

THE BRIDGE

THE OFFICE OF HOUSING COUNSELING NEWSLETTER



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FEBRUARY 2015

BLACK HISTORY Month

Housing Counseling Helps Black Americans Succeed!

Portland, OR - [The African American Alliance for Homeownership \(AAAH\)](#) is a 501(c)(3) non-profit, community based organization. Formed in 1999 by housing and business professionals, AAAH is dedicated in assisting individuals who want to move from renting into homeownership. AAAH is a HUD-approved Housing Counseling Agency offering pre-purchase counseling, foreclosure prevention and loss mitigation counseling, home retention counseling, Individual Development Accounts (IDA), and targeted financial assistance programs for qualified first time homebuyers. AAAH services are free and open to the public.

In honor of Black History Month, *The Bridge* highlights an AAAH client who endured a long journey to owning a home of his own.

Leonard Brightmon is a native of Portland, and a single father of a 10-year old daughter. Mr. Brightmon went from making poor life choices to wanting a better lifestyle for himself and his daughter. For example, he obtained a new job with a local non-profit, who also helped him qualify for an affordable rental apartment and gain access to various financial resources.

Mr. Brightmon enrolled in the AAAH program in 2012, with negative credit issues and a low credit score. Despite how challenging those issues were, the AAAH counselor walked Mr. Brightmon through the credit cleansing and home buying process, step by step. Two years later, upon graduation of the pre-purchase and education program and with the assistance of AAAH's community lending and real estate partners, Mr. Brightmon and his daughter became proud homeowners.



Leonard Brightmon in front of his new home

Mr. Brightmon saved \$3,000 while participating in the IDA program and graduated with a \$9,000 match, totaling \$12,000 for his new home. He also qualified for the Down Payment Assistance Loan (DPAL) program that provided him with a \$57,000 soft second. The DPAL enabled Mr. Brightmon to find the right home in Portland's ever increasing housing market. Now, Mr. Brightmon is a proud homeowner and is paying only about \$150 more a month than he paid in rent.

"I couldn't have done it without the AAAH team," was the memorable testimony of Mr. Brightmon at AAAH's Annual Homeownership Fair in October of 2014, two weeks after he closed on his new home.

"The AAAH staff helped me create a budget that fit my finances, and kept me from getting discouraged because at times I didn't think it was real," says Mr. Brightmon about his home buying experience. "I never thought I would be thinking about landscaping, the color of paint, and how to refinish hard wood floors!"

FROM THE DEPUTY ASSISTANT SECRETARY



Sarah Gerecke
Deputy Assistant
Secretary
Office of Housing

Greetings,

Across the nation, we reflect on the great contributions of African Americans to our country and recommit to providing equality and justice for all. This includes the opportunity for safe and affordable housing in all communities.

In recognition of Black History Month, this edition of 'The Bridge' features housing counseling agencies that provide outreach and services to the African-American community.

Recently, I read a Washington Post article entitled, [A Shattered Foundation](#). The article reported that only a decade ago, homeownership was the single biggest engine of wealth creation for most Americans, and the rate reached a high of nearly 50 percent for African Americans. Today, the homeownership rate for African Americans is below 43 percent* resulting from the economic downturn, predatory lending and other circumstances.

*(Census Bureau report, [Residential Vacancies and Homeownership in the Fourth Quarter 2014](#), pg. 9).

I am optimistic that these numbers will improve because of the work that we all do. The image to the right, [HUD Invests in the U.S.](#), outlines our commitment to promoting homeownership, supporting community development, and increasing access to affordable housing, free from discrimination for all Americans.

Through our nationwide network of Housing Counseling Agencies (HCA) and counselors, the Office of Housing Counseling provides tools and resources for HCAs to work with current and

prospective homeowners, renters, seniors, and the homeless to address their housing needs in light of their financial situations. Our HCAs offer advice on buying a home, renting, default, foreclosure avoidance, credit issues, reverse mortgages, fair housing rights, and budgeting. At the end of Fiscal Year 2014, our HCA's had counseled a total of 1,331,572 persons including 448,005 African-Americans or 34 percent (as shown in the graph to the left).

