U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

OFFICE OF HOUSING NEWSLETTER

VOLUME 1, ISSUE 12 May 21, 2013

THE BRIDGE

Housing Counseling Rocks for Military Families & Veterans!

Minimizing Distractions for Military Families & Veterans

John J. Allen, Vice President, Housing & Financial Counseling, The Up Center, Norfolk, VA

Memorial Day brings Americans together to remember those who have died for our country while serving in the Armed Services. I served 20 years in the United States Coast Guard and 15 years since, I have worked as a financial counselor and housing program manager for The Up Center.

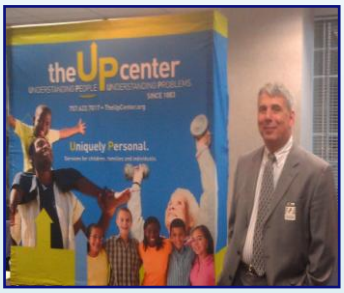
As Housing Counselors, we help minimize the financial distractions many service members face, especially those engaged in combat operations who cannot afford to be preoccupied with financial and housing issues back home. Although there is a lack of statistically significant research, the military has recognized a connection between service member's financial wellness and their ability to perform well. As a result, the military has taken steps to minimize risks by setting high financial standards for issuing security clearances and for "fitness for world-wide assignment" designations.

I have witnessed the erosion of military personnel assigned as "Command Financial Specialists" at local Navy commands. Yet, commands are stressed by having to support service members with financial issues. As a junior officer, I spent countless hours helping sailors prepare budgets to live within their means and helping them deal with creditors. I even took several young men under my wing, for extended periods, to help them avoid financially related disciplinary actions.

Linking Service Members to Community Resources

There is a positive growing trend for commands to link their members to community resources. Housing counseling agencies can and should provide a safe place for service members to obtain the help they need and want. In order to do this, we must be prepared.

Good group education alone seldom contributes to lifelong financial behavioral changes. At 'The Up Center,' we teach "*The Art of Debt Management"* financial education curriculum in such a way as to elicit follow-up one- on-one counseling. Experience has shown that a combination of education and counseling is better than each mode by itself. What we also have found is that extended mentoring or follow-up, provides even greater benefits, especially with difficult cases. As counselors, we must address the entire person. Focusing on housing, transportation, credit card debt or payday loans in isolation, is shortsighted.



Members of the armed services have sacrificed for our liberties for many years. Perhaps our service to them will save even one life!

John Allen has managed The Up Center's HUD-approved "comprehensive" housing counseling program for ten years, serving over 1,200 households per year. John developed the Agency's signature "Art of Debt Management" financial education curriculum, which assisted over 2,000 families in the past seven years with money and debt management, improving credit scores and qualifying for home mortgages.

FROM THE DEPUTY ASSISTANT SECRETARY

Sarah Gerecke
Deputy Assistant Secretary
Office of Housing

Greetings,

The Office of Housing Counseling (OHC) is pleased to provide information and resources to assist our military families and veterans who may need additional support in finding stable housing, improving their financial stability, and preparing for life after military service.

Some of the housing counseling agencies featured in this edition are run by veterans who understand the unique needs of military families and share their experiences and perspectives as housing counselors. From John Allen with *The Up Center* in Norfolk, VA to Keven VenHuisen with *Northwest Michigan Community Action Agency (NMCAA)* in Michigan, from David O'Brien with *Housing Opportunities of Fort Worth (HOFW)* in Texas to Larry Laws, Sr., of *First Home Alliance* in Woodbridge, VA, they all demonstrate a deep commitment to assisting our military families.

In addition to the housing counseling agencies run by veterans, I am so proud of the veterans that are part of the Office of Housing Counseling, working hard to make the program better. We are grateful for their service and excited about the talent they bring as service men and women to the housing counseling program. As we spotlight some of our team as 'Champions of Service,' the OHC is fortunate to have other veterans and reservists on staff and are proud of them all for their contributions, service, and sacrifice.

