

THE BRIDGE

THE OFFICE OF HOUSING COUNSELING NEWSLETTER

**VOLUME 4, ISSUE 8****FEBRUARY 2016**

BREAKING NEWS

The Notice of Funding Availability (NOFA) for Fiscal Years 2016 and 2017
Comprehensive Housing Counseling Grant Program Has Published

Housing Counseling for African American Families & Communities



A Heritage of Homeownership for Descendants

Brunswick, GA - Founded in 2001, [Totally Free, Inc.](#) is a HUD-approved housing counseling agency headquartered in historic Brunswick, GA. The City of Brunswick has a rich history of African American heritage and Totally Free, Inc. has a wide reach among African American clientele.

Many of the modern day residents are direct descendants from West and Central Africa. Originally enslaved on rice plantations more than eight generations ago, the population has overcome many inequalities. After the Civil War ended, many of the former slaves kept working on plantations and moved to townships around Brunswick such as Freedman's Rest and Needwood. Over time, the demographics of African American residents increased to more than 60 percent. Today, while the city continues to experience growth, there still is a great need for area residents to obtain safe and affordable housing.

A Safe and Secure Home of Her Own

Totally Free, Inc. has assisted thousands of African American consumers who wish to acquire new homes. For example, Totally Free, Inc. client Dana Beckman decided she was ready to purchase a safe and secure home for herself and her daughter.

After attending a homebuyer education class for more than 24-months, Beckman stated, "The information we received concerning homeownership was invaluable...without the help of the organization, I may not have been ready to purchase a new home."

Although mortgage readiness times vary for new purchasers and each case has a unique set of circumstances, Beckman is now in the process of obtaining a new home through a down payment assistance program sponsored by a community banking partner. With focus, goal setting and planning to overcome challenges, this is just one of the countless families Totally Free, Inc. has helped over the past 15 years.

Overcoming Unforeseen Financial Challenges

An African American couple with Southeast Georgia roots had no idea what challenges they would face during their homeownership journey. The wife was a native of Brunswick and the husband, who served for over 20 years in the U.S. Air Force, worked on a lucrative defense contract post retirement. This dynamic opportunity led them to purchase their dream home on St. Simons Island, GA in 2006.

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FROM THE DEPUTY ASSISTANT SECRETARY



Sarah Gerecke
Deputy Assistant
Secretary,
Office of Housing

Greetings,

As the nation marks the 40th year celebrating [National African American History Month](#), the Office of Housing Counseling joins you in recognizing the sacrifices and contributions made by African Americans to our country. This edition of *The Bridge* features HUD-approved housing counseling agencies that serve the African-American community with innovative initiatives and programs.

From the fun and creative homebuyer bus tour to programs that transform neighborhoods, housing counseling agencies provide invaluable education and insight that empower clients to reach their goals for safe, secure and affordable housing. We also learn about the unique challenges faced by African immigrant and refugee communities such as language barriers and how they benefit from agencies that help them strive and thrive in their new neighborhoods. And our client Success Stories demonstrate the major impact housing counseling has on enhancing the lives of individuals and families in life-changing ways.

According to the following chart on *African American Housing*, there continues to be opportunity for stakeholders to ensure that there is housing equality for all families.

HOUSING TENURE	Black	all races
Owner-occupied housing units	42.5%	63.9%
Renter-occupied housing units	57.5%	36.1%
UNITS IN STRUCTURE		
1-unit, detached or attached	55.6%	68.8%
2 to 4 units	13.0%	7.9%
5 or more units	27.5%	17.3%
Mobile home, boat, RV, van, etc.	4.0%	6.0%
MONTHLY OWNER COSTS AS A % OF HOUSEHOLD INCOME		
Less than 30 percent	56.1%	66.1%
30 percent or more	43.9%	33.9%
OWNER CHARACTERISTICS		
Median home value	\$122,200	\$171,900
Median selected monthly costs with/ mortgage	\$1,327	\$1,460
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME		
Less than 30 percent	40.8%	48.0%
30 percent or more	59.2%	52.0%
GROSS RENT		
Median gross rent	\$820	\$884

SOURCE: U.S. Census 2012 American Community Survey

In 2015, the HUD Housing Counseling program served over 440,000 African Americans, one-third of the total counseling clients served. Our agencies do an excellent job to ensure that everyone has an opportunity to obtain, sustain and improve their housing.

Thank you for the work that you do to provide housing counseling services to diverse communities across the country.

Sarah

ON THE ROAD TO HOMEOWNERSHIP

Portland, OR - The African American Alliance for Homeownership (AAAH) is a non-profit, HUD-approved housing counseling agency founded in 1999. For the past 16 years, AAAH has hosted an annual Homeownership Fair which focuses on the needs of potential, new and existing homeowners. During the 2015 Homeownership Fair, AAAH hosted over 400 community members, featured 48 housing professionals, and facilitated workshops with the Community Alliance of Tenants and the local chapter of the National Association of Real Estate Brokers.



