U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

THE BRIDGE

THE OFFICE OF HOUSING COUNSELING NEWSLETTER

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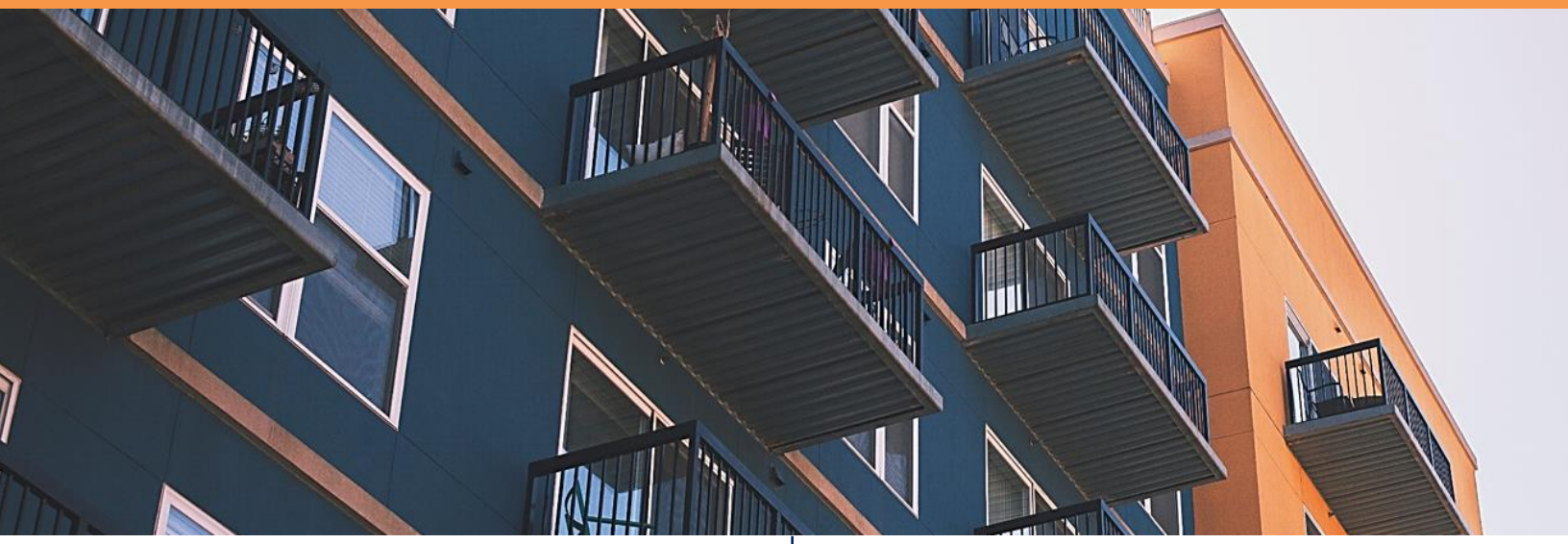
Rental Counseling Supports Housing Options



Where You Live Can Make All the Difference

Richmond, VA - Housing Opportunities Made Equal of Virginia, Inc. (HOME) is a HUD-approved housing counseling agency that recognizes where someone lives impacts nearly every facet of their life, including where they work, where they shop for groceries, and where their children go to school. Simply being closer to their job or having their children enrolled in a good school can make all the difference in a person's quality of life. By working closely with landlords and empowering individuals with knowledge and tools to become good tenants, HOME helps people find housing in neighborhoods that are beneficial to their families.

HOME's Move to Opportunity Program serves to promote residential choice and mobility with a specific focus on moving households from low-opportunity communities to neighborhoods of higher opportunity. HOME's tenancy program combines mobility counseling, tenant education, and landlord recruitment services to assist households with a Housing Choice Voucher to find housing of their choice. With essential support, the move to high opportunity (low-poverty) environments transforms the lives of families and provides access to better educational, employment, and social opportunities.

In addition to efforts to counsel and educate program participants, HOME conducts an aggressive marketing campaign to potential property owners and managers. Through these efforts, HOME attempts to dispel the myths associated with renting to participants in the Housing Choice Voucher Program and serves as a liaison for property owners and renters.

