



Housing Counseling Impacts Homelessness



Homelessness in the Isolated Eastern Shore

Accomack, VA - Separated from the rest of Virginia by the Chesapeake Bay, the Eastern Shore is a rural two-county region where geographic isolation provides a challenge to service providers and the homeless individuals and families seeking assistance.

The causes of homelessness in a rural area like the Eastern Shore are similar to those of urban areas such as poverty, mental illness, inadequate housing, substance abuse, and domestic violence or other trauma. However, the homeless in rural areas are much less visible than in urban areas and may be living in a car or camper, a tent in the woods or one of the many abandoned houses that dot the farm fields.

[The Accomack-Northampton Planning District Commission](#) (A-NPDC) is a HUD-approved housing counseling agency, which also provides the staffing for two affiliate agencies, the [Accomack-Northampton Regional Housing Authority](#) and the [Eastern Shore of Virginia Housing Alliance](#). Together, these organizations are responsible for providing the majority of housing related services on the Eastern Shore.

The isolated nature of the Shore limits options for the homeless and makes coordination of services a challenge.

To address this issue, local service providers formed the [Community Partners of the Eastern Shore](#), a local planning group for the Virginia Balance of State Continuum of Care. Its mission is to strategically address the issues affecting the homeless and near homeless of the Shore.

Working with the local domestic violence shelter, A-NPDC and its affiliates provide emergency housing options, counseling and access to financial assistance to rehouse families and stabilize their housing situations while helping them become self-sufficient.

A-NPDC's greatest success story of the past year was that of a 65-year old disabled Vietnam Veteran whose camper had been condemned by the County. The camper was without septic facilities and the Vet used the local YMCA to meet his hygiene needs. Through a combination of counseling and financial assistance, the A-NPDC provided short-term housing while putting more permanent housing options in place.

Working with its affiliates, the A-NPDC will be building the Vet a new home on his property through the [Virginia Indoor Plumbing Rehabilitation Program](#). Counselors continue to work with him on budgeting and creating a support network that will allow him to become and remain self-sufficient.

FROM THE DEPUTY ASSISTANT SECRETARY

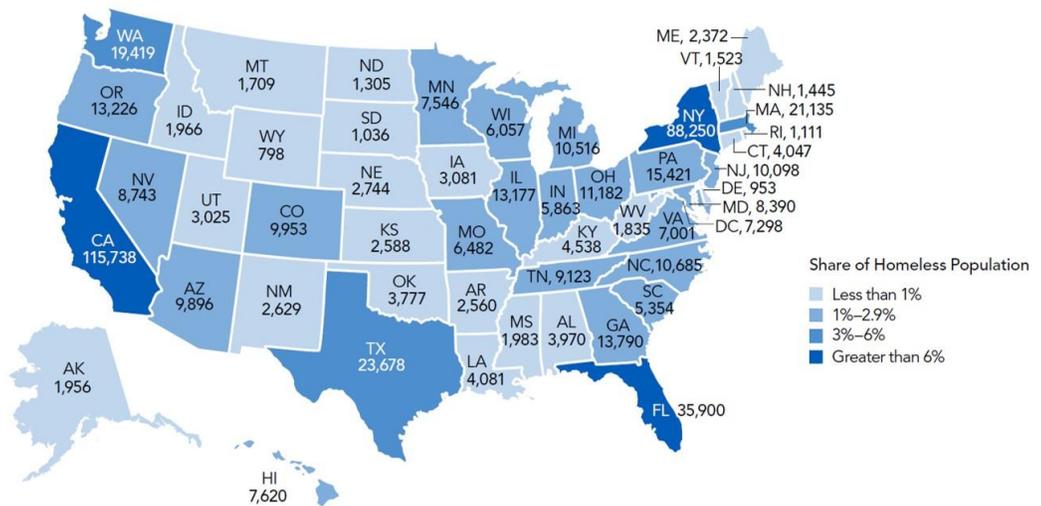


Sarah Gerecke
Deputy Assistant
Secretary,
Office of Housing

Greetings,

The good news is that overall homelessness in America is declining. In the [2015 Annual Homeless Assessment Report to Congress](#), homelessness declined by 2 percent between 2014 and 2015 and by 11 percent since 2007. Although the numbers represent progress, on any given night, there are thousands of individuals and families sleeping on the streets, in emergency shelters or in transitional housing.

Many people are at risk of homelessness. Ultimately, this is a symptom of the affordable housing crisis in this country. According to the [State of Homelessness in America 2015](#), the fifth in a series of reports that chart progress in ending homelessness in the U.S., 34 states had decreases in overall homelessness, while 17 states saw increases in 2014. The following chart estimates the number of homeless people per state in 2015.



This edition of *The Bridge* features the impact housing counseling has on providing assistance to individuals and families experiencing homelessness. Our HUD-approved housing counselors serve a critical role in referring clients to resources, emergency funding and supportive services.

