U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

THE BRIDGE

THE OFFICE OF HOUSING COUNSELING NEWSLETTER

VOLUME 4, ISSUE 9 **MARCH 2016**

BREAKING NEWS

Notice of Funding Availability (NOFA) for Fiscal Years 2016 and 2017 Has Published.

Visit the Office of Housing Counseling's New Website at the HUD Exchange.

Housing Counseling Impacts Women

Homeownership Matters

Omaha, NE - Only a few decades ago, single female homeowners were scarce. A woman could not even be approved for her own credit card at that time, so imagine the discrimination women suffered when trying to purchase a home. Without the Fair Housing Act of 1968, a woman would still need the signature of her father or husband to apply for a mortgage.

Organizations like Family Housing Advisory Services (FHAS) serve low-to-moderate income individuals and families, who are primarily women in need of assistance and access to resources to improve their housing and financial conditions. FHAS is a HUD-approved, full-service housing counseling agency providing services at no cost to residents in the greater metropolitan Omaha, Nebraska area. Its programs have a significant impact on women changing their outlook of despair to one of opportunity, hope, and confidence for themselves and their families.

In 2015, FHAS served over 6,000 female heads-of-households through programs and services such as Homelessness Prevention, Homebuyer Education, Fair Housing, Financial Education, Individual Development Account (IDA) Matched-Savings program, Tax Assistance and Homeowner Finance.

Since housing instability often leads to a wave of other problems such as job interruptions for parents and school disruptions for children, housing education is a critical first step in regaining control. To proactively address these issues, FHAS works towards holistic resolutions by connecting women to resources that help them succeed. Coupling housing counseling and resources with services such as financial management and savings incentives help create a platform for stability and a good foundation for providing a healthy living environment.

Christie's Journey

One client in particular who benefited from the FHAS homebuyer education program is Christie Ohl. All of her adult life, Christie suffered from medical issues and lived in subsidized housing with the hope of one day being independent and making it on her own. For many years, Christie suffered in silence because she didn't know where to turn for assistance.

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FROM THE DEPUTY ASSISTANT SECRETARY

Sarah Gerecke
Deputy Assistant Secretary,
Office of Housing Counseling

Greetings,

During the month of March, the nation recognizes Women's History Month. This year's theme is: *Working to Form a More Perfect Union: Honoring Women in Public Service and Government.* According to the National Women's History Project, the 2016 theme "honors women who have shaped America's history and its future through their public service and government leadership. Although often overlooked and undervalued, collectively they have dramatically influenced our public policy and the building of viable institutions and organizations. From championing basic human rights to ensuring access and equal opportunity for all Americans, they have led the way in establishing a stronger and more democratic country." View the full list of 2016 Honorees here.

Much like the public servants being honored, our HUD-approved housing counseling agencies featured in this edition of *The Bridge* showcase women making a difference in the lives of other women by advocating financial empowerment, housing stability, hope and self-worth. We also feature inspiring Success Stories of women who share their journeys of perseverance during challenging times.

Today, the market of women homebuyers continues to grow year after year. Data from the National Association of Realtors indicate that single women – a group that represents divorced, widowed and never married – comprise 20 percent of all home sales. That is second only to married couples, who are about two-thirds of the market, and it's twice the level of single men at only 10 percent of the home buying market. More women (15.5 million) than men (11.8 million) lived alone. Among these, women were more likely than men to own their homes (56 percent vs. 47 percent).

The Office of Housing Counseling working with our HUD-approved housing counseling agencies will continue to empower all clients with education, information, and resources that promote financial self-sufficiency, housing stability and sustainable homeownership.

Sarah

STRONG FEMALE LEADERS ARE KEY TO VHDA SUPPORT OF VIRGINIA'S HOUSING COUNSELING NETWORK

Richmond, VA - America's housing counseling industry started with the passage of the 1968 HUD Act. This Act recognized that budget and credit counseling would help lower-income families to become successful homeowners. During the 1990s, housing counseling gradually transitioned from primarily post-purchase default prevention into pre-purchase homeownership education. In 1998, as part of that transition, the Virginia Housing Development Authority (VHDA) began administering the HUD-approved housing counseling program with 10 agencies and $145,000 to support homebuyer education.