The Move to Opportunity Program is part of HOME's Center for Housing Counseling and Education. After conducting intake and screening, as well as tenant education and individual counseling to prepare families for their transition, HOME provides information on housing availability and assists families with their leasing responsibilities. HOME is also there to troubleshoot any issues between the Housing Choice Voucher provider partners, participating families, and property owners.

Landlords, as well as tenants, benefit from HOME's services. By offering landlords motivated, pre-screened, responsible tenants at no charge, landlords help voucher holders move to neighborhoods of opportunity that they may not otherwise have discovered with lower concentrations of poverty, better job opportunities, good schools, lower crime and greater access to healthier amenities.

FROM THE DEPUTY ASSISTANT SECRETARY

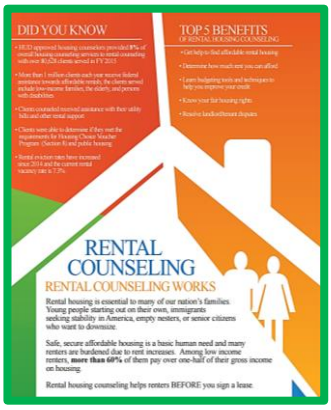
Sarah Gerecke
Deputy Assistant Secretary, Office of Housing Counseling

Greetings,

During the month of February, we recognize Black History Month, paying tribute to the generations of African Americans who struggled against adversity to build a stronger American society. The Smithsonian's National Museum of African American History and Culture commemorates Black History Month 2017 for the first time in its iconic new building on the National Mall in Washington, DC. For those of you around the country, you can join the museum's programs via live webcast at: nmaahc.si.edu. I had the good fortune to visit the museum with my parents. My mother was very active in the civil rights movement and to her the museum is a dream come true. So much of American history is African American history and I hope you all have the opportunity to visit this life-changing institution in person or on the web.

In this edition of 'The Bridge,' we feature HUD-approved housing counseling agencies that provide valuable rental counseling to assist clients in finding and maintaining safe, secure and reliable housing options. According to the 2015 Worst Case Housing Needs Survey by HUD's Office of Policy Development & Research, some households cannot find affordable units to rent because there is a national shortage of low cost housing units. Only 65 affordable units are available per 100 very low-income renters, and only 39 units are available per 100 extremely low-income renters.

This is why rental housing counselors are so valuable to clients. They help tenants understand how to search for an affordable rental apartment in a neighborhood that meets their needs. They help clients budget for a security deposit and first months' rent. They address credit issues that may prevent clients from obtaining an apartment. They assist tenants to understand their rights and responsibilities, and they identify fair housing issues. They link clients to resources to prevent eviction and default.



To promote the benefits of rental counseling, the Office of Housing Counseling has developed fact sheets and flyers for you to share with your clients. Visit the Housing Counseling Outreach page on the HUD Exchange to access additional marketing tools that generate awareness of the benefits of housing and rental counseling.

Sarah

ACHIEVING HOUSING SECURITY FOR PEOPLE WITH DISABILITIES

Madison, WI - Movin' Out was created in 1992 by a group of parents seeking alternatives to group homes and other segregated facilities for their adult children with permanent disabilities. The organization envisioned sons and daughters living in their own homes in real neighborhoods. The parents spent almost two years talking with housing and disability-related agencies around the state of Wisconsin seeking a place to locate a housing counseling program for people with disabilities. Finding no agency to assist them, Movin' Out was created after securing seed funds from the Fannie Mae Foundation, Dane County Human Services, and the State Division of Housing.

A HUD-approved housing counseling agency, Movin' Out grew from one staff member in 1997 to its current staff of nine. In 1998, the agency had an operating budget of less than $100,000 and had no gap financing funds to award. Currently, Movin' Out's operating budget exceeds $1 million and its balance sheet tops $13 million. By acquiring housing in safe and established neighborhoods that are linked to transportation and other public services, Movin' Out rehabs apartments to make them accessible, safe, and sound, and leases them to low-income households that include at least one member with a disability.

Movin' Out owns and operates an inventory of affordable rental housing reserved for tenants with disabilities. This portion of its housing portfolio consists of scattered site units in single family homes, condo units, and duplex buildings (currently 60 units in four Wisconsin counties). In addition, Movin' Out partners with other developers to build new housing developments in which a handful of apartments are reserved for low-income people with disabilities. The agency does not own or manage these projects. Movin' Out also collaborates with local long-term support services to identify prospective tenants and tailor the rental units and its property management to meet the tenant's individual needs and circumstances.

