U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

THE BRIDGE

THE OFFICE OF HOUSING COUNSELING NEWSLETTER

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Housing Counseling Impacts Asian Americans and Pacific Islanders!

Supporting Immigrant Communities on the Path to Homeownership Through Financial Education and Peer Lending

Washington, DC - From 2000 to 2010, the Asian American and Pacific Islander (AAPI) populations were the fastest growing New American Communities in the U.S. with AAPI immigration growing by 30 percent. Native born AAPIs are also one of the fastest growing poverty populations with more than half of all low-income Asian Americans and Pacific Islanders living in just 10 Metropolitan Statistical Areas (MSAs), many of which are in the most expensive housing markets including:

- New York, NY
- Los Angeles, CA
- San Francisco, CA
- Chicago, IL
- San Jose, CA
- Houston, TX
- Sacramento, CA
- Philadelphia, PA
- Boston, MA
- Seattle, WA

A large number of families do not fully understand the U.S financial system, including the process of buying a home. However, new immigrant and refugee communities are particularly vulnerable because many reside in rental housing with aspirations to transition to homeownership. Without knowing the important homebuyer requirements, the American Dream of homeownership seems almost unattainable for many New Americans.

Scrimping + Saving, a report released by the National Coalition for Asian Pacific American Community Development (CAPACD) found that those with limited English proficiency struggle to find in-language materials, making them prime targets for predatory lending and unsubstantiated advice from family and friends.

To address the dual need for knowledge and resources, the CAPACD and several housing counseling agencies in its network began to integrate deeper financial education, coaching and peer "Lending Circles" with housing counseling. These strategies tackle multiple barriers that emerging communities face such as lack of credit history and little savings.

"Lending circles" are no cost, credit-building loans organized by the participants. Mission Asset Fund, a nonprofit organization on a mission to create a fair financial marketplace for hardworking families developed and formalized this form of social lending for low-income communities. Each month, every participant makes the same payment to the lending circle. A different member will receive the full loan amount contributed until everyone has received the funds. There is a potential for each participant to save as much as $2,000.

Two CAPACD housing counseling agencies recognized how their current pre-purchase counseling programs could be enhanced with more integration. Throughout the process at the Center for Pan Asian Community Services (CPACS) in Atlanta, GA and Asian Services in Action (ASIA) in Cleveland, OH, clients learn the steps and resources needed to buy a home.

For example, the pre-purchase coaching and education has the potential to minimize payment shock after homeownership. By completing budgets and savings plans, clients can become better prepared for this responsibility.

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FROM THE DEPUTY ASSISTANT SECRETARY

Sarah Gerecke
Deputy Assistant Secretary
Office of Housing

Greetings,

As we recognize Asian American and Pacific Islander Heritage month, this edition of *The Bridge* highlights HUD-approved housing counseling agencies and community organizations that serve in neighborhoods across the nation providing services to this growing community.

According to the 2010 Census, Asian American and Pacific Islanders encompass over 50 ethnic or language groups including native Hawaiians and other Pacific Islanders. And the population is growing. There are now more Asian and Pacific Islander groups than in the past - with 28 Asian and 19 Pacific Island subgroups representing a vast array of languages and cultures.

This edition affords readers insight into housing counseling agencies that provide invaluable services that are unique to this community such as educational classes in native languages, document translations, advocacy and outreach. These agencies demonstrate their commitment to serving the AAPI community through their success stories of clients who have worked hard to attain safe and stable housing, including homeownership. The Champions of Service featured for their dedication represent the best in our industry.

The Office of Housing Counseling also salutes our Veterans during National Military Appreciation month and all service members who have sacrificed so much in the pursuit of freedom and justice for all. HUD is committed to advancing policies that create opportunities for all Americans, including our goal to end homelessness among Veterans.

We work closely with the U.S. Department of Veterans Affairs to ensure that housing resources are made available in combination with case management and clinical services. Working together, we have made great progress in reducing the number of homeless veterans and will continue to do so until the need no longer exists.

Sarah

PRESERVING AND REVITALIZING CHINATOWN

Boston, MA - Asian Community Development Corporation (ACDC) serves the Asian American community of Greater Boston, with an emphasis on preserving and revitalizing Boston's Chinatown. Since 1987, ACDC has built over $110 million of new mixed-income, mixed-use real estate developments. It currently has $180 million of primarily residential developments under construction and will have provided over 750 homes by 2016, with half of them affordable to low- and moderate-income families.

The Asian American community is the fastest growing ethnic group in Massachusetts and ACDC has expanded its geographic service area in order to meet the increased regional demand for affordable housing and culturally competent, Chinese-language housing counseling. Housing counseling and homebuyer workshops are an important component of stabilizing families and strengthening the neighborhoods in which they live, work and play.

The Boston region is experiencing a construction boom as new skyscrapers are being built in and around Chinatown. However, most of these housing units are well out of the price range for the average Chinatown resident. In 2010, almost 50 percent of Boston's Chinatown housing was considered affordable. In 2014, that number dropped to 36 percent.

