

VOLUME 2, ISSUE 1

June 28, 2013

THE BRIDGE



HAPPY ANNIVERSARY TO THE BRIDGE!

~~ IT'S BEEN A BANNER YEAR ~~

JUNE 2012

THE OFFICE OF HOUSING COUNSELING IS APPROVED!!

SEPTEMBER 2012

\$25 BILLION ATTORNEY GENERAL SETTLEMENT BEGINNING TO MAKE A DIFFERENCE TO DISTRESSED HOMEOWNERS

NOVEMBER 2012

SARAH GERECKE APPOINTED DEPUTY ASSISTANT SECRETARY FOR THE OFFICE OF HOUSING COUNSELING

JANUARY 2013

PROVIDING MUCH NEEDED HELP TO SUPER STORM SANDY SURVIVORS

FEBRUARY 2013

FY2013 HOUSING COUNSELING PROGRAM NOTICE OF FUNDING AVAILABILITY (NOFA).

MARCH 2013

EMPOWERING HOUSING COUNSELING AGENCIES THROUGH COALITIONS AND ALLIANCES

APRIL 2013

SUCCESSES AND CHALLENGES OF RURAL HOUSING COUNSELING AGENCIES

MAY 2013

AVAILABLE RESOURCES FOR MILITARY FAMILIES & VETERANS

BREAKING NEWS!

HUD Awards \$40 Million in Housing Counseling Grants

On June 18, 2013, as part of its continuing effort to assist families and individuals with their housing needs and to prevent future foreclosures, the U.S. Department of Housing and Urban Development (HUD) announced more than \$40 million in housing counseling grants to 334 national, regional and local organizations. As a result of these grants and the additional funding they leverage, more than 1.6 million households will have a greater opportunity to find housing, make more informed housing choices, or keep their current homes. Read the entire [press release including the list of awardees.](#)

Housing Counseling Rocks with State Housing Finance Agencies!



State HFAs Are Vital to Meeting Affordable Housing Needs of Local Residents

State Housing Finance Agencies (HFAs) are state-chartered authorities established to help meet the affordable housing needs of residents in their respective states. According to the National Council of State Housing Agencies (NCSHA), most HFAs are independent entities that operate under the direction of a board of directors appointed by each state's governor.

HFAs administer a wide range of affordable housing and community development programs primarily through state and federal funding. The federal authorized programs are:

- **Housing Bonds**- State and local governments sell tax-exempt Housing Bonds, commonly known as Mortgage Revenue Bonds (MRBs) and Multifamily Housing Bonds to finance low-cost mortgages for lower income first-time homebuyers or the production of affordable apartments.
- **Housing Credit**- Low Income Housing Tax Credit (LIHTC) encourages the construction and rehabilitation of affordable apartments by offering owners a credit against tax liability for 10 years.
- **HOME Investment Partnerships** - A federal block grant providing states and localities with a flexible funding source to meet their diverse affordable housing needs.

The success of HFAs has provided affordable mortgages to 2.6 million first time homebuyers through the Mortgage Revenue Bonds (MRB) program. HFAs have also financed 2.9 million low and moderate income apartments, including 1.9 million apartments using the Housing Credit.



Distance Doesn't Matter when it Comes to Serving Clients

Access to counseling can be a huge obstacle for a large, rural state like South Dakota. Encompassing 77,123 square miles, South Dakota ranks 16th in size among the 50 states and averages ten people per square mile. If a housing counselor goes from the east side of the state to the western border, the counselor would travel approximately 415 miles. A road trip between the northern and southern borders covers approximately 250 miles.

To increase the impact housing counseling has in the state, the South Dakota Housing Development Authority (SDHDA) contracts with HUD certified non-profits across the state to deliver services. Even with counselors spread out, it is not uncommon to travel two or three hours to reach clients. New options such as Skype, along with online and telephone counseling are also used to serve isolated areas.

Since 1998 when SDHDA began administering HUD counseling program funding, their subgrantees have grown to eight agencies including:

1. Consumer Credit Counseling of the Black Hills,
2. Consumer Credit Counseling Lutheran Social Services,
3. Inter-Lakes Community Action Partnership,
4. James Valley Housing,
5. NeighborWorks® Dakota Home Resources,
6. Northeast SD Community Action Partnership,
7. Sioux Empire Housing Partnership, and
8. Teton Coalition, Inc.

