U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

THE BRIDGE

THE OFFICE OF HOUSING COUNSELING NEWSLETTER

VOLUME 3, ISSUE 10 APRIL 2015

BREAKING NEWS

HUD AWARDS $36 MILLION IN HOUSING COUNSELING GRANTS

ESTABLISHMENT OF THE HOUSING COUNSELING FEDERAL ADVISORY COMMITTEE

NOFA FOR HUD'S FISCAL YEAR 2015 SUPPLEMENTAL COMPREHENSIVE HOUSING COUNSELING GRANT PROGRAM NOW AVAILABLE

CFPB: MILLIONS OF CONSUMERS WILL NOW HAVE ACCESS TO CREDIT SCORES AND REPORTS THROUGH NONPROFIT COUNSELORS

Housing Counseling Promotes Fair Housing & Financial Literacy!

Fair Housing is Your Right: Use It

I Have a Dream: Artwork by Damon Lamar Reed

Indianapolis, IN - Each April, HUD, local communities, fair housing advocates, and fair housing organizations across the country commemorate Fair Housing Month by hosting an array of activities that enhance Americans' awareness of their fair housing rights, highlight HUD's fair housing enforcement efforts, and emphasize the importance of ending housing discrimination.

For 2015, the Fair Housing Center of Central Indiana (FHCCI) is marking the occasion with its third-annual Fair Housing Conference and partnerships with Indianapolis artists Damon Lamar Reed and Bruce Armstrong.

The conference, entitled *Opening the Front Door to Equal Housing Opportunities* will feature:

- Bryan Greene, General Deputy Assistant Secretary for Fair Housing and Equal Opportunity, HUD
- Coach Herman Boone, the inspiration for the 2000 Disney movie *Remember the Titans*,
- Steven Rosenbaum, U.S. Department of Justice Civil Rights Section providing an update on DOJ lending discrimination cases and
- Miriam Zeidman of the Anti-Defamation League's Chicago Office discussing hate crimes.

Other local and national speakers will discuss a variety of fair housing and civil rights topics including domestic violence, disability housing discrimination, cultural sensitivity for new immigrants, Real Estate Owned (REOs) properties and foreclosures.

The conference will also highlight artwork from local artists, including the works shown on this cover by Damon Lamar Reed and Bruce Armstrong. "Art has the power to transform a message through visual history," stated Amy Nelson, Executive Director of the FHCCI. "Public art, like Reed and Armstrong's murals, encourages a dialogue between all people, emphasizing integration and community. The FHCCI is thrilled to incorporate new ways of communicating its vision of a society free of discrimination."

"Fair housing is about so much more than just a discussion of landlord and tenant disputes," continued Nelson. "It's about creating the neighborhoods and societies that reflect the equal value and opportunity we all desire. We are excited to showcase these multifaceted elements through Coach Boone's keynote address on education and segregation and art's public reflection of our world."

Justice: Artwork by Bruce Armstrong

FROM THE DEPUTY ASSISTANT SECRETARY

Sarah Gerecke
Deputy Assistant Secretary
Office of Housing

Greetings,

April is **Fair Housing Month** where we join the nation in recognizing our commitment to equal opportunity in all communities with housing free from discrimination regardless of a person's race, color, national origin, religion, sex, family status, marital status, sexual orientation, gender identity or disability.

This edition of '*The Bridge'* features HUD-approved housing counseling agencies that further the commitment to fair housing by educating clients of their rights, investigating potential claims, representing clients in legal actions, and implementing fair housing tests in local communities. Housing counseling agencies empower clients by providing Fair Housing information, resources, guidance and support.

Through an array of enforcement activities, fair housing policy initiatives, education and outreach efforts, our colleagues in HUD's Office of Fair Housing and Equal Opportunity take serious action against individuals and housing providers that discriminate.

To help more consumers recognize the various forms of housing discrimination and what they should do if they believe their housing rights have been violated, HUD launched a new national media campaign as the nation celebrates the 47th anniversary of the passage of the 1968 Fair Housing Act, the landmark law that was passed one week after the assassination of Dr. Martin Luther King Jr.

The new campaign specifically focuses on the value of diverse communities, the hurdles families can sometimes face when attempting to buy a home, and the types of discrimination veterans often encounter. To view all the new campaign resources in English and Spanish, visit Fair Housing Marketing Outreach Tools.

This month's edition of *The Bridge* also highlights the importance of financial literacy and showcases how housing counseling agencies are being creative in reaching clients to provide guidance on budgeting, savings, and the responsible use of credit. We also learn that the Consumer Financial Protection Bureau has released a new mortgage toolkit to help consumers understand and determine the best mortgage for them.

Thank you for all the work that you do in your respective communities as we strive to ensure neighborhoods are full of opportunity, where our children can live in diverse communities, free from all forms of housing discrimination.

Sarah

ENSURING THAT INDIVIDUAL CHOICE DETERMINES WHERE FAMILIES LIVE

Hartford, CT – The Connecticut Fair Housing Center ("the Center") is a statewide nonprofit organization dedicated to ensuring that individual choice and not discrimination, determines where people in Connecticut live. To accomplish this goal, the Center assists clients by addressing fair housing, fair lending, and homeowner rights through:

1. the investigation of claims of discrimination and the provision of legal representation;
2. working with state and local governments to ensure that they fulfill their obligations under the fair housing laws; &
3. promoting integration and stabilizing neighborhoods.

Whether its staff fights a legal battle on behalf of a woman denied housing because of her disability, advocates for increased homeowner protections in the judicial foreclosure process, or brings attention to impediments to fair housing in Connecticut, the Center works to protect the rights of all individuals to be free from housing discrimination and able to live in the housing of their choice.

Private Enforcement Initiative

In just three months, the Center will finish work on a three-year Private Enforcement Initiative ("PEI-MYFC") grant from HUD. The grant allowed the Center to provide information on fair housing laws to more than 2,500 residents and assist more than 2,000 households by listening to their stories, investigating their fair housing complaints, and when evidence of discrimination was found, representing them in fair housing cases before administrative agencies or in court. During the grant period, the Center obtained relief for more than 100 households and filed 54 cases with administrative agencies or with the courts.

As a result of the Center's fair housing cases, the victims of housing discrimination received more than $1 million in damages for the harms they suffered and more than 1,600 housing units were made available to members of the classes protected from discrimination.

Complaint Based Testing

Second, the Center performed more than 130 complaint-based fair housing tests as part of its PEI-MYFC grant. An analysis of the complaint-based testing shows that the majority of the tests were used to determine if familial status was a factor in refusing to rent to an applicant followed by race, national origin, and disability. Discrimination could only be ruled out in 10 percent of all complaint-based tests completed.