During the past twenty years, Movin' Out has helped low-income people with disabilities achieve housing security. Recently, Movin' Out helped 77 client households purchase homes and 28 others pay for rehab on their houses. That brings the total number of homeowners in 67 Wisconsin counties who have benefited from Movin' Out's efforts over the past twenty years to 1,441.

Movin' Out and its development partner also completed 24 new multifamily rental units in 2015, six of them leased to households that include someone with a disability. The new apartments are part of a total of 770 such units Movin' Out has developed or helped develop in 16 Wisconsin cities to date, providing 155 households with affordable rental housing that meets the needs of people with disabilities—including the reasonable expectation of living in diverse neighborhoods throughout a community.

Sinikka Santala, the President of the Board of Directors of Movin' Out stated in the agency's 2015 Annual Report that "Movin' Out's unique focus on independent housing solutions for low-income people with disabilities—ownership or rental—sets (them) apart as an organization that gives people reason to see beyond the impossible."

PRESERVING THE SOCIAL FABRIC OF LATINO COMMUNITIES

Washington, DC Founded in 1981, the Central American Resource Center (CARECEN) fosters the comprehensive development of the Latino community by providing direct services, while promoting grassroots empowerment, civic engagement, and human rights advocacy.

A HUD approved housing counseling agency with 35 years of experience serving the Latino community in the District of Columbia, CARECEN established its housing program and launched tenant organizing efforts in the city to fight landlord abuses for thousands of immigrants. The focus was initially to improve living conditions, but expanded as its staff noticed trends in community needs or gaps in services. In 2005, CARECEN finalized its first affordable housing project rehabilitation that is now home to eight low income families as well as its offices.

Currently, CARECEN's focus is on preventing displacement and promoting financial sustainability leading to the creation of wealth for low to moderate income immigrant residents. CARECEN offers individual counseling and workshops on foreclosure intervention, credit and financial management, and tenant rights. The center also helps homeowners avoid losing their homes to foreclosure and counsels them on how to negotiate with banks, avoid foreclosure rescue scams, and improve their financial management skills.

Tenant Groups and Associations

CARECEN provides technical assistance to tenants in buildings that face complex housing and health code violations as well as to those with the opportunity to purchase their building. In addition, the agency assists tenants in organizing and incorporating as tenant associations to effectively address their housing issues.

Individual Tenant Counseling/Displacement Prevention

One of only a few Latino agencies that serve individual tenants with eviction proceedings, tenant petitions, requesting housing inspections from the city, disputing rental increases, and advocating for good housing conditions, CARECEN also connects clients with pro bono attorneys for legal assistance.

Housing Advocacy

In Washington, DC, the diversity of the city is directly related to the affordability and availability of housing. Through its Housing Services program, CARECEN organizes community members to speak out on behalf of affordable housing, educates tenants about their rights, and promotes homeownership through individual counseling and educational workshops. This advocacy model is designed to prevent displacement and preserve the social fabric of city neighborhoods.

Impact

The success of CARECEN's Housing Program is in part because the staff is passionate about what they do, have roots in the community, know the culture of its clients, speak their language, and understand their issues first hand. CARECEN ensures tenants rights are implemented and that their voices are not lost.

In FY2016, CARECEN helped 465 individual tenants that were experiencing possible involuntary displacement, threats and intimidation, discrimination, lack of repair/maintenance, illegal rent increases and illegal evictions. It provided technical assistance to 1,072 tenants and associations and nearly 35 multi family units and/or associations to help them secure their rights, and form and empower tenant groups.

Additionally, staff assisted 98 families to prevent foreclosure, provided financial counseling sessions to 354 households, and conducted 44 workshops on fair housing, rental education, financial capability, home maintenance and foreclosure prevention to 397 households.

THE FACE OF SUBSIDIZED HOUSING FROM A HOUSING COUNSELOR'S POINT OF VIEW

Phoenix, AZ – The Greater Phoenix Urban League (GPUL) is one of 88 affiliates of the National Urban League that has focused on serving underrepresented communities since 1945. One of its focal points is to assist low-to-moderate income individuals with essential housing needs.