2015 AAAH Homes for Sale Bus Tour

The *Homes for Sale "Bus Tour"* is one of the fair's most popular highlights. The free tour included 42 prospective homebuyers guided by three housing professionals known as "Tour Guides." Together, the group toured five homes for sale, learned about various financing options, and the next steps to become a successful homeowner. A healthy boxed lunch added to the tour, which participants said made it even more worthwhile and fun!

Many of AAAH's clients are first generation homeowners, which present a challenge to address the "rental mindset," and dispelling some preconceived notions and homeownership myths. AAAH's counseling includes a holistic approach that produces lifestyle changes and financial wellness for clients and their families.

"We understand the challenges and barriers faced by the African American community in today's housing market," said Cheryl L. Roberts, AAAH Executive Director. "Our goal is to serve as advocates as we guide individuals through the home buying process, address their individualized credit concerns/issues, and help them develop a plan of action to succeed."

With Portland's housing market on a steady rise, AAAH is committed to thinking outside the box to bring a creative approach that will increase the number of mortgage ready buyers, along with housing stock they can afford. Building local and national alliances is another approach. AAAH has secured financial resources from the City of Portland's Housing Bureau to provide down payment loans to eligible African American buyers and build permanently affordable housing that will level the playing field for many African Americans who want to achieve the *Dream of Homeownership*.

(continued from pg. 1 - A Heritage of Homeownership for Descendants)

In 2007, they decided to adopt a foster child and focus on providing a stable two-parent household. This decision resulted in a reduction of income and an increase in expenses. This unforeseen financial challenge led to falling delinquent on their mortgage and excessive credit obligations. Overwhelmed and not knowing where to turn, they contacted Totally Free, Inc. After many days of hard work and determination, the matter was resolved with a loan modification. This saved their home as well as thousands of dollars by lowering their monthly payment. Since this difficult time, the couple now has a financial surplus, which has allowed them to start saving and preparing for the future.

Although, it has taken longer than expected to rebound from the economic downturn, people have made great strides with hope and perseverance. Client Neal Howard was hit extremely hard during the past few years. Pre-2008, he was a successful business man in the construction arena. He and his wife Arlene purchased a home in Blackshear, GA that is a replica of [Thomas Jefferson's house](#) in Monticello, VA. As an entrepreneur, he was forced to scale back financially but stayed determined to keep his family home.

Totally Free, Inc. assisted the Howards, who were granted a modification which significantly reduced payments along with annual principal reductions down to fair market value. Now Howard is back to work with \$120 million in projected contracts and employing a 50 percent African American work force. "I think people are so beat up about the economy they have lost hope, but I'm proof hope does exist," said Howard.

TRANSFORMING NEIGHBORHOODS WITH HOPE

Oxon Hill, MD - [Housing Options & Planning Enterprises, Inc. \(H.O.P.E.\)](#) is a HUD-approved housing counseling agency located in Prince George's County, Maryland. With a largely African American population, the area has an income level of 50-80 percent of the median household income of \$73,623.00¹. During the recent mortgage crisis, many African American homeowners lost their homes through foreclosure due to high cost, high interest rate, subprime mortgages by predatory lenders.

H.O.P.E. is committed to helping African American families keep their homes and more importantly educating them on money, finances, savings and homeownership.

A recent study by the Corporation for Enterprise Development entitled, [2016 Assets & Opportunity Scorecard](#), states that the homeownership rate for African Americans will decrease over the coming years; which is cause for concern because historically, homeownership has been the primary source for African Americans as well as other minorities to accumulate wealth in the form of home equity.

H.O.P.E. has worked in the Oxon Hill community since 2005 and offers a number of services. At the end of fourth quarter 2015, H.O.P.E. educated 1084 individuals who took classes either in person or online through [eHome America](#). H.O.P.E. also reported that 251 individual clients became successful homeowners in 2015. In 2016, H.O.P.E. added the online system [FRAMEWORK®](#) for individuals qualifying for the new [HomeReady™ Fannie Mae](#) program.

Good credit is still a major stumbling block for African Americans and other minorities who desire homeownership, since they are less likely to use forms of credit that influence a traditional credit score. H.O.P.E. suggests that consistent homebuyer and financial education specifically around credit and debt is especially needed. The starting point is having discussions that will encourage minorities to engage in education and make overall changes that will increase credit scores, personal savings, and reduce debt.



H.O.P.E. has partnered with [Maryland Cash Campaign](#), which promotes programs, products, and policies that increase the financial security of low to moderate-income individuals and families across the state. The organization also uses [My Budget Coach](#) to successfully teach individuals to save money. In addition, H.O.P.E. partners with local churches to teach a series of classes around budget, credit, and lifestyle choices.