Finally, the Center performed more than 130 systemic tests to determine if there was discrimination in various parts of the Connecticut housing market. The Center performed tests to determine if people were being treated differently based on race in areas where there were high degrees of white-black segregation. The second project looked at whether Latinos were being treated differently in areas where a large number of Latinos living in public housing were being displaced.

Mortgage Lending Discrimination

The Center also investigated mortgage lending discrimination based on race, discrimination against people who are deaf and hard of hearing and discrimination against people who are elderly to determine if they are required to prove they can live independently. In what is the first of its kind project in the nation, the Center also looked at whether gender identify played a role in decisions by housing providers.

The mortgage lending testing and the gender identity testing are not complete. However, the results demonstrate that while Connecticut is seen as a state that is open and welcoming to all people, too often illegal considerations are used to make decisions on who gets housing. There continues to be opportunity for improvement to ensure that all people are welcome in all Connecticut neigbhorhoods.

RESOLVING FAIR HOUSING ISSUES FOR PEOPLE WITH CRIMINAL RECORDS

Seattle, WA - In addition to traditional fair housing issues, people with criminal records may face an added barrier to securing housing. Like many HUD-approved housing counseling agencies, the Urban League of Metropolitan Seattle often get calls from families that have been turned down for housing due to a criminal record or to simply being unable to pass a background check.

According to the Urban League of Metropolitan Seattle, people with criminal records may face the deprivation of basic civil liberties that can devastate their families, harming relationships with children and other relatives. This is particularly true when they are denied safe and sanitary housing.

In response to community demand, the Urban League of Metropolitan Seattle, like many of the Urban League agencies, offers a workshop that combines information on how to expunge criminal records while learning about Fair Housing rights. The class, *Criminal Records Expungements 101*, covers specific topics such as:

- how to expunge criminal records,
- sealing juvenile records, and
- restoring voting rights.

The class also reviews Fair Housing laws as they relate to criminal records. Many people have completed the workshops and learned that the process to expunge their criminal records may be as simple as filling in the blanks of a printed form and delivering it to the respective courthouse. The workshops are held every third Saturday from 10:00 am until 2:00 pm and on request at various locations such as religious institutions. The workshops vary in attendance, averaging 20 people per session and growing.

Nadine's Success Story

(photo representation)

Here is an illustration of how the agency helps clients with criminal records. A young lady, we will call "Nadine," came to the Urban League of Metropolitan Seattle Housing Department to attend its *Criminal Records Expungement 101 Workshop* because she had learned that there was help available.

She shared her experiences with the Urban League counselor of not being able to participate in her son's school activities because she could not pass a background check. She was also denied housing with no explanation.

Nadine hired an attorney a few years back who told her the items on her record could not be removed. Through her participation in the Urban League's workshop, Nadine learned that her offense could be expunged and proceeded to do so. Today, her record is clear and she enjoys field trips with her youngest child while positioning herself on the road to homeownership.

"These barriers exist in every community regardless of the offense, the lapse of time since the offense, or any achievements made by those affected, people with criminal records all need assistance," said A. Linda Taylor, Housing Director, the Urban League of Metropolitan Seattle. "Often the criminal records' issues require agencies to do more for the communities we serve."

For more information on how the Urban League of Metropolitan Seattle is doing more, visit www.urbanleague.org.

FAIR HOUSING VICTORIES

San Rafael, CA - At Fair Housing of Marin, a HUD-approved housing counseling agency, staff proudly highlights systemic investigations, community outreach programs, and in-depth training seminars. The agency is most proud of its individual client counseling services. Every year, more than 1,000 people call the agency for help. These clients are in crisis, whether they're facing an eviction, desperately trying to avoid a foreclosure, or just looking for the tools they need to advocate for themselves. Fair Housing of Marin's direct client counseling matters because it's about making real change for real people - like Julia, Dennis, and Beth.

Julia - Overcoming Fear of Losing Her Home

Julia is an educated, single mom who lives in Sonoma County. She lost her job during the economic downturn. Her unemployment benefits were about to run out when she contacted Fair Housing of Marin. Foreclosure prevention counselors assessed Julia's most pressing needs and advised that she request her lender to impound taxes and insurance to ensure those costs would be covered.

Although Julia's unemployment benefits were on the cusp of expiring, Fair Housing of Marin's counselor assisted her to obtain benefits from the *Keep Your Home California* program. Fair Housing of Marin was able to swiftly process Julia for the Unemployment Mortgage Assistance program and secure 18 months of program benefits. As a result of Fair Housing of Marin's counseling, Julia has remained current with her mortgage, tax and insurance payments despite her personal financial struggles - and, with a year and a half of UMA benefits, Julia now has ample time to find a new job without fear of losing her home.

Dennis - Overcoming Significant Rent Increase

Dennis is a physically disabled tenant who had lived in his home for more than 30 years. He came to Fair Housing of Marin after receiving a notice for a significant rent increase. The notice was perfectly legal, but living on a fixed income, Dennis was incapable of paying any more money in rent. And, because of his disabilities, he was similarly unable to move out of his long-time home before the rent increase was scheduled to take effect.

Faced with the prospect of eviction and homelessness, Dennis was in crisis. Fair Housing of Marin counseled him on his rights as a tenant and intervened with his landlord to successfully negotiate a three-month delay of the impending rent increase. The delay allowed Dennis sufficient time to locate alternate housing or make financial arrangements to pay the increased rent amount.

Beth - Overcoming Landlord Refusal

Like Dennis, Beth is a disabled tenant living on a fixed income. She had fallen behind on her rent and reached out to a local non-profit for assistance. Also during this time, after years on the waiting list, Beth was issued a housing choice voucher from the local public housing authority. Her spirits were buoyed because not only did she have help from the non profit to pay her rental arrears, but she also had the long term prospect of the housing choice voucher, which would lower her rent payments to only one-third of her income.

When Beth asked her landlord to accept her voucher, the landlord refused. The landlord also refused to accept her back rent payments from the non-profit. Alarmed at the prospect of losing her housing subsidy before she could use it - and possibly facing an eviction for non-payment of rent - Beth met with a housing counselor. The counselor intervened with Beth's landlord and negotiated for Beth to stay in her home until she secured a new apartment that would accept her voucher. As a direct result of Fair Housing of Marin's advocacy, Beth retained stable, secure, and affordable housing.

These stories may seem like small victories, but for Julia, Dennis, Beth, and the countless other clients, these victories are very large indeed.

CONSUMER FINANCIAL PROTECTION BUREAU ANNOUNCES NEW 'KNOW BEFORE YOU OWE' MORTGAGE TOOLKIT

Washington, DC - The Consumer Financial Protection Bureau (CFPB) released a new toolkit that guides consumers through the process of shopping for a mortgage and buying a house. Developed as part of the CFPB's "*Know Before You Owe*" mortgage initiative, the toolkit will help consumers take full advantage of the new Loan Estimate and Closing Disclosure forms that lenders are required to begin providing in August.

