U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

THE BRIDGE

THE OFFICE OF HOUSING COUNSELING NEWSLETTER

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Housing Counseling Advocates Green!

Saving Green by Going Green with HIP

Hyattsville, MD - Addressing energy conservation and assistance could not be more relevant as we emerge from one of the coldest and snowiest February's on record in the Northeast and Midwest. The HUD-approved housing counseling agency, Housing Initiative Partnership, Inc. (HIP), reaches an average of 1,500 new Marylanders each year with Homeownership Education and Counseling, Foreclosure Prevention and Financial Capability. These encounters with clients create a perfect opportunity to educate them about energy usage and help them to become more energy savvy.

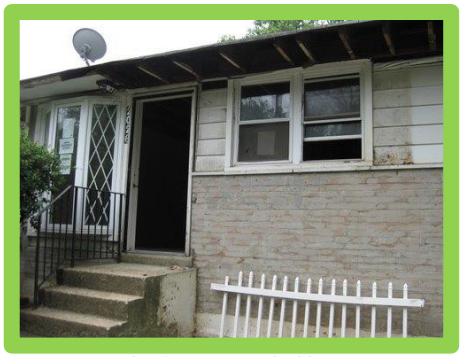
HIP includes energy conservation education in its workshops, employing the slogan: *Saving Green by Going Green*. If protecting the environment doesn't resonate with a client, saving money usually does. HIP housing counselors encourage clients to take simple no-cost steps including to:

- Set a refrigerator at 37 degrees and a freezer at 3 degrees
- Wash clothes on a warm or cold setting, and
- Dial a water heater thermostat down to 120 degrees.

Additionally, setting the thermostat to 68 degrees (and putting on a sweater!) can result in big savings. Other low-cost investments that pay off are to:

- Use compact fluorescent bulbs for high-usage lighting,
- Insulate water heaters, and
- Install low-flow showerheads to use less water.

Along with providing helpful tips, HIP partners with other local organizations that provide in-depth energy counseling and assistance. Last year, Maryland's local utility companies started a "Quick Home Energy Check-up Program" where energy professionals visit homes to assess residents' energy use, recommend energy-saving improvements and install energy-saving products - free of charge, including faucet aerators, low-flow showerheads and water pipe insulation among others. HIP received funding to conduct outreach to current and past clients and inform them of this free service.



(Before HIP Rehab)

(After HIP Rehab)

HIP counselors also discuss larger home investments that have greater returns like insulating walls and ceilings, modernizing windows and planting shade trees. Some of the larger rehab needs are addressed through a partnership with Prince George's County, MD, which provides deferred loans of up to $60,000 to repair health and safety hazards for low and moderate income homeowners.

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FROM THE DEPUTY ASSISTANT SECRETARY

Sarah Gerecke
Deputy Assistant Secretary
Office of Housing

Greetings,

Spring is finally here! After severe winter weather and record snow in many areas of the country, we are springing forward. Now is a great time for "Spring Cleaning" – not just to let in some fresh air and tidy up, but to make our homes more clean and energy efficient.

As we air out our homes and let the sunshine in, this edition of *The Bridge* highlights housing counseling agencies that promote, reinforce, and advocate for 'green' including energy efficiency, sustainable communities, and healthy homes. We learn how some agencies are informing their clients of the benefits of being 'green' and how making even minor changes can render big cost savings. Many of the ideas are easy to add to any housing counseling program. Partnerships with weatherization agencies or utility providers can bring big savings to homeowners. And don't forget your clients who rent. Utilities are not always included in rent and efforts to bring down the temperature will be appreciated and maybe rewarded by the landlord. We can all benefit from the 'green' tips in this edition and do our part to protect the environment.

While we learn how to be more 'green,' this edition also celebrates women trailblazers in housing during Women's History Month. These visionaries laid the groundwork for so much of what we do today. Learn more about the first woman Secretary of HUD, the first African American woman Secretary of HUD, a housing rights activist, and a current housing counseling agency Executive Director.

The leaders profiled in this issue are giants in their fields and serve as shining examples of leadership by women. Empowerment can occur when inspired by greatness, or with a little hand-holding from a caring and trustworthy partner like a housing counseling agency.

On a personal note, the stories in this edition really touch a chord for me. I live in an 80-year old house without insulation and with old windows and doors. A housing counseling agency referred me to a nonprofit that partnered with the local utility, so I could get my own home energy audit. After the energy audit, we hired a contractor referred by the nonprofit for insulation, door replacement and window caulking. We decided that replacing 30 windows in a small home was not worth the cost. Now, the living room is actually warm in the winter, and our utility bill is down $70 per month. During this process, I was proud to learn the different construction terms, and to work with the contractor to decide the right scope and cost for the job. Working with a trustworthy nonprofit has given me the confidence to handle other construction projects with private contractors in the future.

