U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

THE BRIDGE

THE OFFICE OF HOUSING COUNSELING NEWSLETTER

VOLUME 3, ISSUE 5 **NOVEMBER 2014**

Thankful for Housing Counseling & Services for Veterans

Helping Veterans Avoid Homelessness

Las Vegas, NV - Veterans in Nevada are grateful for Nevada Legal Services (NLS), a statewide, non-profit organization providing free legal assistance and housing counseling to low-income Nevadans. The agency serves all 17 Nevada counties through offices located in Las Vegas, Reno, Elko, Carson City, and Yerington.

Executive Director AnnaMarie Johnson shared several poignant stories of how Nevada Legal Services benefits veterans. She also explained how NLS's relationship with HELP USA in Las Vegas, has saved many veterans from homelessness. HELP USA offers housing and supportive services necessary to aid the homeless and others in becoming and remaining self-sufficient. NLS maintains an office at HELP USA's Las Vegas location, where the current NLS paralegal/counselor also is a veteran.

One example of NLS and HELP USA working together to benefit clients centered on efforts to save an elderly couple from homelessness. The husband was a disabled veteran who received disability compensation from the Veterans Administration and his wife, who was recently diagnosed with a disability. They were facing eviction after they used their income allocated for rent to make bail due to a wrongful arrest. After their landlord issued an eviction notice, the couple contested the eviction with the assistance of NLS' HELP USA advocate. HELP USA's intervention stalled the eviction proceedings and helped the couple avoid homelessness while providing rental assistance.

Upon inspection of their rental unit, HELP USA deemed it uninhabitable and moved the elderly couple into a new location, helping them with the security and utility deposits. With assistance from both NLS and HELP USA, they have been able to not only avoid homelessness, but to move out of an uninhabitable residence that took away from their quality of life.

Another example was a veteran who came into the HELP USA office facing a possible eviction. The NSL counselor educated the veteran regarding his rights as a tenant. Eight days later, the veteran returned to the office with an eviction notice. He filed an answer with the assistance of his NSL counselor.

During this time, the client's wages were being garnished by the IRS and the VA, which significantly reduced his income. This resulted in his failure to pay his rent. Advised by his NLS counselor, the client visited the Low Income Tax Clinic (LITC) at Nevada Legal Services, where he is currently receiving assistance. With the extra time that the client gained in filing an affidavit, his wife was able to find a job and will be receiving her first paycheck in time to pay the rent. The LITC is working with the client to reduce the IRS debt so that his

(continued on pg. 5)

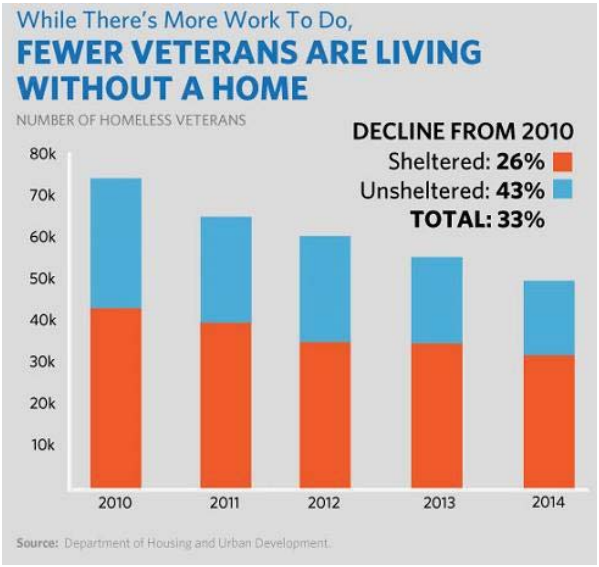
FROM THE DEPUTY ASSISTANT SECRETARY

Sarah Gerecke
Deputy Assistant Secretary
Office of Housing

Greetings,

Earlier this month on Veterans Day, the Office of Housing Counseling joined the nation in saluting the men and women who served in our Armed Forces and sacrificed so much for our country.

