U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
OFFICE OF HOUSING NEWSLETTER

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THE BRIDGE

BREAKING NEWS!

It's back! Get the latest release of the HUD Counselor Locator app for iPhones and iPads. Download the free app for quick and efficient counselor contact information sorted by location and language.

Housing Counseling Rocks from Homeless to Homes!

The Next Step: Housing to Wholeness

Written by Elizabeth Salkind, Executive Director, Housing Solutions

In spring 2012, **Housing Solutions for the Southwest** launched an innovative pilot program, *The Next Step: Housing to Wholeness.* The pilot provides an intensive three month educational course for clients participating in the Housing Solutions' two year Transitional Housing program.

The goal for the *Housing to Wholeness* program is to move clients more successfully from homelessness to long-term self-sufficiency. The program is funded by a grant from The Daniels Fund, a private foundation whose vision is "a world where every individual has an equal opportunity to live a healthy, productive life."

Housing Solutions has been helping clients in the Transitional Housing program for 15 years. To qualify for the program, families must be homeless, have children, be working and/or going to school and agree to work with a case manager. Many of the clients live in a culture of poverty and struggle to meet the essential day to day needs of their families. Moving beyond a survival mode is extremely important for clients to change their lives in a meaningful way.

It is our experience that this transition is extremely difficult and that many of our clients lack the basic skill-set to successfully improve their lives in the long-term. *Housing to Wholeness* was developed to increase the success rate of clients in reaching true self-sufficiency.

Housing to Wholeness was inspired by the work of local life skills instructor Nancy Schaufele, who works closely with Housing Solutions on improving the effectiveness of the agency. Ms. Schaufele developed the course curriculum, taught the course for the first set of families, and trained the Housing Solutions staff to facilitate and teach subsequent classes. Ms. Schaufele states that, "Life skills can be thought of in terms of four broad categories:

1) *Core or Basic Skills* (e.g., numeracy, literacy and information technology);
2) *Independent Living Skills* (e.g., managing a household, budgeting, appointment keeping and contacting services, processing bills and correspondence);
3) *Social Skills* (e.g., interpersonal skills, avoiding or dealing with disputes, developing self-confidence and social networks); and
4) *Work Skills* (e.g., career development, finding a job, interviewing, being a valuable employee, workplace values and expectations)."

After the first group of students graduated from the course in fall 2012, a participant summed up the value of the training and said, "You helped me believe that I can be more." Based on feedback, Housing Solutions tweaked the course structure and material and the second class started in July 2013.

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FROM THE DEPUTY ASSISTANT SECRETARY

Sarah Gerecke
Deputy Assistant Secretary
Office of Housing

Greetings,

The Office of Housing Counseling provides support for a wide range of housing programs including those focused on supportive housing for the homeless and those at risk of homelessness. This month's issue of 'The Bridge' features programs that are helping people who have experienced homelessness live self-sufficient and productive lives.

> **"Stable housing is the foundation upon which people build their lives."**
> ***- Opening Doors: Federal Strategic Plan to Prevent and End Homelessness***

HUD is one of many federal agencies working together to end homelessness as part of Opening Doors: Federal Strategic Plan to Prevent and End Homelessness. The Plan presents strategies building upon the lesson that mainstream housing, health, education, and human service programs must be fully engaged and coordinated to prevent and end homelessness in this country.

Many of our HUD-approved housing counseling agencies are doing great work in providing housing assistance to those facing homelessness. *Housing Solutions for the Southwest, Virginia Supportive Housing, Catholic Charities of Santa Rosa, Tabor Community Services, HOPE Services Hawaii, Adams County Housing Authority*, and *the Southern Nevada Regional Housing Authority* share information and success stories from their respective programs that have benefited homeless individuals and families.

HUD Secretary Shaun Donovan provides information from a recent press announcement on funding for supportive housing assistance for homeless veterans through the HUD-VASH (VA Supportive Housing) program. And we salute this month's Champions of Service who mix their passion and expertise to help meet the housing needs of people in their communities.

There are many resources available to assist the homeless and those at risk of becoming homeless. By working together, we can move people from being homeless to homes. Visit the following HUD websites for useful and concise program information.

- Homelessness Resource Exchange - Program guidance is available for use by Federal Agencies, State and local government agencies, Continuum of Care organizations, homeless service providers, technical assistance (TA) providers, persons experiencing homelessness, and other stakeholders.
- OneCPD - The OneCPD Resource Exchange website provides a one-stop shop for resources, updates, and information related to all Community Planning and Development (CPD) programs into a single centralized portal where grantees and other stakeholders can access program-specific information.

