

THE BRIDGE

THE OFFICE OF HOUSING COUNSELING NEWSLETTER



VOLUME 5, ISSUE 4

OCTOBER 2016

Housing Counseling Supports Hispanic Communities



NCLR Homeownership Network – 20 Years Later

Washington, DC – The [National Council of La Raza \(NCLR\)](#) is the largest national Hispanic civil rights and advocacy organization in the U.S. and works to improve opportunities for Hispanic Americans. Founded in 1968, NCLR is a nonpartisan organization with a network of nearly 270 affiliated community-based organizations that reach millions of Hispanics each year.

In 1997, NCLR established the [NCLR Homeownership Network \(NHN\)](#) to empower Latino wealth-building through homeownership. The NHN is a long-standing HUD-approved housing counseling intermediary with a network comprised of 51 HUD-approved housing counseling agencies in 27 states.

The NHN provides assistance to its network agencies through education, advocacy, and technical assistance. All housing counseling agencies within the NHN are strategically located within geographic areas that support the Latino community and its need for bicultural and bilingual services.

Each year, NHN's organizations serve more than 50,000 families in 27 states. In total, since 1997, the NHN has provided counseling and education services to over 600,000 families.

The NHN is supported by a HUD-sponsored training arm, [NCLR Homeownership Network Learning Alliance \(NHNLA\)](#), and a unique call center solution, NCLR Homeownership Network Counselor Connection (NCC). The NCC connects network agencies to partners by creating a communication bridge using technology and sound compliance practices.

NHNLA also provides training developed by experienced housing counseling practitioners to housing counselors across the country in a variety of platforms, including place-based, webinars and e-learning courses. Each course provides a practical focus where attendees leave with strategies and tools they can immediately implement. NHNLA has trained over 6,000 housing counselors in the past eight years.

(continued on pg. 10)

FROM THE DEPUTY ASSISTANT SECRETARY



Sarah Gerecke
Deputy Assistant
Secretary, Office of
Housing Counseling

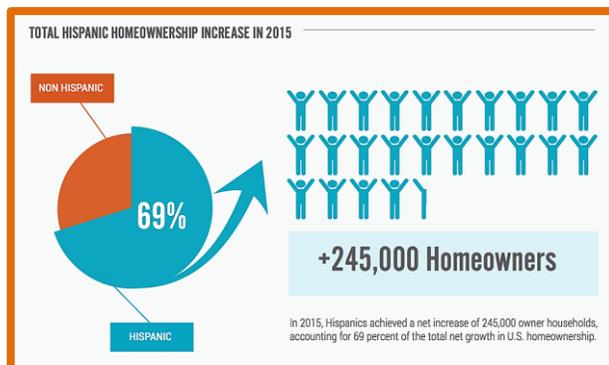
Greetings,

From September 15 – October 15, the nation observes [National Hispanic Heritage Month](#) to celebrate the histories, cultures and contributions of American citizens whose ancestors came from Spain, Mexico, the Caribbean, and Central and South America.

The significance of September 15 is the independence date for Latin American countries Costa Rica, El Salvador, Guatemala, Honduras, and Nicaragua. In addition, Mexico and Chile celebrate their independence days on September 16 and September 18, respectively. Also, Columbus Day or Día de la Raza, which is October 12, falls within the 30 day period.

This month's issue of *The Bridge* features housing counseling agencies that support Hispanic communities. These agencies tailor their services to meet the unique needs of Latinos in a culturally sensitive manner including bilingual staff for limited English proficiency, referrals for immigration issues, housing counseling, foreclosure prevention, and financial literacy.

According to the U.S. Census Bureau, the Hispanic homeownership rate averaged 45.6 percent in 2015, two-tenths of a percent higher than in 2014. However, in the 12 months ending this past December, the increase surged from 44.5 percent to 46.7 percent – the largest one-year increase in more than a decade. In the [2015 State of Hispanic Homeownership Report](#), a publication of the Hispanic Wealth Project and the National Association of Hispanic Real Estate Professionals, which was co-authored by [Housing Counseling Federal Advisory Committee](#) member, Alejandro Becerra, Hispanics achieved a net increase of 245,000 homeowners in 2015 accounting for 69 percent of total net growth in U.S. homeownership.



([2015 State of Hispanic Homeownership Report](#), Hispanic Wealth Project & NAHREP)

In addition to our HUD-approved housing counseling agencies, HUD provides Spanish language versions of its website at [Español.HUD.gov](#) and social media avenues, that are accessible from the blog, [HUDdle en Español](#) including HUD RSS Feeds Español, HUD Facebook en Español, HUD Twitter en Español, and HUD Podcasts en Español.

Gracias a nuestros socios para ayudar a los clientes Hispanos a superar las barreras a la vivienda segura, asequible y estable.

