

WELCOME TO *"The Bridge"*



Welcome to "The Bridge" Newsletter, a publication to connect housing counseling information seekers with information providers throughout the Office of Housing, Department of HUD, and the Housing Counseling industry.

Housing Counseling Rocks in America!

THE OFFICE OF HOUSING COUNSELING IS OPEN FOR BUSINESS!



1st row sitting: Jerry Mayer, Sarah Gerecke, Cheryl Appline;
2nd row (L-R): Bebe Lofton, Marjorie George, Rhonda Rivera;
3rd row (L-R): Johnnie Young, Ruth Romàn, Lorraine Griscavage-Frisbee, Phyllis Ford, Bill McKee, Carolyn Hogans;
Not Pictured: Brian Siebenlist, Emelda Kennerly

The Office of Housing Counseling, developed to support housing counseling throughout America, began its "soft launch" in September, selecting managers and staff for the new office. An eager team committed to housing counseling located in thirty different cities throughout the country has been formed! On September 25 – 27, the management team came to Washington, DC for three days of laying the foundation for the new office. They compiled a long list of "things to do".

First on the list was to be clear about the mission of the organization. Draft mission statements were developed for the Office of Housing Counseling as well as for each of the three operating units: the Office of Policy and Grant Administration, the Office of Outreach and Capacity Building, and the Office of Oversight and Accountability. Also developed were management principles for working in a virtual office. A toolkit was developed for the first official day of work for the Office of Housing Counseling staff on October 9. Portfolios were drafted for each staff member so that almost every member of the Office of Housing Counseling will have a direct relationship with housing counseling agencies or intermediaries.

Goals were set for accomplishment by the end of October 2012. In addition, goals were identified to be achieved by October, 2013 - the first anniversary of the Office of Housing Counseling. All of these documents will be reviewed with the new Office of Housing Counseling staff as well as the senior leadership at HUD.

New ways of doing business are being structured. A major goal is to issue training and counseling grant NOFAs sooner, making them shorter and clearer. Information about certified agencies is being collected in order to facilitate a smooth transition to each new relationship manager. Ways are being sought to improve data collection and analysis and upgrades to internal and external websites are being made. In order to keep customers and stakeholders informed and equipped to utilize information developed and published by the Office of Housing Counseling, a resource library will be created.

It will take time to finalize all of the changes that will be made as the new organization is created. Nevertheless, the guiding principle of the new office is clear: to help consumers get unbiased, knowledgeable information about their finances and their housing needs, and help them meet their housing goals (the exact wording of the mission statement is under construction but you get the idea). HUD's work in grantmaking, research, policy, certification, regulation and standards, will be focused on helping consumers reach their housing goals using the talented HUD-approved housing counseling network as their reliable advisors.

On the last day of the managers' meeting, the new management team met with 27 housing counseling agency representatives who selected and discussed different issues facing housing counseling today. Secretary Shaun Donovan and Acting Assistant Secretary Carol Galante welcomed the new management team, and thanked the stakeholders for their important role helping Americans weather the Great Recession. HUD plans to facilitate similar dialogues in person and through the web so that new staff can hear first-hand the challenges faced by consumers and by the housing counseling industry and ways HUD can address the challenges.

The next few weeks will be very busy as a variety of items are addressed - items as mundane, for example, as the mailing address for the new office to more grand items such as finalizing the mission statement. Keep your eye on *The Bridge* to see the latest news from the Office of Housing Counseling, and submit your questions, concerns or comments to thebridge@hud.gov.

The Office of Housing Counseling Emerges

The Office of The Deputy Assistant Secretary

Introducing the Office of Deputy Assistant Secretary (DAS) for Housing Counseling



The mission of the **Office of the Deputy Assistant Secretary (DAS)** for Housing Counseling is to provide the leadership and vision to the Office of Housing Counseling to help consumers assess their financial situation and achieve their housing goals. The DAS is responsible for all activities and matters related to the Department's housing counseling program which was established pursuant to section 106 of the Housing and Urban Development Act of 1968. The DAS's office sets the strategic direction for HUD's Office of Housing Counseling to administer federal laws pertaining to housing counseling and to establish national policies that provide consumers access to objective and reliable information in order to make sound housing and budget decisions, especially low- to moderate-income or other underserved American families, or those at-risk of housing loss or homelessness.