ACDC is working hard to ensure that low- and moderate-income families will continue to have a place to live in Chinatown. This summer marks the arrival of its most recent development, One Greenway, which includes 95 affordable rental units located in the heart of Boston's Chinatown. During the first day of applications, there were long lines that snaked out of the building and around the corner.

Line to Submit Applications at One Greenway

One Greenway Development

When asked why she waited in the long line, an applicant said, "Because I was so excited at this opportunity and couldn't sleep!" In total, over 5000 families submitted applications, which is a clear sign of the immense need for affordable housing in Chinatown.

In 2015, ACDC will also complete its renovations of Tremont Village, a state-owned, public housing development in Chinatown, home to 20 families. These will be the development's first significant renovations since its initial construction over 25 years ago. Families will enjoy new kitchens, bathrooms and flooring along with energy efficient appliances. The renovations will allow families to remain in their homes for many more years to come.

As the economy recovers, many families seek to purchase homes, resulting in a strong demand for ACDC's Comprehensive Housing Opportunities Program (CHOP), which assists prospective homebuyers across the greater Boston and eastern Massachusetts area. CHOP provides workshops and customized 1-on-1 counseling to first-time homebuyers. ACDC is one of only a few HUD-approved housing counseling agencies that provide regular workshops in Chinese.

In 2014, ACDC provided workshops to over 400 prospective homebuyers, helping 50 families purchase their first home, as well as almost 200 families to become mortgage ready. Common challenges for Chinese clients to purchase a home include language barriers and an overall unfamiliarity with the formal banking system. To meet this need, CHOP provides all services in both English and Chinese.

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PROMOTING RESILIENCY THROUGH RESPONSIVE COMMUNITY BUILDING

Seattle, WA - Interim Community Development Association (ICDA) is located in Seattle's Chinatown/International District. Its mission is to promote resiliency in Asian, Pacific Islander, immigrant, and refugee communities through culturally and linguistically responsive community building. This work is done not only in Seattle, but throughout King County and the Puget Sound region. ICDA employs a variety of strategies to meet its mission, including building affordable housing and advocating for healthy, safe, and economically vibrant neighborhoods.

Affordable, safe, and stable permanent housing is fundamental to Interim CDA's approach to community development. ICDA helps families strengthen their resiliency by providing access to stable housing through direct social services and through housing development projects that provide affordable housing for low-income households. Interim CDA began construction on its current affordable transit-oriented workforce housing project early in 2014.

Hirabayashi Place, named after Gordon Hirabayashi who stood up for social justice during WWII when Japanese Americans were interned by the U.S. government, will add 96 new units of housing to the Chinatown/International District and include a childcare center on its first floor.

ICDA Housing Services staff is comprised of immigrants that reflect the diversity of the constituents they serve. The staff collectively speaks 12 Asian languages and dialects including: *Mandarin, Cantonese, Vietnamese, Tagalog, Korean, Taiwanese, Malay, Waray, Cebuana, French and English*. This rare strength brings a depth of understanding of the varied cultural norms. The staff also has the innate ability to read between the lines and explore / identify issues even before clients can begin to identify those themselves.

For example, ICDA's experiences have demonstrated that immigrant and refugees who are homeless or face homelessness, need a myriad of services besides just housing to stabilize and transform their lives. With strong community relations and a network of landlords, ICDA case managers are successful in finding housing units where clients are not viewed with suspicion, but are accepted with

Seattle's Chinatown/International District

respect. Since a majority of ICDA clients are from war torn countries and have experienced conflicts, state-endorsed terror, and political persecution, not only do they suffer physical health problems, they also experience a host of emotional and behavioral challenges, including domestic violence.

While safe, affordable and stable housing is of paramount concern for all populations, due to a wide array of cultural barriers, immigrant and refugee populations often fail to appear on mainstream tracking systems for homelessness. Their inability to understand and navigate the systems together with nontransferable employable skills and low paying unstable seasonal jobs, create serious financial challenges.

Working with public and private landlords to facilitate housing stability for clients, ICDA provides move-in deposits and rental assistance, as well as help with furnishings. It operates four community housing services programs all designed to help people attain, maintain and sustain permanent housing.

Access to seek services in their own native language is often a challenge for most immigrants and refugees; it involves strong relationship building and trust, which can take time before clients will divulge information to effectively assist them.

ICDA takes into consideration all of the challenges faced by immigrants with the understanding that a housing counselor's job does not end with finding clients a roof over their heads, but by ensuring that all other needs are

DEEPENING ROOTS AND CREATING SPACE

Jackson Heights, NY - New York City's housing market is no stranger to ultra-expensive real estate and an ever-shrinking affordable housing stock. For both renters and potential homeowners, affordable housing options are extremely limited and new immigrants, especially south Asians with Limited English Proficiency, find it very difficult to locate safe housing in this competitive housing market.

Chhaya CDC had its roots in 2000, when it was formed as a program of Asian Americans for Equality (AAFE), to help new south Asian immigrants navigate finding housing and combating housing discrimination in the City. South Asians make up one of the fastest growing ethnic groups in the city - increasing by more than 150 percent over the past two decades.

