

## WELCOME TO *"The Bridge"*



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

## Housing Counseling Rocks in NYC & NJ !

### Providing Much Needed Help to Super Storm Sandy Survivors



As relief efforts for Super Storm Sandy continue to progress, housing counseling agencies in New York City and New Jersey have played a critical role in providing much needed help to storm survivors as they restore their homes, neighborhoods, and lives. For instance, agencies have assisted homeowners in accessing available resources to repair or rebuild their properties, completing applications for federal aid, appealing denial letters from insurance companies, and requesting resources from public and charitable entities.

### Coordinating Resources for New Jersey Families

Moved by the destruction left in the wake of Super Storm Sandy, New Jersey housing counseling agencies rose to the challenge, offering assistance to residents who were left without resources in the Greater Newark region. This was at a time when the agencies were also dealing with the impact of the super storm on their own operations. Despite the difficult circumstances, agencies were on the ground providing aid.

For example, **La Casa de Don Pedro** organized a food drive to assist families, and collected blankets, clothing, toiletries and nonperishable food. Staff from the **Urban League of Essex County** also collected items and delivered care-packages door-to-door to residents who lost power.

**Episcopal Community Development** coordinated activities and provided critical information regarding FEMA and other resources to local residents. These organizations coordinated with other non-profit agencies working together to provide overall community support.

### Expanding Services in Response to Super Storm Sandy

The Neighborhood Housing Services of New York City, Inc. (NHSNYC) helps homeowners repair or reconstruct properties that were significantly damaged by Super Storm Sandy. NHSNYC is also partnering with the New York City Department of Housing Preservation and Development's (HPD) Small Homes Task Force, to deploy programmatic resources to support the rehabilitation of 65,000 single-family homes impacted by this tragedy.

### Distributing Essential Supplies in the Community

Prior to the rehabilitation efforts, NHSNYC received approximately 3,000 individual tools and housing supplies from the Sears Holdings Corporation. This donation was arranged by the Governor's office and included: heaters, dehumidifiers, blankets, comforters, pillows, shovels, buckets, as well as toys and sporting goods for the children of impacted families. Items were distributed to support families in the Sheepshead Bay community, who lost most of their belongings to the storm. NHSNYC focused distribution there in response to resident complaints of feeling underserved by existing Sandy relief efforts.

Additionally, NHSNYC distributed cleaning supplies to families, which also served as an effective engagement strategy for building relationships with homeowners likely to benefit from its core services. For example, the NHS center in Northern Queens partnered with an independent NHS agency and distributed 648 tools to homeowners, which assisted in the repair of their properties. NHSNYC had piloted this engagement strategy by securing funding to create 300 cleaning supply kits distributed during an event in partnership with the Holy Family Church in Canarsie and a local Girl Scout troop, targeting the area's growing Haitian community.

### Arranging a Unique Housing Initiative for Displaced Families

NHSNYC continues its outreach and engagement activities while implementing a unique initiative to help displaced families transition from shelters to Real Estate Owned (REO) properties from Freddie Mac. By completing a comprehensive triage process, NHSNYC identifies families with children who have the greatest need for housing support and arranges placements. These REO properties conform to all housing code requirements and are fully furnished with all essential appliances.

During this intense time of transition, families selected to participate will not pay rent during their first three months—nor complete a credit check, pay a security deposit or have their income verified. After 90 days, families have the option of remaining in their REO property with a month-to-month lease, by paying 75% of the Fair Market Rent for the New York City MSA—as defined by HUD. During this period however, the REO property will be relisted for sale and made available to potential buyers.

### Underwriting and Expediting Low-Interest Rehabilitation Loans

While REO housing is a temporary solution, NHSNYC recognizes that many homeowners have a significant need for bridge loans to complete permanent repair projects before receiving reimbursement from their

*(continued on page 6)*

# FROM THE DEPUTY ASSISTANT SECRETARY



Happy New Year!

I look forward to working with all of you and our stakeholders as we kick-off a very busy year. The Office of Housing Counseling is committed to working with all of our partners to improve the housing of families across the country. In this inaugural issue of *The Bridge* in 2013, we feature the recovery efforts of Super Storm Sandy from various perspectives, including an update from HUD Secretary Shaun Donovan, to the activities of local housing counseling agencies, to HUD staff on the ground.