Today, VHDA's administrative responsibilities have grown to 31 HUD-approved agencies and annual awards that total more than $800,000 — the second-largest award amount made to a state housing finance agency. The funds support counseling related to pre-purchase / homebuying, default / loss mitigation and non-delinquency post-purchase, as well as rental, homeless prevention, reverse mortgages and Fair Housing laws.

Additionally, in 2011 during the height of the foreclosure crisis, VHDA partnered with the Virginia Department of Housing and Community Development and created a $500,000 grant to provide even more financial resources for foreclosure prevention counseling. Currently, VHDA's REACH Housing Counseling grant has a budget of $1.4 million and is used to support all housing counseling activities.

"Our REACH Housing Counseling grant has done a great deal to supplement the hard work our HUD counseling network provides," said Kelly Gill-Gordon, VHDA's Grant Programs and Initiatives Director.

"In fact, this grant proved so beneficial, it inspired VHDA to implement a new grant management system — which includes the HUD grant — that's now aligned to help us increase counselor training, oversight and technical assistance." Gill-Gordon is one of four strong female leaders who play key roles in VHDA's support for Virginia's housing counseling network.

VHDA Grant Program Manager Monica Jefferson is a past president of the Virginia Association of Housing Counselors. While serving as president, she was instrumental in supporting training and professional development for housing counselors. In addition to growing and strengthening the network's membership, Jefferson also implemented specialized certifications to support rental and homeless prevention services.

VHDA Grant Officer Shawn Washington is dedicated to providing training and technical support to VHDA's HUD counseling network. As part of this assistance, she developed on-boarding and specialized instruction that ensure program and compliance standards are met. Washington also provides a high level of procedural assistance to VHDA's counseling partners on a regular basis.

Housing Education Manager LaDonna Cruse is committed to supporting the network through consumer education resources. Her leadership made it possible to turn ideas for a VHDA rental education curriculum and homebuyer education for those in the military, into realities. Cruse also continues to look for new ways to expand educational opportunities through VHDA's partners and stakeholders.

"All four of us have served on the board of the Virginia Association of Housing Counselors and are involved with the Virginia HUD Housing Counseling Network," said Gill-Gordon. "These experiences have been invaluable in helping each of us understand the challenges of those doing the important work of counseling and the needs of the Virginians they serve. We're proud to be a part of their mission and to have them be a part of ours."

EMPOWERING THE ASIAN-AMERICAN COMMUNITY

Cleveland, OH - Four women, each a professional in her own field, met together in 1955 to discuss the untapped potential existing in the emerging Asian population. These friends laid the foundation for Asian Services in Action, Inc. (ASIA) with great hopes and aspirations for the work this organization could accomplish to improve the quality of life for Asians in Northeastern Ohio. They knew hard work, challenges and barriers would lie ahead and committed their time and resources by starting small. Their first effort was the planning and execution of a one-day health initiative that reached 60 members of the Asian-American community.

Today, the HUD-approved housing counseling agency has two main offices and programs statewide. ASIA serves over 10,000 individuals annually. Its ongoing vision is for Asian American Pacific Islanders (AAPIs) in Northeastern Ohio to have equal access to information and quality services without disparities.

Not long ago, a client named Susan came to ASIA for housing counseling services. She wanted to purchase a home and attended ASIA's first-time homebuyer education class. Through the class, Susan reached out to multilingual counselors for one-on-one counseling services.

During the counseling session, ASIA learned that Susan was a refugee of Burma, spoke limited English, and lived in a household of five with three children to financially support.

Susan's household relied on her husband as the sole source of income, which made it very difficult to obtain a loan. During the counseling session, ASIA housing counselor Yamin Lwin provided an analysis of Susan's current situation and how she could best obtain a mortgage loan. The session included education about the differences between conventional and FHA loans, how one qualifies for a loan, and the cost of mortgage loans. In addition, Yamin provided resource referrals to Susan by introducing her to the city's down payment assistance program for first-time homebuyers.

