasis on the health care and banking industries, Sioux Falls bore much less of the brunt of the recession than other places.

As the housing market has struggled and made its return, the LSS – Center for Financial Resources (CFR) has journeyed with homebuyers and homeowners every step of the way. Headquartered in Sioux Falls, the CFR has six satellite offices across the eastern half of South Dakota. Each of the centers is well-equipped to not only educate prospective homeowners, but to counsel those struggling to keep their homes.

CFR clients include those who have faced hard times and made less-than successful choices. And then there are clients who, following their conservative nature, have been hyper-vigilant about their credit.

Building a Credit History

CFR has continued to see an increase of prospective home buyers who cannot get financing – not because of bad credit, but because of no credit history. For fear of damaging their financial standing, individuals have avoided owning credit cards, paid every bill on time, saved to pay cash when purchasing a vehicle, and even paid cash for their college education. With a little direction from CFR counselors, they are able to quickly build their credit towards becoming an economy-strengthening homeowner. This is reflected in a steady number of homebuyer education students even in a season when home sales typically slow.

Protecting Homeowners, Preserving Homeownership

For those current homeowners struggling to fulfill their obligations, CFR has made a valuable contribution towards protecting homeowners and homeownership. During the past two months, Minnehaha County (in which the bulk of Sioux Falls lies) had nearly 40 percent of their foreclosure proceedings cancelled prior to the Sheriff's sale. Whether considering foreclosure or bankruptcies, South Dakotans are clearly weighing their options and finding ways to stay in their homes.

Client Success Story

Understanding both need and determination of the people, a local news station recently produced a story on the following CFR clients.

Looking forward to retirement, he was a pastor and she, a 911 dispatcher. Their plans were seemingly derailed when she became critically ill and was unable to work for an extended period of time.

Nearly \$700 short each month with 10 credit cards charged up, they were afraid retirement simply would not be an option. After two years in a CFR Debt Management Plan, they were able to retire, attend homebuyer education, and purchase a brand new home – the first time they have ever been homeowners. This is an example of the determination South Dakotans pride themselves in.

CFR is Midwest Nice

When visiting South Dakota, one may get a warm, welcome from caring people. Call it "Midwest Nice." It is this personality that helps the Center for Financial Resources staff overcome the stigma of financial counseling. With a sense of determination and independence, the people of eastern South Dakota press on. It is the Center for Financial Resources' pleasure to help guide them on that journey.

Get more information about LSS at www.LssSD.org.

OFFERING HOPE AND HOMEOWNERSHIP WITH FAITH



Sayreville, NJ - Faith Fellowship Community Development Corporation (FFCDC) is a grassroots, faith-based nonprofit 501(c)3 organization that provides housing counseling programs and services in both English and Spanish to address the financial needs of low-to-moderate income residents.

The Homeownership and Preservation Program consists of two service components:

- 1) *The Homebuyers Education Workshop* for those seeking to purchase a home.
- 2) *Pre-Purchase One-on-One Counseling* for those who need one-on-one assistance in resolving financial issues and accessing homeownership opportunities.

Through its Homeownership and Preservation Program, FFCDC has provided service to over 12,200 community residents in education workshops and one-on-one counseling. The Program has resulted in an estimated 1,080 families purchasing homes, with mortgages totaling more than \$216 million.

- 1) *The Financial Literacy Education Workshop* uses the ["Credit Smart" curriculum](#) and is designed to help community residents build financial knowledge, increase personal wealth, develop life-long money management skills and develop financial confidence.
- 2) *Financial Literacy One-on-One Counseling* is for those who need individual assistance in improving their personal financial management skills.

FFCDC has partnered with Freddie Mac to reach out to over 5,000 residents providing workshops, one-on-one counseling and online credit education courses.

Foreclosure Prevention Programs and Services

In response to an unprecedented increase in residential mortgage foreclosures, FFCDC has partnered with federal and state agencies and financial institutions to provide default mitigation and foreclosure counseling services in the following areas:

- 1) *The Foreclosure Prevention Workshop* provides information regarding foreclosure avoidance, i.e., providing the basics of loan refinancing and loan modifications, foreclosure regulations and timeline, what is a short sale and deed-in-lieu, and how to avoid foreclosure scams.
- 2) *Foreclosure Prevention One-on-One Counseling* is for those in need of individual assistance who anticipate having trouble making their mortgage payments and those who already are in default.