Sarah

CHICANOS POR LA CAUSA HOUSING COUNSELING SERVICES



Deborah Martinez, CPLC Default Counselor

Phoenix, AZ - It's 8:30 pm and Alvin Coloma, Senior Default Counselor, is just leaving the office after working with a [Chicanos Por La Causa \(CPLC\)](#) Housing Counseling Service client. CPLC is a HUD-approved housing counseling agency with more than 30 years of experience. Located in Arizona and Nevada, CPLC provides housing counseling services designed to help individuals and families acquire relevant information to make sound decisions, identify affordable housing options, and maintain stability. CPLC assists clients experiencing a variety of housing issues including landlord-tenant conflicts, mortgage delinquency, pending foreclosure and incidents of fraud.

When other agencies ask how CPLC has gone from five or less in-office clients a day to 15 or more and how its pre-purchase classes in both English and Spanish have reached 30 - 40 participants every Saturday, CPLC credits its growth to its reputation of quality service and committed counselors. CPLC strives to set a standard of excellence in the Housing Counseling Services community, whether it's assisting a client in applying for foreclosure relief or purchasing that first home.

"I love what I do," said former Pre-Purchase Housing Counselor, now Default Counselor, Deborah Martinez to describe her feelings about her six years with CPLC Housing. "Having been unemployed at one time in my life, I understand what families are going through," said Martinez. It's that type of personal recognition and similar life experiences that endear clients to CPLC.

A large part of CPLC's success is also due to its long standing ties to the Latino community as well as its ability to be linguistically and culturally competent because the majority of its clients are Hispanic.



CPLC Homeownership Class

Success Story

The following success story is typical of CPLC clients facing a mortgage default.

When she came into CPLC's office, the client was already two months behind on her mortgage and facing the foreclosure process. She had tried but was unsuccessful in getting assistance with her Servicer. While on a fixed income, she was unable to make her payments and keep up with her normal monthly obligations.

Working with the client, CPLC provided a complete package to the Servicer to decide if she would be awarded a modification. The good news is that earlier this year, the client received a modification with a new mortgage payment of \$373.01 at an interest rate of 4.5 percent. After her latest package submission by CPLC, she received a reduced payment that was 33 percent less than the original.

The client was extremely happy with this agreement and finally felt confident that she would be able to maintain her mortgage payments. She cannot thank CPLC enough for helping her to avoid foreclosure and stay in her home.

HELPING THE HISPANIC COMMUNITY SAVE THEIR HOMES!

Herndon, VA – Herndon sits in the midst of the thriving Dulles Corridor, yet within that otherwise affluent community there exist significant pockets of need. According to the [Equitable Growth Profile of Fairfax County, 2015](#), the percentage of Herndon residents whose income falls below the poverty level is 6.9 percent. While the overall population in Herndon has only risen by 5.4 percent over the last two years, it is estimated that over 43 percent of the population is foreign-born — up three percent in just two years — with the biggest ethnic and racial groups being Hispanic/Latino (33 percent) and Asian (18 percent). Over half of the immigrant population in this area has limited English proficiency, which is a significant barrier to employment, economic stability, and navigating legal and bureaucratic systems.

For close to 50 years, [Cornerstones](#) has served low-income and increasingly middle-income residents in the Dulles corridor, providing shelter, food, affordable housing, quality childcare, and other human services as they try to make ends meet in this high-cost of living area. With support from the Virginia Housing Development Authority, Cornerstones offers a variety of housing counseling services including homeownership education, foreclosure prevention, and pre-purchase counseling.

Cornerstones, a HUD-approved housing counseling agency, provides services in both English and Spanish without any restrictions related to income level or immigration status. Foreclosure prevention counseling services started immediately after the beginning of the 2008 housing crisis and since then over 1,600 mainly Hispanic families have received counseling and education services, many of whom saved their homes from foreclosure or managed to purchase their own homes.

Housing Counseling client engagement often unpacks other dilemmas clients may struggle with that can impede their ability to remain stably housed: from tenuous immigration and deportation matters to domestic violence to illness and loss of employment to being caught up in financial or mortgage-related scams or other credit services due to limited English proficiency.



Success Story

Take the situation of “Maria,” whose relative and Cornerstones’ former client referred her with the intention of saving her property from imminent foreclosure. Maria hadn’t paid her mortgage for an entire year when she first met with the Cornerstones’ Housing Counseling Manager. After an initial review, the manager realized that Maria’s case would be very complicated.

First, the borrower, Maria’s husband was incarcerated and serving a 25-year sentence. Unfortunately, Maria was not on the loan nor on the title of the property, thereby tying the manager’s hands in a possible representation with the mortgage company. Second, Maria had lost precious time being represented by a firm, which she paid \$6,000.00 from her savings that did nothing to prevent her pending foreclosure. Add to that the cost of appealing her husband’s sentence and raising three daughters - one of whom has a mental illness that requires full-time care – and Maria’s situation seemed dire.

