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THE BRIDGE
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Celebrating Women Leaders in Housing Counseling During Women's History Month

Women's History Month recognizes the achievements of women in America and their struggles for freedom, equality and justice. This edition of 'The Bridge' celebrates women leaders and organizations in the housing counseling industry that have made an indelible impact on the lives of individuals and families across the nation.

"During Women's History Month, we recognize the victories, struggles, and stories of the women who have made our country what it is today."
President Barack Obama
March 1, 2014

Women's Development Center Inspires Hope and Possibilities in Homeless Women

Las Vegas, NV- The Women's Development Center (WDC) was founded in the late 1980's with a focus on providing transitional housing for single women with dependent children. It all began with a single fourplex in the east side of the Las Vegas valley with the help of the U.S. Department of Housing and Urban Development (HUD). WDC's first program was its Transitional Housing Program, which addressed the needs of homeless and displaced women with children by helping them to become self-sufficient.

The program inspired hope and possibilities by providing women with the tools, skills and resources to take back control of their lives. WDC provided families with their very own furnished apartment, weekly group sessions on job readiness, budgeting and counseling. These small steps enabled the residents and their children to establish a foundation on which they could expand upon and apply in their everyday lives. This in turn reduced the likelihood of them returning to an abusive relationship or possibly repeating the patterns that led to homelessness.

WDC became a HUD-approved Housing Counseling Agency in 1995 and expanded its services to include rental, homeownership, and mortgage default counseling. During the economic downturn, the agency worked tirelessly to help many families through the foreclosure crisis in the Las Vegas area.

After 24 years, WDC continues to make an impact on the lives of families in the Transitional Housing program. Today, WDC has not only increased its number of properties but has developed new programs that specifically address the community's needs. For instance, all WDC programs are linked to social services, which help residents attain and maintain self-sufficiency. Additionally, WDC employs a continuum-of-care approach, with each housing component complementing the next level of service offered.

Transitional Housing

Young Resident

Children's Room

Visit WDCLV for more information.

FROM THE DEPUTY ASSISTANT SECRETARY

Sarah Gerecke
Deputy Assistant Secretary
Office of Housing

Carla Hills

Patricia Roberts Harris

Fran Justa

Gail Cincotta

Greetings,

As we recognize Women's History Month, I am humbled by the women featured in this edition. They truly represent this month's theme of, ***Celebrating Women of Character, Courage, and Commitment.*** When I reflect on the mission of HUD and the Office of Housing Counseling, I think of the women who I stand in the shadows of; women who came before me as trailblazers for equal rights and housing opportunities.

I think of Carla Hills, the first woman to serve as Secretary of the U.S. Department of Housing and Urban Development in the Gerald Ford administration from 1975-1977. Hills was an Assistant Attorney General heading the Civil Division of the U.S. Department of Justice before being named Secretary. She was instrumental in implementing President Ford's first piece of legislation, the Housing and Community Development Act of 1974, which created the Community Development Block Grants program. Hills graduated from Stanford University, after studying at Oxford University and earned her LL.B. degree from Yale Law School.

I think of Patricia Roberts Harris who succeeded Hills as HUD Secretary from 1977 to 1979 in the Jimmy Carter administration. Harris was the first African American woman to serve in the U.S. Cabinet. At HUD, she made it her mission to address the needs of urban communities. Previously, Harris made history under President Lyndon B. Johnson as the first African American woman to serve as a U.S. ambassador to Luxembourg. Harris graduated summa cum laude from Howard University and received her J.D. from the George Washington University National Law Center, ranking number one out of a class of 94. She was the seventh woman to be recognized with a U.S. postage stamp.

I think of Fran Justa of *Neighborhood Housing Services of NYC*. Justa is considered a pioneer on many affordable housing issues. She developed a National Homeownership Campaign to target low-income borrowers and created the *First Homeownership Center* in the Neighborhood Reinvestment network, attracting $25 million in federal monies to fund such centers nationwide. Under Fran's leadership, NHS's investments for low- and moderate-income housing grew from $500,000 per year to more than $100 million in 2000.

