U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

THE BRIDGE

THE OFFICE OF HOUSING COUNSELING NEWSLETTER

VOLUME 5, ISSUE 5 NOVEMBER 2016

Housing Counseling Supports Veterans

HUD and VA Team Up to Find Permanent Homes for 5,200 Veterans Experiencing Homelessness

Washington, DC – HUD-Veterans Affairs Supportive Housing (VASH) is a collaborative program between HUD and the U.S. Department of Veterans Affairs (VA). To help end veteran homelessness, HUD and the VA awarded nearly $38 million to help more than 5,200 homeless veterans find a permanent place to call home. The rental assistance is provided through the **HUD-Veterans Affairs Supportive Housing (HUD-VASH) Program,** which combines rental assistance from HUD with case management and clinical services from the VA.

HUD-VASH works in reducing veteran homelessness because it provides funding for both the housing and supportive services that are essential for ending homelessness for tens of thousands of veterans nationwide. According to HUD Secretary Julián Castro, "Supporting the brave men and women who served our nation is not only our honor but also our responsibility. Joining the more than 111,000 formerly homeless veterans who have already found homes through this successful program, thousands more brave veterans will be able to start a new chapter in their lives. It's a privilege to partner with communities dedicated to ensuring that no veteran has to call the streets their home."

"Community by community, we're making significant progress preventing and ending homelessness among Veterans," stated Secretary of Veterans Affairs Robert A. McDonald. "The housing voucher awards will provide thousands of the most vulnerable Veterans with access to affordable housing from HUD and wraparound services from VA so that each one can become and remain stably housed."

Since 2008, more than 79,000 vouchers have been awarded and over 111,000 homeless veterans have been served through the HUD-VASH program. Rental assistance and supportive services provided through HUD-VASH are a critical resource for ending homelessness for veterans in local communities.

(continued on pg. 7)

FROM THE DEPUTY ASSISTANT SECRETARY

Sarah Gerecke
Deputy Assistant Secretary, Office of Housing Counseling

Greetings,

As the nation honors our service members on Veterans Day, this issue of 'The Bridge,' is dedicated to the hardworking men and women who have sacrificed so much for our country and fellow citizens.

The good news is that the number of Veterans experiencing homelessness has decreased significantly in recent years. Since 2010, homelessness among Veterans has been reduced by an estimated 47 percent and unsheltered homelessness has fallen by 56 percent. However, there were still an estimated 40,000 Veterans experiencing homelessness on our streets and in our shelters on a single night in January 2016.

HUD is committed to ending homelessness among our Veterans by collaborating with federal agencies including the Department of Veterans Affairs. Through the HUD-Veterans Affairs Supportive Housing program, permanent housing vouchers are provided to help homeless Veterans find and sustain permanent housing. Working together with our HUD-approved housing counseling agencies, we are reducing homelessness and increasing stability for Veterans and their families.

In addition to HUD-VASH, our HUD-approved housing counseling agencies play a vital role in assisting Veterans with housing guidance and information. From referring Veterans to financial resources to coordinating housing relocation, HUD housing counselors are on the ground and in the community serving Veterans where they are.

For example, this past June, during the White House National Homeownership Month event, I met active duty service member, Shaun Avery. He shared his story of overcoming the odds to become a homeowner by working with Linda Lajoie, a HUD-approved housing counselor. Congratulations to Shaun and his wife Nicole for daring to dream and achieving the goal of homeownership. We feature their Success Story in this edition of 'The Bridge.'

This edition also features the growth of manufactured housing as an affordable housing option for Veterans and all homebuyers. HUD's Office of Manufactured Housing Programs provides oversight and enforcement to ensure that these homes are quality, safe and durable.

As we continue to make strides in eliminating Veteran homelessness, join me in thanking the many Veterans in our lives. Personally, I am so proud of the veterans in the Office of Housing Counseling because they continue to demonstrate service and sacrifice in the work that they do at HUD.

We honor and appreciate all Veterans and active duty military members and will continue to serve them to ensure that they have quality, safe and affordable housing.

Sarah

MANUFACTURED HOMES – A HOUSING OPTION FOR VETERANS

Washington, DC - According to HUD's annual Point in Time (PIT) estimate of America's homeless population, communities across the country report that fewer than 40,000 veterans were experiencing homelessness on a given night in January 2016. This estimate also found just over 13,000 unsheltered homeless veterans living on the street.

Of homeless adults, veterans represent 11 percent. Men constitute 91 percent of homeless veterans, females constitute 9 percent, and 0.2 percent identify as transgender. Although there has been a decrease in the number of homeless veterans, there is still a large population living on the streets with no place to call home. A number of factors potentially contribute to the homeless veteran population including extreme shortage in affordable housing, lack of support networks, and lack of awareness of other affordable housing options such as manufactured homes.