Yamin was able to successfully assist Susan in obtaining preapproval and in conducting her housing search. However, the house failed the home inspection and Susan could not close on that property.

Susan and her children

Because of Susan's limited English proficiency, Yamin translated and interpreted among city inspectors, realtors, and mortgage originators, every step of the way to help her understand the situation and why her home did not close.

Susan remained determined to become a homeowner and returned to ASIA a second time for assistance. Once again, Yamin connected Susan to a lending source involved in the city down payment assistance program. Susan received $14,000 in assistance and shortly thereafter found the right home.

The counseling did not stop at closing though. As part of ASIA's program, Susan continued to receive post-purchase education, which included lessons on how and where to make her mortgage and utility payments, how to write the checks to pay for them, and how to transfer the utilities to her new home.

Being a first-time homebuyer, Susan was unaware of the potential challenges of homeownership. Yamin continued to work with Susan to resolve new issues and save her money through programs such as the Home Energy Assistance Program, where Susan's gas and electric bills were discounted.

Susan's living situation is now stabilized, so she can begin to focus on gaining employment through ASIA workforce development programs. Susan is a great example of how ASIA utilizes an integrated service model with their housing counseling clients by providing long-term value added assistance.

HELP OTHERS PLAN FOR THEIR FUTURE – ENCOURAGE THEM TO SAVE WITH *my*RA

Washington, DC - For many people, buying a home is a lifelong dream. However, such an important purchase requires time and planning. The same is true when it comes to saving for retirement; unfortunately, millions of Americans haven't found an easy way to get started. This is especially true for women. According to the U.S. Department of Labor, only 45 percent of working women ages 21 to 64 participate in a retirement plan.

Now there's an easy way for people to start saving. The U.S. Department of the Treasury developed *my*RA, a new retirement savings account that costs nothing to open, has no fees, and carries no risk of losing money. It was designed for people who don't have access to a retirement savings plan through work and are looking for a simple, safe, and affordable way to start saving for the future.

"It's Never Too Early to Save for Retirement"

Cat Jensen is a 26-year-old sales associate at Norton's Flowers and Gifts in Ypsilanti, Michigan. Despite a limited budget, she signed up for *my*RA as soon as she heard about it because she was intrigued by *my*RA's flexibility.

"I have a lot of bills: car payments, student loans, utilities, rent, all that," Cat said. "It was hard to think about saving for the long-term before, but it's never too early to save for retirement. With *my*RA, the money is out-of-sight, out-of-mind, and I can just let it grow."

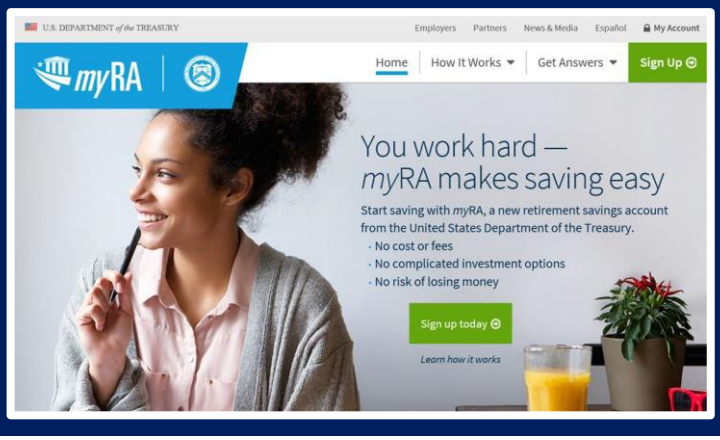
"I Get Joy Out of Saving"

Audrey Groce is a special operations manager at Glen's Garden Market, a grocery store and café in Washington D.C. She was always taught to plan ahead, so despite being relatively new to the workforce, she already has big plans for her future. "I have all these things I want to do. I like the idea that someday I'd be able to retire, and because I've taken care of things and saved, I'd be able to get in the RV and go."