HUD continues to be instrumental in the overall Sandy recovery response, especially with the selection of Secretary Donovan by President Obama, to lead the Federal government's rebuilding effort and the newly formed, Hurricane Sandy Rebuilding Task Force. HUD is offering a number of programs and resources for those affected by Sandy such as:

- Community Development Block Grants (CDBG) and HOME programs that give states and communities the flexibility to redirect funds to address critical needs, including housing;
- Immediate foreclosure relief by granting a 90-day moratorium on foreclosures and forbearances on FHA-insured home mortgages;
- Mortgage insurance through HUD's Section 203(h) program, which provides FHA insurance to disaster victims who have lost their homes and face the daunting task of rebuilding or buying another home;
- Mortgage and home rehabilitation insurance through HUD's Section 203(k) loan program, which enables those who have lost their homes to finance the purchase or refinance of a house, along with its repair costs through a single mortgage; and
- Section 108 loan guarantee assistance which provides state and local governments federally guaranteed loans for housing rehabilitation, economic development, and repair of public infrastructure.

Housing assistance is a major part of the recovery efforts and the Office of Housing Counseling's network of HUD-approved housing counseling agencies have provided Super Storm Sandy survivors critical support services to:

- locate housing for displaced individuals and families,
- get claims assistance for insurance, FEMA, SBA, etc.,
- secure mortgage relief assistance,
- research home repair contractors,
- arrange low-interest rehabilitation loans,
- distribute cleaning supplies, and much more.

And through sheer perseverance, one of HUD's own shares a personal account of her experience helping a New York teen find the desperate housing he needed.

I will continue to share our progress and update you on Super Storm Sandy efforts in the coming months and the good work that is taking place to help rebuild communities. For more information on the latest Sandy developments, visit our resource page at: [www.hud.gov/sandy](http://www.hud.gov/sandy).

As always, I welcome your feedback and ideas on ways that the Office of Housing Counseling can help you. Don't hesitate to drop me an email at [sarah.s.gerecke@hud.gov](mailto:sarah.s.gerecke@hud.gov).

*-Sarah*

# OUT AND ABOUT AROUND THE REGION



One of the many outcomes of Super Storm Sandy is an increased awareness of housing counseling agencies and the value they provide to their communities. Although, core housing services continue daily, the types of support considerably expands during recovery efforts including the opportunity to warn about scams. Here are a few examples of what HUD housing counseling agencies around the region have been doing to support Super Storm Sandy individuals and families.



**The Long Island Housing Partnership (LIHP)** has aided families by implementing:

1. The Hurricane Sandy and Recovery and Relief – Boiler and Hot Water Heater Program, which provides individuals and families in LMI areas or LMI households, with up to \$5,000 for hot water heaters and boilers. LIHP has received 36 applications for assistance and 11 families have received funding thus far.
2. The Disaster Assistance Rental Housing Program, which served families who became homeless as a result of Super Storm Sandy. LIHP received 14 applications for the rental program and made 17 Neighborhood Stabilization Program homes available for short term rentals.
3. Default Counseling, which targets individuals and families who are having difficulties paying their mortgage because of the storm.

LIHP also participated in the HOPE NOW outreach event on December 15, 2012 in Westbury.

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**The Northfield Community LDC** believes their presence in the community has been valuable to their constituents, government, and philanthropic organizations in formulating Super Storm Sandy relief efforts. NCLDC has:

1. Performed door to door outreach with flyers and information to North Shore residents and businesses.
2. Coordinated meetings with NYC Economic Development Corporation (EDC) for maritime and other affected businesses to provide resource information and contacts.
3. Worked with NYC Dept. of City Planning to identify residential vacancies in the community.
4. Requested flexibility regarding income eligibility of some of their programs.
5. Scheduled a meeting with the Borough President's office to design a plan for rehabilitating homes that were damaged in the storm.

