U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

THE BRIDGE

THE OFFICE OF HOUSING COUNSELING NEWSLETTER

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Housing Counseling Rocks with Industry Partners

Encouraging Opportunities for Collaboration with National Association of REALTORS

The National Association of REALTORS® (NAR) encourages its REALTOR® members and associations to work in partnership with housing counseling agencies. REALTOR® associations and counseling agencies share the common goal of building communities where homeownership is affordable and sustainable. Educating consumers about homeownership is a critical step toward that goal.

Patti Lawton, 2014 Chair, NAR Housing Opportunity Committee, explains that NAR, "values our community partners whose work aligns with our philosophy that everyone deserves a safe and affordable home. By working closely with local housing counselors and their organizations, we are ensuring that those who are ready to purchase homes can do so armed with the information and knowledge that they need."

Grant Awards Support Affordable Housing Activities

NAR's Housing Opportunity Program offers grants of up to $5,000 to state and local REALTOR® associations to support a wide range of affordable housing activities. This successful grant program has awarded more than $1,000,000 in funding since its inception in 2006. Many of the activities supported by grants involve REALTOR® association partnerships with housing counseling agencies.

Housing Opportunity Program grants have been used to host events that allow both the REALTOR® association and the housing counseling agency to share knowledge with potential buyers in a pressure-free environment. In California, two local associations will be hosting events this fall:

- The Bay East Association of REALTORS® is working with two housing counseling agencies and other partners to hold a homeownership fair to lend their expertise by teaching classes on topics ranging from financial literacy and improving credit to loan basics and special programs for first time homebuyers.
- The Contra Costa Association of REALTORS® and local housing counseling agencies are partnering to conduct a home loan modification assistance fair to provide struggling homeowners with the opportunity to speak one-on-one with service providers who can offer assistance with loan modifications.

Hands-on Volunteering Builds Partnerships

REALTOR® associations and counseling agencies have also come together through hands-on volunteer projects. The Greater Hartford Association of REALTORS® (GHAR) recently completed a project in partnership with a local housing counseling agency for an affordable housing cleanup day. The activity brought together REALTORS®, staff from the agency and residents of several affordable housing communities.

Volunteers painted fences, landscaped, and cleaned up common areas. Keara Langston, Communications Director for GHAR, reflected on the day and said, "I suggest that other REALTOR® associations and housing counseling agencies work together on volunteer projects. This type of partnership is a win for all involved."

(continued on pg. 9)

FROM THE DEPUTY ASSISTANT SECRETARY

Sarah Gerecke
Deputy Assistant Secretary
Office of Housing

Greetings,

Housing counseling agencies have always had strong and innovative partnerships with other service providers in order to meet clients' needs and achieve their housing goals. This edition of *The Bridge* features a myriad of partnerships and collaborations among housing counseling agencies and housing stakeholders including federal and state government agencies, REALTORS® and real estate professionals, government-sponsored enterprises, community groups, faith-based organizations, and civic associations.

Expert and impartial housing counseling offers value to the real estate industry and to other community stakeholders in many ways, illustrated by the programs you will read about in this issue. Research has shown that housing counseling benefits creditors, servicers and investors by improving mortgage performance, use of credit, and savings behavior. Lenders have created innovative downpayment assistance programs and foreclosure prevention programs in partnership with housing counseling agencies. Housing counselors work with landlords to help new renters to save for the security deposit or overcome credit issues. Local governments partner with housing counseling agencies to increase awareness of fair housing rights and affordable housing resources. The examples are endless.

The Office of Housing Counseling knows the importance of collaboration. We meet regularly with businesses and trade associations representing the real estate industry, lenders, servicers, home builders, GSEs, mortgage investors, and many others. The very essence of what we do cannot be done without collaborating with our partners, stakeholders, and housing counseling agencies. We all must work together to fulfill our mission to help families obtain, sustain, and retain their homes.