Since affordable housing is a critical and necessary foundation for obtaining financial stability, the Greater Phoenix Urban League makes housing a priority. As GPUL housing counselors, their role is to identify the client's needs, evaluate their options, and provide them with resources that will leverage housing stability.

One of those resources is subsidized housing. Each year, HUD sets income limits for various housing programs, based on an area's median income. Many GPUL clients fall within the 40 percent - 60 percent Area Median Income (AMI) threshold. For example, to be eligible for subsidized housing, a GPUL family of four at 50 percent AMI cannot exceed income of $31,450.

For these low-income families, the two most basic needs they struggle with are food and shelter. Approximately 99 percent of GPUL's subsidized housing clients rely on public assistance and 80 percent of those families come to the agency for help with rent, utility bills, or a food box; most of the time during periods of desperation.

One of the many challenges housing counselors face when helping clients in distressed conditions is lack of motivation. Though a lot of work goes into marketing GPUL programs on a monthly basis and a newsletter is distributed for convenience, the turn-out can be minimal. As a result, the Greater Phoenix Urban League now offers food, raffle prizes, and other incentives to bring people in.

Perhaps it doesn't take one organization or one person to encourage residents to attend the free workshops but an army of organizations that make residents accountable. Working together with the Property Manager, Case Manager, and Rental Counselor ensures greater turn-out of residents.

The Greater Phoenix Urban League serves a spectrum of clients that are predominantly Black, Latino, and White. While they may come from different backgrounds, their socio-economic status is the same. Rental housing is essential to these clients, especially to the young families and single mothers that are starting off on their own, immigrants who seek stability, and seniors who cannot afford to maintain a home alone. The rental counselor's role is to be a resource, help them understand the terms of their lease, provide them with budgeting tools and techniques to improve their credit, teach them fair housing rights, resolve landlord/tenant disputes, prevent homelessness, and much more.

From time to time, GPUL Rental Counselors visit subsidized apartments in Phoenix, Mesa, and Tucson to introduce themselves and explain to the residents their role as Rental Counselors. Eventually, they gain the trust of a few individuals who feel comfortable enough to ask questions and express concerns. Clients who are taught to plan ahead, budget, and seek resources, find themselves in a better financial situation. In the end, housing counselors learn that achievement is not about numbers, but about the outcome of the lives of the people they've helped.

SUCCESS STORY

Phoenix, AZ - Azucena Bernal is a proud wife and mother to three children. She has resided in the city of Phoenix for 16 years and has been a resident at Legacy on Main for the past ten years. She speaks very limited English and expressed interest in taking English as a Second Language classes held at Legacy on Main.

When she initially sought assistance from the Greater Phoenix Urban League, she had zero credit history, no bank account, and needed help to reduce her debt. She admitted that part of her financial hardship was due to being a stay at home mom with her husband as the only bread winner in the household.

Mrs. Bernal reassured her counselor that she wanted to continue to raise her children, but would like to make extra income to help support her family. They discussed her interests and former work experience.

(continued on pg. 11)

PROVIDING AFFORDABLE HOUSING HOPE IN THE NATION'S CAPITAL

Washington, DC In a region that is considered the center of the global free world, one may expect greater housing equality in the Washington, D.C. area. Yet, the metropolitan area seems perpetually challenged by a mix of rising populations, persistent displacement of the economically underserved, and a housing market that has not adapted to these trends in a way that is both compassionate and sustainable.

The housing situation, from access to ownership to rental affordability, continues to present a significant and unnecessary degree of adversity for many Washington area families, particularly those in Prince George's and Montgomery counties in Maryland. The housing trends not only present a direct hardship for those families, including many children, but it also aggravates existing strains on a wide range of local, county and state government services.

To help offset the adversity, the Greater Washington Urban League (GWUL), a HUD approved housing counseling agency, has guided individuals, families and regional government through such challenges over the past 78 years. Its mission is to ensure everyone in the Washington, D.C. area not just some are on the road to self sufficiency through a variety of innovative programs. A primary focus is the economic and political empowerment of African Americans the largest minority population in the region, but also the most socio economically distressed.

Proudly serving 65,000 residents in Washington, D.C., Montgomery County and Prince George s County, GWUL boasts a Housing Division which helps build financial bridges for clients from rental housing to homeownership.