We also highlight success stories that demonstrate how clients have overcome homelessness with the help and assistance of dedicated housing counselors. These inspiring stories provide us with an awareness of how quickly homelessness can occur due to a myriad of circumstances beyond our control.

The Office of Housing Counseling will continue to work with stakeholders to address the issue of homelessness in America until every person has a safe and affordable place to call home.

Sarah

THE FACE OF HOMELESSNESS



Belmont, NY - The face of homelessness in Allegany County, NY is characteristic of rural areas. While clients rarely disclose they are living on the street, clients may disclose they are staying with family or friends. Clients also report living in cars, garages, seasonal camps and shacks, without heat, electricity, plumbed water and indoor bathrooms.

For over 40 years, Allegany County Community Opportunities and Rural Development (ACCORD) Corporation has provided comprehensive services to impoverished individuals and families in Allegany County. Services are strategically designed to improve the quality of life for low income residents by providing support and opportunities to increase economic self sufficiency, strengthen families and enhance community engagement.

Individuals seeking services at ACCORD are at risk of homelessness or literally homeless as a result of the inability to afford their own permanent housing or domestic violence. Most individuals earn less than a living wage or are on a fixed income, and are unable to afford rent without subsidies or public assistance benefits.

The Kalthoff House, ACCORD's transitional housing complex, opened in September 2014 and serves families that are homeless or at-risk of becoming homeless in Allegany County. The project was remodeled using Homeless Housing and Assistance Program funds. Victims of domestic violence and veterans receive priority entry, and all residents receive supportive case management services.

Families can remain at Kalthoff House for up to 24-months while they find stable, affordable, permanent housing. During this time, an on site case manager meets with families to

conduct screenings and assessments, make referrals, assist in establishing and achieving goals, and coordinate services among providers.

The Case Manager also arranges for providers to come on site, which eliminates transportation barriers. ACCORD assists in meeting other gaps in services by helping homeless families with moving expenses, essential home furnishings and other incidentals. Private donations of goods and money from community members allow the Angel Action program to meet these unmet needs.

In addition to the Kalthoff House, ACCORD owns and operates a warehouse where all donated goods are dropped off, sorted and stored. Donations include used appliances, furniture, clothing, to dishes and linens. All donations are items families can take with them when they transition to permanent housing. The warehouse is supported 100 percent by volunteers.

ACCORD is committed to improving the community's response to rural poverty and giving a voice to the unheard. Here is Jeff's story, a first hand account that demonstrates how ACCORD provides access to opportunities, resources, and services to strengthen individuals, families and communities.

Jeff's Story

For our family, 2015 was a year that even a soap opera writer couldn't dream up. Six years prior, I was stricken with rheumatoid arthritis, osteoarthritis and back problems. I have been fighting for disability ever since. A few years ago, my wife's health declined as well. For almost 20-years, we managed our finances and housing on our own without government assistance, but after we couldn't work anymore, things started to unravel.

2015 started out with us losing the only home that our four children and I had ever known. Not only did we lose our home, but we lost nearly all our possessions and ended up being homeless during the brutal cold of January 2015.

ADDRESSING HOMELESSNESS ON MULTIPLE LEVELS

Frederick, MD - Started in 1968, the [Frederick Community Action Agency](#) (FCAA) is a HUD-approved housing counseling agency located in Frederick County, MD. FCAA is a department in the local City of Frederick government and receives support from numerous Federal, State, and Local funders. Through a wide array of programs and services, the FCAA provides food, shelter, medical care, housing and other forms of assistance to families and individuals that are disadvantaged and low income, thereby, ameliorating the causes and effects of poverty.

Historically, Frederick County, MD is a rural and agricultural community located approximately 60 miles northwest of Washington, D.C. The close proximity to the metropolitan areas of Washington, DC and Baltimore, MD has created an increased demand for affordable housing, which is a major obstacle to low-income and homeless clients. Along with the lack of affordable housing, the FCAA has encountered barriers to working with homeless individuals battling untreated mental illness, substance abuse, and often a combination of the two. To overcome these barriers, the FCAA has found regular street outreach and engagement to be critical keys to building a trusting relationship with clients.

On top of regular client engagement, the FCAA has implemented several new programs to address the problem of homelessness on several levels.

1. The FCAA created a "Housing First" program to house chronically homeless individuals. The program presently has 21 units, serving 24 individuals and the FCAA anticipates increasing the number of units by at least ten over the next year thanks to a partnership with the local Housing Authority.
2. The FCAA implemented a Green Jobs program, a supportive employment program for people that are chronically homeless.
3. Finally, the FCAA is working on an initiative with local subsidized housing complexes for them to adopt homelessness as a preference, thereby providing more affordable housing opportunities to those most in need.



Fred B.

