

THE BRIDGE

THE OFFICE OF HOUSING COUNSELING NEWSLETTER



VOLUME 4, ISSUE 5

NOVEMBER 2015

Meeting the Housing Counseling Needs of Veterans



Impact of Community Action on Veterans in Oregon

Medford, OR – The Jackson County Community Action Agency, [ACCESS](#) is a HUD-approved housing counseling agency charged with two priorities:

1. To help low-income individuals and families assemble the building blocks to securely meet their basic needs and connect to resources that equip them to exit poverty.
2. To contribute to a strong, vibrant community where all families can meet their needs.

In the past year, ACCESS has been heavily focused on helping returning and homeless military veterans. Through its core mission activities, ACCESS provides shelter, food and warmth, in collaboration with a broad range of non-profit organizations and public agencies. With an extraordinary infusion of support from the Veterans Administration, this collaboration intends to effectively end veteran homelessness in Jackson County.

Welcome Home Veterans

The value of community is reflected in what ACCESS does to care for those who need it most. One of the ways this is reflected in its work is making sure that veterans struggling with homelessness can find a safe, affordable place to live. These veterans have served this country and have often

simply stumbled into hard times. ACCESS has worked with veterans since 2012 when the agency received the Supportive Services for Veteran Families (SSVF) Program grant. SSVF is a VA community-based grant program that provides supportive services to very low-income Veteran families in or transitioning to permanent housing.

Since then, ACCESS has been able to support this work across five counties in Oregon. ACCESS, as the lead agency, has joined forces with partner agencies to prevent homelessness for those veteran families who are at imminent risk due to a housing crisis or those who are homeless. In 2014, the SSVF grant helped ACCESS assist 229 individuals or 165 families living with a veteran in Jackson County, with affordable housing and resources.

Returning Veteran Gets Back on His Feet

Steve, a 29-year old disabled Army veteran and a student was homeless and without any prospects. He returned home after serving eight years in the Middle East from Operation Enduring Freedom/Operation Iraqi Freedom. A member of the post-September 11 military dispatch, Steve was a front line combat soldier. After his military service, Steve dealt with a different kind of battle — Post Traumatic Stress Disorder (PTSD).

(continued on pg.15)

FROM THE DEPUTY ASSISTANT SECRETARY



Sarah Gerecke
*Deputy Assistant
Secretary,
Office of Housing*

Greetings,

HUD and the Office of Housing Counseling is committed to meeting the housing needs of Veterans through housing counseling. In this edition of *The Bridge*, we are pleased to feature a number of Veteran Success Stories that demonstrate the challenges faced by Veterans and the life-changing work of our HUD-approved housing counseling agencies to help them overcome and ensure that they have access to adequate housing and information on supportive services.

Veterans Day also gives me the opportunity to thank the Veterans who have chosen HUD's Office of Housing Counseling (OHC) as their place of employment. We have retired and active duty members from most branches of service in our ranks. Their dedication to our country continues in the form of public service to support the Housing Counseling program, and we are in awe of their selflessness.

We thank our OHC Veterans:

- ~ Javon Blye – U.S. Army
- ~ Linda Bozeman – U.S. Navy
- ~ Beth Eilers – U.S. Army
- ~ Jonathan Freyer – U.S. Army
- ~ George Grotheer – U.S. Army
- ~ Virginia Holman – U.S. Coast Guard
- ~ Brandi Young – U.S. Navy

I encourage all of us to take time out to thank our Veterans for their service, sacrifice and commitment. Here are some ["Ways to Honor a Veteran"](#) and show our appreciation for their courage and dedication.

As November is [National Native American Heritage Month](#), we recognize housing counseling agencies that provide services to the Native American community. Many of these agencies work with [HUD's Office of Public and Indian Housing](#) to ensure safe, decent, and affordable housing; create opportunities for residents' self-sufficiency and economic independence; and assure fiscal integrity by all program participants including those living in remote tribal communities.

Happy Thanksgiving,

Sarah

BREAKING NEWS

FHA's 2015 Annual Report Shows Capital Reserves Now Exceed 2 Percent

For the first time since 2008, the Federal Housing Administration's (FHA) Mutual Mortgage Insurance (MMI) Fund's capital ratio exceeds the two percent threshold required by Congress. This is great news for housing counseling clients because this growth allows FHA to expand credit access to more qualified borrowers.

Through mortgage insurance, lenders reduce their exposure to risk of default. This allows them to make lower-cost financing available to more borrowers for homebuying and home improvement loans.

Also contributing to the strength of the MMI Fund this year is the reduction in mortgage insurance premiums that was implemented in April, which also increased access to FHA financing.

Major findings in the annual report include:

- More than 75,000 new borrowers with credit scores below 680 were able to purchase homes since the reduction of mortgage insurance premiums.
- First-time homebuyers comprise 82 percent of FHA purchase originations.

"FHA is on solid financial footing and positioned to continue playing its vital role in assisting future generations of homeowners," said HUD Secretary Julian Castro. "We've taken a number of steps to strengthen the Fund and increase credit access to responsible borrowers. The report demonstrates that we struck the right balance in responsibly growing the Fund, reducing premiums, and doing what FHA was born to do – allowing hardworking Americans to become homeowners and spurring growth in the housing market as well as the broader economy."

