U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

OFFICE OF HOUSING NEWSLETTER

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THE BRIDGE

BREAKING NEWS!

On November 6, 2013, HUD published in the Federal Register notice that the comment period for the proposed rule on housing counselor certification published September 13, 2013 has been extended to December 12, 2013. Read the notice here.

Housing Counseling Rocks with Faith-Based Organizations!

Keeping the Faith with Neighborhood Partnerships

By Josh Bancroft, Program Specialist, HUD

HUD's Center for Faith-Based and Neighborhood Partnerships (HUD CFBNP) serves as a resource for faith-based and community organizations (FBCOs) seeking to partner with HUD to address housing and community-development needs of neighborhoods in which they serve.

Through a variety of initiatives—including outreach, technical assistance, and capacity-building workshops—HUD CFBNP fosters collaborative partnerships with non-profit organizations that facilitate knowledge-sharing, greater participation in HUD programs, and mechanisms for non-profits to provide feedback to federal officials on emerging matters and unique needs of communities nationwide. The Center has addressed issues including foreclosure prevention and scam awareness, equal-housing opportunity, disaster recovery, and youth-violence prevention and reduction.

On the topic of housing counseling, in the last fiscal year, HUD CFBNP hosted calls with faith-based and community stakeholders as well as created a fact-sheet for FBCOs, *Housing Counseling: A Guide for Faith-Based and Community Organizations* to increase awareness and promote the value of housing counseling for organizations it serves.

Additionally, as the Office of Housing Counseling opened its doors, the Center reached out to its network of organizations to inform them about the new office and how they could become a HUD-approved housing-counseling agency. Finally, HUD CFBNP has established a strong working relationship with the new office, and looks forward to building on this partnership.

One of the Center's principal initiatives is providing capacity-building workshops, including its signature training, "Capacity-Building Training for Emerging Organizations." These workshops have set the standard across the federal government for technical assistance and capacity-development for FBCOs.

The free one- and two-day trainings are designed for smaller, grassroots non-profits seeking to increase their effectiveness. The trainings typically cover topics such as organizational development, strategic planning, financial management, performance measurement, and the process of finding and applying for federal and other grants. *(Read testimonial on page 6).*

Having completed another successful training period in Fiscal Year (FY) 2013, the Center is currently planning trainings for FY 2014. Updates on future trainings, as well as the housing-counseling fact-sheet prepared for FBCOs, can be found at the Center's web site, www.hud.gov/offices/fbci.

FROM THE DEPUTY ASSISTANT SECRETARY

Sarah Gerecke
Deputy Assistant Secretary
Office of Housing

Greetings,

This edition of "*The Bridge"* features the intersection of housing counseling, faith-based organizations, and partnerships that offer clients trust and belief in better circumstances for their lives.

I know first-hand the transformation that can occur through these collaborations. When New York City was near-bankrupt and in the throes of the crack epidemic, initiatives like the Nehemiah rebuilding program in Brooklyn, the Harlem Congregations for Community Improvement, and the Northwest Bronx Community and Clergy Coalition were among the bedrocks of revitalization in their communities. Today, faith-based and community organizations throughout the country sponsor initiatives ranging from housing development to job training to credit unions. Many also operate housing counseling programs or partner with those who do.

These faith-based organizations are on the front-lines in their communities and neighborhoods, reaching the disadvantaged, homeless, and people in need on a daily basis. In this issue, we cover agencies that have leveraged successful partnerships to provide continuum-of-care services, homeownership counseling, foreclosure prevention services, financial literacy, homelessness prevention, and more.

We also feature HUD's Center for Faith-Based and Neighborhood Partnerships (HUD CFBNP). The Office of Housing Counseling is pleased to work with HUD CFBNP to share and promote information and resources to our housing counseling agencies that ultimately benefit clients. For example, the toolkit entitled, "Partnerships for the Common Good: A Partnership Guide for Faith-Based and Neighborhood Organizations," provides local faith and community leaders a menu of opportunities to address a variety of challenges and issues critical to local communities. The toolkit also provides helpful information on how to apply for federal grants and access capacity building resources to support the great work that you are already doing.

