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Housing Counseling Serves Our Military, Veterans & the Homeless



Supporting Veterans in Achieving Housing Stability

Washington, DC - The [HUD-Veterans Affairs Supportive Housing Program](#) (HUD-VASH) combines Housing Choice Voucher rental assistance for homeless veterans with case management and clinical services provided by the [U.S. Department of Veterans Affairs \(VA\)](#). A key program in the effort to end veteran homelessness, HUD-VASH has helped over 120,000 homeless veterans — many of whom were chronically homeless — achieve housing stability.

According to a [2016 year-end press release](#), HUD has awarded more than 87,000 HUD-VASH vouchers since 2008. In recent years, Congress created a set-aside pilot program to encourage the use of HUD-VASH vouchers on tribal lands. Additionally, HUD has released a series of project based competitions to spur development of new affordable housing units in high-cost markets with limited affordable housing stock.

Jointly administered by the VA and [HUD's Office of Public and Indian Housing \(PIH\)](#), HUD-VASH vouchers are allocated to more than 300 Public Housing Authorities (PHAs), while veteran referrals come from the nearest [VA Medical Center \(VAMC\)](#), which provides clinical services.

A cornerstone program in ending veteran homelessness, HUD-VASH provides a particularly effective resource by combining both housing and services into a one-stop source with a Housing First orientation. When Congress funds new HUD-VASH vouchers, HUD — in consultation with the VA — awards blocks of vouchers to PHAs based on geographic need. When vouchers become available, VA personnel, in consultation with community partners, determine which veterans are clinically eligible for and in need of the program before making referrals to local PHAs, which then must verify eligibility based on HUD regulations.

HUD-VASH recipients rent privately owned housing and generally contribute up to 30 percent of their income toward rent. The VA case managers work with veterans to foster a therapeutic relationship and act as liaisons with landlords, PHAs, and community-based providers. When a veteran no longer needs the program's support or has exceeded its income limits, vouchers become available for the next qualifying veteran.

By providing a stable environment with wrap-around services, veterans and their families can regain control of their lives, and ultimately reintegrate into society.

FROM THE DEPUTY ASSISTANT SECRETARY



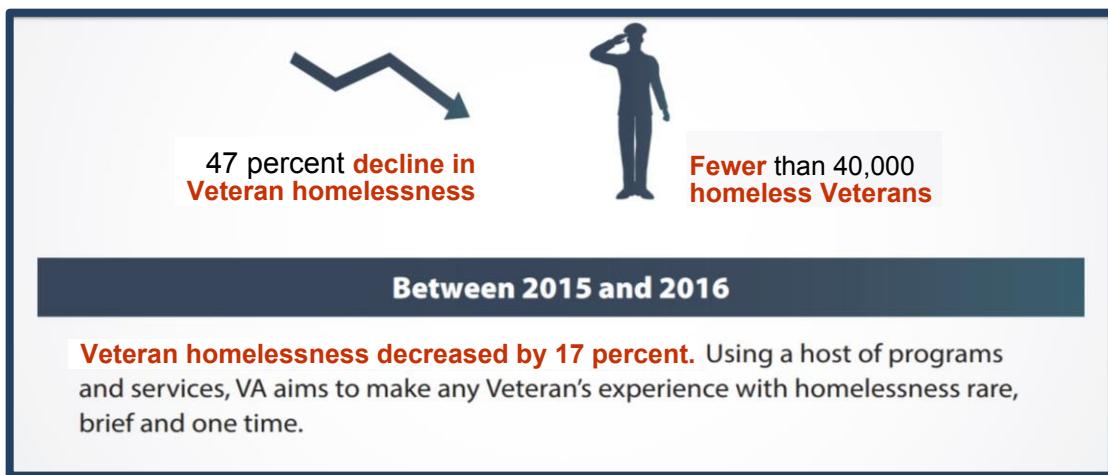
Sarah Gerecke
*Deputy Assistant
Secretary, Office of
Housing Counseling*

Greetings,

As the nation recognizes Veteran's Day on November 11, 2017, the Office of Housing Counseling joins all Americans as we celebrate the bravery and sacrifice of our U.S. servicemembers and veterans. We honor and thank the men and women of our military for their service.