During the past four years, ending homelessness among veterans became a federal policy priority, backed by a coordinated interagency effort that is yielding concrete results. According to a recent HUD report, since 2010, the total number of homeless veterans has dropped by 33 percent. The number of the most vulnerable veterans, with no shelter whatsoever, has declined even more, by 43 percent. This means that on any given night, there are 25,000 fewer veterans on the streets or in shelters today than four years ago.



This edition of 'The Bridge' highlights housing counseling agencies and other non-profit organizations that provide critical services to our veterans. Some agencies offer legal counsel, while others assist in securing stable housing and accessing crucial resources.

The Office of Housing Counseling is greatly enhanced by the current and past military service of our colleagues. I'd like to salute and thank the following staff for their service to our country: *Linda Bozeman, Beth Eilers, Jonathan Freyer, Brian Handshy, and Virginia Holman.* Many other staff members support parents, children and friends and family in the military, and I thank them as well.

During the month of November, we not only honor our veterans for their service, we also acknowledge the housing counseling agencies that provide vital guidance and support to our nation's finest.

Thank you for the great work that you do and have a Happy Thanksgiving!

Sarah

THE POWER OF UNITY BRINGS A VETERAN HOME

Mari Richardson surrounded by the multi-agency team at her new home.

Suffolk, VA - Virginia is focused on improving and increasing housing options for Virginia's veterans. Recognizing this vital need for veteran's housing, the Virginia Department of Veterans Services (DVS) appointed a director of housing development for veterans to focus on proactively pursuing housing opportunities for veterans and their families.

Making Critical Connections

The housing development program makes critical connections by helping communities leverage resources to serve the housing needs of veterans and their families. In addition, DVS helps operate the Virginia Wounded Warrior Program (VWWP), which was created in 2008 by the Virginia General Assembly to ensure that services to veterans and their families are readily available in all areas of the state.

One such example was veteran Mari Richardson, who served this great country for 13 years in the U.S. Air Force with courage and sacrifice. She served around the world, including in Afghanistan with Operation Enduring Freedom and in Iraq with Operation Iraqi Freedom. After being medically discharged and returning home to live as a wounded veteran, Richardson and her 10-year-old daughter found themselves homeless.

A multi-agency collaboration consisting of DVS, VWWP, Department of Housing and Community Development (DHCD), Suffolk Redevelopment Housing Authority (SRHA) and Sherbco Inc., worked with Richardson to secure stable housing.

Achieving Housing Success

Following several months of living in various shelters, Richardson was handed the keys to her new rehabilitated home in North Suffolk after receiving one-on-one housing counseling to prepare for homeownership.

The home was made available by funding from the Neighborhood Stabilization Program (NSP), administered by the DHCD. The Virginia NSP received $38.7 million from HUD in 2008 to acquire, rehab and resell foreclosed homes in areas hardest hit by the foreclosure crisis, including Hampton Roads.

"DHCD is very pleased to be a part of this collaborative effort," said Bill Shelton, Director of DHCD. "Housing is an important issue for Virginians, and by collaborating with various partners and utilizing our combined resources, we were able to provide a home for this well-deserving veteran."

"The men and women of our Armed Forces stand fast and help to secure the freedoms we as Americans enjoy every day they serve," said Carol Berg, Region 5 Director of the Virginia Wounded Warrior Program, part of the Virginia Department of Veterans Services. "The Virginia Wounded Warrior Program is honored to partner with the Department of Housing and Community Development and the Suffolk Redevelopment and Housing Authority by helping one of our Virginia Veterans realize her dream of homeownership."

"My mother, she's not here to see this, to see how a community came together and provided for me. I appreciate it. Thank you; this is a blessing," said Mari Richardson.