"This toolkit is a great resource for consumers navigating the home-buying process, and will help consumers make well-informed decisions about the biggest financial transaction of their life," said CFPB Director Richard Cordray. "The new mortgage disclosure forms coming in August will help consumers comparison shop for mortgages and avoid surprises at the closing table. We are releasing this toolkit well in advance of the effective date to help the mortgage industry come into compliance with the new rules."

The toolkit provides a step-by-step guide to help consumers understand the nature and costs of real estate settlement services, define what affordable means to them, and find their best mortgage. The toolkit features interactive worksheets and checklists, conversation starters for discussions between consumers and lenders, and research tips to help consumers seek out and find important information.

The toolkit is designed to replace an existing booklet that creditors currently must provide to mortgage applicants, which was initially developed by HUD.

The updated toolkit is designed to be used in connection with the new Loan Estimate and Closing Disclosure forms that will be effective on August 1, 2015. Creditors must provide the toolkit to mortgage applicants as a part of the application process, and other industry participants, including real estate professionals, are encouraged to provide it to potential homebuyers.

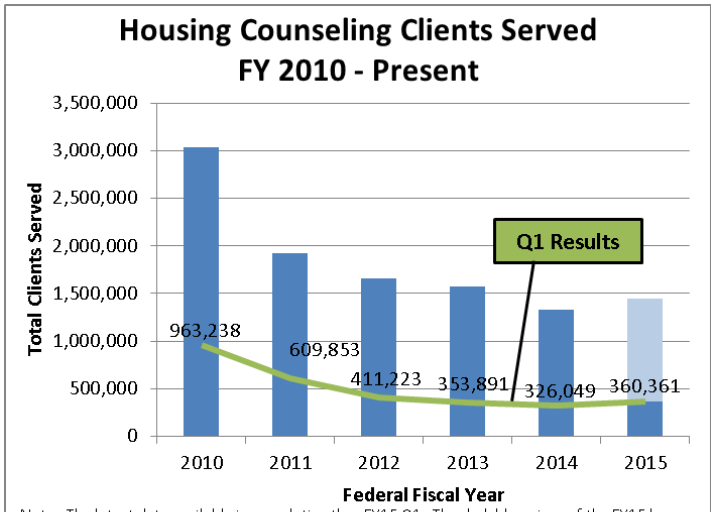
The CFPB is also providing an electronic version complete with fillable text fields and interactive check boxes so the consumer can save and print their progress as they work through the toolkit. The electronic version meets federal accessibility standards to ensure that all consumers, including those with disabilities, can use the resource. The CFPB encourages lenders to keep this level of accessibility when delivering the PDF to consumers. A Spanish language version will also be made available later in 2015.

The CFPB also is providing the toolkit well ahead of the August effective date for the "*Know Before You Owe*" mortgage disclosure rule to give industry time to order and receive or print the new toolkit and integrate electronic versions into their mortgage origination systems.

The electronic version of the toolkit is available here.

Copies can also be ordered from the GPO website:
Large: http://bookstore.gpo.gov/products/sku/048-013-00009-1
Small: http://bookstore.gpo.gov/products/sku/048-013-00010-4

NEW HUD 9902 RESULTS ARE IN!



Note: The latest data available is cumulative thru FY15 Q1. The dark blue piece of the FY15 bar shows the actual volume thru Q1. The light blue shows the number of clients that would be served in FY15 if counseling continues at the same rate thru Q4.

Washington, DC - HUD's Housing Counseling Program served more than 360,000 clients in the first quarter of FY 2015 – nearly 35,000 more than in the first quarter of FY 2014, and the best first quarter performance the program has achieved since FY 2012.

This is the first quarter of data available under the revised HUD-9902 report launched in October 2014. OHC is encouraged by the high response rate and pleased that the program is on pace to see an increase in clients for the first time in five years.

OHC can now measure new short-term and long-term outcomes using Section 10 of the new form. This section is designed to better measure the true impact of counseling services by allowing counselors to choose multiple outcomes applicable to each client served.

Measuring the True Impact

In total, counseling agencies reported about one outcome per one-on-one counseling client. OHC expects this number to increase as the fiscal year progresses since some clients who began counseling in the first quarter may not achieve certain outcomes until a subsequent quarter.

Measuring New Outcomes

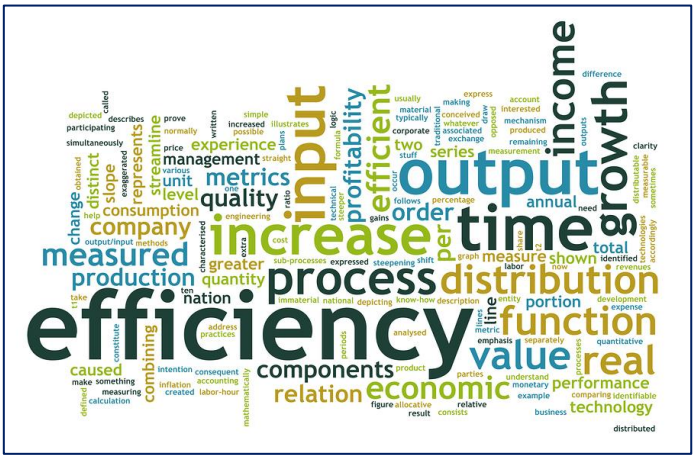
One of the new outcomes we're able to measure with the revised HUD-9902 is the number of households that received information on fair housing, fair lending and/or accessibility rights. In the first quarter, counselors reported that 43,636 counseling clients (or 15 percent) received that important information during counseling.

Counselors reported developing a sustainable household budget with 23 percent of counseling clients. OHC expected this number to be higher considering the Housing Counseling Program handbook requires the establishment of a household budget that the client can afford.

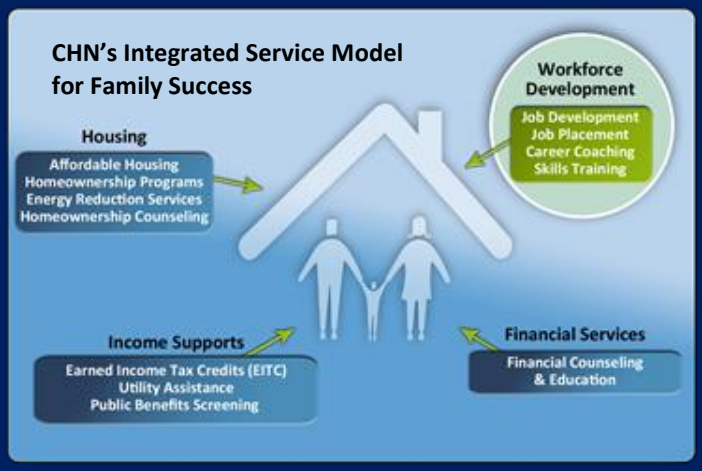
Measuring Demographic Data

Using the new form, OHC is also able to measure new demographic data. For example, we learned that 18 percent of clients were extremely low income (<30% AMI), 12 percent lived in rural areas, and nine percent were Limited English Proficient – all measures that were unavailable in the previous version of the HUD-9902. We look forward to tracking trends in these and other new data points as more data becomes available.

