



BREAKING NEWS! SEE "ON THE HORIZON" PAGE 20!!

[Please Register for Discussion of HUD Counseling's \(OHC\) Goals and Priorities for FY2018 on November 08, 2017](#)

Housing Counseling Impacts Foreclosure Prevention



Creating Opportunities to Reach Self Sufficiency

Newport, KY - [Brighton Center's](#) mission is to create opportunities for individuals and families to reach self-sufficiency through family support services, education, employment, and leadership. From modest beginnings in 1966 when it was founded in a Newport storefront, until today, Brighton Center has grown to provide a uniquely comprehensive range of programs and services. During the 2016/2017 fiscal year, Brighton Center served 44,049 individuals through 39 programs, many reaching low-income, hardworking families struggling to make ends meet or seeking a better quality of life.

Financial Services is a critical component to Brighton Center's comprehensive approach to helping families achieve and sustain self-sufficiency. Its purpose is to partner with individuals and families to help them learn to make effective financial decisions, evaluate their credit, and provide opportunities to build assets. Services include a combination of classes entitled: Two Cents About Finance, Scams, and Making Cents of Homeownership, one-on-one coaching sessions that strengthen skills (i.e., Budget & Credit, Pre-Purchase, Foreclosure Prevention), and free tax preparation services through Volunteer Income Tax Assistance. It also provides financial products such as micro loans and individual development accounts (IDA's).

Since the economic recession, a large number of families began requesting foreclosure prevention services, particularly in Newport's urban, low-income communities. As a HUD-approved housing counseling agency, Brighton Center increased its delinquency prevention services to meet this demand.

Several agencies within the Commonwealth of Kentucky also witnessed this demand. Together they reached out to Kentucky Housing Corporation (KHC), the state finance agency, to apply for National Foreclosure Mitigation Counseling (NFMC) funds, which soon became available to help financially support the loss mitigation counseling efforts across the state.

During this time, Brighton Center, local housing authorities, KHC, financial institutions, community partners, local legal aid, and other housing counseling agencies developed a partnership. The group established, "Don't Borrow Trouble," an initiative to prevent individuals from falling victim to the sub-prime market and other derogatory loans. The partners marketed the initiative to the community as a way to educate consumers before making major purchases and to learn the warning signs of predatory loans.

The partners also took intentional steps to engage vulnerable families. Some examples include attending Kentucky Career Center's Rapid Response sessions,

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FROM THE DEPUTY ASSISTANT SECRETARY



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

Greetings,

As the nation responds to the damage and destruction caused by the recent Hurricanes, the Office of Housing Counseling keeps those affected in our thoughts and prayers. We encourage affected agencies and their clients to review the [Housing Counseling Disaster Recovery and Emergency Preparedness webpage](#) on the HUD Exchange. I am very proud that a group of HUD staff insisted on creating resources for housing counselors to use in disaster preparedness and disaster recovery. Their work speaks to the importance of preparing for the disaster before it hits. If you have questions, please send them to: housing.counseling@hud.gov and type "Disaster Assistance" in the subject line.

In addition to providing an update on Hurricane Resources for Housing Counselors and Disaster Relief guidance in the "Inquiring Minds Want to Know" section, this edition of *The Bridge* highlights HUD-approved housing counseling agencies that continue to serve clients in delinquency prevention. I have met many families who realize that they can no longer afford the cost of their home. I have seen their fear and confusion turn to relief and confidence as they work with their housing counselor to understand various options that might be available to them. While many Federal programs are winding down including Making Home Affordable and the National Foreclosure Mitigation Counseling program, we recognize that foreclosure prevention remains a significant need for many clients.

According to the study, [Prepurchase Counseling Effects on Mortgage Performance: Empirical Analysis of NeighborWorks® America's Experience](#) (Mayer and Temkin, 2016), research confirms that borrowers working with a nonprofit, HUD-approved housing counseling agency have better homeownership outcomes, including better loan performance and fewer defaults and foreclosures, than do similar borrowers who are not counseled.



The reality is that not every family can or should keep their home if circumstances change substantially. However, housing counselors can help families keep their homes or can help create a soft landing to preserve some savings or provide a speedier resolution while the family moves to a more sustainable housing situation. This issue of *The Bridge* shines a spotlight on the value housing counselors bring to families, neighborhoods, lenders and investors when changing circumstances affect the borrower's ability to pay the mortgage.

Sarah

RESEARCH CONFIRMS BENEFITS OF HOUSING COUNSELING

Washington, DC - The number of people losing homes to foreclosure has dropped since the height of the crisis. As a result, Congress has decided to end funding to the National Foreclosure Mitigation Counseling (NFMC) program. This seems like a good time to look back on lessons learned from the program. On September 22, 2017, NeighborWorks® America released its [fifteenth report to Congress](#) summarizing NFMC's program activity. The report covers the diversity of homeowners who have received foreclosure mitigation counseling services while highlighting the important financial metrics of clients at the time of counseling intake: client income, mortgage affordability and primary reason for default.

Highlights of the report include:

- 2,130,240 homeowners received foreclosure counseling through May 31, 2017.
- NFMC Program-counseled clients are more diverse in racial and ethnic representation than the broader population of U.S. homeowners.
- The NFMC Program increasingly served single adult households over time, increasing their representation of all counseled clients by 56.8 percent from 2008 to 2017 while continuing to serve all household types.
- NFMC Program clients with relatively low and high cost-burdens both struggle with mortgage affordability.
- The most common reason cited by NFMC Program-counseled clients for their mortgage default remains "reduction in or loss of income," reflecting reported job losses and unemployment that homeowners experienced during the economic recession era.

The NFMC Program strengthened housing counseling organizations and enhanced their capacity through grant funds that helped to: create improved methods of loss mitigation counseling, communicate more effectively with mortgage servicers, make process improvements that streamlined the counseling intake process to better manage the demand for services, and develop creative strategies to better reach homeowners in need.

Washington, DC - [The HUD First-Time Homebuyer Study](#) is sponsored by HUD's Office of Policy Development and Research (PDR). Its latest study, [Housing Counseling Works](#), authored by Marina L. Myhre, Ph.D. and Nicole Elsasser Watson, Social Science Analyst, briefly summarizes their research evidence on the role of housing counseling and improvement on housing outcomes for homebuyers, homeowners, and renters who participate in housing counseling.