Get more details in the [Summary of FY2015 FHA Annual Report to Congress on the Financial Health of the Mutual Mortgage Insurance Fund](#).

HUD Announces Implementation of \$4 Million Tribal HUD-VA Supportive Housing Program

HUD and the U.S. Department of Veterans Affairs are launching a demonstration program to offer a permanent home and supportive services to Native American Veterans who are experiencing or at risk of experiencing homelessness.

"Today, we open a new door of opportunity for our Native American Veterans who have worn our nation's uniform but who need our help," said HUD Secretary Julian Castro. "The evidence is clear that by offering permanent housing solutions, combined with needed services and case management, we can end homelessness."

Through the Tribal HUD-VA Supportive Housing program (Tribal HUD-VASH), HUD is making available \$4 million in grant funding to Indian tribes and Tribally Designated Housing Entities (TDHEs) to fund rental assistance and associated administrative fees.

Indian tribes and TDHEs participating in this program must partner with the VA to provide case management and supportive services to eligible Native American veterans. Tribes and TDHEs selected in each [Office of Native American Programs](#) (ONAP) region will be invited to apply for Tribal HUD-VASH.

HUD and VA anticipate awarding approximately 600 vouchers to Indian Tribes and TDHEs to help house and serve an estimated 600 Native American veterans who are experiencing homelessness or at the extreme risk of becoming homeless.

For more information on Tribal HUD-VASH, visit [ONAPs webpage](#).



FEDERAL INITIATIVES WORK TO END VETERAN HOMELESSNESS



Washington, DC - Two national initiatives are working to end Veteran Homelessness across the country.

1. Mayors Challenge to End Veteran Homelessness

Through the Mayors Challenge to End Veteran Homelessness, mayors and other state and local leaders across the country will marshal federal, local, and non-profit efforts to end Veteran homelessness in their communities. Ending Veteran homelessness means reaching the point where there are no Veterans sleeping on our streets and every Veteran has access to permanent housing.

Should Veterans become homeless or be at-risk of becoming homeless, communities will have the capacity to quickly connect them to the help they need to achieve housing stability. When those things are accomplished, our nation will achieve its goal. To aid the mayors in pursuit of the goal of ending homelessness among Veterans, the federal government has provided resources and enforced programs to strengthen our country's homeless assistance programs.

These resources and reforms, when implemented in local communities, can include:

- Using a Housing First approach, which removes barriers to help Veterans obtain permanent housing as quickly as possible, without unnecessary prerequisites;
- Prioritizing the most vulnerable Veterans, especially those experiencing chronic homelessness, for **permanent supportive housing** opportunities;
- Coordinating outreach efforts to identify and engage every Veteran experiencing homelessness and focusing on achieving housing outcomes;

- Targeting **rapid re-housing** interventions, including those made possible through the VA-Supportive Services for Veteran Families program;
- Leveraging housing and services that can help Veterans who are ineligible for some of the VA's programs get into stable housing;
- Increasing early detection and access to preventive services so at-risk Veterans and their families remain stably housed; and
- Closely monitoring progress toward the goal.

2. 25 Cities

The 25 Cities Effort is a key federal strategy through which 25 communities are receiving technical assistance and are mobilizing local planning efforts and partnerships to create effective systems for aligning housing and services through coordinated systems to end homelessness.

Led by the U.S. Department of Veterans Affairs (VA), in partnership with the U.S. Department of Housing and Urban Development (HUD) and the U.S. Interagency Council on Homelessness (USICH), the aim of this Effort is to assist 25 communities in accelerating and aligning their existing efforts toward the creation of coordinated assessment and entry systems, laying the foundation for ending all homelessness, including homelessness among Veterans, in these communities.

With support from technical assistance providers, leaders and teams from each community optimize access to existing housing opportunities and in turn accelerate the number of permanent housing placements each month for Veterans experiencing homelessness and individuals experiencing chronic homelessness.

This supports community teams in setting aggressive 100-day "Rapid Results" goals – and in using these goals to stimulate innovation and increase collaboration.

A NEW BEGINNING...A NEW START FOR VETERANS



Veronica Pruitt

Washington, DC – Born and raised in Montgomery, Alabama with six siblings, Veronica Pruitt was destined for the military. “I always knew that I was going into the military. I enrolled into the Army in 2001, a year after high school. I come from a military family where my Dad, uncle, and cousins served in the Army and Marines. My Dad is a Vietnam Veteran,” said Veronica. She fought in the Iraq War in a missile launch unit and was also stationed in Germany. She fell off a truck and injured her back during the four years she served and her condition worsened over time. She left the military in 2005 with an Honorable Discharge due to her medical condition.

Veronica enrolled at Auburn University in Alabama to pursue an Accounting degree the same year. Sadly, her dad fell ill and she left school to work at an area casino to care for him over the next six years. Her Dad passed in 2011 and his death took its toll as Veronica lost her job a few years later while dealing with her grief.

She moved to the Washington, DC area with her son in 2013 for a new start. Veronica lived with a friend until she was able to move into an apartment with a roommate. Unfortunately, the roommate stopped making monthly rental payments and they were evicted in 2014. Veronica survived homelessness by staying in hotels and with the support of friends and coworkers. “I started calling about services with the VA. I didn’t know what services existed, so I just started calling to ask questions. I went to my doctor at the VA Medical Center and they gave me information and that’s how I reached out to [Housing Counseling Services](#),” said Veronica.