~Sarah

HOUSING COUNSELING ROCKS, cont.

(continued from page 1)

Housing Solutions has collaborated with other agencies for the second class, bringing in instructors from the local community. The next step is to expand the course to people and organizations outside of the agency. If any organizations are interested in offering the course, please give us a call.

Currently, Housing Solutions operates multiple programs to help those in need with housing challenges including: emergency homeless prevention, rental assistance, transitional housing, homeowner rehabilitation, weatherization, foreclosure prevention and housing counseling. We are the only HUD-certified agency in our region offering counseling. The programs provide assistance primarily to very low to moderate income individuals and families, including the elderly, disabled and special needs populations.

Over the last 31 years, Housing Solutions has helped more than 15,000 individuals and families in the five county area of Southwest Colorado.

For more information about Housing Solutions, contact Executive Director Elizabeth Salkind at 970/259-1086 x32 esalkind@swhousingsolutions.com.

Life Skills Instructor
Nancy Schaufele

Homeless to Wholeness class

A Veteran's Journey: From Homelessness to Stability
Written by Celie Weaver, MSW and Gerlissa Bryson
Virginia Supportive Housing

Forty-three years ago, Keith Conley's life changed forever – he was deployed to Vietnam. A native of Richmond, VA, Mr. Conley had never left the city and never been exposed to war or drugs prior to his service in the Navy. While serving in Vietnam, he was introduced to alcohol and drugs and faced several traumatic events that caused him to fear for his life. After returning home, Mr. Conley suffered from Post Traumatic Stress Disorder (PTSD) and addiction. Like many veterans from this era, he did not seek treatment for his conditions.

Mr. Conley's first experience with homelessness occurred upon his return from war. He has lived on the streets, in shelters, and has slept "couch to couch" for more than forty years. There have been periods of stability in his life, which enabled him to become a certified Dell computer specialist, get married, and own a home. However, his battle with PTSD and substance use interfered with his success.

In April 2012, Mr. Conley entered the Healing Place, a recovery transitional program in Richmond, VA. While at the Healing Place, he was referred to the Health Care for Homeless Veterans at McGuire VA Hospital. There he learned about Supportive Services for Veteran Families (SSVF) at Virginia Supportive Housing (VSH) and began working with a case manager in December 2012.

Mr. Conley was clean and sober for several months prior to working with SSVF. His case manager encouraged him to develop additional community relationships and obtain his service connected benefits. After working with his housing specialist at VSH, he was able to move into his own apartment on January 15, 2013.

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What is HUD Doing to Help Homeless Veterans Obtain Homes?
HUD Secretary Shaun Donovan
Excerpts from Press Release #13-082

Approximately 9,000 homeless veterans living on the streets and in the nation's shelter system will soon find a permanent place to call home. Working with the U.S. Department of Veterans Affairs (VA), HUD will provide $60 million to local public housing agencies across the country for permanent supportive housing to homeless veterans, many of whom are living with chronic disabling conditions.

The supportive housing assistance is provided through the HUD-Veterans Affairs Supportive Housing (HUD-VASH) Program. VASH combines rental assistance from HUD with case management and clinical services provided by VA. Since 2008, a total of 48,385 vouchers have been awarded and 42,557 formerly homeless veterans are currently in homes because of HUD-VASH.

"Our veterans have answered the call of duty. That's why our nation has its own duty – to help homeless servicemen and women rejoin the very communities they have given so much to protect," said HUD Secretary Shaun Donovan. "These grants make it possible to help more veterans obtain housing, bringing us steps closer to our goal of ending veteran homelessness by 2015."

HUD-VASH is a critical part of the Obama Administration's commitment to end Veteran and long-term chronic homelessness by 2015. ***Opening Doors: Federal Strategic Plan to Prevent and End Homelessness*** serves as a roadmap for how the federal government will work with state and local communities to confront the root causes of homelessness, especially among former servicemen and women.

The funding is part of $75 million appropriated this year to support the housing needs of homeless veterans. For example, local public housing authorities provide rental assistance while nearby VA Medical Centers (VAMC) offer supportive services and case management.

VAMCs work closely with homeless veterans then refer them to public housing agencies for vouchers, based upon a variety of factors, most importantly the duration of the homelessness and the need for longer term more intensive support to obtain and maintain permanent housing. The HUD-VASH program includes both the rental assistance the voucher provides and the comprehensive case management that VAMC staff provides.