Highlights of the report include:

- Evidence indicating that housing counseling can be an effective intervention in helping distressed homeowners avoid foreclosure.
- Housing counseling is associated with the likelihood of obtaining a mortgage remedy.
- Early intervention seems to matter.
- Both pre-purchase education and housing counseling appear to be associated with factors related to sustainable homeownership.
- Financial education seems to be related to both financial literacy and financial behavior.
- Financial coaching that provides a framework for meeting financial goals seems to be associated with behavioral outcomes related to social mobility, debt paydown, and financial planning.

Additional research is under way to improve the understanding of the impact of homeownership counseling. According to this report, researchers have employed a variety of methods to examine the effects of homeownership counseling but to date, have not conducted a large-scale experimental trial.

Research comparing outcomes for households randomly selected to receive homebuyer counseling against control groups of households that receive information without counseling would make a significant contribution to the field.

SAVING HOMES IN SILICON VALLEY

Fremont, CA – Did you know that not everyone in Silicon Valley owns stock options or has a load of money? In fact, some people are losing their homes to foreclosure. In fiscal year 2016/2017, [Project Sentinel](#), a HUD-approved housing counseling agency, provided mortgage assistance to 632 low-to moderate-income households, 256 of which were seriously delinquent (eight months or more) or in active foreclosure.

Despite a booming economy, Project Sentinel has many homeowners still struggling to make mortgage payments and maintain their homes in a safe and healthy condition. During the first six months of 2017, 1,315 foreclosures were filed in Project Sentinel's service area in the Bay Area counties of Santa Clara, Alameda, San Mateo, San Benito, Santa Cruz and Monterey. In three Central Valley service area counties of Merced, San Joaquin and Stanislaus, an additional 806 foreclosures were filed during the same time.

After nine years, the [National Foreclosure Mitigation Counseling \(NFMC\)](#) program came to an end. In 2016, Project Sentinel also saw the sunset of the Home Affordable Modification Program (HAMP) and watched as housing counseling agencies closed their doors or refocused to credit and homeownership counseling and education.

During this time, Project Sentinel has not seen a decline in the number of calls from people requesting help with mortgage delinquency and default filings.

SUCCESS STORIES

Despite these challenges, Project Sentinel has helped homeowners succeed with mortgage modifications and assistance from [Keep Your Home California](#), funded by the Hardest Hit Fund®, the federal government program providing targeted aid to families in 18 states including California.

Some of Project Sentinel's successes include:

- A homeowner's adjustable interest rate was increasing by 1.1 percentage points, making the payment unaffordable. The client was approved for Keep Your Home California's Principal Reduction Program, receiving \$98,800 in principal reduction and a recast in her monthly payment, which was reduced by \$505.00 per month.



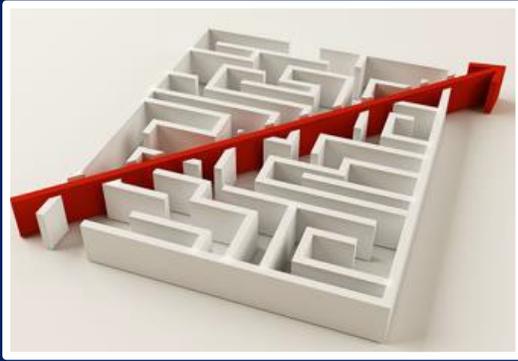
- Shortly after becoming unemployed, the homeowner was diagnosed with Alzheimer's and unable to obtain future employment. This event reduced the household income to a point that the mortgage fell past due. After reviewing the loan modification request, the lender offered a modification to reduce the monthly payment by \$264.00 and assigned the past due amount to the end of the loan.
- A senior homeowner, extremely ill with Parkinson's, was unable to continue with Home Equity Line of Credit (HELOC) payments once the loan converted to Principal and Interest. The homeowner's Power of Attorney (POA) had difficulty communicating with the lender about the documentation needed for the modification request. The Housing Counselor worked with the lender and POA to provide the required documentation. Afterwards, the lender approved the modification for an interest-only payment and extended the HELOC for 10 years.

These are the lucky ones who found a resource that could provide a fix that saved their homes. To reach those on the edge of delinquency, Project Sentinel has enlisted the help of the local [Employment Development Department](#) (EDD) and the local district attorney.

The Santa Clara County District Attorney sends a letter to every household in the County when a Notice of Intent to Foreclose is filed. The letter includes a direct referral to Project Sentinel for Foreclosure Prevention counseling.

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HELPING HOMEOWNERS NAVIGATE THE POTENTIAL NEXT WAVE OF MORTGAGE DEFAULT



"Many homeowners across the country are now dealing with the resetting of their Making Home Affordable loan modifications and the ending of their interest-only loan payments. These individuals and families will once again need help keeping their homes."

Erik Pelayo, Operation HOPE

Washington, DC - As a HUD-approved, multi-state organization, Operation HOPE has seen its clients experience homeownership as a fundamental part of the American Dream, with a home typically being the largest purchase and investment an individual will ever make.

For many of Operation HOPE's clients, a new home represents promise; a new beginning; a place where families grow and where many plan to live the rest of their lives. However, Operation HOPE has also seen how many of their clients are just one unexpected life event away from losing their most valuable possession. Whether it's the death of a loved one, divorce, loss of a job or illness, many homeowners counseled didn't have a plan in place or the resources necessary to meet the almost instant demands of these situations.

That's why at the core, the financial dignity programs offered by Operation HOPE are structured to empower individuals with the basics to manage their money and credit more efficiently to withstand financial emergencies as homeowners. In addition, for more than 10 years Operation HOPE has assisted low- and moderate-income individuals around the country for whom homeownership would be difficult,

if not impossible, with the home buying process — creating more than 11,000 homeowners and \$1 billion in mortgages.

In response to the subprime mortgage crisis, Operation HOPE established the Mortgage Crisis Program in 2007. Fortunately, in recent years there has been a steady decline in demand for assistance. With an improving economy and increasing mortgage values throughout the country, the financial situation for many homeowners has stabilized and they are on the road to recovery and prosperity. However, despite the significant improvements for many, there are still those in need of assistance with defaulting mortgages, and Operation HOPE continues to stand in the gap for those seeking help in avoiding default, and worse, foreclosure.

At the height of the mortgage crisis, the federal government offered a number of assistance programs to aid those in distress. Making Home Affordable (MHA) provided significant help for recovering homeowners. It offered loan modifications with interest rates as low as a two-percent, fixed rate for five years, and principal reductions for those whose property values were less than what they owed.

Some states received Hardest Hit Funds, which provided homeowners with the funding to reinstate their loans, reduce their principal balances, and assist with payments for individuals who had experienced job loss. Other states received funds under the Emergency Homeowners Loan Program. Operation HOPE found that because most of these programs ended late last year, many of its loss mitigation clients are still burdened with financial issues with less options for assistance.