In spite of the challenges, the FCAA is proud of the positive impact it makes in the lives of clients. One example is **Fred B.**, a 59-year old Veteran living in subsidized permanent housing. Fred served in the U.S. Navy from 1974 – 1986 and received an honorable discharge. Upon discharge, Fred worked in both security and janitorial positions. He lost a janitorial contract in 1996 and over the next 15 years, Fred worked a variety of odd jobs, moved several times, and struggled with alcohol abuse.

In 2011, Fred came to the FCAA for assistance and was admitted into its Transitional Shelter. His FCAA Case Manager, connected Fred to all the available resources including the Veterans Administration Medical Center (VAMC) in Martinsburg, West Virginia. Fred subsequently entered the VAMC for inpatient alcohol abuse treatment and returned to the FCAA's Transitional Shelter after completion of the treatment program.

In November 2012, Fred began part-time employment through the FCAA's Green Jobs Program. As a homeless veteran, Fred was able to get into his own subsidized apartment from the local public housing authority in April 2014. Fred continues to enjoy his work at the FCAA Food Bank through the Green Jobs Program and he takes great pride in maintaining his apartment.

The FCAA looks forward to continuing to be on the front lines of working with homeless clients and making homelessness a rare and brief occurrence for those that experience it.

BLENDING RESOURCES TO IMPROVE OUTCOMES



Housing Counselors Pamela Smith and Sylvia Medina with client

San Antonio, TX – In October 2015, Sonya Pannell, a single parent in crisis, contacted the [City of San Antonio, Department of Human Services \(DHS\) Fair Housing/Housing Counseling Program](#). Sonya had managed to support her family by working several jobs until she was laid off in September 2015. Unable to pay her rent, she received an eviction notice and was days away from becoming homeless.

Stories like Sonya's are not unusual at DHS. Every day, countless families in the San Antonio area are a paycheck or disaster away from becoming homeless. To improve housing stability for families like Sonya's, DHS restructured and aligned several HUD grant and City funded programs including [Community Development Block Grants \(CDBG\)](#), [Fair Housing](#), [HUD Housing Counseling](#), [HUD Emergency Solutions Grant \(ESG\)](#), and City funded housing relocation and utility assistance.

HUD-approved housing counselors and caseworkers trained in housing counseling, relocation assistance, and homeless prevention explained the eviction process to Sonya; enrolled her in ESG Homeless Prevention to stabilize her housing situation; and helped her find a more affordable apartment. ESG assistance allowed Sonya time to find employment and she was able to secure a full-time position at a nursing home with stable income.

Sonya also took advantage of [DHS' Financial Empowerment initiative](#), which provides one on one financial counseling in partnership with the United Way and Family Service Association. Sonya is working with a financial counselor to reduce her debt, improve her credit, and save for future emergencies. "These services have helped us get back on our feet," Sonya said. "They have also helped me see my finances differently."

The Fair Housing/Housing Counseling program also provides relocation assistance to prevent homelessness when dangerous structures or boarding homes are closed or condemned. Last year, the program helped more than 100 families relocate when they were displaced by redevelopment of a mobile home park.

Additionally, housing counselors are engaged in the [Mayors Challenge to End Veteran Homelessness](#). One of the greatest barriers to permanently housing veterans in San Antonio has been local landlords that are reluctant to rent to homeless veterans due to past credit or legal troubles. Housing counseling staff work closely with property owners, apartment finder services, and veteran service providers to bridge those barriers and successfully place veterans in permanent housing.

This innovative blending of resources strengthens the impact of each program and improves outcomes for the most vulnerable individuals and families.

The City of San Antonio, Department of Human Services is the Community Action Agency for San Antonio and Bexar County. Its mission is to promote lifelong success for families and individuals by providing human services including Head Start, Child Care Subsidies, Senior Nutrition and Services, Homeless Services, Family Assistance, Financial Empowerment, College Opportunity and Access, and connections to community resources.

A NEW APPROACH

Springville, TN - [Community Action Network, Inc.](#) (CAN, Inc.), a HUD-approved housing counseling agency, was established in 2005 to promote rural development by producing affordable housing and increasing the skill and employability of participants through hands on training in rural West and Middle Tennessee.

Beginning in 2013, CAN, Inc. expanded its housing counseling services to include Housing Counseling Homeless Services, which aims to provide Homeless Prevention, Budgeting, Money Management, Rent/Utility Assistance, Pre-Purchase, and Homeless Rapid Rehousing.

As the stories below demonstrate, partnerships, referrals, and resources are key components to a successful Housing Counseling Homeless Service program.

A New Approach Brings J.M a New Home

When J.M. became disabled and had no income, he learned very quickly that he would be losing his home through foreclosure. He wound up in an old abandoned house. He was homeless, but soon found that disability was not the end; it was the signal of change and a new beginning.

J.M., a Tennessee Veteran, served several overseas tours during his 20-plus year career in the U.S. Navy. After visiting the [Training, Advocacy, Referral, Peer-Support \(T.A.R.P.\) Center for Independent Living](#) and learning about the independent living philosophy, it became apparent that disability just meant a new approach was needed.

