

# THE BRIDGE

THE OFFICE OF HOUSING COUNSELING NEWSLETTER



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SEPTEMBER 2014

## Housing Counseling Supports Economic Recovery

### Local Neighborhoods, Governments and Economies Also Benefit from Housing Counseling



**Detroit, MI** - Metropolitan Detroit was one of the hardest hit communities during the Great Recession. While the unemployment rate is still higher than the national average, the city has been making progress on a number of fronts with the help of both Federal and local agencies.

JVS Detroit is a human service agency founded in 1941 that helps job seekers, seniors, people with disabilities and others who want to realize life's potential. Since the recession began in 2008, JVS Detroit, a HUD-approved housing counseling agency, has provided financial and homebuyer education to more than 8,000 individuals, many of whom received counseling to avoid foreclosure.

Housing counseling's ripple effects help us all by protecting our neighborhoods. According to U.S. Department of Housing and Urban Development, a foreclosed home immediately decreases surrounding property values by up to \$10,000. Preventing foreclosures through counseling builds resilient neighborhoods and helps prevent issues of abandonment, blight, and crime.

Working with homeowners and lenders, JVS Detroit has witnessed other positive effects that foreclosure prevention has had on metro Detroit, local governments and the economy.

The agency works with homeowners to proactively avoid foreclosure through several strategies. JVS counselors teach people how to properly save, balance their budget, manage debt, and repair bad credit so they can pay their mortgage. Others are assisted with modifying mortgages and decreasing monthly payments to help build a more financially sustainable future.

Mortgage modifications have saved JVS Detroit clients an average of \$400 per month. Some of this extra money is spent to buy needed items, which pumps money back into the economy. For example, as a result of becoming current on their mortgage and decreasing their monthly payments, one JVS Detroit client was able to obtain financing to purchase a much-needed replacement car for his family.

When families can once again balance their budgets, local governments benefit with timely payments of property taxes, protecting the local tax base and preserving crucial government services.

"The recession threatened to uproot the American Dream of homeownership," said JVS president and CEO Leah Rosenbaum. "Housing and financial counseling has helped thousands of metro Detroiters to keep their homes, balance their budgets, and maintain their dignity."

For more information, visit [www.jvsdet.org](http://www.jvsdet.org).

## FROM THE DEPUTY ASSISTANT SECRETARY



**Sarah Gerecke**  
*Deputy Assistant  
Secretary  
Office of Housing*

Greetings,

During times of economic hardship, the Office of Housing Counseling works closely with our stakeholders and HUD-approved housing counseling agencies, that are located on the ground, in the communities to serve those in need.

The recent casino closings in Atlantic City, NJ brings to the forefront the wide range and serious impact job loss has on individuals, families, communities, neighborhoods, cities, and states. When homeowners and renters are faced with a job loss, housing counseling agencies are part of the team of first-responders to provide assistance and resources along with federal, state, and local organizations.

This edition of *The Bridge* features housing counseling agencies providing critical support during times of economic recovery across the country, from Redmond, Oregon to Detroit, Michigan, from Frankfort, KY to Danville, VA and Atlantic City, New Jersey. These agencies provide assistance and information in a host of areas including: foreclosure prevention, unemployment benefits, mortgage modifications and forbearance, individual development accounts, health benefits, and much more.

Housing counseling agencies serve as the bridge between a client's need and the resources available to provide solutions. As many of us know, the role of a housing counselor is so much broader than the title conveys. During challenging events such as large layoffs, high unemployment, and unforeseen disasters, housing counseling agencies are committed to serving their clients.

Thank you for all that you do, especially as our nation continues on the road to economic recovery. Together, we will succeed - helping families to obtain, sustain, and retain their homes.

***Sarah***

# NEIGHBORIMPACT HELPS CONSUMERS WEATHER THE STORM



**Redmond, OR** The Great Recession took its toll on Oregon's central region, a rural area of the state with a population of approximately 204,000 people. In 2007, the three counties that make up Central Oregon—Crook, Deschutes, and Jefferson—had a combined unemployment rate of about 7 percent. Just three years later, the rate jumped to an unimaginable 20 percent. The construction and wood products manufacturing industries were the hardest hit, shedding nearly 30 percent of their workforces. All other sectors of the economy saw significant job declines and foreclosure rates were as high as 20 percent in many parts of Oregon by 2010.