On another note, we are reaching an important milestone as we plan for implementation of new statutory requirements including the certification of housing counselors. I encourage you to review and submit your comments by December 12, 2013 for the Housing Counselor Proposed Rule. This rule proposes changes to the Housing Counseling Program regulations for the purpose of implementing the Dodd-Frank Wall Street Reform and Consumer Protection Act amendments to the housing counseling statute. Be informed and engaged in the process by also reviewing the frequently asked questions.

As always, I thank you for your commitment to housing counseling as a profession and as a means to transform communities and families.

~Sarah

Church Coalition Serves as Clearinghouse for the Disadvantaged and Homeless

By Lily Patton, MSW, Housing Counselor, Interfaith of Natrona County

Wyoming- Interfaith of Natrona County has served the homeless and disadvantaged in and around Casper, WY since 1980. Barbara Pringle, a Casper, WY resident recognized the myriad of unmet needs of the underprivileged in her community and formed a committee, essentially a task force, from various churches to examine this problem.

The sole purpose of the committee was to determine the greatest needs of the people who sought help and to find a central location where they could better assist those individuals and families. Interfaith's primary mission was to provide emergency shelter, assistance with rent and deposits, utility assistance, and vouchers for food and clothing. Since that time, Interfaith has evolved to become a clearinghouse for meeting client needs, with a multitude of volunteers from various churches.

Outcome-Based Case Management

The most important aspect of Interfaith is their case management, which has outcome based numbers to substantiate how vitally important monthly or bi-weekly case management is to the overall success of their clients who may be struggling with severe mental illness coupled with a co-occurring substance abuse issue.

As one of only two HUD-approved housing counseling agencies in the entire state of Wyoming, Interfaith was a founding member and lead partner of Casper's Area Homeless Collaborative. Created in 1997, the Collaborative has developed and implemented a comprehensive continuum-of-care (CoC) plan to break the cycle of homelessness and to help at-risk and low-income households become stable and self-sufficient.

Today, Interfaith helps access affordable housing by participating in both local and state Continuum-of-Care and Homeless Coalitions, the Casper landlord association, and various other partnerships. This coupled with strong linkages with their colleague's at all relevant Casper agencies has provided extraordinary outcomes for those they serve.

Client Services Success

During this past year, Interfaith provided 5,726 client services to the homeless and at risk population of Natrona County through outreach, assessment, housing counseling, case management and emergency financial assistance.

The direct impact of these services included:

- a 42.7% decrease in homeless children in the Natrona County School District during that period,
- 55 families with an average of 2.3 children per home to stay in safe and affordable housing, and
- 75 families receiving 219.33 hours of housing counseling to prevent homelessness and secure resources to stabilize housing crisis.

Point-in-Time Counts

In 2012, Interfaith Housing Counselors, Krystal Wallace, BSW and Lily Patton, MSW, were assigned the task of coordinating the 2013 Point-in-Time Count for Natrona County, Wyoming. Point-in-time counts aim to measure homelessness over the course of one night. The pressure was on; Wyoming was under the national spotlight in terms of housing and the homeless, and the Wyoming Homeless Collaborative wanted a well-organized and concise count to bring to HUD.

They set to work organizing the routes with concise times and locations for volunteers. A local church with a central location provided the "hub" where everyone could report, including those who wanted to participate in the count. Interfaith staff and volunteers collected hats and gloves knitted by the Wyoming Women's Center (i.e., prison); blankets donated by a group in Wheatland, Wyoming; personal hygiene kits donated by Seton House; coupons for free tacos donated by a local restaurant, La Cocina; and coupons for free donuts and coffee donated by an individual.

Incentives Drive Results

All of these items offered incentives for people to participate in the count, rather than avoid it. For the first time since Natrona County started conducting the Point-In-Time Count, Interfaith partnered with Wyoming Food Bank of the Rockies to distribute food that day. They gave food not only to those who were homeless and participated in the count, but to those facing homelessness, the working poor of their community. There were also donations from Little Caesar's Pizza, Starbucks, several grocery stores, and individuals to replenish the volunteers who worked literally all day.

"I am very proud of the work we did in our community with the Point-In-Time Count. I feel like we renewed the interest in the Point-In-Time Count, educated people, provided some necessities of living, and submitted a thorough, concise, and well documented count. I could not be more proud of Interfaith, our community of dedicated and giving volunteers, and Natrona County," said Lily Patton.