H.O.P.E. foreclosure prevention services have assisted many local residents in keeping their home. Along with keeping their home, it is important that homeowners realize that lifestyle changes must be made to sustain successful homeownership. Therefore, clients are enrolled in financial education classes and are urged to maintain budget and savings plans.

In 2012, Prince George's County developed the [Transforming Neighborhoods Initiative \(TNI\)](#), which is an effort by the County to focus on [uplifting six neighborhoods](#) that face significant economic, health, public safety and educational challenges. Through this initiative, the County will improve the quality of life in those neighborhoods, while identifying ways to improve service delivery throughout the County for all residents. H.O.P.E. is very involved with the [Oxon Hill/Glassmanor TNI](#), offering services when needed to the residents.

¹[U.S. Census Bureau State & County Quick Facts](#)

INCREASING OPPORTUNITIES FOR AFRICAN IMMIGRANTS



Minneapolis, MN – African Families Development Network (AFDN), a non-profit 501(c)(3) organization founded in 2008, is dedicated to promoting affordable homeownership education in the Minneapolis/Saint Paul area. The organization serves over 200 residents annually and has been a HUD-approved housing counseling agency since 2011.

The mission of AFDN is to assist African immigrant families with economic, affordable housing, social and cultural development, education, health programs and services in order to ensure their self-sufficiency and overall well-being.

AFDN's counseling program increases opportunities for economic empowerment to low and moderate-income households and stabilizes neighborhoods through the promotion of affordable homeownership in Minnesota. For three consecutive years, it has successfully completed a comprehensive local housing counseling program under HUD counseling contracts and is on target to reach its measurable outcomes.

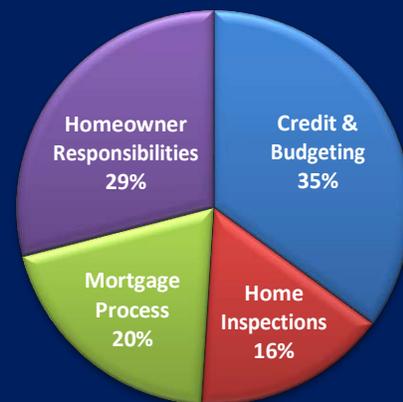
Services provided by African Families Development Network include: Pre-purchase Homebuyer Education Workshops, Pre-purchase and Post-purchase One-on-One Counseling, an Online Homebuyer Education Certification Course FRAMEWORK™, and vital counseling programs to low and moderate-income families.

AFDN's housing counseling program achieves outcomes that are unlikely to occur without intervention, as indicated by the characteristics of a typical AFDN pre-purchase client in the following chart.

INCOME	Less than 80% of the area median income.
CREDIT	Outstanding collection accounts. FICO® Score <600. Desire to improve credit.
SAVINGS	\$50 - \$100

AFDN's survey of clients that participated in its Homebuyer Education Workshop indicated that 100 percent of respondents were satisfied with the workshop classes and would refer a friend who is thinking about purchasing a home. Respondents found the following homebuyer education topics most helpful:

Homebuyer Education



Although AFDN has been in the homebuyer counseling arena since 2010, the organization is still relatively young. This creates a challenge to expand the organization's capacity. AFDN's budget has grown to just over \$200,000 during the past five years. However, AFDN has built strong and effective programs with the help from charitable sources including small private grants, United Way funding, and several individual donors.

In 2015, AFDN hired a fundraising consultant and embarked on a comprehensive organizational capitalization plan. AFDN explored earned and unearned revenue through partnerships, annual fund campaigns, as well as corporate and private foundation grants. With these initiatives in place, AFDN is confident that it can continue the organization's momentum, expand its programs, increase its capacity and make progress towards its goals.

ENSURING THE SPIRIT OF THE CRESCENT CITY

New Orleans, LA - Millions of tourists visit New Orleans each year to experience the unique culture the Crescent City has to offer. Its music, food, and homegrown traditions all make New Orleans one of the most distinguished American cities. Of course, that intangible magic sought by visitors to New Orleans is derived from its people. But life in South Louisiana presents a unique set of challenges to its occupants.

As many are acutely aware, the residents of New Orleans have spent the last ten years weathering a series of crises, from Hurricane Katrina and the rebuilding of their homes and city to the BP Oil Spill and its impact on the livelihood of thousands of local businesses, to the new pressures of gentrification and rising housing costs. Throughout this turbulent period, the [Greater New Orleans Fair Housing Action Center \(GNOFHAC\)](#) has worked diligently to advocate for the housing rights of the city's residents.

GNOFHAC is a nonprofit agency founded in 1995 dedicated to the eradication of housing discrimination in the New Orleans region. GNOFHAC has a long record of protecting the rights of citizens through legal enforcement, public education, and housing counseling. The housing counseling team has been at the forefront - tackling some of the biggest housing crises in New Orleans since its inception.