"SRHA is committed to our relationships which assist in accomplishing our housing goals" said Dan Simmons, Jr., Community Development director of SRHA. "Our emphasis is on fostering economic independence and providing homeownership opportunities for all who dream the dream of homeownership. The power of unity created by this synergy effort enriched this well-deserved veteran's life."

Visit Virginia's DHCD and SRHA for more information.

CLEARPOINT RECONNECT: FINANCIAL EMPOWERMENT FOR ARMED FORCES, VETERANS AND THEIR FAMILIES

Current and former members of the Armed Forces and their families face a unique set of personal and financial challenges. For 50 years, ClearPoint has provided financial counseling and education to the nation's heroes as part of crisis counseling programs. In recent years, the nonprofit has seen an increasing need for services targeted to active duty military personnel and veterans. In response to this need, the agency created the *ClearPoint Reconnect* program.

ReConnect Provides Targeted Services

As a HUD National Intermediary, housing services are a key part of the *ReConnect* program. Foreclosure prevention remains the primary service provided to active duty military personnel and veterans, and the *ReConnect* program offers a combination of counseling and education services. This holistic program provides a range of services, from foreclosure prevention to homeownership to basic budgeting and debt reduction.

ClearPoint has witnessed impressive results from this group of clients. Of the military clients served in 2013, 98.5 percent avoided foreclosure while decreasing unsecured debt by an average of 41 percent. Secured debt was also reduced by more than 18 percent.

In addition to counseling, ClearPoint's personalized online learning program, *Support for the Armed Forces,* offers several short financial literacy courses and a final summary that allows veterans to create, download and print a personalized action plan. Courses specific to a military audience include *Reconnecting Financially after Discharge, Dealing with the Financial Impact of Deployment* and *Understanding Military Benefits*.

ClearPoint partners with a number of Veteran's Service Organizations on this program, including *Operation Homefront, IAVA (Iraq and Afghanistan Veterans of America), MSCCN (Military Spouse Corporate and Career Network),* and *TAPS (Tragedy Assistance Program for Survivors),* which serves the families of those who give their lives in service of their country. ClearPoint also participates in the *Hiring our Heroes* events sponsored by the U.S. Chamber of Commerce.

ClearPoint Success Story

The following case study illustrates how ClearPoint counselors help their military clients:

Retired Master Sergeant E.J. fell two months behind on his mortgage after paying $2,200 in medical expenses for his wife's surgery in October 2013. Soon afterwards, a water pipe burst in their home, which cost them another $2,500 to repair.

ClearPoint counselor Erin Chapman helped Master Sergeant E.J. and his wife to create a priority budget and examine their income and expenses. She then conducted a conference call with the clients and their servicer, who agreed that the couple could apply for a traditional loan modification. In addition, Master Sergeant E.J. and his wife made payment arrangements with the servicer to move towards current status on their mortgage.

Erin also referred her clients to HomeSafe Georgia, which provides funds for Georgia homeowners who have fallen behind on their mortgages and meet certain guidelines. This assistance is available under the federal *Hardest Hit Fund* program and would allow Master Sergeant E.J. to pay back the arrears on his mortgage.

He was also provided with military resources for additional help and was advised to take advantage of the ClearPoint online learning program for financial education on maintaining household expenses, as well as adhering to a priority budget. ClearPoint counselor Erin, followed up to evaluate the client's progress and to offer additional assistance as needed. For more information, visit ClearPoint's ReConnect program.

HUD-VETERANS AFFINITY GROUP HELPS FELLOW VETERANS IN TRANSITION

Washington, DC - The HUD Veterans Affinity Group (VAG) began in August 2007 as a Veterans Workgroup responding to the housing conditions of veterans. The group also began seeking ways to support housing for returning Iraq/Afghanistan veterans during their transition from military to civilian life.

In 2008, the Workgroup was restructured enabling VAG to participate as volunteers on Thanksgiving Day at Walter Reed Army Medical and Bethesda Naval Medical Hospitals in the Washington D.C. area, and the Southeast Veterans Transitional Housing Facility for formerly homeless veterans. VAG participates in other volunteer activities including the collection of winter coats to be distributed to homeless veterans at the Veterans Administration Medical Center (VAMC).