As the Urban Institute discovered in its 2014 study on *Housing Security in the Washington Region*, access to basic housing is becoming increasingly problematic for area residents, particularly those on the low income scale. The lack of affordable apartments, particularly for extremely low income renters, contributed to the number of homeless people and resulted in over half of all renters paying over 30 percent of their income on housing costs, the study noted.

Low income homebuyers also faced challenges because of high prices." Nearly 90 percent of households deemed extremely low income are cost burdened or simply, too many area residents cannot afford to pay their rent, much less afford a single family home, a townhome or a condo.

In a bid to provide some semblance of housing hope, the GWUL has long put itself on the frontline of the affordable housing fight working with key public partners, such as the Government of the District of Columbia. For example, its Home Purchase Assistance Program (HPAP) would not have been possible without District government support. HPAP enables lower and moderate income individuals and families to purchase affordable housing in Washington, D.C. with up to $54,000 in financial assistance. There's also the Emergency Rental Assistance Program, quick rental assistance designed for District low income, disabled and elderly residents faced with homelessness or the imminent risk of homelessness. Single Family Residential Rehabilitation, Inclusionary Zoning, Affordable Dwelling Unit and Lead Safe Washington are other successful initiatives that have helped qualified area families during times of need.

GWUL's approach is holistic and sensitive to community history, a multipronged effort whereby affordable housing programs are a major component of its organization's overall work. More importantly, it moves forward with compassion towards its clients and a comprehensive understanding of the personal financial, economic and regional situations they've been forced into. Black History is no stranger to those struggles, long troubled by mounting odds but always able to face them head on with the help of legacy organizations like the Greater Washington Urban League.

RENTER EDUCATION: SOLVING AN EVOLVING AND UNMET NEED

Richmond, VA – The Virginia Housing Development Authority (VHDA) has offered homebuyer education since 1996. Recognizing that information and resources to help consumers make financially sound and informed decisions are essential to Virginia's rental housing market, VHDA decided to expand its housing education beyond homeownership.

To help focus attention on the importance of rental housing its Housing Education department developed a free, user-friendly "How to Be a Successful Renter" eBook available at: vhda.com/RenterEd. It concentrates on three core principles:

1. Pay rent on time,
2. Maintain the property and
3. Abide by all lease provisions.

In developing the eBook, VHDA began by identifying over 700 industry professionals to verify the need for, and possible use of, a rental education manual. Across Virginia, those providing rental counseling, group workshops, locator services, and financial and legal assistance were surveyed. In addition, VHDA associates facilitated regional roundtable discussions in various Virginia locations.

These sessions provided an opportunity for stakeholders and partners to examine the feasibility of a rental education manual as a useful tool for consumers, landlords and educators. VHDA associates also met with staff from the Richmond HUD office, the Department of Professional and Occupational Regulation's Fair Housing office, the Department of Housing and Community Development and the Legal Aid Society of Eastern Virginia.

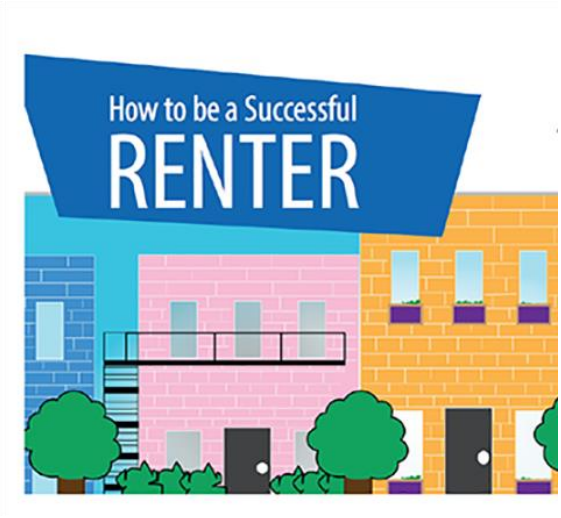
Development of the eBook took survey feedback and roundtable comments into consideration. The result is an in-depth renter tool that spells out Virginia's laws and regulations in a consumer-friendly format.

Both the renter's rights and responsibilities are detailed, as well as common misunderstandings, challenges, barriers, landlord-tenant issues and fair housing concerns. The importance of being a knowledgeable renter is reinforced with information that includes tips, alerts, examples and additional resources.