In 2005, Chhaya began to provide direct counseling services in homeownership and became one of a few HUD-approved housing counseling agencies in the nation to provide these services in multiple South Asian languages. Responding to its community needs, Chhaya in 2008 further expanded its housing counseling services to include post purchase programs in foreclosure prevention, energy efficiency solutions, and home retrofitting.

Finding stable housing is one of the primary goals for new immigrants. A stable home allows individuals to advance their investment in themselves and their children. Chhaya's programs represent the changing needs of the communities it serves. The staff and board represent the rich diversity of the South Asian community and Chhaya conducts regular surveys, straw polls and focus groups with its target population which allows it to continuously change, adapt and improve existing services and build new programs.

In Chhaya's 2012 housing report entitled, Deepening Roots and Creating Space: Building a Better Future for New York's South Asians, half of renters surveyed did not have leases, 41 percent paid rent in cash, and many reported having to borrow to pay rent - all of which make these immigrant groups particularly vulnerable to unfair evictions.

New York City Basement Apartment Entrance

The survey also found that 65 percent face overcrowded housing conditions and that 35 percent of the homes in South Asian neighborhoods have unregulated basement apartments.

Chhaya has been a lead organization of the city-wide Basement Apartments Safe for Everyone (BASE) campaign that promotes the adoption of an accessory dwelling unit code (ADU), as an environmentally-friendly approach to affordable housing. The goal is to acknowledge the units in existing structures and formalize them when safety and other codes are met. Led by Chhaya, the campaign's steering committee is made up of seven nonprofit partners and has the support of 20 other community-based and citywide organizations.

Chhaya identified numerous basement model units that can be legalized and is currently working with the City Council to push for the ADU task force and key legislation to be passed this year that could bring over 100,000 illegal basement units to code. With a holistic approach to sustaining housing, Chhaya works to ensure that community members find every opportunity to live a stable life in sustainable neighborhoods.

Safe and regulated apartments provide rights for tenants and a regular sustained income for small building owners and homeowners. Chhaya works to build strong, healthy, safe and stable communities for all.

PERSISTANCE AND DEDICATION KEEP A FAMILY IN THEIR HOME

AAHC Staff and Clients

Washington, DC – Asian-American Homeownership Counseling, Inc. (AAHC) is a 501(c)3, nonprofit and HUD-approved housing counseling agency dedicated to the stabilization and invigoration of the housing economy in Maryland, DC, and Virginia. AAHC is committed to empowering and inspiring immigrant communities through the American dream of homeownership.

AAHC provides multilingual foreclosure prevention services, first-time homebuyer education and counseling, credit counseling, and financial literacy education to increase homeownership success and to place individuals on the road to financial self-sufficiency. The following story illustrates how AAHC is helping to stabilize the region's communities.

In January 2013, Mr. Cho and his wife came to AAHC for assistance. Mr. and Mrs. Cho, who are Korean immigrants and self-employed restaurant owners, were facing difficult times. A decrease in business income, coupled with increasing expenses, left the homeowners with a negative balance each month and forced them to use personal and business credit cards to make up the difference. In time, the debt became overwhelming and the cash-strapped couple eventually defaulted on their mortgage payments.

Before contacting AAHC, the Cho's had independently submitted multiple requests for mortgage assistance packages. Throughout the process, they had struggled to understand the requests being made of them by their servicer, primarily due to the language barrier. As a result, they were unable to complete the documents needed to proceed with the loss mitigation review. When they reached out to AAHC for help, the couple was already four months behind on their mortgage payments and had received a Notice of Intent to Foreclose from the Servicer's attorney.

AAHC proceeded to work with the Cho's to explain the situation and assemble their packet for review. In April 2013, the first submission for a Loss Mitigation Option was made through the Hope Loan Port® (HLP). Upon follow-up a few weeks later, AAHC was informed that the loan was being transferred to another servicer. AAHC assisted the family in submitting a new Loss Mitigation Package to the new servicer in June 2013.

During periodic checks on HLP and calls to the servicer, AAHC discovered that the Point of Contact had no knowledge of HLP nor had they received any of the Cho's documents for review. A completely new loss mitigation package was sent in August 2013 and one month later AAHC was informed that the Cho's had received a Trial Payment Plan with the first payment due in October 2013.

When notified of the acceptance, the homeowners were speechless. Almost a year's worth of work, submitting multiple applications, updated bank statements, profit and loss statements, etc. had come to an end. Unfortunately, by this time their business, which had continued to struggle, had been forced to close. The Cho's were therefore unable to afford the Trial Payment Plan they were offered.

Not giving up, AAHC encouraged the Cho's to continue to look for work. During the next few months, the couple worked temporary jobs and were eventually successful in their search for full-time employment. AAHC submitted another complete package with the new income figures and the Cho's were finally granted another Trial Payment Plan in January 2015—a plan that they could afford and maintain. This occurred just two days prior to their scheduled foreclosure sale date.

Throughout this process, though letters were sent and calls were made to the homeowners about the availability of loss mitigation programs, the servicers made little effort to ensure that the Cho's understood this information.