For more information, visit HUD-VASH or contact:

- PHA Contacts for HUD-VASH
- HUD-VASH sites 2008 - 2012 (MS-Excel)
- National Homeless Veteran Call Center- 877-4AID VET or 877-424-3838

OUT AND ABOUT AROUND THE NATION

Santa Rosa, CA- Catholic Charities is a nonprofit, human service agency serving people in need and of all faiths and walks of life. The organization offers hope through service, and builds better communities.

Catholic Charities of Santa Rosa, CA provides comprehensive homeless shelters and services that help families and individuals move beyond cycling through shelters. Their services include goal setting and accountability, employment counseling, education, case management, housing, savings and more. The agency also runs a drop-in day center for the homeless, which serves as the main drop-in and initial review center supporting the largest adult shelter in North Bay. The day center provides lockers, showers, telephone, mail service, and connections to area services in addition to one-on-one case management, with targets of improved health, employment, and housing.

Visit Catholic Charities of Santa Rosa, CA, for more information on the success of their programs serving the homeless.

Giving Hope Today

Nationwide-Through group homes, emergency shelters, and transitional living centers, **The Salvation Army** provides housing on a temporary basis for those experiencing homelessness. The non-profit, charitable organization's programs vary with local needs including those to:

- serve the homeless by providing food and overnight lodging.
- provide educational, counseling and vocational services to homeless and destitute individuals and families for extended periods.
- address long-term specific issues of youth for whom family care is undesirable or unavailable such as education, counseling, health care and specific training.
- Focus on specific health or societal driven needs of particular populations.

For information on specific programs and locations, contact your local Salvation Army Corps Community Center by conducting a zip code search.

Lancaster, PA - Established in 1968 by members of the Mennonite Community in Lancaster, Tabor helps low-income families find housing and manage their finances. As a HUD approved Housing Counseling Agency since 1971, Tabor's housing counselors annually help over 250 families experiencing homelessness to make difficult life-changing steps on their journey to self-sufficiency and moving back into the community.

Through its **Shelter to Independent Living Program (STIL)**, Tabor carries out the "Housing First" philosophy by assisting families experiencing homelessness to find permanent housing within three months of being referred to the program.

After housing placement, supportive housing counseling is provided to the client to become self-sufficient through housing and budget counseling, education, and goal setting to help ensure that they keep their housing and become financially stable.

Get more information on Tabor's Housing First for Homeless programs.

Hilo, HI - On every island in Hawaii families are sleeping in tents on the beaches, tucked away in the lava, and camped in public parks. Homeless parents work full time jobs while children do their homework by flashlight in cars parked in Hawaii's towns and cities. Many of the elderly have to decide between medication and food at the grocery store, and the mentally ill are left with little choice but to sleep outside. Homelessness in Hawaii is a growing epidemic, and the statistics are heartbreaking.

HOPE Services Hawaii is a statewide non-profit agency that initiates and provides innovative safety net programs to the vulnerable and marginalized. Programs are designed to help homeless families and individuals attain the skills needed to maximize their potential, succeed in permanent housing and achieve self-sufficiency. These programs include homeless and mental health outreach, drop-in centers, emergency and transitional housing programs, permanent supportive housing programs, representative payee services and SNAP (Supplemental Nutrition Assistance Program, formerly food stamps) outreach.

For more information on HOPE's Homeless Prevention and supportive housing programs, visit HOPE Services Hawaii.

HOUSING COUNSELING ROCKS

Providing Solutions to Housing Challenges at Adams County Housing Authority

Since 1974, **Adams County Housing Authority (ACHA)** has provided housing services to low-income families and individuals located throughout the county just north of Denver, CO. ACHA serves county residents for whom conventional housing is unaffordable. Their mission is to work in partnership with diverse communities, to promote economic self-sufficiency, to preserve and expand affordable housing opportunities, and to enhance the liveability of neighborhoods in Adams County.