I hope you will be inspired as I am to continue the great work that benefits clients throughout our country.

Sarah

NEIGHBORWORKS GREEN ORGANIZATION DEMONSTRATES COMMITMENT TO HEALTHY HOMES

Washington, DC – NeighborWorks®America, a HUD-approved national housing counseling intermediary, is challenging its network of more than 240 local organizations to incorporate green, environmentally-friendly practices and education into all the programs they provide in their communities. NeighborWorks®America is committed to its mission – to create opportunities for people to live in affordable homes, improve their lives and strengthen their communities – and understands that green and healthy practices support the success of each of these goals.

The NeighborWorks Green Organization designation was established in 2012 as a program to reward comprehensive, organization-wide commitments to greening at NeighborWorks network organizations. The program provides a guide for greening and sets achievement levels in major program areas that NeighborWorks affiliates offer to their residents and communities.

During the first three years of the program, 61 network organizations achieved the status of a NeighborWorks Green Organization, demonstrating their commitment to the principles of green and healthy homes to their staff, clients and community.

With a quarter of the network having achieved the Green designation, these organizations are affecting their neighborhoods and residents in meaningful ways that add up to impressive change. In just one year, these 61 organizations delivered homebuyer education incorporating green and healthy homes' principles to over 9,500 clients. They also made their offices more environmentally friendly to the benefit of their collective 4,200 employees.

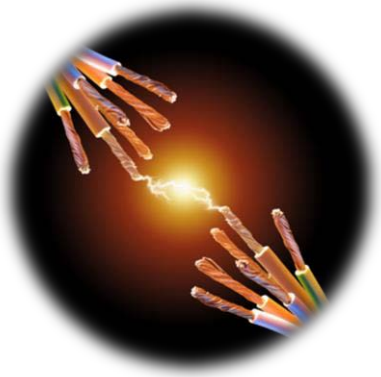
These organizations emphasize environmental sustainability and green practices in their housing counseling programs. Homebuyer education and housing counseling are some of the most important ways that communities are learning about how green practices can directly benefit their families. Equipping families with information that helps them understand how their energy usage at home directly affects their monthly budget ties closely to many of the housing counseling services that the network provides.

NeighborWorks®America sees examples of this work throughout their nationwide network. For instance, during the Green component of homebuyer education classes at NeighborWorks affiliate Hudson River Housing in Poughkeepsie, New York, the audience loves to get involved by discussing new ideas to save energy and reduce their utility bills. "Green discussions are eye-opening. We show them how much money they can save on their water bills with tangible steps they can take, like installing a rain barrel," explained Lauren McLaughlin, the HomeOwnership Center Manager.

The Community Development Corporation of Long Island incorporates green education into all of their classes including pre-purchase, post-purchase, and home maintenance. "The home maintenance courses help build confidence in our homeowners. They enjoy learning about the first easy steps they can take to reduce their energy use in their homes, and then build their knowledge from there," said Joan LeFemina, the Director of Homeownership Services. Clients also know about the organization's commitment to green and healthy practices, as they have integrated these principles into all of their programs, including weatherization and new construction of homes.

As the program continues to grow, NeighborWorks®America works to support all green activities at network organizations. The impact of the comprehensive commitment to green throughout the network will continue to affect the lives of those participating in the programs delivered in their communities, as clients engage on topics that can help them lower their energy bills and meet their financial goals.

ENERGY SPARK! COMING SOON FROM THE WASHINGTON STATE HOUSING FINANCE COMMISSION



Seattle, WA - A new program coming in late spring from the Washington State Housing Finance Commission will allow homebuyers to not only take advantage of affordable home loans and downpayment assistance, but also to upgrade their new home's energy efficiency before they move in.

The Energy Spark Home Loan encourages improvements which, though modest, can save hundreds of dollars a year in energy — especially important for moderate- and low-income homebuyers.

"Our goal is to provide an incentive for folks to keep their energy costs down, so they have more money each month for other necessities," says Lisa DeBrock, director of Homeownership at the Commission.

Energy Spark is a joint venture between the Homeownership and Sustainable Energy programs of the Commission, a self-sustaining state agency dedicated to financing affordable housing and building strong communities.

Hidden Costs of Homeownership

A home's energy efficiency is usually left out of the mortgage conversation — even though energy can make hundreds of dollars of difference in the annual cost of owning a home. The average homeowner in Washington spends over $2,000 a year in utilities.