I salute and thank our HUD-approved housing counseling agencies for the support they provide to diverse communities across the country.

Sarah

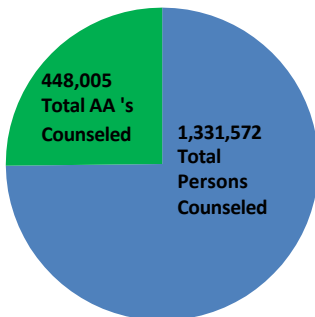
HUD Invests in the U.S.
HUD is the Department of Opportunity. True to its mission, HUD is working closely with state and local leaders to promote homeownership, support community development, and increase access to affordable housing, free from discrimination. Below are some examples of HUD at work across the Nation.

Housing Highlights

- Building Stronger Communities in the Century of Cities**
Since 2010, HUD has invested \$16.3 billion through the Community Development Block Grant Program. CDBG supports a broad range of public improvements for places like community centers and parks.
- Easing the Rental Crisis**
HUD provides more than 4.5 million households with rental assistance. That assistance impacts 10 million persons who reside in those households.
- Ending Homelessness**
On any given night, HUD helps to shelter 401,000 persons experiencing homelessness. HUD is currently providing permanent homes for 53,000 formerly homeless veterans and has helped house more than 80,000 homeless veterans since 2008.
- Creating Sustainable Communities**
HUD programs are designed to support next-generation sustainable housing and communities. Since 2010, HUD has helped produce 296,000 healthy and energy-efficient homes.
- Helping Families Secure Quality Housing**
The Federal Housing Administration (FHA) insures the mortgages of 7.7 million homeowners, helping drive a national homeownership rate of 64.4% percent.
- Leveling the Playing Field**
HUD is committed to ensuring that every American has the chance to pursue housing opportunities free from discrimination. Last year, HUD resolved 14,000 housing discrimination cases.

hud.gov

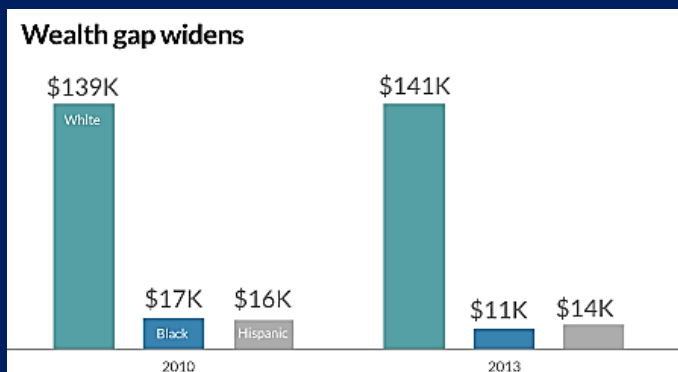
FY2014 Housing Counseling



FORGING RELATIONSHIPS THAT FURTHER HOMEOWNERSHIP & FINANCIAL EDUCATION



Kansas City, MO - Since the housing and economic downturn of 2007, recovery has been slow for the African American community. According to a Pew Research Center analysis of the Federal Reserve Survey of Consumer Finances from 2010 - 2013, the median net worth (the difference between the values of your assets and liabilities) of non-Hispanic black households fell 33.7 percent from \$17,000 in 2010 to \$11,000 in 2013. However, the median net worth of non-Hispanic white families increased by 2.4 percent reaching \$141,900 in 2013.*



With homeownership rates for African Americans currently in the lower 40 percent range, the importance of affordable and sustainable homeownership becomes even more significant in maintaining and building financial security.

So, how do housing counseling organizations make the biggest impact while working with shrinking budgets and increasing overhead? One answer is to forge relationships with area organizations, groups and initiatives that are inclusive of the demographics counseling organizations serve. An example of this is the Credit & Homeownership Empowerment Services, Inc. (CHES) partnership with the NAACP, Greater Kansas City Chapter.

CHES, Inc. first partnered with its local NAACP chapter in early 2014 for a "Greater Kansas City Housing Summit." Topics that impact urban, African American populations, including Fair Housing, Employment Discrimination, and Credit, as well as Homeownership were discussed in an interactive format.