The DAS' Office provides advice to the Assistant Secretary for Housing/Federal Housing Commissioner, Deputy Secretary, Secretary and the Department on housing counseling as it relates to legislation, regulation, policy development and grant administration, budget, training and technical assistance, program evaluation and oversight. This function is supported by three offices: The Office of Policy Development and Grant Administration, the Office of Outreach and Capacity Building and the Office of Oversight and Accountability.

The DAS' Office is responsible for overseeing regulations, standards and performance measures for HUD's Housing Counseling Program. This includes the administration of policies and procedures governing the approval, monitoring, oversight and enforcement of HUD requirements for all HUD-approved housing counseling agencies. This also includes the administration and coordination of training and technical assistance to build capacity and ensure a strong and skilled network of housing counselors and agencies.

The DAS' Office is responsible for HUD's Housing Counseling Grant Program, setting the strategic direction for the design of the grant competition and administration and management of the federal grant program. It also works closely with local, state, regional and federal agencies as well as public and private industry representatives to build coalitions and networks and public-private partnerships to leverage additional resources for the industry and support the work of HUD-approved housing counseling agencies across the country. The DAS' Office promotes partnerships with national researchers to measure the effectiveness and impact of housing counseling. In addition, the office works with local, state and national partners to promote public education and increase consumer awareness about the benefits of housing counseling.

The following individuals staff the DAS' office:

Deputy Assistant Secretary

(Vacant-Hiring Underway)

Associate Deputy Assistant Secretary

(Vacant-Hiring Underway)

Ruth Romàn, DC
Senior Management Analyst

Betsy Cromwell, DC
Management Analyst

Brian Handshy, DC
Management Analyst

Nicole Turner, Office Assistant GA

Detailed for start-up: Sarah Gerecke

The Office of Policy and Grant Administration

Introducing the Office of Policy and Grant Administration

The smallest of the three program offices in the Office of Housing Counseling, the Office of Policy and Grant Administration, is determined to have a big impact. The Office intends to further enhance the positive effects of housing counseling services on current and prospective homeowners and renters. Through updated program design and information exchange, The Office of Policy and Grant Administration, expects to create a stronger, more sustainable framework and infrastructure for HUD's Housing Counseling Programs.

Major responsibilities of the Office of Policy and Grant Administration include the Housing Counseling Notice of Funding Availability (NOFA), producing regulations, and measuring and reporting housing counseling impact. The Office will aggressively pursue and rely on stakeholder feedback in addressing these and other policy issues. The Office of Policy and Grant Administration is staffed by ten diverse individuals with a wide variety of housing counseling and housing industry expertise and experience:

Brian Siebenlist, Office Director, served in HUD Headquarters as Deputy Director of the Program Support Division (the Office that previously administered the Housing Counseling Program) since 2005.

Kristin Johnsen, Deputy Office Director, most recently served as the Cleveland Team Lead on the White House Strong Cities, Strong Communities Initiative. Prior to that, she served in a supervisory role for HUD's Housing Counseling Program as a Program Support Division employee of the Santa Ana Homeownership Center.

The following individuals staff the Office:

Bill McKee , Supervisory Senior Housing Program Specialist	CA
Colleen Weiser , Senior Housing Program Specialist	DC
Stephanie Williams , Housing Program Specialist	GA
Ben Detterman , Housing Program Specialist	CO
John Olmstead , Housing Program Specialist	VT
Terri Ames , Housing Program Specialist	DC
Ashley McAskill , Housing Program Specialist	OK
Charlene Young , Secretary	DC

In the short term, contact the Office at 202-708-0317. Please note, the Office's contact information is subject to change. Stakeholders will be notified.

