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THE BRIDGE

BREAKING NEWS!

PRESIDENT OBAMA SIGNS CONSOLIDATED APPROPRIATIONS ACT OF 2014

On Friday, January 17, 2014, the President signed into law, H.R. 3547, the "[Consolidated Appropriations Act, 2014](#)," which provides fiscal year 2014 appropriations for projects and activities of the Federal Government through September 30, 2014.

Housing Counseling Rocks with Intermediaries!

The Office of Housing Counseling Establishes "Intermediary Team"

By Ruth Roman, HUD

Since the organization was launched in Fiscal Year 2013, the Office of Housing Counseling (OHC) has utilized internal cross functional teams to explore policy and program issues and challenges and to develop recommendations and solutions that address those challenges. A new OHC team was recently launched that focuses on the role of intermediaries in HUD's Housing Counseling Program.

The Critical Role of Intermediaries

Intermediary organizations (including HUD-approved national and regional intermediaries and state housing finance agencies) play a critical role in the ability of the U.S. Department of Housing and Urban Development to successfully help consumers achieve their housing and financial goals. OHC partners with these intermediaries to support national, regional and statewide networks of housing counseling agencies. The vital support intermediaries provide to their networks include:

- 1) relevant and accessible training and technical assistance;
- 2) information and advice about best practices in the housing counseling industry as well as new and emerging public policies that impact their work; and
- 3) access to funding from HUD and other funding sources.

OHC recognizes the valuable services that intermediaries provide to their affiliate networks and the role intermediaries play in building the capacity of their networks to effectively serve clients.

Exploring Issues Facing Intermediaries

The OHC intermediary team has identified several issues to explore based on experience and feedback from program participants. These issues include:

- 1) clarifying policy guidance on roles and responsibilities of intermediaries;
- 2) revising guidelines and protocol regarding intermediary performance reviews; and
- 3) developing recommendations to address barriers that exist for housing counseling networks and coalitions to become HUD-approved intermediaries.

The team is also holding conference calls with stakeholders to gather additional input and feedback on policies or procedures intermediaries would like HUD to reexamine or clarify as well as ideas on how HUD can improve its support to these organizations.

The OHC intermediary team consists of staff from across the office. They will research and analyze the issues identified by the internal team and external stakeholders with the goal to develop recommendations for implementation during Fiscal Year 2014.

FROM THE DEPUTY ASSISTANT SECRETARY



Sarah Gerecke
*Deputy Assistant
Secretary
Office of Housing*

Happy New Year,

For many of us, a new year brings hope for new possibilities and opportunities on the horizon. Some people make new year's resolutions while others set intentions to accomplish new goals and objectives. After a groundbreaking first year, the resolution of the Office of Housing Counseling is to continue on our path forward to accomplish our mission of helping families to obtain, sustain and retain their homes, working with our network of HUD-approved housing counseling agencies.

This edition of *"The Bridge"* features a key part of our network: our Intermediary partners and their important role in supporting national, regional, and local housing counseling agencies. Intermediaries provide training, pass-through funding and technical assistance while monitoring their networks to ensure that housing counseling services meet program standards and client needs.

In keeping with the critical nature of their role, the Office of Housing Counseling recently launched a team to explore and address specific issues facing Intermediaries. The team will work with both Intermediaries and other stakeholders to develop and implement key solutions.

In this issue, we get updates from some of our Intermediary partners including the Florida Housing Finance Corporation, ClearPoint Financial Solutions, Housing Opportunities Collaborative, Home-Free-USA, and the Minnesota Homeownership Center.

This year got off to a great start for me. I was able to meet Robin, a hospital employee who needed to move her family out of her mother's home, but didn't know where to begin with the homebuying process. A colleague told her about a HUD-approved housing counseling agency. She shared how difficult her journey was, and how exciting also. With the help of her housing counselor, she was able to address some credit problems and she learned about a downpayment assistance program, qualifying for \$17,500 in assistance. She is now in contract to buy a home and I hope she closes. My favorite part of her story was where she started teaching her mother how to budget and save and prioritize her bills based on the information she received in counseling. The gift of knowledge and empowerment can affect many people in so many ways.