J.M. worked with the T.A.R.P. staff to develop an independent living plan, instituting achievable steps toward his long term goal of regaining independence through homeownership. To work toward his goal, T.A.R.P. helped J.M. to contact Community Action Network, Inc. Housing Counseling Homeless Services. Soon a new home was being constructed on a one acre lot on a quiet country road and at last, J.M. had found his way home.

Owning his own home again has been life changing. It has given J.M. renewed self-respect, self-worth and dignity, which had been lost along the way on his journey through homelessness but was regained through his patient



After losing his home to foreclosure, Navy veteran J.M. was able to move into this new home thanks to Community Action Network

determination and hard work. J.M. now volunteers to give back to his community.

Moving Out of His Truck and Into a House

CAN, Inc. received a call from its local Health Department about a homeless man, G.H., who had come in for services and referred to CAN for homeless assistance. During his initial intake, CAN's housing counselor asked G.H. where he had been staying and he pointed to his truck. The counselor told him about the Housing Counseling Homeless Services program, which includes referrals to housing, budgeting, rental assistance programs, and mainstream resources.

Due to his disabling condition, G.H. had not been able to work in over a year. He had no money, no income, and no family nearby. Through CAN, Inc.'s Housing Counseling Homeless Service, which provided rental assistance, G.H. was able to move into a house and out of his truck. CAN, Inc. networked with several organizations to get G.H. items such as a table and chair, dishes, toiletry items, a couch and of course some food. With the help of its Health Department and a [SSI/SSDI Outreach, Access & Recovery \(SOAR\)](#) worker, CAN was able to start G.H. with Social Security Disability benefits.

CAN, Inc.'s Housing Counseling Homeless Services Program has been a great success, however it has not been without challenges. Limited training to provide housing counseling for homeless families and individuals is an obstacle. Partnerships with local organizations and groups has made CAN's program a success.

WORKING TOGETHER TO IMPROVE LIVES

Bennington, VT - They may not sleep on park benches, but rural Vermont has a growing homeless population that lives in low budget hotels or even outside in the cold.

Some homeless clients access emergency shelter or are eligible for hotel vouchers, but when these options are overwhelmed, those less fortunate may end up couch surfing or taking up residence in tents, campers, cars or abandoned buildings.

“Many homeless people live in very desperate situations,” says Carol Flint, Executive Director of Bennington Rutland Opportunity Council (BROC) - Community Action in Southwestern Vermont, a local, HUD approved housing counseling agency. Poverty is about children living in squalor, too few opportunities, not enough work, low wages and limited access to health care.

In 2015, BROC provided housing counseling to 235 clients from Rutland County, serving both homeless clients and those at risk of losing their housing. BROC’s services include housing search and placement, financial assistance, affirming fair housing, financial capability coaching, landlord tenant mediation, vocational counseling and helping clients access mainstream benefits.

The annual point in time count, conducted statewide on January 27, 2015, revealed 214 people experiencing homelessness in the Rutland region, the second highest number in the state. During the past fiscal year, the state of Vermont granted emergency shelter for 222 adults and 306 children at area hotels in Rutland County, for a total of 6,561 bed nights.

In addition, the wage needed to sustain a two bedroom apartment in Rutland is \$16.37 per hour, although most BROC clients earn far less, and more than half of the renters (51 percent) are considered “cost burdened,” since they pay more than 30 percent of their income for housing.

“Phone calls have doubled,” said Carol Hilliker, BROC’s HUD approved housing counselor. She said most of her clients have fallen behind in rent or cannot find suitable housing they can afford. Many are single adults caring for

children or other family members while shouldering all the household expenses. Some cannot work due to personal illness or have children with severe medical needs. Many work for minimum wage or have part time jobs without benefits, since the local economy is still recovering; others have experienced domestic violence or struggle with mental illness.

“The greatest challenge BROC faces,” Hilliker continued, is serving clients without adequate income. If unexpected expenses come up, they don’t have any back-up.” There are rarely enough rental subsidies or public housing options to support everyone in need so Hilliker concentrates on helping clients overcome vocational and financial barriers to achieve sustainability.

According to Vermont State Housing Authority statistics, the housing stock in Rutland County is relatively old, with 74 percent built before 1979. BROC is working alongside district leadership to expand shelter beds and foster more affordable housing options. The region began piloting a coordinated entry model in July, 2015. BROC partnered with the local homeless service center and other providers to complete a housing inventory and streamline a referral process to reduce wait times for clients in need of service.

“By wrapping case management services around a family, they are more likely to be successful in retaining permanent housing. They have a go to person who can help them navigate the complex system of services,” said Richard Giddings, Economic Service Division Regional Manager.

Hosting housing counseling within a community action agency also ensures wrap around services. BROC housing clients find relief from high utility bills through Low Income Home Energy Assistance Program (LIHEAP) payments, connect with weatherization, access the emergency food shelf, receive free tax preparation, health care advice and employment training under one roof.