[The Homeownership Protection Project \(HOP\)](#), GNOFHAC's housing counseling program, was initiated in April 2006 to help homeowners struggling in the aftermath of Hurricane Katrina. Since that time, HOP staff has worked to protect homeownership and help residents recover and rebuild in hurricane-impacted areas by providing counseling, guidance, and technical assistance. In 2007, GNOFHAC became a HUD-approved housing counseling agency. HOP efforts have saved hundreds of homes from foreclosure and helped many more receive fair compensation from insurance companies and government recovery programs for hurricane losses.

Through the process of assisting homeowners with obtaining funds to rebuild their homes after Katrina, HOP counselors discovered that on average, white homeowners were receiving much larger grants through the Road Home



Two houses in today's Lower Ninth Ward

program than their African American counterparts. [The Road Home](#) was an \$11 billion federally-funded redevelopment program. Initially, Road Home grants were calculated for homeowners based on the pre-storm values of their houses. As homes in predominately white areas of New Orleans generally had higher pre-storm values than those in predominately black areas, white homeowners on average received larger rebuilding grants, even in situations where the cost of repairs were identical.

As a result of this policy, in 2008 GNOFHAC filed a lawsuit against HUD and the State of Louisiana, alleging that the calculation formula had a disparate impact that disadvantaged black homeowners. The lawsuit settled in 2011 and the grant formula was overhauled as a result. Many homeowners who had been disadvantaged by the previous calculation method were able to recover additional funds to rebuild their houses.

Unfortunately, by the time the case settled, many people displaced by Katrina had not been able to return, and had established lives elsewhere. Consequently, Hurricane Katrina left the demographics of New Orleans significantly altered. Overall, the city's population is approximately 79 percent of what it was before the storm.

Ms. Glory Clark, a GNOFHAC client owns a home in New Orleans East, one of the hardest hit neighborhoods of Hurricane Katrina. Today, the neighborhood has approximately 30 percent fewer residents than before the storm and suffers one of the highest foreclosure rates in the city.

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MAKING A DIFFERENCE IN THE LIVES OF NEW AMERICANS



Abas Osman & Family

Minneapolis, MN - Abas H. Osman walked through the doors of the [African Development Center \(ADC\)](#) in March 2015 seeking help. He was greeted by Ayan Abdinur, one of three ADC certified housing counselors. Osman wasn't sure exactly why he was advised to come to ADC, but somehow he knew that he would get some help. He wanted to buy a house and hoped that he would get the guidance to do so.

Located in the Cedar-Riverside neighborhood of Minneapolis, Minnesota (which many Somali immigrants call home), the African Development Center has been a guide to financial success to Somalis and other African immigrants and refugees. ADC was founded in 2004 by the late Hussein Samatar, a Somali immigrant who worked his way up to become a business leader and wanted to make a difference for new American communities that struggled to thrive in their new country.

ADC's mission is to grow businesses, build wealth, and increase reinvestment in the African communities of Minnesota. ADC serves the Minneapolis and Saint Paul Metro area, as well as St. Cloud, Rochester, Owatonna, Mankato, Willmar and Marshall. It offers training that helps clients understand how to establish a strong financial base; counseling that helps to prepare for homeownership and starting or expanding a business; and financing that suits cultural needs of African immigrants and refugees.

Today, as a HUD-approved housing counseling agency, ADC ensures that it reaches out to the communities of African immigrants and refugees to inform, educate, counsel and guide them through becoming successful homeowners.

It was exactly for this reason that a friend referred Osman to ADC. He wanted to be walked through the homebuying process in a way that would make sense to him. One of the most notable things that ADC housing counselor Ayan noticed right away was that Osman was not English proficient. Although he could converse in English, he preferred to communicate in Somali. Since Ayan could speak Somali fluently, it was easier to continue the conversation without any barriers.

During counseling, Osman explained that he wanted to buy a home because living in his three bedroom apartment was very limiting and costing him too much money without getting any of it back in equity. He has a wife, five children and a very active family life. As their children were growing older, he was not happy with the apartment living situation and really wanted his children to have a place they could call home – that he could invest in for their future.

The apartment living situation reminded Ayan of the plight that many immigrants and refugees face due to large families. She said, "It is not surprising to see a family of seven or nine. But then, if you do have a large family, especially of more than five, finding a place to live can be a real headache."

Upon reviewing his budget and savings habits, Ayan recommended that Osman attend a "Homestretch" (first-time homebuyer) class so that he would understand the homebuying process. Ayan worked with Osman on his credit for the following six months and assisted him in writing letters to credit bureaus for corrections and updates. She also explained to Osman best practices in maintaining good credit history.

In the end, Osman was mortgage ready and able to obtain a conventional loan to purchase in his neighborhood. He also obtained \$5,000 closing assistance from the State of Minnesota. Today, he is a very proud owner of a three bedroom home in his same neighborhood and school district. He is elated that his children have a place that they can call home and that his family is now living their "American Dream."