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HUD AND VA TEAM UP TO HELP ADDITIONAL 2,000 HOMELESS VETERANS FIND PERMANENT HOMES

Washington, DC – Late last year, HUD and the U.S. Department of Veterans Affairs (VA) provided the second round of housing assistance to help 1,984 homeless veterans find permanent supportive housing. The rental assistance is provided through the HUD-Veterans Affairs Supportive Housing (HUD-VASH) Program which combines rental assistance from HUD with case management and clinical services provided by the VA. Last October 2014, the two agencies awarded $62 million in HUD-VASH vouchers to assist more than 9,000 homeless veterans. See the local impact of the housing assistance announced in the second round.

With HUD celebrating its 50th anniversary this year, Secretary Julián Castro is focused on advancing policies that create opportunities for all Americans, including the broader Administration goal of ending homelessness among veterans.

"It is unacceptable that after their service and sacrifice, too many of our veterans find themselves living on our streets and in our shelters," said Secretary Castro. "We've made significant progress reducing homelessness among veterans by a third in just four years, and these vouchers will continue to help communities build on these gains, providing targeted assistance to those in need to ensure that every veteran has a home."

Welcoming the progress made with HUD and local partners under the leadership of President Obama, VA Secretary Robert McDonald added, "As long as there remains a single veteran living on our streets, there is more work to be done. HUD-VASH vouchers are a vital tool in our efforts to reduce veteran homelessness."

"Through the HUD-VASH program, communities are making historic progress toward ending homelessness by connecting veterans who have the most intensive service needs to the foundation of a home with supportive services," said Laura Green Zeilinger, Executive Director of the U.S. Interagency Council on Homelessness. "The grant awards add crucial resources to this effort, helping to deliver on the promise that every veteran who has served America has a home in America."

HUD-VASH is an important part of the Obama Administration's efforts to provide critical housing and services to veterans experiencing homelessness that also includes HUD's Continuum of Care program as well as VA's Supportive Services for Veteran Families (SSVF).

Since 2008 more than 68,000 vouchers have been awarded and over 80,000 homeless veterans have been served through the HUD-VASH program. Rental assistance and support services provided through HUD-VASH are a critical resource for local communities in ending homelessness among our nation's Veterans.

Additionally, Opening Doors: Federal Strategic Plan to Prevent and End Homelessness serves as a roadmap for how the federal government will work with state and local communities to confront the root causes of homelessness, especially among former servicemen and women. As evidence of that commitment, President Obama asked for an additional $75 million for HUD-VASH vouchers to serve veterans experiencing homelessness in his fiscal year 2015 budget request to Congress.

In the HUD-VASH program, VA Medical Centers (VAMCs) assess veterans experiencing homelessness before referring them to local housing agencies for these vouchers. Decisions are based on a variety of factors, most importantly the duration of homelessness and the need for longer term, more intensive support in obtaining and maintaining permanent housing. The HUD-VASH program includes both the rental assistance the voucher provides and the comprehensive case management that VAMC staff offers.

Veterans participating in the HUD-VASH program rent privately owned housing and generally contribute no more than 30 percent of their income toward rent. VA offers eligible homeless veterans clinical and supportive services through its medical centers across the U.S., Guam and Puerto Rico.

HOMELESS VETERAN FINDS KEYS TO HOMEOWNERSHIP

Norfolk, VA – Norfolk Redevelopment and Housing Authority (NRHA) has placed the state's first homeless military veteran into homeownership in response to the "Mayors Challenge to End Veteran Homelessness," a national initiative announced by First Lady Michelle Obama and embraced by the City of Norfolk and Commonwealth of Virginia.

"We are extremely proud that the first veteran in Virginia to use a VASH voucher for homeownership – chose to live right here in Norfolk," said Mayor Paul D. Fraim. "As home to the world's largest naval base, Norfolk is committed to supporting our military and veterans. Whether looking for a home, economic advancement, or workforce opportunities, Norfolk and our partners stand ready to support our veterans in the next stage of their lives."

NRHA, a national leader in community revitalization and fostering sustainable mixed-income communities, utilized a program known as the HUD-Veterans Affairs Supportive Housing (HUD-VASH) program, which 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). The program also allows veterans to use their voucher towards the purchase of a home. Instead of using the voucher subsidy to help with rent, the homeownership option allows first-time homebuyers to use the voucher subsidy to meet a portion of the monthly mortgage expense.

Frankie McCattry, a disabled veteran, served in the Navy for almost 12 years. After his time in the military, he was unemployed and struggled to maintain a stable home for him and his two children.

In 2011, Mr. McCattry met with the VA office and received his VASH voucher for rent assistance in a private market rental unit. In the fall of 2013, McCattry enrolled in NRHA Family Self Sufficiency and HomeNet Homeownership programs. There he received employment counseling, built his savings, improved his credit rating, and began homeownership counseling. During this process he also obtained secure, stable employment and increased his household income significantly.

On December 14, 2014, after an almost 12-month counseling process, McCattry utilized his VASH voucher to close on a newly built home in Norfolk's Central Brambleton area, which was built by NRHA Builder's and Designers Guild member, Howerin Construction.