With the assistance of the [Supportive Services for Veteran Families Program](#), she moved into her very own unit, one month after entering the program. “It’s a relief. The stress is not there anymore. Worrying about money every day or feeding yourself and a kid. Making sure he has what he needs. I don’t have to worry about where I will sleep at night,” said Veronica. She also worked with her case manager to create a budget to sustain her finances.

Today, she resides in Fairfax County, VA and was recently promoted to a manager position at her job. Her son is beginning his sophomore year in high school.

Life Lessons After Retirement

Richard Bartel, a 66-year old veteran, joined the U.S. Navy in 1969. After serving during the Vietnam War, Richard left the military and enrolled at the University of Maryland to study Aeronautical Engineering. He landed a job at the Federal Aviation Administration where he worked for eight years. He then worked a mix of private industry, federal government, and consultant jobs until he retired from the federal government in 2012.

Things turned for the worse as Richard explained how his world unraveled. “What got me into this predicament were the circumstances of my retirement. While I was working I was making enough and I never thought I’d have trouble with retirement. Then I got hit by identity theft twice and lost everything. That was a huge blow and I retired at the same time. I was also helping other people who depended on me.”

His income plummeted and Richard was unable to meet his expenses and continue to care for loved ones. He moved around and stayed with friends, and luckily ran into a VA representative who told him about the [VA Supportive Housing \(VASH\) Program](#). “I applied and they just happened to have a slot available,” said Richard. He was issued a voucher and lived in Cecil County, VA for two years before moving to Arlington County, VA for better job opportunities.

(continued on pg.15)

ONCE HOMELESS VET RECEIVES DONATED HOME

Detroit, MI - "This is the best day of my life," said Vietnam Veteran Thomas Frazier, in tears after receiving the keys to a home in Redford, MI donated mortgage-free by Southwest Solutions, in partnership with Bank of America. Thomas moved into the home with his wife, Charleta and their 8-month-old son Thomas Jr.

The home had been vacant before Bank of America gave it to Southwest Solutions for rehabilitation. Southwest Solutions is a HUD-approved housing counseling agency of many programs and locations gathered under one umbrella with a mission of helping individuals, families and communities succeed.

"The house was in rough shape and needed a lot of work," said Jim Budziak, realtor with Global Realty, which Southwest Solutions contracts to renovate houses donated by banks. The rehab cost was more than \$35,000 to put in a new kitchen and new bathrooms, and to make the house move-in ready. "The house is beautiful and a dream come true," said Thomas, as he paused in the kitchen after seeing the other rooms.

Thomas served in the Army for eight years as a combat medic during the Vietnam War. After leaving the service, he returned to school and became a Registered Nurse. In 2005, he had to stop working after he was diagnosed with cancer. Medical treatments ultimately enabled him to be cancer-free, but the bills and his joblessness caused him to become homeless. He turned to Emmanuel House, an agency that provides housing and services to homeless veterans in the Detroit area.

After recovering from his illness, Thomas went to work at Emmanuel House and is now the Nursing Director, helping veterans with chronic health problems, substance abuse, and mental illness.



Veteran Thomas Frazier (center) receives the keys to his home from Kevin Breil (right), Vice President Home Loans at Bank of America. Steve Gabrys (left), Real Estate Development Manager at Southwest Solutions, congratulates Thomas.

"Thomas has not only served our country, but he continues to give back a lot," said Steve Gabrys, Real Estate Development Manager at Southwest Solutions. "It is our privilege to provide this home to Thomas."

Thomas was handed the keys to his home by Kevin Breil, Vice President Home Loans, Bank of America, at a special ceremony. "This key to your new home, Thomas, unlocks new possibilities for you and your family," Kevin said.

Since it began the program in 2012, Bank of America has donated more than 1,900 properties to non-profits around the country that provide homes to military veterans and first responders. The program helps to stabilize neighborhoods by taking houses that were once vacant and in need of repair and making them into quality homes for families wanting to better their lives and contribute to the community.

PARTNERING FOR SUSTAINABILITY



Anchorage, AK – According to USA Today, Alaska is the fourth most expensive state in the country based on costs to live, eat, and go out on the town.¹ These economic pressures are felt more keenly in rural Alaska where many communities are not on power grids and depend on petroleum for heat, transportation, and electricity. More than ever before, the ability to manage and sustain personal resources is becoming a critical skill for Alaskans.

[NeighborWorks®Alaska](#) knows how hard this challenge can be. Providing options for affordable housing is good, but giving people the tools to sustainably live in that housing is even better. It's why NeighborWorks®Alaska started its "Keep the Change" coaching program. The program offers monthly financial education in Anchorage and the Mat-Su Valley (a fast growing area and home of its first ever branch office).

The "[Keep the Change](#)" program goals are to increase credit scores, promote regular savings, reduce overall debt, and ultimately create more opportunities for homeownership. As it expands statewide, the program is being positioned to support financial well-being in both rural and urban communities. Large sums of debt and unhealthy spending practices threaten individuals and families across the country, and these challenges are severely intensified for Alaskans who live in areas with limited economic opportunity. To address this state of affairs, NeighborWorks®Alaska sought a regional partner with whom to collaborate.