These collaborations have produced unique programs to enhance financial literacy, secure rental housing, address homebuyer preparedness, homeowner preservation, foreclosure prevention, and fair housing awareness among others. Public, private and nonprofit groups have partnered together with housing counseling agencies to conduct neighborhood outreach, hold community events, and host volunteer activities. These efforts not only benefit and bring together the individuals and families we serve, they also benefit our neighborhoods and the greater community.

The Office of Housing Counseling will continue to highlight and support successful collaborations that benefit the families we ultimately serve.

Sarah

OPERATION HOPE'S DELIVERY MODEL: HOPE INSIDE

Pico Rivera, CA-It is easy to point a finger at a lack of financial education when it comes to some of the financial troubles that the country has encountered in the last few years. And while studies point to the benefits of financial education, it is what happens *after* an individual completes a financial course or leaves the classroom/community center that can be the game changer.

After attending a financial education course, an individual is educated and empowered. And then they go home and they don't open a checking or savings account nor take the next steps to benefit from that financial education.

Why? Because there are other factors at work, such as being too intimidated to enter the financial world. They were never introduced to a banker, never saw the inside of a bank, and are still unsure of entering the financial world alone. What a traditional financial inclusion strategy has failed to do is connect education to direct opportunity and banking access.

Bridging the Gap with Hope Inside

Operation HOPE seeks to bridge this gap between education and access to banking services by partnering directly with bank branches, and other government offices and retail outlets, to have HOPE staff who are certified counselors, on-site providing education and counseling. This model is called HOPE Inside.

The HOPE Inside delivery model seeks to provide a wide range of free counseling services to help the underserved become homeowners, get out of debt, improve their credit scores, understand their financial options, and ultimately, reach their financial goals. HOPE Inside offices provide counselors to deliver workshops and one-on-one counseling at branch locations.

By having HOPE counselors and HOPE programming inside the financial institution, HOPE provides unbiased, trustworthy information on financial topics like credit or the process of homeownership and on financial products such as a credit card or small business loans.

As a national alliance partner with the Consumer Financial Protection Bureau and a HUD-approved housing counseling agency, Operation HOPE is able to implement the processes and disclosures that protect the consumer at the branches making it a space where an individual is being assisted with their interest in mind.

The HOPE Inside model has an end goal of changing the misconceptions people have of the banking system and working directly with clients to improve their financial profile and reach their financial goals.

About Operation Hope

For more than 22 years, HOPE, a global nonprofit focused on financial dignity, has empowered more than 2 million individuals and directed more than $1.5 billion in private capital to America s low wealth communities. It has recruited a growing army of 20,000 HOPE Corps volunteers, and helped raise average credit scores for financial case management clients more than 120 points over an average 18 month period.

It currently serves more than 300 U.S. cities, as well as South Africa, Saudi Arabia, Morocco and most recently, the United Arab Emirates. Currently HOPE is focused on Project 5117, a multi year initiative that will track and increase business role models for youth, boost credit scores for adults, and empower underserved communities, as a part of its "silver rights" mission to make free enterprise work for everyone.

For more information, visit Operation HOPE.

COLLABORATION IS THE KEY TO A HEALTHY MORTGAGE INDUSTRY

Mortgage Industry Presenters at Home-Free USA Conference

Hyattsville, MD - There's a wise saying: "*If you want* to *travel fast*, *travel alone*. *If you want* to *travel far*, *travel together*." HomeFree-USA embodies that philosophy, recognizing that working collaboratively with lenders, servicers, government agencies and other non-profits creates a winning solution for all.

Most recently, HomeFree-USA agreed to be a part of Ocwen Financial Corp.'s Community Advisory Council. In that role, HomeFree-USA will share its insight and expertise to help Ocwen identify opportunities to connect with local communities, particularly those that have been hard hit by a tough economy. "This collaborative partnership will strengthen homeownership and further the goals of our people and our organizations -- a win-win for everyone," said Marcia Griffin, founder and president of HomeFree-USA.