The Cornerstones Housing Counseling Manager was determined to help Maria. After obtaining the power of attorney from Maria’s husband, Cornerstones prepared a case of hardship to submit to the lender. After several weeks of negotiations, the mortgage lender agreed to Cornerstones’ proposal, put a halt to the foreclosure proceedings, and approved a Loan Modification. The company reduced the monthly mortgage payment from almost \$1,800.00 per month in an adjustable, interest-only loan to \$1,300.00 per month including principal, interest, taxes, and insurance, thereby capitalizing the entire default balance estimated at \$27,000.00 plus legal fees.

Now in her home and feeling stable again, Maria is delighted that she can start strengthening other areas of her life as she and her family journey to greater self-sufficiency.

HISPANIC FAMILIES IN SEARCH OF THE AMERICAN DREAM



Las Vegas, NV - [Community Services of Nevada's \(CSNV\)](#)

purpose is to engage in comprehensive community development projects that promote neighborhood revitalization and economic development, community education and civic action, housing, youth development, cultural awareness, equity, and unity. CSNV is one of the few local bilingual, bicultural HUD-approved housing counseling agencies in the Las Vegas Valley to offer pre-purchase and post-purchase modification and default/delinquency counseling. The agency's focus is to deliver services to low-to-moderate income clients whose incomes meet or fall below 80 percent of area median income.

Historically, the majority of CSNV's clients are Hispanic. Why? Because the agency speaks the language, understands the culture and assists clients in a professional yet, culturally sensitive manner. Everyone at CSNV speaks Spanish creating a comfort level that other agencies may not be able to provide. Many Hispanic families immigrate to the U.S. in search of the American Dream, which includes homeownership, economic security and stability, and higher education for their children. Yet for some, the dream of homeownership turned into a nightmare.

Once home to the highest mortgage foreclosure rates in the U.S., Las Vegas remained a severely hit metropolitan area in 2016. Recent reports showed 8,532 properties in Las Vegas in some stage of foreclosure (i.e., default, auction or bank owned) while the number of homes listed for sale on RealtyTrac is 5,975. At least 30 percent of homeowners who stayed in their homes during this economic crisis are now "upside down," owing much more on their mortgage than their home is currently worth on the market.

Hispanics were hit hard in the run-up to the mortgage crisis. CSNV saw this happen repeatedly. Through CSNV's best advertising, word of mouth from former clients, it was able to step in, stop the victimization and assist clients by offering a true no-cost solution through its housing counseling services. Unfortunately for some, they only heard of CSNV after their home was gone.

How does CSNV prevent these past housing issues from reoccurring? Education! CSNV offers 8-hour HUD approved, no-cost pre-purchase housing education and counseling in English and Spanish. CSNV educators take consumers through the entire homebuying process explaining every step. After participating in pre-purchase education, potential homebuyers now have a knowledgeable, professional counselor that they can turn to if any questions should arise on the road to homeownership.

CSNV still uses word of mouth, along with advertising in Spanish-language newspapers, serving as guests on Spanish-language radio and television, and social media, to let Hispanic consumers know about the availability of no-cost programs and services. Why the different methods? With Generation X and Y, CSNV has seen a higher response rate when using social media, emails, and texting. On the other hand, Baby Boomers, who have lost trust, tend to put more faith in Spanish-language media such as television and local newspapers.

Additionally, CSNV has found that reaching out directly to Hispanic consumers through housing fairs and cultural events has been successful. Instead of just handing the consumer a pamphlet written in Spanish, CSNV counselors are available to answer any questions in the language most comfortable for the consumer.

With its commitment to education, CSNV continues to assist the Hispanic community to move past its wounds to rebuild the trust that was lost by individuals and companies that left an entire population feeling victimized. By providing professional culturally sensitive guidance in housing education and counseling CSNV is helping Hispanics achieve once and for all, their American Dream.

FROM POSSIBILITY TO ACTUALITY

Philadelphia, PA – The Housing Authority of the City of Erie (HACE) is a HUD-approved, non-profit agency serving the northern Philadelphia area since 1982. With its central office located in the heart of the Hispanic community in North Philadelphia, HACE's mission is to combat community deterioration through economic development initiatives that address commercial revitalization, employment opportunities, the creation of safe affordable housing, and the provision of support services to meet the needs of community residents towards re-building the neighborhood's economic base.

Over the past 34 years, HACE has been one of Northern Philadelphia's most trusted agencies to deal with the imperative needs of its community and surrounding areas. The agency provides a wide range of comprehensive housing counseling services at no cost towards reducing the occurrence of homelessness, reducing foreclosure rates, increasing homeownership rates, decreasing predatory lending, providing financial and housing education, and advocating for the use of other housing programs.

HACE serves as a supportive base for families in need of housing services. All services are offered with the support of the Department of Housing and Community Development (DHCD) of the city of Philadelphia, the Pennsylvania Housing and Finance Agency, and HUD.

Maria Gonzalez, HACE President, leads a team of housing counselors devoted to making sure clients reach their own goals of homeownership and stopping foreclosure. During the 2015 fiscal year, HACE's housing program assisted 866 clients, of which over 35 percent were Latinos. HACE's staff prevented over 158 foreclosures and assisted 45 clients to purchase their first home. Of the clients assisted, 80 percent increased their financial management and first-time homeowner knowledge through workshops provided and hosted by HACE and representatives from financial institutions in the areas served.