In this edition of the *Bridge*, we highlight HUD-approved housing counseling agencies and Federal programs that provide critical support services to veterans and servicemembers. Working with the U.S. Department of Veterans Affairs and other Federal agencies, HUD is committed to increasing leadership, collaboration, and coordination among programs serving veterans experiencing homelessness and promoting rapid access to permanent housing.

According to the [State of Veteran Homelessness 2017](#), Veteran homelessness decreased by 17 percent between 2015 and 2016. As a result of VA homeless programs and the utilization of HUD's targeted housing vouchers, 123,000 Veterans and their family members were permanently housed or prevented from becoming homeless in Calendar Year 2016. Since 2008, more than 87,000 HUD housing vouchers have been awarded through the HUD-Veterans Affairs Supportive Housing Program, which pairs case management and supportive services to help veterans sustain housing stability and recover from physical and mental challenges.



The Office of Housing Counseling and our HUD-approved housing counseling agencies are honored to serve our military servicemembers, veterans and those experiencing homelessness by providing housing resources and referrals to critical support services that ensure access to safe, secure, and affordable housing.

Wishing You a Happy Thanksgiving!

Sarah



Bowling Green, MO - North East Community Action Corp. (NECAC), a HUD-approved housing counseling agency, chartered member of the NeighborWorks network, Rural LISC member and community action agency, provides a wide variety of services to make homeownership a reality for individuals and families. For more than 50 years, NECAC has served the northeastern Missouri counties of *Lewis, Lincoln, Macon, Marion, Monroe, Montgomery, Pike, Ralls, Randolph, St. Charles, Shelby and Warren*. In addition, NECAC chairs a Tri-State Housing Committee with agencies and individuals in Western Illinois and Southeast Iowa.

NECAC's mission statement is: "Empowering people, changing lives and building communities." The agency provides both individual and group counseling to prospective homeowners on financial tips, credit improvement, budgeting, participation in the FHA Back to Work program, shopping for a loan and a home, and post-purchase education. All of NECAC's counseling services are offered in both English and Spanish.

The agency offers eight-hour pre-purchase homeownership classes that cover: budgeting for a home purchase, shopping for a loan, credit issues, types of financing, closing costs, lender information, fair housing and home maintenance, including green energy. Additional budget and credit counseling is provided on a one-to-one basis.

NECAC clients are required to obtain a copy of their credit report to develop a plan to overcome any outstanding issues. NECAC does not charge the client any fees for the initial credit report. The agency's housing counselors help clients to establish repayment plans and work out arrangements with creditors and credit bureaus. NECAC housing counselors also work very closely with each prospective homebuyer and conduct a thorough assessment of a client's mortgage readiness, providing advice through each step of the process.

Once mortgage ready, the agency offers a special home down-payment loan to its first-time homebuyer clients. These income-eligible homebuyers may obtain a zero-interest loan ranging from \$3,000 to \$5,000 in certain parts of NECAC's service delivery area.

NECAC also has a NeighborWorks Homeownership Center located in Hannibal, Missouri, which provides the full range of homeownership services for residents of Northern Missouri, Western Illinois and Southeast Iowa.

SUCCESS STORY

Among its clients is a couple who moved from California to be closer to family and to benefit from the lower cost of living in the Midwest. The husband is a 63-year-old, disabled veteran. His wife is 50-years-old and works as a youth counselor at a residential treatment center. Although some couples in mid-life may feel comfortable with the status quo, this couple knew they needed to make a change. NECAC provided counseling and a "Realizing the American Dream" course. Although the husband had some concerns about obtaining a home loan, NECAC's housing counselor walked the couple through each step of the process.

After looking for homes over a few months, the couple became very discouraged. However, with one-on-one individual counseling and support from NECAC, they were able to find a home in a small-town close to the wife's job and a loan that suited their needs.

Today, the couple enjoys baking in their new kitchen and often takes baked goods to work to share with staff and clients. When asked if they eat out often, they replied, "No, we have a chef right here!" Watching their expenses has always been a priority for this couple, and eating at home is just one example of how they try to maximize their income.

Together, this couple decided homeownership is not only a good financial decision, but an experience worth the effort.

HOUSING COUNSELING BY VETERANS, FOR VETERANS

Atlanta, GA – Established in 2008, [the Veterans Center](#), is a community based, HUD-approved housing counseling agency. Its mission is to assist veterans and their families by helping them navigate civilian based programs within the home community. Some of these programs include guidance through complex first-time homeownership utilizing the VA housing voucher and navigating through the complex loss mitigation process for veterans suffering from potential foreclosure and loss of their home.