Audrey decided to open a *my*RA account and quickly discovered how easy it was to enroll. She opened an account within a matter of minutes and began her savings journey. "I get joy out of saving," she said. "I am of the mindset that if there's something available that is free and helps me, why not?"

A Step Toward a Brighter Future

When you're helping people make decisions about their housing options, encourage them to take another positive step toward a brighter future with *my*RA. Visit *my*RA.gov to learn more.



A HOLISTIC APPROACH FOR COMPREHENSIVE SERVICES

Seattle, WA - On January 2, 2012, InterIm Community Development Association (InterIm CDA) and International District Housing Alliance (IDHA) merged. Today, the merged organization utilizes a deeper and more strategic approach to community development that strengthens the link between the bricks and mortar of housing development with the human and social capital that make neighborhoods vibrant, healthy and safe.

InterIm CDA services have evolved to meet a variety of new community challenges including financial empowerment, leadership development and environmental justice. In particular, they are working to address homelessness and a serious lack of affordable housing, which causes many to be evicted or at risk for homelessness.

The HUD-approved organization brings a holistic approach to preventing homelessness. Its solution is to build affordable housing that provides clean and safe homes for hundreds of families, with the provision of housing choices that contribute to the vitality of culturally unique neighborhoods like Seattle's Chinatown/International District. By developing new housing opportunities in these neighborhoods and throughout the Puget Sound region, InterIm CDA ensures that low-and moderate-income individuals and families can attain, maintain and sustain housing stability with self–sufficiency.

InterIm CDA also has started to set-aside units for homeless families in its newer buildings and to incorporate the community's housing needs in future development projects. Families in these units will benefit from comprehensive case management services from the rental housing counseling staff.

For over three decades, InterIm CDA – and its partner, the former IDHA — have provided housing and supportive services with a specific focus on the needs of immigrants, refugees, those who are limited English proficient, and survivors of domestic violence. For many women and children — the leading cause of homelessness is domestic violence. Fear, shame and stigma prevent many from seeking help. Consequently, InterIm CDA provides culturally and linguistically competent comprehensive case management services tied to the units in its Domestic Violence Housing Program. The program works to move survivors and children, most of whom are immigrants or refugees, from shelters or temporary housing to safe, stable and permanent housing.

The organization's housing services program helps reduce homelessness by providing stabilization services. Its multilingual staff are all immigrants that speak ten different Asian and Pacific Islander languages/dialects and help clients address cultural barriers to keeping their housing in times of crisis. Each year, InterIm CDA provides housing search and stabilization services including financial assistance for eviction prevention and housing counseling to 1300 - 1500 individuals, including survivors of domestic violence.

From Jail to Homeless to Self-Sufficiency

A partner agency referred "Linda" to InterIm CDA. She was limited English proficient, so the staff communicated in her native language to assist with a housing search and holistic case management services.

Suddenly, someone informed the agency that Linda was in prison. Her husband, who called the police at the peak of an argument, accused her of wanting to kill him. Linda, not being conversant in English, had no idea that the police were arresting her when she followed them to the station. She thought they wanted her to be a witness.

In prison, confused and angry, Linda was given culturally relevant resources. She was released but breached the protection order against her when she returned home to get her belongings and check up on her son. Linda was jailed again and deemed ineligible for a community living situation, like a shelter, but would be released if she found housing.

Agency staff worked extensively on securing housing for Linda. Funding from its Housing First program assisted Linda with a few months of rent. To ensure she could pay her rent after the assistance, InterIm CDA helped her to search for job opportunities too.