The five-hour forum included resources, and action items designed to keep participants engaged beyond the event. The success of the summit has been the catalyst for four upcoming Housing & Financial Empowerment events in 2015, including a Stakeholder event that will share outcomes. Additionally, CHES, Inc.'s President Coley Williams, was recently inducted as Housing Chair for the local NAACP chapter for 2015/2016. This role will provide greater outreach and relationship building opportunities in the community.

Other relationship opportunities include seeking out local initiatives. A quick search of programs and activities in your area can provide opportunities for your organization to increase outreach without increasing marketing costs. For CHES, Inc., Money Smart Month of Greater Kansas City is the perfect example of an initiative that provides outreach opportunities to thousands of urban core low and moderate income participants.

Nearly 75 percent of participants in the *Money Smart Month* annual event have household incomes below \$50,000. This month-long event provides adults with free financial education opportunities including: budgeting, credit, and financial & retirement planning. The initiative also involves area schools with a "Teach Children to Save" component which reached 390 classrooms in 114 area schools in 2014. This benefits students by exposing them to financial education opportunities at an early age.

Another creative way CHES, Inc. is engaging and forging relationships with the community is through the purchase and renovation of a 10,000 square foot previously blighted building.

* *Changes in U.S. Family Finances from 2010 to 2013, Federal Reserve Bulletin, Sept. 2014, Vol. 100, No.4, pg.11* and *Pew Research Center*

(continued on pg. 8)

WORKING TO BUILD STABLE NEIGHBORHOODS IN LOS ANGELES COUNTY'S TOUGHEST COMMUNITIES



NHS Neighborhood Pride Day where hundreds of volunteers paint and make minor home repairs for families and seniors.

Los Angeles, CA - [Neighborhood Housing Services of Los Angeles County](#) (NHS) has been serving the residents of Los Angeles since 1984. The agency has grown from a small local agency to the largest nonprofit, affordable homeownership provider in Southern California. A part of the NeighborWorks® America national network, the agency employs 12 housing counselors and offers education and counseling on financial management, homeownership, mortgage default, and post purchase topics. Last fiscal year, the agency served more than 3000 housing counseling clients.

In addition to counseling services, NHS is committed to building strong communities through the *Neighborhood Stabilization*, *Neighborhood Pride*, and *Community Asset Building* programs. NHS also has partnering real estate and lending service nonprofit arms.

Since 1984, NHS has:

- Developed and rehabilitated over 18,000 housing and commercial units,
- Placed 3.2 million families on the road to homeownership,
- Created 185 block clubs,
- Employed 218 neighborhood youth, and
- Invested more than \$4.3 billion back into some of Los Angeles' toughest neighborhoods.

NHS helps homeowners to stabilize their neighborhoods through the [Building Leadership by Organizing Communities \(BLOC\)](#) program. NHS connects residents with business, government and social services, and most importantly, empowers them and their families with the tools to strengthen their communities.

CEO Lori Gay explained that trust is a major challenge when working with the African-American community. "Our job is to work to strengthen their trust, and it's fundamental to our success in the African-American community."

Ms. Gay also described how this group shares some fundamental credit issues with other diverse populations in the Los Angeles area. Approximately 25 percent of clients served from all backgrounds use cash to pay rent and other bills. Without receipts, it is difficult to obtain mortgages. NHS has found great success in connecting with the African-American community by reaching out to young black professional groups, targeting advertising campaigns, and outreach to black faith-based churches.

Ms. Gay stated that some of NHS's greatest success has been through working with black churches. "Local pastors and congregations have been very supportive of NHS's efforts to inform the community of housing and other services available and it has been a great way to build trust in the community."

HALE EMPOWERMENT AND REVITALIZATION ORGANIZATION SUCCESS STORIES

Greensboro, AL - [The Hale Empowerment and Revitalization Organization, Inc.](#) (HERO) opened in 1994 to provide community development opportunities. Five-hundred people in the community came together to form the organization and many of the original board members are still serving the community 20 years later.

In 2005, when the Housing Resource Center at HERO opened, low-income families had local access to housing information to create change for their families. As a HUD-approved Housing Counseling Agency, serving a high-need population in the Alabama Black Belt, HERO provides a range of services to fit all income brackets.