I think of Gail Cincotta, co-founder of the *National People's Action* in Chicago, a coalition of some 300 community organizations throughout the U.S. Cincotta spearheaded efforts to organize against redlining and was instrumental in creating laws that allowed for community reinvestment in the 1970s and then fought to win over the federal banking regulators who had to enforce the law. Her activism led to the creation of the U.S. federal Home Mortgage Disclosure Act (HMDA) of 1975 and the Community Reinvestment Act (CRA) of 1977. President Carter appointed her to the National Commission on Neighborhoods where she chaired the Reinvestment Task Force in 1977. She also served on HUD Secretary Jack Kemp's National Commission on Regulatory Barriers to Affordable Housing.

These women represent only a few of the many, who were trailblazers for the work that we do. Let their legacies inspire us to continue our commitment to create strong, sustainable, inclusive communities and quality affordable homes for all.

Sarah

WOMEN WATCH AFRIKA, INC.,
IMPROVING THE QUALITY OF LIFE FOR IMMIGRANTS AND REFUGEES

Atlanta, GA - Forced into exile by a military dictator in Nigeria for condemning the killing of Ogoni leaders, Glory Afi Kianko is a lifelong activist, community organizer, and women's rights advocate. She is the founder and Chief Executive Officer of Women Watch Afrika, Inc. (WWA), an Atlanta-based, international, non-profit, social justice organization focused on the alleviation of gender discrimination and the development of women and girls. Established in 1997, WWA's mission is to "promote an improved quality of life, health, and well-being of African refugees and immigrants."

WWA is certified by the Georgia Department of Community Affairs (DCA) - Office of Homeownership to provide language friendly classroom training and counseling for pre-purchase education, financial literacy and home preservation counseling. Monthly workshops and classes are targeted to the area's immigrant population. "Many of these families live in rental units and have the greatest need for WWA's homeownership services. Research has shown that lack of information and fear of the homebuying process prevents new immigrants from purchasing a home," said Ms. Kianko.

Creating Homeownership Opportunities in Immigrant Communities

"The purpose of our homeownership program is to empower Atlanta's refugee and immigrant communities with the knowledge, information and resources needed to become homebuyers. We want to stimulate individuals and families to become involved in their neighborhood and communities," added Ms. Kianko.

The program also gives participants information and tools they need to understand how to manage their personal finances, the importance of credit and how to make their homes and communities safe for themselves and their children. Ms. Kianko said, "Our goal is to create homeownership opportunities for refugees and immigrants through guidance and information on buying and retaining a home as well as assisting battered women who are victims of domestic violence to become homeowners and rebuild their lives."

Rigorous Counseling Serve Clients in Native Languages

WWA's office is located in an area heavily populated by refugees and immigrants from African countries including, *Botswana, Burundi, Chad, Cameroon, Ghana, Congo, Ivory Coast, Kenya, Liberia, Malawi, Namibia, Nigeria, Rwanda, Sierra Leone, South Africa, Sudan, The Gambia, Togo, Uganda, Zambia and Zimbabwe*. "In 2010, we served 110 clients, of which 39 successfully purchased homes. All the clients went through rigorous individual counseling, homebuyer education seminars, pre-purchase counseling, post-purchase counseling and money management in their native language of *Amharic, Arabic, Afghani, Bhutanese, French, Swahili, Somali, and English*," said Ms. Kianko.

"We work with them to understand the value of the American dream of becoming a homeowner and the value of retaining their home after purchase. We also teach home safety components, such as keep emergency numbers in sight, install smoke detectors and change their batteries twice per year."

For thirty-five years, Ms. Kianko has been an advocate in addressing issues of social injustice to bring about a just world. For more information on Women Watch Afrika, contact (404) 759-6419 or womenwatchafrika@gmail.com.