What makes the Veteran's Center unique is simple — each housing counselor is a military veteran; many have shared the same experience as those seeking their help. Because each counselor has walked in the boots of their client, they have a special, unique ability in meeting the needs of each veteran. Counselors can minimize the distraction of misinformation and put issues in a simple perspective, while bridging the gaps of housing and employment.

Over the years, the center has found that many of its service members and veteran clients suffer from misinformation, stress, and lack of financial and credit knowledge to sustain in a civilian world. These factors often lead to depression, homelessness, and hopelessness, and the Veterans Center is there to help change their perspective.

In the Veteran's Center housing counseling program, each veteran undergoes housing education, credit counseling, and financial literacy education. During the time they are completing their education, veterans work with a housing counselor and are matched with community resources. This can include working with the veteran and a Veteran's Administration provider who specializes in veteran-only temporary housing, eviction assistance, financial assistance and claims, appeal matters and permanent housing.



For veterans who don't have sufficient income to access or afford housing, the Veteran's Center offers them an apprenticeship program that match veterans with employers, assist with identifying transportation, and bridge the gap in locating community re-education providers. This program enables veterans to ultimately earn a steady, annual income with partners including the Georgia Department of Labor and Governor Nathan Deal's [Operation Workforce](#) program.

Throughout the year, the Veterans Center engages with veterans through its annual Vets Housing and Resource Fair and Vets Christmas Celebration. Both events aim to combat homelessness among veterans and their families as well as engage with the children.

The Veteran's Center is committed to working with all veterans regardless of circumstances. More information can be found at its website: www.vetscenterinc.org or Instagram [@VetsCenter](#).

FULFILLING THE MISSION TO HOUSE HOMELESS VETERANS



Washington, DC - With 51 communities and three states having reached the federal benchmarks of having a system in place to house every homeless veteran and rapidly re-house any veteran who may experience homelessness, the nation is moving closer to fulfilling the mission of the National Coalition for Homeless Veterans (NCHV). According to HUD's 2016 Point in Time Estimate of Homeless Veterans, there are nearly 40,000 veterans still on the streets on a given night. This suggests that there continues to be an urgent need to put systems and resources in place to assist veterans experiencing homelessness.

Founded in 1990 to end homelessness among veterans by shaping public policy, promoting collaboration, and building the capacity of service providers, NCHV represents the thousands of community-based organizations that help our nation's veterans secure stable, permanent housing.

While the U.S. Department of Veterans Affairs (VA) has a major role in ending veteran homelessness, NCHV has worked to increase the involvement of other federal agencies, especially the U.S. Department of Housing and Urban Development (HUD) and the U.S. Department of Labor (DOL). Today, collaboration between Federal agencies to end veteran homelessness is stronger than ever before, and that collaboration is making similar partnership and teamwork easier and more efficient at the local level.

HUD Housing Counselors have a significant role in ending veteran homelessness in their communities. Whether assisting veteran clients or working with landlords to improve access, housing counselors assist in preventing and ending homelessness for veterans and the population at large.

To fulfill its mission, NCHV encourages all housing services' stakeholders to be aware of available resources as well as organizations serving veterans in local communities.

NCHV offers a wide variety of resources for service providers to benefit their communities:

- The NCHV eNewsletter contains the latest news, resources, and funding opportunities for service providers working with homeless veterans.
- The NCHV Technical Assistance Center database of research briefs, breaks down the latest studies into easy to digest overviews. Topics include: housing, supportive services, employment and training, female veterans, Operation Iraqi Freedom (OIF) / Operation Enduring Freedom (OEF) veterans, aging veterans, and legal issues.
- The NCHV Technical Assistance Center also offers free webinars on a wide range of topics including federal grant programs, employment, training and income, collaboration and working with partners, housing, rural veterans, OIF/OEF, legal issues, and homeless female veterans. Access recordings of all past webinars here.

In addition to these resources, NCHV provides a database of homeless veteran service providers across the country and encourages them to work with the HUD staff in their communities. These local partnerships and collaborations to end homelessness are what led to the success of those 51 communities and three states in reaching the federal benchmarks. Other communities can achieve these benchmarks when providers reach across departments, organizations and barriers.