Operation HOPE has also noticed that many homeowners seeking assistance across the country are now dealing with the resetting of their MHA loan modifications and the ending of their interest-only loan payments. The rollbacks extended through HAMP have been cut, causing interest rates to increase, resulting in unaffordable monthly payments for many Operation HOPE clients seeking assistance.

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ENSURING THE DREAM OF HOMEOWNERSHIP STAYS A REALITY

Chicago, IL - The [Spanish Coalition for Housing](#) (SCH) provides comprehensive counseling, education and housing resources necessary for Latinos and other low- to moderate-income families in the Chicago area to develop competence and responsibility in meeting their financial and housing needs. The most recent financial crisis has further pushed SCH to the forefront of housing in Chicago. Since 2007, SCH has seen a 996 percent increase in clients seeking delinquency prevention. SCH also expanded its financial education, renter and landlord education programs to promote financial stability and prevent delinquency, before it starts. The coalition now serves over 10,000 clients per year.

As a HUD-approved housing counseling agency, SCH's participation in the [Illinois Hardest Hit Fund \(HHF\)](#) continues to save families that are struggling with their mortgage payments due to a qualified economic hardship. Clients receive free counseling from start to finish, and can secure up to \$35,000 in forgivable funds. HHF serves to help those who are at the point where they need it the most, making the program a hero for families encountering hardships such as unemployment, disability, or death of a loved one. While Spanish Coalition for Housing assisted in counseling over 1,200 families last year to prevent foreclosure, one recent and very memorable client stands out.

Jennifer H. resides in the Southwest side of Chicago, in the neighborhood of Marquette Park. Jennifer was a first-time homeowner when her situation took a turn for the worse. She endured a surgery due to health issues and found herself at her lowest point financially. Jennifer was fighting disability with no income, and coming up against a foreclosure. She faced losing her home and succumbed to the emotions that come with this fear.

"All I remember was feeling so helpless." - Jennifer

Unsure of how she was going to resolve her situation, Jennifer came across Spanish Coalition for Housing (SCH) while browsing the internet. She stated, "Calling them was the best decision I could have ever made because it led me to your office."



Tabitha Rodriguez, a seasoned SCH Housing Counselor from SCH's South Office, worked quickly on the situation, ensuring the process was smooth during a very rough time in Jennifer's life. Jennifer boasts how simple and straightforward the process was when working with Tabitha, who helped Jennifer keep her home and further her financial education in order to be prepared for the circumstances that life throws one's way.

Jennifer shares that she was brought up in a family of good integrity and makes a point to give appreciation to those who deserve it. She said, "I can attest to the fact that the Illinois Hardest Hit Program saved me from facing a future of uncertainty and I am eternally grateful."

Housing Counselor Tabitha told us, "Jennifer was easy to work with, responsive to all my contact attempts and always nice. The process was a little daunting with several requests for clarification from the underwriter but she remained patient and cooperative. She was so happy when she heard of her approval I thought she would start crying."

The goal of SCH is to educate its clients in the beginning steps of the home-buying process, but the work will never stop there. SCH offers very necessary programs such as delinquency prevention and financial education. Not only does Spanish Coalition for Housing help its clients in purchasing a home, SCH ensures that a clients' dream of being a homeowner stays a reality, by offering services to establish financial stability that strengthens both household and community.

MAKING A REAL & SIGNIFICANT IMPACT ON PREVENTING FORECLOSURE



Allegany County, NY - The elderly couple sitting in in Allegany County Community Opportunities and Rural Development's (ACCORD's) office shares a common problem with many of the other families that come in for help; they are about to lose their home. ACCORD is a private, non-profit Community Action Agency and HUD-approved housing counseling agency that strives to educate, encourage, and empower the families that it serves in Allegany County.

Allegany County is a large and rural area located in the foothills of the Appalachian Mountains in the southwestern part of New York State. Incomes are low, property taxes are high and homes are old. Many of the people that come to ACCORD for help can link their troubles to a specific event that got them behind. For many of ACCORD's clients, a foreclosure can occur because a family is past due on their mortgage and/or their property taxes.

With the second highest effective county property tax rate in New York State, housing counselors are seeing an increase in the number of families that are in foreclosure because of their property taxes. When property taxes rise, homeowners who have their taxes escrowed into their mortgage see an increase in their mortgage payments and may no longer be able to afford their mortgage obligations.

ACCORD has found that some homeowners, especially those who live in mobile homes, are further impacted by Adjustable Rate Mortgages. These issues strain family resources and leave the family vulnerable when unexpected events happen.

Setbacks often take the form of an unexpected medical bill, repairs or a loss of income. These events are catastrophic for a family with limited resources and especially damaging to elderly and disabled homeowners who cannot find other income sources. The elderly couple that came into ACCORD's office fell behind on their property taxes and mortgage after the husband had a stroke and was diagnosed with cancer. Another recent individual experienced a sewer line failure and fell behind on his property taxes. In both cases, families that were surviving were upended by an unexpected event.

The loss mitigation process can be difficult to understand, so housing counselors explain the process and provide referrals to legal aid. For clients facing mortgage delinquency, a housing counselor reaches out to the lender to discuss options. When a client does not qualify for relief through the lender or is behind on property taxes, a housing counselor works with the client to apply for the New York State Mortgage Assistance Program.

Regardless of the situation, a housing counselor will assist clients with applications and help them gather and submit the required paperwork. When options are received, housing counselors review them with the family and help them to develop a budget that incorporates the information. If a client is called to court for a settlement conference, a housing counselor attends the proceedings with the family.

In all of the situations above, a housing counselor was able to prevent the foreclosure and keep the family in their home. ACCORD's Housing counseling services have a real and significant impact on families in its community.

IN PURSUIT OF FEASIBLE MORTGAGE SOLUTIONS



San Juan, PR - [Consumer Credit Counseling Services of Puerto Rico, Inc.](#) (a/k/a CONSUMER) is a private not-for-profit, mission-driven and community-based, 501(c)3 organization founded on October 11, 1990. CONSUMER's main branch and principal offices are located in San Juan Puerto Rico. It has two regional branches in Puerto Rico and Orlando, Florida, which operates under the name of FLORIDA CONSUMER.