SUCCESS STORY

New York, NY - [West Harlem Group Assistance, Inc. \(WHGA\)](#), is a 501(c)(3) non-profit, community based development corporation established 45-years ago to revitalize the under-invested West and Central Harlem communities.

WHGA is a HUD-approved housing counseling agency offering pre-purchase counseling, foreclosure prevention, loss mitigation counseling, home retention counseling, home preservation counseling, financial literacy, credit counseling, and community outreach seminars.

In 2015, Chandra and her husband reached out to WHGA. "When my husband and I first came in to meet with Cabiria Hylton at WHGA, we were already under a lot of stress – with one daughter in middle school, another in high school getting ready for college, my mother diagnosed with dementia and needing to move into a full-time care facility. And now, the threat of facing foreclosure on our family home, even while we were attempting to earn more money in a difficult economy to bring things back on an even keel," said Chandra.

"We had made the choice to raise our family in Harlem, and buying and maintaining a home was our part of the American dream, which was now shifting into "nightmare status." "It was incredibly helpful to have a calm and knowledgeable counselor to guide and support us as we moved through the process, keeping all the records of everything we submitted, being there to share our conversations with the bank, as our advocate and intermediary."

"When the bank lost our submissions, once again, we were ready with back-up copies in an instant, which saved the day, more than once! Going through the process, submitting piles of paperwork, waiting, experiencing several setbacks, but never accepting "no" for an answer, and continuing on until our eventual success. Yes, it was frustrating, scary, and worrying – but with many rays of hope shining through. Through all of it, having a counselor working with us every step of the way, making suggestions, offering encouragement, and being a dedicated team-member was a tremendous support, in both tangible and intangible ways."



Housing Counselor Cabiria Hylton

Chandra added, "When we were offered a trial modification, which eventually was finalized to permanent, it felt like a major achievement. We were relieved, elated, and ready to move forward. It was a total team effort with my husband and I and our HUD-approved counselor, Cabiria Hylton, all integral members of the 'winning team.'

WHGA also provides annual Tax Lien Workshops for New York City Homeowners on alert that a lien may be placed on their property due to owing taxes, water and sewer fees. Through WHGA's collaboration with the NYC Department of Finance and the NYC Department of Environmental Protection, WHGA provides a venue for homeowners to come and meet with representatives from each organization and setup 'no money down' payment arrangements to avoid liens on their property.

WHGA is currently developing a new initiative called **Welcome Home Get Acquainted**: a program to assist new homeowners in the first year of homeownership with getting acquainted with the transition from renter to homeowner. The expectation is that new homeowners will be encouraged to gather information on this new journey they have embarked upon.

Many homeowners within the community are hesitant to seek assistance until it is possibly too late. WHGA wants to alleviate that fear and work with new homeowners beyond the closing table. The goal is to have a homeowner empowered with the education and tools to handle a 30-year financial responsibility and avoid the chances of possible foreclosure.

REBUILDING CHICAGO COMMUNITIES

Chicago, IL – Genesis Housing Development Corporation (Genesis/GHDC) is rebuilding Chicago communities, one family, one home and one block at a time. “I love them!” said Paula Fanniel, who lost her first home and \$75,000 of equity to mortgage fraud. She rented a small apartment for 12 years until she became so frustrated with paying \$1250 a month and said, “I need to get out of this!” She searched for help and found Genesis through Program Director Steeve Kidd. “I felt as an African American, that Genesis would understand my plight.” Genesis guided Paula through every step of a challenging five-month short sale.

“I’d worked with another housing agency for the purchase of my first home...Genesis was refreshing! Through the whole process, Genesis Counselor Cornelius Sams told me, ‘You are the principal. You pick the team. You call the shots.’ I’d never felt so empowered.” Paula purchased a beautiful home at 20 percent below market value. She says, “Owning my own house is freedom! I would recommend Genesis to anyone, especially African Americans. They were sensitive to my needs.”

Genesis, a HUD-approved housing counseling agency began putting faith into action in 1996 when the pastors and members of four South Side churches came together to affect change in their communities. Genesis was created to answer the clarion call for affordable housing. GHDC has since impacted thousands of lives, and continues to open doors 20 years later through commitment to a vision of energized communities with adequate jobs, housing and economic opportunity.

“Giving people tools to succeed in life is absolutely crucial,” said Rev. Robert J. Miller, Co-founder and Board Chairman. This understanding fuels Genesis to empower individuals, families, and even small businesses through programs and services.

Genesis has experienced tremendous growth. From developing affordable for-sale housing to providing youth and adult training, energy efficiency programs, and a full spectrum of education and counseling services. Genesis continues to evolve to meet the changing needs of the community.



