BRIDGING THE INFORMATION DIVIDE
Office of HOUSING COUNSELING

THE BRIDGE

VOLUME 1, ISSUE 10 MARCH 26, 2013

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!

NeighborWorks® America released a report: *Pre-Purchase Counseling Impacts on Mortgage Performance: Empirical Analysis of NeighborWorks® America's Experience,* which finds that homebuyers who receive pre-purchase housing counseling and education are nearly one-third less likely to fall behind 90 days or more on their mortgages within two years of origination. The research demonstrates a significant return to investment in pre-purchase counseling and education, in terms of avoiding costs related to delinquency and foreclosure, and its associated impacts on families, their communities, and servicers. View the report at: http://www.nw.org/network/newsroom/documents/ExperianMayer_FullReport.pdf.

Housing Counseling Rocks with Coalitions & Alliances!

Empowering Housing Counseling Agencies through Coalitions and Alliances

Housing coalitions, alliances, partnerships, and collaboratives are raising their voices across the country in support of housing counseling agencies. While these coalitions have diverse missions and serve varied populations, they also provide opportunities and benefits to housing counseling agencies. From training to advocacy, funding to capacity building, housing coalitions empower and increase the effectiveness of housing counseling agencies, which ultimately benefit the individuals and families they serve. During these increasingly challenging economic times, the power and benefits of a network to speak with one voice for a common cause is invaluable. Get active with a coalition in your community and get your voice heard!

Maximizing Housing Counseling Services with Technology

Myrna Pascual, San Diego HUD Office

A young woman guides her two children into the City of Encinitas library to receive housing counseling. She sits at a workstation facing a computer. A housing counselor greets her and asks a few questions about her housing needs. She says they are homeless and are staying temporarily at a friend's house. She needs an affordable apartment to house her and her children.

The housing counselor suggests that she applies at a local housing authority and several HUD-assisted housing complexes. More importantly, he refers her to emergency housing and suggests two local transitional housing programs appropriate for her needs. She completes an intake application and submits other documents through a scanning machine at the library work station where she sits. Another counselor, a volunteer attorney, answers her questions about a previous eviction, while a debt counselor also appears on her screen to discuss her credit.

This scenario is not in the future. This is today's Virtual Housing Counseling. In the San Diego region, Housing Opportunities Collaborative (HOC), has launched the Virtual Counselor Network© (VCN) with its community partners. There is no need to travel to several agencies, when you can just walk into the nearest library, community center, or social service organization. "All counseling is done simultaneously, through the magic of online collaboration tools similar to Skype and Google Hangout," said HOC Executive Director & CEO, Appaswamy "Vino" Pajanor. "HOC meticulously assembled the various tools used to provide counseling on the online platform so that they are compliant with HUD, other counseling regulations and most importantly partner needs. Further, the VCN is built in a format that works on any IT system, which easily integrates with existing networks and partners' business processes."

HOC is a coalition of approximately 60 HUD-approved housing counseling agencies, fair housing agencies, social service agencies and city agencies that promote housing opportunities and options. Started in 2005 by Myrna Pascual, HOC has earned the San Diego County Bar Association Distinguished Organization Award in 2008 and a $200,000 Innovation Award from Citibank to launch the Virtual Counselor Network© in 2012.

Joining the parent HOC as affiliates are the Orange County Home Ownership Preservation Collaborative (OCHOPC) and Housing Opportunities Collaborative of Inland Empire (HOCIE). Today, these three collaboratives form a Coalition in Southern California that share resources, legal structure, partnerships and funding, while serving geographical areas of over 7.5 million people.

Using current technology and its partnerships with major housing organizations, HOC is now attempting to centralize San Diego region's housing lists and provide a one-stop web page for renters to apply to various waiting lists. For more information on HOC and the VCN, visit: www.housingcollaborative.org.

FROM THE DEPUTY ASSISTANT SECRETARY

Greetings,

The Office of Housing Counseling (OHC) is springing forward as we shine the spotlight on housing coalitions, alliances, networks and partnerships that serve as great resources for housing counseling agencies. During these challenging times, networks are critically important to the ongoing success of housing counselors and the services they provide. We are familiar with the saying, 'There is strength in numbers,' and these coalitions represent a strong voice in the housing counseling industry by providing advocacy, professional development, training, technical assistance, funding, legal guidance and overall support.

