

WELCOME TO *"The Bridge"*



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

BREAKING NEWS!

Sarah Gerecke has been appointed **Deputy Assistant Secretary for the Office of Housing Counseling**. In last month's issue of "The Bridge," we reported that Sarah had been appointed Acting Deputy Assistant Secretary. Staff of the new Office of Housing Counseling has expressed elation at the news, describing her appointment as "awesome." Congratulations Sarah!

Housing Counseling Rocks in Minnesota!

Guiding Minnesotans into a Financially Sound Future



LSS Financial Counseling is a program of Lutheran Social Service of Minnesota, the largest community-based provider of financial counseling in the state. They have been providing housing counseling since 1993. The LSS Housing Counseling team consists of ten counselors who specialize in foreclosure prevention and reverse mortgage counseling – and have a combined 57 years of housing counseling experience. LSS also has a team of Financial Counselors who specialize in helping families conquer their debts. LSS is the primary provider of foreclosure prevention help for over 50 counties in Minnesota, and they handle the volume of callers through their network of 9 offices in MN and northern WI.

The underlying philosophy of the LSS Housing Counseling team is to take a holistic view of a household's personal finances, with the focus being on long-term housing stability. "Getting a loan modification or a reverse mortgage are often only one piece of making sure a family's financial situation and housing are stable – emergency savings and dealing with other debts are critically important as well," said Dan Williams, LSS Program Director. In addition, the team feels that counseling and outreach partnerships are vital to the success of the housing counseling program, as well as to the success of the families they work with.

As the housing counseling model has evolved over the past five years, LSS has evolved as well through their work in the following programs:

National Foreclosure Mitigation Counseling (NFMC), the new HECM Counseling Protocol rollout, the HUD Emergency Homeowners Loan Program (EHLP), Independent Foreclosure Review (IFR), HAMP, and now the Attorney Generals' Settlement.

Minnesota is also unique in that HECM counseling is required by state law to be conducted by agencies located in MN. Each of these changes has provided an opportunity for LSS to improve its services to its clients. Susan Aulie, Senior Director adds, "Housing counseling has become quite complex, and I am particularly proud of how our counseling team resources each other to assure that they are offering the best options to their clients."

LSS has been able to effectively engage with industry partners, including financial institutions to be able to submit loss mitigation packages directly. LSS has also worked to foster valuable partnerships with many credit unions, membership organizations, employers, universities, and faith communities to try to reach out and encourage early access to housing counseling. Often a trusted referral to housing counseling is a key factor in encouraging a family to seek counseling. LSS has developed relationships with the MN Department of Commerce and Attorney General Office, as well as with local government entities like the City of Duluth. LSS has also been a leader in promoting legislation that benefits Minnesota homeowners in giving added protection against predatory practices.

LSS points out that its success would not be possible without close relationships with Minnesota Housing Finance Agency and the Minnesota Home Ownership Center.

Their Housing Counseling team has been recognized in the last several years with a HUD Award of Excellence for their Reverse Mortgage Counseling, and with a regional award from the Minnesota Homeownership Advisors Network, as well as the 2009 Partners in Affordable Housing 'Foreclosure Response Award'.

To learn more about LSS Financial Counseling, go to www.ConquerYourDebt.org, call 888-577-2227 or check out their [Sense and Centsibility](#) blog.

FROM THE DEPUTY ASSISTANT SECRETARY



Greetings!

I am honored to send greetings to you from my new desk. It's my privilege to be the first Deputy Assistant Secretary for the Office of Housing Counseling. HUD's mission is to support a network of HUD-approved housing counseling agencies serving all parts of the country and serving people with all kinds of housing needs. This job comes with major responsibilities to make sure HUD's mission is achieved and that the Office serves the needs of people across the country who turn to HUD-approved housing counseling agencies for help in achieving their housing goals.

The Office of Housing Counseling is two months old. Because we are new, we are taking the opportunity and the time to think about the ways we support housing counseling, and the values that we want to build into our work. Here are some of the mantras – they may be familiar to you!

- We are a listening and learning organization. We want to hear from our stakeholders and understand the ways that HUD's program can help or hinder their work.
- We will make mistakes. That is the only way we will have the confidence to try new ideas. We will ask for patience and understanding from our partners as we work to improve our program.
- We are a virtual, unified organization. As many of you know, HUD's housing counseling program previously operated out of four homeownership centers and our Washington, DC headquarters. Where implementation and practices were inconsistent, we are trying to find the best model and use it consistently.
- We are building bridges, not silos. Almost every staff member, including Office Assistants and myself, will be responsible for working directly with housing counseling agencies and housing counselors. While each office (Policy, Outreach and Oversight) will have a different area of focus, we will integrate our points of view in order to produce the strongest program.