CONSUMER provides workshops entitled: *The Importance of Budgeting in Uncertain Times; How to Save More; The Differences between Saving and Investing; Credit: A Necessary Evil? What are the Components of a Credit Report? What are the Components of a Credit Score? How can you Increase your Score? The Truth about Credit Repair; Credit Theft: Prevention/Remediation; Loss Mitigation Alternatives; The Pros/Cons of Reverse Mortgages; The Pros/Cons of Bankruptcy; Student Loans: Types and Alternatives, and Repayment Options.*

CONSUMER is affiliated with the [National Foundation for Credit Counseling \(NFCC\)](#), accredited by the [Council on Accreditation \(COA\)](#), approved by the [U.S. Department of Justice](#) to provide bankruptcy counseling, and approved by the [U.S. Department of Housing and Urban Development \(HUD\)](#), as a [multi-state housing counseling agency](#). As such, CONSUMER provides workshops to first-time homeowners, loss mitigation counseling to property owners who are not current in their mortgage payments, and Reverse Mortgage Counseling to Senior Citizens who are interested in accessing home equity to supplement a fixed income or pay for repairs or medical costs, for example.

Even though recent reports on mortgage delinquency indicate that the state of affairs in the mainland have significantly improved compared with the bleak statistics portrayed in the national media seven years ago, the housing crisis that Puerto Rico has been experiencing for more than ten years (because of a protracted recession) shows no signs of abating and may even worsen in the future.

According to data compiled by the Office of the Commissioner of Financial Institutions (Puerto Rico's governmental agency that regulates, supervises and oversees the island's financial system to ensure its safety, soundness, and global competitiveness), there were 16,974 properties in the process of being foreclosed upon as of March 2017 and the approximate aggregate value of those homes was \$2,227,419.00.

CONSUMER served approximately 3,886 clients in fiscal year 2016. This year, almost eight percent of the mortgagors who have visited the agency were behind on their mortgage loans (and at risk of being foreclosed upon) for diverse reasons, including unemployment, divorce, and being overextended in their credit.

Demographics of the majority of CONSUMER clients are:

• Male (53 percent)	• College Educated (52 percent)
• Age 55+ (44 percent)	• Homeowners (33 percent)
• Married (44 percent)	• Incomes up to \$24,999 (69 percent)

Against this backdrop, CONSUMER has been adamant in its pursuit of feasible solutions for the mortgage arrears that clients have accrued as a result of situations beyond their control. All of the agency's counselors have been duly trained and certified to intercede on behalf of these clients to arrange repayment plans, modifications, or forbearance agreements that are advantageous for all parties, thus avoiding a mortgage foreclosure.

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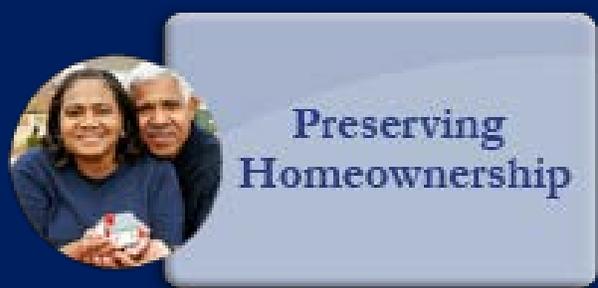
CREATING AND PRESERVING HOMEOWNERSHIP

Denver, CO – Colorado Housing Assistance Corporation's (CHAC) mission is to make housing and successful homeownership affordable to low- and moderate-income Coloradans by offering programs that create and preserve homeownership, prevent displacement of long-term residents, stabilize neighborhoods, and introduce innovative ways to mobilize private and public investment to achieve these goals.

A HUD-approved housing counseling agency, CHAC provides low interest (0 - 7 percent), flexible loans to low-and moderate-income (80 percent Area Median Income for most programs) first-time homebuyers for down payment and closing cost assistance throughout Colorado. In addition to loans, CHAC offers first-time home buyer education that provides a general overview of the entire home buying and mortgage process, including how to select a property, work with a real estate professional, find and choose a lender, types of mortgage products, mortgage qualifications, assistance programs and what to expect after closing.

CHAC's housing counseling services include pre-purchase and post-purchase counseling, debt and delinquency counseling, and loss mitigation. Since 1982, CHAC has assisted more than 7,500 first-time home buyers with down payment assistance, and helped nearly 1,000 families save their homes. In addition, CHAC has operated a foreclosure prevention loan program that has facilitated over 100 loans, which have helped families avoid losses as part of the Colorado Attorney General's foreclosure prevention program funded by the Joint State-Federal National Mortgage Servicing Settlements.

Many clients seeking CHAC housing counseling request assistance with delinquency intervention. While the number of foreclosure filings during 2017 has dropped compared to 2016, there were still 1,756 filings in the state of Colorado in the first quarter of 2017.



SUCCESS STORY

Jane is a no-nonsense nursing assistant and mom of three young kids. She has worked hard to build a comfortable home in the small, rural Colorado mountain community she loves. Taking care of her family has always been a point of pride for Jane, and when she was laid off from her job in November 2016, she immediately began searching for a new one.

Jane was resourceful and quickly connected with a local food bank to lower her grocery costs and she immediately reduced all extra spending. Even with her reductions combined with her unemployment benefits, keeping up with the mortgage payments proved impossible. Jane attempted to work with her lender, but her lack of income was a major obstacle in obtaining a work out agreement.

In April 2017, exactly one day after Jane accepted a new full-time job, she received a Notice of Election and Demand letter explaining that her lender had started the foreclosure process. Alarmed, Jane visited HUD.gov, learned about housing counseling, and called CHAC straightaway. CHAC Housing Counselor Melissa Clements completed Jane's intake over the phone.

The goal was clear: Jane wanted to keep her home. After extensive discussion about her financial situation, Melissa helped Jane determine that applying for a loan modification would be the best solution to get her back on track with her mortgage payments. Melissa explained the process, worked with Jane to complete the Uniform Borrower Assistance Package and submitted it to her lender.

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PRESERVING HOMEOWNERSHIP, CONT.

(continued from pg. 4 - Saving Homes in Silicon Valley)

Project Sentinel also provides weekly presentations at various EDD offices and job centers offering information and assistance on delinquency prevention and Keep Your Home California's (Hardest Hit Funds) unemployment mortgage assistance program. Over the past three fiscal years, Project Sentinel processed 437 Keep Your Home California cases resulting in mortgage reinstatement assistance, principal reduction, and payment assistance through the Unemployment Assistance Program, with a total assistance to homeowners of \$5,824,461.00.