Empowering Families…Strengthening Communities

By LaTesha Slappy, National Program & Partnership Director, Mission of Peace National Corporation

Florida- An outgrowth of the New Birth Baptist Church Cathedral of Faith International Ministry of Social Concerns in Miami, FL, Vision To Victory Human Services Corporation (VVHSC) is a 501(c)(3) faith based not-for-profit organization incorporated in 1996.

VVHSC is committed to strengthening families and communities utilizing education and training; and community and economic development activities that will enhance, preserve and restore family unity, self-sufficiency and sustainable communities. VVHSC is a HUD-approved Affiliate Member of Mission of Peace National Corporation, a HUD-approved National Intermediary for Housing Counseling.

VVHSC's housing program, Destination *H*ome *O*wnership *M*ade *E*asy (H.O.M.E.) provides an array of housing services designed to increase homeownership and to assist individuals and families in remaining in their homes. The program is supported by a broad base of community partnerships that meet the client's needs beyond their presenting housing needs. These partnerships have allowed Destination H.O.M.E. to participate in more than 15 community outreach activities in the last two years and interface with more than 750 individuals.

Since 2011, Destination H.O.M.E. has provided 2,504 housing counseling services to more than 676 individuals including 577 families facing foreclosure; 208 of these families received loan modifications that reduced their Principal, Interest, Taxes, & Insurance (PITI) to less than 38% of their monthly income. The net savings on these mortgages over the life of the loan is projected to be in excess of $2 million. Moreover, 57 individuals have successfully purchased homes resulting from Credit Counseling, Pre-Purchase Counseling and Homebuyer Education.

For more information, visit www.nbbcmiami.org/vision-to-victory/.

Promoting Financial Literacy with Faith the Size of a Mustard Seed

By Toree Stokes, Executive Director, Mustard Seed Development Center

Ohio - Mustard Seed Development Center (MSDC) is a faith-based non-profit organization formed by concerned professionals dedicated to providing comprehensive knowledge in financial awareness. The need and potential for such an educational program had been evident in the community for many years. Toree Stokes who founded MSDC in 1999 said, "Our credo to help build a better future for our clients has been our daily mission."

"MSDC is open to anyone in need of our services," said Ms. Stokes, Executive Director. "Many of our participants come to us because our name references a Bible scripture in Matthew; *"If your faith is the size of a mustard seed, you can say to this mountain, 'Move from here to there,' and it will move. Nothing will be impossible for you."*

MSDC builds trust and integrity in its services mostly because of what the staff members believe. Although faith-based, MSDC staff never mentions their faith while providing services or hold their clients responsible to believe in what they stand for. MSDC offers comfort and security with private matters to all.

Most of their participants face challenges with housing and finances. MSDC has identified that financial stability can cover many areas and promote a better future for not only the participant but the community as well. Therefore, MSDC provides Financial, Homebuyer and Foreclosure Education and Services and specializes in assisting households in evaluating their financial transactions and helping families develop an action plan to overcome challenges.

MSDC is a HUD-approved housing counseling agency, as well as a city, county and state recognized Community Housing Development Organization (CHDO). Its mission is, "to meet you at the point of your financial and housing needs!" "Our main objective is to create an environment where participants are encouraged and empowered to become self-sufficient and successful in managing financial transactions for themselves," said Ms. Stokes.

Visit www.mustardseedcdc.com for more information on its housing programs and achievements.

INQUIRING MINDS WANT TO KNOW

The Office of Housing Counseling often posts topic specific *Frequently Asked Questions* on our home page for housing counselors. For this issue, we compiled answers for questions received covering a broad range of topics.

1. Can the timing of the Comprehensive Housing Counseling grant award announcements be put at the beginning of the fiscal year of the related period, so proper planning can take place?

Currently, the Housing Counseling Notice of Funding Availability (NOFA) is structured as a reimbursement grant, which means that agencies receive payment from HUD after housing counseling services have been provided. The Office of Housing Counseling (OHC) understands that this payment structure is challenging for some agencies for budget planning and other purposes.

In future NOFAs, OHC would like to announce awards at the beginning of the fiscal year of the related period. This depends, in part, on the timing involved for NOFA clearance and publication and when appropriated funds for the NOFA are available. OHC is committed to working with housing counseling agencies to further improve the NOFA process and expedite the awarding of funds.

2. Housing counseling agencies have so much interest in providing online education. What new regulations are being considered by the Office of Housing Counseling to facilitate the public's interest?