The Office of Outreach and Capacity Building

Introducing the Office of Outreach and Capacity Building

The Mission of the Office of Outreach and Capacity Building (OCB) is to train and certify housing counselors and increase public awareness of HUD's housing counseling programs to enable all families to access safe, healthy and affordable housing.

The OCB has some major milestones ahead of it. One of the most important tasks is to connect with counselors and listen to their issues and concerns through stakeholder meetings where new policies and initiatives can be discussed and conclusions can be reached together on how to streamline and reform housing counseling.

Another major task ahead of the OCB is to assemble the Advisory Committee mandated by Dodd-Frank legislation. The advisory committee will advise the new office of housing counseling on its functions and policies. The OCB will work with HUD's partners to develop training courses that will help HUD approved housing counseling agencies improve their skills and build up their capacity to serve their communities. Additionally, working with community coalitions that are established to fight foreclosure, promote responsible homeownership, protect the rights of renters and fight homelessness is another major function of the OCB. The OCB will also be working with housing counselors to help prepare them for HUD Certification and with community partners to raise public awareness and better inform consumers of the incredible value that housing counseling represents.

Meet the new OCB Team:

<u>Name</u>	<u>Location</u>
Director (Vacant - Hiring Underway)	
Jerrold Mayer, Deputy Office Director	CA
Emelda Kennerly, Division Director	FL
Lorraine Griscavage-Frisbee, Deputy Division Director	NV
Marjorie George, Senior Housing Specialist	TN
Johnny Young, Senior Housing Specialist	TX
Thomas Bankins	DC
Javon Blye	GA
Beth Eilers	PA
Tom Hardy	MI
Joel Ibanez	DC
Kendel King	GA
Hazel McLemore	IL
Enrique Ramirez	CA
Kristen Villalvazo	CA
Benjamin Yanetta	CO
Judith Ayers	FL
Virginia Holman	VA
Kim Jakeway	AK
Suzanne Isaacs	CO
Judy Nunley	MI
Anne Panasiuk	PA
Robin Penick	KY
Jose Parilla	FL
Robert Wright	PA

Jerry Mayer joined HUD's team in 1985. He began his career with HUD in New York where he worked with FHA's Insured Mortgage programs. Mr. Mayer moved to California in 1998 to join HUD's new Santa Ana Homeownership Center as Program Support Division Director. There he worked to support HUD's housing counseling and nonprofit programs. Mr. Mayer has now joined the OCB's team as Deputy Office Director. He has a degree in Environmental Design with an emphasis on Urban Planning from Parsons School of Design/New School for Social Research in New York City.

Emelda Johnson Kennerly served on the Office of Housing Counseling Transition Team at HUD while she officially held the title of Director of Business Development for the FHA. Mrs. Kennerly will be Director of the Division of Capacity Building and Outreach in the Office of Housing Counseling and will be located in Jacksonville, Florida. Mrs. Kennerly entered government service in 1979 as a Small Cities Community Development Block Grant (CDBG) Director in her hometown of Bogalusa, Louisiana. She went on to hold positions in the District of Columbia Department of Housing, Prince George's County, Maryland Department of Housing and Community Development, HUD as Deputy Assistant Secretary for Single Family Housing, the NHP Foundation, the State of Maryland, the City of West Palm Beach, Florida as Director of Housing and Community Development and HomeFree-USA, a non-profit housing counseling agency. Mrs. Kennerly returned for her second tour at HUD in October, 2009. Mrs. Kennerly is a graduate of Northfield School for Girls in East Northfield, Massachusetts and holds a Bachelor of Science degree from Virginia Commonwealth University in Richmond, Virginia and a Juris Doctor from Antioch School of Law in Yellow Springs, Ohio.