Manufactured homes have evolved in quality, performance and appearance over the years and are a viable housing option. Most importantly, manufactured housing is an affordable alternative when compared to site-built housing. The quality and durability is constantly increasing with new improvements such as solar power. The evolution of manufactured homes from the 1970's to present has resulted in a feasible affordable housing option for veterans and consumers alike.

HUD's Office of Manufactured Housing Programs (OMHP) is charged with implementing and enforcing the Manufactured Home Construction and Safety Standards Act to protect the quality, durability, safety and affordability of manufactured homes. The Act protects residents with respect to personal injuries, insurance costs and property damages in manufactured housing, among other things.

Currently, there are 126 production facilities that build manufactured homes nationwide. Under the direction of the Administrator, Pamela Beck Danner, HUD's OMHP must ensure that these homes are quality built, safe, durable and affordable.

OMHP does this through establishing a nationwide building code and serving as the oversight and enforcement body for all manufactured housing for the lifetime of the home.

HUD estimates there are 6.9 million manufactured homes currently in the U.S. and more than 8 million homes built under the program since 1976. According to HUD, in fiscal year 2015, approximately 68,400 homes were produced on over 122 production lines throughout the U.S. Manufactured housing plays a vital role in meeting the nation's housing needs, providing 9.5 percent of the total single family housing stock.

Manufactured home production continues to be on the rise with May 2016 production consisting of 6,780 homes produced. Compared to the same period last year, these numbers represent a 17 percent increase in monthly home production. Year-to-date home production was 19.5 percent ahead of the same period last year.

Creating opportunities for our veterans to live in a quality and permanent place continues to be a national focus. Manufactured housing is one way to bridge the gap of homelessness for veterans and make homeownership attainable. "We have an absolute duty to ensure those who've worn our nation's uniform have a place to call home," said HUD Secretary Julián Castro.

Since the program's inception in 1976, the overall quality, safety and durability of manufactured housing has improved and the affordability of the housing has been maintained. These improvements and the increased lifetime of the homes have encouraged financial organizations to offer home mortgages instead of chattel lending, where an item of movable personal property is used as security for the loan.

(continued on pg. 7)

ENDING VETERAN HOMELESSNESS

Washington, DC – With 29 communities and two states having reached the federal benchmarks that confirm they have a system in place to house every homeless veteran and rapidly re-house any veteran who may experience homelessness, the nation is moving closer to fulfilling the mission of the National Coalition for Homeless Veterans (NCHV).

Founded in 1990 to end homelessness among veterans by shaping public policy, promoting collaboration, and building the capacity of service providers, NCHV represents the thousands of community-based organizations that help our nation's veterans secure stable, permanent housing.

In the past, many veterans were denied mainstream homeless services and referred to the Department of Veterans Affairs (VA). While playing a major role in ending veteran homelessness, VA cannot do it alone. Over time, NCHV worked to increase the involvement of other federal agencies, especially the Departments of Housing and Urban Development (HUD) and Labor (DOL). Today, collaboration between Federal agencies to end veteran homelessness is stronger than ever before, and that collaboration is making similar partnership and teamwork easier and more efficient at the local level.

As HUD Housing Counselors, many of you already play a major role in ending veteran homelessness in your community. Whether assisting veteran clients or working with landlords to improve access, housing counselors have a major role in preventing and ending homelessness for veterans and the population at large.

To fulfill its mission, NCHV encourages all housing services' stakeholders to be aware of available resources as well as organizations serving veterans in local communities. The following information will help familiarize readers with resources that can help assist veterans with their housing situation.

The major Federal grant programs for homeless veterans are:

- Supportive Services for Veteran Families (SSVF) – A VA program that offers temporary financial assistance to prevent veterans from becoming homeless, for move-in costs for permanent housing, and connections to relevant services based on each individual's situation.
- HUD-VA Supportive Housing (HUD-VASH) – Permanent supportive housing vouchers intended for veterans who may need continuing supportive services to remain permanently housed.
- Grant and Per Diem (GPD) – A VA transitional housing program to provide veterans with housing while they receive support services as they prepare to move on to permanent housing and self-sufficiency.
- Homeless Veterans Reintegration Program (HVRP) – A DOL program that delivers employment training and support to homeless veterans so they can enter the workforce in jobs that provide a livable wage and a path to permanent housing.

Through its website and eNewsletter, NCHV gives the latest updates on all of these programs, as well as a comprehensive library of resources for service providers that will help familiarize them with housing resources for veterans they may be serving. The website also features a database of homeless veteran service providers throughout the U.S. Be sure to check for organizations in your area.