**How did local citizens weather the economic storm?** NeighborImpact, Central Oregon's largest social services nonprofit agency, supported families a number of ways, including providing foreclosure prevention assistance and using its Individual Development Account (IDA) program. For perspective, the agency reaches 55,000 people, or one out of four Central Oregonians every year.

Deschutes County Circuit Court in Central Oregon received more than 1,300 case filings for initial foreclosure hearings in 2013—a staggering number for a county with a population of less than 200,000 people. Losing a home is a gut wrenching experience for families; however, NeighborImpact, walked dozens of families through the process to make less traumatic or helped them avoid the nightmare of foreclosure altogether.

Nobody anticipates ever losing a home through foreclosure, so our goal is to be advocate and friend to families who need someone to walk them through this difficult period in their lives," says Lynne McConnell, NeighborImpact's director of HomeSource and assets.

Foreclosure prevention specialists have logged nearly 300 closed cases where a person came to NeighborImpact for help, received help from a counselor or reached a resolution in their case. McConnell says 63 of the homeowners were 60 or older and seniors make up about 30 percent of Deschutes County's homeowners, according to the U.S. Census Bureau.

NeighborImpact offers coaching for families and individuals who anticipate having trouble making their mortgage payments and those who already are in default. Professional coaches can explain available options and provide information on the basics of loan refinancing and loan modifications; Oregon's foreclosure regulations and timeline; options like a short sale and deed in lieu; the ins and outs of the federal "Making Home Affordable" plan; and how to avoid foreclosure scams.

***"There is nothing in the world greater than not having to wake up every day wondering whether or not your house is going to be foreclosed on and auctioned off to the highest bidder, according to one NeighborImpact client.***

NeighborImpact is also contributing to economic development efforts through the IDA program. This matched savings program, which is made possible through an Oregon state tax credit, helps working class households build assets through a monthly savings plan. Participants may save to purchase a home, create or expand a business, pay for higher education, rehabilitate their home, or obtain technology to create or retain an employment opportunity.

This is about boosting people's lives and giving them opportunities to get out of poverty and succeed through life long savings habits," explains McConnell.

Visit [www.NeighborImpact.com](http://www.NeighborImpact.com) for more information.

# THE GAMBLE OF ATLANTIC CITY CASINO CLOSINGS



**Atlantic City, NJ** - In less than two months, more than 8,000 people lost their jobs due to casino closings in Atlantic City, NJ.

Since the beginning of 2014, the number of casinos decreased from 12 to 8, displacing thousands of workers who enjoyed years of steady employment and benefits. Many had worked for the casinos for more than two decades. One worker said, "We had good jobs and made good money. We had great benefits, worked hard and were rewarded for it. We had the American dream."

According to the University of Nevada at Las Vegas's Center for Gaming Research, Atlantic City's casino revenue peaked at \$5.2 billion in 2006. Last year revenue was \$2.9 billion, down 44 percent.

To support economic recovery for impacted employees, officials from the NJ Department of Labor, local unions, and other agencies, organized a worker assistance center at the Atlantic City Convention Center. Here representatives helped displaced workers apply for unemployment benefits, write or update resumes, and find a new job.

The NJ Outreach Manager at Clarifi, a HUD-approved housing counseling agency, has focused efforts in Atlantic City by attending and participating in outreach events to provide assistance to displaced workers including:

- Atlantic City and County Long Term Recovery Group Meetings
- Showboat Casino Resource Fair with Local 54 Union for casino workers.

Earlier this year Clarifi opened a new branch office in Atlantic County, NJ with a part-time counselor working two days per week. In this part-time capacity, Clarifi already has helped 73 residents, primarily with housing delinquency and reviewing options. With the recent shut downs of the casinos, Clarifi is exploring a move to a downtown Atlantic City location, to be more accessible to recently laid off employees.