There are several great resources to support military personnel and families and HUD works in partnership with the U.S. Department of Veterans Affairs to provide housing information for veterans and active duty military personnel. Be sure to save the handy list of resources provided in this edition.

Service comes in many forms and earlier this month, we celebrated **Public Service Recognition Week (PSRW).** PSRW honors the men and women who serve our nation as federal, state, county and local government employees and ensure that our government is the best in the world. This year's theme, '***Why I Serve***,' provides an opportunity for all of us including housing counseling agencies sponsored by government entities to reflect on why we answered the call to serve and what accomplishments we are most proud of. Please share your thoughts with me as to '***Why You Serve***' at TheBridge@hud.gov and we will share in a future edition.

The OHC values your feedback and will continue to host our series of virtual stakeholder meetings. Get the latest updates on meeting participation in this issue. We look forward to continuing our efforts to serve you and the housing counseling community.

~Sarah

ON THE HORIZON

OFFICE OF HOUSING COUNSELING STAKEHOLDER MEETINGS

Your Opinions and Feedback Matter!

The Office of Housing Counseling (OHC) will continue to host a series of virtual stakeholder meetings during the remainder of this fiscal year. We are partnering with PAVR Software Solution, LLC (PAVR) to coordinate the meetings.

Our stakeholders provide valuable feedback on the new OHC and HUD's Housing Counseling program as well as create a platform to share industry best practices. Last year's stakeholder meetings resulted in major changes to the Housing Counseling NOFA. We are committed that stakeholder meetings are not designed as a platform for HUD to deliver information on policy changes or to conduct training. These meetings are an opportunity to hear your constructive thoughts and opinions.

Each virtual meeting will cover specific topics determined by OHC. Some meetings will have open registration on a first- come, first-serve basis, while others may target specific types of agencies. The first virtual meeting held on January 30, 2013 focused on agencies serving rural areas. The April 25, 2013 meeting addressed marketing and HUD performance reviews. Open invitations were sent through the Housing Counseling listserv. Future meetings are planned for May through September and will cover topics including the NOFA process and housing counselor certification.

To allow for maximum participation, we ask that no more than one member from an agency register at the same time for any of the stakeholder meetings. Missed a meeting or no time to participate? Have you already participated and want to share more? Send your questions or comments to housing.counseling@hud.gov.

OUT AND ABOUT AROUND THE NATION

Meeting the Needs of Military Families in Virginia

LaDonna Cruse,
VHDA Community Outreach Division,
Homeownership Education Specialist

The Virginia Housing Development Authority (VHDA) is a self-supporting, not-for-profit organization created by the Commonwealth of Virginia in 1972, to help Virginians attain quality, affordable housing. VHDA provides mortgages, primarily for first-time homebuyers and developers of quality rental housing.

For over 20 years, VHDA has provided Homebuyer Education classes in Virginia to help families make informed decisions before purchasing their home. In addition, VHDA has forged a special partnership with the military in Virginia. To meet the needs of military families, the VHDA offers Homebuyer Education classes on various installations throughout the state. Through this partnership, which began 15 years ago, the VHDA has provided 228 homebuyer education classes to 2,637 military households.

While the homeownership needs of military personnel are often similar to civilians, they do have unique situations that impact financial stability such as deployment and transfers. VHDA works to address this and other needs military families face when purchasing their first home.

USA Cares Restores Financial Stability and Self-Sufficiency of Service Men and Women

USA Cares is a 501c(3) organization that addresses the critical and unmet needs of post-9/11 military families. USA Cares has responded to over 40,000 requests for emergency financial help with over $10 million in granted assistance among its four core programs: *Combat Injured, Jobs Assistance, Housing Assistance and Emergency Assistance*.

Through its housing assistance program, USA Cares directly pays the landlord or mortgage lender when bills are past due and caused by a military service-related incident such as prolonged reduction in pay for Reservists or Guardsman or extended delay in VA compensation to injured vets. This assistance has saved nearly 5,000 military homes and kept nearly 6,000 children from being homeless.