We have accomplished a great deal in two months. HUD staff from every corner of the country—from Alaska to Florida, SoCal to the Green Mountain State—volunteered to be part of this new venture. We are taking the opportunity to rethink, reboot and reenergize the housing counseling program. We are guided by counselors from more than 100 agencies who have given us advice in various venues about ways to improve. We will continue our listening sessions through 2013, listening to different viewpoints on improving our systems, streamlining the grants process and measuring the impact of housing counseling. These are just a few of the areas we are committed to improve.

Change is never easy, and many of the issues facing the housing counseling program reflect competing policies and difficult trade-offs. We will be guided by our commitment to improve the housing of millions of families through access to an unbiased and knowledgeable housing counselor, working for a HUD-approved agency. You will see some changes soon: our NOFA to distribute grant funds, traditionally released at the end of the year, will be streamlined and will recognize the value that intermediaries and state housing finance agencies bring to quality housing counseling. Our on-site and remote performance reviews will be streamlined. We will be providing training and technical assistance opportunities as well as more on-line tools to assist housing counseling agencies. We will continue to improve our website, and look forward to improving our systems.

And has there ever been a time when housing counseling was needed more? The Great Recession continues to batter the wealth and housing stability of low-income and disadvantages households who seek to rent or own affordable and sustainable homes. Housing counseling agencies help connect families to programs and benefits that will stabilize their housing. They assist with improving credit behavior and savings habits. They provide access to affordable housing resources. They are a critical barrier to scams and discrimination.

Do let me know ways that the Office of Housing Counseling can help you, as we endeavor to improve the quality and impact of our program. Don't hesitate to drop me an email at sarah.s.gerecke@hud.gov.

OUT AND ABOUT AROUND THE NATION



FROM THE WEST – KIM IN ALASKA

On Thursday, November 8, 2012, Kim Jakeway, Housing Program Specialist in the Office of Outreach and Capacity Building, participated in the Housing Counseling Stakeholder Meeting via telephone. During this meeting, HUD staff listened to the comments and opinions received from counseling members in attendance on the follow three topics:

- Processes and policies that would need to change to better integrate housing counseling into the mortgage process.
- The definition of quality housing counseling and the prevalence of counseling by HUD-approved agencies that is not of adequate quality.
- Improving communication and training and reducing and contracting burdens for local housing counseling agencies by encouraging them to affiliate with intermediaries.

FROM THE SOUTH – JUDY IN FLORIDA

On Tuesday, November 13, 2012, Judy Ayers-Britton, Housing Specialist in the Office of Outreach and Capacity Building, gave a presentation to approximately 30 housing counselors at the monthly meeting of the Housing Counseling Agency Roundtable-10 Counties (HCAR-10). HCAR-10 is a group of HUD approved housing counseling agencies located in the 10 most southern counties of Florida. The group has been instrumental in providing information to the Attorney General's office in reference to the use of the settlement funding in the state of Florida. The group meets monthly to discuss local counseling issues and share best practices. It is a great opportunity for them to network and assist each other with problems. Judy discussed the Office of Housing Counseling and described the roles and functions of the new office.

On November 16th, Judy attended the Neighborhood Housing Services of SW Florida's (NHSSF) annual luncheon. NHSSF is a sub grantee of NeighborWorks and provides unsurpassed services to the South Florida community. She was able to network with other housing counselors, local government and other nonprofit agencies and discuss the recent changes to the Office of Housing Counseling. Approximately 300 people were in attendance.

Arden Shank, President and CEO of NHSSF, provided impressive information on the agency's accomplishments in the Miami community for the past year.

FROM THE NORTH – ANITA IN MINNESOTA

Anita Olson, Housing Program Specialist in the Oversight and Accountability Division, has been busy as a bee in Minnesota. On November 8, 2012, she spoke to 35 Minnesota Realtors in Wayzata, MN, presenting "Do You Know The Way To FHA?", a three hour continuing education credit class. On November 15th, she arranged for HUD's Inspector General stationed in the Chicago HUD Office and the Deputy Director for the Federal Housing Finance Agency (FHFA) to speak at the annual Minnesota Mortgage Association/Affordable Housing Congress Conference in Bloomington, MN. Finally, on November 20th, she met with the Director at the Homeownership Preservation Foundation's (HPF), Bloomington, MN Headquarters. This welcome meeting included a briefing of the HPF operation and review of the new Office of Housing Counseling.