Thanks to the efforts of a former NeighborWorks®Alaska employee, the agency connected with Alaska Growth Capital, a subsidiary of Arctic Slope Regional Corporation (a private,

for-profit corporation that is owned by and represents the business interests of nearly 12,000 Iñupiat Eskimo shareholders in or originating from the villages of *Point Hope, Point Lay, Wainwright, Atkasuk, Barrow, Nuiqsut, Kaktovik, and Anaktuvuk Pass*).

The organizations met with village sponsors of each community (sponsors are responsible for promoting and delivering economic opportunities for their respective communities) to establish trust in the work and mission.

The groups developed a custom curriculum to provide financial capability education and coaching public forums, and agreed to visit all eight member villages, once a year over a three-year period.

NeighborWorks®Alaska is excited to build on these visits. Its classes have attracted positive interest and the opportunity to meet and develop relationships with local community leaders. Its partnership with Alaska Growth Capital is part of the overall strategy to support economic and social development in all Alaskan communities by ensuring resource sustainability. NeighborWorks®Alaska Executive Director, Debe Mahoney is passionate about the next steps: "All people should have equal access to affordable housing. However, they also need the tools to take advantage of that access. We are committed to bringing those tools to our neighbors in rural Alaska."

After 35 years, NeighborWorks®Alaska knows how to meet people where they are. It has the capacity to help them over the long term achieve their goals. "We know our state, we're dedicated to improving the quality of life for all Alaskans, we understand the unique challenges of doing business here, and we have the expertise and experience to engage with clients at any point in their journey to stable housing," said Mahoney.

"Helping Alaskans sustainably manage their financial assets is a big part of this process," said Mahoney. "We are looking forward to continuing our efforts over the next two years and are hoping to develop more partnerships in other parts of Alaska."

¹ [7 Most Expensive States to Live in the U.S., USA Today, 09.13.2014](#)

CLOSING THE GAP WITH NAYA FAMILY CENTER

Portland, OR - The Native American Youth and Family Center (NAYA Family Center) was started over 40 years ago by Native parent volunteers as a way for Native families in the Portland metropolitan area to provide recreational sports and cultural opportunities for youth. In 1994, the organization received 501(c)3 non-profit status.

More than 40,000 Native American and Alaska Natives live in the Portland metro area. Some of this growth is due to Native American federal policies administered by the Bureau of Indian Affairs. As a result of the developing need and the community's request, NAYA Family Center began offering homeownership services in 2006. In 2010, NAYA Family Center became a HUD-approved housing counseling agency.

Through its homeownership program, NAYA Family Center provides access to counseling, homebuyer education, financial education, and Individual Development Accounts (IDA). Since the start of its homeownership programming, NAYA Family Center staff has provided homebuyer education to more than 435 households and worked with 140 families through the process of purchasing their first home.

On October 10, 2015, NAYA Family Center hosted its 10th Annual Native American Housing to Homeownership Fair. The fair is the program's largest marketing event of the year and differentiates itself from the other homeownership fairs in Portland by providing resources for renters and homeowners, as well as homebuyers.

This year, NAYA Family Center hosted over 150 people, who received information on:

- renters' rights and fair housing,
- how to have a healthy and energy efficient home,
- fraud prevention, and
- how to become a foster parent.

Additionally, the homeownership fair provided the usual resources including access to loan officers, real estate agents and home inspectors.



In keeping with its culture, NAYA Family Center also had prizes and raffles for two \$1500 down payment assistance grants and two \$300 grants for rent or mortgage payment assistance.

This type of assistance is especially beneficial as home prices in Portland have been rapidly increasing over the past year. As of July 2015, prices were up more than 8 percent year-to-date and continue to rise. Increasing home prices, coupled with fast rising rents in the nation, make it difficult for people to save for their down payment, closing costs and other out-of-pocket costs that come along with the home.

While the City of Portland-Portland Housing Bureau and the State of Oregon-Housing and Community Services provide funds for down payment assistance, the money often isn't enough to close the gap between the homebuyer's savings and the down payment required.

NAYA Family Center and other organizations serving minority communities continue to work hard to make these very limited funds available to homebuyers and to find additional funding to close Portland's minority homeownership gap.

PROVIDING HOMEOWNERSHIP OPPORTUNITIES FOR NATIVE AMERICAN FAMILIES

Madison, SD – Over the past two years, [Inter-lakes Community Action Partnership](#) (ICAP) has been working with the [Flandreau Santee Sioux Tribe](#) (FSST) to provide homeownership opportunities for tribal members. While providing homeownership education anywhere is often challenging, working with a tribal community presents unique opportunities and challenges. This article describes ICAP's partnership with the tribe and the elements that are making this partnership work.

The Partners

Inter-lakes Community Action Partnership (ICAP) is a non-profit agency located in Madison, South Dakota with a service area of 14 counties. ICAP successfully operates programs for Head Start, weatherization, nutrition for the elderly, transportation, homebuyer education and transitional housing for the homeless (Heartland House).

ICAP's homebuyer education program has a working relationship with the FSST located in a neighboring county. FSST has an enrollment of 756 tribal members and is committed to assisting them in accessing homeownership opportunities.

Working to Achieve an Ambitious Goal

When the Tribe was ready to move forward with homeownership for its members, they decided to purchase 10 already built homes to be delivered in nine months. Work began immediately to find 10 credit and income qualified clients. Unfortunately, credit issues were a barrier from the outset. They included judgments, collection items and delinquent loans. Many of these debts needed to be paid off in a specific time frame in order to remain qualified for one of the new homes through [HUD's Section 184 Indian Home Loan Guarantee program](#).