PRESERVING HOMES BY PROVIDING HOPE

Minneapolis, MN - Since 2007, thousands of veterans, active duty service members, and their dependents have successfully avoided foreclosure by calling Homeownership Preservation Foundation's (HPF's) HOPE™ Hotline, (888) 995-HOPE (4673), as part of the U.S. Department of the Treasury and HUD's Making Home Affordable (MHA) program. They were able to stay in their homes largely by working with a HUD-approved, HPF network counselor to refinance or modify their mortgage loans.

The continued need for foreclosure prevention among all consumers – but particularly among current or former service men and women – has compelled HPF to keep the HOPE Hotline open for years to come, even as MHA winds down.

HOPE Hotline counselors have been especially successful building a strong financial profile working with current or former military service members. "Yet HOPE Hotline counselors continue to see those who have served our country or are now deployed continuing to find themselves short, on average of approximately $270 at the end of each monthly budget," says Cheryl Cassell, HPF senior vice president, business development and network strategy.

Enter BluePrint by HPF, a digital money management app designed and powered by one of the fastest-growing fintech providers, MX and used by millions of bank or credit union customers. This year, HPF began offering BluePrint to all consumers free of charge with no ads or product solicitations via online or mobile device at Google Play or the App Store. "Our network housing counselors have found that their clients who use BluePrint spend less time managing monthly budgets, can better save, and focus more time on action plans to resolve problems staying current on a mortgage," Cassell said.

"Once a budget is set, transactions from all client accounts are automatically refreshed each time you open the app," she said. It's a key feature that HPF also has brought to Boots Across America, a national nonprofit helping veterans, military personnel and their families by educating housing professionals on how to work with them. "BluePrint is just one more way that we can help make military lives easier and honor their service," said Beverly Ray Frase, Boots Across America's national director.

She designed and organizes Certified Military Home Specialists training for more than 4,000 professionals and counting. Hundreds of trained specialists also are veterans, who work for free with current or former service members and their families, often referring clients to HUD-approved housing counselors for additional, expert advice.

"When you're deployed, you can't spend time worrying about what's going on back home. Same thing when you're stateside in training," Frase said. "Younger service men and women in their 20s have greater need to keep their budgeting in control. They're not as focused on their net worth, for example, or where they will be two or even twenty years from now. So, BluePrint feels to them like a game on their mobile device. It's fun. They can say, OK, my net worth right now is not much. But, if I adjust my bubble budgets, how much can I raise my net worth over the next year by paying down debt or increasing savings," said Frase.

According to Cassell, HPF continues to leverage learnings from years of HOPE Hotline support to homeowners. "We're working to engage homeowners as well as homebuyers in new ways, and learn how innovative digital solutions to manage money or an action plan to purchase a home, might expand and enhance the effectiveness of HUD-approved housing counseling or financial coaching." "If along the way, we can improve the short-term financial health of those who serve in our military, we may enhance their long-term financial health after they transition to civilian life, and help them enjoy the benefits of peacetime at home."

SUPPORTING VETERANS IN NEED

Rochester, NY – PathStone Corporation is a private, not-for-profit regional community development and human service organization providing services to farmworkers, low-income families and economically depressed communities throughout New York, Pennsylvania, New Jersey, Ohio, Indiana, Vermont, Virginia and Puerto Rico. PathStone is also a Regional Intermediary and HUD-approved housing counseling agency.

PathStone has worked with veterans since 2013 when the agency received the Supportive Services for Veterans Families (SSVF) grant. SSVF is a Department of Veterans Affairs based program that prevents homelessness by helping qualifying veterans and their families gain access to the resources they need in order to successfully transition to or maintain permanent housing. PathStone operates Veteran's programs in seven counties in upstate NY and its affiliate agency, The Housing Council at PathStone partners with the Veteran's Outreach Center in Rochester.

Eligible Veteran families are provided outreach, case management and assistance in obtaining VA and other benefits in addition to temporary financial assistance for items such as rent security deposits, utilities and rental payments.

Partnerships have been formed with several agencies to link Veterans with health care, transportation, childcare, legal and many other services. PathStone provides housing counseling services, which includes group education and rental workshops, held at shelters and on site at VA facilities. Rental counseling is conducted one-on-one with the Veteran and is available as many times as needed.

In 2015, PathStone assisted 347 Veteran households with case management, rental counseling and temporary financial assistance totaling just over $350,000. As the program has grown over the last several years, the amount of Veterans PathStone serves continues to increase.