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FROM THE DEPUTY ASSISTANT SECRETARY



Sarah Gerecke
*Deputy Assistant
Secretary
Office of Housing*

Greetings,

This month marks the one-year anniversary of *The Bridge* newsletter! What a great milestone, connecting our housing counseling stakeholders with key information and resources. Working together, we continue to improve the housing of millions of people across the country who turn to HUD-approved housing counseling agencies for critical guidance and support. Thank you for all of your editorial contributions, suggestions, and constructive feedback. We hear you and will continue to provide relevant topics to build bridges that connect families to programs and benefits that meet their housing needs.

This edition of *The Bridge* features State Housing Finance Agencies (HFAs) and their commitment to housing counseling, first time homebuyers, and foreclosure prevention efforts. HFAs offer non-traditional mortgage lending that benefits homebuyers and homeowners – something that is exceedingly rare and incredibly valuable right now. They administer federal funds to local jurisdictions and HUD-approved housing counseling agencies to provide services throughout our states.

In this issue, the South Dakota Housing Development Authority (SDHDA), the North Carolina Housing Finance Agency (NCHFA), and the Maryland Department of Housing and Community Development (DHCD) share examples of their successful housing and foreclosure prevention programs that are helping residents in their respective states.

Some of your questions regarding the status of the counselor certification process and what to expect during performance reviews are addressed in the “Inquiring Minds Want to Know” section. And excerpts from HUD Secretary Shaun Donovan’s written testimony to the Senate Committee on Appropriations provide insight on the proposed 2014 budget for housing counseling.

For National Homeownership Month, HUD Deputy Secretary Maurice Jones reflects on ways to promote responsible and sustainable homeownership to rebuild the middle class.

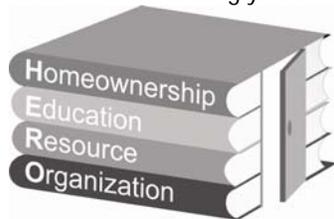
As we celebrate the one-year anniversary of *The Bridge*, special thanks go to the Editorial Board (listed on page 10), under the vision and leadership of editor-in-chief Emelda Johnson Kennerly. The entire editorial team works with all of our stakeholders to present timely and relevant topics that ‘bridge the information divide.’

~Sarah

HOUSING COUNSELING ROCKS

(continued from page 2)

These subgrantees collectively provide all types of HUD housing counseling services. SDHDA seeks funding each year to support their efforts and to provide assistance with counselor certification. Successful funding from the National Mortgage Settlement Funds will provide counselor certification plus homebuyer education in the coming years.



HERO for Homebuyer Education

The need for homebuyer education was addressed by SDHDA's Board of Commissioners in 2001 by creating and funding a separate 501(c) (3) affiliate: Homeownership Education Resource Organization (HERO). HERO also contracts with non-profits – many are HUD subgrantees – to deliver homebuyer education. This partnership makes it possible for SDHDA to combine funding sources and provide maximum counseling and education services to South Dakotans.

For example, funding from the National Foreclosure Mitigation Counseling (NFMC) program has been used to cover the extensive foreclosure and default counseling since 2008. With funds pooled from different sources, SDHDA's subgrantees have stretched counseling and education dollars through some difficult funding challenges while expanding outreach into non-traditional areas with referrals from the state penitentiaries, Youth and Family Services, Behavior Management, Job Corps, and community reservation services. SDHDA's subgrantees provide counseling and education services to over 4,300 clients annually.

"There are so many advantages to agencies working together across the state in a combined effort," said HERO Coordinator Mary Stewart. "The most important are consistency in delivery of services, cross referrals to maximize services, accurate and monitored reporting and secured funding. Agencies can return their effort toward delivering services while we apply efforts towards growth and impact of counseling services. There was a time when distance was a hindrance, but not in our world of technology; we're as close as your fingertips."

To learn more about HERO and housing counseling in South Dakota, contact HERO Coordinator Mary Stewart at 1.800.540.4241 or visit <http://www.sdhda.org/>.