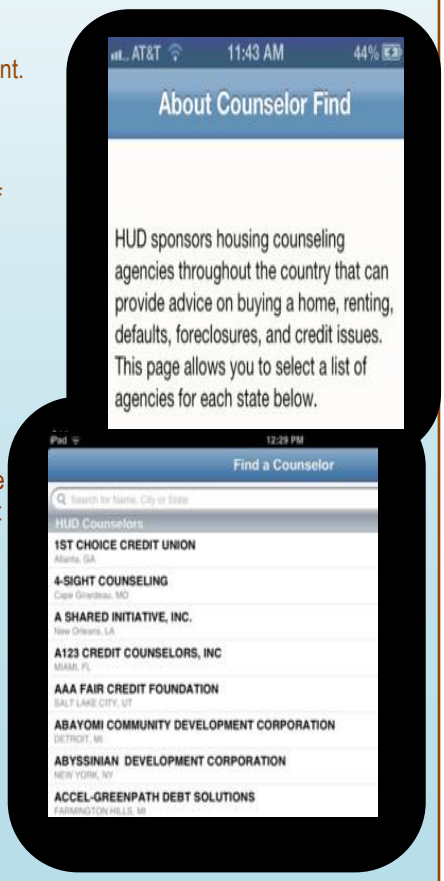
The OHC is committed to strengthening our relationship with coalitions and alliances. While HUD does not endorse advocacy positions, we are open to discussing issues on what our role, if any, should be in helping these networks set standards, provide funding or approve members. For example, should the OHC create an intermediary category for networks that provide local grant making and have monitoring expertise? These are some of the questions that will foster a robust exchange of ideas and I look forward to your input.

The coalitions and alliances featured in this month's edition of "The Bridge" share some of their best practices to implement counselor certification and continuing education, expand services through the creative use of technology, address vital issues through task force participation, provide grant funding, and influence federal and state lawmakers to allocate funds from the National Mortgage Settlement to housing counseling.

In addition to the featured networks, coalitions and alliances come in many forms. Some are incorporated, while others are trade or member associations, and a number are sponsored by the HFA or local government. They include organizations such as the Coalition for Excellence in Homeownership Education (CXHE) in New York or the Maryland Housing Counselors Network based in Baltimore, MD.

If your agency is not a member of a coalition or alliance, I hope that you will be inspired by the great work of these organizations locally and nationally to take advantage of the opportunities they provide. If your agency is a member of a coalition, network, or alliance, send us the name at: thebridge@hud.gov, and we will compile a list to share with everyone in a future edition.

On the technology front, the OHC introduced HUD's new mobile app, which allows smartphone and tablet users to locate housing counselors in their own area. We know the strong evidence that housing counseling helps distressed homeowners avoid foreclosure and obtain more favorable modifications. As the NeighborWorks report on the impacts of pre-purchase counseling confirms, we know that it can help individuals determine if they are ready for homeownership and connect them with safer and more affordable options. Now, we are using the power of technology to get the word out to more people that there's help out there and it's just a touch away!



I recognize that the news of the sequestration order on March 1, 2013, has left a major impact on all of us due to budget cuts across the board. You can read excerpts from HUD Secretary Shaun Donovan's testimony to the Senate Committee on Appropriations on *The Impacts of Sequestration* on page 4. As we face this unfortunate circumstance, the Office of Housing Counseling is committed to our mission, our stakeholders and the important work that you do. We are focused on improving the quality and impact of our programs with the resources available. If I can provide additional support or Information, please drop me an email at sarah.s.gerecke@hud.gov.

~Sarah

OUT AND ABOUT AROUND THE NATION

Texas Foreclosure Prevention Task Force

The Texas Foreclosure Prevention Task Force (TFPTF), founded by NeighborWorks® America in 2007, is comprised of more than 100 organizations representing state, local and federal, non-profit, private, public and philanthropic interests along with the lending and services community, all working together to stem the tide of foreclosure in Texas. Its mission is to support at-risk homeowners by connecting them with FREE HUD- approved housing counseling services available throughout the State of Texas, while leveraging their collective fiscal, in-kind, and intellectual resources to support their trusted advisors and their organizations with capacity building resources such as funding, specialized training, marketing and outreach services.