Working Together to Benefit Service Members

Nonprofit organizations, government agencies, credit unions, and the military sector – representing all 13 cities and counties throughout Hampton Roads, VA, make up the membership of the **Financial Education Roundtable of Hampton Roads (FERHR).** These dedicated members play an integral role in the lives of valued service members and their families who live in the highly populated military area.

Working with the **VHDA,** FERHR facilitates military-specific home buying education workshops on several of the base installations. VHDA also conducts foreclosure prevention counseling training and certifications at the military installation.

VHDA provides direct or pass-through funding to many of the FERHR members that offer housing counseling and foreclosure services, and are eligible and awarded grant funds. The housing agency also offers a VHDA/VA home buying loan product that couples the best of VA loan perks with VHDA low-interest rate products. Just recently, the agency added the VHDA/VA refinance option. In addition they offer VHDA Granting Freedom funds, which is a home modification grant. These funds can be used to widen doorways, raise toilet heights, lower counters, and add ramps, grab bars, shower chairs, and other modifications.

Military families and veterans can find help with all aspects of finances on FERHR's website from resources such as:

- Military OneSource - www.militaryonesource.mil
  A free service provided by the Department of Defense to help with a broad range of concerns including money management, spouse employment, parenting and child care, relocation, deployment, and the particular concerns of families with special-needs members.

- Navy Marine Corps Relief Society –www.nmcrs.org
  Their mission is to provide, in partnership with the Navy and Marine Corps, financial, educational, and other assistance to members of the Naval Services and eligible family members.

- Navy - CNIC Headquarters - Fleet & Family Support Programs (FFSP) support individual and family readiness through a full array of programs and resources which help Navy families to be resilient, well-informed and adaptable to the Navy environment.

What Resources are Available for Military Families & Veterans?

InCharge® Education Foundation is a national 501(c)(3) nonprofit organization dedicated to empowering lives by creating and delivering high-quality personal finance education through in-person workshops, online courses, books, magazines and websites. InCharge has been committed to serving active duty military, their families and veterans for the past ten years and provides them with the following resources:

Military Money Web Portal

InCharge publishes a leading online personal finance website for service members, created as part of the U.S. Department of Defense's "Financial Readiness Campaign" with the support of the Office of the Under Secretary of Defense for Personnel and Readiness. Military Money reaches an annual audience of over 300,000.

Military Money Minutes

InCharge writes and produces weekly Military Money Minutes for Armed Forces Radio Network that are also distributed as podcasts via iTunes and online content syndication services. Military Money Minutes are broadcast around the world to an estimated 1 million active duty service members, while syndicated podcasts are downloaded at a rate of 10,000+/month.

Sergeant Debt

InCharge created Sergeant Debt, a YouTube series, to engage young recruits, with short 'in your face' personal finance information. Sergeant Debt commands troops to apply boot camp-style self-discipline toward budgeting, and destroying debt.

Where Do I Go From Here? A Guide for Transitioning to Civilian Life

Available in hard copy, iBook and Kindle eBook, *Where Do I Go From Here* is a guide to transitioning to civilian employment. From how to translate your resume to "I did it" testimonials, this book is designed to inspire and educate America's newest veterans. 50,000 copies have been distributed thus far.

Defending Your Home: a Housing Guide for Service Members and Veterans

As a companion to *Where Do I Go From Here?, Defending Your Home* will provide helpful articles, checklists and advice to answer the big questions faced by the military and their families related to housing. Should I rent or buy? How do I become mortgage-worthy? Should I live on or off-base? Should I become a landlord? How do I protect my home while deployed? How can I prevent foreclosure? This book also will be available in hard copy, iBook and Kindle eBook.

Visit militarymoney.com for additional resources that benefit military families and veterans.

OUT AND ABOUT AROUND THE NATION

Northwest Michigan Community Action Agency, Inc. (NMCAA) Increases Outreach to Veterans

NMCAA is the "One-Stop Shopping Center" for Housing Counseling Services for northwest lower Michigan, which covers a mostly rural ten county service area including Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Missaukee, Roscommon, and Wexford.