Full first quarter results are available on OHC's website here. Questions about the new HUD-9902 may be directed to your agency's OHC point of contact or to housing.counseling@hud.gov.



Cleveland Housing Network Combines Counseling and Workforce Development to Move Families Toward Success

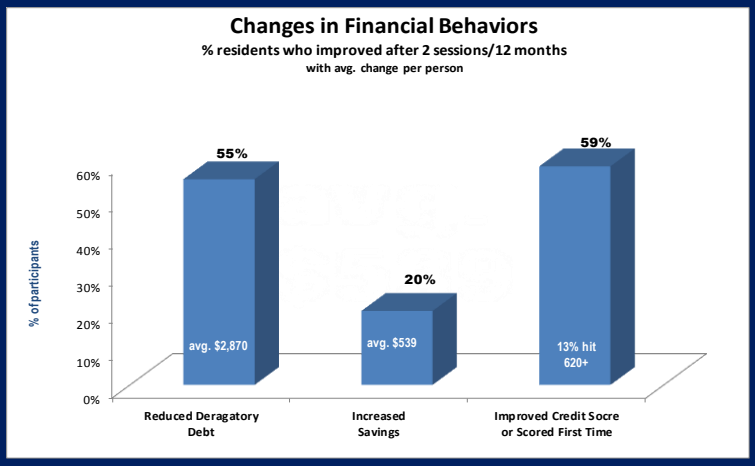


Cleveland, OH - When Cleveland Housing Network (CHN), a HUD-approved Housing Counseling Agency through the Housing Partnership Network, examined client data across its financial education programs, the agency discovered that the key to improving financial indicators (such as credit scores and savings) is consistent: long-term financial counseling combined with service integration, particularly in the areas of workforce development and income support.

With this research in mind, CHN kicked off its Family Success initiative in 2014, aimed at breaking the cycle of poverty by offering targeted financial education and homeownership counseling, supplemented by other services such as tax preparation and utility bill assistance. "We had been doing financial counseling for the general public all along but didn t always get high rates of participation from our own residents," said Jeanne Morton, CHN's director of community resources.

This year, the agency decided to target its lease purchase tenants for participation in the Family Success initiative. CHN's Lease Purchase program allows families to lease a home with the opportunity to purchase after 15 years of responsible residency. The program has helped over 1,000 families become homeowners. When families are five years away from purchase, Family Success counselors schedule face-to-face appointments with a follow up every six months. In the interim, phone calls and texts are used to encourage behavioral changes.

To ensure participants attend counseling, CHN changed its lease renewal process from annually to every six months. Counselors use a comprehensive checklist at each two-hour session to ensure clients are on the way to achieving their goals, to collect and verify data, and to ensure that families are on track to purchase their homes. Monthly follow-up phone calls and/or texts provide encouragement and, when necessary, intervention.



During the program's first year, CHN enrolled 284 tenants, and expects to have 400 enrollees by the end of this year. Through the Family Success program, residents eliminated a combined $111,000 in debt, and the number of participants with credit scores above 619 increased by 50 percent, according to 2014 data.

Many participants begin to quickly see results. Within six months of starting the program, Edwin Tavarez opened a savings account, saved $1,300, and reduced his family's derogatory debt by $2,500. Within 12 months, he improved his credit score by 20 points. Tavarez credits his counselor with helping him develop the plan that made it possible. "CHN gives low income families the opportunity to become a homeowner," Tavarez said. "I had no idea that I could own a home until I got enrolled. The program has helped us to stay in the same home…keep my kids steady in the same school without having to move around, and we will live here for years to come."

Family Success is made possible through funding from *United Way of Greater Cleveland, Saint Luke's Foundation, KeyBank Foundation, Enterprise Community Partners, HUD, Housing Partnership Network, Congregation of St. Joseph's and T.H. White Foundation.*

INCORPORATING FINANCIAL LITERACY ACROSS ALL PROGRAMS AND SERVICES

Las Vegas, NV – Organizations such as Financial Guidance Center (FGC) have been providing financial literacy and capability services for decades. It is the cornerstone upon which the HUD-approved housing counseling agency was founded in 1972 and has continued to build upon.

Financial literacy can be woven into almost every program, service, and resource offered by an agency. There are the more traditional opportunities like the six down-payment assistance programs FGC administers. These programs include a requirement by potential homebuyers who must invest eight hours to attend a first-time homebuyer program. Though FGC believes every potential homebuyer should participate in first-time homebuyer education, the promise of a $15,000 forgivable grant does provide a great incentive.

FGC also offers a utility assistance program. Those facing a challenge in maintaining basic needs, such as paying their electric or gas bill, have much to gain from financial and budget counseling and education. Using the potential financial assistance as a 'carrot' may seem out of the norm of most utility assistance programs; the goal, however, is to address the crisis and help participants help themselves so a crisis in the future can be handled directly, without the need of assistance.

There are also less traditional opportunities to promote financial literacy like FGC's partnership with the Girl Scouts. In Southern Nevada, the Girl Scouts have many "Super Troops," which are normally in low to moderate income areas of town. The "Super Troops" are led by Girl Scout staff and parents and include all scout levels, from the youngest Daisy to the oldest Junior.

This provides opportunities for generational teaching at its best. FGC has created a series of activities and financial literacy training opportunities that have in part, the Juniors teaching what they have learned to the younger girls, thereby reinforcing their knowledge while sharing with the younger Scouts. The program is complemented with at-home activities for the Scouts to complete with their parents. FGC even has its own patch that is awarded to the Girl Scouts after completion of all activities.

There are, of course, traditional classes such as:

- Budgeting and Credit 101,
- Understanding Your Credit Report,
- Buying a Car you Can Afford to Own,
- Look Before you Lease (apartment/home rental),
- Selecting the Right Credit Card,
- Women and Wealth Series and
- Financial Boot Camp.

Michele Johnson, President and CEO of FGC said, "Financial literacy doesn't just happen. People don't pick it up by osmosis. It is a skill to be learned, the same as reading, writing and arithmetic. The difference is that although we learn to read and write in school, we don't learn how to budget and manage credit. Hence the value of Financial Guidance Center and our programs, services, and resources to the communities we serve and, ultimately, society as a whole."