The beginning of the year is a great time to reflect on where we have been and to plan for where we are going. The Office of Housing Counseling is committed to working with our housing counseling partners and stakeholders to continue to strengthen families and communities across the country.

I wish you all of the best in this new year!

~Sarah

THE PROMISE OF PROMISE ZONES

By HUD Secretary Shaun Donovan
Source: [The HUDdle Official Blog](#)



During the height of the Great Depression, President Franklin Roosevelt challenged the nation when he said, “The test of our progress is not whether we add more to the abundance of those who have much, it is whether we provide enough for those who have too little.”

Fifty years ago, another president took up this challenge and Lyndon Johnson’s war on poverty was born.

Today, President Obama continues to challenge a status quo where low- and middle-class America struggle to get ahead and with far too many families feeling trapped in a cycle of poverty. It simply isn’t right that a child born into this cycle has a significantly worse chance of succeeding than his or her peers—no matter how hard they or their parents work. Simply put, a zip code shouldn’t determine a young person’s future.

That’s why our nation must take action to give every person the fair shot they deserve. President Obama is taking a critical step in keeping the promise of ‘the American Dream’ by designating the first five *Promise Zones* located in particularly hard-hit communities across the country:

- San Antonio, Texas;
- Philadelphia, Pennsylvania;
- Los Angeles, California;
- Southeastern Kentucky; and
- the Choctaw Nation of Oklahoma.

Promise Zones represent a sharp departure from the federal government’s failed community development approach of the past. In the old days, Washington would swoop into communities and plan for them rather than with them. This approach tended to address problems one-by-one instead of taking a holistic approach. So when it came to housing, developments would be built in areas often surrounded by crime, bad schools, limited transportation options, and few jobs. Clearly, this was a recipe for failure.

That’s why *Promise Zones* approaches challenges in a different way by working with local leaders to support their vision. These first *Promise Zones* are embarking on ambitious, comprehensive plans that can turn communities of despair into communities of hope. HUD looks forward to working with them to ensure that the families in these areas have access to quality, affordable housing.

Home is the foundation of all of our lives; housing is at the center of our communities. Working with local leaders, along with the philanthropic and private sectors, we’re going to help connect housing with job, health and education assets to expand opportunity. Together, we will pave new paths of progress so that families can get ahead. By strengthening these communities, we strengthen our nation.

- Read the entire [Promise Zone Press Release](#).
- Read the [Promise Zone Frequently Asked Questions](#).
- For more information, please visit the [HUD Promise Zone Website](#).



OUT AND ABOUT AROUND THE NATION



Florida Housing Launches Hardest-Hit Fund Mortgage Assistance for Elderly Homeowners

Florida - On November 12, 2013, Florida Housing Finance Corporation (Florida Housing), in cooperation with Florida Department of Elder Affairs, Fannie Mae and the U.S. Department of the Treasury (Treasury), launched the Elderly Mortgage Assistance Program (ELMORE) using \$25 million in federal funding allotted to Florida from the Treasury's Hardest-Hit Fund (HHF). Established in February 2010, HHF provides targeted aid to families in states hit hard by the economic and housing market downturn.

The ELMORE program is designed to assist elderly homeowners with home equity conversion mortgages (HECMs)—better known as “reverse mortgages”—who, as a result of a hardship, are having difficulty making property tax and homeowner’s insurance payments. As a result, elderly homeowners may be facing foreclosure for non-payment of these required expenses.

Homeowners who meet specific qualifications may be eligible for a two-year, forgivable loan of up to \$25,000. The funds will be distributed to the mortgage servicer, on the homeowner’s behalf, in a lump sum to repay property-related expenses advanced by the servicer (e.g., property taxes, homeowner’s insurance, flood insurance and association fees). Funds may also be used to pay upcoming property-related expenses for up to 12 months.

“There are thousands of reverse mortgages in Florida that are in delinquency,” said Florida Housing Executive Director Steve Auger. “After implementing other HHF programs that target the more ‘traditional’ homeowner, it is now time to help homeowners who are in the twilight of their years, on a fixed income, experiencing a hardship and facing foreclosure. This new program should help them sustain their homes, while they look at ways to free-up income to pay their homeowner expenses moving forward.”