NMCAA's mission as a Community Action Agency is "Helping People by Linking Services, Resources and Opportunities." Throughout the agency's 39-year history, one theme has remained constant: dedication to the improved quality of life and self-sufficiency of the families served. Due to its commitment, NMCAA was named "2010 Housing Counseling Agency of the Year" by the Michigan State Housing Development Authority and a Chartered Member of NeighborWorks® in September 2012.

NMCAA is in the spotlight in this issue because of the dedicated housing programs which assist veterans. Karen Emerson, Manager, said, "Beginning in 2009, NMCAA increased outreach to U.S. Veterans Affairs. This helped meet our HUD housing counseling goals of, 'Promoting Assistance to Veterans.' The housing counseling staff contacted all veteran representatives in the ten counties and provided agency brochures, financial management and homebuyer workshop schedules."

Increasing the services to veterans and their families became a natural next step for NMCAA and in 2011 the agency submitted the application for Veteran Affairs' Supportive Services for Veteran Families (SSVF). NMCAA was awarded a grant and through the SSVF program provides homeless veterans with financial assistance for housing and other housing supportive services.

Veterans enter housing services by referrals from local agencies, attending workshops, or by word of mouth. There is a vast menu of opportunity for veterans and their families as they become stabilized within rental housing including matched savings programs, individual counseling, financial management and homebuyer counseling workshops that are provided by the Financial Management Services Program, which is funded in part by HUD. Learn more at www.nmcaa.net.

A Veteran's Story: From Homelessness to Stable Housing Success

Keven VenHuisen, NMCAA Veterans Housing Resource Specialist and a veteran, met with Janice, a fellow veteran who desperately needed housing assistance.

Stationed in Iraq in 2006, Janice served a tour of duty. A year after returning to the states, she found herself homeless. Janice lived in the local shelter while beginning her search for housing assistance.

Janice said, "I had some trouble at home and needed to move out of my house, my husband and I couldn't get along and I just left." She eventually divorced and relocated to northern Michigan to be closer to the area she lived while growing up and near her extended family.

After meeting with Keven at NMCAA In December 2012, Janice was provided the critical housing support she needed. Keven said, "We were able to get her into stable housing, which provided the stability for her to enroll in the local community college." He added, "I talked to her about a budgeting class and she quickly agreed that it would be a way to improve her credit score by focusing on past debt."

Janice continues to pursue her studies and improve her credit standing, while maintaining her housing in a stable and familiar environment.

Keven VenHuisen, NMCAA (l), with Randal Wrasse, a veteran client.

VA Loans Provide Assistance for a Lifetime

Mike Frueh, Director, Loan Guaranty Service,
U.S. Department of Veterans Affairs

What is the largest no-down payment loan program in the nation? What is the loan program with no credit score requirements and maximum loan amount? What is the loan program with the lowest foreclosure rate each quarter during the past five years? In today's economy, this program may seem unreal; however, it exists and is administered by the U.S. Department of Veterans Affairs (VA).

VA home loans are provided by private lenders, such as banks and mortgage companies. VA guarantees a portion of the loan, enabling the lender to provide more favorable terms.For 69 years, VA has worked with industry partners to help veterans and service members obtain, retain, and adapt homes by providing a viable and fiscally responsible benefit program in recognition of their service to the nation. The program is generally eligible to servicemembers or veterans who complete a minimum of 24 months continuous active-duty service and discharged under other than dishonorable conditions. Certain surviving spouses are also eligible.

Rules vary depending on type of service, and everyone can check their entitlement at www.ebenefits.va.gov. There are Minimum Property Requirements (MPRs) for VA loans, where homes must meet certain standards of safety, soundness, and sanitary condition determined by industry leading valuations with true lender remote appraisers.