More than a Counselor, More Like a Coach

While counseling and financial education are at the crux of what HomeFree-USA does, that only paints a partial picture. Equally of importance is the ability to reach and influence the people that it serves. This is something that non-profit organizations can do that lenders cannot. HomeFree-USA is especially proud of its out-of-the-box thinking and ability to touch hard-to-reach borrowers.

Mark Dorsey, director of homeownership development and financial restoration for HomeFree-USA, feels strongly that increased homeownership will occur only if the counselor knows the business, can push the borrower and can mold a level of understanding between lenders and borrowers.

In a sense, HomeFree-USA does much of the heavy lifting so real estate professionals and mortgage servicers have a pool of homebuyers with the financial discipline to not only buy a home but to stay there for as long as they want.

In many ways, counseling organizations are the nucleus of the mortgage process. HomeFree-USA connects homebuyers, lenders, and other servicers with well-informed default-resistant homebuyers. This saves everyone time, money and headache.

A Trusted Friend

For business to be done effectively, a relationship has to be established. HomeFree-USA uses its web site, social media, online education and traditional advertising to familiarize consumers with new products and industry secrets. "We humanize lenders and servicers by helping them design and craft programs that are more in line with the needs of our people," said Milan Griffin, vice president of marketing and outreach for HomeFree-USA.

At the same time, HomeFree-USA prepares homebuyers and homeowners for long-term success. "There's a much higher success ratio when you come through a counseling organization like a HomeFree-USA," said Dorsey. That's an outcome that is desirable for all.

Since 1995, HomeFree-USA has helped more than 10,000 families experience the accomplishment and joy of purchasing their first home as well helped thousands of homeowners to prevent foreclosure. As a HUD Intermediary, HomeFree-USA oversees a national network of more than 60 affiliated community and faith-based housing counseling agencies that served 35,934 homebuyers and homeowners last year. HomeFree-USA's network represents the diverse interests of 4.5 million consumers.

Visit HomeFree-USA to learn more about its programs, services, and collaborations.

THE BEAUTY AND BLIGHT OF DETROIT

Detroit, MI - Since 1985 NID Housing Counseling Agency (HCA) has been a leading provider in housing counseling and community development services. NID-HCA is a diverse network of advocacy groups and individuals, organizations, housing counselors, real estate professionals, community groups, civic organizations and faith based organizations committed to ensuring fair housing opportunities for all in urban/minority communities throughout the country.

As an advocacy, communications, education and resource network, NID-HCA works to provide its partners and the communities they serve with information to assist them in their advocacy efforts to address issues ranging from increasing access to quality housing and mortgage products to eliminating housing disparities. By 2001, NID was approved as a HUD National Intermediary, where they concentrated and trained more than 400 real estate professionals free of charge to become certified housing counselors.

NID HCA has provided housing counseling and community development services in Detroit for almost 20 years as the city steadily declined mainly through the loss of manufacturing jobs and population.

The Detroit NID-HCA branch manager established a Bus Tour of the Beauty and Blight of Detroit, to bring attention to some of the promising blighted neighborhoods that are being revitalized through the normal real estate market process. NID-HCA, Michigan State Housing Development Authority (MSHDA) and the City of Detroit leaders committed to conduct outreach and encourage Detroit residents to purchase homes in the Northend neighborhood to effectively compete with investors and to mitigate gentrification concerns.

NID-HCA has partnered with Freddie Mac to enhance established relationships of both organizations, major banks, institutional mortgage lenders, securitizers, servicers, as well as local mortgage lenders and real estate agents specializing in serving urban and minority homeownership clients.

Their teamed effort has enabled NID-HCA, to open its first Borrower Help Center (BHC) in the city of Detroit to help

homeowners negotiate lower mortgage payments.

This accomplishment was achieved by partnering with the Detroit Mayor, Detroit City Council President, MSHDA, Director of the Governor s Office of Urban & Metropolitan Initiatives, Freddie Mac SVP of Single Family Strategic Business Initiatives, congressional representatives and many other partners and stakeholders.