Recently, a Hispanic senior citizen stopped into one of HACE'S offices for a delinquent mortgage issue. The client had worked in the medical field for over 24-years and had been laid off due to downsizing.



The client had collected unemployment until her benefits exhausted; fortunately, she became a social security recipient. As she was new to living on a fixed income, life changes presented her with many challenges. With the help of HACE, this senior citizen received a loan modification, decreasing her monthly mortgage payments by \$300.00.

Another client who is a Hispanic single father came to HACE with the hopes of purchasing his first home. He had recently won a child custody case and was seeking a better lifestyle for his family. As he worked with HACE's housing counselors, he was able to increase his credit scores by paying off bad debts and improving his credit history. He was approved for a loan to purchase his first home and was one of 50 homebuyers to purchase in Lawrence Court, HACE's newly constructed townhome development located in the Fairhill area of Philadelphia.

In addition to helping clients buy and keep their homes, HACE housing counselors work alongside HACE's Neighborhood Energy Center (NEC) to assist the Hispanic community and surrounding areas in becoming more energy efficient.

And every July, HACE hosts its annual housing fair/festival, Fiesta Caribeña, which provides resources and information about its services as well as those of 40 plus vendors to thousands of people. Through this event, HACE builds community relationships and trust.

The success of clients reaching their goals and being well educated on home purchasing is very important to HACE. Its counselors take pride in their work to make client possibilities into actualities.

HOUSING EDUCATION VHDA STYLE



Richmond, VA - In the Hispanic community, as it is in any community, trust is crucial to help members learn the necessary steps to achieve financial wealth. The [Virginia Housing Development Authority \(VHDA\)](#) wanted this community to understand that it provides services to help them, educate them and if necessary, take them by the hand until they build trust and confidence in the homebuying process.

In early 2015, VHDA began a marketing campaign to increase housing education in Virginia's Hispanic communities. VHDA partnered with Spanish-speaking lenders, Realtors and HUD-approved housing counselors to bring the best of all worlds to Hispanic communities including housing education and housing counseling.

To accomplish this outreach, the authority first invited a group of affordable housing stakeholders to a VHDA Train-the-Trainer session with the goal to educate members of Hispanic communities and help them if they needed additional assistance after the class.

VHDA also wanted to make sure consumers understood that those presenting the classes had their best interests in mind and were volunteering their time. That's where marketing came into the plan. The team created flyers with details about the class and information about the volunteer facilitators and speakers so consumers could begin to get to know them. The flyers were distributed to churches, Hispanic businesses and via emails to additional local partners.

During the class, a HUD-approved housing counselor covered personal finance and credit, and then remained after the class to either begin the intake process or schedule follow-up appointments. During breaks and/or lunch, the counselor would have one-on-one conversations with consumers about various topics. These conversations were vital in creating the "trust factor."

The pilot program was successful in accomplishing its primary goals. First, VHDA was able to help clients buy their own home. Second, counselors made sure that those who weren't ready to buy were made aware of their financial situation and understood why they weren't ready. Individuals who needed help financially received it through their housing counselors and continued to prepare for homeownership.

Through the classes, which included foreclosure avoidance as well as credit and housing counseling, VHDA gathered some important lessons learned such as:

- The majority of those who attended the classes had previously not known about housing counselors.
- There is an unmet need for Spanish-speaking, HUD-approved housing counselors in many areas of Virginia.
- Grassroots marketing efforts via churches, Hispanic businesses and radio ads help build trust, as well as awareness, that result in better class attendance.
- There was a higher rate of attendance when using text reminders, rather than emails or phone calls during the week of class.

The marketing campaign was successful thanks to the dedication of VHDA partner lenders, Realtors and the especially hard work of non-profit HUD-approved housing counseling agencies: [Housing Opportunities Made Equal \(HOME\)](#) and [Southside Community Development and Housing Corporation](#).

FINDING SUCCESS IN SHARED CULTURAL EXPERIENCES

Los Angeles, CA- The obstacles many Spanish-speaking Latino and immigrant families face when purchasing their first house hit very close to home for Elba Schildcrout. Her mother, a Mexican immigrant, lost her home after she was deceived by a broker who sold her a subprime loan. This personal connection has shaped Elba's approach to homeownership and financial counseling. "I have counseled many clients in similar situations to my mother's for years and I have found that I am able to relate to them and gain their trust by sharing my own story," says Elba.

Years later, when Elba became a housing counselor at East LA Community Corporation (ELACC), she reflected on the importance of homeownership counseling and how different her mother's experience could have been had she worked with someone who understood her cultural experiences with financial systems and guided her through the homeownership process in her native language.

ELACC, a HUD-approved housing counseling agency was founded in 1995 and advocates for economic and social justice by building grassroots leadership, developing affordable housing and neighborhood assets, and providing access to economic development opportunities for low and moderate-income families.