In fact, a March 2013 study by the Institute for Market Transformation entitled, "Home Energy Efficiency and Mortgage Risks," found that owners of energy-efficient homes are 32 percent less likely to default on their mortgages.

Yet when most homeowners take out a home-improvement loan, those "invisible" energy upgrades are understandably low on the list. They think of resale value rather than monthly losses to wasted energy.

An Incentive for Improvement

Energy Spark changes that dynamic. It builds on first-mortgage products that already finance energy improvements at the time of purchase, such as the FHA 203(k) Streamline Mortgage program, FHA's Energy Efficient Mortgage program or the Fannie Mae Energy Improvement Mortgage program. These programs are currently underutilized by lenders because many do not know they exist or are wary of the extra processes involved.

Energy Spark combines these programs with the Commission's down payment assistance—and then adds the incentive of a quarter-point off the Commission's daily posted interest rate. It also adds an extra 15 days for closing, to allow for an energy assessment and the completion of improvements. Efficiency must be increased by at least 10 percent (verified by a post-work energy assessment).

Homebuyers can also receive the rate reduction if they purchase a newly constructed home that is rated NW Energy Star, Leadership in Energy & Environmental Design (LEED), Net Zero, Passive House, Built Green, or exceeds Washington state's energy-efficient building standards by at least 15 percent.

Training for Partners

This spring, the Commission will offer training on Energy Spark to housing industry professionals and provide assistance to lenders who want to offer it to their clients.

"Our partners are essential in getting the word out about Energy Spark," says DeBrock. "Housing counselors, lenders, real-estate professionals, builders and those in the energy field can all help us reach homebuyers and save them money."

Housing counseling agencies will help promote the program by explaining qualification criteria and offering Commission-sponsored free homebuyer education seminars on Energy Spark.

For more information on the Commission's Homeownership programs, visit www.wshfc.org/homebuyer or call 1-800-767-4663.

COMMITMENT TO SUSTAINABILITY

Christiansburg, VA - Community Housing Partners (CHP) has been creating healthy, sustainable, and affordable homes and communities for individuals and families in the southeastern U.S. for 40 years. Its three primary business segments – real estate development, housing services, and energy solutions – incorporate economic, environmental, and socially sustainable principles and practices in everything the organization does.

As a leader in the community development field, CHP provides unique integrated service delivery across seven states. CHP's dedication to environmental sustainability goes back to the organization's beginnings in 1975 when it began providing basic weatherization services to very low-wealth households in Virginia's New River Valley. Since that time, CHP energy conservation efforts have grown to encompass multiple departments, all focused on energy efficiency, health and safety, and indoor air quality (IAQ).

Dovetailing with environmentally responsible housing created for renters and homeowners, CHP Homeownership offers counseling and education for interested homebuyers in Virginia and Florida. There, clients can participate in homebuyer education classes delivered by qualified housing counselors or receive one-on-one counseling. This includes a full range of services such as: financial planning, mortgage shopping tips, managing utility costs, help with loan closing and down payment assistance. In addition, CHP can access state and federal dollars to find homes at below market rates for qualified homebuyers.

CHP Energy Solutions provide expert training and building performance upgrades to create healthier, safer, more durable and energy-efficient environments.

It has recently become a HUD Office of Recapitalization (formerly Office of Affordable Housing Preservation) - recognized Green Property Management Trainer. This allows CHP to train its own property management staff, as well as that of other multi-family property managers across the country, in best green maintenance protocols and practices as outlined in a unique distance-learning curriculum created by CHP.

In addition, CHP Design Studio and CHP Construction have made it standard practice across all of their projects to air seal building envelopes and duct systems. They also install ENERGY STAR windows, appliances, lighting fixtures, and HVAC units in every home and typically earn ENERGY STAR and/or EARTHCRAFT-certification for each single or multi-family project.

Residents who live in one of CHP's 6,000 owned and/or managed apartments are able to enjoy other energy-efficient and eco-friendly amenities such as low-volatile organic compound (VOC) paints and finishes, native landscaping, and water efficient plumbing fixtures. CHP is also committed to educating its residents about reducing energy usage and creating healthier living environments through activities that include green cleaning, recycling, and community gardening. These efforts keep the communities healthier for long-term operation.

In keeping with its role as an environmental steward, CHP provides owners of CHP-developed homes green homeowner manuals and offers workshops designed to help lessen their impact on the planet. The workshops cover maintenance of an eco-friendly home, energy efficient features, and how to build rain-barrels to harvest rainwater for irrigation purposes.

A HUD-approved housing counseling agency, CHP has always believed in the principle of sustainability and continues to set ambitious, mission-driven goals that preserve and advance the social, economic, and environmental integrity of the communities it serves. To learn more about CHP, visit www.CommunityHousingPartners.org.