NID HCA encourages community groups to welcome ethnic, racial and LGBT diversity in the rebuilding of their communities. The new Detroit BHC is multilingual with English, Spanish and Arabic speaking counselors on site. NID-HCA requires all offices to have counselors who can communicate with clients in a culturally sensitive and accountable manner.

In addition, NID-HCA continues its history of bringing the public, private and non profit sectors together in efforts that produce fair, safe, affordable and sustainable home and commercial mortgage market credit programs that enhance holistic family, community and business wellbeing in the urban centers of America.

The ethnic and social diversity of the resurgent Detroit represents a powerful catalyst and a testimonial to NID s achievements. Its partnerships are enhanced by their established relationships with those specializing in serving urban and minority homeownership clients. Federal, state and local government agencies as well as large to small businesses and non profit organizations continue to commit substantial human and financial resources to the rebuilding of Detroit and other similarly impacted areas of the nation.

Learn more about the Borrower Help Center and NID-HCA.

COOPERATION SPELLS SUCCESS FOR BROTHERS REDEVELOPMENT HOUSING COUNSELING DIVISION

By Shannon Peer, Brothers Redevelopment Director of Housing Counseling

Denver, CO- In its 43-year history, Brothers Redevelopment Housing has always taken a solutions-oriented approach to community issues and engaged its stakeholders and partners in the discussions. Through this cooperation, the group as a whole is able to leverage more resources and affect the lives of the people they serve in even greater ways.

Forging Working Relationships with Stakeholders

Brothers Redevelopment has forged working relationships with various groups from bankers to Realtors, from local governments to legislators, and trade associations, which have produced positive outcomes.

A prime example is the collective, successful effort that created the Colorado Opportunity for Foreclosure Deferment. In 2009, state legislation providing homeowners the ability to qualify for a 90-day foreclosure deferment was passed without opposition.

Because of the legislation, the Colorado Foreclosure Hotline number is promoted in a notice to all homeowners entering the foreclosure process. As the Colorado Attorney General frequently states, "the Colorado Foreclosure Hotline continues to be the best resource available for homeowners facing foreclosure."

Through the lobbying support of many partners and stakeholders, the 2009 legislation – originally passed with a two-year expiration date – has been extended through September 2015. And Colorado homeowners at risk of foreclosure will be informed of the Foreclosure Hotline with their notice. A homeowner must meet with a HUD-approved housing counselor that participates in the Colorado Foreclosure Hotline Network and be qualified against a set of legislated criteria.

The key to this legislation passing was the working relationship that existed between Brothers Redevelopment and the many stakeholders that supported the bill. The stakeholders included some of the top mortgage lenders and servicers, Colorado Mortgage Lenders Association, Colorado Realtors Association, Colorado Bankers Association, local and state government officials, legislators from all parties, and local HUD-approved housing counseling agencies.

Shannon Peer, Brothers Redevelopment Director of Housing Counseling

The deferment program posting has become the single most successful outreach tool connecting homeowners facing foreclosure to housing counselors through the Colorado Foreclosure Hotline.

Brothers Redevelopment believes that if it can engage stakeholders and have conversations that are solutions oriented as well as focused on the bottom line of helping consumers, it can create a much greater impact in your community.

Colorado Housing Connects

Brothers is employing the same strategy to launch a new project called Colorado Housing Connects. The project will encompass resource navigation to housing-counseling services, affordable housing and senior and disabled housing resources. Housing Connects founding stakeholder partner is the Denver Metro Fair Housing Center and together with Brothers Redevelopment, they hope to engage more stakeholders to provide an efficient and effective housing resource to reduce housing discrimination across the housing spectrum through education and housing-resource navigation.

To learn more about Brothers Redevelopment and its array of housing services, visit www.brothersredevelopment.org. To learn more about the Colorado Foreclosure Hotline managed by Brothers, visit www.coloradoforeclosurehotline.org.