Florida homeowners with reverse mortgages should first contact their servicer to see if they qualify. If the servicer is unable to assist, the homeowner should contact the toll-free ELMORE Application and Information Line at 1-(800) 601-3534 or visit: www.FloridaELMORE.org or www.KnowYourOptions.com/reverse.



CredAbility and ClearPoint Credit Counseling Solutions Agree to Merge

Atlanta, GA- Effective January 1, 2014 Atlanta-based CredAbility and Richmond-based ClearPoint Credit Counseling Solutions merged to become one new agency, Consumer Credit Counseling Services of Greater Atlanta, Inc., doing business as ClearPoint Financial Solutions. Before the merger, both agencies were HUD National Intermediaries for Housing Counseling, serving tens of thousands of families and individuals with housing counseling services each year.

The new agency will be headquartered in Atlanta and will be led by CEO Chris Honenberger. “The merger is good news for all of the communities served by the organization,” Honenberger says. “As a combined organization, the agency is financially stronger and will offer a broader range of services to homeowners and prospective homeowners and we advance our mission of supporting Consumer Health through Financial Education.”

The combined agency will continue to offer a wide variety of housing counseling services including foreclosure prevention, post-purchase, rental, reverse mortgage and pre-purchase counseling, as well as education for prospective and current homeowners. ClearPoint will also maintain and expand services to some key groups – members of the armed forces and veterans, Spanish-speaking consumers, older Americans and those struggling with student loans.

The new organization will serve more communities with in-person counseling and financial education programs. ClearPoint will now have over 50 offices in 16 states from California to Florida to New York. The merger also enables ClearPoint to deliver counseling and financial education services more efficiently. ClearPoint will have more than 150 credit, housing and bankruptcy counselors and one of the largest staffs of Spanish-speaking counselors and financial educators in the nation.

Visit ClearPoint for more information.

HOUSING COUNSELING ROCKS



Housing Opportunities Collaborative Maximizes Footprint with Virtual Counselor Network

San Diego, CA – U.S. Department of Housing & Urban Development (HUD) has recognized the Housing Opportunities Collaborative (HOC) as the first collaborative agency of its kind, to be nationally identified as an industry leader in Housing Counseling. Established in 2005, HOC is the nation's youngest and San Diego's first, HUD-approved Housing Counseling Intermediary.

Strategically Placed Locations

Joining the ranks of other nationally-recognized organizations, HOC is leading the pack in connecting the public to the services offered by partner agencies through the use of technology. As a housing counseling intermediary, their footprint covers over 70% of Southern California and serves close to 11 million people. Becoming an Intermediary means a new way to bring federal HUD funding to their region, and marks a milestone in the growth of a locally founded regional non-profit. With its signature Virtual Counselor Network (VCN), HOC has created a new medium with which to deliver services to their clients.

VCN centers, strategically placed in remote locations within San Diego, Riverside, San Bernardino, and Orange counties, extend HOC partner agencies' helping hands to those that cannot make it through their doors. Using VCN, HOC directly connects clients to the appropriate resources and services provided by partner agencies to efficiently address public need for counseling services and resources.

John Lawrence Victor, a tenant who recently utilized the VCN and grateful to HOC for resolving an issue with his landlord said "by videoconferencing with a counselor, I was able to solve the dispute [with landlord] without having to resort to any legal action. That saved me a lot of time and money." "HOC with its VCN and various programs is a tremendous resource in this region.



We welcome HOC's designation as a national HUD Intermediary," said Frank Riley, Field Office Director of the San Diego HUD Office.

Ensuring Universal Access

"Citi's support for HOC's innovative VCN program provides residents with access to technology and specialized counseling services that are often not widely accessible through traditional counseling centers, via technology or in their communities," said Bob Annibale, Citi's Global Head of Community Development and lead funder of the VCN. "Ensuring universal access, but particularly for low income and underserved communities, to housing, tax and credit counseling through the VCN and the HOC partner agencies will empower individuals with valuable advice and information in multiple languages, including English and Spanish, on available services that can be critical when planning and making household financial decisions."