THE NATIONAL FOUNDATION FOR CREDIT COUNSELING REPORTS POSITIVE TRENDS FOR WOMEN AND HOUSING

Washington, DC - Women have been increasingly influential in the housing market since the late 1960s, mostly thanks to the Fair Housing Act that was passed in 1968. Prior to this milestone, very few women had access to home ownership or any form of consumer credit. The passage of that Act was followed in 1974 by the Equal Credit Opportunity Act, which removed gender as a factor in the credit approval process.

There are clear signs that women comprise a significant portion of those who benefit from housing counseling. For example, one of the largest member agencies of the National Foundation for Credit Counseling® (NFCC), ClearPoint Credit Counseling Solutions, reported that single women represented over half of their pre-purchase housing counseling activity in 2013.

According to a Pre-Purchase Counseling Outcome Study– conducted by HUD's Office of Policy Development and Research (PD&R), the majority of pre-purchase study participants were more likely to be young (51 percent were under the age 35) and female (72 percent).

The National Association of Realtors® revealed in a 2014 survey of generational trends that single women represented 16 percent of homebuyer households.

These are positive signs for women entering the housing market for the first time, indicating that they are more likely to take advantage of homebuyer education programs than their male counterparts or married couples.

The power of housing counseling for these consumers is not just anecdotal, as data and various recent program evaluations prove the effectiveness of homebuyer education.

Among those who participated in pre-purchase housing counseling, the NFCC reported that 26 percent purchased a home within 90 days of counseling and 46 percent were mortgage ready.

Although there is a long way to go in order to ensure that all homebuyers are fully utilizing the services of HUD-approved housing counseling agencies, it is encouraging to see that women seeking homeownership have taken a strong lead in being more informed and better prepared than ever.

Call 800-388-2227 or visit the www.nfcc.org to learn more about housing counseling that is provided by member agencies, and to find the nearest counseling location.

(continued from pg. 1- Saving Green by Going Green with HIP)

Many of HIP's clients have succeeded in using this program to secure needed "retrofits" or energy upgrades such as insulating and air sealing, installing energy efficient HVAC units and hot water heaters, and replacing doors and windows.

Recently, HIP established a partnership with Fuel Fund of Maryland's "Watt Watchers" program, where educators use behavioral change tactics to help clients generate persistent energy savings. Finally, HIP connects clients with various state programs that provide financial assistance with home heating bills and limited assistance to replace broken or inefficient appliances.

Housing counseling agencies like HIP are uniquely positioned to help homeowners and renters solve the problem of energy affordability. With a bit of extra effort, counselors are helping clients reduce home energy expenses in order to achieve long-term housing security.

CELEBRATING WOMEN IN HISTORY AND HOUSING

Patricia Roberts Harris was the daughter of a Pullman car waiter. She grew up to become the first African-American woman to hold a U.S. Cabinet position, serve as an ambassador and head a law school.

Harris attended Howard University and served as vice chairman of the university's student branch of the National Association for the Advancement of Colored People (NAACP). She graduated from Howard in 1945 with honors and continued her education at the University of Chicago, where she studied industrial relations. Encouraged by William Beasley Harris, her husband and a lawyer himself, she decided to enter law school. Harris attended George Washington University's National Law Center and graduated in 1960 as the top student in her class.

After graduating, Harris spent a year with the U.S. Department of Justice. She then returned to Howard University as a lecturer and later a professor. Outside of class, Harris was an activist for many social causes. She was appointed by President John F. Kennedy to co-chair the National Women's Committee for Civil Rights. The committee oversaw approximately 100 women's organizations across the nation.

In 1965, Harris broke new ground for African-American women when she was appointed U.S. ambassador to Luxembourg by President Lyndon B. Johnson. She held the position for two years and returned to teach at Howard, where she again proved to be a trailblazer. In 1969, she became the dean of Howard University's law school, making her the first African-American woman to do so.

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Carla A. Hills is Chair and CEO of Hills & Company. The firm provides advice to U.S. businesses on investment, trade, and risk assessment issues abroad, particularly in emerging market economies. Hills was appointed by President Gerald R. Ford as the first woman to serve as U.S. Secretary of Housing and Urban Development in March 1975. She was the third woman in U.S. history to hold a Cabinet position. Ambassador Hills served as U.S. Trade Representative from 1989–1993 and during the Ford Administration, she served as Assistant Attorney General, Civil Division at the U.S. Department of Justice.

