

THE BRIDGE

THE OFFICE OF HOUSING COUNSELING NEWSLETTER



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MARCH 2017

Housing Counseling through Cooperative Extensions



Reaching Homeowners through the 'Land-Grant' University System

Columbus, OH – [Ohio State University Extension](#) (“OSU Extension”) is part of the Cooperative Extension System administered through land-grant institutions in each state. In 1914, the Smith-Lever Act was passed, providing federal support for land-grant institutions to offer educational programs in agriculture, family and consumer sciences (formerly “home economics”), and other practical life sciences. The goal was to enhance the application of practical information beyond their campuses through cooperative Extension efforts with states and local communities.

The term “cooperative” describes a combination of resources, knowledge and support at the federal, state and local level. The ability to connect and educate locally, while addressing issues across the state has made Extension a valuable asset to the residents of Ohio and across the U.S. From the onset, family and consumer sciences education and counseling has included instruction in housing-related financial decision-making. Traditionally, these services have been tailored to meet the particular needs of the rural population.

The OSU Extension “Family and Consumer Sciences” program began expanding its housing programs in 2009.

The increasing number of requests for housing-focused financial education at OSU Extension county offices and the state government’s foreclosure prevention efforts resulted in several new and innovative OSU Extension programs and collaborations initiated by the Family and Consumer Sciences program.

OSU Extension Housing Counseling Program Goals

The first goal was to enter a collaboration with the state housing agency. HUD-approved housing counseling agencies were scarce in rural Ohio. While distance housing counseling options with telephone and email are offered throughout the state, research shows that place matters. The urban housing counseling agencies’ limited familiarity with rural financial services and social sector support structures is likely to place rural homeowners at a disadvantage. As a result, the Ohio Housing Finance Agency welcomed OSU Extension as a partner in rural counties to implement its homebuyer and foreclosure prevention programs.

The second goal was to expand collaborations with community-based housing partners. Ten OSU Extension county offices had contacts with more than 80 housing-related community partners.

(continued on pg. 7)

FROM THE DEPUTY ASSISTANT SECRETARY



Sarah Gerecke
*Deputy Assistant
Secretary, Office of
Housing Counseling*

Greetings,

March is Women's History Month, which had its origins as a national celebration in 1981 when Congress passed Public Law 97-28 that authorized and requested the President to proclaim the week beginning March 7, 1982 as "Women's History Week." Since 1982, Congress has passed additional resolutions requesting and authorizing the official recognition to the entire month of March. This year's theme is: "*Honoring Trailblazing Women in Labor and Business*," which pays tribute to women who have successfully challenged their roles in both business and the paid labor force. You can view the list of 2017 honorees [here](#).

In keeping with the theme of Women's History Month, this issue of '*The Bridge*,' highlights two dynamic women who have made a substantial impact on housing counseling. They are both leaders in the housing counseling industry and are making a difference in the lives of people living in the communities they serve.

This month, we also feature the role of Cooperative Extensions in housing counseling, which provide non-formal education and learning activities to people throughout the country — to farmers and other residents of rural communities as well as people living in urban areas. These extensions take knowledge gained through research and education and bring it directly to the people to create positive change.

Cooperative extensions through more than 100 land-grant colleges and universities have been serving our nation since the 1800s and play a vital role in supporting families and building communities by providing practical information to agricultural producers, small business owners, consumers, families, and young people.

Now, they have added housing counseling to an already robust list of services they provide. I am a big fan of the cooperative extension programs. They helped me diagnose the soil problems in my little garden, and they help hundreds of families – many in rural areas – to improve their financial management skills in order to achieve their housing goals.

Sarah

WOMEN IMPACTING HOUSING COUNSELING

Cape Coral, FL - Bonnie Schnell has served as the Executive Director of [Cape Coral Housing Development Corporation \(CCHDC\)](#) since February 1995. Cape Coral Housing Development Corporation is a grassroots, private not-for-profit HUD-approved housing counseling agency serving Cape Coral, FL since 1992.

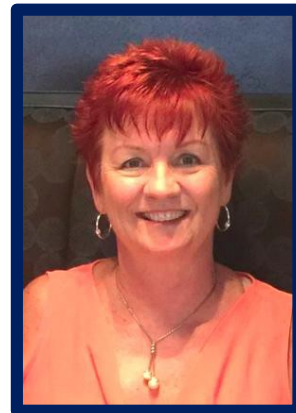
CCHDC was conceived by a group of local banking, law, real estate, and civic leaders to address a growing need for affordable housing in Cape Coral following the inception of the [Sadowski Act in 1992](#), which created a dedicated source of revenue for housing from a portion of documentary stamp taxes on the transfer of real estate. Bonnie was hired as the first Executive Director of CCHDC coming from Consumer Credit Counseling Agency. She holds a Criminology Degree with minors in Public Administration and Psychology from Florida State University.