“We are making progress,” said Carol Flint. There is much work to be done, but clients are being embraced within a supportive community that is working together to improve their lives.”

SUCCESS STORY HOMELESS NO MORE

Florence, AL - Derrick Swansey left Seattle in 2011 because he was seeking a 'new life' and eventually made his way to the 'Shoals.' He was alone...and homeless. With no opportunities for employment and not knowing where to look for assistance Derrick quickly found himself in the company of other homeless people sleeping in a park.

Living in a small Alabama town, many may think there are no homeless people but the opposite is true. In the Shoals, a common name given to a three-county area in Northwest Alabama, homelessness exists. People sleep in tents on river banks, cars, parks, abandoned homes and, if they are lucky, an occasional couch with someone they know.

Working with the homeless has become a top priority for [Community Action Agency of Northwest Alabama](#). Serving a three-county community since 1965, Community Action became a HUD-approved housing counseling agency in 2000. The agency desired to provide sound, quality housing counseling to those who sought its services including the homeless.

Community Action evolved into working with an increasing number of homeless as grant funding became available and interest from community partners grew. Developing new ways of drawing out the homeless included working with various community partners such as the Homeless Care Council, Salvation Army and [Room in the Inn](#), a warming and cooling project where the homeless can come in out of the weather.

"I knew no one, so it made it hard for me to get the help I needed," Swansey stated. "To sleep in the park was the hardest thing I had ever done. I made it because I was determined." His social worker at Community Action, YaShika Ray, knew Mr. Swansey was not looking to remain homeless. She knew working with Derrick would be easier because he really wanted to have a home, a job and his life back on track.

Derrick enrolled in Community Action's self-sufficiency program designed to encourage and guide a person to self-sustaining financial independence. He received assistance in locating affordable shelter, providing for his deposit, first and



Social Worker YaShika Ray and Derrick Swansey

second month's rent, utility deposit and later with summer and winter utility bills. He received help to find employment but transportation was a major barrier as the mainly rural area has no public transit. In fact, he lost two job opportunities because they were in another county and he was unable to get there.

Today, a year after Swansey first came to Community Action, he has a job, a two-bedroom house and is current on his bills. "I made it because Community Action helped and really opened the door. It gave me the opportunity to move forward. Even when I was homeless, I was not in a poverty mindset but a positive mindset," Swansey said. "My mindset was, how can I help others? How can the community stop this?" Swansey explained, "It's not just about money, it's not about the same groups, it's about the people you deal with on a daily basis who want to help. They made the difference. If we can use these resources seriously, a lot of people will be brought off the streets."

Swansey said, "Homeless people do not want to be homeless. They want to become productive members of society. For me, a life matters. Those people I was homeless with, they had goals and dreams."

For Community Action Agency of Northwest Alabama, a life matters too. It's the reason its staff worked with more than 3,660 households in 2015 including 193 homeless. That's 193 homeless lives Community Action can advocate for and encourage, assisting with resources and partnerships. "It's going to take coming together with a heart to be able to help one another," said Swansey.

USING COMPREHENSIVE HOUSING COUNSELING TO WIN BATTLE AGAINST CHRONIC HOMELESSNESS

Waianae, HI - Victoriano Ortiz, a 52 year old Native Hawaiian, came to [Hawaiian Community Assets \(HCA\)](#) in January 2011 during his stay at the Kumuhonua Transitional Shelter in Kalaeloa, HI. Having spent two decades living on the beach with no roof over his head, he found an opportunity to break out of homelessness through HCA's comprehensive Renter Program, which offers free financial education, individualized HUD housing counseling, and match savings accounts for rent and deposits.

"My (shelter) case managers told me about HCA and I took advantage of the financial education and match savings because I was tired of being homeless and wanted to improve my financial situation," shared Ortiz. He struggled to find an affordable rental on the island of Oahu, where fair market rent for a 1 bedroom apartment was \$1,374 and his income was only \$674 per month from social security disability.

Working with HCA's counselors, Ortiz completed a financial education workshop and received one on one rental counseling to create a monthly budget, develop a savings plan, improve his credit, and ultimately, become financially qualified to secure rental housing. During the next three and a half years, he enrolled in HCA's nationally recognized [Renter MATCH Savings Account](#), which offers homeless individuals a 4:1 match on savings up to \$500 for a total of \$2,500 to secure rental housing.

By March 2015, Ortiz had saved \$1,060 and secured \$223 in [Supplemental Nutrition Assistance Program \(SNAP\)](#) benefits to increase his household monthly income to \$956. Shortly thereafter, he was approved for a 1-bedroom rental in Waianae on the leeward coast of Oahu.

"I was able to keep money in my savings account and made no withdrawals for 24 months," which qualified me for the Renter MATCH. It was a big help, said Ortiz, noting that he was able to use the match funds to pay his rent in advance for 11 months.