Partnerships with HUD at the national and local level have made a dramatic impact on NCHV's shared goal to end veteran homelessness. For more information, visit NCHV at www.nchv.org or sign up for the NCHV eNewsletter for the latest updates. Past Conference presentation materials are also available online.

NCHV thanks all who play a role in helping our nation's vulnerable veterans and civilians to find safe, stable, sustainable housing options.

SUPPORTING THE ENTIRE MILITARY FAMILY



Riverside, CA - [Credit.org](#) is a HUD-approved housing counseling agency and a certified [USA Cares](#) military housing specialist organization committed to serving all branches of the nation's military and veteran community. It has a long history of working with servicemembers in all aspects from recruitment and transition to military careers, to transition into civilian life as veterans.

Servicemembers face unique challenges related to finances and housing. Keeping a pledge to assist this important community, credit.org offers free services to address their needs. It provides education key to helping servicemembers overcome financial challenges, avoid foreclosure, and successfully manage their housing needs. This educational opportunity is also provided to family members. For example, their Raising a Money Smart Child financial education program for parents and their children teaches financial skills to develop healthy money habits at a young age.

The work of credit.org includes helping veterans who are homeless or at risk of becoming homeless. Support provided includes:

- PCS (permanent change of station) orders when relocating and vacating an existing home with a mortgage,
- Insight on issues related to the [Servicemembers Civil Service Relief Act \(SCRA\)](#),

- Mortgage relief programs and opportunities to assist military families,
- Awareness of mortgage scams targeted at military homeowners,
- GSE and mortgage servicer programs intended for service members.

Credit.org educates servicemembers and veterans on specific programs including:

1. The Command Financial Specialist (CFS) Program;
2. The Transitional Assistance Program (TAP) for those transitioning from military service; and
3. The Corporal Financial Fitness (CFF) program for young service members.

Because financial fitness is part of mission readiness, Credit.org supports personal, family and professional development.

[Military Saves Week](#) is an opportunity to reach out to the military community and bring attention and focus to the financial readiness of servicemembers and their families, including the reduction of debt and saving towards personal and family goals. Credit.org participates in Military Saves Week where it provides educational resources and training on the Blended Retirement System (BRS), the Thrift Savings Plan (TSP), and improving servicemember credit scores.

CREATING OPPORTUNITIES FOR CHANGE

Gray, KY - In 1964, Kentucky Communities Economic Opportunity Council (KCEOC) Community Action Partnership was established in 1964 as one of the first Community Action Agencies in the country. Since then, KCEOC has carried out its mission of recognizing human potential, improving communities, and creating opportunities for change. KCEOC Community Action Partnership recognizes that a “hand up” is more effective than a “hand out.” The agency provides the means and assistance necessary to break the chain of poverty binding the residents of south eastern Kentucky.

Through the collaborative efforts of KCEOC, Corbin United Effort, Emergency Christian Ministries, and Interfaith of Bell County, they formed the Southeast Kentucky Housing and Homeless Alliance (SKHHA). The program provides comprehensive case management, transportation, and computer education to the homeless community.

SUCCESS STORY

KCEOC was there for Chassidy when she reached out for help. She had heard KCEOC had a homeless shelter, so she and her children moved into the Emergency Support Shelter for 30 days, where they were provided food, shelter, water, a place to sleep, and supportive services.

The staff at KCEOC’s Emergency Support Shelter encouraged Chassidy to take part in the KCEOC Continuum of Care Program and Homeless Counseling. KCEOC Housing Counselor Wyatt constructed an action plan with Chassidy, which included regular housing and credit counseling, and securing assistance from local and Federal resources.



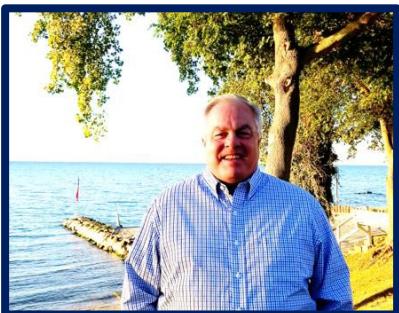
Chassidy with the keys to her new home

Wyatt wanted to ensure Chassidy understood housing leases by using documents such as “Finding a Place to Live” and “How to be a Good Renter,” so she would be successful in finding long-term housing.

Chassidy found a new place to live with KCEOC aiding her by paying her security and utility deposits to secure housing.