"This journey to homeownership has been a blessing and a dream come true," expressed McCattry. "*The VA and NRHA guided me through the entire process. They were my number one advocates and I could not have done it without them. I made a promise to my children that we would have a place to call home, and with the help of these organizations, we did just that."*

An "Unlocking Veteran Homeownership" event was held at the home of Frankie McCattry in February 2015. The outdoor event included a short program and ribbon cutting followed by a reception at the Brambleton Community Outreach Center.

(L to R): Mayor Paul Fraim, City of Norfolk; Shurl Montgomery, NRHA CEO; Commissioner Barbara Hamm Lee, NRHA Chair; Elizabeth McCattry, daughter; Frankie McCattry, homeowner; Bonita Booker, HUD Richmond Field Office; Matthew Leslie, Virginia Department of Veteran Services, Director, Housing Development, Veteran Virginia Wounded Warrior Program.

MEETING THE FINANCIAL EDUCATION NEEDS OF SERVICE MEMBERS

Washington, DC – In April 2008, as the great recession was taking shape, the National Foundation for Credit Counseling (NFCC) formalized an agreement with Coast Guard Mutual Assistance (CGMA) to expand a five year relationship addressing the needs of Coast Guard clients.

The CGMA is a tax-exempt organization assisting the United States Coast Guard family, including:

- Active duty,
- Retired military,
- Coast Guard civilian employees,
- Coast Guard Reserve,
- Coast Guard Auxiliary,
- Public Health Service officers serving with the Coast Guard, and
- Surviving family members.

The NFCC, founded in 1951, is the nation's largest and longest-serving nonprofit financial counseling organization, whose mission is to promote the national agenda for financially responsible behavior, and build capacity for its members to deliver the highest-quality financial education and counseling services.

"Supporting the financial counseling and education needs of our nation's service members, veterans, and their families is a top priority for our organization," said Bruce McClary, spokesperson for the NFCC. "Our work supporting the CGMA has been an essential part of our military outreach."

Prior to the formal agreement, CGMA client referrals to the NFCC were limited to budget and credit counseling services.

To meet the needs of service members during the period of worsening economic times, the NFCC-CGMA partnership expanded to allow referrals for all types of financial counseling.

The mission of the program is to promote a national agenda for financially responsible behavior, and support the work of NFCC members to deliver the highest-quality financial education and counseling services to clients referred by CGMA.

"We have found that our longstanding relationship with the NFCC has been extremely helpful not only in meeting Coast Guard members housing related financial needs, but as a course of budget counseling, debt management and bankruptcy counseling as well" said executive director of Coast Guard Mutual Assistance, Barry M. Boisvere.

Over 400 CGMA representatives serve 97 shore units and 37 cutters based around the country and in United States territories around the world. Among the many services the CGMA provides are education assistance programs for members and their dependents, emergency travel, temporary living expenses, funeral expenses, loss of funds or property, disaster relief, medical and dental expenses, home studies expenses for adoptions, and debt management. The CGMA offers more information about their services at www.cgmahq.org.

NFCC member agencies provide financial reviews and education to millions of consumers each year in person, over the phone, or online. There are nearly 600 counseling centers in all 50 states and Puerto Rico, with over 2,000 certified financial counselors. More information about the NFCC is available online at www.nfcc.org.

(continued from pg. 1, Supporting Immigrant Communities on the Path to Homeownership)

A "lending circle" also is a tool to repair or build credit scores and each time clients contribute to the circle, the payment is reported to credit bureaus.

The success of counseling integrated with lending circles is illustrated by one of National CAPACD members, Chinese Community Center (CCC) in Houston, Texas.

Mr. C is one of many clients that benefited from housing counseling integrated with financial education and coaching. He spent the last year adjusting to life as a newly single father and found himself struggling with a low credit score, which kept him from his goal of homeownership.

One day, he shared his concerns of being a lifetime renter with his family. His sister told him about the financial coaching she was receiving at CCC. She learned her credit score, ways to budget and build credit. His sister shared her budgeting worksheet that she completed with her financial coach and asked Mr. C to fill in his own budget in the margins next to her entries. She also spoke about the "lending circle" opportunity—excited that he could use his already-budgeted savings to build credit.

Motivated by his sister, Mr. C. began financial coaching and joined a "lending circle." After 12 months, his FICO credit score is 26 points higher, he increased his savings by $2000 and is pre-approved for a mortgage. Mr. C is currently shopping for a house and can't wait to move into his new home.

CCC, CPACS and ASIA are among 20 organizations in National CAPACD's Housing Counseling Network. Within the network, four organizations have completed "lending circles," overall agreeing that the "lending circles" client outcomes exceeded their expectations.

The work of these culturally competent counselors has proven that financial education is possible and vital to emerging communities. This year, three additional housing counseling agencies in this network will launch "lending circles."

With the proven success of integrated housing counseling, National CAPACD hopes to continue growing this innovative path to homeownership.

(continued from pg. 3, Preserving and Revitalizing Chinatown)

Mr. & Mrs. Zhang and family

ACDC's housing counselors work closely with families to explain how to establish a strong credit history and develop a monthly budget to afford mortgage payments. Below is an example of an ACDC client success story.