Over the years, CCHDC has grown from a one-person operation managing four – five homes annually to a prosperous non-profit with six employees, building over 120 houses, owning 48 homes and running five programs under one roof.

CCHDC partners with the City of Cape Coral to provide the best affordable housing program in the area. The partnership is so successful that the City of Cape Coral requested that the agency take over the mission of the [Owner-Occupied Rehabilitation program](#) on March 1, 2009.

Since then, CCHDC has provided rehabilitation services to 180 homeowners. Two years ago, the Owner-Occupied Rehabilitation program was expanded to assist low-income residents in the [Utility Extension Areas](#) to connect their homes to centralized utilities.

Cape Coral Housing Development Corporation is the city's go to agency when any new programs are developed. Examples of other programs the agency has implemented in partnership with the City include:



Bonnie Schnell

- Florida Homebuyer Opportunity Program: First-Time Homebuyer Tax Credit Program
- Foreclosure Prevention Program
- Disaster Relief and Shutter Installation
- Homebuyer Education classes
- Neighborhood Stabilization Program
- Residential Construction Mitigation Program

During the past 22 years, under Bonnie's leadership, CCHDC has assisted more than 820 families attain the American Dream of homeownership through its housing programs.

In 2013, CCHDC and the City of Cape Coral, were awarded the inaugural Florida Housing Coalition Outstanding Housing Assistance Award for an Americans with Disabilities Act (ADA) home developed for a paraplegic client to allow him to live independently.

In 2015, Bonnie was awarded the Paul Harris Fellow Award by the Rotary Foundation for her continued efforts and contributions to the community. She currently serves on the City's Affordable Housing Advisory Committee.

WOMEN IMPACTING HOUSING COUNSELING



Lori R. Gay

Los Angeles, CA - Lori R. Gay is the President and Chief Executive Officer of Neighborhood Housing Services of Los Angeles County (NHS), a non-profit lender, developer, and neighborhood revitalization corporation. She has worked in the community development field for almost three decades and has focused her efforts on rebuilding impoverished communities and creating mechanisms for community empowerment and ownership. In her 26 years at NHS, she's seen it all: civil unrest, an earthquake, and a foreclosure crisis that jeopardized thousands of homes. Through it all there has always been one constant: "We continue to have the honor to serve people in their time of need," stated Lori Gay.

Incorporated in 1984, NHS catapulted from a small local housing agency to one of the largest, non-profit affordable homeownership providers in Southern California. NHS is a HUD-approved housing counseling agency and part of the NeighborWorks®America national network.

Today, NHS provides work for over 40 employees serving clients throughout Los Angeles County. Fueled by passion and determination, the staff and volunteers are committed to revitalizing communities, building stronger neighborhoods and helping families of modest means actualize their dream of homeownership.

Since 1984, NHS has:

- Developed and rehabilitated over 21,000 housing & commercial units,
- Placed 4.4 million families on the road to homeownership,
- Created 225 block clubs,
- Employed over 230 neighborhood youth, and
- Invested more than \$4.7 billion back into some of Los Angeles County's toughest neighborhoods.

NHS touches the lives of more than one million households, revitalizing low- to moderate- income neighborhoods destabilized by blight and economic divestiture.

SUCCESS STORY

As the foreclosure crisis began to escalate, NHS organized more than 50 fairs throughout Los Angeles County touching thousands of at-risk homeowners. Many of them weathered the economic storm with ease, including Gregoria Chavez, a seamstress and mother of four.

Chavez and her then-husband raised their four daughters for six years in Chinatown's Mead Housing Projects before buying a home with NHS' help in 1996. "When I came to this country, I came with a big dream," said Chavez. "It doesn't matter what it takes, I'll get a house for my daughters." Her resolve to keep her home and determined adherence to the financial strategies she learned at NHS served her well, even as the foreclosure crisis began to impact those closest to her like her sister who lost her house to foreclosure. During this time, Chavez continued to grow her small seamstress business to make her mortgage payments. Finally, after 18 years of following her NHS plan, Chavez sent in her final mortgage payment—12 years ahead of schedule. "Finally I can say it. My house."