Broadening Their Reach

As a housing counseling intermediary, HOC is facilitating its partner agencies to broaden their reach, enabling a "one-stop" offering of services and resources to clients through the use of VCN. "As nonprofit organizations find new ways to use technology to help more people, I believe HOC and the VCN will empower our local communities to provide innovative solutions that help meet the diverse needs of residents throughout the region," said Gabe del Rio, Board Chair of the HOC and Chief Operating Officer of Community HousingWorks.

"Through our partnership with recognized local nonprofits, agencies and professionals, we have built the opportunity to leverage local resources by utilizing technology to provide timely, relevant and sustainable solutions to problems facing our communities," says HOC's President & Executive Director Appaswamy "Vino" Pajanor. "At the same time, we will achieve a triple bottom line benefit through our collaborative efforts by helping more residents access diverse services faster, minimizing the travel time and lowering the costs for nonprofit service providers to serve more customers."

Learn more and access the VirtualCounselorNetwork.org. Visit HousingCollaborative.org.

INQUIRING MINDS WANT TO KNOW

What HUD resources are available to help housing counseling agencies improve and enhance their agencies' ability to achieve their mission over time?

There are several HUD Resources available to assist housing counseling agencies and their clients. Take the following steps to access these tools:

1. Go to the main page of the [Office of Housing Counseling's website](#) and locate the **Training Links**.
2. Click on [Capacity Building Toolkit](#).
3. There you will find an incredible amount of information available on:
 - [Establishing a Non-Profit Entity](#),
 - [Overview of Performance Reporting](#),
 - [Client Action Plan- Required Elements and Best Practices](#),
 - [Agency Disclosure Forms- Required Elements and Best Practices](#),
 - [HUD 101 Orientation Guide for New HCAs](#),
 - [Best Practices for Expanding Housing Counseling Services](#) and other vital information.

Where can we locate approved HUD training for housing counseling agencies?

1. Go to the main page of the [Office of Housing Counseling's website](#) and locate **Important Links**.
2. Click on [Events and Training](#).
3. You will be directed to a new page named **Training Resources**, where you can connect to current HUD [Webcasts](#) and access the [Webinar Archive](#) to retrieve previously broadcast training.
4. This page provides a great deal of additional information and training opportunities such as:
 - [Outreach Events and Training](#),
 - [FHA National Servicing Center \(NSC\) Training](#),
 - [HUD's eClass Online Loss Mitigation & HAMP Training](#),
 - [NeighborWorks Training and Certification](#),
 - [Rural Community Assistance Corporation Training](#),
 - [National Community Reinvestment Coalition \(NCRC\) Training](#),
 - [National Council of La Raza Homeownership Network Learning Alliance \(NHNLA\)](#).



Our organization is considering becoming affiliated with a HUD-Approved Intermediary or State Housing Finance Agency. Where can I find a current list?

1. You can find the list from the main page of the [Office of Housing Counseling's website](#).
2. Locate **Training Links**.
3. Click on [HUD Approved Intermediaries and State Housing Finance Agencies](#). This link will transport you to all of the approved parent agencies throughout the U.S.
4. Contact them directly to receive information on how to become affiliated with their organization and the requirements to be accepted.



HOUSING COUNSELING ROCKS



Working Together for a Common Good

Since 1995, HomeFree-USA has been helping families achieve and sustain the dream of homeownership. As a HUD-approved Intermediary, HomeFree-USA delivers services across the country through its nationwide network of faith and community-based nonprofit partners. The HomeFree-USA network represents the interests of 4 million homeowners and homebuyers across the country.

“As an Intermediary, we focus on connecting with and encouraging and fusing partnerships for and with our affiliate organizations. We are very proud of our 61 nonprofit partners. They are our business family.”

Marcia Griffin, President, HomeFree-USA

As a leader of the business family, HomeFree-USA regularly engages with its affiliates to assist them in overcoming financial hurdles, employee turnover, compliance reviews and day-to-day issues that affect their organizations. HomeFree-USA places a high value on training. “We accelerate affiliate learning on our monthly business development calls and at our annual conferences. We make a special effort to elevate our partners by hosting “power sessions” with homebuyers and homeowners each month. In 2014, smaller regional Leadership Gatherings will occur to focus on specific topics like Fundraising; Marketing; and Neighborhood Development Projects,” said Griffin.