For more information, visit Financial Guidance Center.

EXPANDING SERVICES TO ADDRESS STUDENT LOAN DEBT

Washington, DC - The National Foundation for Credit Counseling (NFCC) is a HUD-approved national intermediary and one of the largest nonprofit networks of comprehensively certified counselors in the country. NFCC members annually help millions of consumers through more than 600 community-based offices nationwide. The agency through its sub-grantees and affiliates offers a full range of housing counseling services including education and one-on-one counseling on pre-purchase, rental, mortgage default, and homelessness prevention.

In addition to services offered through its network, the intermediary also posts information on financial literacy topics on its website. Consumers can find helpful information about:

- Money Management & Savings,
- Credit, Insurance,
- Housing, Retirement, and
- Bankruptcy.

Inside each section consumers will find basic information, as well as consumer tips, videos, calculators, and other resources.

The NFCC and NerdWallet, a personal finance website, released the results of the 2015 Financial Literacy Survey conducted online in March 2015 by Harris Poll among more than 2,000 U.S. adults ages 18-plus. In its ninth year, the survey provides a look at the American consumer's level of financial literacy, as well as trends associated with personal finance behavior.

The latest survey revealed that three in four Americans (75 percent) agree that they would benefit from advice and answers to everyday financial questions from a professional. Survey data also reveal that 70 percent of Americans are currently worried about their personal finances. Their concerns may be justified — 60 percent continue to spend without a budget. That is nearly the same as last year, which was the highest percentage in six years. Moreover, about one in five (21 percent) say they are now spending more than they did in 2014.

Another major concern for NFCC and its network is student loan debt. Student loan debt recently surpassed credit card debt at $1.3 trillion, and is now second only to mortgages in terms of total consumer debt. Among the 43 million total federal student borrowers, 7.3 million are at least 90 days delinquent on their loans, 5 million are in default and millions more are in negatively-amortizing income-driven repayment plans.

"Many Americans are spending their adult lives slowly chipping away at a mountain of student loan debt only to find themselves approaching retirement later in life with little or no savings," said Susan C. Keating, president and CEO of the NFCC. "The stakes are too high for consumers to let misplaced confidence get in the way of sound financial decisions."

With some nonprofit agencies, student loan counseling is an option for those who are struggling to repay their loans. To address this growing crisis, the National Foundation for Credit Counseling recently acquired the Student Loan Alliance (SLA) to develop and launch the nation's largest network of comprehensively certified student loan counselors.

Those who receive counseling will benefit from a thorough financial review that will identify options based on their unique circumstances and individual needs. This holistic approach, already a standard among NFCC counselors, will empower borrowers to make informed decisions about their student loan repayment options and take charge of their financial lives.

ELEVATING THE HOUSING COUNSELING PROFESSION

New York - In 2007, a group of forward thinking housing leaders, realized the need to organize a statewide coalition of counseling agencies working together to ensure that comprehensive financial literacy education and quality pre- and post-purchase homeownership counseling services were available to all New Yorkers.

These thought leaders believed in the importance of elevating the housing counseling profession through ongoing training, certification, and the adoption of national industry standards. Participating in those formative conversations were recognized industry leaders including Eileen Anderson, Deborah Boatright, Doug Dylla, Sarah Gerecke, Keith Getter, Hilary Lamishaw, and Anna Oles.

They mobilized quickly, worked collaboratively, and put ideas into action -- and eight years later, their collective vision is fully realized through CXHE, the New York State Coalition for Excellence in Homeownership Education. Today, CXHE stands as one of the nation's leading examples of a statewide coalition devoted to advancing housing counseling and affordable homeownership, and now comprises more than 50 housing counseling agencies across the entire state.

While CXHE's member agencies face the same challenges as their counterparts across the nation -- such as new certification requirements, adoption of new technology, and the need to generate additional sources of revenue -- CXHE members now have the opportunity to work collectively to explore collaborative solutions to individual agency problems.

Since inception CXHE has received generous financial support from three indispensable allies: NeighborWorks America, New York State Housing & Community Renewal, and the New York State Office of the Attorney General. These allies have been instrumental in providing the critical funding needed to support organizational development, its annual statewide Conference, and the ongoing training of its housing counselors.

In 2014 CXHE also received major support through the NeighborWorks Collaborative Models program to ensure the continued growth and scaling of key initiatives to:

- **Develop a web platform** to support its member agencies and potential home buyers seeking HUD-certified counseling agencies;
- **Develop sponsor relationships** with the Federal Home Loan Bank of New York, the State of New York Mortgage Agency (SONYMA), and Citibank to fund our membership activities;
- **Build fee for service programs** with partners such as eHome America and the Federal Home Loan Bank of New York's First Home Club;
- **Build a core leadership team** to work with the CXHE Board, including Chairs of seven Regional Chapters across the state, Chairs of operating committees covering Advocacy, Governance, Marketing, Membership, and Sustainability, and an Executive Committee;
- **Advocate for housing counseling services** at the City, State, and Federal policy levels; and
- **Develop a business model** to ensure sustainability for CXHE and its member agencies.

What started in 2007 as a vision for a statewide association dedicated to housing counseling has evolved into a true coalition of housing leaders and counseling agencies that endeavor to 'unify the field' of affordable homeownership by helping nonprofits, lenders, funders, realtors, and policy makers work collaboratively to maximize homeownership opportunities for the underserved throughout New York State.

HOMEBUYER EDUCATION MAKES THE GRADE IN THE HEART OF WISCONSIN

Madison, WI - Ellen Bernards has lived, worked, owned a business and raised her family in Madison WI. As mom of three adult daughters, she knows that the foundation of any strong community is its vibrant neighborhoods. Neighborhoods filled with houses, parks, schools, churches, etc. - all those wonderful elements that are the reason so many Americans work so hard to achieve the dream of homeownership.

As GreenPath's Community and Education Specialist, Ellen has been a leader of advancing the cause of financial literacy and homebuyer education. She believes in working together. "In any project, I look for the chance to be collaborative with other agencies and community partners, to assist each other and our clients versus competing. I like to ask questions - What are the needs? Where are the gaps? How can we at GreenPath support the existing agencies and stakeholders? It doesn't make sense to duplicate services. There are plenty of needs - let's work together to meet as many of them as possible," said Ellen.

Some of Ellen's work at GreenPath includes:

- **Preventing Foreclosures** - As both a counselor and founding member of the Dane County Foreclosure Prevention Task Force, Ellen was able to make a difference in the lives of homeowners facing foreclosure. "The Task Force was amazing - attorneys, housing agencies, government representatives and others working together to stop as many foreclosure as possible. We offered education, counseling, free legal help, mediation. It was a very special group of people working together to support those homeowners in crisis."