Mike Frueh, Director, Loan Guaranty Service, said, "Housing counseling agencies that serve military families and veterans should consider what needs the military clients may have that differ from "civilian" clients. For example, if clients are active duty, they will likely be required to move every few years before finishing their tour, retire, or otherwise leave service. What are their plans for work afterwards? Where do they want to live after the military? The transition from active-duty to civilian can be very stressful."

Mike adds, "Service members face obstacles with trying to obtain financing with a new civilian job without a long paycheck history; moving requirements (or PCS orders) during service; an inability to sell a current home; and trying to purchase a house while stationed overseas." "For veterans, they really need to ensure they understand the benefits of the VA loan. There are still perspectives out there that I call 'my father's VA,' which refers to older processes and systems that made VA loans take longer than conventional to close – that is definitely no longer the case. The average VA loan process is approximately 30 days, which is industry standard."

There are more than 900 VA staff nationwide, committed to helping veterans, service members, and their families obtain a home, adapt a home, or retain a home if they have financial problems, all in recognition of their service.

According to Mike, "This is a benefit – not a public policy. They earned it by volunteering to protect and defend our Nation. Every one of our staff serve as advocates for the veterans – we help with any question, and work to help them resolve any issues with their lenders or servicers throughout their lifetime. Also – this is a reusable benefit. Many people have considered this a starter-home benefit, when in reality veterans can use this program throughout their lifetime."

VA Grants & Loans Aid Disabled Vet Over the Years

A single mom in the early '70s, facing the same challenges many single moms face, decided to join the Navy to avoid going on welfare. After boot camp in Orlando, FL in1972, she served her entire career as a Navy Corpsman in Millington, TN, reaching the rank of Petty Officer 3rd Class (E-4). She acquired an autoimmune disease while treating returning Vietnam veterans, and left the Navy in 1979 unable to walk without a walker, and oftentimes requiring a wheelchair. She bought a VA foreclosed property in Louisiana in 1990, using the VA loan benefit she earned during her time in service.

As her disabilities grew, she qualified for an additional VA Specially Adapted Housing (SAH) grant to modify her home. In 2005, the construction had just been completed when Hurricane Katrina completely flooded the home she had lived in for 15 years. She evacuated to Galveston, Texas, and rented an apartment when Hurricane Rita hit Galveston, forcing her to evacuate once again.

From Galveston, she eventually moved to San Antonio, TX and was able to rent one of the VA's foreclosed homes for a nominal amount because of an MOU between VA and FEMA after the hurricanes. VA obtained quick legislative authority to restore VA loan eligibility to veterans like her, who had not yet paid off their hurricane-destroyed homes. Four months after renting her San Antonio home, she used her restored eligibility to purchase it from VA. VA also received legislative authority to allow her to use another SAH grant to remodel her kitchen and bath, and to install a ramp to accommodate her needs at her new home.

For more information on VA home loans and grants, visit www.benefits.va.gov/homeloans or call toll free at 1-800-827-1000.

Providing Personalized Housing Counseling Services to Military Clients & Veterans

Founder and Executive Director David O'Brien, Jr. a Vietnam Veteran, established Housing Opportunities of Fort Worth, Inc. (HOFW) in 1988. Coming up on a milestone, HOFW will celebrate 25 years of service in September 2013.

Mr. O'Brien, Jr. shares his insight and advice to other housing counselors in serving military families in the following interview.

1. **Q: What are some of the homebuying issues that are unique to military families and veterans?**
   A: Most military families have the same questions as civilians. Although for a career military family, buying a house is nothing they had to deal with before because they received a housing allowance. When military families come in to see us, it makes a difference having someone who can speak to them on a common-sense basis.

   Often times, clients will call us back with questions regarding property taxes and homeowners insurance, which they did not have contend with during active duty.

2. **Q: How do military families find out about your services?**
   A: They hear about us from a number of sources including:
   - the Base Directory,
   - Fleet and Family Support Center,
   - Workshops on-base,
   - Word-of-mouth,
   - Referrals from lenders, especially from the Navy Federal Credit Union located on base.