VHDA's eBook is designed as a replicable model to support Virginia's rental industry professionals, who are encouraged to share it with applicants, renters and colleagues. "How to Be a Successful Renter" information is supported by a quiz, certificate and partner PowerPoints for each chapter.

Those providing counseling, education and other renter services can implement all or part of the nine-chapter eBook to enhance their housing services and programs.

For more information, send an email to: RentalEducation@VHDA.com.



RAPIDLY RE HOUSING THOSE EXPERIENCING HOMELESSNESS

Rutland, VT The Homeless Prevention Center (HPC), formerly Rutland County Housing Coalition, has been in operation since 1997 and received its 501(c)(3) in 2004.

Through case management, its housing specialists work with homeless individuals and families to establish goals that address their immediate and long term housing needs. Support services include assisting with shelter, housing searches, various applications (housing and/or other eligible services), tenant education, money management, landlord and tenant mediation, coordination and collaboration with other agencies, client referrals for food, health care, and life skills.

HPCs eviction prevention services are part of its mission. The agency works with both tenants and landlords in cases where proactive interventions can prevent an eviction. These services include mediation of tenant/landlord disputes; assisting with repayment plans; applying for any eligible funds to assist with back rent, and providing Aftercare services to ensure a continuation of support.

HPC receives self referrals from tenants, along with referrals from lawyers whose clients are facing eviction. The agency assures habitability and affordability of units, as well as, the terms and conditions of the lease. If the unit is not affordable, HPC will relocate the household and assist in applying for mainstream services, subsidized units and employment opportunities. It also works with landlords to refill recently vacated units.

It is HPCs goal to rapidly re house those experiencing homelessness; however, in some cases, it can take much longer than preferred. HPC has leased four units of transitional housing throughout the Rutland community, which have been extremely helpful when current housing cannot be saved.

The housing specialists help families avoid the shelter system by placing them in transitional shelters. In other situations, a household has maxed their emergency housing assistance but remain without permanent affordable housing. Since the waitlists for subsidies are lengthy, HPC invests the time in making appeals and asking for reconsideration.

When working with landlords, HPC has learned that the most common denials regarding income based housing are due to poor rental histories and lack of or bad credit histories.

Improving a renter's financial history is difficult to do in a short period of time. However, the transitional housing services allow households the opportunity to establish themselves as responsible tenants. There are program rules that all households must follow including saving a percentage of their income, respecting quiet hours, and keeping their units in good condition, which can provide some measure of a positive image to a prospective landlord when combined with completing the Rental 101 course.

HPCs Rental 101 course (tenancy education) is offered as a four week class where students are expected to complete homework assignments, take pre and post exams and participate in classroom discussion. Some topics covered include:

- Rental Affordability,
- Money Management,
- Understanding Leases,
- How to be a Good Neighbor and
- Rights and Responsibilities of Tenants.

After completing the course, HPCs housing specialists will encourage participants to include their graduation certificate with their housing application(s), which some landlords view as a benefit to the applicant who is now a more informed tenant.

INQUIRING MINDS WANT TO KNOW

Over the next several Inquiring Minds segments, we will feature questions and answers relating to the Final Rule for Housing Counseling Certification (Final Rule). This month's theme of *The Bridge* on rental counseling is the basis for the questions below.

Q: Does the Final Rule address rental counseling?

A: Yes. The final rule updates the definition of rental counseling and requires that that all rental counseling required under or provided in connection with any program administered by HUD shall be provided only by organizations and counselors certified by the Secretary after the final compliance date.

Topics such as the responsibility of renters and prevention of eviction are covered in the Housing Counseling Certification examination.

Q: What is the definition of rental counseling in the final rule?

A: *Rental housing counseling* means counseling related to the rental of residential property, which may include counseling regarding future homeownership opportunities when provided in connection with HUD's Housing Counseling Program, or required under or provided in connection with HUD Programs as defined in § 5.111.

Rental housing counseling may also include the decision to rent, responsibilities of tenancy, affordability of renting and eviction prevention.

Q: If I'm not currently in HUD's Housing Counseling Program, how do I determine if my agency's participation under another HUD program relating to rental assistance is covered under the final rule?

A: HUD provides a list of programs covered by the Final Rule on the HUD Exchange as well as posts Frequently Asked Questions regarding other HUD Programs, including Housing Choice Voucher, Family Self-Sufficiency, and Public Housing Operating Fund.