The Black Belt of Alabama, named for its dark, rich soils, contains roughly between 12 - 21 counties in the central part of the state and historically became a hotbed of activity during the civil rights movement in the South.

Today, HERO provides services for area residents including:

- **Matched Savings Plans:** Individual Development Accounts in partnership with United Way of Alabama, can help lower income families save for their goals like owning and home and starting a business. The families contribute up to \$2,000 towards their savings goal and it is matched with \$4,000, so up to \$6,000 can be saved.
- **Down Payment Assistance:** Through Federal Home Loan Bank of Atlanta– with the homeowner contributing \$1,000 in savings which is matched with up to \$4,000, for up to \$5,000 towards the purchase of a new home.
- **A Range of Financing Options** that serve rural families at low interest rates and also financing options for families that use non-traditional credit.
- **Education and 1:1 Housing Counseling classes** are held at the HERO office in Greensboro, AL.

HERO is a partner of the [Federation of Appalachian Housing Enterprises \(FAHE\)](#). FAHE provides technical assistance and new lending options. HERO also receives technical assistance from the Housing Assistance Council and Regions Bank, to better serve families.

Families are making changes every day to become homeowners. Here are a few HERO Success Stories:



Leola Nance, photo by Kenzie McNeilly

Leola Nance grew up in Hale County, Alabama and moved away for work. When she retired she moved back to the area. She lives with her brother and has been working to become a homeowner. She breaks ground on new construction of a 3 bedroom/2 bath home on March 1st.

The home is accessible to the downtown and within walking distance of both the grocery store and pharmacy. Leola is active at a local senior program and is shown in the photo above at the annual Valentines Dance. She will be able to walk to the program from her new home. "I am so excited right now, that I can't sleep at night. Seeing my new home come to life is incredible! I want to inspire others to do the same!"

Kim Smith grew up in Hale County. She had been living in public housing but violence brought her to HERO seeking a better environment for her son. While homeownership had always been a dream for her, it wasn't until she stopped by HERO for information that she realized she could make her dream a reality. She moved into her home during the 2014 winter holidays.

Sarah Jackson was so inspired by both Leola and Kim that she is now working to improve her credit and become mortgage ready so that she can make her dream of owning her own home into a reality.

SECTION 3: ECONOMIC OPPORTUNITIES FOR LOW-INCOME PERSONS & ELIGIBLE BUSINESSES

HUD's Section 3 requirements emerged from one of the original provisions of the Housing and Urban Development Act of 1968. Enacted over 40 years ago during a period of social unrest, particularly in economically distraught communities¹, Section 3 recognizes that HUD funding invested in economically distressed areas can generate employment and contracting opportunities.

A Starting Point to Homeownership

The Section 3 program requires recipients of certain HUD financial assistance, to provide job training, employment, and contracting opportunities for low- or very-low income residents in connection with projects and activities in their neighborhoods.

In that way, local communities experience comprehensive revitalization – not only are new or rehabilitated housing constructed, people's lives are positively impacted and economies are strengthened. Additionally, those who benefit from employment become more self-sufficient and invested in their communities; making a way for sustainable homeownership.

Race and Gender Neutral Preferences

Section 3 requirements apply to more than 5,000 direct recipients of HUD funding such as public housing authorities, state and local housing and community development agencies, property owners, non-profits, grantees and their sub recipients and contractors. And unlike other federal programs that provide preferences to specific groups of persons and/or businesses, Section 3 is race and gender neutral. Section 3 preferences are purposely based on income and location, to ensure that all low-income persons have an opportunity to benefit.