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**Community Development Corporation of Long Island (CDCLI)** has had an active and ongoing role since the onslaught of Super Storm Sandy. CDCLI responded by:

1. Immediately updating its website at: [www.cdcli.org](http://www.cdcli.org) to ensure that all Long Islanders were able to get the most up-to-date resources for victims of the storm.
2. Working with staff from NeighborWorks America and the HOPE NOW Alliance to coordinate a HOPE for Homeowners event on Long Island on December 15, 2012, which brought together servicers, Fannie Mae, Freddie Mac, insurance industry, government entities (HUD, FEMA and the Office of the Attorney General) and nonprofit agencies under one roof to provide a coordinated effort and steps to recovery.
3. Being actively involved with the Long Island chapter of Voluntary Organizations Active in Disaster (VOAD) and chairing the Housing Subcommittee.

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# INQUIRING MINDS WANT TO KNOW

## WHAT IS HUD DOING TO ASSIST WITH SUPER STORM SANDY'S RECOVERY?

### Setting Up the Hurricane Sandy Rebuilding Task Force

*Secretary Shaun Donovan*



For some of us, the holiday season is when we join together and celebrate our blessings. But for the families whose homes or small businesses were damaged or those who lost loved ones during Hurricane Sandy, this season is a time of grief, confusion and uncertainty, as they work to rebuild their homes and their lives.

The urgency of helping these families and communities that were ravaged by the storm is why we're moving quickly to set up the Hurricane Sandy Rebuilding Task Force. On Friday, December 7, President Obama signed the executive order that established the Task Force. President Obama also asked Congress to immediately approve \$60 billion in supplemental assistance to aid in storm recovery.

As Chair of the Task Force, I'm proud to announce that effective January 2, my Chief of Staff, Laurel Blatchford, will move into the role of Executive Director of the Task Force. With her intimate knowledge of the area as a longtime resident, and her unmatched awareness of the issues and the players involved, I can think of no better start for this commission and I'm excited to work alongside her in this new capacity. We will follow this with additional staff, who will work to achieve the Task Force's five major responsibilities.

First, and most importantly, it will coordinate with all stakeholders to deliver cohesive, rebuilding strategies—creating a comprehensive regional plan within six months. We will gather and share the best practices of recovering communities, creating a vision for long-term rebuilding by State and local stakeholders—a vision that will be supported by more thoughtful planning and a focus on resilience and sustainability. Second, it will reduce regulatory burdens and cut red tape. Third, it will manage the flow of federal recovery funds and make sure that the resources the federal government provides are aligned with local priorities. Fourth, we will monitor the progress and strengthen accountability measures. We know that at a moment like this, because Americans are anxious about the recovery, they have little patience for waste. The structure of the task force and the ability to monitor funds allow us to deliver this kind of accountability.

Finally, more than a checkbook, it will allow us to offer technical assistance and tools—providing critical support as those on the ground realize their vision for redevelopment and revitalization.

We will develop and track clear metrics to monitor and communicate progress, capture best practices and set standards for long-term disaster recovery.

This task force is not and cannot be simply federal oversight or mandate. Rather, it must provide leadership and connections that actively support local visions. And with the expertise of virtually the entire cabinet represented, we are prepared to make those visions of this recovery a reality. I look forward to sharing more information about the staffing and structure of the Hurricane Sandy Rebuilding Task Force in the coming weeks.

To keep up-to-date on the latest developments, visit our Hurricane Sandy resource page at: [www.hud.gov/sandy](http://www.hud.gov/sandy).



Secretary Donovan views storm damage in a basement at the Booker T. Washington Public Housing Complex in Jersey City, NJ (Official White House Photo by Sonya N. Hebert)



Soldiers prepare to deliver food to residents in Red Hook Brooklyn, NY.

## CHAMPIONS OF SERVICE – LaToya White



### Persistence Pays Off

**LaToya White** is a Management and Program Analyst in HUD's Office of Fair Housing and Equal Opportunity (FHEO) in Washington, D.C. She is currently working in the Far Rockaway Disaster Recovery Center (DRC) to help Super Storm Sandy survivors find housing and obtain information on HUD programs.

On Thanksgiving evening, LaToya was introduced to a young man with a mental health and cognitive disability. He had been living with his grandmother before Super Storm Sandy hit. Although his grandmother applied for and received FEMA assistance for his family, this young man slept outside on a park bench the previous night. His grandmother told him she could no longer take care of him and his younger siblings at her elderly age. They had lost everything due to the storm, and she asked him to leave.