He also was able to access a [Housing First Initiative](#) rent subsidy to reduce his rental payment to just \$176 per month



for the first year. Additional financial assistance was secured through a local Salvation Army which covered his \$950 security deposit.

Ortiz is now living happily in his 1-bedroom home with his girlfriend and puppy (see above photo). His story is one of many since HCA launched its Renter Program in 2010 with support from the [Office of Hawaiian Affairs](#) and the [Administration for Native Americans](#). Founded as a nonprofit HUD approved housing counseling agency in 2000, HCA has served more than 700 homeless households through the program to date and assisted 381 children and adults secure affordable rental housing.

"Our Renter Program was established in response to the Great Recession and as a strategy to combat the harsh reality that our people are living in a housing market that becomes more unaffordable as each day passes," said HCA Executive Director, Jeff Gilbreath. He asserts that Hawaii has the highest homeless rate per capita of any state in the nation and the median single family home sales price jumped to \$700,000 in July 2015.

"By utilizing key partnerships with shelters and local, state, and federal government agencies, the Program has been successful at implementing a financial capability approach that first teaches participants important money management skills and then allows them the opportunity to act, applying those skills through enrollment in our Renter MATCH Savings Account."

According to Gilbreath, HCA projects to expand its Renter Program over the next five years with a goal of assisting 1,000 homeless children and adults secure affordable rental housing by 2020.

Hackensack, NJ - [Greater Bergen Community Action \(GBCA\)](#) (formerly Bergen County CAP) is the anti-poverty agency for Bergen County, NJ. Since 1967, the agency has helped more than 100,000 North Jersey residents on their journey to a stronger and sustainable future by addressing the causes and conditions of persistent economic insecurity.

The agency's Financial Assistance, Residential and Energy Services department helps those with financial difficulties stay in their homes. The department includes a team of HUD-approved housing counselors, certified financial counselors, construction specialists, social workers and general assistance counselors and intake workers.

Christine's Journey

"How do you tell your Mom? I mean, how do you say, 'I work, I do everything I'm supposed to do, but now I'm affected by someone else's actions. I am homeless.'"

A Terrible Surprise

Christine James, a 31-year-old single parent recalls the September night she and her children, ages 8 and 9, arrived home to a *Warrant of Removal* notice taped to the door. "I had just picked up the kids from after-school care; it was my first day back on the job after eight weeks of disability due to a surgery. I didn't know what was ahead of me and the kids that night."

Christine had lived in the Bergen County apartment since her children were babies, paying the rent and utilities every month—including the time she was on disability. The landlord was "like a father to me." She helped him with his food shopping and even occasionally prepared meals for him. As finances changed, he continued to receive Christine's checks, but stopped paying the mortgage and utilities. Notices had been mailed to the house that a foreclosure was coming, but she never received them.

She had no idea that anything was wrong. "Try telling that to a judge," she said. "He didn't care about anything...my surgery, my kids, nothing." Three court appearances later, she learned that she had no recourse. "I just sat there and thought, I have no place to go. I'm exhausted. What am I going to do? Something has to give."

A Life-Changing Conversation

Chance moments that change your life happen when and where you least expect them. Christine was at one of her court dates when a woman told her about a new affordable apartment complex that was being built in the next town.

"I had forgotten that conversation until one day in the middle of December. I decided that afternoon to just go there and see if there was anything for us. I borrowed a car, drove over, and took a look. I loved it right away! But the rental agent told me there was a three-to-four YEAR waiting list. I figured I had nothing to lose, and I completed an application." Four days later, Christine got a call. She had qualified for one of the complex's two-bedroom apartments—it was available and at a price she could afford. She was stunned.

Making It Work

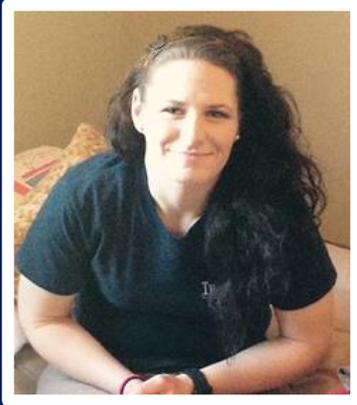
The wheels were in place, but this was going to take some doing. Christine needed a security deposit, first month's rent and she had to pay a back payment to the utility company.

Then the "miracles started happening." Christine met with Debbie Nicholson of Greater Bergen Community Action, the anti-poverty agency for Bergen County. Debbie said, "When I first met Christine, we sat and cried together. I think we went through a whole box of tissues."

But tears don't pay bills, so, working with Christine's eligibilities and getting an expert handle on granting solutions, Debbie was able to obtain the funds to pay the deposit on the apartment, as well as February's rent. Debbie also found a way to get the back utility payment made, so Christine could turn on the utilities once she moved in.