Under FFCDC's Default Mitigation and Foreclosure Counseling Program, 60 percent of loss mitigation counseling cases were resolved successfully with the lender through counselor intervention efforts. Approximately 40 percent of FFCDC's clients successfully were guided through the mediation process, and in instances where both intervention and mediation failed for the client; the client was counseled for other types of mortgage relief, i.e., short sale, deed-in-lieu, etc.

FFCDC Continues to Provide Sandy Support

FFCDC launched a multi-phase response to help more than 5,000 families and communities impacted by Superstorm Sandy. The focus of the response was and continues to be assisting families in regaining stability in their everyday lives. FFCDC joined forces with Freddie Mac, government agencies, businesses, disaster relief agencies, and other faith-based organizations to identify and supply the needs of families and communities impacted by Sandy.

[Visit FFCDC to learn more.](#)

As part of its annual focus on faith-based organizations, *The Bridge* recently sat down with Paula Lincoln, Director of the [HUD Center for Faith-Based and Neighborhood Partnerships](#), to learn more about the work of her office and the resources it can offer housing counseling and faith-based organizations.

The Bridge: Ms. Lincoln, thank you for speaking with us for this issue of The Bridge newsletter. Please give us some overall background on HUD CFBNP's work.

Ms. Lincoln: Thank you. HUD CFBNP serves as a resource center for faith-based and community groups seeking to address the housing and community development needs of communities nationwide. The Center serves as a liaison to faith-based and community organizations (FBCOs), providing the latest information about HUD's grant opportunities and programs as well as other available federal resources.

We also help connect organizations to other federal resources available for community and economic development.

The Bridge: So as an outreach office to faith-based and community organizations (FBCOs), what types of engagement activities do you undertake for these stakeholders?

Ms. Lincoln: Our office works on a variety of outreach initiatives: We host numerous capacity-building trainings for local non-profit organizations across the country. My staff and I also engage with FBCOs, such as the Church of God in Christ (COGIC), the Hampton Ministers Conference and Catholic Charities, at denominational conferences and congressional briefings. The Center also regularly hosts roundtable, national conference calls and webinars on a variety of topics of interest to faith groups including foreclosure assistance, homeless services, and housing counseling.

The Bridge: Paula, what kind of information can the HUD CFBNP provide to faith-based and community organizations that are looking for help with grants or HUD's programs?

Ms. Lincoln: The Center primarily provides [capacity building and grant writing](#)-related trainings. Participants at our workshops receive personal instruction from our staff on how to become more competitive for Federal grants, secure 501(c)(3) status, and create the organizational structure

necessary to seek government funds. Since it began in 2004, the Capacity Building Training for Emerging Organizations series has grown to include information for intermediate and advanced organizations.

HUD CFBNP just concluded workshops for this fiscal year, but organizations can find out about next year's schedule or request training by contacting our office at Partnerships@hud.gov. My staff can also help FBCOs navigate HUD.gov and provide information on homeless programs, affordable housing development grants, fair-housing issues, and the entire scope of HUD's programs.

The Bridge: We know that your capacity building and grant writing trainings are also very popular. How can a Housing Counseling Agency benefit?

Ms. Lincoln: Our capacity building and grant writing trainings are ideal for organizations interested in becoming housing counseling agencies but unsure of where to begin. Our instructors cover everything from how to create a sustainable nonprofit to how to leverage resources and how to identify the best funding opportunities for your specific organization. Aside from learning about organizational development and grant writing, attendees can also benefit from networking opportunities with local organizations, churches active in the housing arena, and other partners. It is often during these trainings that we hear from churches who are doing some type of counseling for their members on home buying or foreclosure prevention and are interested in partnering or collaborating with other housing counseling agencies to host events at their churches.

The Bridge: Your office is part of the White House Office of Faith-Based and Neighborhood Partnerships. Tell our readers more about this affiliation and where to learn more about this Presidential initiative?

Ms. Lincoln: HUD CFBNP is one of 13 Centers throughout Federal agencies in the U.S. Our goal is to form partnerships with faith-based and community groups as they work in their respective communities, and to help them take advantage of the resources offered by each agency. These efforts are closely coordinated by the [White House Office of Faith-Based and Neighborhood Partnerships](#).