Q: If the HUD program I am participating in is covered under the Final Rule and I provide rental counseling, when must I comply with the housing counselor certification requirement?

A: All programs must comply with the certification requirements of the final rule before the Final Compliance date, which is defined as three years after the certification examination becomes available. HUD will publish a FRN to announce the availability of the exam.

Entities participating in covered HUD programs that are not currently part of HUD's Housing Counseling program may choose to become HUD-approved Housing Counseling Agencies (HCAs). Agencies may also choose to partner with existing HCAs to deliver services, modify their programs to comply with this rule, or eliminate the activities they perform that would be considered housing counseling from their programs.

KEEP THE FAITH, BE PATIENT & REMAIN DILIGENT TO AVOID EVICTION

Luz Bourne-Ruiz

San Francisco, CA - Luz Bourne-Ruiz is an energetic, single mother of a seven-year-old son. The immigrant from Mexico operates her own business, the New Alternatives Cafe, a cozy, neighborhood eatery serving breakfast and lunch on Guerrero Street. Featuring a convivial environment, there's even a piano, guitar and congas for musically inclined customers to break out in spontaneous song after enjoying open-faced bagels and classic egg dishes.

Bourne-Ruiz originally came to Mission Economic Development Agency (MEDA) seeking homeownership opportunities. She attended the First-Time Homebuyers workshop -- held in English and Spanish each month -- to create stable, long-term housing for her small family. After class, it was discovered that Bourne-Ruiz's self-employment income, after expenses and deductions on her tax returns, was too low to obtain a sustainable below-market-rate (BMR) mortgage loan.

Then Bourne-Ruiz' worst fears were realized when her landlord stopped by with a 60-day eviction notice. When Bourne-Ruiz asked questions, the landlord stated coldly, "Everything you need to know is in the letter," as he abruptly departed. This impending eviction meant Bourne-Ruiz and her child would soon be forced out of her home of over a decade and foisted into one of the most pricey rental markets in the nation. Bourne-Ruiz was distressed, to say the least.

That's when Housing Opportunities Coach Diana Mayorga came into the picture, immediately ramping up efforts to get her client into a BMR rental. Bourne-Ruiz was already what MEDA deems rental ready, meaning she had a good credit score (must be better than 650), didn't have any collections (must be under $500) and met BMR income guidelines for the developments to which she was applying (vary by property). When clients don't meet these requirements, a MEDA coach works with them to develop a plan to become rental ready.

Bourne-Ruiz simultaneously worked with Causa Justa::Just Cause, a grassroots organization with a mission to create strong, equitable communities. It's located in MEDA's Plaza Adelante neighborhood center and successfully helped Bourne-Ruiz obtain an extension on her eviction timeframe.

The community-based organization also helped her apply for the Displaced Tenant Housing Preference certificate through the San Francisco Mayor's Office of Housing and Community Development (MOHCD). That preference greatly increases the odds of winning a BMR rental lottery.

Mayorga assisted Bourne-Ruiz with submitting applications for numerous BMR rental properties. While this process can seem daunting, especially when facing an imminent eviction, Mayorga counseled Bourne-Ruiz to keep the faith, be patient and remain diligent.

The good news? Bourne-Ruiz eventually won the BMR lottery ... on her sixth try. At the end of December, she and her son moved into Olume, a brand-new property that was awarded "Best New Development of 2016" by the San Francisco Apartment Association. Amenities include a rooftop deck with 360-degree views of San Francisco, fire pits to break the evening chill, and even an on-site pet park.

"I am incredibly grateful for the City's BMR rental program, as well as for MEDA's assistance in helping me apply for lotteries and coaching me about affordable-housing options. I am excited to be in my BMR apartment, which is safe, clean and new. My son loves it, too!" explains a grateful, and relieved, Bourne-Ruiz.

Olume Apartments

SUCCESS STORY

Washington, DC – HUD-approved Housing Counseling Agency, CARECEN recently received the following letter that demonstrates the benefits of rental housing counseling.

I have lived in the Columbia Heights neighborhood for more than five years and had difficulties maintaining a comfortable lifestyle. I'm an elderly person and sometimes I need help filling out or understanding documents. CARECEN has assisted me to interpret and fill out forms that I'm unable to understand.

A few months ago, CARECEN helped me to request repairs and a city inspection for my apartment after the property management company ignored my call to repair the kitchen floor.