About Project Sentinel: Project Sentinel has been a key provider of Housing Counseling in Northern California for 40 years. Created by the Stanford Mid-Peninsula Urban Coalition in 1976 to combat housing discrimination, by the time the fair housing service was ready to incorporate on its own in 1992, it had diversified its services to help households resolve housing problems including tenant-landlord counseling/dispute resolution and homeownership support programs. Today, it employs 38 staff, 45 percent bi-lingual, working from six offices, providing services to 10 Northern California counties.

(continued from pg. 9 – Creating and Preserving Homeownership)

With the package complete and submitted to the lender, Jane and Melissa got to work on creating a household budget using Jane's new income. Jane was anxious that her request for a loan modification might be denied, but creating a new budget helped her to feel more in control while she waited for her lender's decision.

Three weeks later, Jane received great news – her loan had been placed into a trial modification and her monthly payment had been reduced by \$174.00. Jane successfully completed her trial modification by making on time payments and three months later, her lender placed a permanent modification.

Jane credits the support and knowledge she gained through housing counseling for the successful modification and she now feels confident about her budget and ability to save money for her family.

(continued from pg. 5 - Helping Homeowners Navigate the Potential Next Wave of Mortgage Default)

Those who previously received a modification are now trying to modify their loan a second time as they seek any reasonable way to reduce payments to an affordable amount. Those who purchased a home with an interest-only loan for 10 years are facing their new payments, which now includes the principal. For some homeowners, this payment is three times more than what they are accustomed to paying.

While the outlook may seem bleak, there is still hope. There are a limited number of states that offer funds to those in need.

For example,

- [The Home Affordable Refinance Program](#) is still available for homeowners who have a loan that is backed by Fannie Mae or Freddie Mac.
- [FHA-Home Affordable Modification Program](#) combines partial claim with a loan modification allowing for a reduction of as much as 30 percent of the unpaid principal balance (UPB).
- Some servicers are also still offering loan modifications for borrowers having trouble making their payments, although most will no longer offer a two percent rate.

Financial hardship should not result in broken dreams and loss of property. Operation HOPE will continue to work with partners and government agencies to ensure that homeowners receive the guidance and support they need to navigate mortgage default and avoid foreclosure. Its focus is on creating community stakeholders through homeownership by ensuring that all can access the resources and tools to make sound decisions to protect their homes.

Learn more about Operation HOPE's programs and counseling services offered at no-cost to clients at operationhope.org.

HELPING EVERYONE LIVE PROSPEROUSLY

Eatonville, FL - H.E.L.P. (Helping Everyone Live Prosperously) Community Development Corporation (HELP CDC) was established in 2005, borne out of the quest of the founders of the Life Center Church to provide housing services to low- to moderate-income families in Eatonville, FL (the oldest black incorporated municipality in America - 1887) and surrounding communities. At that time, HELP CDC was a small, HUD-approved housing counseling agency, started with just one staff person.

Along with strong community support, HELP CDC began to provide first-time homebuyers education and counseling. In the first year, 12 individuals – dared to DREAM, dared to BELIEVE, dared to REACH, and dared to ACHIEVE their American dream of owning their own home through improved credit, savings plan, money management education and counseling. Year after year, HELP CDC saw the growth and need for these services.

With the onslaught of the economic crisis from 2009 – 2012, their one-person staff grew to three counselors providing delinquency prevention counseling and services to thousands of clients.

The Florida Hardest Hit Fund (HHF) Program created an opportunity for HELP CDC to expand its services, but also to serve a wider market. This program provides mortgage assistance to unemployed and underemployed homeowners, who cannot make their mortgage payments due to death of a spouse, divorce or disability and underwater homeowners. Thus, the agency's local services expanded to include homeowners in all 67 Florida counties.

HELP CDC was among the first group of agencies trained on the eligibility process for the HHF program when it started in April 2011. With the overwhelming impact of the three HHF programs below, the agency grew to an additional four full-time and three part-time HHF Advisors, serving thousands of clients.

1. Unemployment Mortgage Assistance Program

2. Principal Reduction Program

3. Mortgage Loan Reinstatement Payment Program



The impact of the economic crisis in the State of Florida created communities of underwater and vacant properties throughout Central Florida. During this time, HELP CDC saw another way to best serve its community and clients. The agency began a community revitalization program, restoring lives in the communities through acquiring and renovating blighted properties. This program has resulted in HELP CDC renovating over 140 properties.

One of the programs that the agency is most proud of is its Veterans' services. Partnering with Tree of Life Ministries, a community agency providing services to homeless veterans, HELP CDC provides financial literacy, capability counseling and education to the residents. Its aim is to provide a continuum of service for those veterans who are employed, have attained savings accounts and have established banking relationships. HELP CDC will assist them in securing affordable rental housing or homeownership.

HELP CDC's mission is to inspire and empower families to build financial security, stability and wealth through financial education and counseling. The agency implements several programs to accomplish its mission including:

- Financial Capability Education/Counseling
- First-time Homebuyers Education/Counseling
- Mortgage Default Counseling
- Student Loan Debt Counseling
- Florida Hardest-Hit Fund Programs
- Reverse Mortgage Counseling
- Community Revitalization Projects

UPDATE

2017 HURRICANE RESOURCES FOR HOUSING COUNSELORS

Washington, DC - In the months of August, September and October 2017, Hurricanes Harvey, Irma, Maria and Nate impacted the United States and U.S. Territories. The president declared major disasters in the states of Texas, Florida, Georgia, Puerto Rico, and the U.S. Virgin Islands.

To support ongoing recovery efforts in these areas, the Office of Housing Counseling established the [2017 Hurricane Resource Page for Housing Counselors](#), which contains resources for housing counseling agencies, news, and updates regarding Hurricanes Harvey, Irma, Maria and Nate as they become available. All HUD participating housing counseling agencies impacted by these events are encouraged to review the [Housing Counseling Disaster Recovery and Emergency Preparedness Toolkit](#) located on the HUD Exchange. It contains disaster recovery and emergency preparedness resources specifically for housing counseling programs. The toolkit provides immediate access to [Disaster Recovery Flyers](#), the [Housing Counseling Disaster Program Guide](#) and additional HUD, FEMA, and other helpful resources.



Committed to Homeownership Preservation and Delinquency Prevention

Washington, DC - [HOPE NOW](#) is the industry-created alliance of mortgage servicers, investors, non-profit counselors, and other mortgage market participants. Founded in 2007 by the Financial Services Roundtable, Housing Policy Council and Mortgage Bankers Association, it continues to be a key forum for industry, non-profits and government participants.

As a core function of HOPE NOW, the Alliance routinely facilitates large-scale mortgage assistance events across the country. These events bring together mortgage servicers, housing counselors, local programs and other industry stakeholders to provide a face-to-face experience for homeowners dealing with financial difficulties.