(continued on pg. 8)

INQUIRING MINDS WANT TO KNOW



Q. What is the most frequent deficiency cited in HUD Performance Reviews?

A. Documentation in client files is one of the most frequently seen deficiencies noted in a performance review.

Q. What steps can agencies take to ensure they are meeting HUD client file documentation requirements?

A. Client files need to completely document housing counseling activities including the client disclosure, action plan, financial analysis, budget, any referrals and follow-up activity. A complete list of items can be found in [HUD Handbook 7610.1 Rev-5, Chapter 5, Paragraph 5-7.](#)



Client File Documentation Tip: Create checklists for client file documents from Form HUD 9910, *Office of Housing Counseling Performance Review*, Items 21-37. Find the 9910 at [HUD Forms](#) and select 9910 from the list.

Q. Does HUD require electronic client files?

A. Each participating agency must maintain a recordkeeping system so that client files, electronic or a combination of electronic and paper, can be reviewed and annual activity data for the agency can be verified, reported and analyzed.

The system must permit HUD to easily access all information needed for a performance review (Paragraph 5.2, HUD Handbook 7610.1, REV-5). Agencies that were awarded FY2014 grants under HUD's Housing Counseling Program have additional recordkeeping requirements.

The grant agreement, *Article IV, Statement of Work, A.2, Provision of Services*, requires grantees to document all mandatory data elements and provision of services through the participating agency's HUD compliant client management system.

Grantees must document **electronically** provision of service items including budget/financial analysis, action plan, and follow-up.

(continued from pg. 7, Interview with Paula Lincoln)

Readers can find contact information for all 13 Centers at <http://www.whitehouse.gov/administration/eop/ofbnp/offices/federal>.

The Bridge: Your collaborations with the HUD Office of Housing Counseling have produced a fact sheet and a webinar. What kind of response has your office seen from this?

Ms. Lincoln: There has been a tremendous interest in both the fact sheet and webinar. We receive numerous phone calls from the general public on how organizations can become a HUD-approved housing counseling agency and utilize the fact sheet and webinar to get this information to them. Thus far we have distributed over 2,000 copies of the fact sheet.

Additionally, we encourage them to partner with locally established HUD-approved agencies to gain additional experience. The fact sheet, [Housing Counseling: A Guide for Faith-Based and Community Organizations](#) and [webinar archive](#) from July 31, 2014 titled, *HUD's Housing Counseling Program: Learn How Faith-based Non-profit Agencies Can Participate*, are excellent resources for emerging organizations seeking to become HUD-approved and seeking grant funding as well.

(continued on pg. 12)

INCREASING LATINO HOMEOWNERSHIP



Washington, DC - The National Council of La Raza (NCLR) is the largest national Hispanic civil rights and advocacy organization in the U.S. working to improve opportunities for Hispanic Americans. As part of its efforts to reduce poverty for the nation's more than 50 million Hispanics, NCLR pursues research, advocacy, and program initiatives aimed at increasing and maintaining Hispanic homeownership.

The NCLR Homeownership Network (NHN) was established to help increase Latino homeownership and wealth-building opportunities. Currently, the NHN is composed of 44 community-based organizations, providing housing counseling services in 22 distinctive markets.

More than 170 bilingual housing counselors assist 42,000 low-to-moderate income families in any given year with 52 percent of households assisted earning below 50 percent of their Area Median Income (AMI). Though NHN organizations are predominately located in Latino communities with 66 percent of the families served identified as Hispanic, 90 percent of households assisted are from communities of color.

During the past 17 years, NHN has made a remarkable difference in Latinos' lives across the country. For example:

- More than 500,000 households have received housing counseling services,
- More than 30,000 families were helped to achieve the American dream of homeownership,
- Since 2008, approximately 53,000 families have obtained foreclosure counseling, resulting in thousands of positive resolutions.

Over the course of the last five years, Latinos, along with communities of color lost more equity wealth than any other

ethnic group, due to the foreclosure crisis. At the forefront of numerous financial regulations that impact communities of color, NHN is well-positioned to serve their needs and to further diversify the educational and counseling programs that help people improve their wealth-building capabilities. The result of this work will be that low-to-moderate income families will learn to use and successfully manage various financial investment vehicles so that they can protect, stabilize and grow their assets.