SUCCESS STORY

One of PathStone's many success stories is Joseph R. who was a homeless veteran staying at the Canandaigua VA Domiciliary. He had very limited income and didn't qualify for any rent subsidies. He also had a history of drug and alcohol abuse, and was just entering a treatment program. The Domiciliary had given him a deadline to find a place to live, so he came to PathStone for assistance with finding housing as well as security deposit assistance. PathStone's SSVF Case Manager connected Joseph to one of the agency's landlord contacts who had an apartment immediately available.

PathStone arranged transportation for Joseph to view the apartment and in two days, he was approved for the apartment and financial assistance for the security deposit and first month's rent. PathStone SSVF staff scheduled the apartment inspection and Joseph moved in within 10 days of his initial appointment. The agency also assisted him with a new bed, food, toiletries and housewares, as he had no belongings when he came to the Domiciliary.

Joseph also completed rental counseling and education workshops, which encouraged him to seek a representative payee, so his monthly bills would be paid on time and his budget would be on track every month. The education workshops explained Joseph's rights and responsibilities as a tenant, in addition to understanding fair housing.

After living in the apartment for a month, Joseph started in the Compensated Work Therapy program and subsequently was offered a full-time job at the VA. PathStone is happy to report that Joseph is in the process of starting his new employment.

(continued from pg. 3 – Manufactured Homes – A Housing Option for Veterans)

Teresa Payne, Deputy Administrator, inspecting a HUD label

In addition to the overall progress, enhancements in modern manufactured home construction due to more recent code changes have led to improved manufactured home performance in high wind events. HUD's maintenance and updating of the building code, oversight of the industry's design and construction of the homes, installation of manufactured homes, and consumer protection have contributed to these accomplishments.

How does OMHP regulate such a vast program? The duties of the Office include:

- Establish and Update the Construction and Safety Standards
- Monitor the Industry's Compliance with the Standards
- Address Non-Conformances with the Standards
- Establish and Enforce Installation Standards
- Establish and Administer the Dispute Resolution Program
- Coordinate with the Manufactured Housing Consensus Committee

For more information about manufactured housing, visit the HUD's Office of Manufactured Housing Program's web page.

(continued from pg. 1 - HUD and VA Team Up to Find Permanent Homes for 5,200 Veterans Experiencing Homelessness)

In the HUD-VASH program, VA Medical Centers (VAMCs) assess veterans experiencing homelessness before referring them to local housing agencies for these vouchers.

Decisions are based on a variety of factors, most importantly the duration of homelessness and the need for longer term, more intensive support in obtaining and maintaining permanent housing. The HUD-VASH program includes both the rental assistance the voucher provides and the comprehensive case management that VAMC staff offers.

Once approved, Veterans participating in the HUD-VASH program rent privately owned housing and generally contribute no more than 30 percent of their income towards rent, while the VA offers clinical and supportive services through its medical centers across the U.S., Guam, Puerto Rico and the Virgin Islands.

For more information visit the following:

- VA Programs for Homeless Veterans
- HUD-VASH General Information
- HUD-VASH Program Eligibility
- HUD-VASH Program Office
- HUD's Office of Native American Programs

MILITARY HOME SPECIALIST COUNSELING SERVES ACTIVE DUTY SERVICEMEMBERS

Baltimore, MD - Guidewell Financial Solutions (a/k/a CCCS of Maryland & Delaware) has a long history of providing Financial Education Workshops to service personnel assigned to local military installations. It was through discussions with the troops who attended these workshops that Guidewell Financial felt that it could do more to help them.

A HUD-approved housing counseling agency, Guidewell Financial Solutions has been providing counseling services for over 50 years. It offers assistance to individuals or families to improve their housing and financial conditions.

Earlier this year, the agency introduced Student Loan Counseling for clients burdened with student loan debt. Its holistic approach couples housing counseling services with financial counseling and coaching to help create a platform for stability and a good foundation for providing a healthy financial living environment.

In addition to introducing counseling for student loan debt, Guidewell leveraged its five decades of counseling experience to create a "Military Home Specialist" counseling program to serve the special circumstances of the Nation's active duty military personnel and their families. After examining the unique situations and needs of active duty Servicemembers, Guidewell Financial counselors received specialized training in financial matters as well as training on the Servicemembers Civil Relief Act (SCRA) that provides certain protections from civil actions against servicemembers who are called to Active Duty.

According to Thomas Simonton, Guidewell's Director of Housing and Community Development, "The U.S. Department of Defense (DOD) does an outstanding job in providing a support network for military personnel and the DOD should always be the go-to agency for help." "We found that for whatever reason, some Servicemembers are reluctant to seek this help and they are looking for trusted, confidential financial counseling outside of the military structure."

Guidewell received its first call for assistance in early May 2016. An Army Sergeant with 15 years of service needed guidance because his family was struggling monthly to stay afloat financially.