Mr. Zhang, his wife and children were one of these families. For two years they had been forced to move from apartment to apartment because neighboring tenants complained of the noise from their young children.

Mr. Zhang had never considered the possibility of buying a home. Not only did he believe his family income was too low, but his limited English made it difficult for him to navigate the home buying process. This changed when his friend encouraged him to attend ACDC's first-time home buying workshop.

For two years, ACDC's housing counselors worked with Mr. Zhang to build up his credit and look for affordable housing opportunities. Finally in 2014, Mr. Zhang was able to obtain a mortgage and move his family into their very own home! This was truly a dream come true.

New York Taxi

New York, NY - Dolak D. is a first generation immigrant from Tibet. He lives with his family in Jackson Heights, Queens, in a two family home he bought in 2008. As a taxi driver, he was the sole income earner in a family of four. He did not have a regular income. Although his income fluctuated, he was approved for a home priced at $650,000 by a bank without any income verification. He had a primary mortgage of $520,000, with a monthly payment of $3,544 and a secondary mortgage of $64,935 with an interest-only payment of $233.

The loan clearly was not sustainable. Mr. D did not fully comprehend the obligations of taking this loan and had struggled to make his monthly mortgage payment. In 2012, his daughter started college and added to his financial pressures. Mr. D. began to work seven days a week, 12-18 hour shifts sometimes to meet his financial obligations. His housing expense alone was approximately 60 percent of his total income.

Mr. D. heard of Chhaya's foreclosure prevention services in the community and contacted the agency for assistance in March 2014. Chhaya's counselors worked with him to submit a loan modification application. Mr. D was approved for a trial payment and received a modification on his primary mortgage with a reduced payment of $1,802.03 with a 2 percent interest rate and a payment of $140 with a 1 percent interest rate on his secondary mortgage. His total mortgage payment was reduced from $ 3,777 to $1,942.03.

Thus far, Mr. D. has been able to work fewer hours, keep his home and support his family.

Asian Services in Action Inc. Staff Members

Cleveland, OH - After living in a refugee camp in Burma, a client referred to as "Min," had finally made it to America to start a new life. Everything was fresh and different and early on Min recognized that owning a house would actually be a good way to start his American Dream.

However, Min's living situation in a cramped apartment with low income and limited work skills would defer his dream. He felt as if he was living in darkness where the sunshine did not reach. However, he never gave up. He wanted to make his first step toward his American Dream of homeownership because he believed in America.

Min truly believed that in this great country, everyone can write their own future, discover their own gifts, and overcome challenges when they put in their best efforts, ask for help, and try again when success does not come easily. So long as they are willing to dream big and work hard, they can always accomplish great things and help others to do the same.

Unfortunately, Min was facing eviction from his apartment when he came into Asian Services in Action Inc. (ASIA) to seek help from a housing counselor. Throughout the one-on-one coaching session, he was educated and understood some basic steps that he needed to take to avoid the eviction.

One of ASIA's housing counselors is from Burma and translated for the client while communicating with his landlord. During the process, the client and the landlord were able to compromise on a work plan that resolved any violations. Thus, Min avoided an eviction.

(continued on pg. 14)

Seattle, WA - Amira (not her real name) has been seeking housing stability since 2013. A human trafficking survivor with a minor child, Temporary Assistance for Needy Families (TANF) was her only source of income. Amira worked to improve her circumstances by enhancing her English skills and enrolling in an employment assistance program.

In January 2015, she came to Interim Community Development Association (ICDA) for housing support after exhausting all of her known options for financial assistance. The resources she utilized included schools, hospitals, churches, and other agencies that could provide "short-term rental assistance."

Amira had continuously looked for work, which was a challenge due to a physical limitation from a prior injury, no work experience in the U.S. and limited English proficiency. In addition, her child was going through a medical crisis, which contributed to additional stress and burden on the family.

A few days after Amira's visit, ICDA was informed of a vacancy – a subsidized two bedroom unit- from an apartment manager ICDA had networked with. ICDA worked with Amira and the apartment manager to immediately submit the application.

Unfortunately, the housing authority declined Amira's application as her immigration status was not eligible for the housing choice voucher program. Her advocates from another agency, who had been working with her since her rescue, strongly believed that there was an error and that Amira was eligible.

Proving her eligibility would be a daunting task. The process took over two months. There was a lot of information exchange between the housing authority and her advocate- who is also an attorney. This exchange involved a number of federal agencies including: Homeland Security, U.S. Department of Health and Human Services, Social Security Administration, to name a few.

Blue Campaign: U.S. Department of Homeland Security

Amira's advocate did not give up and contacted appropriate federal agencies to fix the problem. During the process, she had to contact places for rental assistance and was fearful that she would become homeless and end up on the street with her child. ICDA intervened, coordinated and mediated between the housing authority, her advocate/attorney, apartment managers and various agencies to assist with getting pertinent information and documents to expedite the process.

ICDA also mediated with her landlord so that she could remain in her current housing until she received final approval as well as making back-up plans in case she was not approved again.