Although the closings are a huge blow to the impacted workers, some analysts suggests that the remaining casinos will be in a stronger financial position because of the reduced competition. This will help to stabilize Atlantic City's economy in the future.

For many though, the news is bittersweet. A displaced casino worker said, "Many of us haven't figured out what we're going to do next." Atlantic City Mayor Don Guardian said, "These are tough times. I don't think any city has ever faced this amount of businesses closing so close to each other so it's critical as a community that we're all banding together to help the people who lost their jobs for no better reason than businesses closing."

Impacted workers can visit <http://jobs4jersey.com/> to upload their resumes for job opportunities and get more information on Clarifi's services at [www.clarifi.com](http://www.clarifi.com).



## HOUSING COUNSELING AGENCIES: LEADING THE CHARGE TO HELP DISPLACED WORKERS

**Atlantic City, NJ** Consumer Credit and Budget Counseling, d/b/a National Foundation for Debt Management (NFDM) has responded in force to assist displaced workers. With the last of its National Foreclosure Mitigation Counseling (NFMC) allotment, as a sub grantee of the New Jersey Housing Mortgage Finance Agency, NFDM is leading the charge to help the recently laid off casino workers get some relief through available mortgage unemployment programs including Making Home Affordable Unemployment Program (MHA UP) and unemployment forbearances.

Susan Cherwien, NFDM's lead Foreclosure Prevention Specialist in New Jersey, talked with all the major servicers to find out basic guidelines, and was pleasantly surprised that all had a program that could (on a case by case basis) suspend mortgage payments for the recently unemployed workers for three, six or even up to twelve months while the borrower was looking for work. Because it may take the workers significant time to regain employment, some servicers would entertain extensions (also on a case by case basis) allowing the homeowner the time needed to find employment, or get training and update skills while trying to find work in a new field with better job prospects.

Russell Graves, Executive Director of NFDM hopes that helping laid off homeowners get approved for a mortgage unemployment program gives a little breathing room in their budgets, allowing them to take care of themselves and their families while they look for employment. The peace of mind knowing that they do not have to make a mortgage payment, which they couldn't afford on unemployment insurance anyway, is invaluable to the psychological well being of this group. It will keep them from giving up and keep them focused on their job search.

The hiring cycle at the casinos typically starts in April once the weather warms, so unemployment for nine months or more may be the norm. The longer the servicers give these borrowers, the better the chances they can stave off foreclosure. So the NFDM team will be fighting for the longest terms on the unemployment programs.

Get more information at [www.nfdm.org](http://www.nfdm.org).



### Kentucky Housing Corporation Responds to Coal Mining Industry Drop in Employment

By Jaime Williamson and Nicole Morris

**Frankfort, KY** The mission of Kentucky Housing Corporation (KHC), Kentucky's housing finance agency, is to "invest in quality housing solutions for families and communities across Kentucky." As coal mining employment in Eastern Kentucky dropped from 14,402 in 2008 to 7,294 as of June 30, 2014, KHC and its partner housing counseling agencies assisted dislocated miners by participating in a series of benefit fairs coordinated by the East Kentucky Concentrated Employment Program Inc. (EKCEP).

Michael Cornett, EKCEP director of agency expansion and public relations, explained the goal of the fairs, "We were able to connect with hundreds of miners who we might not otherwise have been able to locate nearly as quickly and easily if not for the fact that our events pulled them together in several places all at once. There, they heard about a variety of programs and services aimed at helping them not only recover from a layoff and get back in the workforce, but also secure their assets, homes, health insurance for themselves and their families, and other critical items that can sometimes be in limbo after a dislocation."

Cornett continued, "We knew that many of our dislocated miners were concerned about not being able to make their house payment and losing their home, so KHC being at our

*(continued on pg. 7)*

# REVITALIZING A NEW DAN RIVER REGION

By Kimberly Walker, Homeownership Coordinator,  
Danville Redevelopment and Housing Authority



**Danville, VA** - For nearly 126 years, textiles sustained a way of life in Danville, Virginia. To know Danville, one must know the history of Dan River Mills. Dan River Mills was the largest textile firm in the region. Before it closed, the mill employed 14,000 workers in a town of about 40,000 people.