This family has endured the Sergeant's multiple deployments to Iraq and Afghanistan over the years and has moved several times in the course of his career. His wife and two children have proudly and stoically supported his commitment to serve our country – as many military families do. And as many civilian families face economic struggles, this military family was no different in that respect.

Although the Sergeant and his wife were not behind on any of their obligations, they observed that as each month passed, they had fewer dollars available for savings or even family outings. They wanted to be proactive about what could be done to prevent further losses.

They were clearly headed towards an inability to meet their obligations. However after a discussion of what could be done on their part, Guidewell helped to assemble a viable action plan that if followed, would have them debt free in time for the Sergeant to retire in 5 years. In fact, they would be able to have a small nest egg set aside. The family agreed to track expenses for 30 days during which time, they were able to reduce monthly household expenses by almost $350 through reductions in bundled cable and internet phone packages.

They were able to save money by packing lunches instead of buying out and making coffee at home rather than purchasing from a convenience store. They obtained reductions on revolving debt on two credit cards under the SCRA and two other creditors reduced the rate upon request. The couple began to apply the saved money partially to savings and the remainder to the credit card with the highest interest in hopes of eliminating that debt first. They were relieved as they finally saw a light at the end of the tunnel

Since May, Guidewell has had several follow-up conversations with the family and is happy to report that they have begun to save money and to see some progress in reducing their debts. They are even enjoying a family outing once a month. The family is grateful that they had someone who was not judgmental and could understand their problems. Guidewell will continue monthly follow-ups for the remainder of the year – longer if needed.

MORTGAGE RELIEF – ACT NOW!

Washington, DC - For homeowners facing foreclosure, time is running out on two federal programs that are scheduled to expire. Both programs created during our country's foreclosure crisis have helped thousands of homeowners save their homes by providing mortgage relief.

The Home Affordable Modification Program (HAMP) is designed to lower monthly mortgage payments, making them more affordable and sustainable for the long-term.

Homeowners may be eligible for HAMP if they meet the following basic criteria:

- Struggling to make their mortgage payments due to financial hardship.
- Delinquent or in danger of falling behind on their mortgage.
- Obtained the mortgage on or before January 1, 2009.
- The property has not been condemned.
- Owe up to $729,750 on the primary residence or one-to-four unit rental property (loan limits are higher for two- to four-unit properties).

Homeowners are encouraged to work with HUD-approved housing counseling agencies to prepare and submit their HAMP application before the **December 30, 2016 deadline.**

Visit the Making Home Affordable website for additional tools and training resources for partners.

The Home Affordable Refinance Program (HARP) was introduced in March 2009 to enable borrowers with little or no equity to refinance into more affordable mortgages without new or additional mortgage insurance. HARP targets borrowers with loan-to-value (LTV) ratios equal to or greater than 80 percent and who have limited delinquencies over the 12 months prior to refinancing.

Through HARP, homeowners can get a lower interest rate (which means less out-of-pocket costs each month), get a shorter loan term, or change from an adjustable to fixed-rate mortgage. There's no minimum credit score needed, either.

Homeowners may be eligible for HARP refinancing if they:

- Are current on their mortgage,
- Have a mortgage that is owned by Fannie Mae or Freddie Mac, and
- Owe as much or more than the home is currently worth.

The end date to get a HARP refinance is **September 30, 2017.**

For more information review the Guiding Principles for the Future of Loss Mitigation: How the Lessons Learned from the Financial Crisis Can Influence the Path Forward.

Mortgage relief is still available and homeowners are urged to 'Act Now!'

STABILIZING NEIGHBORHOODS IN SOUTH FLORIDA

Miami, FL - Established in 1978, Neighborhood Housing Services of South Florida (NHSSF) is a 501(c)(3) chartered member of the NeighborWorks® network. For over 30 years NHSSF has worked to strengthen communities in Miami-Dade and Broward Counties by empowering individuals, creating affordable housing opportunities and revitalizing South Florida neighborhoods.

Its mission is to collaborate with residents and other stakeholders to stabilize neighborhoods and develop sustainable housing. NHSSF is committed to assisting residents to get educated about their housing choices, to access appropriate financial products for buying and maintaining their homes, and to secure housing that is environmentally safe, decent, and financially affordable.

In collaboration with the United Way of Broward's Mission United office, NHSSF holds Homebuyer Education workshops for Veterans. Mission United also uses a case management approach to solving veteran needs in the areas of:

- Employment services
- Legal assistance
- Education
- Financial services
- Health and
- Housing support.