Over the years, Ambassador Hills has served on a number of corporate boards and currently sits on one. She also serves on a number of nonprofit boards. She is chair of the National Committee on U.S.-China Relations and of the Inter-American Dialogue. She is co-chair of the Council on Foreign Relations and a member of the Executive Committee of the Peterson Institute for International Economics and of the Trilateral Commission. Hills also serves as co-chair of the Advisory Board at the Center for Strategic and International Studies, as well as a trustee. She is a member of the board of the International Crisis Group.

Before entering government, Ambassador Hills co-founded and was a partner in a Los Angeles law firm. She also served as an adjunct professor at the University of California at Los Angeles Law School teaching antitrust law and coauthored, *The Antitrust Adviser* (McGraw-Hill, 1971). She received her bachelor's degree from Stanford University, her law degree from Yale University, and studied at Oxford University. She holds a number of honorary degrees and was awarded the Aztec Eagle in 2000, the highest honor given by the Mexican government to a noncitizen.

Gale Cincotta was sometimes known as "The CRA Lady" because of her work in lobbying for the Community Reinvestment Act (CRA). A tireless community activist, Ms. Cincotta and National People's Action (NPA), the coalition of grass roots neighborhood groups she founded, also helped create the "Credit Watch" and "Homebuyers Protection" plans that were implemented by the U.S. Department of Housing and Urban Development in 1999.

Because she often led protests at the homes and offices of leaders of the financial services industry, including the residence of then Fannie Mae President James Johnson, Ms. Cincotta was sometimes thought of as a rather "bizarre" character and a somewhat dirty fighter. Indeed, she once threatened Federal Reserve Chairman Paul Volker that she would put the words "loan shark" over the front door to the Fed's offices in Washington. "She had guts," said Rick Lazio, a former congressman who once chaired the Housing Sub-committee.

Ms. Cincotta believed her rather radical actions were more than justified. "They say we are not nice when we protest and demonstrate at people's homes and offices. But bad housing isn't nice, redlining isn't nice, high oil prices aren't nice, crime on our streets isn't nice," she said in 1982 during "Reclaim America" when National People's Action virtually shut down Wall Street.

Ms. Cincotta spearheaded efforts to organize activists against redlining. She testified before the U.S. Senate numerous times throughout the 1970s in support of what became the Home Mortgage Disclosure Act, which became law in 1975. She also lobbied persistently in favor of the CRA, Congress' anti-redlining law. CRA requires banks to make loans in the neighborhoods where they maintain branches. After the law took effect in 1979, she had to force federal banking regulators to enforce it.

Ms. Cincotta and NPA negotiated for the development and implementation of Credit Watch and the Homebuyers Protection Plan. Under Credit Watch, HUD has the power to deny participation in the FHA mortgage insurance program to lenders with excessive foreclosure rates. Prior to the creation of the program, Ms. Cincotta's group maintained more complete foreclosure data than the government. Under the Homebuyers Protection Plan, appraisers are required to provide lenders with a detailed list of defects. Lenders, in turn, must make the findings known to borrowers.

Her last battle was waged against abusive lending practices. Ms. Cincotta founded the Illinois Coalition Against Predatory Home Loans, which compelled the City of Chicago to pass one of the first local anti-predatory lending ordinances in the country and led the state of Illinois to pass prohibitions against predatory lending.

Ms. Cincotta maintained a full schedule until the end of her life in 2001. The evening before her death, from her hospital bed, Ms. Cincotta told the new executive director of the National Information Training Center, Joe Mariano to, "get the crooks." "She set the bar," said Joseph Ventrone, a staff member of the House Housing Subcommittee for 18 years before moving to HUD. "She's done so much to advance the cause of housing and housing finance in the true sense. Her work is going to live on."

(continued from pg. 7, Patricia Roberts Harris)

In 1970, Harris became a corporate attorney at a large law firm. Along with her legal work, she served on the boards of such companies as IBM, Scott Paper Company and Chase Manhattan Bank—hoping to encourage corporations to help foster social change.

Harris left her law practice in 1977 after being selected by President Jimmy Carter for his Cabinet as Secretary of the U.S. Department of Housing and Urban Development—making HUD the first Cabinet department to be headed by an African-American woman and Harris the first African-American woman to hold a Cabinet post.

CELEBRATING WOMEN IN HISTORY AND HOUSING

Las Vegas, NV - Community Services of Nevada, formerly known as the East Las Vegas Community Services Corporation (ELVCSC), is the longest standing Hispanic 501(c)3 community development corporation in the Las Vegas, Nevada metropolitan area. Founded in 1996, the agency began as an organization of volunteers who met once a week to discuss the benefits of establishing a community development corporation. This evolved into a unified organization whose mission was to improve the quality of life by strengthening communities through public and private sector investments.