The Task Force provides updates on national initiatives, homeowner materials that can be used to inform constituents and introductions to local counseling resources that can intervene and provide direction. Working together in this way throughout Texas establishes a wider network of information that can reach more homeowners and create positive outcomes for their communities. The Task Force also provides outreach to employers, trade associations and Chambers of Commerce through a Speakers Bureau.

Part of the TFPTFC is the Greater Houston Foreclosure Prevention Task Force (GHFPTF). By collaborating with additional Task Force members located in Dallas-Ft. Worth, San Antonio and El Paso, they provide a unique state-wide forum for sharing ideas, support for solutions to foreclosure and related housing issues. These four core Task Force Groups work directly with HUD-approved nonprofit housing counseling agencies funded under the National Foreclosure Mitigation Counseling Program.

In addition, TFPTF has worked with the Texas Department of Housing and Community Affairs (TDHCA) and Texas State Affordable Housing Corporation (TSAHC) to support Texas' HUD housing counseling efforts through outreach, education, and fund raising.

The years of persistent collaboration through the TFPTF are finally paying off. To date, 6,648 people in Texas have received foreclosure prevention counseling; approximately 509,000 households have been assisted through statewide outreach initiatives. The Dallas Business Journal confirms the success of the state-wide collaboration stating area foreclosure rates continued to decline year-over-year. The State of Texas foreclosure rate is now below the national average.

For more information on TFPTF, TDHCA, and TSAHC, visit their respective websites.

Virginia Association of Housing Counselors, Inc.

The Virginia Association of Housing Counselors (VAHC) is a group of housing counselors or those in related fields, who have joined together for the purpose of strengthening housing counseling as a profession and assuring that all low and moderate income families and individuals are offered the opportunity to live in safe, decent and affordable housing.

VAHC has a certification program for housing counselors with two levels and a requirement for on-going education:

- **Certified Housing Counselor (CHC)**
  Designation covering Code of Conduct and Ethics (including Privacy and Confidentiality),Counseling Basis, Referral and Resources, Financial Management (including spending plan development, calculating income and predatory lending), Credit and Fair Housing
- **Comprehensive Certified Housing Counselor (CCHC**)
  Designation covering in more depth: Rental, Homebuyer, Homeless and Homeowner counseling.
- **Certification Maintenance** -16 CEU every two years

Monica L. Jefferson, President of VAHC said "Our primary goal is to keep housing counseling professionals abreast of changes in the industry and provide support strengthening housing counseling skills. We are in the process of enhancing our certification programs to meet national standards and offer specialized counseling training focused on a specific aspect of the housing continuum. VAHC is committed to provide comprehensive training to housing counseling professionals."

Over 400 Virginia housing counselors are members of VAHC. 60% of the members have earned their certification. One member said this about the value of membership, "There are several critical reasons I value my membership in the Virginia Association of Housing Counselors. First and foremost, VAHC offers opportunities for ongoing education about current issues, regulations, innovative counseling approaches and resources." She adds, "If this were all I gained from membership in VAHC, it would be enough to allow a more comprehensive, and therefore a more effective response to customers. But, considering the rapid economic and sociological changes that have affected the housing counseling environment in recent years, the network of Housing Counselors that serve as a readily accessible, fully reliable knowledge base of advice and resources is a tremendous "value added" that VAHC brings to its membership."

To register for VAHC's upcoming spring conference, April 22 – 25, 2013, visit: www.virginiahousingcounselors.org.

INQUIRING MINDS WANT TO KNOW

WHAT EFFECT WILL THE SEQUESTRATION HAVE ON THE HOUSING COUNSELING INDUSTRY?

Excerpts from the written testimony of Secretary Shaun Donovan in a hearing before the Senate Committee on Appropriations on *The Impacts of Sequestration*- Thursday, February 14, 2013

With respect to the Department of Housing and Urban Development (HUD) that I am privileged to lead, these cuts would be deeply destructive, would damage the economy, and would harm numerous families, individuals, and communities across the nation that rely on HUD programs.