Griscavage-Frisbee has worked with the U.S. Department of Housing and Urban Development, Single Family FHA since 1990. Her experience includes managing the Phoenix HUD Office Real Estate Division and Denver Homeownership Center Program Support Field Branch. She has been a part of the Las Vegas HUD Field Office since 2000 and worked extensively with non-profit and government entities located throughout the Santa Ana Homeownership Center's jurisdiction. Ms. Griscavage-Frisbee has been involved with HUD's housing counseling program since 1998. She is recognized as an expert on the program and has designed and conducted numerous placed-based and webinar trainings for housing counseling agencies and HUD staff. She has worked closely with agencies in the Las Vegas area to address the foreclosure crisis. In her new position as Deputy Director for the Office of Outreach and Capacity Building, she will help oversee national training activities including housing counselor certification for the Office of Housing Counseling. Ms. Griscavage-Frisbee's background also includes a Master of Secondary Education from Arizona State University.

The Office of Oversight and Accountability

Introducing the Office of Oversight and Accountability

The mission of the Office of Oversight and Accountability is to ensure quality and effective counseling services to the consumers through monitoring and certification of HUD approved housing counseling agencies and counselors. It will provide training in all aspects of housing counseling and analyze the compliance and effectiveness of HUD-approved agencies and counselors. The Office of Oversight and Accountability will gather data and prepare reports on the activities and outcomes of housing counseling agencies. It will administer the contracts and certification programs of the OHC, ensuring that new and existing agencies meet program standards through on-site and remote reviews, spot-checks, risk-weighted analyses, and proposing new program standards to meet changing needs and conditions. The Office will recommend and implement sanctions for noncompliance as appropriate, and will recommend modification to training, materials and policies based on the results of its evaluations. It will assist in developing policy and rulemaking, data analysis, research projects, outreach, systems, training, and grant administration programs of the OHC.

OFFICE

Cheryl Appline , Office Director	GA
Deputy Office Director (Vacant - Hiring Underway)	
Phyllis Ford , Division Director	NY
Carolyn Hogans , Deputy Division Director	GA
Cleotra Lofton , Senior Housing Program Specialist	TN
Rhonda Rivera , Senior Housing Program Specialist	CA
George Grotheer	DC
Cindy Hour	CA
Rachel Johnson	CA
Anita Olson	MN
Pamela Scott	SC
Jennifer Smith	DC
Edsel Swain	GA
Sheryl Welton	MI
Marie Avila	CA
Ronald Bedoya	DC
Linda Bozeman	CO
Jasmin Dudley	GA
Phyllis Elam	CA
Karen Fondersmith	OH
Lucila Knutson	CA
Cheryl Lombre	IL
Stuart Mindes	NJ
Billie Mirales	TX
Gail Osgood	OR

Cheryl Appline, Office Director, has been a practitioner of comprehensive community development since 1984. She was the Founder and Chief Operating Officer of Hope Plaza, Inc.; Executive Director of Habitat for Humanity and North Philadelphia Housing Development Corporation; and the Director of Housing & Economic Development for National Temple Non-Profit Corporation, one of the top CDC's in Philadelphia. It was through these vehicles that she developed a shopping center; helped to rehabilitate 143 units of rental property; a 25 unit transitional housing facility; over 275 units of housing for homeownership; and became a General Contractor. Her development projects total over \$82 million dollars and 200 staff. Ms Appline started at HUD in 1999, where she operated as Program Manager for President Clinton's Faith Based Initiative; maintained a \$300 million dollar portfolio of housing and economic development projects; developed training tools for managers and employees for Performance Management; and was Chief of Field Operations for the office of Single Family. She is a summa cum laude graduate of Geneva College, with a B.S. Degree in Urban Ministry Management; and a Magna Cum Laude graduate of Eastern Christian College with an M.B.A.