Margarita Rebollal relocated to the Las Vegas area in 1996. A graduate of Adelphi University with experience in Real Estate, Workers Compensation Counseling and Employment and Training Counseling, Ms. Rebollal joined ELVCSC as executive director in 2000. Her spunky determination and endless energy quickly molded the agency from a group of volunteers to a successful organization that engaged in comprehensive community development projects that promoted:

- neighborhood revitalization and economic development;
- community education and civic action;
- youth development and cultural awareness, and
- equity and unity for the Hispanic community.

Under Ms. Rebollal's leadership, the ELVCSC completed the *Mi Casa En El Sol* (My House in the Sun) project in 2002. This 40-unit single family housing development located in east Las Vegas represented the first new homes built in the area in 30 years and made a major difference in the beautification of the neighborhood.

This development gave vitality to what had been a blighted neighborhood that was plagued with crime and drugs while giving 40 low-to-moderate income families the opportunity to become homeowners, with the majority of them receiving an average of $27,000 in forgivable down payment assistance through the City of Las Vegas. Today, 13 years later success can still be celebrated as 32 of the original 40 homeowners remain in their homes despite the economic ups and downs and foreclosure crisis in the Las Vegas area.

Ms. Rebollal realized that another key way to help the Hispanic community improve housing conditions was through housing counseling. The agency became a HUD-approved housing counseling agency in 2003 and then added FHA nonprofit approval in 2005. In 2008, in response to the changing economic and housing markets and expansion of services to other areas, the agency changed its name to Community Services of Nevada (CSNV) and as a National Council of LaRaza affiliate, has continued to participate in HUD's Housing Counseling Program.

When Ms. Rebollal joined the agency, its office consisted of two cramped desks in a tiny space in a dilapidated strip mall. Through her efforts, the agency expanded twice and in 2012 moved into a 3,000 square foot office that provides a large space for education and outreach as well as several private offices for housing counseling. Along with increased space has come expanded staff from two to nine. CSNV continues to expand its services and recently added immigration assistance and education services to its housing programs.

Ms. Rebollal said, "I would like to believe that I have something to do with CSNV's success and continued existence. When I accepted the job as its executive director back in 2000, little did I know that this would be the challenge that it turned out to be. Things would have been much easier if everyone in this field would work as one cohesive group towards a common goal of helping people of all races in need of our services. Honoring the founders of the organization, CSNV is a place where Hispanics know that they can call for assistance and know that their hand will be held if needed, to obtain positive results to their problem or goal."

APPROVED HOUSING COUNSELING AGENCIES HAVE A NEW RESOURCE AT OHC

The Office Housing Counseling (OHC) is formally announcing the role of "*Central Point of Contact for Complaints and Compliments.*" This new resource for HUD-approved housing counseling agencies was informally initiated in December 2014, when Phyllis Ford, Division Director of Oversight and Accountability was introduced to agency stakeholders as a contact person if they had a dispute or issue of concern that they were unable to resolve through their assigned Point of Contact (POC). Since that time, a formal procedure within OHC has been approved.

The Office of Housing Counseling enjoys a good relationship with HUD-approved agencies. However, industry advocates suggested that the OHC should have a process to handle problems that may arise in a housing counseling agencies' relationship with their assigned Point of Contact. Advocates expressed concern that efforts to resolve issues or disputes could place the agency in conflict with their POC. Such a conflict could negatively affect the agency's relationship with OHC/HUD.

In response to the feedback, the Office of Housing Counseling recognized the importance of agencies being comfortable and confident in presenting any issue or concern without a fear of retribution. To that end, Phyllis will serve as the central POC for agencies that have a complaint or a compliment. The issues will be handled in a confidential manner and OHC will monitor the process to assure the agency is treated fairly in the problem resolution and in their future relationship with the POC and OHC.

The new process is not intended to replace the communication resources that remain available. Agencies, stakeholders, clients, and the general public can continue to share questions, concerns, and issues via housing.counseling@hud.gov, as well as the Siebel System through the FHA Resource Center at 1-800-CALL FHA/ (1-800-225-5342) or via email at: Answers@hud.gov.

Phyllis should not be contacted with concerns that are within the purview of the Office of the Inspector General like criminal acts, such as fraud, waste and abuse. Rather, as an example, Phyllis can be of assistance in resolving problems that may arise from:

- Performance review findings,
- Communication issues,
- Reporting and grant payment problems, and
- Regulations and policy interpretations.

If the agency is comfortable in seeking a resolution through contact with the POC's supervisor, that approach is recommended. However, if the agency is not comfortable with speaking with the supervisor, the agency now has the option of speaking with Ms. Ford in her role as Central POC.