   Our military clients have a greater comfort level with HOFW because they are dealing with people who know what they have been through or have had similar experiences.

3. **Q: Please share a HOFW success story with a military family or veteran.**
   A: There was a couple who were combat medics in Iraq and Afghanistan. They had one-child and wanted to buy a house. Upon returning to Fort Worth, the wife received a certification to work in mental housing and the husband was seeking new employment. We were able to make him aware of programs that could get him hired. He decided to take advantage of one of the programs and went back to school. After a brief period, both attended our homebuyer education, qualified to purchase, and successfully closed on a home in the area. Because we deal with people on a one-on-one basis, it makes it easier to provide personalized assistance.

4. **Q: What advice would you give to other housing counseling agencies on serving military families and veterans?**
   A: I would tell any housing counseling agency to be more individually oriented and sensitive to service members' questions. In many cases, military families are dubious of what's out there in terms of how many programs there are to assist them. Everyone has different needs, so I stress individual training. There is no more one room school house.

   I also recommend spending a lot of time in constructing a budget, while being non-judgmental. We emphasize to military families that a loan officer at any bank will tell you how much they will loan you but not how much you can afford.

   We also review the benefits of VA and FHA loans, which require very little money up-front. Most of the veterans we serve use VA loans. You just want people to know what's out there.

To get additional insight from HOFW's work with military families, contact David O'Brien, Jr. at hofw@swbell.net.

CHAMPIONS OF SERVICE

Beth Eilers is a member of the Office of Outreach and Capacity Building with the Office of Housing Counseling. She has worked for HUD in many capacities over the last 23 years and is currently located in the Philadelphia, PA office.

For the majority of her years with HUD, Beth has also served her country in the Armed Forces; first in the United States Army, and currently with the United States Air Force. Beth is a member of the Air Force Reserve; and is stationed at Joint base McGuire-Dix-Lakehurst in New Jersey. She has served in the military for 21 years.

Beth started her military career while already on board with HUD in the Boston, Massachusetts Field Office. She joined the United States Army Reserve in 1992 and in 2003, she decided to change careers in the military and transferred to the Air Force Reserve.

Beth is a member of the 88th Aerial Port Squadron (APS) based at Joint Base McGuire-Dix-Lakehurst in New Jersey. The 88th APS is responsible for the timely and efficient transportation of cargo and personnel within the United States, foreign bases, and into and out of war zones. Beth is an NCO in the Ramp section of the 88th APS. This section is responsible for the actual loading and unloading of cargo pallets and vehicles from large military cargo aircraft (a job MUCH different than her job with HUD!).

From August 2009 - February 2010, Beth was deployed to Joint Base Balad in Iraq. While deployed, she worked 12-14 hour days, with one day off a week (after a month with NO days off!), as a member of the night shift's RAMP and Cargo sections.

Beth's service has earned her the following awards and decorations:

- Air Reserves Forces Meritorious Service Medal with 1 Oak Leaf Cluster,
- National Defense Service Medal,
- Iraq Campaign Medal,
- Global War on Terrorism Service Medal,
- Air Force Expeditionary Service Ribbon with Gold Border,
- Air Force Longevity Service Medal,
- USAF NCO PME Graduate Ribbon,
- Army Service Ribbon.

Here is a recent picture of Beth in her "Office" – A C17 Cargo Plane! Beth is an incredible example of living a life "in-service" to self and others. We are so fortunate and proud to have Beth as a member of the Office of Capacity and Outreach team.

Congratulations Beth, we honor you as a 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 20th of each month to:** thebridge@hud.gov.

CHAMPIONS OF SERVICE

Brian Handshy has been a member of the Office of the Deputy Assistant Secretary within the Office of Housing Counseling (OHC) and a 2012 Presidential Management Fellow since July 2012. Brian has recently rejoined his colleagues in OHC in late April 2013, after spending the past six months on Capitol Hill staffing the office of New Jersey Senator Robert Menendez.