The free events allow homeowners an opportunity to discuss their current situation and explore various mortgage options. Attendees can also work with housing counselors to complete intake packages or applications for state-run programs.

Since 2007, HOPE NOW has hosted over 170 events in 29 states, assisting more than 190,000 homeowners. The Alliance remains committed to homeownership preservation and delinquency prevention. This year, HOPE NOW has hosted five events with over 800 total attendees in:

- Dallas, TX
- Miami, FL
- Queens, NY
- West Palm Beach, FL
- Long Island, NY

Additionally, HOPE NOW is focusing on assisting those homeowners impacted by the recent hurricanes.

(continued on pg. 16)

RECOVERING FROM A DISASTER?

TURN TO A HUD HOUSING COUNSELOR FOR HELP
Let's make home happen again.

A Housing Counselor will:

- Meet with you in person or over the phone
- Assess your housing, financial, and other issues caused by the disaster
- Discuss the best resources for assistance
- Connect you with local resources that may provide you with additional assistance
- Help communicate with your lender, insurance company and government agencies
- Help with necessary paperwork
- Recommend financial and other tools to help you solve current problems and avoid future ones
- Stay with you throughout the process of recovery

WE'RE HERE FOR YOU

Online

- www.hud.gov/findacounselor
- www.consumerfinance.gov/find-a-housing-counselor

By Phone

- Call HUD's Locator Service at (800) 569-4287

By Smartphone App

- HUD Counselor Locator

BECOME A HUD CERTIFIED HOUSING COUNSELOR NOW!

Washington, DC - HUD launched the HUD certified housing counselor examination and certification August 1, 2017. Now that the process has been in place for two months we'd like to share with you some lessons learned and why now is a good time to start the certification process.

The website, www.hudhousingcounselors.com, is the gateway for free training, a free practice examination in English and Spanish, and the certification examination. Users register for a User ID to access the training resources and schedule the certification examination. After an individual passes the examination, the individual must authorize www.hudhousingcounselors.com to send personal information to FHA Connection.

The next step to becoming certified involves HUD's FHA Connection system. The counselor will first apply for an FHA Connection User ID. Next, the counselor will identify the agency or agencies that will verify the counselor's employment. The FHA Connection Application Coordinator confirms the counselor works for that agency in order to finalize the certification process. After employment verification, the counselor will be added to HUD's database of HUD Certified Housing Counselors and can print the HUD Certified Housing Counselor certificate associated with each agency. HECM Roster counselors can use their active FHA Connection IDs to access the certification screens.

Since the examination launched in August, customer service representatives at www.hudhousingcounselors.com and Kryterion Proctoring Services have worked with individuals to resolve scheduling and testing issues. Some lessons learned include:

1. Test equipment prior to scheduling the examination. Something as simple as a short camera cord can result in insufficient camera range.
2. Laptop cameras generally do not meet equipment requirements for proctoring.
3. Contact Kryterion for questions about equipment, if you are experiencing problems starting the examination or you have problems during the examination at:

Voice: 1-877-313-2008 (U.S.) or 001-602- 659-4679 (Intl.)	Live Chat : Select link then click on "Click Here to Chat"	E-Mail: OLPsupport@KryterionOnline.com
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4. Select dates prior to scheduling the examination. If you need to cancel or change the date, please be aware of the cancellation policies. There are different time requirements to cancel or reschedule on-line and on-site proctoring appointments. Get more details at: www.hudhousingcounselors.com.
5. Verify that your agency's FHA Connection Application Coordinator's User ID is active before submitting a request to have your employment verified.

Why wait for certification? The testing requirement is one-time only. There is no waiting period to reschedule if you fail the examination and decide to retake it soon after. The examination registration fee has been set at a low rate although HUD may change fees with a 60-day federal register notification. Do not worry about learning new program information because the examination is based on the most current version of the on-line training and downloadable study guide. HUD anticipates the next update will occur in April 2018.

Once your examination passing data has been sent to HUD, HUD will maintain it throughout your career as a housing counselor. When you are HUD certified, you can proudly use the professional designation of "HUD Certified Housing Counselor." There is no expiration date as long as you continue to work at your designated agency. The designation of a "HUD Certified Housing Counselor" is portable. Your certification will become inactive when you no longer work for your designated agency and you can easily recertify with a different agency for free when you begin work at a different HUD participating housing counseling agency.

Lastly, HUD is working on enhancements to FHA Connection, which will be available to HUD Certified Housing Counselors. Please visit the HUD Exchange's [Final Rule](#) webpage for more information including the HUD Certified Housing Counselor Application Process and Frequently Asked Questions.

INCREASING AWARENESS & VISIBILITY OF HOUSING COUNSELING

Washington, DC - HUD's Office of Single Family Housing (SF) and Office of Housing Counseling (OHC) have partnered to develop an Awareness and Visibility Project to increase the public's awareness of housing counseling, the number of Federal Housing Administration (FHA) borrowers that utilize housing counseling, and the number of people receiving housing counseling services. To that end, the offices are recommending a strategy to expand awareness of the value of HUD's housing counseling program as a tool to achieve a wide range of housing objectives to:

- Increase awareness of housing counseling.
- Change perceptions of housing counseling.
- Motivate behaviors that lead to housing counseling.
- Create partnerships with stakeholders to make resources readily accessible.

HUD engaged Creative Marketing Resources, Inc. (CMR) to conduct a total of 25 focus groups among internal stakeholders, institutions, oversight agencies, and consumers to uncover current perceptions and experiences with HUD Housing Counseling, housing counseling in general, to evaluate HUD's current image, and gain insight into the value proposition of housing counseling for each stakeholder group.

CMR distilled research findings into two categories: 1-Eye Openers and 2-Confirmed Beliefs, which are based on the original discovery sentiments shared by OHC and SF prior to research. The findings confirmed many of these sentiments (i.e., Confirmed Beliefs), while the research team was surprised to hear others (i.e., Eye Openers).

Eye Openers include: Basic money management for all consumers is needed (regardless of financial status); Institutions are often hesitant to partner with Housing Counseling Agencies (HCAs); Internal Stakeholders do not always see the value of housing counseling; and the HUD name has both a strength and a stigma associated with it. All stakeholders cited the lack of awareness of the benefits of housing counseling among Consumers. In fact, most Consumers perceive that housing counseling is for those who are financially unstable and/or in foreclosure.



Confirmed Beliefs include: Outreach efforts are imperative to getting the word out to all stakeholders and Institutions and Consumers who fail to see the full value of housing counseling.