The March 1 sequestration would have devastating effects on homelessness and on other vulnerable groups that HUD works with on housing needs across the country. In particular:

- About 125,000 individuals and families, including elderly and disabled individuals, could lose assistance provided through the Housing Choice Voucher (HCV) program and be at risk of becoming homeless.

- Sequestration cuts would also result in more than 100,000 formerly homeless people, including veterans, being removed from their current housing or emergency shelter programs, putting them at substantial risk of becoming homeless.

- Sequestration would result in 75,000 fewer households receiving foreclosure prevention, pre-purchase, rental or other counseling though HUD housing counseling grants. This counseling is crucial for middle class and other families who have been harmed by the housing crisis from which we are still recovering, and are trying to prevent foreclosure, refinance their mortgages, avoid housing scams, and find quality, affordable housing.

- Studies show that housing counseling plays a crucial role in those efforts. Distressed households who receive counseling are more likely to avoid foreclosure, while families who receive counseling before they purchase a home are less likely to become delinquent on their mortgages.

Only weeks ago, Congress appropriated community development and other funds for the recovery and rebuilding of the devastation caused by Superstorm Sandy and other natural disasters. The March 1 sequestration would force cuts to those crucial funds, preventing communities from making critical investments. This will not only prolong the suffering in a region that has been hit again by a new storm. It will also cost jobs that would be created by full expenditure of the approved funding and slow the full recovery and rebuilding of a region that is critical to our economy.

Read more of Secretary Donovan's testimony and share your perspectives on the real impact the sequestration will have on your organization and the families you serve at: thebridge@hud.gov.

DO COALITIONS & ALLIANCES PROVIDE HOUSING COUNSELING FUNDING?

CAPITAL AREA FORECLOSURE NETWORK

Yes, for example, in the Washington, DC area, the Capital Area Foreclosure Network (CAFN) provides grant funding and supports organizations that help homeowners at risk of foreclosure.

CAFN's goal is to build on and enhance the work of non-profit organizations, local governments and national partners that are addressing the on-going foreclosure crisis. Through these organizations, homeowners, and renters, can gain access to the knowledge and information they need to address their personal foreclosure crisis. CAFN facilitates cooperation among housing counseling agencies, non-profit organizations and government agencies so each can share best practices, form partnerships and expand outreach services to homeowners in distress.

The network brings together key stakeholders to enhance tools and knowledge to combat the Washington metropolitan region's foreclosure crisis. CAFN carries out its mission to prevent foreclosures by: maintaining a bi-lingual website, hotline and text messaging service; disseminating twice monthly e-blasts with foreclosure prevention information, distributing foreclosure prevention brochures in five languages; building capacity of front line housing counseling organizations through training and grant funding; and raising awareness of the foreclosure problem through media, advocacy and public education."

Created in April 2010, CAFN works to combat the foreclosure crisis in the Washington, D.C., region (D.C., Virginia and Maryland). The network is led jointly by the Non-profit Roundtable of Greater Washington and the Metropolitan Washington Council of Governments. The Urban Institute provides CAFN and their members with strategic research and analysis, including an overview of the scope and intensity of the region's foreclosure numbers.

CAFN's website offers a bi-lingual "Foreclosure Wizard" for consumers to explore their options. The tool also helps them search for a foreclosure counselor. In addition, CAFN provides a Foreclosure Prevention Hotline operated in partnership by the non-profit Housing Initiative Partnership (HIP).

In 2013, CAFN is providing grants through its **Capital Area Foreclosure Prevention Fund** to support organizations providing housing counseling, outreach and other support services in an effort to eliminate the region's foreclosures. Grant funds will be used to provide direct or indirect support for foreclosure prevention counseling.

For additional information on CAFN and its Foreclosure Prevention Fund, visit www.capitalareaforeclosurenetwork.org/.

CHAMPIONS OF SERVICE

Lois

by Bill Morad, HUD Program Support Division,
Philadelphia Homeownership Center

"I lost my business and am about to lose my home." The woman who spoke those words stood before me looking totally exhausted, almost defeated, and I wanted nothing more than to be able to help her get her life back together. "Have a seat and let's see how we can help," I invited. The "we" in this case was HUD. I had been detailed to New York as part of HUD's Disaster Relief Team, and I saw people like this woman every day. Sitting where I was, behind a bare metal table in the drafty upper floor of an old ice hockey rink, it was hard to feel warm and inviting, but the warmth of human understanding was needed every day.