HUD Launches Section 3 Business Registry

In January 2012, HUD launched the [Section 3 Business Registry](#), a tool to help grantees meet their Section 3 obligation to notify prospective Section 3 businesses about the availability of local HUD-funded contracts. The pilot program was implemented in the following five metropolitan areas based on unemployment rates, numbers of Section 3

SECTION 3 FUNDING IN 2012			
Section 3 Covered HUD Funding	Section 3 Residents	Minimum Numeric Goal	Actual Goal
61,600 New Jobs	27,000 Jobs	30 percent	44 percent
\$11.8 B Construction Contracts	\$832 million with 5,600 Section 3 businesses	10 percent	7 percent
\$2.46 B Non-construction Contracts	\$84 million	3 percent	3.4 percent

eligible small businesses and the amount of HUD funds that could result in contracting opportunities for these businesses:

- (1) Detroit, MI;
- (2) Los Angeles, CA;
- (3) Miami, FL;
- (4) New Orleans, LA; and
- (5) Washington, DC.

In 2014, HUD moved forward to expand the registry nationally given the success of the pilot. Currently, there are more than 800 businesses participating from 25 states, the District of Columbia and Puerto Rico. Prospective business owners seeking to self-certify as a Section 3 business are encouraged to visit: www.hud.gov/sec3biz.

New Proposed Section 3 Final Rule

In addition to expanding the registry, HUD is taking steps to publish a new Section 3 Final Rule. The new rule will strengthen and clarify the regulations, and incorporate HUD programs implemented since the previous rule became effective in June 1994.

To receive notification about the status of HUD's efforts to publish the Section 3 Final Rule and to receive additional information about Section 3, sign up for the listserv at: www.hud.gov/section3. If you have specific questions about Section 3, send an email to: section3@hud.gov.

¹ See 24 CFR § 135 or www.hud.gov/Section3

INQUIRING MINDS WANT TO KNOW



This month's section features questions and answers about reporting on HUD's new form 9902 and Fiscal Year 2014 Housing Counseling Program Comprehensive Grant projections for FY2015 portion of the FY2014 grant.

Q: If a client continues to receive counseling over more than one quarter during the same fiscal year and has multiple outcomes over time, should the client demographic information be reported as a new client on the HUD 9902 every time a new outcome is reported in Section 10?

A: The client demographics should not be reported more than once for the same service even if the number of outcomes increases over reporting periods. The data totals entered in Section 10 are independent of the totals entered in Sections 3-9. Households can be counted multiple times, or not at all, in Section 10 based on the impact and scope of the counseling services provided.

For example, if a household receives counseling in Quarter 1 and the household receives additional services of the same type in Quarter 2, the household should be counted once in the **cumulative Quarter 2 report** in Sections 3-9 because the household only received one unique counseling service during the Oct 1 – March 31 reporting period. However, additional results can be added to Section 10 for the household based on the outcome of the continued counseling.

Q: My agency had FY2014 grant funds remaining at the end of the 4th quarter of FY2014. How will we report the HUD Grant activity for the period October 1, 2014 – March 31, 2015 on the HUD 9902?

A: The agency will only report on the FY2015 HUD 9902 new grant activities that occur during the new fiscal year (or the 5th quarter and 6th quarters of the grant performance period). HUD 9902 reporting starts anew at the beginning of each fiscal year and should only reflect

activities that occur in the new fiscal year. Agencies should not carry over activities that occurred in the previous fiscal year, even if they are funded by the same grant.



OHC Tip for FY2015 1st Quarter 9902 Reporting:

The due date for reporting has been extended to **February 28, 2015**. If you are experiencing problems submitting your 9902 data, please contact your HUD point of contact.

Q: For grantees, what are the differences between Total Negotiated Projections and 9902 Projections in HUD's Housing Counseling System (HCS)?

A: There are two types of projections that can be entered in HCS:

1. **Total Negotiated Projection** – Represents the total number of housing counseling activities that the agency and HUD has agreed is a reasonable estimate of activities that can be conducted using the agency's HUD grant funding for each grant period. Your HUD point of contact enters the total negotiated projection in HCS before you can enter grant 9902 projections.
2. **9902 Projection** – Represents the number of housing counseling activities that the agency anticipates conducting for each line in Section 8 Households Receiving Group Education by Purpose and Section 9 Households Receiving One-on-One Counseling by Purpose of the new FY2015 9902 form.

The total amount entered for the 9902 Projection for the grant period must be equal to or greater than the Total Negotiated Projection.