MAKING A DIFFERENCE BY CREATING EQUAL ACCESS TO HOUSING OPPORTUNITIES

Regina Chaney

Connie Chamberlin

Richmond, VA- Housing Opportunities Made Equal of Virginia, Inc. (HOME) has been a champion for equal access to housing in Virginia since 1971. HOME's foundation was built through the steadfast dedication of two incredibly passionate and visionary women, Regina Chaney and Connie Chamberlin. Regina's passion was sparked by firsthand experience of redlining by local banks. Redlining is considered discrimination based on location because historically, some lending institutions were found to have maps with red lines delineating neighborhoods within which they would not do business. This led Regina to become one of the first to challenge redlining in the south. Using the guidelines set forth by the Community Reinvestment Act, Regina and a group of activists were able to ensure low-income borrowers had access to low-interest loans for home improvement costs.

Regina came to HOME in 1987 to broaden programs to promote homeownership for low-to-moderate income families, which has since provided down payment assistance to nearly 2,000 new homeowners. Close behind her, in 1988, Connie joined HOME as Executive Director. Connie remembers she was greeted by Regina who became her longtime helper, mentor, critic, and friend. Regina made sure Connie "never forgot the individual human beings who were at the core of HOME's mission." Connie became nationally renowned for her determination to steadily chip away at the barriers to housing so many people continue to face.

HOME Settles Landmark Lawsuit

Under Connie's leadership, HOME's impact was tremendous. In 2000, HOME settled a landmark lawsuit against Nationwide Insurance for discriminatory insurance policies. This settlement changed how homeowners insurance was provided across the country and provided HOME with an endowment that still supports its work today. Connie was elected President of the National Fair Housing Alliance for four terms.

HOME was recognized by the Governor as Virginia's "Best Housing Organization" in 2006 and added new housing counseling programs to combat systemic barriers to housing access such as foreclosure intervention, in which up to 850 clients are served a year and 85% of the time they are able to avoid foreclosure.

The Legacy Continues

Connie retired in 2012. Her leadership and legacy remain invaluable as HOME continues to expand and improve its services to Virginia. HOME's housing research and analysis serves as the catalyst for change in the housing systems that drive economic, educational, and social opportunities.

Regina is in her 27th year at HOME and continues to be an innovative and dedicated activist. Over the years, she has held a variety of positions within the organization such as Director of Homeownership Counseling Services, Director of Counseling Services, Community Relations Coordinator, and Housing Education Specialist. She currently serves on the Boards of the Virginia Local Initiatives Support Corporation and the Better Housing Coalition. Regina is also at the head of HOME's new *Move to Opportunity* program which will support Housing Choice Voucher holders as they move from neighborhoods of low opportunity to neighborhoods of high opportunity.

Both Regina and Connie were drawn to activism by female family role-models. Regina's gift for activism was encouraged by her grandmother, Estelle Smith, also a local activist. Connie's aunt, Irma Fisher, brought her to the March on Washington at which Martin Luther King Jr. gave his "I Have a Dream" speech. Attending the march ignited within her a passion for social justice that never went out.

The hard work and remarkable leadership of these two women is invaluable to furthering HOME's mission of ensuring equal access to housing for all people. They embody a long history of women who have worked for social justice in our nation and HOME is proud to have them as a part of its history, too.

Visit HOME's website to learn more. Visit HUD for information on the Move to Opportunity program.

MAXIMIZING OVERLOOKED OPPORTUNITIES

Philadelphia, PA - It was an interesting period in Philadelphia during the 1980s, where real estate agents were capitalizing on homeowners who were trading in city dwellings for safer, cleaner neighborhoods in the suburbs. Although interest rates were at an all-time high, it was an opportunity for anyone that had the means to invest in neighborhoods like Society Hill and Rittenhouse Square at bottom-dollar prices. For Michelle Lewis, a sales agent during the time, there was another opportunity investors were overlooking.