Building income producing partnerships is a top priority for HomeFree-USA, as well as being a reservoir of information and a resource for best practices. For many affiliates with limited capacity and resources, grant funding through intermediaries is a major source of their operating budget.

According to Larry Laws, Executive Director, First Home Alliance, his affiliate relationship with HomeFree-USA had a direct impact on his organization receiving additional federal funding along with a significant bearing on establishing corporate relationships that resulted in expanded foundation support.

“Since aligning with HomeFree-USA, 18-months ago, First Home Alliance’s annual budget has increased by 20 percent. We were awarded funds from the National Foreclosure Mitigation Counseling grant (NFMC) and FY2013 Notice of Funding Availability (NOFA),” said Laws.

Access to programs and funding is also a major benefit to Safeguard Credit, another HomeFree-USA affiliate. Michael Smith, C.E.O. & President, Safeguard Credit said, “HomeFree-USA provides us with support with all aspects of the grant process. We have received funding for Comprehensive Housing Counseling (CHC), Emergency Homeowners’ Loan Program (EHLP), Mortgage Modification and Mortgage Scams Assistance (MMMSA), and NFMC. We could not have done it without HomeFree-USA. I also appreciate the monthly calls designed to help their affiliates better themselves. These calls are very helpful and a great way for us to share information.”

In addition to the funding opportunities, HomeFree-USA provides affiliates access to innovative programs such as:

- Homecoach-USA.com ~ a new online educational tool for homebuyers and homeowners.
- [Dfree™](http://DfreeTM) ~ a nationwide, faith-based partnership promoting debt reduction behavior modification to be held in churches around the country.
- SOAR ~ a phenomenally successful leadership, mentoring and financial training program for inner city disadvantaged teens.

HomeFree-USA is an example of how intermediaries are essential to the success of affiliate housing counseling agencies. “Our non-profit partners are innovative leaders in majority and minority communities across the country. We are the “New America.” People of all ethnic groups, races and colors working together for a common good,” said Griffin.

For more information on innovative programs and services, visit HomeFree-USA, First Home Alliance, and Safeguard Credit.



HOUSING COUNSELING ROCKS



Celebrating 20 Years of Providing Homeownership Related Services in Minnesota and Beyond

The Minnesota Homeownership Center is celebrating its recent approval as a HUD Housing Counseling Intermediary. While this important, official designation is new for the organization, the Center has served as an intermediary for its Member agencies for over 20 years, and since 1996 has also operated as a member of the nation's first HUD-approved national intermediary, the Housing Partnership Network.

The Minnesota Homeownership Center provides the infrastructure for the delivery of a spectrum of homebuyer and homeowner services, supporting and leading the Homeownership Advisors Network, a 40-member network of organizations. The organization's founders were prescient and resolute about this innovative approach and its benefits:

- A methodology for ensuring service quality and program consistency throughout the state including program models, standards, and training.
- A one-stop location for accessing trustworthy homeownership resources, including the operation of a foreclosure prevention hotline.
- A managed, coordinated approach to raising awareness of homeownership issues through public education and outreach.
- Centralized leadership for the implementation of partnerships with lenders, Realtors®, governments, and other industry professionals.
- A balanced approach to ensuring program funding throughout the state. The Center works to establish a sustainable base of program funding through strong partnerships with philanthropic foundations, government, and the lending and real estate industries.
- Research and analysis of program delivery, outcomes, and trends. The Center produces comprehensive reports and is able to share relevant data with policy and other stakeholders on request.

Creative Approaches to Homebuyer Education

- [Home Stretch](#) -The Center authored and supports this award winning, proprietary homebuyer education course that meets National Industry Standards for homeownership education and counseling. Each year, over 6,500 households participate in *Home Stretch* classes.

Originally tailored for Minnesota audiences and delivered through the Center's Members, the latest release of *Home Stretch* has been adapted for a national audience, and the organization has begun marketing the course outside Minnesota. Brooke Walker, program director says, "We receive frequent requests from housing counseling agencies in other states. In the post-foreclosure environment, the time was right for us to expand access to this valuable resource."