I came to CARECEN seeking help and they taught me the importance of having any type of communication with my landlord or maintenance company in writing. CARECEN helped me to send a letter to the maintenance company requesting completion of the repairs. The maintenance company continued to disregard the request and opted for a temporary fix by placing pieces of wood on the kitchen floor.

I followed-up with CARECEN and explained that the maintenance company had not done a great job repairing the problem and left the kitchen floor unsafe to walk on.

CARECEN then sent a request for city inspection so they could enforce any building repair regulations. An inspector came to the building to assess the condition of my apartment and concluded that the repairs did not meet satisfactory standards. Afterwards, the inspector asked the maintenance company to fix the problem and they did so immediately. I received the repairs I needed and the guidance to getting it completed, through the help of CARECEN.

Thank you from a Grateful Client!

(continued from pg. 5)

Azucena Bernal

In partnership with local banks, the Greater Phoenix Urban League offers monthly Financial Education workshops to the residents at Legacy on Main at no cost. The HUD approved housing counseling agency's mission is to encourage, empower, and help the residents to become educated consumers.

After inviting a bilingual local banker to teach a class on Banking Basics, Mrs. Bernal learned how to open a bank account. Since she had no former banking experience, her counselor taught her the basic tools to get started, whether it was writing a check to understanding the difference between a checking and savings account. Her housing counselor also provided her with a Spending Plan tool to track her expenses. Mrs. Bernal was well on her way to improving her finances.

Expressing her ultimate goal to save enough money to obtain the American dream, Mrs. Bernal eventually wants to buy a house and recognizes that she will need to save money and establish credit. Her housing counselor advised her to open a secured credit card to get started and gave her information on down payment and Individual Development Accounts (IDA), which allow first time homebuyers to save $5,000 and receive $15,000 in IDA match funds for down payment and closing costs.

Mrs. Bernal's housing counselor advised her that the city of Phoenix has many resources and funds available that people aren't aware of. This inspired Mrs. Bernal who is committed to start a new beginning working with the Greater Phoenix Urban League on her road to homeownership.

***THE BRIDGE* is pleased to recognize Champions of Service who have provided exemplary service in the Housing Counseling arena and Success Stories highlighting client's achievements. Nominations of persons both inside and outside of HUD are welcomed. Please send your nominations by the 20th of each month to:** thebridge@hud.gov.

TOOLS AND RESOURCES

Housing Choice Voucher Program

Housing choice vouchers allow very low-income families to choose and lease or purchase safe, decent, and affordable privately-owned rental housing.

2015 Worst Case Housing Needs Survey

Provides national data and analysis of the critical problems facing low-income renting families.

Race, Ethnicity and High-Cost Mortgage Lending

A study by the National Bureau of Economic Research that examines how high cost mortgage lending varies by race and ethnicity.

Housing Counseling Outreach

Access marketing tools that generate awareness of the benefits of housing and rental counseling.

HUD Program Frequently Asked Questions

Answers to your questions regarding: Rental programs including Housing Choice Voucher, Family Self-Sufficiency, and Public Housing Operating Fund.

National Housing Market Summary

Quarterly progress report of the Housing Market.

Discrimination Against Families with Children in Rental Housing Markets: Findings of the Pilot Study

Report of findings of the pilot study and an essay on alternative approaches to studying and monitoring housing discrimination in the future.

The Extension Disaster Education Network (EDEN)

Links Extension educators from across the U.S. and various disciplines, enabling them to use and share resources to reduce the impact of disasters.

THE BRIDGE

The Past

The Present

The future?

Help us decide on the look and content!

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

Register today at
LINK
For an April 19th webinar

ON THE HORIZON

March 7, 2017	**RCAC Training: HUD Requirements for Housing Counselors (AZ)**
March 15-16, 2017	**HOME Rental Housing Development and Compliance Training – Chicago, IL** Sponsored by: HUD
March 17, 2017	**RCAC Training: Expanding Services to Rural and/or Underserved Communities**
March 23, 2017	**RCAC 3-Part Webinar: Student Loan Debt Counseling (Part 1)**
March 27-31, 2017	**NCRC Training: Financial Fitness**
March 27-31, 2017	**NCRC Training: Preparing Housing Counselors for the HUD Certification Exam**

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

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