- **Stepping Up for Homebuyer Education** - As the foreclosure crisis waned; Ellen looked for new opportunities to support homeowners in her area. When the local housing authority was no longer able to provide face-to-face homebuyer education classes, Ellen formed an alliance with two other non-profits to provide them She also changed a few things about the existing program - including more education about budgeting. "Coming from the foreclosure crisis, my goal is that none of my homebuyers ever have to go through such a tragic situation."

- **Homeless to Homeowner** - Making a difference in people's lives and in the health of a community are guiding principles for Ellen. The Mosaic Ridge Home Buyer Readiness Program allowed her to do just that. With a grant from the City of Madison Community Development Agency and working with a group of non-profit housing agencies and committed lenders and other professionals, Ellen was able to provide a one-year program to prepare women with very low income for homeownership. "It was amazing to see what this group of women was able to accomplish in one year. Their commitment, passion and hard work were so inspirational.

Here's what participant Sina Davis had to say about the program, "GreenPath has changed my life. I was able to get a checking account, budget my money, build credit and save. Working with GreenPath, I was able to become mortgage ready with Habitat. I've learned a lot as far as becoming a first time home buyer and knowing how to be a homeowner. I received a great education from Miss Ellen. She was very patient and open minded. She took a lot of time to answer my questions. GreenPath is one of the best programs we could have in our Allied Drive Community."

Ellen continues to find new ways to meet the needs of the communities of Wisconsin - educating, collaborating and supporting others, whether home buyers, home owners, communities and other organizations. "I can't wait for the next opportunity to support others and work together!" said Ellen.

INQUIRING MINDS WANT TO KNOW

This month's feature will focus on fair housing information that will help counselors and agencies better understand how to affirmatively further fair housing and assist clients with fair housing concerns.

Q: What are HUD Housing Counseling Program requirements and guidance regarding Fair Housing and Civil Rights?

A: All participating agencies must take reasonable steps to affirmatively further fair housing and to ensure that persons are not denied housing counseling services or treated differently on the basis of race, color, national origin, religion, sex, family status, marital status, sexual orientation, gender identity or disability, which is illegal by federal law.

Agencies should identify impediments to fair housing choice for their service areas. Information can be found in state and local municipality consolidated plans and studies on impediments to fair housing.

Participating agencies are encouraged to develop an affirmative marketing and outreach plan as part of the agency's Housing Counseling work plan to include:

- specific activities the agency will use to address barriers to fair housing,
- how the agency will reach out to clients least familiar with counseling services that would benefit from such assistance within a specific market area, and
- how the agency measures the impact of their marketing and outreach activities.

Refer to HUD's Housing Counseling Program Handbook 7610.1, Rev-5, Chapter 3, Paragraph 3-7 for more information. Also please see the next question for ways an agency can reach out to clients that are least familiar with housing counseling services.

Q: What are some examples of activities housing counseling agencies and counselors can use to help affirmatively further fair housing and reach out to under-served populations?

A: There are several ways that agencies and counselors can affirmatively further fair housing. Suggestions include:

- Increase clients' awareness about housing discrimination, steering, and fair housing laws as part of education and counseling;
- Help families identify housing opportunities in areas that provide community assets such as good schools, health care, transportation and retail opportunities;
- Connect families with resources to assist them throughout the relocation process and to foster positive transitions into new communities (e.g. provide moving checklist and connect resident(s) to social services, schools, churches, etc.);
- Provide translated marketing materials and/or language translations for persons with limited English proficiency;
- Participate in plans and actions of housing industry members, private organizations and foundations, public housing agencies, neighborhood groups, regional organizations, and others to further fair housing objectives;
- Train counselors on fair housing topics and requirements including federal, state, and local fair housing laws, accessible design and reasonable accommodations for persons with disabilities.
- Target marketing and outreach to populations affected by impediments to fair housing and/or those clients least likely to be aware of or pursue housing opportunities. For example, an agency located in a

(continued on pg. 14)

BRIDGING THE GAP BETWEEN STUDENTS AND FINANCES

Lexington, KY - Financial literacy is a key to success for anyone. Unfortunately, most people learn from mistakes over time rather than implementing good financial practices from the very beginning. REACH, Inc., a HUD-approved housing counseling agency under Kentucky Housing Corporation's sub-grantee network, identified the importance of providing financial literacy to students before bad habits have time to form or long-reaching mistakes are made.

REACH, Inc. has been helping families and individuals to become financially self-sufficient and obtain affordable homeownership for more than 20 years. REACH realized that financial management skills need to be taught to people at an early age. Doing so would greatly impact the financial health and stability of future homeowners in the community.

To bridge the gap between students and finances in their community, REACH, Inc. is partnering with the Youth Services Center at Winburn Middle School and the Hispanic/Latino Outreach Program at Bluegrass Community and Technical College (BCTC). The partnership offers financial literacy workshops the students. "In order for our youth to successfully compete globally, they must be better equipped with survival tools," said T.C. Johnson, Youth Services coordinator at Winburn. "There is a greater need to educate our youth with life and money management skills in addition to career and college readiness."

As college students prepare for real life and the work world, the need for financial education is crucial. Reach, Inc. and BCTC's Latino Outreach Office offer "Make It Rain, a financial literacy and scholarship workshop. Gaby Baca, Hispanic/Latino outreach coordinator at BCTC, said, "The partnership has provided students the opportunity to learn the importance of credit reports, credit history, as well as how to budget their money. Students have benefitted tremendously."

(continued from pg. 13- Inquiring Minds Want to Know)

predominantly white community needs to market to minorities in minority media or in other languages.

- A reminder to agencies - An agency cannot refer clients to its own staff based on race or any other protected class.

Q: How can a housing counselor help clients file a housing discrimination complaint?

A: Housing discrimination based on race, color, national origin, religion, sex, family status, marital status, sexual orientation, gender identity or disability is illegal by federal law. If a client has been trying to buy or rent a home or apartment and believe his/her rights have been violated, the housing counselor can help the client can file a fair housing complaint.

There are several ways to file:

1. Complete the online complaint form.
2. A paper copy of the completed form can also be mailed to:
   Office of Fair Housing and Equal Opportunity
   U.S. Department of Housing and Urban Development
   451 Seventh Street SW - Room 5204
   Washington, DC 20410
3. Clients may call 1-800-669-9777 and for the hearing impaired call TTY 1-800-927-9275.
4. Clients and housing counselors can also email questions concerning fair housing issues to: fheowebmanager@hud.gov.

Q: Where can housing counselors find information on fair housing training opportunities?