She receives regular follow-up and progress monitoring by her KCEOC housing counselor to ensure her continued success.

STABLE HOUSING FOR VET LEADS TO SECOND CHANCE



Steve

Fremont, OH - [WSOS Community Action Commission](#)

(WSOS) is a HUD-approved housing counseling agency. In addition to housing counseling for homeownership, the agency offers home rehabilitation, weatherization, and homeless assistance including transitional housing. The agency shared how its [WSOS Community Action Commission Supportive Services for Veteran Families \(SSVF\)](#) program recently helped Steve, a veteran, gain the support he needed to avoid homelessness, continue working and achieve stability.

Steve has a good job, good prospects and a good home. He commutes to his job at a gas and petroleum distribution company in Cleveland from the small, lakeside community of Vermillion, Ohio, where he lives. He calls his car a “beater,” but it works for him. Steve likes his neighbors, likes to grill, and likes his quiet community. It may sound simple and may not be glamorous, but it’s a good life for Steve. “I’m content with going to work. I live in a nice neighborhood. I find serenity in that,” Steve said.

But Steve’s life now is much different than what it once was. In a relatively short time, he went from making \$70,000-plus per year to facing an eviction. Steve had served in the U.S. Navy beginning in 1985 and worked as a technician, traveling to Florida, Mississippi, the Great Lakes, Connecticut and San Diego during his naval career. Unfortunately, a knee injury cut Steve’s time short. He exited the Navy in 1990 with a medical discharge and began working in Virginia.

For many years, Steve worked as a general manager of a commercial truck stop. He earned a good salary, enjoyed the beach and the nightlife. Then he met with complicated health and financial problems.

During this time, Steve moved from one state to another, went through the VA medical system, struggled to find work, and faced eviction and the threat of homelessness before seeking help.

Through the WSOS Community Action Commission SSVF program, Steve gained the support he needed to avoid homelessness, continue working and achieve stability. He moved to Ohio, landed a part-time job but soon faced another crisis. The management company that owned Steve’s apartment issued him a notice of eviction. Although the company would later withdraw its case after realizing it issued the eviction in error, the blemish on Steve’s record was still there, and made what was already a difficult situation even worse. Without many resources, Steve had to find a place to live, and fast. “That’s when I reached out to Irene,” said Steve.

Irene Miller, a long-time advocate for the SSVF program, has built a reputation among her clients for being trustworthy and dependable. Irene said she approaches every person with kindness and without judgement to build trust and help her clients be successful. “Veterans are a rare breed,” Irene said. “They have such pride and a lot of times would rather do without everything — even basic needs — before asking for a handout.” However, SSVF is not a handout, Irene explained. The program helps connect veterans who are homeless or at risk of becoming homeless with housing and basic needs, allowing them to gain stability and enact life goals. She helped Steve locate a new apartment, secure a few months’ rent and some household supplies, and connect with other support through the local veterans’ services office.

With a stable residence in a nice neighborhood and no fear of eviction, Steve could better concentrate on his work and becoming successful at his career. “[SSVF] allowed me to focus on a more professional job, which panned out.” “I don’t know if I would be where I am today without these organizations and Irene taking the pressure off. It made an incredible difference,” Steve said. “It’s a change of lifestyle, but I’m more self-content now.”

HOUSING COUNSELING AGENCIES RESPONDING TO DISASTER

Washington, DC - The last few months have challenged the network of HUD participating housing counseling agencies and the challenges will continue well into the future. In the aftermath of Hurricanes Harvey, Irma and Maria and the California fires, 245 agencies in Texas, Louisiana, Florida, Puerto Rico, U.S. Virgin Islands, and other Southern states were impacted. Many of the agencies initially could not operate and offer their services because of damage to their facilities and staff. Except for some of the agencies in Puerto Rico, all are now operating. However, they have found that their short-term mission has changed.

In addition to their traditional housing counseling activities, the agencies and their counselors are providing community support activities. They are distributing food, water and other supplies, helping with clean-up, working with FEMA and other state and federal agencies, acting as an information clearing house and similar activities. They are working at airports providing information to people moving to the mainland. They are also dealing with staff and client stress and Post Traumatic Stress Disorder (PTSD) issues. The operational agencies are providing support, services and equipment for those Puerto Rico agencies still non-operational.