(continued on pg. 8)

OUT AND ABOUT AROUND THE NATION



Judith Ayers (l), Sarah Gerecke (c), Alesia Scott-Ford (r)

Tampa, FL - Sarah Gerecke, Deputy Assistant Secretary and Judith Ayers, Program Support Specialist, in the Office of Housing Counseling joined Jacksonville Field Office Director Alesia Scott-Ford on February 18 at a meeting and listening session with HUD-approved housing counseling agencies in the Tampa area and Gulf Coast region.

Held at the offices of the Tampa Housing Authority, some participants drove more than two hours to attend. Participants asked questions about new initiatives in the Office of Housing Counseling and shared experiences about market conditions and innovative programs in their area.

The dialogue was encouraging and meaningful.

(continued from pg. 3 – Forging Relationships that Further Homeownership & Financial Education Opportunities)

Situated within the heart of the urban core, this renovated building now houses CHES, Inc.'s offices, and once work is complete, will provide meeting space and a computer resource center for area residents.

A HUD-approved, Housing Counseling Agency, CHES, Inc. serves the Kansas City MSA. Founded in 2010, CHES, Inc. realizes the challenges housing counseling agencies face in maximizing outcomes and productivity, while a smaller percentage of agency budgets are being allocated to marketing and outreach. Seeking creative, "outside the box" opportunities are a great way of effecting change, while making sustainable financial and homeownership opportunities an attainable goal for clients.

Visit www.chesinc.org to learn more about its programs and resources.

(continued from pg. 7 – Inquiring Minds Want to Know)

Q: My agency received an FY2014 Housing Counseling Program Comprehensive Grant and input 9902 projections into HCS for FY2014. The FY2014 grant performance period is through March 31, 2015. Do I need to add 9902 projections for the FY2015 portion of this grant in HCS?

A: Yes, you will need to add grant projections for the first and second quarters of FY2015 for projected housing counseling activities to be charged to the FY2014 grant. This will allow for the total projection figures to be recorded in HCS and the 2015 projection figures to display on the 9902s.

On December 18, 2014, OHC hosted a webinar that explained the process of entering HUD client projections in HCS through a new function. The audio replay number is (800) 475-6701, Access Code: 346678.

To View the Presentation visit: [HUD 9902 Projections in HCS](#).

You can also find additional information in the [Housing Counseling System \(HCS\) User's Manual](#)

Q: My agency expended the entire FY2014 housing counseling grant award in FY2014. Are we required to enter projections into HCS for FY2015?

A: Yes. Your agency should enter a projection of zero.

Q: After I complete FY2015 projections for the FY2014 grant, what is the next step?

A: HUD will approve these projections in HCS. Please notify your HUD point of contact when you have submitted the FY2015 projections for the FY2014 grant.

CHAMPIONS OF SERVICE



Courtney Corbin

New York, NY - In Brooklyn, NY, the Bedford-Stuyvesant neighborhood was extraordinarily hard hit by the mortgage crisis and recession. Hundreds of homeowners found themselves burdened with skyrocketing costs when their mortgage rates reset.

Predatory lending had run rampant in the community, specifically targeting low-income residents who were holding mortgages that were well above their means, many of whom were never educated in the home buying process.

Neighborhood Housing Services of Bedford-Stuyvesant (NHSBS) has been in the community since 1992, providing residents with a lifeline to services including: *first-time home buyer education, 1-4 unit moderate repair and rehab lending, hands-on home maintenance training, financial literacy education (youth & adult) and community leadership training.*

In 2008, NHSBS was first awarded funding to assist homeowners in danger of losing their homes from Carver Community Development Corporation. Since then, the organization has been funded through a variety of city and state sources to continue to provide these much needed services to the community.

Mr. Courtney Corbin is the Foreclosure Intervention Counselor at NHSBS. He transitioned into this position in July, 2012, after serving as the Marketing and Outreach Coordinator for two years. Courtney had worked very closely with all the program staff and understood the needs in the community.

Within one year in the position of Foreclosure Counselor, he escalated to one of the highest producing counselors across the organization. His passion and drive to service the community are always evident as he continues to go above and beyond for his clients.