"I felt an obligation to serve residents who had no choice but to stay in their homes and were left to deal with the high interest rates, depreciating property values, and declining neighborhoods," Michelle said. "This was a time when the housing laws were designed to protect sellers."

From Sales to Consulting to Housing Counseling

A forensic real estate expert, fraud examiner, and practicing real estate broker/appraiser, Michelle had been penning a real estate column, The Lewis Report, which was syndicated in newspapers around Philadelphia. She would receive letters from troubled readers, dozens at a time, who were seeking expert advice that would be otherwise unattainable and cost prohibitive. When she wasn't offering guidance on real estate matters, Michelle was serving as a consultant to mid-sized companies and law firms. In retrospect, the consulting role suited her well.

"I didn't truly feel comfortable in sales," Michelle said, noting that navigating the regulatory end of things -- the task that most people wanted to avoid -- came naturally to her. When the Office of Housing and Community Development (OHCD) released a Request For Proposal seeking companies to help low and moderate income consumers with their housing concerns, people close to Michelle encouraged her to submit a proposal. She was awarded the contract and launched Northwest Counseling Service, Inc. (NWCS) in 1982.

Over the course of a decade, NWCS' programs expanded to address comprehensive housing counseling services including foreclosure, pre-bankruptcy, and anti-predatory lending. In 2010, NWCS was selected out of 117 Pennsylvania agencies, to receive the "Best Practices" award, the highest designation conferred by the Pennsylvania Housing Finance Agency (PHFA).

Advancement of Real Estate and Housing Professionals

Michelle frequently met with housing counselors who asked her about industry practices, opportunities to connect with mentors, and access to resources and tools for career advancement. "As crucial and widespread as the industry was, I still saw a need for counselors and agencies to have more information and support in their work," Michelle said. In 2012, she established the American Society of Certified Housing Executives (ASCHE), a trade association designed to support real estate and housing professionals at various levels in their career.

Collaborative Approach to Loss Mitigation Services

The following year, ASCHE and the National Real Estate Institute (NREI*),* a school Michelle founded to provide certified training courses in housing counseling education, formed a collaborative with the PHFA to provide comprehensive loss mitigation services to residents in Pennsylvania counties that were involved with diversion court processes. Targeting approximately 21 counties, the *Making Home Affordable County Residential Mortgage Diversion Program Initiative* engaged local agencies to assist with anti-foreclosure counseling.

Joining Forces to Reduce Court Backlogs

It also created a residential mortgage diversion court mediation program to help with court backlogs (which in some cases were behind up to six months). To date, the Initiative has impacted thousands of consumers, with an average of 66 percent of submitted workout packages resulting in foreclosure avoidance and a reasonable plan to bring the loan current.

Promoting Empowerment to Help Others Achieve

More than 30 years after starting NWCS, Michelle continues to promote humanity in real estate. "I believe in empowering people and want to continue to promote that empowerment and provide the necessary tools to help others achieve it," said Michelle.

Visit the websites to learn more about NWCS, ASCHE, and NREI.

MARCIA GRIFFIN: ADDING A WOMAN'S TOUCH TO THE HOMEOWNERSHIP INDUSTRY IS CRITICAL

Hyattsville, MD -"Information alone, will not transform one's financial life. Instead, the families we serve need inspiration and motivation to move forward," says Marcia Griffin, Founder and President of HomeFree-USA.

Griffin should know. In 1995, she founded HomeFree-USA with all of her savings, her husband's support and a "passion for expanding homeownership opportunities in America." By knowing how to touch the hearts and minds of homebuying families and partners, Griffin has grown HomeFree-USA from a small one room space to offices in Washington, DC; Hyattsville, Maryland; Atlanta, Georgia and Boynton Beach, Florida. With a flair for color and feng shui, HomeFree-USA offices are designed to bring peace, calm and security to their clients. "When our homeowners and homebuyers leave us, we want them to feel better and be better. When they are successful, so are we."