While current Housing Counseling regulations published at 24 CFR Part 214.300 "Counseling Services" did not specifically address the issue of web-based education, they do provide that counseling services may take place at an "alternate location" as long as mutually acceptable to the counselor and client.

Section 3-1 C. of HUD's Housing Counseling Handbook, revised in May 2010, provides further guidance on this topic and specifically addresses the issue of internet counseling services. The Handbook builds on the regulation by saying that alternative "formats", such as the internet, are also OK so long as mutually acceptable to the counselor and client.

For additional information, review the list serve guidance dated, 03/01/12 - HUD Guidance Regarding Internet Education

3. If few people are passing the HUD Home Equity Conversion Mortgage (HECM) roster examination, don't you feel that the test needs to be revised?

The current pass rate for the HECM roster examination is almost 70% indicating that a significant majority pass. The examination is designed to ensure that counselors are thoroughly knowledgeable about the HECM program and the HECM counseling protocol.

On a quarterly basis, all exam questions are analyzed to determine if test question revisions are necessary. The certification examination is also updated to reflect changes to the HUD HECM program. Test questions regarding Mortgagee Letter 13-26 will be added in January 2014.

4. How can HUD counseling agencies generate income other than that provided by Federal and State programs? What creative ways of generating that income or sources can you recommend?

Housing counseling agencies (HCAs) acquire funding in numerous ways, including being paid a fee for the services they provide. The fees can be paid by clients (with the exception of Foreclosure Prevention and Homeless counseling clients), non-profit partner agencies, and private sector partners. The fees provided to the HCA can vary depending on the services being provided.

Agencies cannot charge fees to HUD clients for foreclosure prevention or homeless counseling. Lenders cannot pay fees related to reverse mortgage counseling. In other instances a mortgage lender or mortgage servicer may be able to contribute towards the cost of counseling provided it is structured to avoid conflicts of interest, stay congruent with fair debt collection laws, and to protect the interests of the client.

On our housing counselor webpage at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/ohc_cap, there is a model funding agreement and fee structure that can be helpful in determining various sources of funding. Agencies are also encouraged to attend grant writing training provided by HUD's Center for Faith-Based and Neighborhood Partnerships as highlighted in this issue.

If you have additional questions, send them to: Housing.counseling@hud.gov.

Ending Poverty While Achieving Self-Sufficiency

Texas - Catholic Charities Fort Worth (CCFW) is committed to ending poverty through effective programs and social innovation. Founded in 1910, CCFW is a 501(c) (3) non-profit organization with a zealous goal to end poverty in their 28 county diocese.

By meeting the needs of children, families, the elderly, refugees, and immigrants regardless of creed, ethnicity or culture, CCFW is able to serve and give hope to over 110,000 individuals and families in need each year.

Over the past 100 years, CCFW has been hand-picked by the United Way as the coordinating agency for emergency services, has played a pivotal role in functioning as a shelter for children after the Fundamentalist Church of Jesus Christ of Latter-Day Saints (FLDS) invasion at the Yearning for Zion Ranch, and formed a Disaster Response Team after Hurricane Katrina.

In 2010, CCFW celebrated its 100th birthday by moving into its new 84,000 square foot Thornhill Drive campus, which brought all of its programs under the same roof for the first time. Among CCFW's 40 programs, the non-profit provides affordable and safe apartments with on-site supportive services to help low-income individuals and families achieve long-term self-sufficiency.

By focusing on being faith-driven, service-driven, and forward-driven, CCFW has made it a priority to represent the highest standards in non-profit giving. For example, 90 cents of every dollar donated to the agency goes directly to client services and 100 percent of the net profit earned by the agency's business ventures is reinvested into the agency.

Visit www.catholiccharitiesfortworth.org for more information.

Catholic Charities Fort Worth Campus

(continued from page 1)

HUD CFBNP Testimonial

I attended your grant writing workshop in Richmond, VA after which I wrote my first federal grant! Though I love writing and am sort of a geek with technical stuff, I had NO actual grant writing experience. Since that workshop, I have received practically every federal AND state grant I have written!

I can't thank you enough for your expertise, your thoughtfulness and patience during (and after) your workshops. And because what we do is often thought of as a "thankless" profession, I want you to know how much I appreciate you, and know that what you do truly does make a difference. Your kindness in addition, makes the EXTRA difference. Thanks so much.