NHN members are dedicated to providing vital housing counseling and asset-building services to Latino and underserved families in the community. During Hispanic Heritage Month, NCLR recognizes the contributions of its members and the families who work so hard day after day to create a brighter future. To get more information, [visit NHN's website](#).

Serving Hispanic Households in Rural Communities

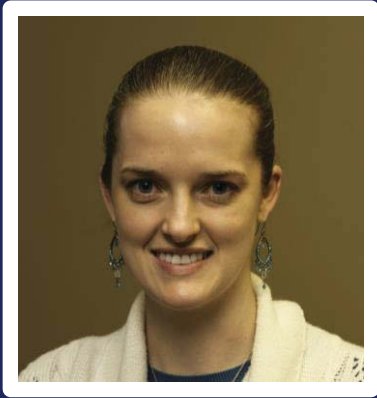
San Luis, AZ - Comite De Bien Estar, Inc. reaches and serves the Hispanic community of Yuma County, Arizona. Local church leaders open their doors for Comite De Bien Estar staff to present, offer and speak to the Hispanic members of their congregation, where parishioners obtain detailed information about the agency's homeownership and foreclosure prevention services.

Comite De Bien Ester's target area is the rural community of San Luis, where the agency delivers, coordinates and directs the Mutual Self-Help Homeownership Program. This program has the primary focus to help low and very-low income individuals or households purchase homes in rural areas. Self-Help recipients are first-time homebuyers with the opportunity to purchase affordable housing and participate and collaborate in the construction of their future home. To assist the community, Comite De Bien Estar provides the following counseling services:

- "*Casa Propia Pagos Bajos*" Homeownership Counseling Services include: needs assessments, budgeting, savings, fair housing education, credit reporting, work out solutions to credit challenges, foreclosure education and home affordability based on income and debt.

(continued on pg .13)

CHAMPIONS OF SERVICE



Sioux Falls, SD - As the community of Sioux Falls, SD continues to grow, so does its diversity. Historically, a predominantly German and Scandinavian population, Sioux Falls has seen an influx of many ethnicities including a significant number Burmese, Bhutanese, Sudanese, and Hispanic individuals. A city with a population of only 165,000, the Sioux Falls school district now has over 120 different languages spoken as first languages by its students.

Seeing the expanding demographics, **Sara Ramirez** chose to minor in Spanish while earning her bachelor's degree in business. Wanting to immerse herself in the language, Sara joined a friend already living in Mexico for what was to be a cultural exchange. The trip eventually turned into an extended stay, where Sara met Victor, a local resident, who would eventually become her husband.

When Sara returned home to Sioux Falls, Victor joined her and the two began their lives together. As Victor sought out members of his own culture, Sara was quickly exposed to the Hispanic population of the Sioux Falls area. While attending worship services in Spanish, she began to not only build relationships, but to better understand the intricacies of the Hispanic culture.

As a counselor and educator with the Lutheran Social Services (LSS) – Center for Financial Resources (CFR), Sara has proven to be an asset in crossing cultural lines for the sake of financial literacy. Able to provide counseling services in both English and Spanish, Sara has helped members of the Hispanic community overcome strong stigmas towards financial counseling.

Wanting to further expand opportunities, Sara also leads homebuyer education classes in Spanish, often bringing in Spanish-speaking lenders and real estate agents. Working with contacts in and in locations familiar to the Hispanic community, she has succeeded in delivering services across a cultural boundary that once was a formidable wall. All of this is done with Sara's own unique blend of focus and caring attitude.

Sheri Ekdor, Director of the Center for Financial Resources said, "Counselors at the LSS are passionate about helping and empowering consumers that we work with. Sara is no exception; she is respectful, helpful and a joy to work with. She offers hope and advice to clients and is quick with a laugh and a smile. Consumers are fortunate to work with her and many have expressed how grateful they are for her listening ear, educational advice and knowledge of community resources."

In a community that has only recently seen an explosion in cultural diversity, Sara has been on the forefront of crossing cultural lines for the sake of financial literacy. Able to work equally well with both European- and minority-Americans, Sara is a valued asset to the LSS – Center for Financial Resources.