The Office of Housing Counseling sees the new process not only as a resource for the agencies, but as a tool for OHC to identify:

- Common and re-occurring problems faced by agencies and POCs,
- Customer service training needs, and
- Troublesome program policies or regulations that can be addressed (i.e., sub-contracting regulations).

The Office of Housing Counseling hopes that agencies will use the process to offer compliments for good customer service and strong support from their POCS and other OHC staff, as well.

Phyllis can be reached via email at: phyllis.h.ford@hud.gov.

INQUIRING MINDS WANT TO KNOW

This month's segment will focus on additional resources available besides the HUD Handbook 7610.1 Rev-5 to assist housing counselors and agencies.

Q: What are capacity building toolkits and where can I find them?

A: HUD's Office of Housing Counseling offers information and best practices for 12 topics relating to the HUD Housing Counseling program including client action plan, agency disclosure, orientation guide for new housing counseling agencies, and model documents for funding agreements and compliance monitoring procedures.

Visit the Housing Capacity Building Toolkit webpage for useful materials.

Q: Where can I find more information about creating or updating my agency's housing counseling work plan?

A: In addition to the description of a housing counseling work plan outlined in Chapter 3, Paragraph 3-2 of HUD Handbook 7610.1 Rev-5, OHC has developed a model housing counseling work plan. This sample work plan will help both agencies interested in applying to OHC for approval as well as currently participating agencies interested in updating their current agency work plan.

The work plan is available either through the capacity building toolkits link or can be accessed here.

Q: I recall reading a listserv message last year on HUD's Form 9902 but I can't find that email now. Does OHC archive listserv messages?

A: Yes we do. All listserv messages sent to HUD-participating agencies since 2007 are archived by fiscal year and available on the Listserv Archive webpage.

Q: I am writing a grant proposal. Where can I find information about the benefits of housing counseling?

A: OHC offers links to several studies on the effectiveness of housing counseling including papers from Freddie Mac, NeighborWorks®America and HUD-sponsored research. Publications include:

- Summary of Recent Research: Housing Counseling Works - Sustainable Homeownership (December 2014)
- Urban Institute: National Foreclosure Mitigation Counseling Program Evaluation: Final Report, Rounds 3 Through 5 (September 2014)
- Philadelphia Fed: The Effectiveness of Pre-Purchase Homeownership Education and Financial Management Skills (April 2014)
- Freddie Mac: The Benefits of Pre-Purchase Homeownership Counseling (April 2013)
- NeighborWorks®America: Pre-Purchase Counseling Impacts on Mortgage Performance: Empirical Analysis of NeighborWorks® America's Experience (March 2013)
- HUD: Pre-Purchase Counseling Outcome Study: Research Brief Housing Counseling Outcome Evaluation (May 2012)
- HUD: Foreclosure Counseling Outcome Study: Final Report Housing Counseling Outcome Evaluation (May 2012)
- Homewise, Inc.: Now's the Time: How the Housing Crisis Has Created An Unprecedented Opportunity for Working Families to Achieve Financial Security (April 2012)

Visit the Housing Counseling Publications webpage for more information.

Research and studies on related housing topics such as housing market reports and U.S. housing conditions can also be found on HUD's Office of Policy Development and Research webpage.

CHAMPIONS OF SERVICE

Holland, MI - Brooke Van Ee has dedicated her career to helping individuals and families address a spectrum of housing needs from families experiencing homelessness, to those who rented, families facing foreclosure, to those looking to purchase their first home.

Brooke began her career at Community Action House (CAH) in 2003 as a student intern placed by a local college to get a "hands-on" learning experience in the field of social work. Her supervisor observed her closely during this educational experience and upon graduation, invited her to become part of the CAH team.

Brooke began her professional career as a case manager for the Community Housing Partnership Program, a collaboration between CAH and a local partnering agency (Good Samaritan Ministries). As a case manager, Brooke worked with families transitioning out of homelessness into a two-year, intensive transitional housing program. Ultimately, the goal was for families to exit the program with an ability to obtain safe, affordable housing of their own choosing. Many times, families in the program were dealing with multiple barriers to housing stability. Therefore, case management included tasks such as financial counseling, weekly goal setting, treatment planning, advocacy and referrals to other local agencies in the community.

In 2006, Brooke returned to school to obtain her Master's Degree in social work. She remained a case manager with the Community Housing Partnership Program until 2013. During her time there, the program was recognized both locally and nationally as a model program. The CHP program consistently demonstrated strong outcomes of success, most notably with families transitioning into stable, affordable housing over 70 percent of the time. This was a remarkable feat, considering the multiple barriers faced by many of the families and during a period of great economic instability.