Providing Critical Services

Since 2007, through VAG's coordination, the group has collected and distributed more than 5,000 pairs of new shoes and boots to homeless veterans and their family members. VAG's Annual Stand Down provides an array of critical services to the most vulnerable homeless veterans and their families from the Washington, DC, Maryland, and Virginia, metropolitan areas.

More than 9,000 homeless veterans have received education on HIV and risk reduction, access to rapid oral HIV testing, flu and pneumonia shots, eye and dental exams, and consultative services including podiatry, infectious diseases and women's health.

For additional information, contact Walter Elmore, Chair, HUD Veterans Affinity Group (VAG) at 202-402-7120.

Stand Down for Homeless/ At-Risk Veterans

(continued from pg. 1, Helping Veterans Avoid Homelessness)

income will no longer be garnished.

Other veterans have reached out directly to NLS for assistance. When a veteran who suffered from post traumatic stress disorder contacted NLS, the agency helped him to secure transitional housing, get work training and therapy. At times, it seemed he needed the company of friends he met while living on the streets. When he invited them to his apartment, the landlord had problems with the visitors and served the veteran with a lease violation notice.

NLS threatened to file a complaint under the Fair Housing Act and tried to negotiate with the landlord. Ultimately, NLS defended the client in court at a summary eviction hearing, where the judge denied the eviction. Realizing that he would not be able to peacefully live in his dwelling, the client decided to move. Simultaneously, NLS was able to negotiate for more time for him to move out.

NLS helped another veteran who received housing assistance from the VASH voucher program to avoid homelessness. The client suffered from physical and mental challenges. He had served four tours of duty in Iraq and Afghanistan and experienced serious trouble coping with life. The client's landlord served him with an eviction notice based on noise complaints and excessive traffic in and out of his room. Although, the client admitted to having friends visit and most of his friends were fellow veterans, they provided some solace.

When the landlord served an eviction notice, NLS tried to work out an amicable settlement but was unsuccessful. NLS negotiated with the local housing authority to provide a moving package for the client. The agency represented the client in court and the eviction eventually was dismissed. The client was able to move out with his VASH housing subsidy and avoided becoming homeless.

More information on NLS's programs can be found at: www.nlslaw.net.

HOUSING COUNSELING IMPACTS LIVES…IT WORKS!

Washington, DC - Like many urban centers across the country, Washington, D.C. has a robust housing market. By some accounts, some of the most expensive housing in the United States is now in D.C. While this has been a boon to the local economy, it poses a huge challenge to those seeking to obtain and maintain safe and affordable housing. In good times and bad, the community continues to hear that Housing Counseling Works!

Striving to increase the opportunity to live in safe and affordable housing has been the mission of Housing Counseling Services, Inc. (HCS), a local non-profit housing counseling agency in the District of Columbia that has been serving residents of D.C., Maryland and Virginia for more than 40 years.

Not unlike other non-profit housing counseling agencies, HCS started with a very small but dedicated staff. Now it has a staff of over 50 dedicated people, who work to counsel, train and advocate for tenants, homebuyers, home owners and the homeless with special emphasis on veterans, language minority populations, and persons living with HIV or AIDS.

HCS provides one-on-one housing counseling, group trainings, advocacy for fair housing and tenant rights, and homelessness prevention by administering emergency assistance programs.