The birth of the mill began as American textile mills moved South after the Civil War. Six men saw the opportunity and opened The Riverside Cotton Mills in 1882. In 1921, The Riverside Cotton Mills merged and the company name was changed to Dan River Mills. The iconic sign welcoming all to Danville, *"Home of Dan River Fabrics,"* was installed in 1948.

Throughout the years Dan River Mills sustained continual challenges which included competition, recessions, war, bankruptcy, and even a hostile takeover. But eventually the mill shut down. Esther Pearson was the last employee to leave Dan River Mills on Dec. 29, 2006. After 46½ years she said, *"Dan River was more than a job, it was a way of life to me."*

With the fall of Dan River Mills, one third of the population in Danville became unemployed. Community Developers were now in charge of introducing new manufacturing and trades to employ the city's residents. Amid this huge loss of the Mills closing, homelessness became a new concern in the area. Because so many jobs were lost, foreclosures began to rise.

To address the need of low income residents, Danville City Councilman approved three major programs to help them purchase homes.

1. In 2000, the Danville Redevelopment and Housing Authority (DRHA) was awarded \$20,647,784 in HOPE VI funding for the revitalization of the Liberty View public housing project including 42 rental and lease to purchase units, 110 tax credit units, and 53 unsubsidized units.
2. In 2006, the City of Danville approved the Westmoreland Area as one of the targets to receive assistance under the City's Community Development Block Grant and HOME programs. Ten homes were rehabbed and four new constructions were built through a partnership with Habitat for Humanity, DRHA and Telamon, a HUD-approved multi-state organization.
3. In 2013, DRHA, Telamon, and the City of Danville partnered in the first lease to purchase program created to help low income consumers afford homeownership in Danville. Earl Reynolds, Director of Community Service created this plan to give a potential homebuyer an opportunity to lease a rehabbed property eliminating any barriers to purchase the property.

This HUD-approved program is an 18-36 month process and DRHA Homeownership Coordinator, Kimberly Walker, oversees the success of each program participant. Currently, there are 14 homes in this program and 3 have been sold. Participants receive a housewarming package including a lawn mower, leaf blower, rake, and broom.

Since the loss of Dan River Mills, the City of Danville is continually creating innovative ways to develop this community. Embracing the idea of *"Moving Forward into Our Future,"* more ventures are on the horizon to clean up the blighted areas to create more affordable and safe housing in the region.



DRHA- Kimberly Walker, April Waller-homeowner, City of Danville- Norma Brower, & Emily Scolpini presenting housewarming gift.

## HOUSING COUNSELING AGENCIES: LEADING THE CHARGE TO HELP DISPLACED WORKERS, CONT.

*(continued from pg. 5, Kentucky Housing Corporation Responds to Coal Mining Industry Drop in Employment)*

events was a reassuring presence that connected the miners with programs that can help protect their homes and their major investment.”

KHC, with two partner housing counseling agencies, Leslie, Knott, Letcher, Perry Community Action Council (LKLP) and Bell Whitley Community Action Agency (Bell Whitley), provided information and assistance with paperwork to clients.

“Working with the coal miners so soon after they were laid off was sad but rewarding, as these are people who have always been self reliant and hard working and never had to ask for anything,” said Annie Thompson, LKLP’s housing/weatherization coordinator. “We were glad to assist them when they suddenly found themselves in a tough situation. I think it was also important for the miners to see that all the agencies were rallying around them offering assistance to a group of people who have long been the hard working, economic backbone of this region.”

Every person in the region is affected by the loss of jobs in the coal industry. Ensuring that those who have lost their jobs continue to maintain their homes is the best way to make sure the region stays strong.