PIEDMONT HOUSING ALLIANCE BENEFITS FAMILIES THROUGH COMMUNITY PARTNERSHIP

From left: Jo Olson, Shelley Murphy, Sarah Brazelton and Sherry Gray

Charlottesville, VA- Piedmont Housing Alliance (PHA) knows that partnerships and collaborations are a key factor in its successes. Since its very first days, PHA has known that a critical part of providing or preserving affordable housing is to help people through the often confusing process of purchasing or renting a home, and to help them get on a firm financial footing. PHA's Housing Counselors play the central role in helping clients prepare for their first home--or their next home.

PHA has been a HUD-approved housing counseling agency since 1998, and currently has four team members who help clients with home purchasing and financial stability questions.

- Director Shelley Murphy has been at PHA since 2003, following a long career in the real estate and non profit housing sectors.
- Jo Olson started out at PHA as an Americorps VISTA volunteer ten years ago and made herself indispensable.
- Sherry Gray came back home to Albemarle County in 2010, bringing housing counseling skills learned in the social service arena in New Jersey.
- Sarah Brazelton joined PHA's staff in 2009, just a year after graduation from the University of Virginia. Her proficiency in Spanish helps PHA to better serve local Spanish speaking clients with their housing and financial stability issues.

These certified counselors have a combined total of 30 years of experience. With their help and the support of other PHA staff, more than 750 families have become first time homebuyers in PHA's service area, and hundreds more have received help getting their financial houses in order.

PHA Celebrates 10 Years in Partnership with CAAR

Lenders and Realtors refer their clients to PHA which serves the Charlottesville, VA area. Now in its 10th year, the Charlottesville Area Association of Realtors (CAAR) Workforce Housing Fund (WHF) was established by the real estate community and is administered by PHA.

WHF supports firefighters, nurses, police officers and teachers who want to own a home near their work but find their income levels do not meet lending criteria. This vital community partnership helps eligible homebuyers with downpayment and closing cost assistance.

Since its establishment, WHF has helped 46 families become homeowners. As a HUD-approved housing counseling agency, PHA provides one-on-one confidential financial coaching to perspective homebuyers. Individuals think about buying a house at different times in their lives. The income they earn, the debt they have, savings and credit need to be understood and stable before purchasing a home. It is critical for potential homebuyers to determine if they are ready or not for the journey of homeownership.

PHA believes it is vital for clients to understand what is "coming in" and what money is "going out and when." Once they become homeowners, PHA's housing counselors want to make sure clients have a solid foundation of their financial situation. PHA's goal is for clients to have their "house in order" by educating them on the process, helping determine if they are eligible for down payment assistance as well as reviewing their budget, spending habits, and their credit report. It is a requirement to meet with a housing counselor in order to access the WHF.

Here are some examples of PHA's work with CAAR:

- A police officer was able to buy an affordable home in Charlottesville with $11,495 in CAAR WHF down payment assistance.
- A Louisa County teacher s loan was approved by using $4,870 from the CAAR WHF.

(continued on pg. 9)

EDUCATION IS KEY

By Lenny Chide, President/Executive Director of NHS of Southern Nevada

Las Vegas, NV - Neighborhood Housing Services of Southern Nevada (NHSSN) offers homebuyer education and pre-purchase counseling for clients in southern Nevada. The agency offers down payment assistance programs for several municipalities as well as the Workforce Initiative Subsidy for Homeownership (WISH) program. When the agency joined the Neighborhood Lift program in 2012, more than 200 lenders and real estate professionals expressed interest in partnering with NHSSN.

To address the demand, the agency developed a unique program to educate industry partners and give clients easy access to these industry partners. When HOME Investment Partnerships Program (HOME) added fair housing requirements for industry partners NHSSN tweaked its program. Lenny Chide, President/Executive Director of NHS of Southern Nevada answers some important questions.

Have you ever wondered how you can reduce staff costs while educating future homeowners, lenders, loan officers and realtors on the Down Payment Assistance Programs your agency administers? Or how you can comply with the various rules to confirm that the lenders, loan officers and realtors understand fair housing as required by the new HOME rule?