Housing Counseling Services Staff

Over the years HCS has received praise and appreciation for its work. Following are just some of the thankful comments provided by recent HCS clients:

"*…HCS made a dream of mine possible, even when I thought that's all that it was, a dream. They took time to educate me about the housing process and went above and beyond to find me resources to help purchase my home. HCS was extremely flexible with my schedule and even after my closing, they reached out to see how I was doing. All of the members of the HCS team were kind, informed and professional. I'm forever grateful for everything they have done for me.*"

Kelly Riling, New Homeowner, Washington, DC

"*I wanted you to know that I appreciate the help you and Housing Counseling Services gave me in my time of need. I was in panic mode and never needed help like this before. I have learned to allow people to help me and be patient. My disability income was approved and with that and your help, I was able to stay in my apartment. So again, Thank You*"

Yvette Player, A Happy Client! Washington, DC

"*Had it not been for the DC Homesaver Program administered by HCS, I would likely have lost my home. Throughout an 18-month period of underemployment, the program both anticipated and met my need as an individual earnestly working to make my mortgage payments, while navigating the challenges of the ongoing recession. The expertise and dedication of the HCS team alongside associated financial resources helped me stay on my feet until I was able to rebound. I am pleased to report that I secured a full time position with a non-profit organization. This work and program made all the difference.*"

"With gratitude," Dr. Greg L. Finch, Washington, DC

Learn more about Housing Counseling Services, Inc. at www.housingetc.org

PRESERVING THE DREAM OF HOMEOWNERSHIP

South Dakota - **Margaret Koch** did not know what she was going to do when her home repair cost began to wear down her finances. She had only lived in her home for two years and the cost of major plumbing and home maintenance repairs were becoming too high and overwhelming her monthly fixed income.

As a first-time homebuyer Margaret thought she had done everything right to ensure that she was purchasing a home that would fit her needs and budget. Margaret stated that two home inspections were completed and both concluded that the home was not in need of any major repairs.

An Out of Order Plumbing Issue

It was shortly after Margaret moved into her home when she began experiencing plumbing issues. "I had plumber after plumber come in and try to fix the issue," said Margaret. She even hired a company to go inside the plumbing and replace a pipe that had collapsed. Once the company notified her that the work was completed she was still facing regular plumbing and back up issues.

"Even after I fixed the problem, I was spending nearly $200 a month on plumbing repairs," Margaret explained. "It was not until I found NeighborWorks® Dakota Home Resources that there was light at the end of the tunnel. I called the office and someone was here the next week. They helped me find contractors to fix my plumbing issues, and also discovered that the original work was not completed."

A Home Repair Helping Hand

Margaret described how NeighborWorks® Dakota Home Resources worked with her to find a contractor that could complete the necessary home repairs at a cost that she could afford. "I would not have been able to complete these repairs without NeighborWorks® Dakota Home Resources. I will have a small loan payment, but it is a payment I can afford." Margaret adds, "If I would not have found NeighborWorks® Dakota Home Resources, I would have had to sell my home."

NeighborWorks® Dakota Home Resources is able to provide low interest rate loans and forgivable loans for home rehabilitation and repair projects throughout Western South Dakota, thanks to the support from NeighborWorks® America, South Dakota Housing Development Authority, US Bank and Wells Fargo Bank.

NeighborWorks® Dakota Home Resources completes roughly 30 home rehab projects annually. Assistance ranges from replacement of furnaces and hot water heaters, to updating electrical and plumbing in homes. In 2013, NeighborWorks® Dakota Home Resources invested more than $100,000 into preserving and rehabbing affordable homes throughout Western South Dakota.

Margaret shared that she could not have been happier with the contractors that completed the repairs. "They did quality work, and NeighborWorks was there for me whenever I had any questions."

Learn more about NeighborWorks® Dakota Home Resources.

INQUIRING MINDS WANT TO KNOW

This month's section addresses a cornucopia of topics including recordkeeping, grant reporting, and frequently asked questions.

Q: What information must be documented in group education files?

A: Group education files need to include information on course logistics including instructors, title, outline, date, duration, and location of the workshop. Agencies must also collect and report to HUD participant demographic information. All education clients must also be provided a disclosure. Complete information on group education files can be found in HUD Handbook 7610.1, Rev-5, Chapter 5, Section 5-8 and accessed via the Office of Housing Counseling's website.