A: Nationally based fair housing training providers include:

- The Patricia Roberts Harris National Fair Housing Training Academy
- National Community Reinvestment Coalition Training Academy
- NCLR Homeownership Network Learning Alliance
- NeighborWorks Training & Professional Development

Locally based training offered is often listed on:

- HUD's Event Management and Registration System

CHAMPION OF SERVICE

Pineville, KY - **Norman Cornelius** served as Housing Director at Bell-Whitley Community Action Agency, in Pineville, KY, for twelve years until his sudden passing this month.

One of Norman's responsibilities was directing the Housing Initiative Program. During the program implementation, he noticed that the younger students were extremely lacking in basic money management knowledge. Norman thought someone needed to bring this to the attention of the educators, so he proactively worked with local educators to set up a pilot project to show the state's legislators just how little graduating high school seniors knew about managing their money.

When requesting legislative support of state mandated financial literacy in the school curriculum, Norman stated, "Today's students need a strong foundation in personal finance to help them budget and manage their money. Many students work during high school; some even have credit cards in their own names. After high school, young people often make uninformed decisions that can negatively impact their credit ratings and their ability to gain a security clearance for employment."

Unfortunately, the bill did not receive enough votes to pass but Norman felt that it would be only a matter of time before his dream would be realized and financial literacy would become part of the standard curriculum in Kentucky schools.

We send our condolences to Norman's family, friends, colleagues and clients, and hope his story will inspire others.

Las Vegas, NV - Leading the charge of Financial Guidance Center's (FGC) financial literacy and asset development programs is the Director of Financial Empowerment, **Paulina (Lina) Maqueda.** During college, Lina had educational outreach internships and after obtaining her BA in International Affairs, she served as an AmeriCorps Vista (Volunteers In Service To America) and joined FGC nearly two years ago. She is a Certified Consumer Credit Counselor, Certified Housing Counselor, and Certified Consumer Credit Educator.

Lina's bilingual skills have expanded options for the agency. She and her team have made great strides in helping others understand and appreciate the need for financial literacy and financial capability opportunities. Her latest success comes from a partnership established with a local college and their agreement to integrate, promote, and support the Financial Guidance Center's Individual Development Account (IDA) education program for their 40,000+ students. In addition to the IDA program, the college is requiring students to attend financial literacy classes that will be provided by FGC.

Financial Guidance Center is extremely fortunate to have team members like Lina. She is making a dramatic difference in the financial lives of many in the community by providing opportunities to become more financially sophisticated and to obtain and maintain assets, which leads to financial security and stability.

Congratulations Lina!
You are a Champion of Service!

CHAMPION OF SERVICE

Cleveland, OH - It's not typical for someone with a data and analytics background to land at an affordable housing non-profit, but that's exactly the career path of **Pahniti "Tom" Tosuksri.** As the research and evaluation manager at Cleveland Housing Network (CHN), Tosukri studied computer science until he decided his expertise would be put to better use in a more service-oriented field.

"I wanted to apply this specific skill set to an industry that didn't have it very prominently so that I could make sure my skills were being used to their fullest extent. There's such a strong need for data and analytics in this field," said Tosuksri.

He began his career as a foreclosure prevention, home ownership and financial counselor at CHN in 2007. Today, Tosuksri is responsible for overseeing data collection and reporting outputs and outcomes across CHN's programs. Access to this data allows the agency to identify trends that inform future programming decisions.

"Some organizations have struggled to show how much work they do and although they do a lot, they aren't able to demonstrate the impact of their programs. We can show that our work matters and is making a difference," he said.

One trend Tosuksri has observed as a counselor is that clients tend to come in for appointments when they're in the middle of a crisis, rather than proactively seeking counsel on upcoming financial decisions and their potential consequences. That's why he advocates a relationship-centered approach to financial literacy counseling. "We need to become a trusted partner. A lot of programs are just meant to solve a crisis, so the interaction is done and no relationship is built."

"Crisis might not be the best time to make a decision. If clients had a good relationship with their counselor, that's someone they would consult when they're making these decisions," he said.

In many ways, Tosuksri's role at CHN is that of liaison. His suggestions help bridge the divide between the agency's information technology and client-facing service departments. For instance, Tosuksri often works with IT to make systems more user-friendly for staff as they work with clients, and by the same token he explains to service providers how easy or difficult a technical feature might be for the IT department to implement.

Eventually, Tosuksri would like to lead an entire department at CHN that specifically engages in research and evaluation, with the goal of influencing public policy. "To accomplish that we'll need a strong and robust data system that's tracking everything we're doing so we have the data we'll need to inform," he said.

Outside of the office, Tosuksri explores Cleveland with his greyhound, works on the house he bought through one of CHN's market-rate lending programs and volunteers at Neighborhood Connections, an agency that provides small grants to neighborhood groups for community projects such as street cleanup and afterschool programs. Sometimes Tosuksri recognizes the grant applicants from one of CHN's programs. "Volunteering allows me to see folks in a different light - who they are, what's important to them and what they want to be involved in in their communities," Tosuksri said.

Tosuksri's full-time job is just as rewarding. "I like that I'm able to help folks," he said. "It's great to be part of an organization that has a mission to assist rather than one that's guided by profit decisions. Our work directly affects families' opportunities to advance."

Congratulations Tosukri!
You are a Champion of Service!

Education Makes Housing and Credit Counseling More Than an End to a Means

Roseburg, OR - The 2015 Financial Literacy Survey from the National Foundation for Credit Counseling (NFCC) revealed that three in four Americans agree that they would benefit from advice and answers to everyday financial questions from a professional. This can be interpreted as people understand and appreciate the value of financial education. For most housing counselors, this revelation comes as no surprise

Most consumers can easily identify webinars and workshops as venues for learning about personal financial management, but quite a few might have trouble recognizing that there is significant educational value in a debt management program or a housing counseling session.

Housing counselor **Laura Robeson** of NeighborWorks Umpqua quickly identifies the most significant lesson learned by those who participate in homebuyer education. "It helps potential home buyers learn the true cost of ownership," says Laura. "Knowing how much of their budget will be committed to the cost of housing helps them understand if they are going to be prepared for the responsibility."

She points out that some of the most eager home buyers become more patient after they learn more about the process of financing and maintaining a home. If they discover the time isn't right for home ownership after consulting a counselor, they will use the months and years in front of them to do some financial housekeeping.

Laura also draws attention to the fact that people who grew up in a family where there was a legacy of ownership are often ahead of the curve when buying their first home. Even though they have a base of understanding from what they observed at home, they are still helped by what they learn when speaking with a counselor. Although this might indicate that people raised in a rental environment would be behind the curve when buying their first home, a housing counselor can help level the playing field by expanding their knowledge.

Effective housing counseling teaches the basic principles of home ownership and can help eliminate some of the disadvantages that stem from environment and other factors.