Today, HomeFree-USA is a HUD-approved intermediary with a nationwide network of affiliated nonprofit homeownership agencies representing the interest of 4.5 million homeowners and homebuyers. Griffin is exceedingly proud of the strong multi-racial and multicultural dynamic of her nonprofit partners. Together they work to grow their business, enhance their value to the industry, and to learn from each other.

As a woman on the non-profit side of a male-driven mortgage industry, Griffin brings a level of compassion and understanding. "Honestly, most men in the mortgage industry are driven solely by the dollars. Women however, bring a sensitivity and understanding of people that is critical to influence behavior. When you couple that sensitivity with a drive for performance and an understanding of the financials you have a winning combination. This is what a lot of women have."

Griffin saw the need for HomeFree-USA when she was the senior vice president at National Loan Service Center. "Even then, too many homeowners were taken advantage of. Minorities in particular were victimized by predatory lending and misdirection."

While lenders were focused on the bottom line and getting people approved for mortgages, Griffin knew she could help to produce more qualified homebuyers who could keep their homes for life. Pre-purchase education and motivation were the keys then and still are.

"Everyone wants to do better. It is our job as leaders to show them how their financial lives can be better and why it is critical for them to act now. With the right partners - both personally and professionally - anyone can be uplifted. I am a perfect example of what an average person, with average grades, with average funds can do," she says.

Griffin notes major business lessons learned thru the years:

- *It doesn't matter how good your product or service is, if people don't know about it or if they can't relate to it, it has no value.*
- *To stay alive, nonprofit leaders must reinvent themselves every few years. We must function like a business and know the needs of our clients and partners.*
- *The work never ends! It's 24/7.*
- *Taking the time to unplug and THINK for 15 minutes everyday will increase your productivity.*
- *Keep a smile on your face. Do things that make yourself happy and remember.....*
- *"Good things come to those who wait, but better things come to those who hustle."*
- *We have to keep our operations moving to succeed.*

Fortunately, women in our non profit counseling circles ARE keeping it moving~ successfully. Our clients are grateful for that.

Visit HomeFree-USA.

INQUIRING MINDS WANT TO KNOW

Q: Does Bundling Benefits Make Housing Counseling a Preferred Assistance Option?

A: For most cases, benefits enrollment can provide immediate financial benefit to the borrower. Housing counseling intake providers can enroll first time callers in the programs they qualify for based on information provided during the call.

For example, a borrower may be eligible for benefits including the Low Income Energy Assistance Program (LIHEAP), the Supplemental Nutrition Assistance Program (SNAP), Medicaid, child care, Child Tax credit, and unemployment.

In addition to aiding borrowers, bundling benefits can be useful to housing counseling agencies because a borrower with greater financial resources is more likely to make current payments under a new or modified mortgage and less likely to default, re-default, or cause a conveyance claim.

What do you think about bundling benefits? Does your agency currently provide this service? What are the pros and cons for your agency in bundling benefits?

Please send your responses to: thebridge@hud.gov.

Q: Our agency has previously applied for funding as a Local Housing Counseling Agency (LHCA). If we choose to apply with an Intermediary under the NOFA, does that preclude us from applying as an LHCA in the future?

A: No. The fact that a HUD-approved LHCA has previously partnered with an Intermediary to obtain housing counseling funding does not preclude the LHCA from applying directly to HUD for grant funds under the current NOFA.

Q: What should housing counseling agencies do when a counselor leaves their agency?

A: Before a counselor leaves a housing counseling agency, the agency should make sure that all information the counselor maintained is backed up. This would include all grants, passwords, user ids, electronic files, paper files, etc.

To avoid a lapse in operations, as well as delayed drawdown, agencies should be proactive in reviewing their procedures to back up housing counseling files on a regular basis.