For example, skyrocketing rents in the last few years have caused concern among long-term residents that they will no longer be able to afford to rent or purchase a home in their community. ELACC is working in partnership with renters to keep them in their neighborhoods by assisting them in planning their financial futures and achieving homeownership. Each year, through Community Wealth programs, ELACC works with over 1,300 individuals and empowers them to strive towards a more stable financial future.

As a Housing and Financial Counselor, Elba dedicated her talents to serving individuals in need of economic stability and in 2015 she became Director of ELACC's Community Wealth Department. Everyone on the team brings life experiences that help them build connections to their clients and make them ardent advocates for the community.

"Financial Capability is not something you learn in school, and unfortunately was not a skill my parents developed until after they suffered from a bankruptcy," Financial Coach, Aldo Medina recalls. "They had to learn the hard way to manage their money. Many families suffer from avoidable financial problems. By the time they come through our doors, they are often already in a financial hole. With increased knowledge and education, financial problems in our community can be limited and often avoided all together."

The Community Wealth team has found that word of mouth communication by current and past clients tends to be the most effective in informing and recruiting new clients. When clients have a good experience in one of ELACC's programs, they are likely to refer family and friends.

"Working at ELACC, I can see the long lasting impact it has on our clients," says Emma Cordova, Housing and Financial Counselor. "I've had clients referred by family or friends because they worked with Elba in the past. People come back if they find themselves in trouble because they know we are committed to helping them."

The success of ELACC's programs and its ability to recruit and retain Spanish-speaking clients lies in the organization's careful consideration of how culture influences decisions and what challenges immigrants and Latinos face in navigating financial systems in the U.S.

Hiring and training staff with similar life experiences as its target population, who are fluent in their clients' preferred language are the keys to gaining the confidence of potential clients and building trusting relationships throughout their participation in Community Wealth programs.

Joel Guzman, ELACC's Volunteer Income Tax Assistance Coordinator, sums it up: "Having grown-up in East Los Angeles and experiencing eviction and other hardships related to financial insecurity, I have firsthand experience with many of the issues that affect a large part of my community. I understand the need for empowerment and financial education on the Eastside."

(continued on pg. 10)

TACKLING BARRIERS TO FINANCIAL EMPOWERMENT & HOMEOWNERSHIP FOR MIGRANT & SEASONAL FARMWORKERS

Raleigh, NC - “Nothing compares to the feeling I have knowing that this house is mine. I see it as an investment, something I can pass down to my daughter one day,” says former farmworker, Maribel Valle. Her story is one of many that highlight the positive impacts of housing counseling and education across Telamon Corporation’s service area.

[Telamon Corporation](#) is a nonprofit, multiservice agency that provides a variety of education and human services with many initiatives targeting migrant and seasonal farmworkers (MSFWs) - a population comprised of approximately 78 percent identifying as Hispanic/Latino. For MSFWs, the path to financial and personal success is littered with roadblocks. Beyond education and training, housing is one of the biggest obstacles that prevent them from exiting a low-wage industry and lifting themselves out of poverty and into long-term economic stability.

To combat these barriers, Telamon provides workforce training and education opportunities coupled with financial coaching and housing counseling services that empower individuals and families to rise up. Their partnership with the [National Farmworker Jobs Program](#) provides avenues for its Spanish-speaking housing counselors to educate and coach participants in establishing long-term positive spending behaviors and transitioning to off-farm permanent housing.

In 2014, Telamon joined with the State of Delaware’s financial empowerment partnership, [\\$tand-By-Me](#), to provide personal financial coaching to individuals and families across the state. One year later, the positive customer outcomes and feedback prompted the agency to scale coaching services to its North Carolina and Indiana locations, mirroring the \$tand-By-Me model.

Financial Coaches work alongside Telamon’s Housing Counselors, educating and equipping customers with the knowledge and tools needed to achieve financial stability, invest in their future, and realize the American Dream.

“I’m convinced that education is a key that can open almost any door,” said Brandon Bell, the agency’s Housing Director.



“For a lot of our customers, the solution to financial stability and homeownership hinges on access to the knowledge, tools, and resources that can make their dreams a reality. Our goal is to do everything we can to facilitate that through our programs,” said Bell.

In fiscal year 2015, Telamon served 18,985 unduplicated customers through its early childhood education, workforce development and housing and financial empowerment programs.

The Housing Counseling Program:

- assisted 156 customers with the purchase of their first home,
- helped to prevent over 500 foreclosures,
- conducted fair housing and rental education workshops to 426 participants, and
- had 478 participants in its financial management workshops.

Launched in 1965, Telamon Corporation is a multiservice, HUD-approved intermediary with locations across 10 states throughout the Southeast, Mid-Atlantic, and Great Lakes regions. The organization’s mission is to provide educational services that lead to better jobs, better lives, and better communities. For more information on Telamon’s housing counseling services, contact Brandon Bell at 919-239-8157 or via email at bbell@telamon.org.