In recent years, Gay has turned NHS back to its earlier place-based target neighborhood model. "The neighborhoods need us again. We can make an impact with a focused effort to revitalize," stated Lori. NHS' current attention is on the city of Compton, where construction is nearing completion on the 29-unit Alondra Townhomes and the innovative Center for Sustainable Communities (CSC), the first of several envisioned "one-stop-shops" for community development, where patrons have access to healthcare, a fitness center, employment resources, a small business incubator, and a healthy living cafe, in addition to the full array of regular NHS services and loans.

NHS' efforts also focus on the San Fernando Valley, South LA and the South Bay, all low- to moderate- income communities where more stable neighborhoods and pathways to homeownership are vital needs.

TWENTY YEARS OF HOUSING COUNSELING IN NORTHERN VIRGINIA

Manassas, VA – [Virginia Cooperative Extension Prince William](#) has been offering one-on-one housing and financial counseling in Prince William County and the Northern Virginia community since 1994. Virginia Cooperative Extension (VCE) is a partnership between Virginia Tech, Virginia State University and the U.S. Department of Agriculture. Its mission is to provide research based education programs and services at low or no-cost to create learning experiences and services that improve economic, environmental and social well-being.

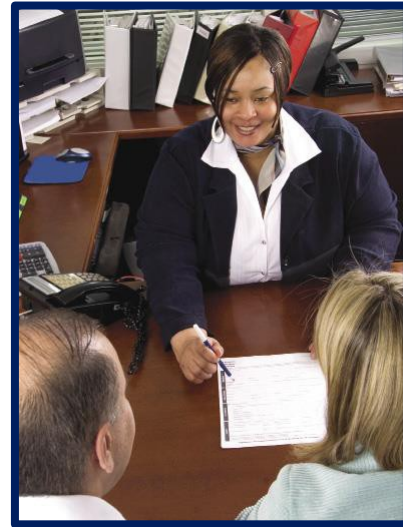
VCE Prince William Financial Education and Housing Counseling services include Homeownership seminars with the Virginia Housing Development Authority curriculum. It also leads rental seminars, budgeting and financial education classes. Its housing counseling includes pre- and post-purchase, rental counseling, financial counseling, and foreclosure counseling at no cost to the client. Reverse mortgage counseling is also provided for a small fee.

VCE is located in the very affluent Northern Virginia area, however, 61 percent of all clients qualify as low-income; 42 percent of clients are single female head of household and 40 percent of households served reported the highest level of education as High School or General Equivalency Diploma. With 22 percent of residents identifying themselves as Hispanic, VCE Prince William has two full-time bilingual English/Spanish housing counselors.

A Day in the Life of a Housing Counselor

Margie Leon is a Senior Housing Counselor, CHC, who has been with the program since 1994. Margie's certifications are extensive including: Virginia Housing Development Authority; NeighborWorks®America, pre-post and foreclosure housing counseling, and HECM Counseling; National Homeownership Network Learning Alliance Housing Counseling; Virginia Tech Civil Rights and Diversity. Margie also is an Accredited Financial Counselor with the [Association for Financial Counseling and Planning Education \(AFCPE\)](#).

Margie's day usually begins with prepping for scheduled appointments and responding to incoming contacts. She is responsible for matching counselors to clients based on client needs. She prepares paperwork before appointments; drafts



letters and assembles financial packages for lenders to review; enters counseling session notes and outcomes into the database; handles multiple client follow-up calls and emails; and welcomes walk-in clients based on need. VCE's policy is to accept walk-ins whenever a counselor is available.

VCE's offices receive approximately five walk-ins a week, seeking information on housing counseling or referral services to other organizations for housing. Clients may even be clutching a foreclosure letter that they may not comprehend, hoping the agency will be able to help them right away. VCE's counselors are flexible and sometimes stay late or move their schedule as much as possible to accommodate emergency counseling needs.

For example, Margie had a walk-in client last November, who is a single Spanish-speaking mother of three. She was six months behind on her loan and afraid for her children's safety if she lost her home. Margie did the intake that same day to begin the steps toward a loan modification. In January, the client began a three-month trial period. The modification reduced her monthly payment by \$248.00, which made it affordable. The mother was relieved and grateful to be able to remain in her home with a payment she could manage.