NHSSF's Veteran's workshop is a major step in helping veterans meet their housing needs. The majority of veterans who participate in the workshop rent or live with family. They expressed the need to own their own home. The workshop provides speakers from professional groups that deal with the purchase of a home, insurance, home inspections, title, obtaining a mortgage loan, credit and money management, real estate, and fair housing issues and concerns.

This year, the oldest veteran in attendance at the Veteran's workshop was John, a 76-year old man. John joined the military in 1959 and spent two years in Philadelphia before being reassigned to Japan for two years with the Marine Corps, where he operated computers.

Today, John does volunteer work at the local VA hospital. He told NHSSF, "Of all the workshops and classes that I have been a part of, this one hit home. Our veterans have served this country in war and in peace. Providing us with a learning experience from the workshop felt great!"

NHSSF combines a proven educational system with personalized one-on-one counseling to bring the dream of homeownership closer to reality. Services are offered in both English and Spanish to help homebuyers reach their homeownership goals and to ensure homeowners can preserve their homes.

INQUIRING MINDS WANT TO KNOW

Have you visited the HUD Exchange website recently? If not, check out the new and improved website! We interviewed Shawna LaRue Moraille, Senior Technical Specialist and Kim Wollos, Principal at ICF to discuss recent improvements.

Q: Can you explain what the HUD Exchange is?

A: The HUD Exchange, www.hudexchange.info was created by ICF for HUD and launched in 2012 to provide an online platform for program information, guidance, services, and tools to HUD's community partners, including state and local governments, nonprofit organizations, Public Housing Authorities (PHAs), tribes, and partners of these organizations. The Office of Housing Counseling launched the OHC homepage in February 2016.

Q: What recent changes have been made to the OHC homepage?

A: A few notable changes have been made to the OHC homepage on the HUD Exchange to ensure further streamlining of the overall appearance and navigation of the site, including: a new Outreach page, redesigned Toolkits page, and adding the Rural Communities Assistance Corporation (RCAC) to the Training Partners page.

Q: The HUD Exchange launched a redesign in October. What were the major changes to the site?

A: The site has a new look-and-feel, improved navigation, easier access to HUD Program information, expanded ways to browse the library, new ways to search, quick links to FAQs, and enhanced ways to find training opportunities.

Some things haven't changed with the redesign: your login remains the same, all of the content is still here, and your bookmarks will still work. The HUD Exchange remains responsive which means user do not need to download a special app to view the site on a mobile device. The site will adjust to whatever device you us

Q: I already created an account on the HUD Exchange. Will my account change?

A: No. Usernames and passwords remain the same. You still go to the upper right corner of the website to login.

Q: The HUD Exchange has new navigation that includes dropdown menus. Can you tell us more about this new navigation?

A: The navigation provides a roadmap to site content and has been expanded with more links to the pages you need the most. The main navigation includes: Programs, Resources, Trainings, Program Support, Grantees, News and a Magnifying Glass for the Search.

Dropdown menus are used to provide a preview of the content and quick links to the content under each for:

- Programs,
- Resources,
- Program Support, and
- Grantees.

(continued on pg. 12)

INQUIRING MINDS WANT TO KNOW

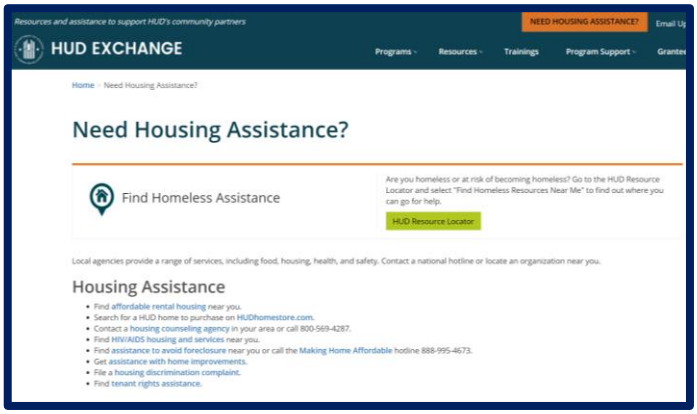
(continued from pg. 11)

Q: The HUD Exchange now offers a Research Library page. Can you explain how this page works and how best to find resources?

A: The Research Library provides a new way to browse through the library of resources available, including regulations, policy guidance, toolkits, FAQs, and more. The Resource Library page gives users quick access to the latest resources posted. Search and filters are available to see all of the Housing Counseling resources available. Select 'Housing Counseling Programs' under the Programs & Related Topic filter to see all of the publications tagged with Housing Counseling. Select the one or more of the content type filters to see select materials, such as only FAQs.

Q: Can you tell us more about the Need Housing Assistance page?