SUCCESS STORY

(continued from pg. 1 - NCLR Homeownership Network – 20 Years Later)

Most recently, through a partnership with a sister organization, Hogar Hispano, Inc., NCLR assisted over 1,200 families by either repurposing Real Estate Owned properties, preventing foreclosure, or resolving distressed mortgage notes purchased and prioritized on current mortgage interest.

NCLR has also invested in the development of a financial capability model that helps low and moderate-income and Latino families rebuild credit, successfully manage the financial responsibilities of homeownership, and develop financial skills and habits to support long-term asset acquisition and growth.

The NHN's financial capability service grew from the recognition that one of the most effective ways to support low and moderate-income families and people with limited English proficiency is through individualized financial counseling. Approximately 20 of its affiliates have provided this assistance to more than 1,000 families with NCLR support.

With the foreclosure crisis winding down and the health of the American economy returning, the NHN is working hard to ensure that Latinos know that the American Dream of homeownership is still alive and one of the best ways to establish wealth.

One important initiative for the NHN is developing relationships with lenders that will allow Latino communities equal access to products that elevate the Latino community's financial health. In addition, NHN is committed to providing education regarding homeownership savings, credit, and other areas of wealth building that will allow access to homeownership in the post-foreclosure crisis environment.

(continued from pg. 8 – Finding Success in Shared Cultural Experiences)



Natalia Jaime and Fernando Lopez were referred to ELACC's ¡Lanzate! Accelerated savings accounts by their real estate agent. Through the guidance of their counselor and practice of new financial behaviors, the couple saved \$760 in six months.

They found one-on-one counseling incredibly helpful as they increased their savings, maintained positive credit and went on to participate in ELACC's First Time Homebuyer program. The money they saved through ¡Lanzate! will now be used toward a down payment. Success stories like Natalia and Fernando's remind Housing and Financial Counselor, Cindy Adame, of the reason she works at ELACC.

Cindy, whose father worked as a mariachi, spent most weekends of her childhood in the cultural "Zocalo" of Boyle Heights, Mariachi Plaza. Boyle Heights is a predominately Spanish-speaking community of Mexican and Central American immigrants in Los Angeles, CA. Over 75 percent of residents rent and more than half of renters are considered rent-burdened, meaning they spend over 30 percent of their wages on housing costs.

Cindy fell in love with the community, "Being a part of ELACC feels like destiny," she says. "It feels like I am giving back to a place my father considered his second home."

INQUIRING MINDS WANT TO KNOW



Did you know that over 1,100 HUD participating housing counseling agencies and branches offer counseling services in Spanish? And this is just one of 23 languages agencies can identify through HUD's Housing Counseling Services. We realize there are many more languages offered by our agencies that serve clients with limited English proficient (LEP) skills, which is a critical service they provide. In this issue of Inquiring Minds, we offer further information about serving LEP clients.

Q: Who are limited English proficient (LEP) persons?

A: For persons who, as a result of national origin, do not speak English as their primary language and who have a limited ability to speak, read, write, or understand. For purposes of Title VI and the LEP Guidance, persons may be entitled to language assistance with respect to a particular service, benefit, or encounter.

Q: What is Title VI and how does it relate to providing meaningful access to LEP persons?

A: [Title VI of the Civil Rights Act of 1964](#) is the federal law that protects individuals from discrimination on the basis of their race, color, or national origin in programs that receive federal financial assistance. In certain situations, failure to ensure that persons who are LEP can effectively participate in, or benefit from, federally assisted programs may violate Title VI's prohibition against national origin discrimination.

Q: Who must comply with Title VI LEP obligations?

A: All programs and operations of entities that receive financial assistance from the federal government, including but not

limited to state and local agencies and for-profit and non-profit entities, must comply with Title VI requirements.

A listing of most, but not necessarily all, HUD programs that are federally assisted may be found at the "[List of Federally Assisted Programs](#)" published in the Federal Register on November 24, 2004 (69 FR 68700). Sub-recipients must also comply (i.e., when federal funds are passed through a recipient to a sub-recipient).

As an example, Federal Housing Administration (FHA) insurance is not considered federal financial assistance, and participants in that program are not required to comply with Title VI's LEP obligations, unless they receive federal financial assistance as well. [24 CFR 1.2 (e)].

Q: What are examples of language assistance?

A: Language assistance that a recipient might provide to LEP persons includes, but is not limited to:

- Oral interpretation services;
- Bilingual staff;
- Telephone service lines interpreter;
- Written translation services;
- Notices to staff and recipients of the availability of LEP services; or
- Referrals to community liaisons proficient in the language of LEP persons.

HUD's Office of Fair Housing and Equal Opportunity offers much more information to help agencies understand LEP guidelines and regulations on [HUD's website](#). Agencies can also get HUD translated materials including Fair Housing fact sheets and brochures [here](#).