- [Framework®](#)- Released nationally in 2013, this online course provides the level of access, convenience, and consistent quality that industry professionals and consumers alike are demanding. Its contemporary and interactive format is engaging, and allows consumers to customize their learning experience. To-date, thousands of users from 32 states have completed the course, which meets National Industry Standards and HUD Housing Counseling Program requirements, and is approved by NeighborWorks America.

Framework® was developed in response to market demand from professionals and consumers alike, but it also focuses on organizational sustainability for the housing counseling industry in a time of limited public and private resources.

Partnering with HUD

Alignment with the Office of Housing Counseling is in keeping with the Center's commitment to ensuring that its Members, consumers, and stakeholders have access to innovative programming and creative best practices in housing counseling. As executive director, Julie Gugin shared, "We are grateful to earn this distinction at a time of significant change in our industry. We look forward to working with HUD and other intermediaries to further the housing counseling mission of affordable, sustainable homeownership."

Visit [Minnesota Homeownership Center](#) to learn more.

CHAMPIONS OF SERVICE



GreenPath Inc. Staff Recognized by Governor and National Foundation of Credit Counseling

GreenPath, Inc., was established in 1961, as a *Michigan Credit Union League* budgeting and financial education service. In 1967, business leaders raised funds through a joint capitalization effort to create Credit Counseling Centers, Inc., a 501(c)3 non-profit corporation. In 1967, GreenPath, Inc. became one of the first agencies approved by the U.S. Department of Housing and Urban Development (HUD) to conduct [housing counseling services](#).

2012 was a banner year for GreenPath, Inc., which celebrated its 51st anniversary, opened its new corporate headquarters in Farmington Hills, Michigan, and became a HUD national housing counseling intermediary. Today, GreenPath employs approximately 500 people and assists more than 200,000 people across the country each year.



Ellen Bernards, GreenPath counselor in Madison, Wisconsin, was awarded the Wisconsin Financial Literacy Award by Wisconsin Governor Scott Walker.

Governor Walker saluted Ellen along with 20 other recipients for “excelling in their efforts to improve the financial knowledge and well-being of the people of Wisconsin. They are making a difference in our schools, our workplaces, and our communities across the state.”

Ellen is an experienced educator who has made financial literacy presentations to a wide variety of groups including public sector employees, high school students, homeless veterans, Habitat for Humanity homebuyers, employers, and participants at other non-profit organizations. In 2012, she provided 71 presentations to 1,365 attendees.

Three GreenPath, Inc. staff members were recognized by the National Foundation for Credit Counseling (NFCC) Awards.



Dusti Young, GreenPath team leader and counselor in Roseville, Michigan was nominated for the NFCC Counselor of the Year. In part, she was nominated for her outstanding counseling work. On 90 post-counseling surveys, 97% of Dusti’s clients said they were “very satisfied” or “satisfied” with her counseling services.



Chris Dlugozima, GreenPath education specialist for the New York region, was nominated for NFCC Educator of the Year. He partnered with Working in Support of Education (WISE) to facilitate financial literacy workshops at high schools and colleges that assisted more than 400 students in the New York Metropolitan area.



Melissa Rojas, GreenPath Call Center Operations counselor at GreenPath’s headquarters in Farmington Hills, Michigan, was nominated for NFCC Counselor of the Year. She was nominated, in part, based on strong positive client feedback and customer service excellence.

Congratulations Ellen, Dusti, Chris & Melissa, we honor you as Champions of Service.



CHAMPIONS OF SERVICE



Karen Brown (l), Nancy MacLeod (r)

Joint Advocacy Approach Benefits Clients at Home Defense Program of the Atlanta Legal Aid Society, Inc.

Karen Brown is the Director of the Home Defense Program (HDP) of the Atlanta Legal Aid Society, Inc. She has worked at Atlanta Legal Aid for 23 years. HDP provides legal and housing counseling services to low- and moderate-income homeowners. Typically, these homeowners are facing the loss of their homes, have been targeted for predatory lending or servicing practices, and/or have been wrongfully denied loan modifications or other foreclosure prevention alternatives.

Most HDP clients are longtime homeowners, elderly and/or disabled living on a modest retirement or disability income, or families experiencing layoffs or substantially reduced wages. HDP is currently comprised of four full time attorneys, one housing counselor/paralegal, and one paralegal.