Maryland Mortgage Program

Maryland Mortgage Program Provides Options and Incentives for First-Time Homebuyers

The Maryland Department of Housing and Community Development's (DHCD), Community Development Administration (CDA), is the housing finance agency for the state. CDA administers the Maryland Mortgage Program (MMP), which offers a variety of low-interest, fixed-rate mortgage loan options with downpayment and closing cost assistance for first-time homebuyers.

Participating homebuyers are eligible for downpayment and closing cost assistance through the Downpayment and Settlement Expense Loan Program (DSELP). These funds can be combined with other Maryland Mortgage Programs including partner match opportunities like 'House Keys 4 Employees' and the Builder/Developer Incentive Program.

The Maryland Mortgage Program also offers other homeownership initiatives like the Maryland Homefront Program, designed for veterans and military families with special downpayment incentives.

In addition, the Save-a-Home Loan Program includes incentives for eligible buyers of any non-DHCD-owned, foreclosed, or short sale property in a non-targeted area, including \$6,500 in DSELP assistance. Other special offers on foreclosed properties owned by DHCD are available through the Department's Real Estate Owned Program and First Look Maryland.

For more information on the Maryland Mortgage Program, especially details on income and purchase price limits, visit <http://www.mmprogram.org>



INQUIRING MINDS WANT TO KNOW

What is the Status of Developing and Implementing a Counselor Certification Program?

Lorraine Griscavage-Frisbee
Deputy Director, Division of Capacity Building and Outreach, HUD



One of the hot topics in the housing counseling industry today is housing counselor certification. The Dodd-Frank Wall Street Reform and Consumer Protection Act mandates that housing counselors demonstrate, by written examination, competence to provide counseling in each of the following areas:

- (A) Financial management.
- (B) Property maintenance.
- (C) Responsibilities of homeownership and tenancy.
- (D) Fair housing laws and requirements.
- (E) Housing affordability.
- (F) Avoidance of, and responses to, rental and mortgage delinquency and avoidance of eviction and mortgage default.

In order to implement housing counselor certification, HUD's Office of Housing Counseling (OHC) must first revise the Housing Counseling Code of Federal Regulations, 24 C.F.R. 214. Steps for this process require OHC to develop a proposed rule, obtain Departmental and Office of Management and Budget clearance, and then issue the proposed rule for public comment.

Next, OHC must evaluate all comments and issue a final rule. Housing counselors will have one year to comply with the certification process after the final rule is published. As you can see there are many steps to this process and the proposed rule is still in the clearance stage. We hope to have the proposed rule published in the next few months.

As part of the President's FY2014 proposed budget, the Department is requesting a legislative change that would permit some flexibility such as substituting experience for the training requirements.

In the meantime, housing counselors are encouraged to educate themselves on the Dodd-Frank competency topics. FY2013 HUD Housing Counseling Training NOFA grantees, NeighborWorks® America and National Community Reinvestment Coalition, as well as other reputable national and regional training providers, plan to offer training on Dodd-Frank.

How Will HUD Conduct Performance Reviews and How Often Will they Occur?

Cheryl W. Appline, MBA, Director of Oversight & Accountability, Office of Oversight & Accountability, HUD



HUD's review of counseling agency performance is critical to ensuring quality housing counseling to the consumer. Like every other aspect of the housing counseling program, the Office of Housing Counseling is looking for ways to improve the effectiveness and efficiency of the performance review process. We hope to share some of our ideas for improvement in the near future.

Until then, HUD will be performing reviews based on our existing templates. Staff will receive training on reviews over the next few months in order to standardize our approach and share best practices.

HUD regularly monitors the work of HUD-approved counseling agencies through performance reviews that can be conducted on-site, remotely, or a combination of both. According to *Final Rule 214.203* and *Housing Counseling Handbook 7610.1, Rev.5*, HUD may conduct periodic performance reviews for all agencies participating in the HUD Housing Counseling Program. Basic steps in the review process include:

1. The HUD Point of Contact (POC) communicates with the agency by telephone and/or email to schedule the review.
2. Once a schedule is established, HUD sends a confirmation letter that outlines the information/ documentation the agency should have available for the review.
3. Upon arrival at the agency, HUD conducts an entrance interview with head staff and counselors to discuss the purpose of the review.
4. After the entrance interview, HUD conducts a review of client and grant files.
5. Upon completion of the review, HUD holds an exit interview with the agency head to discuss any deficiencies, answer questions, and explore training opportunities/necessities.
6. Usually within 30 to 45 days, HUD will forward a letter/ report to the agency with the results.
7. If there are any deficiencies, the agency must respond to the letter within 30 days, and correct the deficiencies within 90 days.
8. HUD Form 9910, which is on HUD's web site, will be used for all reviews.