In the last fiscal year, Genesis successes included:

- 1065 Clients Served (90% African American)
- 101 Homes Saved
- 83% of Clients below 80% AMI (53% below 50% AMI.)
- 34 Workshops / Series / Educational Events
- Becoming HUD-Approved
- 18 African American Owned Small Business Vendors
- 200+ Hours Staff Professional Development & Training

The success stories are heart-warming. Crysteel Marshbanks lives with her two children and mother in a small two-bedroom apartment. But she won't be there much longer. Before coming to Genesis, she had applied for a Habitat for Humanity home, but she really wasn't ready for homeownership. “I like to shop and I have kids...” she says of some of her barriers to saving. “Genesis Financial classes helped me save money and clean up my credit. Because of Genesis, I'm now waiting for the keys to my beautiful new house.”

Crysteel put in 500 hours of “sweat equity” building her home, and countless more in Genesis sessions. “I've even gotten to know several of my new neighbors through Genesis - we were in class together. It's going to be a brand new block!” Crysteel, her 15- and 4-year-old children, and her mother are so excited about moving into their new bungalow. “We're family, so we've been making it work, but now everyone can have their own bedroom!”

As Genesis reflects on 20 years of service and looks toward the future, Rev. Miller says, “As long as we're here, we're going to keep on standing on the battlefield, because people need it, right now.”

PLANTING A SEED FOR ECONOMIC EMPOWERMENT



Riverdale, MD - "Facing a situation like this caused me a lot of stress. But at the same time having someone that knows what she's doing like my counselor, Juanita Gomez, I felt like she could guide me. And I was right, without that guide, I would have been lost."

Karla Flores is a small business owner who faced an annual downturn in profits from her mobile food truck business during the colder months. Although she remained proactive with her lender and stayed on top of her mortgage payments the best she could, the single mother of two found herself facing foreclosure.

"For months, Juanita became an important part of my family as she helped make sure me and my lender were on the same page and that I ended up with a very low interest rate and a payment I could afford," Flores said. Housing counseling worked for Flores and thousands more like her.

Founded in 2004, [Sowing Empowerment and Economic Development, Inc. \(SEED\)](#), a HUD-approved housing counseling agency, provides default and delinquency counseling, pre-purchase education and counseling and financial capability planning to hundreds of clients annually. As a multifaceted service agency, SEED also provides emergency food, clothing, education and training directly to low to moderate-income families and communities in Prince George's County, Maryland and Detroit, Michigan.

While Prince George's County continues to lead the state of Maryland in foreclosures, with Baltimore County, Baltimore City, Anne Arundel and Montgomery counties following, it is also home to 12 HUD-approved housing counseling agencies that are on the front lines working to ensure that families who are privately struggling to maintain shelter and household expenses have options to help them and avoid fraud.

SEED is located in one of the foreclosure hot spots identified by the [Maryland Department of Housing and Community Development](#) and works daily to make arrangements with lenders while helping clients to create a livable spending plan to keep their commitment. SEED has also launched an intensive family financial literacy and credit-strengthening series for clients that include budgeting, credit management, family estate planning, insurance basics, and more.

SEED also makes referrals to other entities if legal or predatory lending abuses are suspected. Its goal is to conduct outreach through marketing and communication strategies to reach individuals who are at risk of foreclosure and to increase its capacity to counsel more bilingual individuals and families. SEED now provides counseling in English, Spanish and French.

While home sales are on the rise, the number of African Americans securing loans has declined. The uncertainty of the market still leaves a feeling of uneasiness. The risk is intimidating to some and requires guidance. It is a perfect opportunity for SEED to meet clients where they are. In addition to its monthly pre-purchase classes for first-time homebuyers, SEED offers online education or e-learning for independent study and classes held at local real estate and lender offices.

SEED's homebuyer classes and financial literacy workshops provide a comprehensive educational experience with both classes and counseling. The series ends with foreclosure prevention and predatory lending awareness followed by individual counseling.

Working towards its vision of creating environments where all individuals are empowered, all children are nurtured, families are strengthened and communities are transformed, SEED served 15,000 individuals in 2015 with housing counseling programs, a K-8 public charter school, an after-school extended learning program, youth summer programs, health and nutrition outreach and workshops, an emergency food distribution center and a clothes closet for those in need.

CHAMPION OF SERVICE



Carol Larry

Chicago, IL - A warm, slightly shy smile and humble charm greet you when you meet **Carol Larry**, Genesis Housing Development Corporation (Genesis) Housing Counselor. It's immediately evident that she's a likeable person, but spend a little more time with her and you'll come to know why people, especially her clients, absolutely love her.

Carol is a force of nature and a dedicated and tenacious community organizer. She has been instrumental in the development and implementation of Genesis programs and services for 20 years. Carol goes above and beyond the confines of her job to educate, support and advocate for community residents.

Over the course of her career, she has fought tirelessly alongside fellow community organizers to spearhead countless projects. When Carol was entrusted with \$150,000 from a foundation to administer as she saw fit, she used the funds for construction apprenticeships for underprivileged African American youth. When the Chicago Housing Authority undertook the Plan for Transformation of public housing, Carol went door to door talking with residents about the forthcoming changes.