***Group Education Tips**: Guest speakers need to be identified as instructors in group education files. Industry guest speakers such as local lenders or real estate professionals can enhance homebuyer education classes.*

Housing Counseling agencies using guest speakers are encouraged to clearly outline guest speaker roles and prohibition on soliciting business in writing, to avoid any potential conflicts of interest.

Q: Are agencies required to maintain group education files for on-line education classes?

A: Yes. All HUD file and recordkeeping requirements applicable to standard forms of education also apply to internet education. See HUD's Housing Counseling Handbook, Chapter 5, Section 5-8 for these requirements.

Q: How does an agency request a password reset for HUD's Housing Counseling System (HCS)?

A: The authorized HCS user for the agency can send an email request for a password reset to: housing.counseling@hud.gov or the agency's OHC point of contact. Include the agency HCS number and write "password reset" in the subject line.

Q: When are the Fiscal Year (FY) 14 Housing Counseling Comprehensive grant quarterly reports due?

A: The 2014 comprehensive housing counseling grant covers the period October 1, 2013 through March 31, 2015 (18 months). HUD recommends that counseling agencies transmit the Quarterly HUD-9902 data through the CMS system to generate the reports early. Quarterly reports are due to the OHC Point of Contact (POC) as follows:

- 1st Quarter (Oct. 1 – Dec. 31) **by January 31**
- 2nd Quarter (Jan. 1 –Mar. 31) **by April 30**
- 3rd Quarter (Apr. 1 – Jun. 30) **by July 31**
- 4th Quarter (Jul. 1 – Sep. 30) **by December 31**

Final funds withdrawal and final reports for the FY14 housing counseling grant are due to the POC by June 30, 2015. For additional guidance, please refer to the Grant Agreement or contact your POC.

Q: How do I participate in the FHA Homeowners Armed With Knowledge (HAWK) Pilot Program?

A: HUD received more than 400 comments from nearly 100 stakeholders on the HAWK for New Homebuyers Pilot program. The comments addressed a wide range of issues including the timing of counseling, Mortgage Insurance Premium (MIP) incentives, Phase One participant selection, expansion of HAWK to all FHA borrowers, counseling, curriculum, and implementation challenges.

These thoughtful, comprehensive comments include recommendations that, if accepted, would significantly alter aspects of the proposed program design. We are still working through these comments as well as implementation issues. Therefore, we are shifting the timeline and implementation date.

Please watch for an upcoming Federal Register Notice that will describe the final Pilot design.

CHAMPIONS OF SERVICE

Palm Beach County, FL - Don Mason is a foreclosure counselor for Housing Partnership, Inc. He has made it a personal goal to help as many people as he can to prevent foreclosure. For the past six years he has diligently worked to ensure that every client he assists receives the best service he can provide. To date, he has saved 361 families from foreclosure.

He and the team at Housing Partnership obtained a judge's order to dismiss a foreclosure case after trial, which was a major victory! He worked on the case for five years. During this time, the clients were forced into foreclosure by forced placed insurance, although they had mortgage insurance. Their attorney, with Don's help, went to trial and won.

He has even been able to have mortgages eliminated or satisfied because of the fraudulent activity on the part of the servicer/investor.

Don remembers everything he reads, which makes him an amazing teacher. He spent a great deal of time training other agencies on foreclosure prevention. The information he provided was invaluable and the response from the counselors who attended was overwhelming. Don helped them understand how to work with the servicers. He also helped them understand what they needed to get from clients in order to attain a successful loan modification.

This is just a mere glimpse of Don's professional work. He is passionate and relentless when it comes to fighting for his clients. That's why he is recognized as a Champion and is appreciated for all he does. Keep up the great work Don!

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

Santa Ana, CA - A recent success story from the Foreclosure Mitigation Unit at Legal Aid Society of Orange County was when a client came to Legal Aid to receive assistance with a loan modification. The client is a senior citizen, who is disabled and relies on a wheelchair.