A: Housing counselors may find the Need Housing Assistance page particularly useful, which provides a comprehensive list of national hotlines and service locators to connect individuals in need with local agencies that provide a range of services, such as housing, food, health and safety, employment and job training, and veterans. Housing counselors can provide clients access to a comprehensive list of resources through just one webpage.



Some housing counseling agencies have included a link to the Need Housing Assistance page on their website. Let us know if there are other helpful links to add by contacting the HUD Exchange team. For ease of use, a Need Housing Assistance link is prominently displayed at the top right of the HUD Exchange.

Q: Are there any changes to OHC's training archives?

A: No, all of OHC's trainings continue to be posted on the Webinar Archive page, and the page remains unchanged. Please remember that you can obtain "credit" for attending prior webinars by selecting the webinar you attended and clicking the Get Credit button.

Q: Are there more changes planned for the Office of Housing Counseling Program pages?

A: Yes! The OHC pages are updated periodically. OHC staff, the ICF technical assistance team and other OHC contractors are working on additional frequently asked questions (FAQs), a variety of new toolkits, new training webinars, and other resources. Materials are posted to the HUD Exchange as soon as they are available.

Let us know your ideas for other resources that would help your agency and any feedback on the HUD Exchange at housing.counseling@hud.gov. Be sure to enter "HUD Exchange" in the subject line. We really appreciate hearing from you!

(l-r): CEI Housing Counselor Mechelle Nash, Shaun and Nicole Avery, CEI Housing Counselor Linda Lajoie, and Jason Thomas, Director of CEI's Housing Counseling and Education Program

Jefferson, ME - Shaun Avery, an active military serviceman, and his wife Nicole became new homeowners with the help of Coastal Enterprises Inc. (CEI), a HUD-approved housing counseling agency with a mission to create economically and environmentally healthy communities in which all people, especially those with low incomes, can reach their full potential.

As a 23-year old, active-duty service member, Shaun and Nicole chose to purchase a home in the rural community of Jefferson, Maine with an average age of 46 years old. To prepare for homeownership, Shaun and Nicole participated in both CEI's homebuyer education and one-on-one pre-purchase counseling programs.

Having served in the Coast Guard for over three-years, Shaun is the sole income provider for his household. With a gross annual income of $23,875, he qualified as a very-low income borrower in his rural Maine community identified as 'an area of greatest need' by NeighborWorks America.

As part of the Avery's homebuying exploration process, they worked with CEI housing counselor, Linda Lajoie, who is very active with local veterans groups. She engages state agencies and state representatives on events to raise awareness and reduce the rate of veteran suicide.

Linda is very passionate about veterans and military personnel because she lost her own son to suicide in December 2014 after he had served seven years in the military and was an Afghanistan Veteran.

With guidance from Linda, Shaun and Nicole utilized his VA Guarantee loan, a Maine Housing loan and $3500 in down payment assistance from the Maine Housing Advantage program to purchase their home.

Because they beat the odds and purchased a home with the assistance of CEI, a HUD-approved Housing Counseling Agency, Shaun and Nicole were chosen to tell their stories at a "Dare to Own the Dream" Homeownership Month ceremony at the White House on June 21 with HUD Secretary Julián Castro and the Office of Housing Counseling DAS Sarah Gerecke. They attended the event with CEI housing counselor, Linda Lajoie, and CEI's board Chair Ellen Seidman.

"Shaun and Nicole have worked so hard to become homeowners," said Linda. "I'm so thrilled that they are receiving this recognition."

(l-r): Nicole Avery, Linda Lajoie, and Shaun Avery

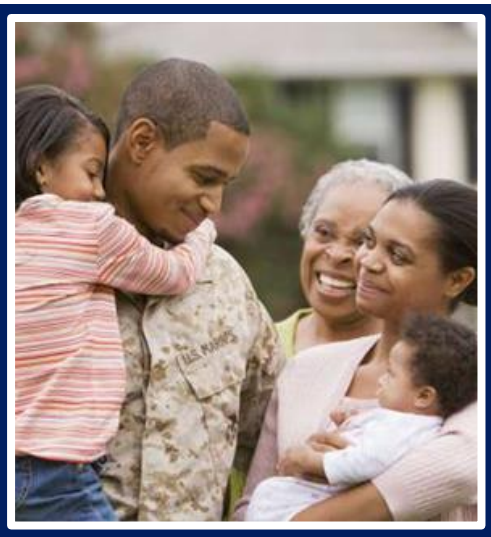
SUCCESS STORY

West Palm Beach, FL - The Urban League of Palm Beach County has been at the forefront of youth, education, economic, community and health empowerment for the past 43 years, providing comprehensive family services to over 16,000 clients annually. The majority of veterans, youth and families seen by the Urban League on a daily basis in its West Palm Beach, Delray or Belle Glade offices are living at or below the federal poverty line, in underserved and challenged areas. Some live in neighborhoods with low high school graduation rates, high unemployment and underemployment, high crime rates and single-parent households.