FROM THE EAST – VIRGINIA (GINGER) IN VIRGINIA

On November 14-16, 2012, Virginia (Ginger) Holman, Housing Program Specialist of the Office of Outreach and Capacity Building, attended the 2012 Virginia Governor's Housing Conference, which was about changing and embracing the new vision for Virginia's communities. The over 750 attendees at this annual Conference, representing major housing stakeholders, explored how to prepare for tomorrow's opportunities, tackling today's challenges and embracing resilient, competitive neighborhoods and communities for the next decade.

The conference was filled to the brim with a variety of plenary sessions and numerous 90-minute sessions, which include in-depth sessions for advanced, seasoned professionals, as well as policy-focused sessions that address the goals and outcomes of the Governor's Housing Policy. Ginger attended those sessions which related to the mission of the Office of Housing Counseling, including housing for veterans, homeless programs and review of foreclosure information for Virginia.

There were also numerous networking opportunities. Ginger took advantage of them to discuss the Office of Housing Counseling with the stakeholders.

INQUIRING MINDS WANT TO KNOW

HopeNow Housing Counselor and Servicer Partner Conference Call



On November 15, 2012, Jerry Mayer, Deputy Director, Office of Outreach and Capacity Building, participated in a HopeNow Housing Counselor and Servicer Partner conference call. The call was hosted by HopeNow and included presenters from HopeNow, FHA, Freddie Mac and several servicing lenders. Participating on the call were housing counselors and servicing lenders from around the nation. Jerry presented an overview of the Office of Housing Counseling, and discussed some of the new Dodd-Frank requirements like the housing counseling advisory board and housing counselor certification. Jerry also presented on HUD's Hurricane Sandy resources for housing counselors found on our [website](#).

HopeNow is an alliance between counselors, mortgage companies, investors, and other mortgage market participants. This alliance will maximize outreach efforts to homeowners in distress to help them stay in their homes and will create a unified, coordinated plan to reach and help as many homeowners as possible. The members of this alliance recognize that by working together, they will be more effective than by working independently. The Department of the Treasury and the U.S. Department of Housing and Urban Development encouraged leaders in the lending industry, investors and non-profits to form this alliance. For more information about HopeNow please visit their [website](#).

WHO'S MY CONTACT?



The Office of Housing Counseling has reached an important milestone! HUD-approved Housing Counseling Agencies have now transitioned to the Office of Housing Counseling. As a result, over 2,500 housing counseling agencies have received letters advising them that they have a new HUD Point of Contact (POC). Most of these agencies have already been contacted by their new POC who will be responsible for handling HUD administrative matters as well as providing for agency support, primarily in the areas of technical assistance and training.

A major benefit of launching a new office is the opportunity to develop and implement new processes, procedures and initiatives and to pilot new ways of conducting business. Extensive thought and dialogue have already begun around ways to more effectively utilize the services of Intermediaries and State Housing Finance Agencies (HFAs) to provide additional resources and support for local HUD-approved Housing Counseling Agencies. Utilizing Intermediaries and HFAs, the Office of Housing Counseling envisions having support available to local housing counseling agencies significantly more than has been available in the past.

WHERE'S MY REVIEW?



Although the Office of Housing Counseling staff is immediately available for technical assistance and other support, it may be several months before agencies are contacted to schedule a performance review. The Office of Housing Counseling conducted a comprehensive evaluation of all agencies in order to determine which agencies could be granted an extension on the term of their current approval. Many agencies will not be required to undergo a performance review for as long as a year beyond the expiration of their current certificate. The Office of Housing Counseling will be issuing certificates that reflect the new approval expiration as appropriate.

Once performance reviews are resumed, agencies will see a number of new, time saving approaches to the performance review process. **It is an exciting time!** The Office of Housing Counseling will keep all of our agencies updated on changes as they occur. If an agency has not been advised of their new Point of Contact, they can contact one of the Office of Housing Counseling managers listed below:

PHYLLIS FORD -212.542.7171, **CAROLYN HOGANS** -678-732-2129,
CLEOTRA LOFTON- 615-515-8595, or **RHONDA RIVERA**- 714-955- 0813

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

CHAMPIONS OF SERVICE –Brendan Wilbur



Brendan Wilbur has been a Housing/Financial Counselor at Alternatives Federal Credit Union in Ithaca, New York since 2007. One year prior to that, he started working as the credit union's Individual Development Accounts (IDA) Coordinator. Alternatives serves a 7-county area in central New York. While housing prices in this region are high in relation to median income, home purchase is attainable for low-income families, especially with the assistance of the credit union's IDA programs, which provide matching funds that can boost first-time home buyers' savings by as much as 4 to 1. Brendan Wilbur has combined various aspects of his job into a multi-faceted package that helps clients gain control of their finances and move towards successful home ownership. Brendan's work includes one-to-one financial and housing counseling. He is currently completing recertification as a Financial Counselor through the Credit Union National Association, and has received NeighborWorks certification in a range of pre- and post-purchase and foreclosure intervention areas. He works closely with clients on reviewing and understanding their credit reports, and helps clients develop specific action plans to improve their scores and qualify for home financing.