CHAMPIONS OF SERVICE



Gabriela Muñoz has worked at Ventura County Community Development Corporation (VCCDC) for almost four years. She began her job as part of the AmeriCorps Volunteers in Service to America (VISTA) to assist VCCDC in revitalizing and expanding its counseling services. Concluding her VISTA service year, she was hired as an assistant counselor becoming the first point of contact for clients. She aided the counselors with presentation opportunities, client management, and continuous analysis of its programs to more efficiently impact the community.

In October 2014, Gabriela became a Homeownership Counselor where she endlessly strives to encourage her clients to achieve their short and long-term financial goals. Working with her clients, she never allows one door to close without another opening. She continues to push them even when they do not see the light at the end of the tunnel. Her passion and commitment to VCCDC's mission is a key ingredient of her success.

Gabriela is very deserving of this recognition because she works tirelessly to provide families with hope and encouragement. "I have enjoyed watching her provide high quality standards when she delivers all types of counseling services. She has and continues to play an integral role with helping me in the day-to-day activities relating to education and counseling services making our programs very successful," said Laura Cabrera, VCCDC's Director of Program Development & Administration.

**CONGRATULATIONS
GABRIELA MUÑOZ, YOU ARE
A CHAMPION OF SERVICE!**



April Rodriguez began her career at Community Services of Nevada (CSNV) at the ripe age of 22, serving in triage/intake. Now 26, April has been serving as a housing counselor and educator for three years. April understands the needs of her clients and is the epitome of all that CSNV endeavors for its clients to achieve.

While working at CSNV full-time, April also worked part-time in the evening delivering pizzas to make her dream of becoming a homeowner reality. At the age of 23, April, a single woman, became a homeowner. In addition to the money she earned delivering pizzas, April qualified for and received Workforce Initiative Subsidy for Homeownership (WISH) down payment assistance.

April's most recent memorable moment at CSNV was facilitating the quick cessation of an imminent foreclosure. The client came in less than 24 hours before her home was slated for foreclosure sale. The client is the caretaker of her sick husband and fell behind on her mortgage due to medical bills. They had few resources and no safety net other than the home that was at risk. While many housing counseling agencies would have told the client that it was too late to stop the process, April immediately went to work on her client's behalf. Mustering all available resources, April was able to forestall the foreclosure and the client is now on track to save her home.

Helping CSNV make a difference in the lives of families in financial crisis is April's calling and passion, which shows in the work that, she along with everyone at CSNV, delivers on behalf of clients each and every day.

**CONGRATULATIONS
APRIL RODRIGUEZ, YOU ARE A
CHAMPION OF SERVICE!**

SUCCESS STORY



Oxnard, CA - "I sat on the bench, waiting for the bus to arrive, eating my cold lunch. 'What am I doing?' I asked myself. I didn't know if this was going to work. 'Am I wasting my time?' I sat there alone, crying, when all of a sudden a crow joined me in my tears. Its caw gave me the strength to move forward. I cheered up, got on the bus and knew that this was my last chance to reach my goal." This was how Mrs. Juana Montelongo described her journey back home after her first pre-purchase counseling appointment. An immigrant from Mexico, Mrs. Montelongo had high hopes of reaching the "American Dream."

She had struggled for many years to achieve her goal of homeownership and overcame stigmas she experienced being a Hispanic immigrant, trying to attain success for her family. At 64 years old, Mrs. Montelongo had worked in a lemon packing factory for 14 years.

In 2013, her husband suffered a stroke that left them with extensive medical debt. Not only were the couple forced to declare bankruptcy due to the overwhelming expenses, but Mrs. Montelongo became the head of household. Her husband recovered, but was never able to return to work. Mrs. Montelongo persevered. Her father's words resonated with her all along, "Yo no crié una hija que se daba por vencida."

Many years before, Mrs. Montelongo had attempted to purchase a home, but for more than one personal reason, was never able to move past the pre-approval stage. She finally told herself she was going to give it one more shot. She heard about [Ventura County Community Development Corporation \(VCCDC\)](#), a HUD-approved housing counseling agency, from her realtor. Mrs. Montelongo figured she had nothing to lose. She made the long journey that required a brief walk to a bus stop, three bus transfers and another brief walk, but she made it through the doors.

VCCDC's Homeownership Counselor, Gabriela Muñoz, sat with Mrs. Montelongo and assessed her situation. She needed to work on her credit, savings, and debt in order to make her dream a reality. Mrs. Montelongo came in by herself. She mentioned later that this was because the whole process was initially kept a secret until she knew that there was viable hope.

Once she knew that traction was building, she told her family about what she had been doing. They couldn't believe it. She told them this was her last shot and if it didn't happen, it just wasn't meant to be, but she could at least say she tried. Mrs. Montelongo stated, "This whole journey was so that once my husband and I died, my children could continue to have a home. I don't want to one day leave this world worried about where they would end up."

Mrs. Montelongo worked with Ms. Muñoz for one year and two months and in the end she was able to increase her FICO score by 56 points. Mr. Montelongo increased his by 44 points and together they saved \$7,667.00 while reducing their debt by \$15,818.00. After this, they were ready for the pre-approval stage.