For many agencies and their clients, recovery counseling will focus on relocation, rehousing, rebuilding, helping clients navigate FEMA, insurance, local aid and grant programs, credit counseling, and foreclosures. Training will be needed to refocus the traditional counseling to meet the needs of disaster survivors.

It's not just housing counseling agencies in the disaster areas that will be affected. Because of some resources such as Section 8 vouchers and FHA's 203(H) program, which allow disaster survivors to move anywhere in the country, all HUD participating agencies should be prepared to meet the counseling needs of disaster survivors.

The Office of Housing Counseling has been very proactive in reaching out to housing counseling agencies to determine their status and provide information on resources. A very comprehensive webpage is now available on the HUD Exchange.



The [2017 Disaster and Emergency Resource Page for Housing Counselors](#) contains resources, news, and updates regarding Hurricanes Harvey, Irma, Maria, and Nate and California fires. Check this page for the latest updates as they become available. View the [Disaster Recovery Flyers](#) to help inform members of your community of the benefits of working with a housing counselor during emergency and disaster recovery.

The [Office of Housing Counseling's Training Grantees and other training partners](#) have also stepped up to offer accelerated schedules of classes on disaster responses. Get the latest training details on the [Upcoming Trainings' webpage](#) and be sure to sign up for the [Housing Counseling listserv](#) for updates.

All of HUD is working to respond quickly to the needs of communities impacted by the recent disasters. In the press release, [HUD Cuts Red Tape To Speed Hurricane Recovery](#), a package of 19 regulatory and administrative waivers aimed at helping communities to accelerate their recovery from Hurricanes Harvey, Irma and Maria was announced. "The recent storms are unprecedented so it makes sense that our response be unprecedented as well," said Neal Rackleff, Assistant Secretary for Community Planning and Development. "We must be as flexible as we possibly can to help our state and local partners at a time they need our help the most," said Rackleff.

Dr. Ben Carson, Secretary of HUD, discusses disaster recovery efforts in a video message on September 14, 2017. "HUD has a crucial role. We will be a rapid, responsible and compassionate agency," said Dr. Carson. View more of Dr. Carson's comments on [HUD's YouTube Channel](#).

ADDRESSING CRITICAL NEEDS AFTER THE HURRICANES



Washington, DC - [NeighborWorks®America](#) supports military families by bringing together the many talents, resources and skills of volunteers, organizations and agencies to assist families in need.

Recently, [NeighborWorks](#) announced that it awarded 20 organizations in communities affected by Hurricanes Harvey, Irma, and Maria with grants totaling \$800,000. The nonprofits will use the grants to help meet any emerging on-the-ground needs, such as cleaning properties, providing supplies to affected households, coordinating disaster response with other partners, supporting mobile intake centers, and rehab and repair efforts.

The grants allow these NeighborWorks organizations in Texas, Florida, Georgia, South Carolina, and Puerto Rico, maximum flexibility in their response in the short-term aftermath of the disasters. "These funds will enable the nonprofits to address many critical needs that arise after the destruction caused by this year's storms," said Jeffrey Bryson, acting chief executive officer of NeighborWorks America. "The NeighborWorks network works closely with residents to identify these local needs."

NeighborWorks staff is also offering technical assistance and guidance to residents in affected areas. Partnering with [Enterprise](#), [the National Center for Healthy Housing](#) and the [Florida Housing Coalition](#), NeighborWorks shares best practices and post-flood mold remediation techniques to make damaged homes safe and habitable. The mold-remediation guidance draws from recovery and rebuilding experience after Hurricanes Katrina, Sandy, Irene and Rita.

NeighborWorks will hold additional training events in the affected communities, providing broad learning opportunities to nonprofits and others engaged in the recovery efforts.

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

Housing Counselors work for non-profit or government agencies participating in the U.S. Department of Housing and Urban Development (HUD) Housing Counseling Program. Counselors can help you find the best options and resources for your situation. The assistance can be short term or long term depending on your needs.

INQUIRING MINDS WANT TO KNOW



The August 2017 edition of [The Bridge](#) highlighted the most common performance review findings in that issue's Inquiring Minds segment. This month we again reached out to HUD's Office of Oversight and Accountability, which oversees the Office of Housing Counseling's (OHC) performance review activities, to find out what other issues are frequently identified during performance reviews.

Q: What are some common performance review issues identified by HUD staff?