Meeting income limits also were a challenge for potential homebuyers. FSST provides a per capita payment for income, which means each registered tribal member living on the reservation receives a monthly payment, from the revenue of the Royal River Casino.

A Strong Partnership with the Housing Authority & South Dakota Native Homeownership Coalition

One of the key pieces of successfully providing homeownership opportunities for FSST members is the working partnership with the Housing Authority Director, Shelli Marshall and the [South Dakota Native Homeownership Coalition](#). The Coalition is comprised of community development finance institutions (CDFIs), Tribal Housing Authorities, state and federal agencies, non-profit agencies (Native and Non Native), housing counselors, funders, lenders, construction professionals and land lease experts. Communication among the Tribal Council, Housing Authority, the Coalition and Tribal members has proved critical to satisfy the lenders' requirements

Committed Lenders

Another major requirement for making Native American Homeownership thrive is to have a working relationship with committed lenders that are engaged in the process. Having a lender that is familiar with Native American Loan products and is quick to return phone calls and answer emails while offering assistance when needed are key components to building trust in these relationships. Homebuyer education, counseling and lender guidance, make things happen.

Why the Partnership Works

Success with Native American Homeownership is witnessed by a continued commitment in the Tribal community. Engaging working partners and developing relationships for a common goal is imperative. Jim McGuire, ICAP said, "It is rewarding to be a part of this process, as the Tribal community is building wealth through homeownership. They realize they are raising the quality of life and the standard of living for their communities.

Tribal members take great pride in having to pass homes on to their children and grandchildren."



*Jim McGuire, Homeownership
Education Program Coordinator*

ANN'S STORY

Gray, KY – The Kentucky Communities Economic Opportunity Council (KCEOC) is a HUD-approved Housing Counseling agency that has formally adopted the National Industry Standards for Homeownership Education and Counseling, which are a set of guidelines focused on six core areas. KCEOC used many of these guidelines to help a client in great need. This is Ann's story.

Before coming to KCEOC in early 2014, Ann Blakely lived in unimaginable conditions in rural Knox County, KY. Her house was falling apart around her and she lived in an unsafe and hazardous environment. For example, there was no central air conditioner or way to cool her home. She used a coal stove in the winter for heat, but it was not effective. The temperature outside was the same temperature inside. She had no running water and would walk up the hill to her sister's house to get a bucket of water and bring back to wash dishes, clothes, and bathe in her sink. The septic system did not work, and if you went into the bathroom, there were so many gnats that you could not see. She put up a gnat catcher, but it did not help.

The roof was caving in and the house was sinking. The floor was not level and there were holes in the floor where one could see the ground. Boards were laid down so she could walk throughout the house. As a result of these conditions, Ann was unable to keep rodents and bugs out of her home. She had no working appliances, no cabinets to store her belongings, nothing that would make it feel like a home. Ann realized that she could no longer live like this, and had to make a change for her safety and health.

Ann came to KCEOC and applied for the HOME Homeowner Rehabilitation Program. After an examination of her house and finances, Ann was approved for the program. Through a HOME demolition/reconstruction homeowner rehabilitation project, KCEOC completely tore down the house and started from ground zero. The total project costs, including financing and volunteer labor and material was \$123,035. Funding sources included:

- HOME funds = \$60,000
- USDA Rural Development = \$54,775
- Appalachian Regional Commission = \$5,000
- Federal Home Loan Bank = \$1,000



During the building period, KCEOC provided Ann with an apartment. As one can imagine, compared to her previous circumstances, the apartment was great. She was able to enjoy it until her new house was completed in April, 2015.

Ann inherited her parents' home that was built in c1955. She never carried a mortgage and was not aware of what is required to be a homeowner. Over the years, Ann felt as though she was living in a prison with no basic necessities. Being a low-income individual, Ann did not see change as a possibility.

Through the housing counseling program Ann learned how to think like a homeowner. She learned about home maintenance, budgeting, savings, the homebuying process, and all aspects of a mortgage payment, which gave her the skills to become a successful homeowner.

The housing counseling program allowed Ann to obtain a new found confidence, pride, enjoyment, and independence. She can leave her home now knowing the processes she needs to take to care for her home, and an understanding of the resources available to her. She broke through the walls of poverty that bound her, and prevailed in a new place that she can call home.

Ann says this changed her life immensely and forever. Also, she is excited to keep her house clean, and not have to sweep up coal. She will no longer have to make the long walk to get water. She can now wash her clothes in her brand new front load washer, dry her clothes thoroughly, cook dinner at night, store her belongings, use the restroom in the house, bathe, and lay her head to rest at night, knowing she is safe and has a stable roof over her head.

CHAMPION OF SERVICE

Las Vegas, NV - [Chicanos Por La Causa](#) (CPLC) is a HUD-approved housing counseling agency with more than 30-years of experience. Located in Arizona and Nevada, CPLC provides housing counseling services designed to help individuals and families acquire relevant information to make sound decisions, identify affordable housing options, and maintain stability. CPLC assists clients experiencing a variety of housing issues including landlord-tenant conflicts, mortgage delinquency, pending foreclosure and incidents of fraud. CPLC's Las Vegas office shared the following success story that highlights the agency's commitment to long term help for its clients.