A HUD-approved housing counseling agency since 1978, ACHA's award-winning programs include housing counseling in the following areas:

- Homeless Prevention
- Mortgage Default
- Foreclosure Prevention
- Loss Mitigation
- Predatory Lending
- Pre-Foreclosure Sale
- Pre-Occupancy
- Post-Occupancy
- Pre-Rental
- Rental Delinquency
- Pre-Purchase
- Budgeting
- Money Management
- Displacement and Relocation
- Resident Services
- Utility Assistance

Over the past ten years ACHA's housing counselors have served almost 14,000 households and more than 4,000 households for Homeless Prevention including rental and utility assistance. Working with their partners, ACHA provides these households with quality, affordable housing options while supporting their efforts to achieve economic self-sufficiency.

Read more about ACHA's housing solutions to empower people and strengthen communities.

From Homeless to Stable Housing in Metro Denver with ACHA

Overlook at Thornton, an ACHA Community

Homelessness has increased outside of Denver's urban core, like in many cities across the country. One example of those affected by the slowly recovering economy is a client named "Brooke," who lost her job in April 2012. Without sustainable income to make her mortgage payments, her house went into foreclosure in December 2012. Brooke was evicted from her home in January 2013 and stayed with friends and in motels while she struggled to find a decent place to live that she could afford on her own.

Brooke learned about ACHA and decided to attend a Rental and Utility Assistance Workshop in March 2013. She wanted to obtain her own housing and escape homelessness. An ACHA Housing Counselor helped Brooke to develop a budget, learn about benefits she may be eligible for, and search for housing. Thanks to the Emergency Food and Shelter Program and ACHA's housing counseling assistance, she was able to lease an affordable apartment that provided her with a decent and secure place to live. Her housing counselor also connected Brooke with additional agencies for services and the Workforce Center where she is seeking a new job. In the meantime, she is receiving unemployment benefits and SNAP to make ends meet.

Brooke is just one example of the thousands of people helped each year by the Housing Authority's programs.

CHAMPIONS OF SERVICE

Housing Solutions for the Southwest is known as a "one stop shop" for housing services in Southwest Colorado. It is the only agency in the region offering comprehensive housing services in conjunction with case management. The organization has served a five county area covering 6584 square miles and a population of 91,000 for more than 31 years. The region also includes the headquarters of two tribal entities, the Southern Ute and the Ute Mountain Ute Tribes.

One of the most successful programs that Housing Solutions operates is the Transitional Housing Program for homeless families that provides intensive case management and housing assistance. This program is designed for homeless families with children who are working and/or going to school. The families are provided assistance for up to two years along with case management and supportive services to help them reach the goal of self-sufficiency.

Lora Sholes has been the Program Manager for the Transitional Housing Program for 11 years. An avid athlete, she recently completed the Iron Horse Bicycle Race, where cyclists climb 6,700 feet and race the narrow gauge train from Durango to Silverton. This persistence is evident on the job as well. Ms. Sholes works full-time with Housing Solutions and part-time as a counselor at the local shelter for women who are escaping domestic violence. She is a caring, compassionate person that models the characteristics she asks her clients to follow. Ms. Sholes maintains a professional relationship with her clients, which often continues well after they leave the program.

This year, Ms. Sholes received two updates from clients that demonstrate both the resiliency of people in general, and the success of the Transitional Housing Program specifically.

The first update was from a client "Jessica" who originally applied with the program after being released from jail. Jessica had lost her mother to cancer in her teenage years and had made a series of increasingly bad choices. Shortly after her arrest for drug possession, she also discovered that she was pregnant. Initially, Ms. Sholes turned Jessica down for the program as she did not feel she had demonstrated the ability to make good decisions. Jessica persisted and was eventually accepted into the program.

This decision turned out to be a good one, as Jessica proved to everyone that she had the ability to succeed and completely turn her life around. This year, Jessica called Ms. Sholes to let her know that not only has she maintained her sobriety for many years, but that she has worked for the same employer since leaving the program and recently became a homeowner. Jessica participates with the local school board and is a tremendous asset to the community.

The second update was from another former transitional housing client. Ms. Sholes met "Silvia" on her shift working at the domestic violence shelter. Silvia was a victim of an extremely serious domestic violence situation and as a result became homeless with a small child. Ms. Sholes accepted Silvia into the Transitional Housing Program where she worked hard supporting her family and eventually received her college degree. Silvia completed the Transitional Housing Program and qualified for a housing choice voucher.

Last month, Ms. Sholes received a text with a photo of Silvia receiving her Master's Degree in Education.

The text read:
"You have always inspired me to be the best I can. Thank you for your support and truly believing in me. I now know my self-worth and believe I can accomplish anything!!"

The recent update with the wonderful news about her graduation with a Master's degree brought a huge smile to Ms. Sholes' face.