(continued on pg. 9)

TRANSFORMING FAMILIES WITH NEW ECONOMICS FOR WOMEN

Los Angeles, CA - In the 1980s, five spirited and politically active Latinas started asking questions. *What does it take to move up and out of poverty? What makes a person believe that they can move from survival to success? Why do some achieve this success, while so many others fail?*

From these questions emerged the vision and mission of New Economics for Women (NEW). Since 1985, NEW has been at the heart of helping women and their families break the cycle of poverty. Its investments in clients create safe and nurturing communities, a rich educational and training environment, and opportunities for families to build assets and invest in their futures. All of NEW's programs address behavioral economics and use a multi-generational approach to transform families from consumers to empowered investors.

Empowering Families to Achieve the Dream of Homeownership

Women, especially women of color, often face more barriers to asset building than their white and male peers. According to a report entitled, America's Women and the Wage Gap by the National Partnership for Women & Families, African American women are paid on average, 60 cents and Latinas are paid just 55 cents for every dollar paid to white, non-Hispanic men. Besides lower wages, women also have a high rate of part-time work and a lack of access to wealth building tools such as retirement plans. NEW understands that asset-growth is a key step in the journey from poverty to prosperity.

In 1997, the HUD-approved housing counseling agency launched its Homeownership Program with assistance from a bank grant. By leveraging funding from banks, foundations, and other non-profit organizations, NEW expanded the program to include several services, all of which are free of charge.

The program offers educational workshops on credit and the homebuying process, while one-on-one counseling sessions give clients a more personalized assessment of their readiness to purchase a home.

NEW's Foreclosure Prevention service pairs clients with counselors that facilitate meetings with lenders and offer guidance throughout the loan modification process.

In 2015, the Homeownership Program assisted 274 individuals and created or preserved $10,000,000 in assets. NEW looks forward to many more years of helping families to reach their goals and progress beyond economic stability towards economic abundance.

Cyrene's NEW Experience

Cyrene Dellinger & Daughter

"When I came to New Economics for Women (NEW), I had $360 in my bank account, $40 of which I had stolen from my daughter's piggy bank," said Cyrene Dellinger.

Cyrene came to NEW ready to make some big changes in her life. As a single mother of a 10-month old, she faced two major challenges: 1- finding a safe place for her and her baby to live and 2- finding a way to support her daughter on $360 a month. "I was living on welfare, going to food pantries, getting free clothes from baby closets to take care of my daughter. I knew that I could not sustain living this way because it was so little (money)."

Committed to providing a better life for her and her daughter, Cyrene went back to school and enrolled in a trade program. Soon after she found a job in her field. The same day she was hired at her new job, she also became a resident at one of NEW's affordable housing communities. With a new job and a new apartment, Cyrene was committed to further investing in herself through the many programs NEW offered, in particular the Homeownership Department.

"I personally thought I would never be able to buy a house, I never believed it in my wildest dreams. Still, I went through the program while believing that this was not for me."

(continued on pg. 9)

INQUIRING MINDS WANT TO KNOW

The Notice of Funding Availability (NOFA) for the Department's Fiscal Years 2016 and 2017 Comprehensive and Training Grants Program published in the Federal Register on February 18, 2016 and both have application deadlines of April 4, 2016. For more information, review the FY2016 General Section and the helpful tips below.

Q: My organization is interested in applying for a HUD grant opportunity. How do we apply?

A: First, please read the entire NOFA before submitting an application. The NOFA outlines eligibility criteria and activities covered under the grant. Applicants should download both the Application Instructions and the Application Package from Grants.gov. Second, be sure to verify that you are submitting an application for the correct funding opportunity as applications will only be considered for the Competition indicated on the submission. Only applications received by Grants.gov on or before the deadline will be considered timely submissions eligible for consideration.

FR-6000-N-33 NOFA for the Department's Fiscal Years 2016 and 2017 Comprehensive Housing Counseling Grant Program

FR-6000-N-30 NOFA for HUD's FY16-17 Housing Counseling Training Grant Program

Q: Where can I find more information about the NOFA process?

A: An overview of the grant making process can be found on Grants.gov. at *Grants 101*.

The Office of Housing Counseling also presented webinars on both NOFAs, which are archived on the Housing Counseling Webinar Archives page on the HUD Exchange.