Christine finally received the key to her apartment on January 2. She woke up her children the next morning and told them she had a surprise for them. They loaded into her friend's car — the same vehicle they had lived in only two months before. "All the pain, all the cold nights, all the crying...Then, hearing my kids excited to be in their new home. That makes it all worth it."

SAMANTHA'S STORY



Samantha

Gray, KY - "She is very motivated," this was just one of the many statements Kentucky Communities Economic Opportunity Council (KCEOC) Community Action Partnership staff had to say about Samantha Grubb. Samantha came to KCEOC's Women's Emergency Support Center Homeless Shelter after losing her job and ultimately her home.

She had been staying short term with family, but due to their limited resources, Samantha was forced to seek other options. She had been homeless before and had been able to successfully complete a program that assisted her in becoming a homeowner; however, due to the loss of her job, she was now once again facing a crisis and the difficulties that accompany homelessness.

Samantha learned about transitioning from homeownership to renting, and when she was ready to move forward, she was provided with rapid re housing resources to assist her with security and utility deposits, and short term rent for securing an apartment.

Homeless counseling also provides a means to assist participants with accessing non housing resources. With guidance and a referral from her Homeless Counselor, Samantha was provided assistance through KCEOC's Workforce Investment Act (WIA) program by completing a resume and accessing job training classes.

During her sessions at WIA, she learned about a job fair co hosted by KCEOC and the Job Shop. The Job Shop helped Samantha with job placement, while her Homeless Counselor provided required work clothing and shoes.

As Samantha was sitting on a mattress, currently the only furnishings in her apartment, she described her proudest accomplishment during this ordeal. She said that she is proud of the responsibility she took for getting herself back on track. She missed working and was glad she was able to work again. Samantha wants to attend a local community college and become a Certified Plant Manager.

When asked how this experience has changed her, Samantha said, "It has made me more open to so many options I have in life. I feel more secure now, I can see a future now. When you are homeless, you feel there is no other option, this is the end. But it is not. I feel I had support, I was shown options that I didn't even know about.

Sheila Wyatt, Samantha's Homeless Counselor, said, "Samantha is the type of person that sticks to a plan until completed. She is a great person and knew when to seek help when she was up against problems and barriers. I knew when Samantha got on her feet again that she would do great. I am so proud of what she has been able to accomplish."

Homeless counseling is more than just helping someone to enter a shelter. It is about providing guidance and direction, advocating, referring, and supporting individuals facing possibly the most difficult time in their lives. Homelessness is accompanied by many stereotypes and falsehoods.

By reading Samantha's story, it is hopeful that others will see that this can happen to anyone; however, with the support of programming like HUD's Housing Counseling program, people can manage to regain stability and security in their lives.

INQUIRING MINDS WANT TO KNOW



“New” is a frequently used word for the start of 2016 and an appropriate theme for this month’s *Inquiring Minds* segment. Instead of frequently asked questions, we will focus on providing information for those **new** to HUD’s Housing Counseling Program either as a **new** agency, **new** program manager, or **new** housing counselor.

HUD’s Office of Housing Counseling (OHC) has many on-line resources to assist both newcomers and those seeking New Year’s refresher guidance. OHC offers capacity building toolkits, archived training, and frequently asked questions.

- [Housing Counseling Program Handbook \(7610.1\)](#): Outlines HUD’s Housing Counseling Program regulations and policies. Frequently read chapters include Chapter 3, Deliver of Housing Counseling Services; Chapter 5, Recordkeeping and Reporting; and Chapter 6, Performance Criteria and Monitoring.
- [HUD 101: Orientation Guide for New HCAs](#): Published in 2012, this document highlights links to on-line resource topics, HUD Handbook 7610.1, Funding, and Acceptable Program Fees. Please note Section 1 contact information on HUD’s Homeownership Centers is replaced with Office of Housing Counseling contact at: housing.counseling@hud.gov.
- [Client Action Plan: Required Elements and Best Practices](#): This guide will inform HCAs of HUD’s client action plan requirements, discuss best practices concerning the proper use of a client action plan, and provide a model client action plan template.

- [Capacity Building Toolkits](#): Includes Personnel Activity Reports, Agency Disclosure, Lender Agreements, and Model Funding Agreements.
- [HUD 9902 Desk Guide](#): This desk guide provides assistance on how to complete form HUD 9902 quarterly and offers in-depth instructions for Section 10.
- [Training Resources](#): This webpage provides links to OHC archived webinars, HUD Housing Counseling Program Training Grantees, HopeLoan Portal, and Making Home Affordable Learning Center.



Submit Your Success Stories!

The Bridge has established a *Testimonial Bank* that will provide success stories for reference in governmental speeches and publications. We would like to highlight your success stories as part of our effort to demonstrate the value of housing counseling and the positive impact housing counseling has on families. Please share your success stories by submitting them to: thebridge@hud.gov.