Phyllis Ford, Division Director, comes to us from The New York Regional Office. She joined HUD in 2000 as a Community Builder. Phyllis served on the staff of the Philadelphia HOC Director where she had a major role in administering a MOU between HUD and NYC that resulted in the rehabilitation of more than 400 HUD owned properties. She joined the Program Support Division as a Senior Housing Program Specialist in 2010. In that position she managed a portfolio of more than sixty HUD Approved HCAs. Ms. Ford has a Master of Arts Degree - Organizational Development, 1984, and a Bachelor of Arts Degree - Human Service Administration, 1982, Antioch University, Yellow Springs, Ohio

Carolyn Hogans, Deputy Division Director, comes to us from the Atlanta Homeownership Center. She joined HUD in 1990 and has been involved with the Housing Counseling Program since 1991. Carolyn served as Chief, Field Operations, Program Support Division, in the Atlanta Homeownership Center. She has a Bachelor of Science Degree in Business Administration with a concentration in Accounting.

Connecting the Dots – OHC Moves Forward with Success Teams Solutions

We reported in the June 2012 and August 2012 editions of *The Bridge Newsletter* about the three *Success Teams* and their suggestions for improving HUD's housing counseling program.

Highlights of each team's solutions include the following recommendations, which are under consideration by the new Office of Housing Counseling:

Team Golden Eye – Show me the Money



Goal = Improve the grant making process

- Produce a streamlined, quantitatively-focused FY 2013 NOFA for all grantees
- Create a new standard form NOFA application
- Extend the FY 2013 NOFA application period
- Develop an online, paperless, self-scoring application
- Restructure the current funding model to reduce the number of grant applications reviewed directly by HUD

Dancing with Systems



Goal = improve systems to reduce resources (HUD and Partners) spent on administrative work and increase resources spent on benefiting consumers

- Determine if the OHC should continue to support the *Housing Counseling System (HCS)* or build a new system
- Create an IT oversight team consisting of HUD and Housing Counseling Agencies
- Require complete electronic file creation in CMS
- Require CMSs to build functionality for complete electronic file

Meaningful Measurements



Goal = improve the measurement and reporting of the impact of the Housing Counseling Program

- Develop an on-line client survey that measures both customer satisfaction and customer behavior changes as a direct result of counseling
- Revise form HUD 9902, *HUD Housing Counseling Activity Report* to report direct outputs of housing counseling
- Identify other means of measuring long term outcomes of housing counseling

OHC has focused on ***Team Golden Eyes'*** solutions first. Applicants will see significant changes in the FY2013 Housing Counseling Program NOFA. We can't provide any details now, but applicants can expect a much shorter NOFA application!

OHC will tackle some of ***Dancing with Systems*** and ***Meaningful Measurements*** Success Teams solutions in FY13. Revising the HUD 9902, reviewing the functionality of HCS, and encouraging agencies to create complete on-line client files are priorities for the OHC. Systems and data collection were also identified as key issues by stakeholders at our September 27, 2012 Stakeholders Forum in Washington, D.C. (see accompanying article). Comments and suggestions on these issues are welcomed and can be submitted to thebridge@hud.gov

Inquiring Minds Want to Know- Stakeholders' Forum

OHC IS LISTENING!



On the final day of the OHC managers' meeting, OHC stakeholders were invited to the table for a discussion of identified OHC priorities.

Senior Policy Advisor Sarah Gerecke opened the meeting with greetings to the 27 counseling agency representatives present. The representatives brought the perspectives of HUD certified LHCAs, Intermediaries, and State Housing Finance Agencies from around the country. Sarah pointed out that this was not the first, nor would it be the last opportunity for stakeholders to share in dialogue with OHC. She further explained that the goal of this meeting was to get feedback from individual experiences and that OHC was not seeking consensus due to legal and regulatory requirements.

Participants were provided with the following list of issues pertaining to housing counseling:

Measuring the Impact of the Office of Housing Counseling

1. Indicators that should be part of the Office of Housing Counseling report or dashboard.
2. Reporting now required that could be eliminated without losing valuable program information

Certifying Counselors

3. Estimate of percentage of counselors working at HUD approved agencies today that are competent (and could pass a test today).
4. Fees that are considered reasonable and customary for counselors (or their employers) to pay for the training and testing.
5. The challenges to selecting one vendor to train and test. Criteria used by existing tests that should be incorporated or adopted by HUD.
6. Unintended consequences of a requirement that individual counselor certification is only valid if the counselor is working for a HUD-approved housing counseling agency.