Q: I submitted an application online at Grants.gov. Will I receive a confirmation that the application was received?

A: Yes, applicants will receive the following confirmation, "*Received by Grants.gov"* and an application tracking number. Each successful application submission is date- and time-stamped and assigned a tracking number by the Grants.gov system. Applications are then validated, which means that they are accepted and not rejected with errors. Applicants will receive the following confirmation, "*Validated by Grants.gov*." HUD only receives validated applications to review.

To check your application status:

- Log-on to Grants.gov > Select "*Applicants*" from the top navigation and > Select "*Track my Application*" from the dropdown list.
- If the status is "*Rejected with Errors*," applicants may correct the error(s) and resubmit the application before the 24-hour grace period ends.
- Applications that remain in "*Rejected with Errors*" status will not be received or reviewed by HUD.

Visit Grants.gov for a complete description of processing steps after submitting an on-time application. HUD recommends that applicants submit their applications at least 48-hours before the deadline to allow enough time to correct errors or overcome other issues.

Q: Can I make changes to an application after it's submitted?

A: Yes, applicants who choose to amend an application that has been validated by Grants.gov may resubmit a revised application containing the new or changed material. Changes must be made before the submission deadline of April 4, 2016.

(continued from pg. 6 – From Jail to Homeless to Self-Sufficiency)

Linda faced challenges during her job search due to her limited English proficiency. Since InterIm CDA is located in Seattle's International District, staff assisted Linda to obtain interviews at nearby restaurants. She was hired for a position in a restaurant and is still successfully employed today.

After becoming gainfully employed, InterIm CDA's landlord advocacy helped Linda secure and move into a housing unit. She received assistance with the security deposit, six month's rent, household furniture, furnishings, and also emotional support as she made this transition.

Before securing her job, Linda would always come to InterIm CDA hungry. Staff would give her a card to purchase food from a nearby grocery store/food court and also a bus card to meet her transportation needs. In all, it took InterIm CDA one month to assist Linda in the transformation from being someone who was in jail and homeless to someone who is financially independent with self–sufficiency, living in her own apartment, and contributing to the community and economy.

(continued from pg. 7 - Cyrene's NEW Experience)

Despite these doubts, she enrolled in housing counseling. Her NEW counselor helped Cyrene to identify her barriers to homeownership and together they worked on a plan to overcome them. Cyrene had no credit and little savings; she had to develop a budget and began to open some trade lines. There was a lot of work to be done, but Cyrene was up for the challenge.

"I saved my tax returns. There is no easier way to save money when you are within certain income brackets. I worked with my NEW counselors, my realtor and lender, and did what they asked me to do. I had to show up on time for appointments, turn in paperwork, and trust that the people I was working with were going to help me achieve my goals."

During this time Cyrene was also working on other personal goals such as education. She worked a full time job while managing to attend school in the evenings. "One of the biggest challenges as a single parent was finding childcare for my daughter. I didn't have the luxury of help from family; I had to pick up my daughter after work from daycare only to drive to another daycare while I went to school in the evenings."

After three years of careful planning and support from her NEW counselor, Cyrene was ready to get pre-qualified and start looking for homes. "They told me we were going to apply for the loan and I am like…you guys are crazy I won't get approved and then they said here is how much house you qualify for. I couldn't believe it, I had never seen that much money in my life. It was then when I identified my homeownership goals and became obsessed with buying my house."

Cyrene's journey with NEW began with $360 in her bank account and ended three years later with a personal savings of $10,000 and a brand new home for her family. Through the help of the Homeownership Department she secured $31,000 in down payment assistance.

"For anyone who thinks Homeownership is not achievable, once you have a home it's a lifelong asset that can be passed on to your children, you deserve it, and your family deserves it."

Today, Cyrene has a bachelor's degree, a beautiful family, and a great career as a real estate agent, helping others like her to reach their dream of homeownership.