Another aspect of Brendan's work is financial education. He co-teaches the credit union's Money Wise class to more than 100 households each year. Money Wise provides an experiential, group context for addressing concerns about personal finances.

Participants frequently write to say how much the class has meant to them. A social worker in the current class wrote, "Thru Moneywise I came to better understand my destructive reckless spending (often emotionally driven) would never help me get ahead, and would be harmful for my family." This woman has now developed spending and savings plans, and is moving towards home ownership.

The third component of Brendan's work is the IDA Program. To date, close to 100 families have purchased homes using their own savings and matching funds provided by various funders. Many others have gained the confidence and financial stability to purchase homes on their own, without needing the matching funds. Brendan's recruitment, counseling, action plans and ongoing encouragement have been a big part of their successes.

To maximize opportunities for his clients and the community, Brendan participates actively in community activities. He is on the Board of Directors of Ithaca Neighborhood Housing Services, the local NeighborWorks affiliate, works closely with their home ownership program and is a regular guest speaker at their homebuyer classes. Brendan also meets with the Asset-Building Team at Tompkins Community Action, a local anti-poverty agency, and provides training to their staff on an asset-building approach to helping families move out of poverty. By combining these various approaches and activities, Brendan Wilbur proves himself a "Champion of Service."

CONTACT:

Brendan Wilbur
bwilbur@alternatives.org
607-216-3445

CHAMPIONS OF SERVICE –Katrina Maddox



Katrina Maddox is a Housing Counselor at the Center for Financial Health (CFFH) in Lansing Michigan since 2009. CFFH serves a 3-county area in Michigan that has been hard-hit by the foreclosure crisis, so while CFFH began its work focusing on homebuyer education and pre-purchase counseling, its focus shifted to assistance with the foreclosure process. In 2011, CFFH was named the Housing Counseling Agency of the Year by the Michigan State Housing Development Authority.

Katrina's work has focused on Foreclosure Intervention services. This is surely the most challenging and potentially depressing part of housing counseling work, as the counselor is working with clients in crisis, and the options available are often a choice of "lesser evils." Katrina has maintained her equilibrium through years of working with clients facing foreclosure, educating people about mortgage rescue scams, and the frustrations of trying to reach remote and unresponsive loan servicers. Her attitude has been to empower her clients by giving them the tools and support to advocate for themselves, following up to make sure they carry through the action plans she helps them develop to address the threat of foreclosure. She has worked on creative ways to publicize CFFH's work, such as the mobile billboard that drove through neighborhoods. In 2011, CFFH provided foreclosure-related services to more than 400 families and helped more than 100 families save their homes, thanks in large part to Katrina's efforts.

Searching for a more positive approach to help CFFH's clients, Katrina looked at the demographic of her client base in 2011 and determined that reverse mortgages, if responsibly pursued and adequately researched, could alleviate financial strain for some of her clients. Katrina was motivated to study for and receive her HECM counseling certification, and the completion of her certification requirements in 2012 resulted in CFFH being able to expand its offerings to meet the needs of a new segment of potential clients with counseling about reverse mortgages.

Katrina is passionate and persistent about the delivery of high quality, fair and effective service to clients which stems from years of experience in mortgage lending and real estate practices. She is truly a Champion of Service.

CONTACT:

Katrina Maddox
katrinam@centerforfinancialhealth.org
517-708-2550



ON THE HORIZON



WANTED: ALL BRIGHT IDEAS!

HUD has launched “[Innovation of the Day](#)” and invites you to share your creative programs, practices and/or products. Innovation of the Day (IOD) was developed as a hub for collecting and disseminating innovative housing, community development, built environment, and urban practices. Its purpose is to crowd-source new models that can be leveraged not only within HUD, but by other agencies, municipalities, philanthropies, non-profits, and citizens. Additional benefits include the ability to identify emerging trends, promising solutions, and successful means of implementation. Share your innovations or search HUD’s database for emerging practices in your own community or from around the world!

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Contact “The Bridge” at TheBridge@hud.gov