**Congratulations Sara,
we honor you as a Champion of Service!**

CHAMPIONS OF SERVICE



Sayreville, NJ - Deborah Mitchell has been a counselor with Faith Fellowship Community Development Corporation (FFCDC) since its inception. Deborah came to the agency with a hunger and compassion to help people gain better control of their finances because she knew first-hand, what it was like to experience financial instability.

Early in her marriage, Deborah and her husband struggled each month to make ends meet. She rolled up her sleeves and learned everything she could about personal finances, quickly realizing that a missing key element was the lack of a budget or spending plan.

In just a few short years, after following a budget, she and her husband paid off all of their debt and purchased their first home in 1987. Since that time, Deborah has dedicated a lot of her time helping her family and friends gain control of their finances to improve the quality of their lives. At FFCDC, she provides financial literacy education, homebuyer education, pre-foreclosure education, and one-on-one counseling.

When Superstorm Sandy hit the East Coast in 2012, Deborah created manuals and tip sheets and provided in-house training to help counselors navigate the many local, state and federal funding programs to assist those most impacted by the devastation of Hurricane Sandy.

Deborah wholeheartedly believes in housing counseling. Over the years, she has helped hundreds of families sift through the arduous task of getting an unaffordable home loan modified.

For example, the Cooper family suffered a hardship through loss of income. After reviewing the couple's finances, it was determined that they were eligible for a HAMP Loan Modification. The couple was able to reduce their spending and received step-by-step counseling to complete the HAMP Application process.

After three months on a trial modification, the couple received a permanent loan modification from an original monthly mortgage of \$2,500 to \$1,222.91, saving the family \$1,277.09 per month. The lost income has since been regained and the couple is happy and thriving.

Another family, devastated by the actual loss of losing their home personally called Deborah to thank her for walking them through the transition process from homeownership to renting. They were relieved of the burden and stress of struggling to keep a home they could no longer afford.

These examples exemplify Deborah's success at providing excellent housing counseling services to her clients.

**Congratulations Deborah,
we honor you as a Champion of Service!**

(continued from pg. 8, Interview with Paula Lincoln)

It's great to see such an enthusiastic response to these resources.

The Bridge: Ms. Lincoln, thank you for taking the time to share this information with our Bridge readers. How can faith-based and community organizations obtain more information about HUD CFBNP and its work with FBCO.

Ms. Lincoln: Thank you for this opportunity. Readers can visit the [Center's website](#); email partnerships@hud.gov; or call 202-708-2404 for more information and to sign up for the Center's listserv. By signing-up, they will begin to receive the Center's invitations on upcoming events being held around the U.S.

CHAMPIONS OF SERVICE

Teamwork Makes the Homeownership Dream Work

By Jamie Lackey –Senior Program Director, Catholic Charities Atlanta

Atlanta, GA - Since 2003 Catholic Charities Atlanta (CCA) has been offering Housing Counseling Services to the metro Atlanta area. When the foreclosure crisis hit in 2006, Atlanta, was significantly impacted. Georgia has ranked as high as fourth nationally in foreclosure filing rates. Thankfully, the CCA Housing Counseling Program was positioned to handle the increased demand for foreclosure services.

The Catholic Charities Atlanta team is staffed by three bilingual certified Housing Counselors led by **Pedro Martinez**, CCA's Housing Counseling Program Manager since 2007. **Felipe Perez** has over 15 years of case management work and transitioned into the role of Housing Counselor. Similarly, **David Casas** has successfully been offering housing counseling services for 10 years. This talented trio was poised to meet the growing demand.

Although housing counseling work is often a long process with delayed results, the wait is well worth it. CCA's hard work has paid off in the following success stories of the Rodriguez family and Miriam who both avoided foreclosure.

The Rodriguez family came to CCA with a foreclosure notice stating their home would be foreclosed in one month. They were behind on their payments due to income reduction. The family had initially paid a company for loan modification help but never received services. CCA's David Casas immediately began to work with the advocacy department at the lending institution. Due to David's quick action, the foreclosure was postponed.