She had been trying unsuccessfully to get a loan modification for five years. The client came to Legal Aid fearing that she would soon become homeless because she lives alone, on a fixed income and has no family.

Melissa Luna began working diligently to secure a modification for the client, even going the extra mile to pick up documents from the client's home as she was unable to travel to the office due to her disability.

Melissa was successful and the client was recently approved for a modification through the Home Affordable Modification Program (HAMP). Melissa contacted the bank's Single Point of Contact (SPOC) every week to check the status of the client's loan modification. Melissa worked diligently with the bank to obtain any outstanding documents and to ensure deadlines were met by traveling to the client's home each time to pick up documents requested by the bank.

When the client came to Legal Aid, her payments were $1948 per month. With the modification, her payment was reduced to $1048 PITI per month, approximately $950 per month reduction. The client's housing to income ratio at the beginning was 60 percent, now it is safely at 31 percent of her income. The client can now afford her payment and is no longer living in fear of homelessness.

Congratulations Melissa,
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 and Success Stories highlighting client's achievements. 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.

SUCCESS STORIES

HANDS Secures Permanent Modification for Senior Client

(image representation)

Orange, NJ - **Mrs. Richardson**, who recently celebrated her 80th birthday, had been unable to make payments on her home for close to five years. After several attempts at working with her lender and being denied a workout option, she decided to hire a law firm to assist her.

She paid the firm more than $500 per month to work with her lender. Housing and Neighborhood Development Services, Inc. (HANDS) contacted Mrs. Richardson and advised her that she was part of a pool of borrowers selected to apply for a modification through a special program entitled ReStart Orlando, which targeted borrowers who were past due between two and five years.

New Jersey Community Capital Corp. chose HANDS to partner on this program at the recommendation of the Florida Housing Finance Corporation.

At first, Mrs. Richardson was reluctant and wanted to speak with her attorney. The attorney advised her against the program but after much thought and consideration, she decided to give it a try. The program was to modify the payment based on a CURRENT appraised value of her home.

Mrs. Richardson worked with Margo Woodard, a HANDS Housing Counselor, who guided her throughout the process. After making the trial modification payments, Mrs. Richardson is now permanently modified for the life of her loan.

Her payment decreased by more than $500 a month! She is now able to live out her golden years in the home she worked so hard to attain and sustain.

Congratulations Mrs. Richardson!

Las Vegas, NV - Southern Nevada Regional Housing Authority (SNRHA) combines several programs to help its clients achieve the dream of homeownership. For some it can be a lengthy process but by combining all resources available, their dreams can be within reach. Such is the case for veteran **George May.**

Mr. May was referred to SNRHA in 2011 by the Department of Veterans Affairs and he received a VASH voucher for rental assistance. Mr. May then visited the agency for pre-purchase housing counseling in 2012, when he started working with housing counselor Steve McCoy.

Mr. McCoy commented, “Since I began working with George, he has had excellent credit and a strong desire to become a first-time homebuyer. The biggest obstacle to meeting his goal has been savings for down payment and closing costs. Primarily, this is due to his income being fixed (Social Security).”

Currently, Mr. May is working as a SNRHA associate in finance. His employment is through a placement with the American Association of Retired Persons (AARP) Senior Work Program. He’s now in a position to consider far more options and opportunities relative to first-time homeownership.

Mr. McCoy noted that as a housing counselor, he has seen many pre-purchase clients in the same situation that Mr. May faced relative to accruing the needed cash for down payment and closing costs while just getting by on a fixed income.

Although Mr. May has not purchased a home yet, he is thankful for SNRHA’s efforts to help him achieve homeownership and serve him as a long-term client. SNRHA applauds Mr. May’s determination to reach his goal of homeownership through the community’s resources.