Additionally, it was no surprise that the term "counseling" was extremely negative to stakeholder groups, as it can imply that one has a problem that needs to be fixed. The research team dug more deeply into the issue, asking respondents to supply alternative names for housing counselors, which included, *Housing Advisor*, *Housing Advocate*, *Housing Educator*, and *Housing Consultant*.

CMR engaged in mystery shopping among 14 HUD Housing Counseling Agencies to better understand the consumer experience with the program. Researchers posed as first-time homebuyers to investigate the overall experience of a potential client. The findings indicate that HUD HCAs provide several benefits for first-time homebuyers to engage in housing counseling, including knowledgeable and trustworthy counselors, empowering information, excellent preparation, and a welcoming and courteous atmosphere.

In addition to the benefits identified above, several barriers were also identified, including difficulty in locating an HCA, one-on-one services delayed, time investment in group sessions, unexpected cost of housing counseling coursework, and process inconsistency across all HCAs.

The goal of the research was to uncover the value proposition of housing counseling for each stakeholder group, which gleaned the following value propositions:

(continued on pg. 16)

INQUIRING MINDS WANT TO KNOW



In light of the destruction and tragic flooding after the recent Hurricanes, the Bridge staff wants to remind our readers of disaster relief resources available to assist clients. Agencies not located or serving clients in disaster areas should also be aware of this information as survivors that have relocated to other geographic areas for housing may contact them.

Q: What information on disaster relief is available for housing counseling agencies?

A: The [Housing Counseling Disaster Recovery and Emergency Preparedness webpage](#) provides links to numerous disaster recovery agencies, information, and resources. Resources include:

- [FEMA](#) and [DisasterAssistance.gov](#)
- [HUD Disaster Resources](#)
- Disaster Recovery Flyers
- [Housing Counseling Disaster Program Guide](#)
- [Disaster Recovery Homelessness Toolkit](#)

Also available is the [Hurricane Harvey & Irma Resources page](#), which contains resources, news, and updates.

Q: What mortgage relief options are available to homeowners with property in federally declared disaster areas?

A: Borrowers with FHA mortgages on properties located in a federally declared disaster area may be eligible for relief options including a 90-day foreclosure moratorium. [Disaster Relief Options for FHA Homeowners](#) outlines these options and provides contact information for the FHA National Servicing Center for further assistance.

Fannie Mae and Freddie Mac also offer mortgage relief options for their borrowers that are survivors of disasters. Borrowers should reach out to their servicer as soon as possible for assistance. In addition, homeowners can contact Fannie Mae directly by calling 1-800-2FANNIE. For more information on Fannie Mae relief options, visit [Know Your Options](#). Information on Freddie Mac disaster relief policies is available at [Natural Disaster Relief](#).

Other borrowers that do not have mortgages insured by FHA, Fannie Mae or Freddie Mac are strongly encouraged to contact their lender for further information and determine if their lender offers disaster relief.

Q: What are some FHA Mortgage programs available to homeowners for rehabilitating damaged properties?

A: Section 203(k) insurance enables homebuyers and homeowners to finance both the purchase (and refinancing) of a house and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home. See [203\(k\)](#) for more information. HUD also offers the [203\(h\) mortgage program](#).

This FHA- Insured mortgage may be used to finance the purchase or reconstruction of a one-family home that will be the homeowner's principal residence. No down payment is required. The borrower is eligible for 100 percent financing. Individuals are eligible for this program if their homes are located in an area that was designated by the President as a disaster area and if their homes were destroyed or damaged to such an extent that reconstruction or replacement is necessary. More information on this program is available at [203\(h\)](#).

(continued on pg.16)

INQUIRING MINDS WANT TO KNOW

(continued from pg. 15 – Inquiring Minds Want to Know)

Q: What mortgage assistance is available if the client decides to permanently relocate to another geographic area and purchase a home there?

A: HUD's 203(h) mortgage program is available in any geographic location for qualifying borrowers.

Q: What assistance is available for tenants of HUD Multifamily rental subsidy programs displaced due to a federally declared disaster?

A: Displaced residents receiving rental assistance under HUD's Multifamily rental assistance programs may be moved to the top of the waiting list in Section 221(d) and 236 projects for temporary or permanent rental housing if the residents are displaced and are FEMA certified as disaster survivors. This preference is only available after the President has declared a Disaster. A list of these properties is available at www.hud.gov under [State Information](#).

1. Select the "State"
2. Click on "Get Rental Help"
3. Next select, "Subsidized Apartment Search" and find a list of HUD Multifamily rental projects in each state.

This answer does not apply to residents of public housing units or those residents that have a Section 8 voucher. When assisting these rental clients, please contact the public housing authority in the area the client has relocated to determine what assistance may be available.

(continued from pg. 12- Committed to Homeownership Preservation and Foreclosure Prevention)

Due to the destruction and damage of Hurricane Harvey, HOPE NOW will establish two mortgage assistance centers in the Houston, TX area. The mortgage assistance centers will provide an opportunity for homeowners impacted by Harvey to meet with financial industry experts including mortgage servicers, HUD-approved nonprofit housing counselors, FEMA and insurance providers. These financial experts will be available to discuss solutions, provide advice, check financial assistance eligibility and enroll homeowners in the right programs.

For more information about HOPE NOW and its programs, contact Eric Selk, Executive Director at: Eric.Selk@hopenow.com.

(continued from pg. 14 – Increasing Awareness & Visibility of Housing Counseling)

- **Internal:** Housing counseling informs and educates Consumers about the benefits, advantages, and perceived risks associated with housing choices.
- **Institutions:** Housing counseling produces knowledgeable, better-prepared Consumers, which saves time and money and maximizes the success of the home-buying process.
- **Oversight Agencies:** Housing counseling plays a significant role in educating Consumers to make better housing decisions, especially as it relates to budgeting and wealth management.
- **Consumers:** Housing counseling is a trusted resource that empowers Consumers to make informed housing decisions.

Ultimately, the goal is to reach more people who will benefit from working with a HUD housing counseling agency, to address housing barriers and achieve housing objectives, including the goal of responsible and sustainable homeownership.

SUCCESS STORY

(continued from pg. 1 - Creating Opportunities to Reach Self Sufficiency)

an employer initiated collaboration of resources, in response to projected layoffs where Financial Coaches could start working with those affected. By working in an integrated manner, Brighton Center meets the unique needs of clients and walks with them on their journey to achieve their hopes and dreams.