Cyrene & Family

CHAMPION OF SERVICE

Las Vegas, NV - Michele Johnson is an extraordinary example of leadership and commitment to her community and state. She has been helping Nevadans with their homeownership and financial counseling needs since 1982. Under her leadership, Consumer Credit Counseling Service (CCCS), now known as Financial Guidance Center, has grown from a small agency in Las Vegas to a statewide entity that offers a full spectrum of housing services and programs to help consumers meet and maintain their housing and financial goals.

In 1984, Michele was appointed executive director and CCCS's programs started to grow. She realized that the agency could not actually provide comprehensive financial counseling unless housing was part of the conversation. As the agency grew, so did Michele's responsibilities and in 1995 she was named Chief Executive Officer. In September 1990, CCCS became a HUD-approved housing counseling agency.

Under Michele's leadership, CCCS created numerous programs to help consumers. In addition to housing counseling and debt management programs, Michele also expanded banking programs for client financial stability. She designed and implemented the *Fresh Start Checking*, a program with a financial literacy component and follow-up for one year. Consumers unable to open a checking account would take the class, repay hard-dollar losses to their former financial institution and CCCS's partner bank would open a checking account with a $25 minimum opening balance and a $5 monthly service charge.

This program was very successful and continues to exist today. *Fresh Start Checking* has banked over 20,000 households with a success rate (defined as no more than three non-sufficient funds' checks in the 12-months following the establishment of the account) of more than 90 percent.

In spring 2012, the Nevada Department of Business and Industry approached CCCS to assist with a backlog of Nevadans applying for the Hardest Hit Funds (HHF) program. Thousands of pending applications reached resolution in a 90-day period. The agency was again contacted in 2015 to help Nevadans apply for HHF.

The agency also partnered with the Nevada Mediation program, providing outreach, education, and representation of homeowners at mediation hearings. Michele helped form a coalition of Nevada HUD-approved housing counseling agencies to administer National Mortgage Settlement funds. After which, the Home Again program was born. A first-of-its-kind partnership between HUD housing counseling agencies and nonprofit legal service providers, Home Again provided one toll-free number for Nevadans to call and be connected directly with the HUD agency most convenient to the caller.

Today, Financial Guidance Center continues to be a leader in providing consumer services. For example, health and health insurance are major causes of financial instability, FGC incorporated Exchange Enrollment Facilitators to ensure the uninsured had someone to help them navigate the Health Exchange website and to eliminate the very hefty fines associated with being uninsured.

In addition to her other duties, Michele served three terms as Chair of the National Foundation for Credit Counseling Board of Trustees, the first time anyone had served in that position for three consecutive years and then served an additional three years as Treasurer.

Michele's leadership has positively impacted many residents of Nevada and they can't wait to see what she has planned for the future!

Congratulations Michele Johnson, You Are a Champion of Service!

VISIT THE OFFICE OF HOUSING COUNSELING'S NEW WEBSITE

(continued from pg. 1- Homeownership Matters)

Christie Ohl with the key to her new home

Because of Christie's strong desire for independence, she knew she had to reach out for support. Christie started by securing a job with a company that provided the support she needed to be successful. After being on the job for about a year and feeling good about her self-worth, she decided to pursue homeownership.

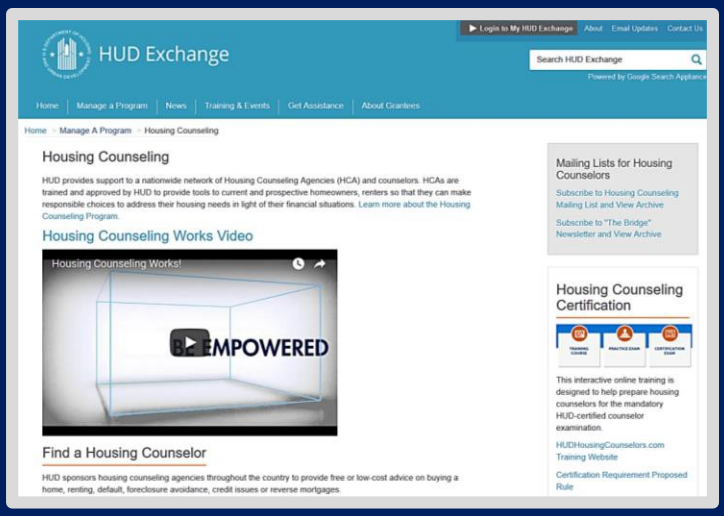
Christie's landlord told her about the pre-purchase education classes at FHAS. She attended a 12-hour education course that covered the homebuying process. After completing the class, Christie met one-on-one with a FHAS counselor to review her financial ability to purchase a home of her own. During the session, Christie's counselor pulled her credit report and developed a mortgage action plan. The plan detailed the debts that she needed to pay down in order to qualify for a mortgage loan at a prime rate.