Be sure to contact your POC within 15 days of termination, so the information can be placed in the Housing Counseling System (HCS).

Q: How will HUD implement the Housing Counselor Certification Proposed Rule?

A: HUD has hired a contractor to develop an on-line training, a self-study guide, a practice examination, and the housing counselor certification examination. HUD plans to launch the website prior to publication of the final rule allowing counselors access to the free on-line training, self-study guide, and practice examination.

The certification examination will be available after the final rule is published. Housing counselors are not required to take training prior to the certification examination. However, HUD strongly encourages counselors to take advantage of these free study aides prior to registering for the certification examination.

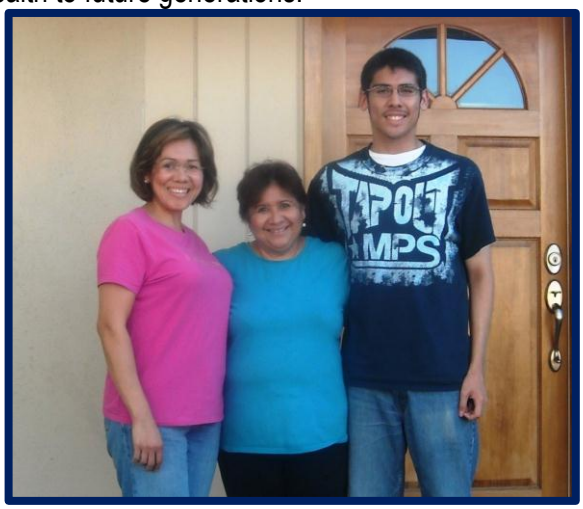
To get the latest information on the Housing Counselor Certification Proposed Rule, visit HUD's Information for Housing Counselors webpage or review the Housing Counseling Certification FAQs.

EMPOWERING FAMILIES TO ACHIEVE THE DREAM OF HOMEOWNERSHIP

Los Angeles, CA – What is the New Economics for Women? In the 1980's five spirited and politically active Latinas started asking questions. What does it take to move up and out of poverty? What makes a person believe that they can move from survival to success? Why do some achieve this success, while so many others fail?

From these questions emerged the vision and mission that New Economics for Women (NEW) does best. Since 1985, NEW has been at the heart of helping families break the cycle of poverty by achieving economic stability, empowering themselves through education, and growing financial assets.

NEW's Whole Family Transformation policy ensures that all members of a family are involved in the efforts to improve their economic status. We assist families in developing the financial literacy skills and responsible habits needed to pass on wealth to future generations.



Homeowner Ester Alvarado & Family

NEW's founders came from humble beginnings and understood first-hand the struggles of the low-income Latina immigrant community. Although wealth is often measured in terms of income these women knew that asset-growth, and especially homeownership, is a key step in the journey from poverty to prosperity.

In 1997 NEW launched its Homeownership Program with assistance from a grant provided by Chase Manhattan Bank. By leveraging funding from banks, foundations, and other non-profit organizations, NEW has expanded their programs to include several services, all of which are free of charge.

Educational workshops explain credit and the homebuying process, while one-on-one counseling sessions give clients a more personalized assessment of their readiness to purchase a home. These include classes for special circumstances like single mothers raising their children. NEW's Foreclosure Prevention service pairs clients with counselors who facilitate meetings with lenders and offer advice and guidance throughout the loan modification process. And HUD Certification workshops prepare families to participate in NEW CASA, a program that helps low- and moderate-income clients to purchase their first homes.

One such client was Patty Rodriguez, a wife and mother of three sons. Patty and her family moved into the NEW affordable housing community in East Los Angeles. Despite their difficult position the family was determined to succeed in their goal of purchasing a home. Eventually Patty enrolled in the NEW CASA program, and four years after they first arrived at NEW the family bought their very first home in a suburb of Los Angeles.