In 2014, Courtney assisted over 267 homeowners, of which 133 were new clients, and successfully placed 84 of them into affordable loan modifications, through his work as liaison between the banks/servicers and the homeowners. He provides his clients with a complete overview of the foreclosure intervention process, making sure that they understand his role, the bank's/servicer's role and more importantly, their role.

Since January 1, 2015, he has already assisted 37 new homeowners and has placed 15 of them into permanent modifications and 14 into trial modifications. Ninety-five percent of Courtney's client-base today is comprised of referrals from past customers who have raved about his services to their neighbors, family, church members and friends.

Although his primary target area is Bedford-Stuyvesant, Courtney's clients hail from communities across the five boroughs, as a result of word of mouth from his past and current clients. Courtney is truly a champion for the community and an invaluable asset to Neighborhood Housing Services.

**Congratulations Courtney Corbin,
you are a Champion of Service!**

TOOLS AND RESOURCES

There are several resources and opportunities for housing counselors to reach and effect change within the African American community and other diverse communities.



The President's Budget – Fiscal Year 2015

Opportunity for All: Supporting African American Families

Fact Sheet (*Housing Info.* pg. 4 – 5)



National Urban League Housing & Community Development

The NUL provides asset-building tools to individuals and communities through homeownership and financial education programs that teach the value of wealth management.



Fair Housing & Equal Opportunity – It's Your Right

- My Fair Housing Rights
- File a Housing Discrimination Complaint
- Unfair Lending Practices
- Contact a Local Office



Community Development Financial Institutions Fund – U.S. Department of the Treasury

The vision of the CDFI Fund is to economically empower America's underserved and distressed communities.



The National Resource Network: New Solutions for Cities

Develops and delivers innovative solutions to American cities to help them address their toughest economic issues.

Resource Library



National Black Church Initiative

NBCI is a coalition of 34,000 churches working to eradicate racial disparities in healthcare, technology, education, housing, and the environment.



The African American Alliance for Homeownership
&

Minority Homebuyer Assistance Collaborative

MHAC is a coalition of local nonprofit organizations in the Portland, OR area.



Credit & Homeownership Empowerment Services, Inc.
&

Money Smart Month, Kansas City

An annual awareness initiative for all ages aimed at building financial knowledge that benefit consumers.



Neighborhood Housing Services of Los Angeles County
&

Federation of Appalachian Housing Enterprises (FAHE).



The Hale Empowerment and Revitalization Organization, Inc.

ON THE HORIZON



UPCOMING TRAINING

March 3, 2015: [Webinar: Detecting and Preventing Fraud in Small Organizations](#). Housing counselors will learn how to detect and prevent fraud in their organizations from the experts from HUD's Office of the Inspector General. These tips include practices that non-profits can put in place with low to zero costs.

March 10, 2015: [Webinar: IRS Training on Non-Profit Organizations](#). Representatives of the IRS will discuss rules and regulations for Non-profit organizations.

HUD Publishes Revised Version of *Notification to Homeowners of Availability of Housing Counseling Services*

On February 4, 2015, the Federal Housing Administration (FHA) published [Mortgagee Letter 2015-04, Revised Notification to Homeowners of Availability of Housing Counseling Services](#). This Mortgagee Letter updates the content and provides a model template of the availability of HUD-approved housing counseling. It also provides a description of potential services and benefits of housing counseling to delinquent borrowers. Mortgagees are required to send this notice to delinquent borrowers beginning on the 32nd day but no later than the 45th day from the date payment was due.

The notice:

- informs delinquent borrowers of the availability of housing counseling services offered by HUD-approved housing counseling agencies,
- describes housing counseling and the potential benefits of engaging in housing counseling, and
- provides instructions for locating a HUD-approved housing counseling agency in the borrower's area and
- includes the HUD toll-free telephone number (800) 569-4287.

The notice is now available in *English, Spanish, Vietnamese, and Chinese*. The notice also provides instructions for using the HOPE NOW toll-free telephone number (888) 995-HOPE (4673).

The Notifications can be reviewed through the mortgagee letter and additional copies can be obtained from [HUD's Direct Distribution Center](#). These Notifications can be reproduced as needed but **must not** be altered in any way, including using the HUD seal on any other documents.

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