Since joining the Genesis team, Carol has conducted countless courses in home-buying, credit repair and management, financial planning, and even financial literacy for children. Outside of Genesis, she taught financial literacy to troops in the Girl Scouts of Greater Chicago and Northwest Indiana.

Carol has personally walked hundreds of clients through the home-buying process. She even reaches out to those who've missed classes and encourages them to get back on track to pursue their dreams of homeownership.

Mary Trinity was able to save not only her home, but also a much needed rental income property by working with Carol. Trinity said, "You have to be completely committed, because Carol Larry is totally committed to seeing you receive an affordable modified loan.

"When you work with Ms. Larry, you work with a team. She wears many hats." Using football as a metaphor, "Ms. Larry is the coach who draws up and maps out the game plan. As the quarterback, she throws the game plan to you. And you as the wide receiver, catch the ball and run into the end-field for a touchdown! On the sidelines, Ms. Larry is also the cheerleader, who is rooting for you! If during the course of the process your enthusiasm lags, Coach Carol will give you a pep talk to get your head back in the game."

Together with fellow Genesis Housing Counselor, Gail Gerald, Carol now conducts Foreclosure Prevention Workshops. Through their efforts in 2015 alone, 101 homes were saved from foreclosure. That includes 59 completely resolved permanent mortgage modifications.

Such success comes through providing intensive and extensive one-on-one time with clients. "I've never witnessed a more dedicated, passionate and caring provider than Ms. Larry. With the level of positive results she gets, she's allowed to take all the time she needs with her clients!" said Steeve Kidd, Genesis Program Director.

Carol loves her job and she's clearly good at it. She is enormously appreciated by her co-workers and the Genesis board of directors. Her compassion, dedication, deep industry knowledge, patience, understanding of system navigation, training and faith all come together to make Carol a true Champion of Service.

**Congratulations CAROL LARRY,
You Are a Champion of Service!**

INQUIRING MINDS WANT TO KNOW



Q: What is the deadline for agencies to submit applications for the upcoming NOFA?

A: The recently published Notice of Funding Availability (NOFA) for the Department's Fiscal Years 2016 and 2017 Comprehensive Housing Counseling Grant Program has a due date for applications of **April 04, 2016**.

Announcement Type: Initial

Funding Opportunity Number: FR-6000-N-33

Primary CFDA Number: 14.169

This NOFA provides information and instructions for the FY2016 Comprehensive Housing Counseling Grant Program. The NOFA is comprised of both the General Section to the Department's FY2016 NOFAs for Discretionary Programs (General Section) published September 24, 2015, and this program section to the NOFA.

In addition to the application requirements set forth in this document, applicants must also comply with the requirements established in the General Section, and all Housing Counseling Program requirements.

HUD reserves the right to award both FY2016 and FY2017 funds on the basis of this single NOFA competition. FY2017 grant awards under this NOFA are contingent upon the availability of appropriations.

View the NOFA at Grants.gov.

(continued from pg. 6 – Ensuring the Spirit of the Crescent City)

Ms. Clark has seen the payments on her fixed rate mortgage increase from \$1,200 to \$1,795, in the years since Katrina, as a result of increases to her escrow account. When Ms. Clark purchased her home, she was working as a nurse in a local hospital. However, due to arthritis, she had to cut back to part time work and begin receiving Social Security. The increase in housing costs caused Ms. Clark to default on her mortgage payments.

She eventually contacted GNOFHAC and a housing counselor helped Ms. Clark obtain a modification with a HUD partial claim, under which her payments decreased to \$1,174 per month.

GNOFHAC sees hundreds of clients per year in similar situations. Although Katrina is more than ten years in the rear view mirror, New Orleans is still wrestling with the impacts of the storm each and every day. As housing prices and insurance rates increase, more and more people are finding the dream of homeownership in the Crescent City to be unobtainable.

While New Orleans is renowned for its architecture, it is the people who live within the buildings that inject the city with its vibrant spirit. If action is not taken to help ensure that long-time residents can continue to call New Orleans home, it may lose the spirit of a vivacious, dynamic city.

GNOFHAC continues to ensure that those who have created the magic that has made New Orleans perhaps the most storied of American cities, who have fought so hard to maintain their communities and pass on their culture, can keep their homes for generations to come.

SUCCESS STORY

Lake Charles, LA – Many residents living in Southwest Louisiana (SWLA) have experienced challenges when it comes to purchasing a home. However, due to the economic growth and expansion in SWLA, local agencies are coming together to help individuals with down payments, closing costs, Individual Development Account programs and other grant fund streams.

Calcasieu Parish Housing Counseling (CPHC) agency was established in 2010, where clients within the surrounding five-parish area are afforded free financial counseling services and the opportunity to reach a dream that may otherwise be unreachable.