In addition to working at HUD, Brian has been a financial analyst for the Kansas Department of Commerce in their Community Development office and has been an Economic Development Specialist utilizing CDBG and LIHTC funding to promote the production of affordable housing projects in Kansas City, Kansas.

His military service includes six years of active duty and two years of reserve service in the Naval Construction Force, where he served as a construction project manager. Brian enlisted in the Navy in November 2002, just prior to the Iraqi war officially beginning. In addition to combat support tours in Iraq and North Africa as a member of the 4th Battalion, 30th Naval Construction Regiment, Brian was fortunate enough to visit places like Okinawa, Japan; Rota, Spain; Stuttgart, Germany and Reykjavik, Iceland during his naval service.

Brian's time in war-torn countries opened his eyes to the possibility of transforming people's lives through safe schools, secure infrastructure, comforting homes and a stable economy leading to his focus domestically in urban development and ultimately his career at HUD.

Brian Handshy's service has earned him the following awards and decorations:

- National Defense Service Medal,
- Three Navy Achievement Medals,
- Global War on Terrorism Service Medal,
- Humanitarian Service Medal,
- Two Good Conduct Medals,
- the Joint Service Commendation Medal,
- the Iraqi Campaign Medal.

At left is a recent picture of Brian as a freshly minted member of the HUD OHC staff and below a picture of him as a freshly minted member of the Navy in 2002, shortly after boot camp.

Congratulations Brian, we salute you as a Champion of Service!

CHAMPIONS OF SERVICE

The Office of Housing Counseling, Oversight and Accountability Division's, Housing Specialist, **Linda J. Bozeman** had to learn many life lessons at an early age. Born into poverty in Allentown, Pennsylvania to a family of five, Linda was placed into the foster care system at a very young age. Her life's motto is: "It was a great privilege to have "DANCED" in the "BIG GAME." This motto can be found hanging in her cubicle. Life being the big game and her steadfast faith, and relationship with family and friends helped her to overcome obstacles and lead her to a successful career.

After graduation from high school at the age of 17, she enlisted in the United States Navy in August 1985. Linda completed Basic Training and was an honor graduate from the Seaman Apprentice Training. She was hand-selected to be the Master-at-Arms of her division, and Duty Section Leader at her barracks. She was the first female to reenlist onboard the USS Kitty Hawk in 1989. (A time when females were not stationed onboard aircraft carriers).

One of Linda's most difficult assignments during her military career was her position during the Gulf War (Desert Storm/Desert Shield) as a Personal Property Specialist/ Casualty Assistance Officer. Her job was to identify casualty bodies, assist and sympathetically assure the next of kin, inventory and keep track of personal effects, and advise family members of military benefits/entitlements.

During her tenure in the United States Navy, Linda received many awards including:

- Sailor of the Quarter (two times),
- Joint Service Commendation Medal,
- Navy Marine Corps Commendation Medal,
- Navy Marine Corps Achievement Medal (four),
- Joint Meritorious Unit Award,
- Battle Efficiency Ribbon,
- Good Conduct Medal (three awards),
- National Defense Service Medal,
- Armed Forces Expeditionary Medal (two awards),
- Iraqi Campaign Medal,
- Global War on Terrorism Expeditionary Medal,
- Global War on Terrorism Service Medal,
- Military Outstanding Volunteer Service Medal,
- Sea Service Deployment Ribbon (two awards),
- Overseas Service Ribbon (four awards),
- Rifle Marksman/Pistol Sharpshooter Ribbons.

At left is a picture of Linda and her family, while enlisted in the U.S. Navy and below with her family in recent times.

Congratulations Linda, we honor you as a Champion of Service!

CHAMPIONS OF SERVICE

As a soldier, **Larry Laws, Sr.** was responsible for the health, welfare, and morale of more than 120 military and civilian personnel working in areas of imminent danger. Today, he is a steward of his community working in partnership with a number of agencies to ensure residents stay in their homes and receive holistic services that place them on a path to success.