Wes, a 52-year-old divorced, single parent of two teenage girls was referred to Brighton by Kentucky Housing Corporation's Protect My Kentucky Program. Wes was laid off from his computer technology job with a large regional bank; a job he had for 10 years. Wes went from earning over \$55,000 a year to \$415 a week in unemployment compensation. He was confident that with his work history and specialized computer skills, he would find employment quickly.

Unfortunately, that didn't happen and after six months his unemployment compensation stopped. He told his coach "I lost my job and lived on unemployment for six months. After that, I used up \$30,000 in my 401K. After that was gone, I used up \$30,000 in pension money. Now, I have been selling all my assets and borrowing money from relatives until there is nothing left to beg, borrow or steal. I'm even shoveling snow so that I can keep my utilities on."

With the help from his Coach, they submitted his application for mortgage assistance. If approved, his mortgage would be paid for 18 months. Meanwhile, Wes utilized food assistance and utility bill help to prevent services from being turned off. He worked with Career Connections for resume preparation, interviewing skills and other employment services.

Wes secured work through a temporary employment agency and four months later, his application was approved. The program paid over \$15,000 to bring his loan current. His mortgage was also paid for another six months until he became employed in the IT field again. His new employer sent him back to school to further enhance his skills.

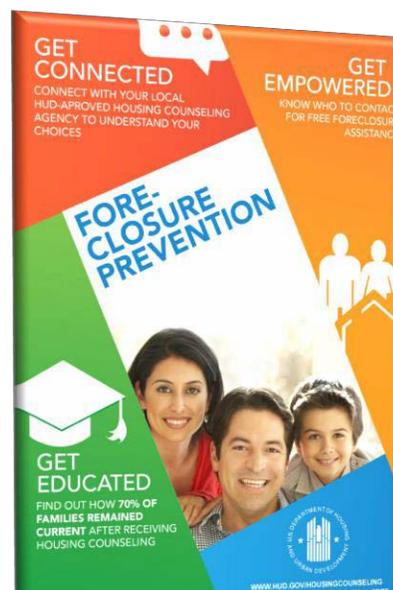
Wes stopped by Brighton's office a few weeks after becoming reemployed and the coach hardly recognized him. He was sharply dressed with a new haircut looking like a professional who was confident and in control again.

(continued from pg. 8 - In Pursuit of Feasible Mortgage Solutions)

Here are two examples of CONSUMER's mortgage foreclosure avoidance success stories:

1. Case #1: A 44-year-old divorcée with two arrears in her conventional mortgage loan due to being overextended in her credit obligations following her divorce, sought counseling with CONSUMER in August 2016. The agency was able to successfully negotiate with her lender a Mortgage Modification on her behalf. After a six-month trial period, the lender changed the original terms of the mortgage loan and the client's payment was lowered to accommodate her new financial reality.
2. Case #2: A 51-year-old pharmacist who missed four mortgage payments because of the death of her son, who helped her make that payment following the separation from her husband, sought counseling with CONSUMER to seek alternatives for her financial predicament. Her monthly budget deficit was almost \$500, but the agency arranged a Debt Management Plan for the client's unsecured debts, as well as a mortgage modification.

Puerto Rico's housing crisis, as a result of its protracted recession, will not be resolved overnight. With CONSUMER's help, however, the situation is being dealt with expeditiously and professionally.



TOOLS AND RESOURCES



[HUD Disaster Resources](#)

HUD, FEMA, and other helpful resources.



[Housing Counseling Disaster Recovery and Emergency Preparedness](#)

Contains disaster recovery and emergency preparedness resources for housing counseling programs.



[Foreclosure and How to Avoid It](#)

There may be ways your lender can work with you to prevent foreclosure.



[Loss Mitigation Services for FHA Homeowners](#)

FHA offers a number of loss mitigation programs and informational resources to assist FHA-insured homeowners facing financial hardship.



[HUD's National Servicing Center](#)

Work with FHA homeowners and their lenders to avoid foreclosure.



[Hardest Hit Funds](#)

Program participants have until the end of 2020 to utilize funds allocated under HHF.



[Joint State-Federal National Mortgage Servicing Settlements](#)

Provides information on the joint state and federal settlements involving residential mortgage foreclosures and loan servicing.



[Guiding Principles for the Future of Loss Mitigation Report](#)

U.S. Department of Treasury, HUD and the Federal Housing Finance Agency released white paper on lessons learned and the future of foreclosure prevention.

TOOLS AND RESOURCES



[NeighborWorks® Foreclosure Prevention Counselor Training](#)

Offers homeownership educators and counselors scholarships to attend training in foreclosure intervention and default counseling.



[National Council of LaRaza Homeownership Network Learning Alliance \(NHNLA\)](#)

Combines counseling and legal expertise to provide foreclosure prevention counselors with the experience and information they need to protect their clients' interests.



[National Community Reinvestment Coalition's \(NCRC\) National Training Academy](#)

Offers substantive state-of-the-art training and technical assistance both on-site and online via webinars.



[Rural Community Assistance Corporation \(RCAC\)](#)

RCAC expands the knowledge base of the rural public through education and training in technical, financial, and administrative issues that affect rural communities.



[HOPE NOW](#)

Creating a unified, coordinated plan to assist homeowners, communities and government partners to repair the mortgage market.



[Federal Deposit Insurance Corporation Foreclosure Counseling Resources](#)

Resources for consumers in mortgage delinquency trouble or may be in the future.



[USA.gov](#)

Your online guide to government information and services.



[Consumer Financial Protection Bureau](#)

Agency that makes sure banks, lenders, and other financial companies treat you fairly.

ON THE HORIZON



UPCOMING TRAINING

11/8 **BREAKING NEWS** [Please Register for Discussion of HUD Office of Housing Counseling's \(OHC\) Goals and Priorities for FY2018 on November 08, 2017](#)

Please join OHC's Deputy Assistant Secretary Sarah Gerecke for a discussion on upcoming goals and priorities of the HUD Office of Housing Counseling for Fiscal Year 2018. [Registration is required](#) for this conference call. The meeting will take place November 08, 2017 at 2:00 PM Eastern Time. This meeting is highly recommended for housing counseling agency managers, housing counselors and industry stakeholders. After registering, you will receive a confirmation email containing information about joining the webinar.

11/15 [NCRC Housing Counselors' Obligations in the Community](#)

12/5-7 [RCAC Training: Core Competencies for HUD Certification](#)

12/8 [RCAC Training: HUD Requirements for Housing Counselors](#)

12/11-15 [DC Neighbor Works® America Training Institute](#)

Visit the [Office of Housing Counseling](#) 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

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