The Disaster Relief Centers (DRCs) set up by FEMA, were designed to provide survivors of Sandy with access to a wide variety of support in one location. Tables were staffed by representatives of state and local agencies as well as HUD, SBA, IRS, and FEMA. HUD staff, were on hand to assist survivors locate temporary housing, file fair housing complaints, communicate with public housing agencies, and provide help and guidance on 203(k) and 203(h) loans. Among all of this activity at the DRC, maybe the most important role I played was just listening.

The woman's name in this article will be "Lois." She had nearly lost everything, and more than anything else at that moment, she needed a compassionate ear. She explained how she had worked many years building a reputation and a business, and how her whole life was tied to the seashore town where I was serving. She described how hard it would be to start over at her age, but that she really didn't have a choice. She blinked back tears when she told me that she had brought her daughter into her business and that she, too, was now ruined. Like most of the survivors I spoke with, her biggest concern was for her loved ones, far more so than for herself. After a quarter hour or so, Lois started to speak in more concrete terms about the future. She discussed how she could rebuild her life, and what she could do to help her daughter, and soon I noticed a subtle change in her demeanor. She sat up a little straighter, and her voice carried a spark that I hadn't noticed before.

"So how can HUD help?" she asked tentatively. She had previously shared her concern about managing her mortgage payments, now that she had virtually no income. I revisited this with her and told her about HUD's role in housing counseling. She was not aware that HUD had a network of approved housing counseling agencies, and was relieved to hear that there were professionals available to provide guidance as she faced some of the difficult choices that lay ahead. I helped her to log onto the housing counseling website to get the contact information for nearby agencies. Before she left, she put her hand on my arm and said, "Thank you. I feel a little bit better now."

I was never more proud to be a part of HUD than at that moment, because I was able to provide something that will be of real help to one of my fellow citizens who was in need, and never more humbled then when she thanked me with great sincerity for such a small act.

Myrna Bryn Pascual

San Diego HUD Field Office

What led a Filipino immigrant youngster from a remote rural farming village to join HUD and become a passionate, caring advocate for fair and affordable housing? "I wanted to make a difference!" says Myrna Bryn Pascual.

Pascual first came to this country, as a ten year old, by ship from the Philippines with her mother and three siblings. She spoke no English upon her arrival but quickly learned the language from watching television. Pascual credits her public school education, caring teachers, and guidance counselors with her attending college. Pascual graduated from the University of California Davis School of Law. She wanted to pursue Poverty Law and worked for the Legal Aid Society of San Diego's Housing and Community Development team. As a staff attorney, she created and supervised the "Adopt-a-Building Program" – that educated and assisted HUD tenants. For this work, Pascual was awarded Special Recognition from the San Diego Housing Federation. In 1998, Pascual joined HUD as a Community Builder and for 14 years, she has worked for the local San Diego HUD office, Field Policy and Management, helping to insure the effectiveness of HUD's programs to our partners and housing consumers.

In 2005, she saw that the San Diego Regional Partnership in Homeownership was no longer meeting regularly. Also, leaders of the local ethnic minority bar associations complained that home buying became a very complicated process for the underserved. Pascual used her community and legal network to help create programs and form partnerships, including the Housing Opportunities Collaborative (HOC). She held monthly meetings with housing counseling and fair housing agencies. HOC incorporated in 2006 and the housing crisis reared its ugly head in 2007. Pascual helped begin the HOME clinics modeled after the national Project Homeless Connect while working with HOC to provide housing counselors, mortgage counselors, volunteer attorneys and social service providers in a one-stop location for distressed homeowners.

In 2011, Pascual helped to formulate the Affordable Housing Clearinghouse Project that joins HOC, San Diego Housing Commission, San Diego Housing Federation and the San Diego HUD office in implementing easier access to housing options and information. The project will enable homeless persons and renters to connect easier to housing lists and to apply to waiting lists.