The Far Rockaway Queens Teen Library staff asked LaToya to help this young man. She called the New York City Administration for Children's Services (ACS) after duty hours to request assistance. LaToya was referred to the Covenant House, a shelter that provides basic services to homeless youth, but they would not accept him because he did not have any identification, which was lost in the storm.

Identification is required because Covenant House does not take teens older than 18. They advised her to call a men's shelter, and she did. The men's shelter also would not accept him due to his lack of identification. He needed to prove his age because the shelter does not take males younger than 18.

LaToya called back to ACS to alert them of the obstacle hindering placement for the young man and was referred to another point of contact, all to no avail. Finally, she decided to ask a police officer working near the Disaster Recovery Center for help.

Eventually, the officer took the young man to St. John's Hospital where he was evaluated and admitted. The hospital contacted ACS and he was then placed in a teen facility.

Two days later, the Far Rockaway Queens Teen Library staff member told LaToya that the young man was doing well and now had a stable place to stay.

When asked about how she felt knowing that her persistence paid off, LaToya said, "All I can say is thank you for giving me the opportunity to serve."

LaToya is a true **Champion of Service!**



**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 20<sup>th</sup> of each month to [thebridge@hud.gov](mailto:thebridge@hud.gov).**

# HOUSING COUNSELING ROCKS, CONT.

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insurance company, FEMA, or the SBA. Therefore, NHSNYC is working to deploy \$6.6 million in available capital through its loan programs to finance the difference or “gap” between the total cost of comprehensive rehabilitation projects and the assistance available to homeowners.

With their current capital, NHSNYC has an opportunity to provide 265 homeowners with low-interest rehabilitation loans for repair projects that average \$25,000. The underwriting process for these homeowners is expedited to disburse loans within 72 hours after receiving a complete application. All loan payments are deferred for three months, which provide homeowners with time to secure their reimbursements.

### **Conducting Site Visits for Substantial Repairs**

For homeowners in need of substantial repairs, NHSNYC will conduct a comprehensive site visit to prepare a formal scope of work, for use in soliciting bids from at least three interested contractors or specialty firms that are licensed and insured by the City or State of New York. In addition, NHSNYC works to ensure at least 10% of the businesses in their network are owned by either women or members of a minority group. Recognizing that many families whose homes have been destroyed are not well-positioned to repay even an interest-free rehabilitation loan, NHSNYC is working to secure \$1 million in philanthropic support to provide low-and-moderate income homeowners with grants or forgivable loans that will defray the cost of essential repair projects.

### **Contact NHSNYC**

NHSNYC welcomes discussions about opportunities to align their efforts within broader recovery initiatives. Ultimately, NHSNYC anticipates securing the resources necessary to implement a formal insurance and emergency management education program. For more information about NHSNYC’s response to Super Storm Sandy, contact Stuart Schneider, program director of grants, at (212) 519-2530 or via email at: [stuart\\_schneider@nhsnyc.org](mailto:stuart_schneider@nhsnyc.org). Bernell K. Grier, chief executive officer, is also available to discuss these efforts at (212) 519-2520 or via email at: [bernell\\_grier@nhsnyc.org](mailto:bernell_grier@nhsnyc.org).



# ON THE HORIZON



## OFFICE OF HOUSING COUNSELING STAKEHOLDER MEETINGS

**WANTED!**

**Your Opinions and Feedback!**

The Office of Housing Counseling (OHC) is planning a series of virtual and in person stakeholder meetings this year. Stakeholders provide us with valuable feedback on the new OHC and HUD's Housing Counseling Program as well as creating a platform to share industry best practices. Last year's stakeholder meetings resulted in major changes to the Housing Counseling NOFA. Each meeting will cover specific topics determined by OHC and target different groups. HUD will be partnering with PAVR Software Solution, LLC (PAVR) to coordinate the meetings. Industry partners may receive invitations from both HUD and PAVR. The first virtual meeting is **January 30, 2013** and will target agencies located in rural areas that haven't had the opportunity to attend prior stakeholder meetings.

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