Working and expanding counseling services within the parish has given CPHC the opportunity to reach more people in providing homeownership education and financial one-on-one counseling in preparation for a population influx in SWLA. CPHC provides pre- and post- counseling services to families who are struggling to rebuild their credit along with developing a plan to one day buy a home, a car, pay-off student loans or just save money.

Whatever goal a family wishes to accomplish, whether it be short- or long term, CPHC is there to give them a helping hand at no cost. Assisting families to reach their goals and make sound decisions with their financial affairs is key to successful homeownership. Some may reach their goals and others may not, however knowing that CPHC offers free counseling services helps to make a difference in the long run.

Since inception, CPHC has served over 800 clients in homebuyer educational classes, has assisted approximately 500 clients in one-on-one counseling sessions, and knows of 52 clients that became homeowners.

Deborah Tate, CPHC Coordinator/Counselor has worked in the housing industry for 25-years and been recognized as a leader in the subsidized and affordable housing arena. She has held several leadership positions at the national and state level. She established the Calcasieu's Parish Section 8 homeownership program and oversaw the program's first participant to purchase a home.



Erica Bellow and Family

For this accomplishment, Ms. Tate was recognized by former U.S. Senator Mary Landrieu for her remarkable accomplishments and improvements within the community.

One of Ms. Tate's success stories is **Erica Bellow**, a dedicated mother of three, who was determined to purchase a home. Ms. Bellow did not fully understand what it took to become a first-time homeowner. For two years, Bellow and Tate worked together to set a challenging plan of action to become credit ready. Bellow wanted a better life for herself and her children so that they could have a yard to play outdoors and a place to call home. She worked very hard paying off all her debt, saving money and keeping up with a monthly budget.

Ms. Bellow stated, "A long time ago when my parents were married, I witnessed them purchase their first home. I was about 10 and remembered being so proud and happy about the new change in my life. Unfortunately, my parents divorced sometime after that and I never understood why we had to leave the house. My mom, sisters, and I moved to public housing until my mom was able to get back on her feet, then we moved into an apartment. It was at that time, I knew I wanted to own a home. I wanted to secure a home for myself and my children."

"I had plans and dreams of getting married and building a life with my partner, but I needed to establish myself first. As I embark on my 30th birthday, I can remember being 20 and saying I wanted to buy before I was 30. And with Ms. Tate's help, I did it at the tender age of 26." Ms. Bellow's dream came true and today, she is a proud homeowner.

TOOLS AND RESOURCES

AFRICAN AMERICAN
★ HISTORY MONTH ★

[HUD National Scorecard](#)

The Obama Administration's efforts to stabilize the housing market and help American homeowners.

AFRICAN AMERICAN
★ HISTORY MONTH ★

[2016 African American History Month Fact Sheet](#)

Statistics from the Census Bureau's demographic and economic subject areas.

AFRICAN AMERICAN
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[Strengthening Communities By Welcoming All Residents](#)

A Federal Strategic Action Plan on Immigrant & Refugee Integration.

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[HUD Affordable Housing](#)

Renters and homeowner households that pay more than 50 percent of their annual incomes for housing.

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[WelcometoUSA.gov](#)

U.S. Government's official web portal for new immigrants to celebrate citizenship and learn more about America.

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[Fair Housing: It's Your Right](#)

Protects people from discrimination when they are renting, buying, or securing financing for any housing.

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[National Urban League Homeownership](#)

Provides comprehensive homeownership programs and services.

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[2016 Assets & Opportunity Scorecard](#)

A recent study by the Corporation for Enterprise Development.

AFRICAN AMERICAN
★ HISTORY MONTH ★

[FRAMEWORK®](#)

Online homebuyer course designed by experts in online learning.

AFRICAN AMERICAN
★ HISTORY MONTH ★

[eHome America](#)

Certified Education and Counseling for homebuyers and homeowners.

ON THE HORIZON



March 02, 2016	Webinar: HUD Loss Mitigation, Home Retention Options, Sponsored by HUD.
March 7-11, 2016	National Foreclosure Mitigation Counseling (NFMC) Training, Philadelphia, PA Sponsored by NeighborWorks® America.
March 8, 2016	Tenancy: Building Competency for Housing Counselors Webinar Sponsored by NeighborWorks® America.
March 8-9, 2016	Federal Housing Administration (FHA) Servicing and Loss Mitigation Live Training, Oklahoma City, OK. Sponsored by HUD.
March 14-15, 2016	Housing Counselor HUD Certification Prep Course - New York City, NY Sponsored by NHNLA.
March 16, 2016	HUD Loss Mitigation, Home Retention Options (FHA-HAMP) Sponsored by HUD.
March 16-19 2016	Housing Counselor Training, Washington, DC. Sponsored by NCRC.
March 22, 2016	Fair Housing: Building Competency in Housing Counseling. Sponsored by NeighborWorks® America.

Visit the new [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 new [Webinar Archives webpage](#) to access previously recorded sessions.

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