Nancy MacLeod joined HDP eight years ago as the program's housing counselor/paralegal. Nancy has 35 years of experience in housing counseling, assisting clients in need of rental, pre-purchase, post purchase, delinquency and default, loss mitigation, and HECM counseling.

Based on the joint advocacy of the HDP attorneys and Nancy, HDP has saved many clients' homes by stopping or rescinding foreclosure sales, restructuring mortgage loans with lower balances, interest rates, and monthly payments, obtaining mortgage cancellations, negotiating short payoffs of mortgage loans using reverse mortgage proceeds for senior homeowners, and securing mortgage payment assistance from HomeSafe Georgia (Georgia's Hardest Hit Funds program).

An example using their joint advocacy approach is the assistance they provided a 56-year old disabled woman, who

sought help to stop a foreclosure sale scheduled by her first mortgage company. She had an Adjustable Rate Mortgage with an original balance of \$70,000 and an APR of 11.53%. After obtaining this loan, the homeowner became disabled and was unable to afford the mortgage payments. Working together, Karen and Nancy submitted an application for a HAMP loan modification and requested that the foreclosure sale be stopped until a decision was made on the application. The servicer denied the application and the request to stop the foreclosure sale. Karen continued to press for a HAMP modification and for cancellation of the scheduled foreclosure sale and the servicer agreed to postpone it.

In the meantime, Karen and Nancy appealed the denial of the loan mod application but the servicer again denied the appeal. They escalated the case to Treasury's HAMP Solutions Center and pointed to specific HAMP rules the servicer had failed to consider in determining the homeowner's eligibility. During this time, the servicing was transferred to a new company. Finally, after a detailed letter to the new servicer concerning the history with the client's HAMP application, the new servicer approved her for a HAMP Trial Period Plan.

Nancy assisted the client through the trial plan, to ensure that the mortgage payments were sent on a timely basis. At last, the client received her permanent HAMP modification. The modification waived \$53,372.23 in delinquent interest and other fees and reduced her interest rate from 10.0% to 2.25%. The new payments were 48% less than her previous payments and were affordable.

As with many homeowners living on fixed incomes, this client experienced several unexpected expenses while Karen and Nancy were assisting her with her mortgage problems. She had various home repair needs, and Nancy was able to arrange for a new stove, flooring, and siding repairs from a local non-profit housing agency. In addition, Nancy arranged for funds from an anonymous donor to repair a broken water line. This homeowner is now living comfortably in her home, no longer worried that she will be foreclosed on thanks to the work of Karen and Nancy.

**Congratulations Karen & Nancy,
we honor you as Champions of Service!**



Notice of Funding Availability (NOFA) for Fiscal Years 2013 and 2014

The deadline for submitting applications to HUD for the [FY 2013 – FY 2014 Continuum of Care Program Competition \(CoC Program Competition\)](#) will have separate deadlines for FY 2013 and FY 2014 funding requests. For FY 2013 funds, the deadline for submitting applications is 7:59:59 p.m. eastern time, **February 3, 2014**. Applicants will be required to complete and submit their applications in *e-snaps* at www.hud.gov/esnaps.

The deadline for submitting the documentation required for FY 2014 funds will be announced in a subsequent Notice to be published by HUD.

Intermediary and State Housing Finance Agency Performance Review Form in Development

A work group is in process to develop an Intermediary and State Housing Finance Agency (SHFA) Performance Review form. This document will be used by staff as well as Intermediaries and SHFAs on how to monitor sub-grantees and affiliates that participate in the housing counseling program. This document will also be a supplement to the HUD-9910 performance monitoring checklist that will include a step-by-step understanding of the roles and oversight responsibilities of Intermediaries and SHFAs. This includes training and establishing quality control and/or monitoring of a network as well as how to manage a network for the program.

This document will provide more uniform and consistent standards on guidance for the Intermediary, SHFA, as well as for their network of affiliates. Once this document is finalized, the HUD Office of Housing Counseling will provide training to all SHFAs and Intermediaries to ensure that its operation meets and maintains a high degree of public and fiscal accountability.

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