Armando Flores is a 61-year old Navy Veteran who served in the military for 19 years. He came to CPLC in September 2014 for help with mortgage serious delinquency due to loss of income. His first mortgage payment was \$1,090.64 with an interest rate of 6 percent. He also had a second lien.

Mr. Flores met with CPLC housing counselor Rosa Leon, who provided a financial analysis, helped prepare a homeowner assistance packet, and submitted a modification request through the [Hope Loan Port](#). On November 1, 2014, Mr. Flores received a Trial Plan reducing his monthly payment to \$810.07 and interest rate to 4.5 percent. What followed was a final [Home Affordable Modification Program](#) (HAMP) modification on December 10, 2014 that resulted in a new loan term of 40 years, a new principal balance. Mr. Flores was very pleased with the modification.

He returned to CPLC in August 2015 to request assistance with his second loan of \$34,102.09 with an interest rate of 8.850 percent. Mr. Flores had experienced another reduction in income and was afraid to default on his mortgage responsibility. This time, Counselor Rosa determined that he may be eligible for a principal reduction under the state's [Hardest Hit Fund](#) program. She helped Mr. Flores complete the online application for the Principal Reduction program and the Second Mortgage Reduction program.

Mr. Flores was approved and on October 19, 2015, he signed the new title documents. His new terms included a principal reduction on his first mortgage and a second mortgage reduction.

With CPLC's help, [Nevada's Hardest Hit Fund](#) program completely eliminated Mr. Flores' 2nd mortgage. He was extremely pleased and happy with CPLC's services, assistance and results.



Rosa Leon has been a housing counselor for over seven years. She currently counsels Clark County, Nevada residents in mortgage default and pre-purchase at CPLC's Las Vegas office. As a housing counselor, Rosa takes on every client with complete compassion and dedication. She is a self-motivated individual who takes the lead when the opportunity arises.

Rosa is visible in the community representing CPLC's Housing Counseling Program and showing support to all network partners. She also conducts the Spanish Home Buyer Education Workshop, counsels on credit, and screens and submits [Workforce Initiative Subsidy for Homeownership](#) (WISH) applications.

According to her coworkers, Rosa comes into work every day with a positive attitude and a high level of enthusiasm ready and willing to answer client questions and concerns. She is continuously striving to become a more knowledgeable counselor and maintains current [NeighborWorks®Institute](#) and [NCLR Homeownership Network Training](#) certifications.

On a personal note, Rosa is a proud Mother of four boys, one of which is currently serving a four-year term in the U.S. Marine Corps.

**Congratulations Rosa Leon,
You Are a Champion of Service!**

INQUIRING MINDS WANT TO KNOW



This month's segment will feature useful information for housing counselors when counseling clients that are active military service members or veterans.

Q: What is the Servicemembers Civil Relief Act (SCRA)?

A: This act provides for the temporary suspension of judicial and administrative proceedings and transactions that may adversely affect the civil rights of service members during their military service.¹ The act applies to mortgage, rental, and credit card obligations incurred prior to enlistment or report for a tour of duty. Examples of relief include reduction in interest rate to a maximum of six percent during the period of duty for mortgages and outstanding credit card debt. Other housing relief options may include terminations of rental leases and postponing evictions.

The provisions of the SCRA apply to active duty military personnel of the Army, Navy, Marine Corps, Air Force, Coast Guard; commissioned officers of the Public Health Service and the National Oceanic and Atmospheric Administration who are engaged in active service; reservists ordered to report for military service; persons ordered to report for induction under the [Military Selective Service Act](#); guardsmen called to active service for more than 30 consecutive days - who had a mortgage obligation prior to enlistment or induction for an initial tour of duty or prior to recall after a break in service when subsequently ordered to active duty. In limited situations, dependents of service members are also entitled to protections.

For more details on the act, please refer to: [Questions & Answers for Lenders Regarding the Servicemembers Civil Relief Act of 2003](#). The act can also be found at: [Servicemembers Civil Relief Act of 2003](#).

¹ Servicemembers Civil Relief Act, § 502. Purpose (2)

Q: What is the HUD-VASH program?

A: The HUD-Veterans Affairs Supportive Housing (HUD-VASH) program combines Housing Choice Voucher (HCV) rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veterans Affairs (VA). VA provides these services for participating Veterans at VA medical centers (VAMCs) and community-based outreach clinics (CBOCs). Since the program's launch in 2008, a total of 79,000 vouchers have been awarded by HUD.

Eligible families are homeless Veterans and their families that are referred to participating Public Housing Authorities (PHAs) that partner with VAMCs or CBOCs. Before making referrals to PHAs, VA staff screen families according to the VA's screening criteria and in compliance with federal nondiscrimination and civil rights laws.

For specific details review the: [HUD-VASH Reference Guide-Requirements](#). Get more information on the program including links to participating PHAs, best practices, and related notices and guidance at: [HUD-VASH Vouchers Overview](#).

Q: Where can I find more information about foreclosure avoidance options available to Veterans with a VA-Guaranteed Home Loan?