Pascual is now a Senior Management Analyst at HUD and was recently the San Diego Lead Chair for the Rapid Results Institute 100-Day Campaign that housed 103 veterans in 100 days. She works closely with the San Diego Regional Continuum of Care Council, Reinvestment Task Force, Fair Housing Resource Board, Keys to Housing, Ending Downtown Homelessness, and the Housing Resource Center operated by the HOC. You may reach Myrna Pascual at Myrna.B.Pascual@hud.gov.

HOUSING COUNSELING ROCKS, cont.

Homeownership Counseling Association of the Delaware Valley (HCA): A Unified Network that Empowers its Members

Working on behalf of non-profit neighborhood-based homeownership counseling agencies in the Philadelphia, PA metropolitan area, including Bucks, Chester, Delaware, Montgomery, and Philadelphia counties, there are currently 36- nonprofit housing counseling agency members and five associate members in the HCA network.

HCA's mission is to create a unified support network to provide training, networking, and technical assistance for housing counselors of all levels. In addition to developing and delivering high quality, standardized, comprehensive training, HCA was chosen to collaborate with NeighborWorks to identify and implement ways to create and build housing counseling capacity throughout Pennsylvania.

"HCA is a voice for housing counselors in the city of Philadelphia, working to empower counselors, and assure that their voices are heard. HCA has taken a leadership role in developing strategies to fortify funding for counseling, and in providing a safe forum for counselors to give input to help shape those strategies. We consider HCA to be a much valued partner for NeighborWorks," said Deborah Boatright, Northeast Regional Director, NeighborWorks America.

HCA also convenes quarterly meetings to update members on developments on the field, provide speakers and presentations on key issues, changes in rules and regulations, and resources available for assisting homeowners. HCA coordinates with partners in the field including Philadelphia Legal Assistance, Community Legal Services, lenders and other advocates such as the Urban Affairs Coalition.

A co-chair of the ***Philadelphia's Foreclosure Prevention Task Force***, HCA has forged partnerships, published guidebooks, and developed proposals and guidelines for how to address foreclosure more effectively.

For more information on HCA, visit www.hcadv.org or contact Allison Hughes, Executive Director at: ahughes@hcadv.org

Solving Arizona's Most Pressing Affordable Housing Issues

What happens when you combine an association of nonprofit housing counse with a statewide affordable housing coalition? You get an influential housing organization whose vision is that every Arizonan has a quality home that they can afford.

Since its inception four years ago, Arizona Housing Alliance has grown from a grassroots endeavor to a relevant and respected membership organization working collaboratively to solve Arizona's most pressing affordable housing issues. Last year, a statewide association of housing counselors joined the Alliance. "The merger was a natural fit," said Val Iverson, Arizona Housing Alliance's Executive Director. "Now we can work on education and advocacy all along the housing ladder; from homelessness to rental housing to foreclosure prevention to homeownership."

To meet the varied needs of housing counselors, the Alliance formed the Housing Counseling Working Group, a practitioner affinity group that meets quarterly to identify and prioritize education and advocacy efforts and to provide a networking opportunity for counselors to share best practices and explore collaborative connections. Based on the group's feedback, the Alliance is creating a housing counseling training schedule to bring training to the Arizona market, rather than each agency bearing the cost of sending counselors out of state.

The Alliance also provides a unified voice for housing counselors in Arizona. Advocacy efforts resulted in an allocation of $5 million from the Arizona Attorney General's mortgage settlement for housing counseling. The funds will be used to minimize homeowner displacement, foster neighborhood stabilization, and maximize access by Arizona consumers to the benefits of the national mortgage settlement. The Alliance also backed a lawsuit to prevent a state legislative sweep of $50 million from the settlement. Though the court ruled in the state's favor, a request for an appeal has been filed.

Most importantly, the Arizona community benefits from having a greater number of trained housing counselors. Consider Ms. R., a mother of two and a homeowner for 11 years. She fell behind on her mortgage payments after reduced work hours. She tried to work with her lender to no avail and was about to lose her home. She called the foreclosure hotline and received help from a housing counselor. In less than two months, the counselor helped Ms. R. renegotiate an affordable monthly payment and principal reduction based on her home's reduced market value. "My counselor saved my family's home, and it didn't cost me a dime," said Ms. R.