Monique Jackson, *Homeownership & Housing Counselor*
Hampton Redevelopment & Housing Authority

SUCCESS STORY

Reentry Housing Initiative Helps To Rebuild Lives

By Renise Walker, Jubilee Housing, Residential Programs

Washington, DC - Jubilee Housing is a faith-based non-profit organization founded in 1973 to provide safe, affordable housing and supportive services for low-income citizens in the Adams-Morgan neighborhood of the Nation's Capital. Jubilee Housing serves more than 850 individuals and families and has been a model for programs around the country seeking effective responses to the urban affordable housing crisis. More than just "bricks and mortar," Jubilee Housing is a context for people who are living in profound poverty to have an opportunity to rebuild their lives.

Washington, DC, has one of the highest incarceration rates in the country. Many of these individuals are released from jail each year to communities that offer little support for their successful return; in fact, a large proportion of returning citizens often face immediate homelessness, which is one of the primary obstacles to successful reentry besides jobs.

Jubilee Housing has launched a new effort specifically aimed to support returning citizens. *Jubilee's Reentry Housing Initiative* will serve up to 24 men and women returning to the community after incarceration. The program will occupy two properties – one for men and one for women – each in walking distance of the various Jubilee Ministries. The program is designed to last one year and will provide structure, support and accountability for residents as they take the first steps in rebuilding their lives. Upon successful completion, residents will transition to Jubilee apartments and to other long term affordable housing options.

Eraina Wright: "I appreciate Jubilee giving me my life back…"

In 2010, Eraina Wright's brother pulled her off the street and convinced her to go into Regional Addiction Prevention (RAP), a drug rehab program in Washington, DC. She looks back on that as the happiest day of her life because it began her journey to a sustained recovery and the opportunity to live independently in the community.

Eraina had struggled with crack cocaine addiction for 24 years. During that time she lost connection with her family including seven children and three grandchildren. While in the RAP program, Eraina learned about the Jubilee Reentry Housing Initiative. "I appreciate Jubilee giving me my life back as a mother," said Eraina. "The Jubilee Reentry staff showed me that change was possible and they showed me lots of love and joy."

Eraina Wright

"They also helped me to reunite with my family and to repair those relationships. Now I see my grandchildren all the time and I talk to them every day," said Eraina.

"I was in the program for twenty-one months before I graduated. At first I didn't think I would make it. It's the first time I really initiated something and it felt good. I was rough around the edges when I first came to the program. I was loud and hard. They helped me to act like a lady. I'm going on three years clean now. I gained my self-respect," she added.

"I appreciate all the Reentry Staff. They made it possible for me to live independently. Even though I live on my own now, I am still connected. Jubilee is my network. I still see everyone at Reentry including the new women coming into the program. I'm included in all their events and eat dinner with them sometimes too. I hope and pray that they can get to where I am."

For more information on Jubilee Housing and the Reentry Housing Initiative, visit: www.jubileehousing.org.

CHAMPIONS OF SERVICE

Lily Patton

In May 2013, the Interfaith staff had the privilege of meeting a family of seven. They were a wonderful family with five incredibly well-behaved children, who had moved to Casper, WY with the promise of a job, a place to live, and a vehicle to drive. Unfortunately, the job did not work out and they found themselves homeless and on the doorstep of Interfaith.

Interfaith lead housing counselor **Lily Patton,** along with Micki Jaramillo worked to provide the family with temporary emergency housing in a local hotel, food, clothing, and bus tokens. Unfortunately, the situation did not improve and they had to separate with the mother and children forced to move to Denver to live with a relative in a two-bedroom apartment.

Interfaith was able to buy the family bus tickets to get them safely to their destination. While they had to leave most of their belongings behind, the building manager where Interfaith's office is located was kind enough to allow them to keep their possessions in an unused office, free of charge, since there was no money for a storage unit.

Fortunately, this story has a happy ending. After four months in Denver, the family was reunited in Casper. As a result of the tenacity of Interfaith staff members, the family was able to move into transitional housing until permanent housing could be found. The children returned to school, and both parents are employed full-time and working hard to get their family back on track.

This story is only a brief telling of the events that happened with this family. What this story doesn't tell is:

- the extra unpaid working hours of countless Interfaith staff to provide assistance;
- the employees who reached into their own pockets to provide an extra $75 to a family who didn't have 20 cents;
- the passion and the emotion felt by staff members when the family was separated; and
- the joy felt when they were reunited.