For intermediaries, OHC performs reviews of a random sample of sub-grantees and affiliates. Mayer Hoffman McCann conducts the financial reviews of the intermediaries, which serve as one of the identifiers in determining their risk.

We welcome your comments and questions about the review process. You may send your suggestions to:

housing.counseling@hud.gov.

INQUIRING MINDS WANT TO KNOW

How Much Has HUD Proposed for Housing Counseling in the President's 2014 Budget?

HUD Secretary Shaun Donovan
Written Testimony on
'FY 2014 Budget Request'



The Department's Budget for fiscal year 2014 follows the roadmap the President has laid out for jumpstarting our economy through educating, innovating, and building – by targeting our investments to the families and geographies that need them the most, and putting America back to work.

In 2014, HUD is requesting \$55 million in Housing Counseling Assistance, to improve access to quality affordable housing, expand homeownership opportunities, and preserve homeownership, all of which are especially critical in today's economic climate. With this funding, HUD estimates that 2,650 HUD-approved counseling agencies employing an estimated 8,000 newly certified housing counselors, will assist a total of 2.5 million renters and owners.

HUD-approved counselors help clients learn about purchasing or refinancing a home; rental housing options; reverse mortgages for seniors; foreclosure prevention; loss mitigation; preventing evictions and homelessness; and moving from homelessness to a more stable housing situation. In 2012, 2,410 HUD-Approved Housing Counseling agencies, with grant funds from HUD and other funding sources, assisted over 1.9 million renters and owners.

HUD's new Office of Housing Counseling has several initiatives to ensure borrowers have access to all rights and remedies afforded to them to stay in their homes. HUD has worked closely with interested states to determine effective ways in which funds from the National Mortgage Servicing Settlement can be used to expand housing counseling resources, resulting in more than \$300 million in settlement funds committed to housing counseling or legal services for affected borrowers.

HUD-approved housing counseling agencies continue to provide foreclosure prevention services, reaching 774,000 families in fiscal year 2012. In addition, FHA is exploring ways to further integrate housing counseling into its loss mitigation program, offering distressed FHA borrowers additional resources with which to assess their options and make decisions appropriate to their situation.

Read [Secretary Donovan's full testimony](#).

Will We Ever Rebuild the Middle Class and the American Dream?

HUD Deputy Secretary
Maurice Jones



June is Homeownership Month, a time to celebrate something that's central to this thing we call 'the American Dream.' As our nation continues to recover from the housing crisis, we also must reflect on ways to promote responsible and sustainable homeownership.

Perhaps then it's only right that the theme of this Homeownership Month is *Rebuilding the Middle-Class*. Today, the housing market is on the rebound with home sales on the increase and foreclosures on the decline. Homebuilders are back to building homes and creating jobs for working Americans and thanks to rising home prices this year, nearly 2 million more families are no longer under water. The market's recovery is in large part, due to the swift and bold action taken by the Obama administration. In the past four years, millions of people facing foreclosure are still their homes.

Despite all this progress, our work is not finished. We still have a long way to go to ensure that every distressed homeowner gets help and every qualified buyer is treated fairly. Too many responsible families who want to buy are still being locked out of market and the middle class. While many homeowners can now take advantage of today's low interest rates and refinance their mortgages (even if they're under water), many others can't.

Homeowners with a Fannie Mae, Freddie Mac or an FHA-insured mortgage have that option to lower their monthly mortgage costs but there are homeowners with private mortgages that don't have that opportunity and continue to be locked out. That's why the President is urging the Congress to act on a plan to extend this opportunity to ALL responsible homeowners, allowing them a chance to save approximately \$3000 a year!

OUT AND ABOUT AROUND THE NATION

ALABAMA

Bailey Family: Stepping Up to a New Neighborhood



The Alabama Housing Finance Authority's (AHFA) Step-Up mortgage program helped the **Bailey family**—David, Laura, and sons Conner and Matthew—afford to purchase a home of their own in a quiet neighborhood near their sons' school. The Step Up program is designed specifically for moderate-income homebuyers who can afford a mortgage, but need help with the down payment. This assistance was significant to the Baileys, as their savings fell short of the required down payment.