Margie truly enjoys her work here as she says, "I love working directly with clients, helping them to choose the best services and options for them. I can see I am making a direct impact to better their lives. Seeing families able to remain in their home is really the best inspiration I could ask for."

EQUIPPING RESIDENTS TO BECOME NEW HOMEOWNERS

East Lansing, MI - When people hear the name Cooperative Extension, an organization with a rich history of providing education focused on supporting farmers and 4-H youth, often comes to mind. However, that only tells part of the story. Formed in the late 1800s as part of the land grant university system, [Michigan State University \(MSU\) Extension](#), applies research and knowledge to support families so they may do their jobs better, raise healthy and safe children, build their communities and empower one another.

With offices in almost every Michigan county, the organization leverages federal, state, county, and grant support to address local community needs in the areas of agriculture, health and nutrition, children and youth, community development, natural resources programming, and financial and homeownership educational programs. Although MSU Extension is specific to the state of Michigan, each state has its own land grant university system with programs and services that meet the needs of local residents.

Since the mid-1980s, MSU Extension has provided research-based programming for adults in financial management, homeownership and foreclosure prevention to help Michigan's families. The overarching goal of these efforts is for Michigan consumers to become aware of their personal financial profile and to adopt sound financial and housing practices – including managing spending, understanding credit, and developing a savings plan.

MSU Extension's Role in Housing Education

Buying a home is the largest single financial transaction most Americans will ever make. As a HUD and Michigan State Housing Development Authority (MSHDA) housing counseling agency, [MSU Extension's](#) homeownership program provides education to help Michigan residents become more knowledgeable about the homebuying process. The program offers homebuyer pre-purchase education workshops that equip clients with valuable information about the homebuying process, so that they can successfully navigate the technicalities and avoid costly mistakes. Most sessions include guest speakers from the housing industry, including real estate agents, lenders, and maintenance professionals, that provide up-to-date industry knowledge.



For tech-savvy clients, educational courses are conducted via online webinars. Participants can attend interactive, online educational workshops from the comfort of their own homes. The online webinar course is divided into three separate two-hour sessions and covers the same content as face-to-face educational courses.

[MSU Extension](#) also participates with the online homebuyer's course, [eHomeAmerica](#). Upon successful completion of the course, an MSU Extension housing counselor follows up to answer any questions or discuss the unique housing and homeownership needs of the online participant.

Whether they choose the face-to-face, webinar, or online educational course, participants receive a certificate of completion after successfully finishing the course. This certificate may assist them in receiving state housing authority down payment assistance and help qualify for a loan from a local lender.

MSU Extension has reached 860 participants through 231 workshops in 31 of Michigan's 83 counties. Surveyed participants who completed the homebuyer education workshops in 2016 reported that over 80 percent:

- Paid their mortgage on time every month,
- Could identify down payment and closing requirements of a loan,
- Can calculate reasonable housing costs, and
- Can identify the best type of mortgage for their needs.

(continued on pg. 7)

LAND GRANT UNIVERSITY EXTENSIONS (CONT.)

(continued from pg. 1- Reaching Homeowners through the 'Land-Grant' University System)

For example, the OSU Extension office in rural Clermont County was the only on-location housing counseling agency in this high-foreclosure growth area, providing pre- and post-purchase housing counseling. Collaborations were well established with several community partners, such as the local Department of Job and Family Services agency, the Clermont County Community Planning Department Neighborhood Stabilization Program, the Community and Economic Development Department, and the Affordable Housing Coalition, which were key ways for establishing financial security among homebuyers and homeowners.

In the urban context, the OSU Extension University District office in the Weinland Park neighborhood in Columbus, Ohio served a high-poverty area, where homes were being renovated or newly built, funded by the Neighborhood Stabilization Program, low-income housing tax credits, and Habitat for Humanity.

Since becoming a HUD-approved housing counseling agency, OSU Extension has been educating homebuyers with the publication of its Homebuyer's Guide, a 65-page publication, written by OSU Extension county-based faculty and staff. This comprehensive guide explains the home-buying process, helps with post-purchase planning, and advises on loss-mitigation steps. While including Ohio-specific content and links, the guide is a valuable teaching tool for any homebuyer.

OSU Extension housing counseling services were established to respond to an urgent community need. Today, early-intervention homebuyer education and counseling has emerged as an excellent match to the broad financial knowledge and instructional training of OSU Extension faculty and staff. These programs are expected to grow and have been the focus of its renewed HUD approvals in recent years.