It is stories like this that allow us to work so hard for our clients, to hold onto our passion, and our mission to help those who truly need it the most.

Congratulations to **Lily Patton,** Interfaith's Lead Housing Counselor. "Her positive attitude is contagious. The respect and dignity she gives every client is immeasurable. We are truly blessed by her presence at Interfaith!" said Marilyn Dymond Wagner, Executive Director, Interfaith.

Congratulations Lily Patton,
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

Breonna-Maria Rodriguez

After graduating with my B.A. in Spanish from the University of Colorado Denver in three years, I was fortunate enough to find a position working in non-profit with Northeast Denver Housing Center (NDHC). Though I had no clue what a "Housing Counselor" was when I first started last year, I have been able to fit into my role very quickly and easily because of my father's real estate background and working in a mortgage banker's office while finishing my degree.

After just a few short months of being welcomed to the Counseling team at NDHC, I had already been able to see first-hand how our 30-year old organization touches lives through creating sustainable, healthy housing opportunities for underserved households through outreach, education and housing development. It was after about 6 months at NDHC, that I saw the true impact that I could make in a family's life as a Housing Counselor with my organization behind me.

A couple came in for a one-on-one counseling session to pursue homeownership. They didn't like their neighborhood or their neighbors, and their rent kept going up. They were participating in an Individual Development Account (IDA) program through our local United Way (Mile High United Way-MHUW). The couple planned to put the funds they saved in their IDA towards Down Payment Assistance (DPA) to purchase a home.

During the time they were searching for properties and waiting for an offer to be accepted, they attended financial fitness and Home Buyer Education classes in order to get themselves ready to be homeowners. Neither their Realtor, nor their Lender had worked directly with a counseling agency before (they just heard we "exist"), so they were very impressed at how we prepared the clients, and coordinated funding for DPA and Closing Cost Assistance.

After first meeting with the clients, I realized that they would fit within the guidelines for some Community Development Block Grant (CDBG) funds that our agency had at the time. I knew that the funds would help them a great deal, and after explaining the guidelines to the clients and their Realtor, I reserved the very last of the CDBG funds our agency had available for the couple.

Without the funds from our agency, it would have been a difficult situation for them to come up with all of the finances needed to purchase the home. We closed on the property two weeks before Christmas and the clients were thrilled! The clients and their Realtor were so thankful for the help I provided throughout the process; it made me see the true value of Housing Counselors in the community.

The realtor later sent the following thank you to our agency:

"Breonna-María was very competent and knowledgeable. It was a pleasure working with her. This was not an easy case either. She was good about keeping everyone in the loop and went out of her way to make this happen for my clients.

Thank you so much and please tell Breonna-Maria how much we appreciate her!"

In the year since I have started with NDHC, I have been able to work in several different functions within my agency and the community. I have not only been able to touch family's lives in the home purchase process, but I have also worked with clients on the post-purchase side. I have helped to expand our menu of services by being the facilitator for our online home buyer education through eHome America, and provide community outreach to not only Real Estate and Lending partners, but also within our city's school district.

The flexibility I have in my position has also allowed me to grow our relationships with partner organizations, and because of this, I have been able to work with recent refugees and asylees to the United States, minorities, and other underserved populations to pursue homeownership. It is because of the strong support of not only my Program and Executive Directors, but also generous funders such as HUD and the City of Denver that I have been able to grow and flourish in my position and keep up on the latest industry standards and regulations. I am so thankful to be part of an industry dedicated to the success and stabilization of so many families in our local community.

Congratulations Breonna-Maria Rodriguez,
we honor you as a Champion of Service!

Housing Counselor Proposed Rule- Comment Period Extended December 12, 2013

On November 6, 2013, HUD published in the Federal Register notice that the comment period for the proposed rule on housing counselor certification published September 13, 2013 has been extended to December 12, 2013. Read the notice here.

The proposed rule and instructions for submitting comments can be found at: https://www.federalregister.gov/articles/2013/09/13/2013-22229/housing-counselingprogram-new-certification-requirements.

Frequently asked questions relating to the proposed rule have been posted at: http://portal.hud.gov/hudportal/documents/huddoc?id=OHC_HCCERTF110613.pdf

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