The Baileys are so glad that David's mother, a Realtor, knew about the program and recommended it to them. "We love our new home and the neighborhood. We spent lots of time enjoying our patio and backyard this summer," said Laura.

Step Up's down payment funds are secured by a 10-year second mortgage and are combined with a 30-year, fixed-rate first mortgage. Since the loans are serviced by AHFA, homeowners have only one check to write each month. Program participants must complete a homebuyer education course to qualify.

Visit [Alabama Housing Finance Authority](http://AlabamaHousingFinanceAuthority.com) for more information.

OKLAHOMA

Phung: "They fixed it up to look new."



Phung Tran feels incredibly lucky to have the home she's always wanted. In the corner of her living room stands a *hoa mai* tree. In Phung's native country of Vietnam, the delicate yellow flowers symbolize good luck.

Right in the middle of the housing crisis in the fall of 2009, the home Phung Tran had signed a contract to purchase went into foreclosure. Since the lender would not agree to make the needed repairs, certain rules prohibited the home from being purchased through the Oklahoma Housing Finance Agency's (OHFA) Section 8 Housing Choice Voucher Homeownership Program.

However, OHFA Homeownership Specialist Ryland Moore referred Phung to Neighborhood Housing Services (NHS). It was determined that through the Neighborhood Stabilization Program, NHS could purchase the home, make the repairs, and in turn sell it to Phung at an affordable price. NHS would also provide her with a zero-interest mortgage and \$6,000 in down payment assistance.

Although the repairs took nearly a year, it was worth the wait. "They fixed it up to look new," Phung said. Phung's home was the very first property completed by NHS using NSP funds. The goal of the NSP is to stabilize communities that have suffered from foreclosures and abandonment by buying and repairing foreclosed and abandoned homes and residential properties.

Phung enjoys the beauty and size of her new home. Her large living room even provides her with enough space for her to exercise by walking or running laps around the room. Sharing in her joy is her older brother Cuong Tran. Since Phung does not speak English very well, Cuong was there every step of the way to translate important conversations and complicated paperwork during the homebuying process. It makes Cuong feel good to have helped his sister get her two-bedroom, one-bathroom house.

Visit [Oklahoma Housing Finance Agency](http://OklahomaHousingFinanceAgency.com) for more information.

OUT AND ABOUT AROUND THE NATION



North Carolina
Housing Finance Agency
Financing North Carolina's Future

Saving Homes with the N.C. Foreclosure Prevention Fund

Keir D. Morton-Manley, Team Leader
North Carolina Housing Finance Agency

The mission of the North Carolina Housing Finance Agency (NCHFA) is to create affordable housing opportunities for North Carolinians whose needs are not met by the market. NCHFA offers a number of programs for homebuyers, homeowners, renters, and people with special needs.

As one of 18 'Hardest Hit states and the District of Columbia,' North Carolina received foreclosure prevention funds from the U.S. Treasury's 'Hardest Hit Fund' to develop locally-tailored programs to assist struggling homeowners in their communities. NCHFA administers these resources through the N.C. Foreclosure Prevention Fund, which pays the mortgage for unemployed workers while they complete job training in a new field or seek new employment.

Keir Morton-Manley, NCHFA Team Leader said, "Over the last 5 years or so, we have ramped up our programs for foreclosure prevention and borrowers in distress. Our increased level of involvement was a substantial change for the Agency. We had been awarded HUD housing counseling grants in the past, which in turn were subgranted to local counseling agencies to fund comprehensive housing counseling. We created a small foreclosure prevention loan program from state funds. Now, we are involved in five foreclosure prevention initiatives, that provide loans and resources to support counseling by HUD-approved agencies, and they've had quite an impact."

The N.C. Foreclosure Prevention Fund provides assistance at no cost to homeowners in two forms:

1. Zero-interest, deferred loan of up to \$36,000, paying mortgage and related costs for up to 36 months while the homeowner completes job training or looks for work. If the owner continues to live in the home for at least 10 years, the loan is considered satisfied and no repayment is required.
2. Zero-interest loan up to \$30,000 to pay off a second mortgage. This can help homeowners who find new jobs at reduced incomes by reducing their total monthly payment to an affordable level.