Here's how NHSSN accomplished this. Theresa Goss of TGo & Associates, Michelle Villero, NHSSN's Operations Manager and Assistant Executive Director and Chide, developed an on-line training platform that is also a member's only website. The program is a win-win for everyone and generates revenue for the agency.

Future homeowners sign up to take homebuyer education and learn about the various down payment assistance programs our agency administers. Once they pass the Homebuyer Education Test they can print out their certificate. Their one year membership allows them to revisit the site whenever they need to refresh their memory on the questions they should ask their realtors, loan officers or how to avoid scams when shopping for their dream home. It also provides an informational list of partnering lenders, loan officers and realtors that have taken NHSSN training on the various down payment assistance programs. This avoids any steering issues as future homeowners can choose from any and all of the many lenders and realtors that NHSSN partners with.

"When I first shared this idea with my fellow Executive Directors, I was told real estate professionals would never pay to learn about Down Payment Programs," said Lenny Chide NHSSN Executive Director. "Well guess what happened in the first year. We had 240 realtors join the membership site, they paid the fee, provided their license information, studied for the exam, answered the questions about our programs and fair housing and then created their own marketing link. They must have liked the results because the next year we had 270 realtors join our site. Future homeowners can pick from the 270 realtors that are all trained in requirements for the various down payment assistance programs."

Partnering lending institutions also join the membership website by filling out an application that provides NHSSN information on the products they offer for low to moderate income individuals. Once approved by NHSSN the lender creates their own marketing segment to promote their loan products and loan officers. Loan officers can then join the member site after they have passed the on-line training and NHSSN verifies they are licensed by the state.

All partners are educated on the various programs offered through the on-line training at their own pace and time. They take an exam which must be passed with a minimum score of 80 percent and includes questions relating to fair housing. Now when a program auditor asks NHSSN, "How do you know they understand fair housing?" they simply show the test scores.

According to Chide, "This is a great way for any agency to reduce staff costs and educate future homeowners, lenders, loan officers and real estate agents while generating revenue to remain sustainable." If you're interested in this training platform, send an e-mail to: lchide@nwsn.org.

HOUSING COUNSELING ROCKS WITH INDUSTRY PARTERS, CONT.

(continued from pg. 1, Encouraging Opportunities for Collaboration with NAR)

Homeownership fairs and volunteer events can take a great deal of planning and coordination, but they are well worth it. Even if REALTOR® associations or housing counseling agencies are not ready to put together a large-scale event, there are plenty of other partnership opportunities.

For instance, housing counseling agencies have invited members of REALTOR® associations to participate in homebuyer education classes. REALTORS® present information about the homebuying process and provide tips on searching for a home.

Meetings have also been arranged between the staff of REALTOR® associations and housing counseling agencies to discuss common goals and interests like brainstorming ways to enhance existing efforts or address housing counseling service gaps that may exist in the community.

Finding continued opportunities for collaboration will allow NAR and housing counseling agencies to better help consumers become informed homeowners who contribute to the success and stability of America's housing market.

The National Association of REALTORS® is America's largest trade association. REALTORS® are involved in all aspects of the residential and commercial real estate industries and belong to one or more of some 1,400 local associations or boards, and 54 state and territory associations.

(continued from pg. 7, PHA Celebrates 10 Years in Partnership with CAAR)

- The most recent closing was by a nurse who bought a home in Albemarle County with $10,950 in assistance from the CAAR WHF.

Piedmont Housing Alliance is a non-profit affordable housing provider for the Thomas Jefferson Planning District in Central Virginia, including the City of Charlottesville, Albemarle, Fluvanna, Greene, Louisa and Nelson counties. It is a "one-stop-shop" for the full range of affordable housing services, including free housing counseling, free first-time homebuyer's classes, access to affordable financing and downpayment assistance.