A: Frequently cited issues include:

- Personnel expense reports not maintained or not in an acceptable format.
- Client file remains open even though no recent follow-up activity has been documented.
- Counselor discussion of alternatives not documented in client file.

Q: When are personnel expense reports required and what were some of the agency issues identified by HUD reviewers concerning personnel expense reports? Where can an agency find more information on this topic?

A: Personnel expense reports are required under 2CFR200 for all agencies that receive any type of federal funding including a HUD Housing Counseling Program Comprehensive or Training grant. The requirement applies to both the HUD grantee and subgrantees. The most frequent issues included are:

- not maintaining personnel activity and expense reports on a monthly basis;
- reports not signed by employee and supervisor; and
- insufficient information to determine if the hours charged to the grant are allowable and/or reasonable.

OHC provided webinar training on this topic on:

- July 25, 2017 - *Uniform Guidance Refresher*,
- October 4, 2016 - *Implementing OMB Uniform Grant Guidance Refresher* and
- September 20, 2016 - *Best Practices/Lessons Learned from Financial and Administrative Reviews*.

These trainings can be accessed at [OHC Archived webinars](#).

Q: When should a housing counselor terminate a client file?

A: [HUD Handbook 7610.1 Rev-5](#) provides guidance for follow-up and termination time frames in Paragraph 3-5, Delivery of Housing Counseling Services. Client files must not remain open indefinitely. The counselor must make reasonable efforts to conduct a verbal (in person or via phone) follow-up session within the first 60 days of no client contact.

If unsuccessful, after several attempts to conduct a verbal follow-up session, the counselor should write a letter or send an e-mail to the client stating that such efforts have been made and inform the client that there is a need for follow-up communication. The letter must request that the client contact the housing counseling agency no later than 30 days from the date of the letter, to help the agency assess if additional client services are necessary to assist them in achieving their housing goals or if services should be terminated.

The housing counseling agency must document in the client's file when and why housing counseling services were terminated.

(continued on pg. 12)

INQUIRING MINDS WANT TO KNOW

(continued from pg. 11 – Inquiring Minds Want to Know)

Examples of reasons to close a client file may include:

1. The client meets their housing need or resolves the housing problem;
2. The agency determines that further housing counseling will not meet the client's housing need or resolve the client's housing problem;
3. The agency attempts to, but is unable to locate the client;
4. The client does not follow the agreed upon action plan;
5. The client otherwise terminates housing counseling;
6. Client fails to appear for housing counseling appointments or fails to respond to agency inquiries concerning the client's progress in resolving their housing need or problem; or
7. Other circumstances beyond the participating agency's or client's control such as a natural disaster that might prevent continuation of counseling.

Q: When should a housing counselor provide information on alternative programs or products and how should the client's file be documented?

A: Discussion of Alternative standards can be found in Paragraph 3-5 of [HUD Handbook 7610.1 Rev-5](#). Counseling must include a reasonable discussion of alternatives and options available to the client. To accomplish this, counselors may discuss specific products, features, properties or programs.

For example, this type of discussion may occur if a recipient of pre-purchase counseling asks questions about a specific loan product or feature, or if the counselor feels that having information about a specific product, feature, property or program is in the best interest of the client. However, if a counselor discusses specific products, features, properties or programs, they must provide at least three reasonable and comparable alternatives.

Therefore, in the example provided the counselor should have given the client the opportunity to consider products from at least three different lenders. Additionally, when discussing specific loan products or features, at least one of the alternatives discussed by the counselor must be Federal Housing Administration (FHA) products or features, the Federal government's safe and affordable options for home finance.

Counselors must not advise clients, or promote specific products, features or programs. Their role is to simply make counseling recipients aware of their options and empower them with the information they need to help them make smart choices.

Any discussion of alternative options must be documented in client files. The documentation can include but is not limited to client notes, copies of handouts, or notation on the client's action plan. The documentation should be sufficient so that a HUD Reviewer can verify the housing counselor discussed alternatives with the client.

SUCCESS STORY

"Terrence," a U.S. Army Veteran who served during the late 1970s, remembers saying to himself that he had no intention of remaining homeless long-term. He resolved to keep with him only a small bag containing his basic necessities to reinforce to himself that his homelessness would only be short-term.

Washington, DC - Terrence's homelessness started in 2015 after experiencing a series of health problems. Because of his health condition, he was unable to maintain his employment as an electrician, resulting in not only losing his apartment but also his car. He was on the street and feeling desperate.