Finally, her application was approved on April 2015. Her potential apartment was vacant for nearly 3 months while her status was being verified and though the owner lost money as the unit remained vacant, through ICDA'S advocacy, the unit was "reserved" for Amira.

Having this permanent subsidized housing as her home meant she no longer needed to worry about her monthly rental responsibility as she can afford it. Amira can now focus on her job search and continued education. With persistent and resilient advocacy and great teamwork by all, Amira and her child finally attained a permanent stable home as of May 1st, 2015.

BLUE CAMPAIGN
One Voice. One Mission. End Human Trafficking.™

U.S. Department of Homeland Security

INQUIRING MINDS WANT TO KNOW

Is your agency new to housing counseling or have you offered counseling but do not participate in HUD's Housing Counseling Program and are interested in joining our program? This month's segment will focus on ways you can join HUD's Housing Counseling Program.

Q: Are there agency eligibility requirements for participating in HUD's Housing Counseling Program

A: Yes, an agency must meet certain requirements including IRS nonprofit status for nonprofit agencies, community base, counseling resources, and experience. These requirements can be found in Chapter 2, Paragraph 2-2 of HUD Handbook 7610.1 Rev-5 and in the Housing Counseling Program final rule 24 CFR 214.103. These reference documents are available at Office of Housing Counseling resource webpage.

Q: Is participation limited to nonprofit agencies only?

A: No, government entities, including state housing finance agencies may also participate in HUD's Housing Counseling Program. However, for-profit entities cannot participate.

Q: How does an agency apply to participate in HUD's Housing Counseling Program?

A: An agency can either submit an application directly to the Office of Housing Counseling for approval or apply to become a member of an intermediary or state housing finance agency network.

Q: How does an agency apply to HUD?

A: The application for approval, form HUD-9900, must be submitted to the Office of Housing Counseling (OHC).

We have outlined the approval process, including Frequently Asked Questions at our webpage: How to Become a HUD Approved Housing Counseling Agency.

Agencies interested in approval directly from HUD are encouraged to first contact OHC before submitting an application for approval. Send an email to housing.counseling@hud.gov with subject line "HUD Approval" and a HUD Application Advisor will contact agency personnel to discuss eligibility requirements and determine if the agency meets minimum requirements.

Q: How can an agency find out more information about joining an intermediary or state housing finance agency network?

A: OHC provides *Questions and Answers - Opportunities with Intermediaries and State Housing Finance Agencies* including benefits of joining a network.

1- Review the list of intermediaries and state housing finance agencies (SHFA).

2- After reviewing the *Questions and Answers* document, contact each intermediary or SHFA you are interested in directly to determine if the entity is accepting new members and what is required to join that network.

CHAMPIONS OF SERVICE

Boston, MA - Lee Lin started with Asian Community Development Corporation (ACDC) in 2012 as a part-time housing counselor. Today, she is ACDC's Housing Counseling Manager, responsible for ACDC's Comprehensive Housing Opportunities Program (CHOP), which serves over 400 prospective homebuyers yearly.

No matter how much work is on her plate, she has always greeted clients with a smile, ready to answer questions and provide helpful resources. She has walked clients step by step through the home buying process, often meticulously translating documents and phone calls for her Chinese speaking clients.

Lee regularly makes herself available for 1-on-1 counseling during weekend and evening hours in order to ensure that her clients fully understand the home buying process.

She also is a NeighborWorks certified housing counselor. Lee's attitude and commitment serve as a shining example for housing counselors.

Congratulations Lee,
you are a Champion of Service!

(continued from pg. 6, Persistance and Dedication Keep A Family in Their Home)

From a housing counseling perspective, the most difficult parts of loss mitigation for homeowners are filling out the forms, collecting the necessary documents and communicating with the servicer.

Many homeowners experiencing loss mitigation alone, often do not understand or have the necessary information regarding this complicated process. Those who have limited English proficiency are even less fortunate due to all relevant documentation being presented in English. Even housing counselors are often frustrated with servicer POCs, as they can be inconsistent in their approach and knowledge.

Mr. and Mrs. Cho are only one example of many Asian American and Pacific Islander homeowners facing foreclosure every day. Many have no knowledge of the programs available to them, and even worse, do not have the capacity to understand the letters or advertisements directed at them.

When it comes to housing, Asian American and Pacific Islanders are one of the most underserved populations in the United States. Out of the 14 million inhabitants of MD, VA, and DC, roughly 882,000, or about 6 percent are Asian American and Pacific Islander[1]. Within this region, there are approximately 131 HUD-approved housing counseling agencies; only nine have the ability to provide services in at least one Asian language.

[1] Quickfacts.census.gov - estimated off of the 2013 estimated population within Maryland, Virginia and Washington D.C

(continued from pg. 11, Success Stories)

Min is still working towards buying a home although he lacks the capital and credit score for a home loan. He continues to work with his counselor to reach his dream. His story reflects the lives of New Americans and the challenges they face on a daily basis.

The remarkable thing is they have a choice every day regarding the attitude they will embrace for that day. Although they cannot change their past, they can control their future by working harder in pursuit of their goals.