While Christie was working on her mortgage action plan, she inquired about the IDA program that allows qualified poverty level individuals the opportunity to receive a hand-up not a hand-out that will position them to purchase a home. Christie met the qualifications and deposited her money into a savings account up to $1,200. Christie's saved dollars were matched with $2,400 for a total of $3,600 to go toward her mortgage closing costs. Christie continued to pay down her debts while saving in her IDA.

She was determined not to give up and continued to work with her FHAS counselor and follow her mortgage action plan.

After a year of working on her purchasing power, Christie closed on a home that she loves and can afford. The road to homeownership was not easy, but she did not give up and utilized resources that helped her improve her quality of life. Christie said, "I now have a house of my own. The process was hard because I had a lot of learning and reading to do, but it was very enjoyable."

Visit HUD's Office of Housing Counseling's New Website on the HUD Exchange



Washington, DC – The Office of Housing Counseling's website has moved to the HUD Exchange, which provides a one-stop shop for resources, updates, and information related to all HUD programs.

All housing counseling information, tools and resources from the previous site have moved to the new site under "Manage a Program" at the HUD Exchange.

The new site features a search tool to find pages, resources, trainings, news, FAQs, grantees, reports, and other content, where users can filter results by topic and content type.

Remember to update your bookmarks to the new site.

TOOLS AND RESOURCES

HUD Resource Locater

Search for HUD field and regional offices, local PHAs, Multifamily and Public Housing locations.

HUD Family Unification Program (FUP)

A program under Housing Choice Vouchers for families and youth ages 18 – 21, that lack adequate housing.

U.S. Department of the Treasury *my*RA

A new, no-cost, retirement savings account.

HUD Rental Assistance

Learn more about renting and HUD rental assistance programs.

Home Energy Assistance Program

Helps keep families safe and healthy through initiatives that assist families with energy costs.

HUD Homelessness Assistance

HUD serves over 1 million people through emergency, transitional, and permanent housing programs each year.

USDA Rural Development

Operates over 50 financial assistance programs for a variety of rural applications.

National Coalition Against Domestic Violence

Providing resources, programs and education that drive change.

WomensHealth.gov

Resources by state on violence against women.

DomesticShelters.org

Find the right shelter and information about domestic violence easier.

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

ON THE HORIZON

March 15, 2016	Home Equity Conversion Mortgage (HECM) and the Non-Borrower Spouse Host: NeighborWorks®America
March 15 - 17, 2016	HUD Certification Exam Host: NeighborWorks®America
March 15, 2016	Reviewing the Form SF-425 and Other Financial Reports Webinar Host: HUD
March 16 - 19, 2016	Housing Counselor Training Host: National Community Reinvestment Coalition
March 17 - 18, 2016	Methods in Effective Rental Counseling Host: NHN Learning Alliance
March 17 - 18, 2016	Advanced Financial Counseling Host: NHN Learning Alliance
March 29, 2016	Building Competency in Housing Counseling Webinar Host: NeighborWorks® America
March 29, 2016	Introduction of Sub-Grant Award and Monitoring Toolkit for Intermediaries, MSO and SHFAs Webinar Host: HUD

Visit the new 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 new Webinar Archives webpage to access previously recorded sessions.

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