A: Mortgagors with [VA-Guaranteed home loans](#) may be eligible for relief options including special forbearance, loan modification, additional time to arrange a private sale, short sale, or deed-in-lieu of foreclosure. According to general guidance posted on the VA's website, the servicer has the primary responsibility to resolve the default. However, in cases where the servicer is unable to help the Veteran borrower, he or she can contact the VA at (877) 827-3702.

SUCCESS STORY

Single Dad Meets Hard Times

Medford, OR - Michael McIntire, a 46-year old Marine Corps veteran and single dad, thought he had life figured out. After serving five years in the military he attained a good paying job in Texas that provided a nice lifestyle for himself, his 7-year old son and child support to his second son living in Oregon. That was until work slowed down.

Michael knew he had to make some changes with work and his personal life. He missed his son in Oregon and thought moving out west could reunite his family. So he packed up and made the move to Oregon.

Michael immediately found temporary lodging with his ex-in-laws. He looked for work and although jobs seemed to be scarce, he soon found a part-time position and was feeling pretty good about the move.

Then, three months later he was told to find somewhere else to live. His ex-in-laws were selling their home and moving away. He knew his part-time job would not provide enough income for his family to live on. With \$170 deducted weekly for child support he would only have \$350 every two weeks to provide for his family.

Michael immediately started looking around for some kind of financial assistance. He said, "I knew if I couldn't find help I would lose my son and become homeless. So I called around, learned of ACCESS and went straight to the office to see if they could help me."

"I found out if you meet the requirements and are willing to take the necessary steps that ACCESS can help you. I then called the Housing Authority and they helped me find a family friendly apartment complex called 'Freedom Square Apartments,' a nice place, only a year old with new appliances. Through ACCESS I was able to get help with a security deposit, rental assistance and electric bill assistance. We feel very fortunate."

Michael recently received a promotion at work, from part-time to full-time. He has completed all ACCESS assistance programs and is now able to meet his financial responsibilities on his own. "ACCESS helped me keep my family together.



They provided a way for us to have a home and saw us through a tough time. If it weren't for ACCESS I don't know where we would be right now," Michael commented.

"Thank you ACCESS for helping my family till I got back on my feet. You are a God Send."

Michael McIntire & Boys



The Bridge has established a *Testimonial Bank* that will provide success stories for reference in governmental speeches and publications. We would like to highlight your success stories as part of our effort to demonstrate the value of housing counseling and the positive impact housing counseling has on helping families make informed housing choices. Please share your success stories by submitting them to: thebridge@hud.gov.

SUCCESS STORY

Turning Tragedy Into Triumph



Rose & Kenneth Diggs

Washington, DC - Kenneth Diggs is a lifelong DC resident who was drafted into the military in 1969 at the age of 19. He served 13-months in combat missions in Vietnam. After returning stateside, he continued to serve until 1972 when he was honorably discharged. After leaving the military, Diggs faced a host of issues. "It was difficult for me to adjust. I still struggle with PTSD. I still struggle with the combat experience," said Diggs.

Kenneth returned to his job at the post office and faced challenges transitioning into life outside of combat. As a result, he left his job at the post office and was hired as a guard at the Smithsonian. He continued to struggle with adjusting to civilian life and the effects of war lingered to complicate his life at home as well.

One early morning in March, Kenneth and his wife, Rose, awoke to a fire in their Northeast DC apartment building. In the unit below them, two young boys were playing with matches, ignited a mattress on fire, and moments later the entire unit was engulfed in flames. "We were in our bedroom and smelled smoke. Then we came out into the living room and you could see it. And when I opened the front door, it was inundated. There was smoke everywhere. You couldn't see anything," said Rose.

Everyone got out of the building safely, yet the building was condemned and they were left homeless. The Red Cross provided a temporary hotel voucher and money for food, but their unit and belongings were destroyed and they had nowhere to go.

Diggs explained, "Being in our 60s, the sense of panic in not knowing where we're going to live was horrible." They called the [VA Community Resource and Referral Center \(CRRC\)](#), which referred them to the Housing Counseling Services SSVF Program.

After working with Valerie Talford, their SSVF case manager, Rose said, "The one thing about her is she has such a calming effect. She said the agency would do everything they could to assist us. To me, I felt a sense of spirituality about her that was comforting. I have been to places where it's like they're doing you a favor and you better just accept whatever they say. Valerie assured us to just hang in there and treated us with respect and concern."

Rose and Kenneth secured permanent housing within two months and the SSVF Program provided security deposit and first month's rent assistance after locating a unit in a nearby neighborhood. Valerie worked with them to establish a budget, navigate the housing search and lease-up process, and obtain renter's insurance for their new unit.

"You know when they say God takes something away from you, that he gives it back to you three times better? He did. Our new unit has a back door and plenty of space," said Diggs. "I feel blessed. This is much better than where we were. The resources that were out there really panned out. The people we ran across were really genuine about what they were doing. For us, it was God sent," added Rose.

SUCCESS STORY

(continued from pg. 5, Life Lessons After Retirement)



Richard reached out to Housing Counseling Services in April after locating an available condo owned by a fellow veteran. He only had three days before his voucher expired in Arlington County. HCS was able to provide security deposit assistance in time for him to move into the unit.

"The assistance is crucial. The work you do is crucial for the whole process. Without it, it's like taking one leg off a three-legged chair. If I didn't have your support, I wouldn't have been in my unit today and my voucher would've expired," said Richard. He explained, "The coordination and support network worked. I also had to take initiative and not feel sorry for myself."