The Urban League addresses these challenges by providing self-reliance programs that move families, Veterans and individuals into the economic mainstream through education, self-improvement and capacity building. This past year the Urban League served a Veteran named James and his family, who owned a struggling tile business that had slowed since September 2015. In addition to the slow business, James was diagnosed with Post Traumatic Stress Disorder (PTSD), Intermittent Explosive Disorder, and Amnesia from his military service, all contributing to falling behind on their mortgage and Homeowner Association (HOA) payments.

During one of James many visits to the West Palm Beach VA Medical Center's PTSD program, he learned about the foreclosure prevention services provided by the Urban League of Palm Beach County through his social worker. In late April 2016, his wife, Nancy, contacted the agency and scheduled to meet with a Housing Counselor.

After contacting James and Nancy's mortgage servicing company, their housing counselors, Priscilla Rodrigues and Jean Belzer Louis, learned the loan was seven months delinquent, owing $7,021.00. They informed the family that the loan had to be made current in order to avoid foreclosure.



Priscilla and Jean worked together and contacted the Palm Beach County Department of Economic Sustainability to inquire about their program for Veterans. A planner informed them that there was very limited funding available that could only assist two families. However, since James was a Veteran he and his family would have first priority.

Housing Counselors Priscilla and Jean jumped into action. They guided James and Nancy in the application process, provided a list of documents required by the County, and worked with them to gather all the materials. Next, the housing counselors contacted the mortgage servicer and the HOA management company to inform them that the borrowers had an application in review for mortgage assistance with the county.

Within a few months working with the housing counselors from Urban League of Palm Beach County and Palm Beach County Foreclosure Assistance Program; James and Nancy's mortgage loan was reinstated in the amount of $9,288.85 and $3,401.64 to cover three months of additional regular mortgage payments and $1,211 to bring their HOA current.

The family is now current on their housing payments and noticing a positive change in their business too.

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

TOOLS AND RESOURCES

HUD-Veterans Affairs Supportive Housing (HUD-VASH)

- General Information
- Program Eligibility
- Program Office

Supportive Services for Veterans Families (SSVF)

VA awards grants to private non-profit organizations and consumer cooperatives who can provide supportive services to very low-income Veteran families living in or transitioning to permanent housing.

VA Programs for Homeless Veterans

VA programs provide Veterans with housing solutions, employment opportunities, health care, justice- and reentry-related services and more.

United States Interagency Council on Homelessness

Coordinates and catalyzes the federal response to homelessness, working in close partnership with Cabinet Secretaries and other senior leaders across our 19 federal member agencies.

Veterans & Military Families At-a-Glance

Too many of those who once wore our nation's uniform now sleep in our nation's streets. The Administration has made ending veteran homelessness a national priority.

HUD's Office of Manufactured Housing

Executes responsible regulation and solutions-oriented oversight and monitoring to protect consumers and preserve and promote the affordability, quality, durability, and safety of manufactured homes.

VA Compensated Work Therapy Program

Vocational rehabilitation program that endeavors to match and support work ready veterans in competitive jobs, and to consult with business and industry regarding their specific employment needs.

Making Home Affordable (MHA) program

1. Identify Your Situation
2. Explore Programs
3. Prepare What You Will Need
4. Apply For Help Today

ON THE HORIZON

November 9-10	Student Loan Debt Counseling 2-Day Workshop Host: Rural Community Assistance Corporation
November 29-December 1	Core Competencies for HUD Certification 3-Day Workshop Host: Rural Community Assistance Corporation
December 12 - 16	NeighborWorks Training Institute - Washington, DC Host: NeighborWorks

Visit the Office of Housing Counseling Training webpage to keep up-to-date on the latest training, events, and webinars. If you missed a webinar, visit the Webinar Archives webpage to access previously recorded sessions.

"THE BRIDGE" EDITORIAL BOARD

Emelda Johnson Kennerly, *Editor-in-Chief*
Suzanne Isaacs, *Assistant Editor-in-Chief*
Lorraine Griscavage-Frisbee, *Feature Writer*
Annette Panasiuk, *Feature Writer*
Virginia Holman, *Feature Writer*
Jonathan Freyer, *Feature Writer*
Kim Jakeway, *Feature Writer*

Contact: "*The Bridge*" @ TheBridge@hud.gov

Features of interest, testimonials, general information and announcements are welcomed.
Send to: thebridge@hud.gov