In the past two years alone, the Homeownership Program has assisted 904 individuals and created or preserved $132,644,265 in assets. NEW looks forward to many more years of helping families to reach their goals and progress beyond economic stability towards economic abundance.

Visit NEW to learn more about their services including the Homeownership Program.

A CHRISTMAS GIFT TO REMEMBER

Miriam Del Cid's first encounter with New Economics for Women (NEW) was at the Pico Rivera Foreclosure and Rescue fair hosted by the City of Montebello Housing Development Corporation.

Miriam, like many Americans in this tough economy, had lost her job and fallen behind almost a year on her mortgage payments. Desperate to find help to keep her home Miriam fell into the hands of mortgage scammers and lost most of her savings to these individuals who promised to save her home.

When Miriam sat down with NEW's foreclosure prevention counselor Yesenia Casillas, she expressed how disheartened she felt after being scammed and how much she needed to keep her house so that she could continue to provide a home for her beloved pet pig Charlie, whom she had rescued when he was just a baby. Miriam broke down as she explained to Yesenia that although she and her family could relocate to another home, Charlie couldn't. The thought of losing Charlie was the most heartbreaking of all to Miriam.

Once Miriam began her modification application process, there was no shortage of bumps in the road. Her application would either get lost or be put to the side by the loan servicer. After numerous attempts to submit her application and countless documents, Miriam began to lose hope and became increasingly worried about the fate of Charlie.

Yesenia did not allow Miriam to lose hope after all the work they had done. Miriam was working 7 days a week to provide enough income and prove to her lender that she could sustain her home. After submitting her package several times and a year of uncertainty, Yesenia proudly informed Miriam that she was granted a trial loan modification on December 14, 2012.

Miriam was speechless and burst into tears. All of the frustration and hard work had paid off. Miriam would not be losing her home. She said that this was the best Christmas gift she had ever received and expressed her tremendous gratitude to NEW and the staff members who helped her through such a difficult period.

In March 2013, Miriam was granted her final loan modification. Today, Miriam and Charlie are doing just fine and looking forward to many more holidays in their home together!

HUD's Fiscal Year 2014-2015 Comprehensive Housing Counseling Program Grant Application Deadline Date is April 07, 2014

The deadline date for the application for HUD's Fiscal Year 2014-2015 Comprehensive Housing Counseling Program Grant is April 07, 2014. Applications must be received by Grants.gov no later than 11:59:59 P.M. EASTERN TIME on the application deadline date. Applicants are advised to submit their applications well in advance of the deadline. For more information please visit HUD's Office of Housing Counseling or view Frequently Asked Questions on-line at HUD's website. If you have additional questions, please direct them via email to: housing.counseling@hud.gov.

~ ~

President Obama Increases Support for Housing Counseling in 2015 Budget

One of President Obama's major policy efforts to enhance access to credit is comprehensive housing counseling (both pre- and post-purchase), which encourages informed housing choices and sustainable homeownership. In his 2015 budget to Congress, the President emphasizes his Administration's commitment to responsible, sustainable homeownership by increasing its support for housing counseling to $60 million, a 33 percent increase above the 2014 appropriated amount of $45 million.

This increase is necessary to give Americans more access to the expertise of HUD-approved nonprofit and governmental housing counseling agencies that help clients increase savings for housing, address barriers to credit, and understand the rights and responsibilities of renting and ownership. The funding will also strengthen the HUD-approved housing counseling network by supporting mandatory certification of housing counselors in 2015 and increasing counselor training in areas critical to the economic recovery, including new lending standards and avoiding scams and discrimination that, unfortunately, are still prevalent.

Further, the budget requests authority to develop a pool of non-appropriated funds that can be spent on housing counseling. This will allow HUD to distribute private sector funding to expand consumer access to housing counseling agencies and expand counseling agencies' capacity to meet local and national needs. Read Overview of FY2015 President's Budget.

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