After being stably housed, Richard paused when trying to describe the feeling, "You get this great sense of relief and you don't even want to leave for the first few weeks. You just sit around looking at your boxes wondering how you got here." Richard frequents the Arlington Mill Community Center one block away from his apartment and he hopes to give back to less fortunate veterans by volunteering as a mentor.

He advises fellow veterans who are preparing for life after retirement, "You need to plan for the sudden 60 percent drop in income overnight when retiring. Also, developing a daily routine prevents depression and presents opportunities."

(continued from pg. 1, Returning Veteran Gets Back on His Feet)

Down on his luck, Steve purchased a car and lived out of it until he found out that his car was a stolen vehicle. He returned the car to its rightful owner and secured a part-time job at a storage facility where he traded work for a few hours of sleep each day in the company's R.V. The majority of his belongings were in a storage unit, some four hours away in Portland.

Steve had no place to call his own. Hope for recovering from his PTSD and moving on with his life seemed very slim, until he learned of the ACCESS SSVF program. The program offers veterans assistance with rental or security deposits, utilities, job search, child care, and clothing or tools needed for work.

The SSVF program assisted Steve with enrolling into college and getting his [GI Bill](#), which pays 100 percent of schooling and housing. Thanks to ACCESS, Steve has his own apartment and all his belongings were moved to his new home. Steve is working toward his college degree in auto mechanics and is in a better situation to help cope with his PTSD.



(continued from pg. 12, Inquiring Minds Want to Know)

to reach the nearest Loan Guaranty office. Housing counselors may contact the VA on behalf of their clients with either a verbal or written authorization from the client.

General information on VA-Guaranteed home loan mortgage retention options can be found at the VA website. Select the link for "[Mortgage Delinquency Assistance](#)" for more detailed information.

THE BRIDGE is pleased to recognize Champions of Service who have provided exemplary service in the Housing Counseling arena and Success Stories highlighting client's achievements. 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.

TOOLS AND RESOURCES



[Consumer Financial Protection Bureau Information for Servicemembers](#)

Addresses consumer financial challenges affecting servicemembers, veterans and their families.



[HUD's Office of Public & Indian Housing ~ Office of Native American Programs \(ONAP\)](#)

Ensures that safe, decent and affordable housing is available to Native American families and creates economic opportunities for Tribes and Indian housing residents.



[Veteran Resource Center](#)

[State and Local Resources](#) directory assists the coordination of community-based Continuum of Care services for homeless veterans. [National Resources](#) list provides contact information for organizations that impact and serve veterans nationally.



[White House Tribal Nations Conference](#)

White House brings together tribal leaders from federally recognized tribes.



[Supportive Services for Veteran Families Program](#)

VA awards grants to private non-profit organizations and consumer cooperatives who can provide supportive services to very low-income Veteran families living in or transitioning to permanent housing.



[Resources for Tribal Housing & Tribally Designated Housing Entities](#)

Provides tools and information to make informed decisions regarding the administration of housing, community and economic development programs at your Nation.



[HUD-VASH Vouchers Overview](#)

Combines Housing Choice Voucher (HCV) rental assistance for homeless Veterans with case management and clinical services provided by the VA.



[HUD's Section 184 Indian Home Loan Guarantee program](#)

Home mortgage specifically designed for American Indian and Alaska Native families, Alaska Villages, Tribes, or Tribally Designated Housing Entities.



[Resources for Housing](#)

Connecting Wounded Warriors, Service Members, Veterans, their families and caregivers with those who support them.



[HOME Homeowner Rehabilitation Program](#)

Funds may be used to assist existing homeowners with the repair, rehabilitation, or reconstruction of owner-occupied units.

ON THE HORIZON



December 01, 2015	Webinar: Housing Affordability: Building Competency in Housing Counseling
December 01-22, 2015	eLearning: Pre-Purchase II and Housing Counseling Competency: HUD Housing Counselor Certification Prep Course
December 02, 2015	Webinar V.2: SFDMS - Reporting Examples
December 07-11, 2015	NeighborWorks Training Institute (NTI)
December 08, 2015	Webinar: Location Affordability Portal
December 08, 2015	Webinar: Preparing the Form SF-425
December 08, 2015	Webinar: HAMP
December 09, 2015	Webinar: Predatory Lending
December 09, 2015	Webinar V.3: SFDMS - Reporting Errors
December 16, 2015	Webinar Cultural Sensitivity
December 16, 2015	Webinar VI: HUD Extension of Time and Variance Request System (EVARS) Training

Visit the [Office of Housing Counseling Training webpage](#) to keep up-to-date on the latest training, events, and webinars.
If you missed a webinar, visit the [Webinar Archive webpage](#) to access previously recorded sessions.

"THE BRIDGE" EDITORIAL BOARD

Emelda Johnson Kennerly, *Editor-in-Chief*
Lorraine Griscavage-Frisbee, *Assistant Editor*
Annette Panasiuk, *Feature Writer*
Suzanne Isaacs, *Feature Writer*
Virginia Holman, *Feature Writer*
Jonathan Freyer, *Feature Writer*
Kim Jakeway, *Feature Writer*

Contact: "The Bridge" @ TheBridge@hud.gov

Features of interest, testimonials, general information and announcements are welcomed.

Respond to: thebridge@hud.gov