Spurred by the need for affordable housing, **Larry Laws, Sr., Executive Director and Founder of First Home Alliance, Inc.,** a HUD-approved housing counseling agency, set out to help low-to-moderate income, under-privileged, veterans, and first-time homebuyers in acquiring and financing affordable housing. A retired, service disabled veteran, he understood the hardships faced by his fellow man, especially veterans, as they returned to life in the country they were so willing to serve, protect, and give their lives for.

Between 2000 and 2006, the median price of a new single-family home increased approximately 18%, according to The State of the Nation's Housing report released by the Harvard Joint Center for Housing Studies. In many parts of the country, home prices were much higher—and escalating even faster than the national figures. Incomes for most individuals and families stagnated, and as a result, affordability levels declined dramatically.

Although initially posed to make affordable housing a reality for residents of the Commonwealth of Virginia, the mortgage crisis of 2007 changed the direction of the organization. As a forward-thinking leader who served his country in the U.S. Army as a Combat First Sergeant, Larry responded to the needs of the communities in which he works and established programs that provide foreclosure prevention and housing counseling to homeowners at-risk of defaulting on their mortgages.

Since 2004, First Home Alliance has assisted more than 2,500 individuals become first-time homeowners and more than 400 homeowners avoid foreclosure. Together, with his team of devoted housing counselors, Larry has worked tirelessly to assist homeowners in Northern Virginia, specifically, those in Prince William County, to stay in their homes.

Prince William County, where First Home Alliance's main office is located, has the highest number of foreclosures in Virginia (more than 16,000) and has the 26th highest percentage of underwater mortgages in the country (47.7% of Prince William County homes are now worth less than the current mortgage). Particularly hard hit were the affordable housing enclaves of Dale City and Woodbridge, but Larry is devoted to seeing residents and homeowners of the area through the crisis. He coaches first-time homebuyers to become successful homeowners and teaches financial literacy and foreclosure prevention to homeowners in distress. Larry Laws is a true American hero.

1ST
First Home Alliance
Start Living the Dream of Home Ownership

www.firsthomealliance.org

Congratulations Larry, we salute you as a Champion of Service!

RESOURCES FOR SERVICEMEMBERS & VETERANS

Homelessness Resource Exchange

A one-stop spot for veterans, and those who help veterans, find housing.

http://www.hudhre.info/VeteransAssistance/

USA Cares

Provides grant assistance among its four core programs: *Combat Injured, Jobs Assistance, Housing Assistance and Emergency Assistance*.

http://www.usacares.org/

Military OneSource

A free service provided by the Department of Defense to help with a broad range of concerns including money management, spouse employment, parenting and child care, relocation, deployment, and the particular concerns of families with special-needs members

www.militaryonesource.mil

Military Money

A leading online personal finance website for service members, created as part of the U.S. Department of Defense's "Financial Readiness Campaign."

http://www.incharge.org/military-money

Navy Marine Corps Relief Society

Their mission is to provide, in partnership with the Navy and Marine Corps, financial, educational, and other assistance to members of the Naval Services and eligible family members.

www.nmcrs.org

Where Do I Go From Here? A Guide for Transitioning to Civilian Life

A guide to transitioning to civilian employment. From how to translate your resume to "I did it" testimonials, this book is designed to inspire and educate America's newest veterans.

http://www.incharge.org/docs/downloads/transitional-guide-2012.pdf?sfvrsn=2

Navy - CNIC Headquarters - Fleet & Family Support Programs (FFSP)

Support individual and family readiness through a full array of programs and resources which help Navy families to be resilient, well-informed and adaptable to the Navy environment.

http://cnic.navy.mil/CNIC_HQ_Site/WhatWeDo/FleetandFamilyReadiness/index.htm

VA Home Loan Guaranty

Provides home loan guaranty benefit and other housing-related programs to help buy, build, repair, retain, or adapt homes.

www.benefits.va.gov/homeloans
1-800-827-1000

"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*

Contact "*The Bridge*" at TheBridge@hud.gov

Features of interest, testimonials, general information and announcements are welcomed.
Respond to thebridge@hud.gov.