Homeowners do not need to be behind on their mortgage payments to apply for assistance. They can apply for the N.C. Foreclosure Prevention Fund through one of 40 participating HUD-approved counseling agencies statewide.

So far, more than 12,000 homeowners have received loans. Of the 5,500 who have completed assistance, more than 95 percent of homeowners are still in their homes. In all, more than 22,000 North Carolinians have avoided foreclosure because of assistance from the NC Foreclosure Prevention Fund and the State Home Foreclosure Prevention Project.

Visit www.nchfa.com for more information on their housing programs and www.ncforeclosureprevention.gov/ for the N.C. Foreclosure Prevention Fund.

NORTH CAROLINA

Tate Family: "Through hard work and dedication, anything is possible."



Tai Tate was a single mother with two daughters struggling to find affordable housing in a safe, decent neighborhood when someone told her about Cape Fear Habitat for Humanity in southeastern North Carolina. The North Carolina Housing Finance Agency helps low-income buyers get into Habitat for Humanity homes around the state by providing financing through its Self-Help Loan Pool, using federal HOME funds, which is combined with the Habitat's financing to lower the mortgage payments.

"I always dreamed of being a homeowner, but I never knew how attainable it was," says Tai. "I truly feel indebted ... for the opportunity to provide safe affordable housing for my children in a wonderful neighborhood that feels like a family."

Tai says her gratitude extends beyond owning her own home to include the opportunity she was given to participate in the building process.

"This experience has empowered me as a young single mother, and set an example for my girls, showing them that through hard work and dedication, anything is possible."

CHAMPIONS OF SERVICE



Trevor Bruton is a certified housing and consumer credit counselor at Consumer Credit Counseling Service of the Black Hills (CCCS/BH). CCCS's mission is to help improve the financial stability of individuals in South Dakota communities through counseling and education.

Trevor brings more than 3 years of experience in the field and over 6 years of experience in customer service and sales to his role as housing counselor. He has a Bachelor's degree in Communications.

Trevor has helped several families resolve their mortgage issues during his time with CCCS. There was one particular appointment that brought a special sense of gratification. The client was in a very stressful situation, as her husband was in the hospital with an illness. During this time, they had also fallen behind on their mortgage payments. The client expressed that her husband had always handled their finances and she did not have an abundance of knowledge on managing the bills. She was learning 'on the fly' and needed lots of help to resolve the mortgage problems and maintain their household.

When she came in for the initial counseling session, Trevor informed her of all the information she needed to gather. He advised her on how to go through previous bills and bank statements to complete a thorough budget. He also explained why the budget was so important in determining what type of mortgage payment they could actually afford. They also discussed gathering the household income verification documents and how the loan modification process works. The homeowner was experiencing much of this for the very first time and was very appreciative of Trevor's assistance during this tough period for her family.

Currently, the client and her husband have submitted all their loan modification paperwork and are awaiting approval. Trevor was sure to stress the importance of staying in touch with her point of contact at the mortgage company. She has been receiving constant updates on the status of her file thus far. This has relieved a great deal of stress knowing their options and that assistance may be just around the corner.

CCCS/BH provides housing counseling for all of Western South Dakota, consisting of 17 counties. Counseling services include Mortgage Counseling/Foreclosure Prevention, Rental Delinquency Counseling, Pre-Purchase Assessments, and Reviewing of Refinance Options.

In addition to counseling services, CCCS provides the nationally recognized Home Buyer Educational program, 'Make Your Move... Guide to Home Ownership.' The program was developed by CCCS/BH and is approved by HUD, SD Housing Development Authority, Rural Development, Veterans Administration, CDFI's, as well as many local banks, and credit unions.

Trevor's wife Jacqui is a Technical Sergeant in the US Air Force. She recently returned home from a 6-month deployment in Afghanistan. They have two children, Demarius and Kellen, ages 5 and 2.

**Congratulations Trevor, we honor you as a
Champion of Service!**



THE BRIDGE is pleased to recognize Champions of Service who have provided exemplary service in the Housing Counseling arena, inside and outside of HUD. 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.

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Contact "*The Bridge*" at TheBridge@hud.gov

Features of interest, testimonials, general information and announcements are welcomed.
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