To learn more about Arizona Housing Alliance, contact Val Iverson at val@azhousingalliance.org or 480-788-4180.

HOUSING COUNSELING ROCKS, cont.

A Single Voice for Housing Counselors in Florida

Housing counseling agencies coming together to meet the needs of the counseling industry is not uncommon. Usually it is an urgent or shared need that prompts people to work together in the pursuit of a common goal. For the Florida Housing Counseling Network, it was the need for a single voice in Tallahassee and a trusted source of current and accurate information about the ever changing programs that housing counselors deal with every day.

For example, the network identified the following facts:

1. Although foreclosures are on the decline, Florida has the highest delinquency rate in the nation.
2. Modification re-defaults are also at a record level
3. The message that counseling adds value should not be limited to the local community; the need for housing counseling is a statewide concern. And all should know the value that housing counselors provide.
4. Placing the burden of one more program without funding attached was simply unfair to an already burdened industry. The need for funding ongoing counseling was imperative.

The network provides the following member benefits by:

- Promoting the growth of its member agency's programs
- Increasing statewide awareness of local and regional issues
- Increasing revenue and saved resources through network efforts
- Providing a vehicle to share best practices and ideas
- Developing new partnerships and increased service
- Creating opportunities for increased staff training

Working together happens at various levels and the Florida Housing Counseling Network has an influential voice with all of their industry partners. An example of this influence is the action taken by the Florida Legislature to allocate $60 million of the $320 million that Florida received from the National Mortgage Settlement. The Florida Housing Counseling Network worked closely with the Attorney General's office on the priorities for the settlement and $10 million dollars from the initial allocation will fund housing counseling services in the State. The single voice of housing counselors is being heard in Florida.

To get more information about creating a Network in your state, contact Cora R. Fulmore at mrtgcntr@aol.com or Bill Wilson at bwilson@ihpip.com.

Alliance Offers Scholarships for Housing Counseling Training & Certification

NCLR Homeownership Network Learning Alliance (NHNLA) is a HUD-funded training and certification program for housing counselors providing onsite training with scholarship opportunities and a webinar series. The training courses offer a unique combination of topics designed to help build a productive and effective program with a focus on customer service.

Classes include:

- **Housing Counseling Program Management** - designed for senior-level counselors and program managers,
- **Foreclosure Prevention**- combines counseling and legal expertise to provide foreclosure prevention counselors with the experience and information they need to protect their clients' interests.
- **Financial Counseling -** it focuses on a one-on-one counseling approach with the individual client. It reviews the counseling process in detail, and it covers the financial services that housing and social service counselors can implement to increase their impact.
- **Pre Purchase Counseling -** covers the fundamentals of housing counseling in addition to the counseling structure, templates, training on client management systems, and HUD housing counseling requirements
- **Implementing and Growing your Homebuyer Education Program** - designed for housing professionals who want to enhance or build their homebuyer education departments to effectively serve short and long term clients.

Webinar Series: May and June 2013

- Homebuyer Education Programs,
- Homeless Counseling,
- Rental Counseling,
- HECM Counseling,
- Disaster Victims Counseling,
- Predatory Lending, and
- Program Sustainability.

Upcoming training will be offered in:

- **Richmond, VA**: April 29 – May 2, 2013
- **Las Vegas, NV**: June 10 – 13, 2013

To register for training or to get scholarship information, visit www.nhnla.org or contact Angela Martinez-Alvarez, NNHLA Events and Operations Coordinator, amartinez@nclr.org.

CHAMPIONS OF SERVICE - Doug Tschauder

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.**

Legal Aid of Western Missouri (Legal Aid) serves a 40-county area where over 260,000 people live below the poverty level, and is the only HUD-certified housing counseling agency providing comprehensive housing counseling in at least 23 of these counties. Legal Aid provides a wide range of free housing counseling assistance through their offices in downtown Kansas City, Joplin, St. Joseph, Warrensburg and a neighborhood office on Kansas City's west side. In 2004, Legal Aid was certified by HUD as a housing counseling agency. Prior to that, Legal Aid assisted low-income clients with the following services: mortgage modifications; reverse mortgage counseling; fair housing issues; unlawful eviction; and economic development work through the Abandoned Housing Act.