PHA also develops and manages properties to ensure a supply of high-quality affordable housing to both renters and buyers. PHA is a HUD-approved housing counseling agency and a VA state Community Housing Development Organization (CHDO), and is certified by the U.S. Treasury as a Community Development Financial Institution (CDFI).

For more information, visit www.piedmonthousingalliance.org.

CHAMPIONS OF SERVICE

Robert A. Jackson

Sandston, VA- Robert Jackson has been able to successfully meld his career as a realtor and as a housing counselor to the benefit of homebuyers. He serves as First Vice President of the Virginia Association of Housing Counselors (VAHC) and also a Certified Housing Counselor through the VAHC. Here he shares his insight about his dual role.

"My role as a housing counselor and realtor has been an exciting and very rewarding experience. As a housing counselor I have been able to counsel numerous families on pre purchase, post purchase, and landlord/tenant and fair housing services. This knowledge proved to be invaluable when I started working in real estate and realized that so many families lacked the proper financial education and were ill prepared to become homeowners. Housing Counselors fill in by bridging this gap and helping families with the tools and resources to become ready to purchase a home. In the real estate community buyers agents enjoy working with families who have completed a housing counseling program because these families are now equipped with the education and knowledge to take the next step," said Mr. Jackson.

Housing Counselors and the real estate community have a vital role to play in helping to bring stability to families which in turn brings stability to the housing market. Since the economic downfall, many families have turned to housing counselors as a beacon of hope to assist them in resolving their housing problems. Realtors greatly appreciate this work and see themselves as partners with housing counselors, since they all have the goal of helping families obtain a safe and affordable home. Mr. Jackson states, "The old saying is true *a house divided shall not stand,* therefore housing counselors and the real estate community must work together hand-in-hand to support the families we serve. When the day is over all that matters is that we have helped another family to better their lives by helping them to obtain safe, decent and affordable housing."

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

Dedication to Quality Benefits Nevada Clients

Henderson, NV - Michael Beatty has been employed with Novadebt since January 2013. Throughout this time Michael has demonstrated excellence in counseling and has helped more than 1,000 families seeking assistance with foreclosure prevention and pre purchase counseling.

Michael's primary focus is to provide excellent service to his clients. He is empathetic in his delivery, always striving to empower his clients through action-based solutions, guidance, and tools that will help them move to a position of greater financial stability in their effort to achieve their goals. His commitment to help clients improve their lives has earned him kudos from many he has helped who are grateful for his caring service.

Most recently Novadebt received feedback from clients stating: "It definitely went a lot better than I thought it would, and I believe that if it wasn't for my counselor nothing could have been accomplished." A Spanish speaking client also stated: "The counsel that I received helped me make the correct decision in refinancing my loan with the bank that offered me the best option and lower interest. Thank you very much for everything. "

(continued on pg. 11)

***THE BRIDGE* is pleased to recognize Champions of Service who have provided exemplary service in the Housing Counseling arena.**
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.

(continued from pg. 10, Champions of Service, Michael Beatty)

Michael is one of two Novadebt counselors dedicated to the Nevada Home Again Program, which makes it easier for homeowners in Nevada to determine what state or federal assistance may be available to them with a single "one-stop" free resource. Through this program, Michael counsels and educates Nevada residents in the areas of:

1) Households working toward homeownership;
2) Homeowners seeking loan modifications; and
3) Homeowners facing foreclosure.

Michael's dedication to quality service to his clients, his community, and Novadebt make him a truly invaluable asset.

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

HomeFree-USA's Taylor Ramirez: Bringing Youth, New Optimism to the Industry

Hyattsville, MD - While her high school peers were thinking about proms, dates and clothes, Taylor Ramirez was getting a crash course in money management.

The 19-year-old interned for HomeFree-USA while she was only 16 and a senior at Bowie High School. She was a participant in HomeFree-USA's signature program for underserved teens, Shaping Outstanding Adolescents for Results (SOAR). Taylor was motivated by the fact that she got paid and was mentored by our senior mortgage advisor, Alfreda Williams.