Congratulations Lora Sholes, we honor you as a Champion of Service!

CHAMPIONS OF SERVICE

IT business professional for a Fortune 500 company, small business owner, mortgage broker, loan officer, and HUD-certified Housing Counselor - **Hernan Lozano-Rivera** has worn numerous hats and uses his diverse background as Manager of Housing Counseling Services at the **Adams County Housing Authority (ACHA)**. A passionate advocate for those living in poverty, Mr. Lozano-Rivera, a native of Colombia, uses his business acumen, bilingual language skills, and personal experience as an immigrant in his daily work managing a thriving Housing Counseling department.

Mr. Lozano-Rivera is a NCLR-trained and NeighborWorks-certified Housing Foreclosure Prevention Counselor who has worked for ACHA for nearly four years serving low- and moderate- income households in Adams County. He has counseled more than 400 families and has saved hundreds of homes from foreclosure. Mr. Lozano-Rivera is an active member of the Colorado Housing Counseling Coalition, the Colorado Foreclosure Prevention Task Force that implemented Colorado's Foreclosure Hotline, and Colorado Housing and Finance Authority's Homebuyer Education Advisory Group.

An example of the great lengths Mr. Lozano-Rivera will go for his clients is the experience of one distraught homeowner facing foreclosure. Jana, "being skeptical but with nothing to lose," attended a Foreclosure Prevention Seminar at ACHA. "The instructor revealed different options that were available to me and others like me along with the pros and cons of facing a foreclosure," said Jana.

Mr. Lozano-Rivera scheduled a one-on-one meeting with Jana and counseled her on ways to address her entire housing situation including budgeting, financial and debt management, and foreclosure prevention options.

Jana had filed for Bankruptcy before applying for a loan modification making it harder for her to obtain a permanent modification from the lender. Connecting with Mr. Lozano-Rivera at the Housing Authority, "Began my journey to save my home with my hand basically being held throughout the whole process," said Jana.

"You cannot begin to imagine how grateful I was to have someone willing to lead the way and show me how to wade through the mounds of paperwork required to request a loan modification. This was a very daunting task that became doable because of the care and assistance of Mr. Lozano-Rivera. Every email was promptly responded to and I kept up the bargain on my end by doing exactly what he advised," said Jana.

After several months of hard work and negotiation, the lender approved a permanent loan modification that allowed Jana to save her home from foreclosure. Mr. Lozano-Rivera's passion for his work as a Housing Counselor and advocate for homeowners helped him to obtain a positive resolution from the lender.

Recently promoted to manage the Department of Housing Counseling Services, Mr. Lozano-Rivera hasn't lost sight of his firsthand experience of helping homeowners and others desperate for unbiased advice. He is successful by applying his business centric approach, tempered with a counselor's heart, to manage one of the most active housing counseling departments in Colorado.

Congratulations Hernan Lozano-Rivera,
we honor you as a
Champion of Service!

CHAMPIONS OF SERVICE

Senta Robinson is a valued employee of the **Southern Nevada Regional Housing Authority (SNRHA)** in Las Vegas, Nevada and has been a pioneer for the development of the agency's Homeownership Counseling Programs. Ms. Robinson obtained her Master's Degree in Organizational Management from the University of Phoenix and is a true advocate for low-income families improving wealth through homeownership opportunities. She has over 15 years experience as a professional program developer and served several hundred clients with their goals of becoming self-sufficient through homeownership.

Ms. Robinson identified a need in the community to assist not only housing authority clients but other families outside the agency. She recognized that becoming a HUD-approved Housing Counseling Agency could be the solution to assisting even more families in becoming responsible homeowners.

She first became involved in HUD's housing counseling program in 2007 when she worked for Housing Authority of the City of North Las Vegas. At the time she worked with HUD staff to secure approval for the agency. In 2009, the housing authority merged and became part of the Southern Nevada Regional Housing Authority. Ms. Robinson understood the benefits of being HUD approved so she worked relentlessly, leading SNRHA to become a HUD-approved Housing Counseling Agency in 2010.

Since that time, she has expanded the service area to provide more families with the resources and guidance to become homeowners.

Working closely with the Office of Housing Counseling and the local HUD office, Ms. Robinson makes sure her staff receives guidance and direction thereby receiving professional growth. But she is more than a manager. She takes the extra steps to ensure SNRHA can deliver complete homeownership services for its clients.