For those clients that participate in a managed repayment plan offered by a nonprofit counseling agency, they benefit from a continuous stream of financial education over the life of their program. This differs sharply from the experience that many receive by way of for-profit debt settlement companies who, by their own admission, do not provide any financial education as a part of the service. Nonprofit providers of debt management programs are required to provide financial education in conjunction with their services. This education comes in the form of regular review sessions as the debt balances are paid down, workshops, and exposure to dynamic online financial literacy tools.

Laura is committed to trumpeting the educational value of housing and credit counseling, in hopes of reaching more of the 75 percent who would benefit from what a professional can teach them. NeighborWorks Umpqua is a private, rural nonprofit organization serving Oregon residents in Coos, Curry, Douglas and Josephine County. Although the combined size of the three counties is larger than the state of New Hampshire, the area is sparsely populated.

We honor Laura as Champion of Service for her commitment to helping consumers realize the long term benefits of education and housing counseling.

Congratulations Laura!
You are a Champion of Service!

CHAMPION OF SERVICE

Farmington Hills, MI - **David Waxer** is a Housing and Financial Counselor at GreenPath, a HUD-approved housing counseling agency. He works from the Farmington Hills, MI branch office, outside of Detroit. David joined GreenPath in 2004 and has an incredible track record of client service, especially with the hundreds of homeowners he has assisted over the years.

During his 11-year career at GreenPath, David has seen the ups and downs of the housing sector, especially in one of the hardest hit states and the city of Detroit. In 2009/2010, the metro-Detroit area was ravaged by the foreclosure crisis. The economy had taken its toll on the auto sector and many people were unemployed or underemployed and struggling financially. Waxer recounts, "While most of the country was impacted by the economic crisis of 2008/2009, our area was especially hit hard. Manufacturing and the auto companies are the lifeblood of our local communities, and it was a truly devastating time for many individuals and families."

Fortunately, the past few years have seen a tremendous rebound all around the state, as jobs have returned and home values have increased. David's typical week is more varied now, as he works with current and prospective homeowners from his office. "I'm seeing more and more families wanting to get back into a home and establish roots in a community. To make that happen, they need to really understand the importance of planning, smart money management, and working with professionals like realtors and loan officers that have their best interests at heart."

Due to recent increases in demand for Home Equity Conversion Mortgage (HECM) Counseling, GreenPath has needed David's skills in this important area more than ever. Over the last 12 months, he has completed more than 275 individual HECM counseling sessions. David finds working with seniors to be very rewarding and enjoys the variety each session offers in finding ways to tailor HECM counseling to each client's individual financial situation, goals, and mortgage experience.

Waxer explains, "Working with seniors gives me the opportunity to make a real difference in someone's life. These are people who have worked hard all their lives, and their homes are their pride and joy. Many of the people I counsel actually end up really enjoying the session and our interactions. While the consideration of a HECM is a very serious matter, my approach is always respectful and friendly. I find that a warm and empathetic presence in their lives can mean the difference between a dismal day and a bright one. Seniors are also more willing to show their gratitude. They appreciate what you're doing for them and they don t mind telling you so!"

One of David's recent clients shared… "I can't say enough regarding how essential our HECM session was with David. He was amazing!!! So compassionate and from the very beginning he put us at ease and made us feel comfortable. He did so much more than scratch the surface, he really delved into so many aspects of what we needed to do. I would recommend him to any person that I know. I thought he did a fantastic job and I left feeling uplifted and empowered."

David is a shining example of GreenPath's core values - *Quality, Integrity, and Teamwork*, and a proud member of GreenPath's team.

Congratulations David!
You are a Champion of Service!

TOOLS AND RESOURCES

HUD Fair Housing & Equal Opportunity Marketing Outreach Tools in English and Spanish

Print versions can be ordered through the U.S. Department of Housing and Urban Development (HUD) Headquarters Publications Distribution Center. To order, please call toll-free, 1-800-767-7468, or fax 202-708-2313.

Financial Deposit Insurance Corporation Comprehensive Financial Education Curriculum

Money Smart for Older Adults Resource Guide: Prevent Financial Exploitation

Consumer Financial Protection Bureau 'Know Before You Owe Home Loan Toolkit

A step-by-step guide to help consumers make better choices along their path to owning a home.

How to File a Housing Discrimination Complaint

- English
- Spanish
- Arabic
- Chinese
- Korean
- Russian
- Vietnamese

National Fair Housing Alliance

FHA works to eliminate housing discrimination and to ensure equal housing opportunity for all people through leadership, education, outreach, membership services, public policy initiatives, advocacy and enforcement.

Fair Housing Training

- The Patricia Roberts Harris National Fair Housing Training Academy
- National Community Reinvestment Coalition Training Academy
- HUD's Event Management and Registration System
- NCLR Homeownership Network Learning Alliance
- NeighborWorks Training & Professional Development

Fair Housing Initiatives Program

Fair housing organizations and other non-profits that receive funding through the Fair Housing Initiatives Program (FHIP) assist people who believe they have been victims of housing discrimination.

Fair Housing Assistance Program Agencies

A person who believes he or she experienced housing discrimination may contact HUD for assistance. A person may also contact the FHAP agency in the state or locality where the alleged discrimination occurred for help.

U.S. Department of Treasury Financial Literacy & Education Commission MyMoney.gov

The federal government's website that serves as the one-stop shop for federal financial literacy and education programs, grants and other information available in English and Spanish.

Financial Deposit Insurance Corporation Comprehensive Financial Education Curriculum

FDIC's MoneySmart Program

National Foundation for Credit Counseling

NFCC's mission is to promote the national agenda for financially responsible behavior, and build capacity for its members to deliver the highest-quality financial education and counseling services.

U.S. Department of Health & Human Services Assets for Independence Resource Center – Financial Education

AFII enables community-based nonprofits and government agencies to implement an assets-based approach for low-income families by providing resources to strengthen financial education strategies.

ON THE HORIZON

Upcoming Training

May 4- 8, 2015	Kansas City, MO: NeighborWorks® Training Institutes: Learn, Network, and Share...
May 5, 2015	Webinar: Financial Reporting
May 12-13, 2015	Oklahoma City, OK: FHA Servicing & Loss Mitigation Training
May 13-15, 2015	Hartford, CT: Housing Counseling Program Management, Financial Counseling...
May 20, 2015	Louisville, KY: FHA Loss Mitigation Tools
May 20, 2015	Webinar: Rental Counseling
May 21, 2015	Webinar: Fair Housing
May 26, 2015	Webinar: Basic Client Management Using CounselorMax
May 27, 2015	Webinar: Home Equity Conversion Mortgage (HECM) Counseling
May 28, 2015	Webinar: Advanced Client Management Using CounselorMax

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