In 2013, Brooke changed roles at Community Action House. She became a MI State Housing Development Authority approved Housing Counselor. Since her certification, she has been helping families to avoid foreclosure and increase their knowledge in the homebuying process. Thankfully, the economy has shown vast improvement in Ottawa and Allegan Counties, so there has been a dramatic decrease in foreclosure prevention needs. This has allowed Brooke to focus on increasing CAH's education services.

Brooke currently facilitates a six-week Financial Capability series for community members who want to learn more about financial management, repairing their credit, and/or becoming financially ready to purchase their first home. Brooke also helps facilitate a four-week home maintenance class in which participants gain hands-on experience in do-it-yourself repairs such as plumbing, wall repair, and landscaping. Classes are offered free of charge in both group and individual settings.

She also meets one-on-one with families to educate them about the home purchase process. Brooke is also assisting the agency in creating and piloting a new credit counseling program; both the Community Housing Partnership program and the great recession have shown that families need to address credit barriers in order to stabilize their housing.

Brooke's years of service in the housing industry is of great benefit to clients that come to Community Action House. Her dedication has not gone unnoticed. One client remarked in an anonymous evaluation "Brooke was really helpful. I feel much more comfortable buying a home! I learned a lot." Her efforts have not gone unnoticed by the staff either. She has been a mentor for countless agency employees and has even "paid it forward" by supervising student interns who are beginning their careers in social work.

Congratulations Brooke
You are a Champion of Service!

TOOLS AND RESOURCES

NeighborWorks® Green Organization

Think and act green in a comprehensive way. This means everything from building energy-efficient homes to supporting community gardens.

- Check out the Guide for Greening.

Energy Efficient Mortgage Programs

- FHA 203(k) Streamline Mortgage
- FHA's Energy Efficient Mortgage
- Fannie Mae Energy Improvement Mortgage

Institute for Market Transformation

Promotes energy efficiency, green building, and environmental protection.

- Home Energy Efficiency and Mortgage Risks Report

Energy Efficient and Sustainable Ratings/Standards

- NW Energy Star
- Leadership in Energy & Environmental Design (LEED)
- Net Zero
- Passive House
- Built Green

HUD Office of Recapitalization

Responsible for the preservation and recapitalization of federally assisted affordable housing including:

- Mark-to-Market (M2M)
- Section 236 Preservation
- Rental Assistance Demonstration (RAD)
- Senior Preservation Rental Assistance Contracts (SPRAC)

HUD Energy Efficient Resources

- Energy Efficient Mortgage Homeowner Guide
- Energy Efficient Mortgage Worksheet
- Green Homes and Communities

U.S. Department of Energy: Office of Energy Efficiency & Renewable Energy

Leads efforts to build a strong, clean energy economy, aimed at reducing our reliance on foreign oil, saving families and businesses money, creating middle class jobs, and reducing pollution.

Community Housing Partners

Works with private and public partners to design, preserve, construct, manage, and sell award-winning homes in the southeastern United States.

- CHP Green Online Courses

2014 National Association of REALTORS® Home Buyer and Seller Generational Trends Report

Provides research on the characteristics of homebuyers by generation/age ranges.

Housing Initiative Partnership, Inc. (HIP)

An innovative, green nonprofit developer based in Prince George's County, Maryland dedicated to revitalizing neighborhoods and removing blight.

National Foundation for Credit Counseling®

Founded in 1951, NFCC is the nation's largest and longest serving nonprofit financial counseling organization.

Community Action House

Provides area families and individuals with food, clothing, shelter and the opportunity to build necessary skills to achieve a stable and prosperous life

- Community Housing Partnership Program

ON THE HORIZON

Upcoming Training

April 01, 2015	Housing Counseling Competency Certification Prep Course - *eLearning 3-weeks*
April 01, 2015	Housing Counseling Competency: Housing Affordability- *eLearning 1-week*
April 01, 2015	Housing Counseling Competency: Fair Housing – *eLearning 1-week*
April 01, 2015	Housing Counseling Competency: Avoidance of Foreclosure & Eviction - *eLearning 1-week*
April 01, 2015	Webinar: HUD Loss Mitigation - Home Disposition Options
April 06-10, 2015	New Orleans, LA. NCRC Housing Counseling Training
April 08, 2015	Webinar: Neighborhood Watch System - Servicer Tools
April 15, 2015	Webinar: SFDMS - Reporting Basics
April 22, 2015	Webinar: SFDMS - Reporting Examples
April 29, 2015	Webinar: SFDMS - Errors: *What causes fatal and non-fatal errors in SFDMS reporting, and what can be done to prevent or fix it.*

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