(continued from pg. 6 – Equipping Residents to Become New Homeowners)



In addition, 86 percent of participants would recommend the program to someone interested in a housing education program. To find a land grant university extension office in your community, visit the [Land Grant University Website Directory](#).

Interested in learning more?

MSU Extension offers financial literacy and homeownership workshops throughout the year to help clientele become financially healthy. In addition, for those who have suffered a financial crisis, MSU Extensions offer an online [Starting Over After Foreclosure](#) toolkit with eight self-contained units to help jump-start and organize the recovery process.

For more information, check out the [MI Money Health website](#) or the MSU Extension [calendar of events online to find classes and programs](#). To learn more about the MSU Extension financial and homeownership education program, visit: MIIMoneyHealth.org or call 1-888-678-3464.

CHAMPIONS OF SERVICE

Tribal Official Passionate About Helping Others Find 'Homes'



Kay Perry

Ada, OK – Kay Perry taps on a calculator to determine how long she has assisted thousands of people realize the “American Dream” of homeownership. She smiles at the answer – 35 years. Perry has worked in all facets of real estate – homebuyer education professional, loan processing, loan origination, loan closing and selling real estate.

For the last 16 years, Perry has served as director of [Chickasaw Nation Counseling and Loan Services](#). “I just love my job. I wouldn’t have been doing it for 35 years if I didn’t.” The affection for her job may come from Perry’s childhood in rural Oklahoma. “We grew up so poor and had so little, I can remember thinking – even as a freshman in college –anybody who owns a home has got to be rich. That was back in the 1960s. Owning a home became so important to me,” Perry said.

When she was 35, she purchased her first home. That age is higher than the average first-time buyer. Perry was a single mom trying to make ends meet while working full time. According to Perry, most initial homebuyers are in their late 20s. So it’s little surprise that assisting couples to purchase their first home delights her. “I always enjoy working with young couples. They are extremely grateful. You just have to take them by the hand and walk them through the process so they understand everything they’re doing.”

While she may be employed by a sovereign nation, her office doors are open to everyone in need of assistance. Under Perry’s leadership, the Chickasaw Nation Counseling and Loan Services became a HUD-approved housing counseling agency. “I felt the HUD training would make us better counselors by gaining the tools to show clients how to manage their financial life responsibly.”

The training also allowed Perry and her staff to write grants and as a result, her department has been awarded counseling grants seven consecutive years to assist individuals, couples and families through every step of the home-buying process. “These tools and lessons are invaluable to explaining each step, each charge at closing, home maintenance and preparing them for homeownership,” she said.

It is preparing to be a homeowner, working to improve credit, being disciplined individually with financial affairs and breaking bad habits that are keys to a successful outcome, Perry stresses. “Everyone – and I mean everyone – goes through a period where they put their credit worthiness at risk. I tell my clients all the time, their credit score is the most important factor in their lives, second only to God and family. You need to treat it with respect and take good care of it.”

Many programs are offered through Perry’s department and one of the most popular is Homebuyer Education Seminars. These classes help first-time homebuyers and even people who may have previously purchased homes. “It is a one-stop educational experience. All aspects of homeownership are discussed; having good credit scores, preapproval for loans, closing costs are explained, the importance of home inspections and what to expect from start to finish,” Perry stated. Thus far, 2,643 people have taken advantage of the program and participation is growing.

“Owning a home is the American Dream,” Perry explains. “There isn’t a feeling as gratifying as working and pinching pennies and preparing for it. When it finally happens, it is magical.”

**CONGRATULATIONS KAY PERRY,
YOU ARE A CHAMPION OF SERVICE!**

INQUIRING MINDS WANT TO KNOW



This month's segment addresses Frequently Asked Questions (FAQs) regarding housing counselor certification. A complete list of FAQs on this topic can be found at FAQs.

Q: What is HUD's Housing Counseling Certification requirement?

A: After the Final Compliance Date any Housing Counseling required under or provided in connection with any program administered by HUD shall be provided only by HUD certified housing counselors.

Q: Is the testing and certification requirement only for counselors that provide housing counseling for Participating Agencies that receive a HUD Housing Counseling Grant?

A: No, the requirement applies to all Participating Agencies and all counselors that provide housing counseling under or in connection with any HUD program.

Q: Who must be certified in an agency approved to participate in HUD's Housing Counseling Program?

A: After the Final Compliance Date, all individuals working for a Participating Agency who provide Housing Counseling services, or oversee group education, or both, must be HUD certified. This includes Home Equity Conversion Mortgage (HECM) counselors.