She has worked with the City of Las Vegas Neighborhood Stabilization Program and Federal Home Loan Bank Board's WISH (Workforce Initiative Subsidy for Homeownership) programs to offer more choices for her clients seeking homeownership. She also works one-on-one with her clients to transition them from homelessness to stable rental housing and finally to homeownership. And her hard work is paying off.

Ms. Robinson and her staff are very proud of their accomplishments. During the past six years, Las Vegas has had the highest foreclosure rate in the county and yet only two of their 47 Homeownership clients have experienced foreclosure.

SNRHA was also awarded its first HUD Housing Counseling Grant which allows for resources to expand the homeownership program.

Ms. Robinson currently supervises SNRHA's special programs, which include the Pre-Purchase Counseling Program, Family Self-Sufficiency Program, and the Housing Choice Voucher Homeownership Program.

Congratulations Senta Robinson,
we honor you as a
Champion of Service!

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

One Woman's Personal Story

Written by Senta Robinson
Southern Nevada Regional Housing Authority (SNRHA)

As a Homeownership Coordinator for several years, there was always an instant connection formed between myself and a client who expressed an interest and passion for homeownership.

One client in particular comes to mind. "Mary," nearly 60 years old with five foster children ranging in ages from 3 to17, was displaced from New Orleans by Hurricane Katrina and relocated to Las Vegas. Her homeownership inspiration was to find a home and provide stability for her five children. Mary enrolled in SNRHA's Housing Counseling Program and began receiving face-to-face pre-purchase counseling. The initial intake began the homeownership process. During the initial assessment, Mary's credit was reviewed and a financial plan and action plan was completed to address her financial and housing needs.

After several months of face-to-face meetings, Mary was notified she needed to care for her ailing mother in New Orleans and moved her to Las Vegas. She pressed forward - now more determined than ever to purchase a home with a sense of urgency. Homeownership would not only provide stability for her five children, but now, her ailing mother.

Mary never missed a single homeownership appointment. Sometimes it meant bringing her children and mother with her. She finished the steps of homeownership by resolving all negative credit issues, saving for her down payment, finishing her homebuyer education class, obtaining a mortgage loan approval, and closing on her home!

Sadly, Mary lost her mother to terminal illness shortly after closing. Despite her challenges, she was able to achieve the "American Dream of Homeownership" and provide a stable environment for her children.

Visit SNRHA's website for more information on their housing programs and supportive services.

SNRHA Housing

(continued from page 3)

Mr. Conley

Reflecting on what he believes to be the biggest misconceptions people have regarding homelessness, Mr. Conley states that a lot of people assume that the homeless "are bad and/or lazy." He wants the general population to know that most individuals do not to be homeless; there is always a dire situation which causes the individual to become homeless.

Six months have passed and Mr. Conley continues to enjoy a stable environment in his own apartment, which allows him to give back to the community. He volunteers with the McShin Foundation as a mentor to others who are facing addiction. He also is in the process of starting his own computer programming business. He states that without the support of SSVF's case managers and VSH's housing specialist, he does not think he would have been able to obtain permanent housing on his own.

For more information on Virginia Supportive Housing, visit: www.virginiasupportivehousing.org/.

New Clay House, a VSH Residence

ON THE HORIZON

HUD Housing Counseling Training Comes to Philadelphia, PA
September 9-13, 2013

The National Community Reinvestment Coalition Housing Counseling Network and HUD are offering "Live" comprehensive housing counseling certification training to professional staff affiliated with HUD approved counseling agencies.

Certification course offerings include:

- Providing Housing Counseling and Direct Services to Homeowners Transitioning to Rental Housing
- Housing Counseling Principles for Today's Economic Reality
- Pre-Purchase Counseling
- HUD Housing Counseling Program Requirements
- HUD Housing Counseling Program Management
- Fair Housing Fair Lending Civil Rights
- Leadership in Housing Counseling
- Managing and Curing Mortgage Delinquencies
- Housing Counseling for Homeless Families and Single Adults
- Introduction to Dodd Frank Wall Street Reform and Consumer Protection Act
- Fair Lending Abuse and Mortgage Fraud Counseling
- HIPAA Privacy Rule

There are only limited scholarships available; please note: if you do not register for the training you will not be considered for a scholarship. Scholarships will be based on first come first serve. For more information, course schedule and registration visit: http://hudtrainingacademy2013.eventbrite.com/.

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Features of interest, testimonials, general information and announcements are welcomed.
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