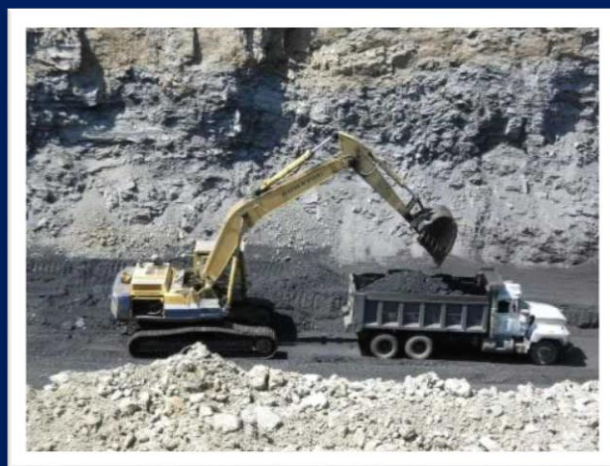
Norman Cornelius, housing director with the Bell Whitley Community Action Agency Inc., said, It is a very humbling and rewarding experience to help your neighbors. These coal miners are our friends and neighbors. We heard things such as, ‘this is too good to be true and ‘I thought only the poor got this kind of help.

KHC was happy to ensure that more Kentuckians knew about the programs offered through the Kentucky Homeownership Protection Center, administered by KHC. The Protection Center offers the Unemployment Bridge Program (UBP) to those who have lost their job or had a reduction in hours through no fault of their own. The UBP can pay the mortgage for up to 18 months until the homeowner finds new or better employment.

“We were thrilled to partner with EKCEP,” said Brenda Walker, managing director of Single Family Programs at KHC. As a result of higher unemployment and foreclosure rates, Kentucky has access to Hardest Hit Funds® through the U.S. Department of Treasury, which funds the Unemployment Bridge Program.”

Making sure Kentuckians know about and take advantage of the UBP can be difficult. Finding ways to connect with those who need help is essential. Benefits fairs, like those coordinated by EKCEP, bring all the service providers together with the communities that need help, said Jaime Williamson, manager of housing education and counseling at KHC. It was nice to be able to look into the face of someone in need and say, ‘I have a program that may help you . We would love to see more joint efforts like this in our state.

For more information about KHC and the Unemployment Bridge Program, please visit [www.ProtectMyKYHome.org](http://www.ProtectMyKYHome.org).





# DETROIT: HOUSING COUNSELING SUPPORTS ECONOMIC RECOVERY

By Gwen Robles, Marketing and Communications Specialist, Community Action House



*Before*

**Holland, MI** – Community Action House (CAH), a private, non-profit agency, has served residents of Ottawa and Allegan counties in need of food, clothing and shelter since 1969. The agency's mission is to "Provide families and individuals with food, clothing, shelter and the opportunity to build the necessary skills to live a stable and prosperous life." CAH became a HUD-approved Housing Counseling Agency in 2012.

Here is a success story that highlights the impact CAH provides to its clients: Marcella was referred to CAH in August 2012 with numerous housing code violations, budget issues and a language barrier. Speaking only Spanish, Marcella met with one of CAH's bilingual case managers to assess her current situation. In addition to the code violations, she was behind on her mortgage and utilities, owed money for past medical procedures, did not currently have any homeowner's property insurance, and was relying on cash-advance stores to pay her bills despite having a full-time job with a livable wage.

Unable to receive assistance for the home repairs because of her mortgage delinquency, Marcella started meeting with a CAH Foreclosure Prevention specialist. Marcella struggled with submitting the required documents for foreclosure prevention assistance. After her case manager advised Marcella that she was very close to losing her home, a turning point occurred.

CAH submitted Marcella's application for foreclosure prevention. She was approved for a Loan Rescue program through Step Forward Michigan in June and was brought current on her mortgage. She provided all documents in a timely manner and was much more receptive in resolving budgeting issues.

Marcella was also assisted with home repairs after her mortgage became up to date and she was able to save up the funds to pay for her portion of the repairs. Her mortgage is now current, the electrical work has been completed, windows have been replaced, the front porch was repaired and new, maintenance free vinyl siding was installed to complete the project.