After further advocacy and intervention, the family was assigned a trial payment and ultimately received a final loan modification and reduction in principal of \$66,365.38. This result was astounding and life changing for this family with two young boys. CCA's Housing Counseling team works hard to develop relationships with lenders in order to be able to respond quickly when families are in crisis.

In addition to efforts to obtain modifications and prevent foreclosures, CCA dedicates much time and resources to



(From l to r, Felipe Perez, Pedro Martinez, David Casas)

scam prevention and reporting. When working with clients and assessing their cases, counselors will occasionally notice that clients have unwittingly been targeted by scams. Such was the case with Miriam, whose mortgage was 20 months in arrears. She and her husband were unable to meet their obligations after his hours were reduced and she was unable to work. Throughout this difficult time, Miriam and her husband sought help with two different firms of questionable repute.

She was charged excessive amounts of money at a firm that guaranteed the short sale of her home. During this process, official documentation and paperwork were filed. Although Miriam did not pay the full \$5000 she was initially charged for services, she did pay a significant portion with no resolution.

When Miriam discussed her situation with Felipe Perez at CCA, the counselor immediately recognized what was going on and advised Miriam to no longer make any payments. The scams were reported and Felipe contacted her lender to determine what could be done in the case, but the lender denied any modification program. By this time, the loan had been sold to another lender.

After much effort, Miriam's new lender approved her for a modification and principal reduction program after completion of the trial payment plan. Miriam is elated that she can keep her home.

**Congratulations to Pedro Martinez,
Felipe Perez, and David Casas.
You are truly the definition of
Champions of Service!**

THE BRIDGE is pleased to recognize Champions of Service who have provided exemplary service in the Housing Counseling arena. 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



Corpus Christi, TX - Doreya "Yiyi" Dean is the Director of Housing Counseling Program and Grant Writer/Administrator for Catholic Charities of Corpus Christi, Inc. Originally from Panama, she received her degree in Early Childhood Education from Boston University and worked for 17 years as Education Program Coordinator, and later the Director of Child Development Center with the Department of Defense in Germany while her husband served in the Army.

In 1991, Yiyi started her tenure as a grant writer and program developer which carried over into her work with Catholic Charities of Corpus Christi, Inc. In 2001, she became a fully certified housing counselor and in 2002, she developed and implemented Catholic Charities' HUD-approved Housing Counseling Program.

Since starting the HUD-approved housing counseling program, Catholic Charities of Corpus Christi, Inc. averages 1,100 clients annually. Yiyi designed the agency's "Family Self-Sufficiency Program" in 2007 and in 2008, she became a certified credit counselor, where she created a financial literacy curriculum for families and individuals with low-to-moderate income. Yiyi continues to work with families and individuals promoting homeownership and responsible rental tenures, while expanding the agency's services to a 12 county area, placing emphasis in Colonia initiatives along the Texas-Mexico border.

She is currently working on developing programs that provide assistance to families and individuals experiencing food insecurity and hunger in rural communities. Her work at Catholic Charities of Corpus Christi, Inc. is instrumental in developing and expanding programs that reach a

marginalized population and promote individual empowerment, and community stabilization throughout the City of Corpus Christi and neighboring counties.

Over the last 12 years of working with a diverse population, Yiyi has experienced many success stories. For example, in 2013, a 57-year old Retired Army-Texas Veteran with an 11.78 percent interest rate mortgage was facing foreclosure. Due to a series of heart attacks, and his wife's unforeseen illness, which later was diagnosed as stage 3 cancer, they fell five months behind on their mortgage, owing \$7,092.32. Not being able to afford the repayment plan of \$1,575.00 per month, the homeowner was drowning in mortgage debt.

After contacting the mortgage company, Yiyi was able to negotiate a three month trial loan modification, and lowered the monthly payments to \$875.00. A permanent loan modification was successfully completed seven months later; and the homeowner received an interest rate of 2.5 percent bringing his monthly mortgage payments to \$459.45. The family kept their home, which was a successful outcome.

**Congratulations to Doreya "Yiyi" Dean,
we honor you as a Champion of Service!**

(continued from pg. 9, Serving Hispanic Households in Rural Communities)

"Yo Puedo Salvar Mi Casa" Foreclosure Prevention Counseling Program's mission is to assist homeowners in risk of foreclosure obtain prompt loss mitigation options.