CHAMPIONS OF SERVICE

Shama Mubdi

Jackson Heights, NY - Shama Mubdi, Senior Housing Counselor joined Chhaya CDC at a time when sub-prime mortgages were being floated in the community. Shama began her career educating the community about the negative impacts of these predatory loans. In 2008, when the mortgage crisis was at its peak and homeowners began to default, Shama was quickly able take on clients and help them fight foreclosures and keep their homes.

She has been providing housing counseling services to the South Asian community and has individually helped save hundreds of families from losing their homes to foreclosure. Her unique language capabilities and cultural competencies have helped her serve an un-served population with limited English proficiency, new immigrants, and victims who are apprehensive to seek help, Shama has helped families overcome these inhibitions through her graceful and empathetic approach, allowing clients to feel comfortable to share their struggles and be hopeful for the future.

"We went to Chhaya to see if we could get a loan modification and Shama helped us with everything including how to communicate with the bank. My husband and I were so happy to hear that we were approved for our modification, so happy that we could keep our home that we had worked so hard to purchase."

Choesang Nepali – Foreclosure Prevention Client

Shama joined Chhaya with a burning desire to work within the South Asian community. Chhaya exposed Shama to the struggles that the community faces and gave her an avenue to help families alleviate them. Over the years her role as a counselor and educator has grown and Shama has always taken this growth in stride. *"When you help someone in any form and they benefit directly from it, you feel a sense of satisfaction and fulfilment in your own life,"* says Shama.

Shama observed that although the immigrant community worked very hard to build assets, such as a home or small business, they had very little knowledge about how to maintain these assets. Through her counseling experiences, Shama recognized that many immigrants often fell prey to scams because they didn't understand the official requirements, regulations and government programs

By speaking the language (Shama is fluent in *Bengali, Urdu, and Hindi*) and building trust, Shama has been able to help vulnerable families navigate through the complicated process of obtaining loan modifications for their homes and counsel them on how to sustain their homes in order to prevent future crisis situations. *"When clients see me speak their language, they feel confident to disclose their problems. Chhaya is one of the few housing counseling organizations that provide these services in the South Asian languages, and this is a critical service to our community,"* says Shama.

Whether she is helping clients supply paperwork for a loan modification, negotiating with a bank, or finding referrals, Shama always tries to support her clients to the best of her abilities. Shama's role is central to Chhaya's work as a housing organization and staff members have often referred to her as 'the backbone of Chhaya.'

Clients thank her profoundly for her long service and for helping save the lives of community members for whom their home is the foundation of their livelihood.

Congratulations Shama,
you are 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.

TOOLS AND RESOURCES

There are many housing resources to assist Asian Americans and Pacific Islanders, New Americans, Service Members, Veterans and their Families.

National Coalition for Asian Pacific American Community Development (CAPACD)

Scrimping + Saving
A report on financial access, attitudes and behaviors of low- and moderate-income Asian Americans and Pacific Islanders.

VA National Call Center for Homeless Veterans Hotline Information

Call (877) 4AID VET or (877) 424-3838

Winning the Future: A Road Map for the Asian American and Pacific Islander Community

Federal plans designed to meet the needs of the AAPI community.

HUDVet

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

State and Local Resources ~ National Resources

Connect! Guide

A guide to community organizations serving Asian Americans and Pacific Islanders in the DC Metro area.

Opening Doors: Federal Strategic Plan to Prevent and End Homelessness

Report serves as a roadmap for how the federal government will work with state and local communities to confront the root causes of homelessness.

Southeast Asia Resource Action Center

A national organization that advances the interests of Cambodian, Laotian, and Vietnamese Americans by empowering communities through advocacy, leadership development, and capacity building.

HUD-Veterans Affairs Supportive Housing (HUD-VASH) Program

The HUD-Veterans Affairs Supportive Housing program combines Housing Choice Voucher rental assistance for homeless Veterans with case management and clinical services.

National Federation of Filipino American Associations

The largest national affiliation of Filipino American institutions, umbrella organizations and individuals.

National Resource Directory

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

ON THE HORIZON

May 27, 2015	Webinar: Home Equity Conversion Mortgage (HECM) Counseling
May 28, 2015	Webinar: Advanced Client Management Using CounselorMax
June 15, 2015	Best Practices/Lessons Learned – Multi State Organizations (MSOs), State Housing Financing Agencies (SHFAs) & Intermediaries
June 16, 2015	Submitting a Budget: Including Justifications and Assumptions; Understanding Unallowable Costs; and Requirements for the 10% de Minimis Submissions
June 17, 2015	HUD Loss Mitigation Live Classroom Training, Jacksonville, FL
June 17, 2015	WaterSense and LEED Housing Programs
June 19, 2015	Best Practices/Lessons Learned – Local Housing Counseling Agencies (LHCAs)
June 23-26, 2015	NHNLA Private Training Financial Counseling, Hanover, MD

Visit the Office of Housing Counseling Training webpage
to keep up-to-date on the latest training, events, and webinars.

If you missed a webinar, visit the Webinar Archive webpage
to access previously recorded sessions.

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