During his early period of homelessness, Terrence met another homeless man who seemed to be preparing himself for long-term street life by gathering large duffel bags and suitcases to manage his belongings as he moved throughout the city. Determined not to lose hope like others he befriended, Terrence connected with Miriam's Kitchen, a drop-in center in the city, where he received food assistance and other support services.

One day at Miriam's Kitchen, a U.S. Department of Veterans Affairs (VA) case manager connected Terrence with a bed at a VA-funded transitional housing program. After two years on the street and upon entering transitional housing in January 2017, Terrence gained comfort in knowing that his homelessness was indeed not permanent.

Through the DC Homelessness Coordinated Entry system, Terrence was connected to HUD-approved Housing Counseling Services (HCS) and the Supportive Services to Veteran Families (SSVF) Program, which provides intensive case management to assist homeless veterans and veterans at risk of homelessness to secure or sustain stable, permanent housing. Terrence was assigned to case manager Valerie Talford, who worked with him to set a course for permanent housing.

Talford and Terrence worked together to establish a housing plan, looking both short and long-term. In addition to exploring housing options, she assisted Terrence to evaluate

realized that housing stability was dependent upon identifying a stable income. This was a challenge as Terrence needed to find employment that would not be too physically or mentally taxing as he had physical limitations due to his diagnosis of Post-Traumatic Stress Disorder.

To raise money for his move into private housing, Terrance enrolled in the VA's Compensated Work Therapy (CWT) Program, a vocational rehabilitation program that matches work ready veterans to employment opportunities. He was placed at the DC VA Medical Center as a Patient Escort.

Opportunities continued to present themselves as the VA issued Terrence a permanent supportive housing voucher due to his chronic homelessness and chronic health condition. With his new income and housing voucher in hand, Terrence now approached his housing search with greater enthusiasm.

In April 2017, Terrence went to see an apartment, and while it was outside of his desired neighborhood, it offered everything else that he wanted in a home. Luckily, Talford had previously worked with the property management company while assisting another veteran. Based on its positive experience with the veteran and working with HCS and the SSVF program, the company was willing to take a chance on renting to another veteran. HCS' SSVF Program assisted Terrance by paying his security deposit and in May 2017, Terrence moved into his new apartment.

Terrence is extremely happy with his new home and continues to speak praise regarding his time working with his case manager. Terrence acknowledges his journey is not over. Although he continues to work as a Patient Escort, he does not plan to remain in this position long-term as he would like to enter a career path advocating for others in need.

Case manager Talford has stayed in touch with Terrence to ensure his housing remains stable, that he has access to resources to remain independent and to encourage him to continue working on repairing his credit and following his dreams. It takes a team!

TOOLS AND RESOURCES



[HUD-Veterans Affairs Supportive Housing Program](#)

Combines HUD's Housing Choice Voucher rental assistance for homeless Veterans with case management and clinical services provided by the U.S. Department of Veterans Affairs.



[HUD's Office of Public and Indian Housing](#)

Ensure safe, decent, and affordable housing; create opportunities for residents' self-sufficiency and economic independence.



[National Call Center for Homeless Veterans](#)

Veterans and their families may also call 1-877-4AID-VET (1-877-424-3838) to access VA services.



[National Coalition for Homeless Veterans](#)

End homelessness among veterans by shaping public policy, promoting collaboration, and building the capacity of service providers.



[VA Compensated Work Therapy](#)

A Department of Veterans Affairs clinical vocational rehabilitation program.



[Supportive Services to Veteran Families](#)

Promote housing stability among homeless and at-risk Veterans and their families.



[USA Cares](#)

Provides financial and advocacy assistance to post-9/11 active duty U.S. military service personnel, veterans and their families.



[Military Saves Week](#)

An annual opportunity for installations and organizations to promote good savings behavior for servicemembers and their families to assess their own saving status.

ON THE HORIZON



UPCOMING TRAINING

12/4-8	<u>NCRC National Training Academy: Housing Counseling Training</u>
12/5-7	<u>RCAC Training: Core Competencies for HUD Certification</u>
12/8	<u>RCAC Training: HUD Requirements for Housing Counselors</u>
12/11-15	<u>DC Neighbor Works® America Training Institute</u>
12/19-20	<u>NHNL Training: HUD Housing Counseling Certification Prep Course</u>

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 sessions.

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