- *Counseling services* include: review of original loan documents, reason for delinquency or default, budgeting, financial difficulties analysis, income source and stability, debt and housing ratio calculations/obligations and credit reporting.
- *Intervention services* include: contacting first and second mortgage companies if workout is feasible, present client's hardship situation, evaluation of budget, obtain home value and request home insurance policy documentation.

Visit [Comite De Bien Estar, Inc.](#) for more information.

TOOLS AND RESOURCES

ESPAÑOL.HUD.GOV

Visit Español.hud.gov for HUD Spanish language content and follow HUD on social media at HUD RSS Feeds Español, HUD Facebook en Español, HUD Twitter en Español, and HUD Podcasts en Español.



PRESIDENT OBAMA AND THE HISPANIC COMMUNITY

Review [President Obama's Agenda and the Hispanic Community](#), which is a one-stop shop for what the Obama Administration is doing related to the Hispanic community.

CreditSmart Español

Download "[Credit Smart®](#)," a multilingual financial education curriculum and consumer outreach initiative by Freddie Mac.

National Council of LaRaza (NCLR)

[NCLR Limited English Proficiency Resources](#) for document translations, bilingual resources, and tips and tools from the field.

SPECIAL TRIBUTE TO BEN DETTERMAN



The HUD Office of Housing Counseling (OHC) is deeply saddened to report the passing on September 17, 2014 of our friend and colleague **Ben Detterman**. For 29 years, Ben served Americans as a caring, responsive, dedicated public servant. Ben took great joy in helping others with their housing needs and did so with the utmost professionalism.

During his career, Ben worked in HUD's Federal Housing Administration in Multi-Family Housing and in Single Family Housing's, Real Estate Owned, and Program Support Divisions. Ben worked in the Denver, Colorado HUD Office.

In 2012, Ben volunteered to join HUD's new Office of Housing Counseling as a Housing Program Specialist. Ben was admired by his peers for his enthusiasm for housing counseling. His selfless desire to help others inspired his colleagues, and his giving spirit contributed significantly to the success of the new Office. During his commendable career, Ben received numerous awards for his outstanding contributions and service.

In 2014, Ben received a Special Act Award for his role in revising how housing counseling agencies report their performance and accomplishments to HUD. The year-long project resulted in housing counseling agencies using the new, revised HUD-9902, Housing Counseling Agency Activity Report. Ben also received awards for streamlining reporting requirements for housing counseling agencies. His program knowledge, organizational skills, dedication to duty, and superb leadership qualities set an outstanding example for the Office of Housing Counseling to follow.

Ben was a strong supporter and advocate for housing counseling. He provided advice, guidance and support to a wide range of housing counseling agencies and counselors. He was also a friend and mentor to many OHC staff and will be missed by all. Ben was planning to retire in February 2015 after he had celebrated his 60th birthday.

Ben had 29 years of federal service working on behalf of all Americans as a responsive, dedicated, and professional public servant. He was knowledgeable, professional, and prided himself in providing the best possible customer service both internally and externally.

ON THE HORIZON

Upcoming Training and Outreach Events

The Office of Housing Counseling began a series of webinars for entities with networks on October 15, 2014. The webinars focus on the roles and responsibilities of organizations with networks of subgrantees, affiliates, and/or branch offices. These trainings cover topics such as:

- Network Monitoring,
- Network Expansion,
- Grant Administration and
- Technical Assistance.

The first webinar, *Parent Agency Roles and Responsibilities*, provided an overview of the series and briefly addressed the topics. The webinar also discussed affirmatively furthering fair housing requirements for HUD participating agencies through marketing activities. This webinar can be viewed on [OHC's archived webinars page](#).

Future webinars will provide detailed information on how to create and implement quality control plans for network compliance with HUD Housing Counseling Program requirements, expansion of networks, and grant administration. Future broadcasts are tentatively scheduled for November 2014 and January – February 2015. The next webinar will focus on network management and quality control.

Webinars are free and available on a first come basis. Broadcasts will be archived. All HUD Housing Counseling Program participating agencies that have parent responsibilities i.e. Intermediary Organizations, State Housing Finance Agencies, Multi State Organizations and local agencies that have multiple offices should plan to attend this informative series.

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