Systems and Efficiency

7. Improving communication and training and reducing reporting and contracting burdens for local housing counseling agencies by encouraging them to affiliate with intermediaries
8. The most urgent and important improvements HUD could make to its information systems.

Policy

9. Processes and policies that would need to change to better integrate housing counseling into the mortgage process.
10. Ways to collect and share best practices and encourage scalable housing counseling programs across states and regions.

Capacity

11. Improving the business model of housing counseling (rental, pre- and post-purchase).
12. Criteria to determine and prioritize the need for new or expanded housing counseling agencies.
13. The role of housing counseling networks such as state or local coalitions that are not HUD-approved intermediaries or housing finance agencies.

Grantmaking

14. The nature of incentives that would produce the highest quality counseling networks for intermediaries and their affiliates.
15. The allocation of resources between providing ongoing training to counselors and preparing counselors for the new testing requirements.

Communication and Outreach

16. Improving communication with local housing counseling agencies, which may not know how to prepare for changes in certification requirements or may not be aware of best practices.
17. The scope, priority, funding source(s) and design of a national media and grassroots outreach campaign to consumers explaining the benefits of seeing a housing counselor.
18. The role and success of events focused at assisting consumers to avoid foreclosure.

Oversight

19. The definition of quality housing counseling and the prevalence of counseling by HUD-approved agencies that is not of adequate quality.
20. Opportunities to streamline or improve the HUD process to review and re-certify housing counseling agencies.

At the conclusion of the issues discussion, Secretary of Housing and Urban Development, Mr. Shaun Donovan joined the meeting to offer brief remarks. He commented that housing counseling may have averted some of financial burdens we have experienced and he thanked the counseling agencies and the OHC staff for their hard work.

Acting FHA Commissioner and Assistant Secretary for Housing, Ms. Carol Galante stopped by the meeting to share comments that included her recognition of the importance of housing counseling and her support of counseling programs.

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 .

CHAMPIONS OF SERVICE – Judith A. Ayers Britton



Judith A. Ayers Britton has been reassigned to the new Office of Housing Counseling. Prior to her reassignment, Ms. Ayers Britton was the Lead Housing Program Specialist for the Miami Field Office and the Government Technical Representative for 25 locally approved housing counseling agencies and 22 sub grantees and affiliates. In this position, she has provided over 50 presentations on FHA and more than 25 trainings on housing counseling matters. She is involved with four regular monthly collaborative meetings in the tri-county area on matters that require HUD expertise to assist local Realtors, lenders, city and county staff and housing counselors in serving their clients. Ms. Ayers Britton has trained over 1,000 external customers in her former position. She has also trained internal HUD staff on foreclosure prevention and FHA issues. She led the condo foreclosure project in Miami during the condo crisis and worked with the Inspector General's Office to indict individuals involved in fraud on those condominiums.

As part of her regular responsibilities, Ms. Ayers Britton assisted with monitoring HUD approved housing counseling agencies, outreach and education on housing counseling and FHA programs, reviewing grant applications and debriefing agencies on outcomes, providing technical assistance to housing counseling agencies, assisting non-profit agencies with REO purchases and inspecting HUD REO properties for contractor compliance. She multi-tasks and is multi-talented. She brings her skills and dedication to the Office of Housing Counseling. Skipping the formalities of transition, Ms. Ayers Britton went straight to work explaining the new Office of Housing Counseling to stakeholder audiences at a recent homeownership event in Broward County that included *Consolidated Credit Counseling, Freddie Mac, U.S. Department of HUD, National Urban League, U.S. Department of Treasury and the Urban League of Broward County*.

Ms. Ayers Britton is a true Champion of Service and Champion of the Office of Housing Counseling!



ON THE HORIZON



**The *Office of Housing Counseling website* has been launched!
Technology now helps to bridge the informational divide.**

Visit the site at: www.hud.gov/housingcounseling

Comments on the site are welcomed at [The Bridge](#)