JEFF'S STORY

(continued from pg. 3 – Jeff's Story)

We were able to get an emergency payment of \$1,400.00 covering the first and last month's rent of a huge, fixer-upper house in Cohocton, NY (Steuben County). We moved in bringing our tools, clothes and what little we were able to save from losing our previous home. Unfortunately, just after moving in our things, we found a notice taped to the door that the house had been condemned. The landlord had been paid his rent but we were not allowed to stay even one more night due to inadequate heat and the completely frozen plumbing.

I pleaded with the landlord to either return our money or let us move into one of his other properties (he has many). Finally, at the end of the month he told us that he had another house but since the next day was February 1st, he would need another \$700 for rent or he would "have to evict" us.

We had nowhere else to go, so we were able to get Social Services to pay another month's rent. Two weeks later, when we had enough money to put gas in our car, we went back to get our belongings from the condemned house. We found that our belongings were gone. We don't know whether the landlord gave them away or threw them out. He didn't credit us the \$1,400 or return it to us. He never gave us back any of our tools or personal items we had moved into the house.

Then we received the first good news we'd heard in months. ACCORD had an apartment available in the Kalthoff House. We faxed the application and once approved we were able to move in just two days before school started!

All of us were so happy to be getting into a home again but nervous about what was going to happen next.



The Kalthoff House

The day arrived and our ACCORD caseworker Mary, was there waiting to welcome us to our apartment. ACCORD was so thoughtful that they even lightly furnished the apartment since we'd lost so much in just eight months. The Kalthoff House is a nice apartment. Someone comes in and vacuums the halls and stairwells once a week. The neighbors are nice. Almond is a genuinely friendly town and Alfred/Almond school is a very good school the kids like going to.

We are grateful to ACCORD for all that they do to help people while treating people with dignity and compassion. The programs they offer have made such a difference in our lives- from giving us a home, to helping us fill-out the Section 8 application, the Christmas program that provided gifts for the kids, and just their human touch.

ACCORD was like a life-raft of hope to our family and we are finally getting back on our feet, thanks to them. We can't express enough how grateful we are that ACCORD has the programs it has and the Kalthoff House, here to help.

Jeff and Family

TOOLS AND RESOURCES

Help End Homelessness

[2015 Annual Homeless Assessment Report to Congress](#)

Outlines the key findings of the 2015 Point-In-Time (PIT) count and Housing Inventory Count (HIC), conducted in January 2015.

Help End Homelessness

[State of Homelessness in America 2015](#)

An examination of trends in homelessness, homelessness assistance, and at-risk populations at the national and state levels.

Help End Homelessness

[Mayors Challenge to End Veteran Homelessness](#)

A way to solidify partnerships and secure commitments to end Veteran homelessness from mayors across the country.

Help End Homelessness

[HUD Homelessness Assistance](#)

View local contact information, reports, and data by selecting a state on the map or choosing a state in the dropdown menu.

Help End Homelessness

[Low Income Home Energy Assistance Program](#)

Helps keep families safe and healthy through initiatives that assist families with energy costs.

Help End Homelessness

[Resources for Homeless Persons](#)

Local agencies provide a range of services, including food, housing, health, and safety. Contact a national hotline or locate an organization near you.

Help End Homelessness

[HUD – Veteran Affairs Supportive Housing \(VASH\)](#)

A joint program between HUD and the U.S. Department of Veterans Affairs (VA) providing housing choice vouchers, case management and outreach.

Help End Homelessness

[Housing First Initiative](#)

An approach that emphasizes stable, permanent housing as a primary strategy for ending homelessness.

Help End Homelessness

[Supplemental Nutrition Assistance Program](#)

Offers nutrition assistance to millions of eligible, low-income individuals and families and provides economic benefits to communities.

Help End Homelessness

[Workforce Innovation and Opportunity Act](#)

Helps job seekers and workers access employment, education, training, and support services to succeed in the labor market.

ON THE HORIZON



February 02, 2016	Webinar: Understanding the Indirect Cost Rate. Sponsored by HUD.
February 02, 2016	Homeownership: Building Competency in Housing Counseling. Sponsored by NeighborWorks.
February 09, 2016	Financial Management: Building Competency in Housing Counseling. Sponsored by NeighborWorks.
February 11, 2016	Explaining the Basics of the Financial Assessment to Your HECM Clients. Sponsored by NeighborWorks.
February 16, 2016	Housing Affordability: Building Competency in Housing Counseling. Sponsored by NeighborWorks.
February 22-26, 2016	Atlanta GA. NeighborWorks Training Institute (NTI). Sponsored by NeighborWorks.
February 23, 2016	Single Family Housing Policy Handbook, Servicing and Loss Mitigation Webinars. Sponsored by HUD.

Visit the [Office of Housing Counseling Training webpage](#) to keep up-to-date on the latest training, events, and webinars. If you missed a webinar, visit the [Webinar Archive webpage](#) to access previously recorded sessions.

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Respond to: thebridge@hud.gov**