Staff who do not directly provide Housing Counseling, do not oversee group education, and whose roles are limited to other tasks such as management or administrative support of a housing counseling program are not required to become HUD certified housing counselors.

Q: When can a Housing Counselor use the title "HUD Certified Housing Counselor"?

A: Only housing counselors certified by HUD (i.e., counselors who have both passed the HUD certification examination and work for a HUD Housing Counseling Program Participating Agency) may utilize the title "HUD Certified Housing Counselor."

Q: Could you clarify the meaning of "works for" in the following statement "an individual who works for an agency approved to participate in HUD's Housing Counseling Program"?

A: The term "works for" means both paid employees and volunteers of a Participating Agency, on a full- or part-time basis.

Q: Can individuals who work for a HUD Housing Counseling Program Participating Agency, but who are not currently providing housing counseling services, become certified?

A: Yes, agency staff that work for a Participating Agency, who do not provide housing counseling, but are currently performing other functions, may become certified provided they pass the certification examination, and their employment has been verified by the Participating Agency to comply with HUD requirements.

HUD continues to require that at least half the Participating Agency's counselors must have at least six months of experience in the job they will perform in the Participating Agency's Housing Counseling Program.

TOOLS AND RESOURCES

NATIONAL WOMEN'S HISTORY MONTH 2017



[Land Grant University Website Directory](#)

Discover the specific colleges and universities that make up this system and get links to the institution's websites.

NATIONAL WOMEN'S HISTORY MONTH 2017



[2017 Women's History Month](#)

Honors those who have successfully challenged the role of women in both business and the paid labor force.

NATIONAL WOMEN'S HISTORY MONTH 2017



[USDA National Institute of Food and Agriculture Housing and Environmental Health Program](#)

Contributes to the quality of life for consumers through sustainable housing initiatives, including safe and healthy housing; energy efficiency; disaster preparedness, response, and recovery.

NATIONAL WOMEN'S HISTORY MONTH 2017



[Healthy Homes Partnership Initiative](#)

Link resources of the USDA National Institute of Food & Agriculture and the state land-grant universities with HUD for a public outreach education program to reduce housing deficiencies.

NATIONAL WOMEN'S HISTORY MONTH 2017



[Cooperative Extension History](#)

In 2014, National Institute of Food & Agriculture and its partners in the Land-Grant University System celebrated 100 years of Cooperative Extension in the United States.

NATIONAL WOMEN'S HISTORY MONTH 2017



[Office of Housing Counseling \(OHC\) Supplemental NOFA](#)

Funds for providing counseling and advice to tenants and homeowners, both current and prospective, with respect to property maintenance, financial management and literacy.

NATIONAL WOMEN'S HISTORY MONTH 2017



[eXtension](#)

A knowledge-to-action service that is an integral part of the U.S. Cooperative Extension System.

NATIONAL WOMEN'S HISTORY MONTH 2017




[Cooperative Extension Fact Sheet](#)

The unique network that links local and campus-based Extension professionals from land-grant universities—with federal, state and local partners.

HELP US DECIDE


THE BRIDGE
The Past



THE BRIDGE
JUNE 1, 2012
VOLUME 1, ISSUE 1

WELCOME TO *"The Bridge"*

THE BRIDGE
The Present



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
THE BRIDGE
THE OFFICE OF HOUSING COUNSELING NEWSLETTER
AUGUST 2014
VOLUME 3, ISSUE 2

The future?

**Help us decide
on the look
and content!**

Join us for a special discussion on the
future of the The Bridge Newsletter.

Register today at
[LINK](#)
For an April 19th webinar

ON THE HORIZON



April 10-14, 2017	NHNLA Training: Place Based Training - Atlanta, GA
April 13, 2017	RCAC 3-Part Webinar: Student Loan Debt Counseling (Part 2) - Online
April 20, 2017	RCAC 3-Part Webinar: Student Loan Debt Counseling (Part 3) - Online
April 24-28, 2017	RCAC Training: Housing Counseling Program Manager Training - Guadalupe, AZ
April 24-25, 2017	NHNLA Training: HUD Housing Counseling Certification Prep Course - Atlanta, GA
April 26-28, 2017	NHNLA Training: Pre Purchase I - Atlanta, GA
April 27-28, 2017	NHNLA Training: Foreclosure Prevention - Atlanta, GA

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 Archives webpage](#) to access previously recorded sessions.

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

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