When her internship was over, HomeFree-USA hired her as an intake specialist. "Taylor is a quick learner, very detailed, and her performance is outstanding when working with the clients that we service," Williams said.

In talking to people who are facing foreclosure, "you see consequences of bad decisions over a lifetime," said Ramirez. Many of the stories pull at her heartstrings. She remembers seeing a troubled homeowner break down in tears. But she's also seen financial counseling empower people to succeed.

Since many of her peers are already $20,000 to $30,000 in debt, she sees the importance of introducing financial education at an earlier age. She will work with HomeFree-USA to increase the number of classes for teens and expand the reach and scope of SOAR.

Working at HomeFree-USA has also given her an edge in her personal life. "If I didn't work here, I don't think I would have learned to put a certain amount of money away or to give myself a spending cap," she said. She is also attending college, majoring in business administration with a minor in marketing.

In her role at HomeFree-USA, Ramirez helps clients fill out preliminary information when they're applying for a loan modification and serves as a liaison between clients and counselors.

Ramirez knows she's doing her job effectively when she sees someone's life take a turn for the better. When a person first arrives at HomeFree-USA for help, they may seem uncertain and embarrassed, she said, but "once they get counseling, they feel better and they smile."

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

TOOLS AND RESOURCES

Counseling Resources

- Frequently Asked Questions (FAQs)
- Grant Information for Housing Counselors
- Mortgagee Letters
- Hope Loan Portal
- HECM Counseling Resources

Housing Counseling Capacity Building Toolkit

- Establishing a Non-Profit Entity
- Overview of Performance Reporting
- Client Action Plan-Required Elements and Best Practices
- Agency Disclosure Forms-Required Elements and Best Practices
- Model Personal Information and Data Release Forms
- HUD 101 Orientation Guide for New HCAs

Webinar Training Archives

- August 19, 2014-A Review of NEW Form HUD 9902 Housing Counseling Agency Activity Report & Frequently Asked Questions
- August 12, 2014-Privacy Act Training for Housing Counselors
- August 05, 2014-Stakeholder Meeting on the FY2014 15 Housing Counseling NOFA for Local Housing Counseling Agencies

Systems and Reporting

- Housing Counseling System (HCS)
- Technical Assistance
- Client Management System (CMS)
- How to Subscribe to OHC Listserv

Avoiding Foreclosure

- Whether clients are in foreclosure now or worried about it in the future, we have information that can help.

Upcoming Training and Outreach Events

The Office of Housing Counseling provides information on upcoming training and events. Be sure to register for the training that is of interest to you. Links to the registration can be found at the OHC Training Calendar. Here is a list of upcoming training during the month of September.

- September 08-09, 2014 - San Francisco, CA. IRS Educational Workshops and Seminars for Exempt Organizations. Sponsored by the IRS.
- September 08-12, 2014 - Philadelphia, PA. NFMC Multi-course Training. Sponsored by NeighborWorks.
- September 10, 2014 - Webinar III: HUD Loss Mitigation – Home Disposition Options. Sponsored by HUD.
- September 15-16, 2014 - Dodd Frank Topics Refresher Course- Montebello, CA. Sponsored by the National Council of La Raza Homeownership Network Learning Alliance (NHNLA).
- September 15-19, 2014 - Atlanta, GA. Housing Counseling Training. Sponsored by NCRC.
- September 17, 2014 - Blackwood, NJ. IRS Educational Workshops and Seminars for Exempt Organizations. Sponsored by the IRS.
- September 17, 2014 - Webinar IV: Neighborhood Watch System. Sponsored by HUD.
- September 18, 2014 - South Orange, NJ. IRS Educational Workshops and Seminars for Exempt Organizations. Sponsored by the IRS.
- September 24, 2014 - Webinar: Single Family Default Monitoring System (SFDMS) - Reporting Basics. Sponsored by HUD.

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

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Respond to: thebridge@hud.gov