Legal Aid averages about a thousand housing cases annually and this work benefits at least another thousand family members who live in the client households. Our housing counseling staff includes recognized leaders in mortgage refinancing counseling, landlord/tenant disputes, public housing matters, and housing issues for persons with disabilities.

The agency not only serves low-income clients with HUD sponsored activities, it also collaborates with local organizations that make referrals for people who need help with appeals for public assistance, access to health care through Medicaid and state coverage for children, court orders for domestic violence prevention and a wide array of other legal problems.

Legal Aid looks for the root causes of clients' problems. We know that when projects like our HUD-sponsored housing counseling help resolve underlying problems, they improve the lives of people in need and make our community better for everyone. Legal Aid staff attorney, **Doug Tschauder** is on the front line of this essential casework.

Mr. Tschauder started with Legal Aid in August of 2006. He is a certified HECM counselor in our St. Joseph office and has six years of housing counseling experience. Mr. Tschauder counsels low-income homeowners in mortgage delinquency with loss mitigation advice and alternatives to foreclosure.

Using his financial planning background, Mr. Tschauder counsels clients on reverse mortgage options and other debt issues; such as, payday loans, auto loans, and credit cards. His experience with consumer loan matters also benefits his HECM clients.

The impact of our case work is well-illustrated by client stories. For example, Mr. Tschauder recently represented Russell and Jill Warren* who are residents of a rural northwestern-Missouri county. The Warrens who are in their early 80's, were having difficulty meeting their monthly expenses due to a series of health issues leaving them with several thousand dollars of uncovered medical bills.

Russell, a WWII and Korean War veteran, just had heart surgery, and Jill recently had gone through cancer treatment. Russell also needed to buy hearing aids. Their combined social security income was only $2,000 per month and they still had a mortgage payment. They could not afford even a small fee for Home Equity Conversion Mortgage Counseling, so they were delighted to learn that Legal Aid provided the counseling at no charge.

Ultimately with the expertise and guidance of Mr. Tschauder, Russell and Jill were able to obtain the reverse mortgage, pay off their existing mortgage and medical bills, and elect to receive a payment of several hundred dollars per month from the proceeds of the HECM loan.

We salute Mr. Tschauder for being a Champion of Service.

** Names and identifying details have been changed to protect client confidentiality.*

CONTACT:
Mike Rinard
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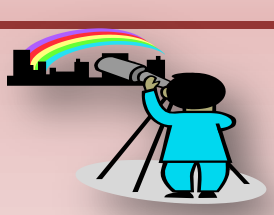
mrinard@lawmo.org

ON THE HORIZON



Advocate for the Nonprofit Housing Counseling Industry

By Bruce Dorpalen, Executive Director, NHRC

The National Housing Resource Center (NHRC) is an advocate for the nonprofit housing counseling industry as well as for housing consumers, communities of color, the elderly, and underserved populations. We advocate for increased funding, improved programming, and more effective housing policy. NHRC has taken a leadership role in getting the new MHA Outreach and Intake funding and is working to have housing counseling funding included in the national settlements.

NHRC is made up of nonprofit housing counseling agencies, networks, and Intermediaries. We are active in advancing the housing counseling industry with HUD, Treasury, the Consumer Financial Protection Bureau, the regulators, and the White House. We regularly conduct counselor surveys on issues like the funding cutbacks, the National Mortgage Settlement by the Attorneys General, and servicing standards.

NHRC is proud of the following accomplishments and encourage all housing counseling organizations to become a member.

- We have won the use of TARP money to fund housing counseling HAMP application and outreach in the recently announced Making Home Affordable program.
- We have won housing counseling as an eligible use of funds in the recent OCC settlement (and now we need to get servicers to commit the funds).
- We have been working with HUD on the reorganization and counselor certification.
- We have been meeting with HUD, the Consumer Financial Protection Bureau (CFPB), Treasury, the White House, and the OCC on housing counseling issues.
- We have been advocating on the Hill and with the Administration to increase HUD Housing Counseling funding and maintain NFMC funding.

Housing counselors who want to participate can sign up to join our email list at: www.hsgcenter.org/learn-more-about-nhrc/. There is plenty we can do, especially if you are involved. For additional information, visit: www.hsgcenter.org.

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