TOOLS AND RESOURCES

There are several great resources to support military personnel, veterans, and their families. HUD works in partnership with the U.S. Department of Veterans Affairs to provide housing information for veterans and active duty military personnel. The following links to federal and community websites provide information on assisting Veterans and their families.

HUD's Veteran Information

HUDVet facilitates collaboration among Federal agencies and veteran-serving organizations regarding programs for veterans of the U.S. Armed Forces. Contact: hudvet@hud.gov.

National Coalition for Homeless Veterans

A national network of community-based service providers and local, state and federal agencies that provide emergency and supportive housing, food, health services, job training and placement assistance, legal aid and case management support for homeless veterans.

Local Homeless Assistance by State

Refer clients to local homeless assistance providers in their home state.

HUD's Homeless Resources Exchange

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

U.S. Interagency Council on Homelessness (USICH) for Veterans

The commitment to end homelessness compels communities to focus their resources on solutions that work, while encouraging well-designed innovations for continuous improvement.

National Center on Homelessness Among Veterans (NCHAV)

Works to promote recovery-oriented care for Veterans who are homeless or at-risk for homelessness by developing and disseminating evidence-based policies, programs, and best practices.

Veterans' National Resource Directory

Connecting Wounded Warriors, Service Members, Veterans, Their Families and Caregivers with Those Who Support Them.

HUD-VASH Program

The HUD-Veterans Affairs Supportive Housing program combines Housing Choice Voucher (HCV) rental assistance for homeless Veterans with case management and clinical services provided by the U.S. Department of Veterans Affairs (VA).

HUDVet's National Resources list (PDF)

Provides links and contact information for many of the organizations that impact and serve veterans nationally.

U.S. Department of Veterans Affairs

VA administers a variety of benefits and services that provide financial and other forms of assistance to Servicemembers, Veterans, their dependents and survivors.

ON THE HORIZON

Upcoming Training and Outreach Events

Housing counselors can get access to **Current Training and Outreach Events** from the Office of Housing Counseling's (OHC) training page. Archived versions of previously recorded webinars presented by the OHC are available on the **OHC Archived Training** page. In order to listen to the archived webinar, call the 800# listed and enter the access code. Any course materials, including the PowerPoint presentations are also posted there. Be sure to have the presentations available so that you can follow along while listening to the webinar.

View recent webinars:

- **October 03, 2014 - Webinar: "Housing Counseling Works" Media Campaign:** The HUD Office of Housing Counseling (OHC) offered this webinar update in its effort to spread the word about the value of housing counseling and the many services available through HUD's "Housing Counseling Works!" public awareness campaign. **Audio Replay number**: (800) 475-6701, **Access Code:** 337607. **View the Presentation**.
- **October 15, 2014 - Webinar Oversight of Networks:** A series on the roles and responsibilities of organizations with networks of sub-grantees, affiliates, and/or branch offices. These trainings will cover Network Monitoring, Network Expansion, Grant Administration and Technical Assistance. All HUD Housing Counseling Program participating agencies such as Intermediary Organizations, State Housing Finance Agencies, Multi State Organizations and Local agencies that have multiple offices should plan to watch this informative series. **View the Presentation or Watch the YouTube video**.
- **October 16, 2014 - Colorado Energy Efficiency Mortgage Programs:** The EPA provided information to housing counselors on energy efficiency best practices and ratings. HUD FHA provided information on the EEM program, and the Colorado Energy Office provided information on additional programs available to Colorado residents to reduce costs of upgrading new or existing homes with energy efficient improvements. **Audio replay number**: (800) 475-6701, **Access Code:** 338162. **View the Presentation**.
- **October 21, 2014 - Webinar. Emergency Preparedness Planning for Housing Counseling Agencies:** This stakeholders meeting discussed the role of housing counseling agencies in community emergency responses and the importance of Emergency Preparedness Planning. **Audio replay number**: (800) 475-6701, **Access Code:** 333586. **View the Presentation**.

If you have any questions regarding the archived webinars, please contact **Virginia Holman**.

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