Ms. Muñoz mentioned that she "continually kept in touch" with Mrs. Montelongo because she didn't want her to get stuck at the pre-approval stage. She wanted Mrs. Montelongo to "give it her all." When Mr. and Mrs. Montelongo were successful in securing \$55,000.00 in down payment assistance, they were able to make their dream a reality and finally became homeowners.

Mrs. Montelongo thanked Ms. Muñoz and VCCDC for their help throughout the entire process. As advice to future homeowners also pursuing the "American Dream" of homeownership, she said, "Never give up...with a little perseverance and confidence you can also achieve this dream."

SUCCESS STORY

Los Angeles, CA - Like many individuals who are not familiar with the homebuying process, Gricelda was under the impression that to purchase a house one needs 20 percent or more down payment and near perfect credit. Gricelda did not have anywhere close to the down payment and no credit history. She also had one major hurdle to overcome, Gricelda was an undocumented resident of the U.S. At age six, Gricelda's parents brought her and her siblings to the U.S. in the trunk of a car with the intentions to provide the family with a better life.

Gricelda and her family lived in hotels, garages, friends' couches, and different apartments over the course of her childhood. Having a large family made it difficult for her parents to provide stable housing and food on the table. Still, her parent's struggle taught her to work hard and aim to do bigger and better things for herself.

After Gricelda became a parent, she began working under an Individual Taxpayer Identification Number and hoped that she would never encounter any serious issues due to her legal status. She often worked long hours and still struggled to make ends meet. She and her children would also start moving from place to place to be able to stay afloat. Her two boys would grow up in several locations. "I wanted to buy (a home) when the kids were still in elementary school so they could have a real home to grow up in and not need to move around so much." Gricelda stated.

She made a commitment that someday she would provide her family with a better life, no matter how long it took. Her first obstacle was becoming a permanent resident. Four months after submitting her initial paperwork, Gricelda became a Permanent U.S. Citizen. With that out of the way she was ready to work on obstacle two: purchasing a home.

Gricelda heard about HUD-approved housing counseling agency, New Economics for Women (NEW), through friends and social media and decided to sign up for a homeownership workshop. There she learned about the opportunities available to her and realized she was much closer to owning a home than she ever thought.



Realtor and Gricelda (3rd right) surrounded by her sons

"I always believed you needed a large downpayment and this workshop not only made me realize this is not true, I learned that there are many options for different situations. The biggest benefit was that I got the knowledge I needed to start the process and was able to get connected with professionals that were the best fit for my situation."

After a long journey, she closed escrow on a home just four months after attending a NEW Homebuyer Education Workshop. Gricelda had successfully delivered her promise of a home to her sons.

"My mom has been working so hard to provide for us with the childhood she never had. After participating in this program, I witnessed her spirit become lifted every step of the way. There is a sense of joy in our family now that we have a place to call home for good this time and that is thanks to the hard work put in by mom and the people in this program."

Oscar, Gricelda's son

Since 1985, NEW has coordinated affordable housing, supportive services, and financial programming to empower vulnerable families and create thriving communities. Over the last 30 years NEW has been at the heart of helping women and their families break the cycle of poverty.

TOOLS AND RESOURCES



[National Hispanic Heritage Month](#)

Celebrates the histories, cultures and contributions of American citizens whose ancestors came from Spain, Mexico, the Caribbean, and Central and South America from September 15 - October 15.



[Español.HUD.gov](#)

HUD.gov in Spanish

~

[Información en Español](#)



[National Association of Hispanic Real Estate Professionals](#)

The Voice for Hispanic Real Estate® and proud champions of homeownership for the Hispanic community.



[National Council of LaRaza](#)

The largest national Hispanic civil rights and advocacy organization in the U.S. that works to improve opportunities for Hispanic Americans.



[2015 State of Hispanic Homeownership Report](#)

Highlights the homeownership growth and household formation rates of Hispanics as well as their educational achievements, entrepreneurial endeavors, labor force profile, and purchasing power in the U.S.



[National Hispanic Leadership Agenda](#)

A nonpartisan association of major Hispanic national organizations and distinguished Hispanic leaders from all over the nation.



[Limited English Proficiency Federal Interagency Site](#)

Guidance for individuals who do not speak English as their primary language and who have a limited ability to read, speak, write, or understand English.



[HUD Translated Materials](#)

Fair Housing information including fact sheets and brochures.

ON THE HORIZON



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.

“THE BRIDGE” EDITORIAL BOARD

Emelda Johnson Kennerly, Editor-in-Chief
Suzanne Isaacs, Assistant Editor-in-Chief
Lorraine Griscavage-Frisbee, Feature Writer
Annette Panasiuk, Feature Writer
Virginia Holman, Feature Writer
Jonathan Freyer, Feature Writer
Kim Jakeway, Feature Writer

Contact: *“The Bridge”* @ TheBridge@hud.gov

Features of interest, testimonials, general information and announcements are welcomed.
Send to: thebridge@hud.gov