Marcella's story doesn't end there. She has continued to maintain her mortgage payment and property taxes and has not had to resort to using cash-advance loans again. Shortly after the repairs to her home were completed, Marcella was diagnosed with a life-threatening illness, and quickly had to prepare for surgery and follow-up care.

She realized she would be off of work for several months and that her short-term disability might not cover all her expenses during that time. Instead of reverting to crisis thinking, she applied what she had learned during her budgeting and financial coaching, and made arrangements to pay her house payment in advance for 5 months so that she could concentrate on her health.

Marcella's story reiterates how housing counseling, in all its forms, supports economic recovery. Collaboration with the City of Holland and CAH's Foreclosure Prevention and Financial Education counseling programs assisted Marcella to stabilize her budget, save for emergencies, and bring her home up to code, making her home a much safer place to reside, and then KEEP her home, despite facing ongoing challenges!

Visit [www.communityactionhouse.org/](http://www.communityactionhouse.org/) for more information.



*After*



# HOUSING COUNSELING IMPACTS HEALTH, HOUSING, AND FINANCIAL STABILITY

By Tawnya Morris, Abayomi CDC, President and CEO



**Detroit, MI** Abayomi Community Development Corporation (ACDC), a 501(c)(3) nonprofit organization, has provided human, social and economic development programs and services to youth and families in the metropolitan Detroit area since 1998.

Abayomi is a HUD approved and Michigan State Housing Development Authority housing counseling agency, and is accredited by the Council on Accreditation. ACDC's mission is to strengthen and secure families and the local community through comprehensive community building. ACDC provides foreclosure prevention, homebuyer education, consumer education, credit repair, rental counseling and financial capability counseling. The organization serves approximately 1000 youth and adults annually.

Detroit has been stabilizing itself slowly by diversifying its economy, creating new jobs and becoming home to powerful financial institutions. Detroit was recently ranked among America's top ten downtowns and led the housing market rebound seeing home prices increase by 23.3 percent annually.

## Creating Homeownership Opportunities

Financial institutions are lending again in Detroit, and as a result there has been an increase in homebuyer education participation. The variety of mortgage financing products along with down payment assistance has incentivized many individuals to seek homeownership. Since the beginning of 2014, ACDC provided 80 clients with pre purchase homebuyer education, 30 of which have purchased a home and another 10 are in process.

## Center for Financial Advancement

In 2014, Abayomi created the Center for Financial Advancement in an effort to empower individuals to achieve financial stability and economic security. The overall goal is to help clients realize and change certain aspects of their behavior that causes them to make poor financial decisions. The Center provides financial capability counseling focused on increasing savings, reducing debt, improving credit scores and reducing banking fees, while promoting and protecting consumer rights.

Educational support and services are also provided to help individuals grow their income, savings and assets to build wealth. The integrated delivery of financial education and social services is a model that ACDC believes positively contributes to the overall health and stability of individuals and families.

## Health and Housing Stability

Research shows a link between health outcomes and quality of housing. To better serve their clients, ACDC administers a Healthy Living Questionnaire at intake, where they assess health insurance status, the need for healthcare services and make referrals to healthcare providers if needed.

If they are uninsured, ACDC directs them to the online health insurance marketplace. At a recent Housing Fair, ACDC partnered with Project Healthy Living, a community health organization, to conduct vision, blood pressure and cholesterol screenings. Over 100 people attended with the goal of learning about housing programs and services and improving their health status.

A healthy home builds a healthy family which builds a healthy community which builds a healthy city. Abayomi's motto is "Building Families for the Future" and Detroit's future never looked brighter.

Visit [www.abayomicdc.org/](http://www.abayomicdc.org/) to learn more about ACDC's services.

## INQUIRING MINDS WANT TO KNOW



**Q: Where can I find the latest archived training for the new Form HUD-9902?**

**A:** Go to the [Office of Housing Counseling's website](#). Under Housing Counseling Resources:

1. Click on "[For Counseling Professionals](#)." This takes you to HUD Office of Housing Counseling Information for Housing Counselors.
2. Scroll down to "What's New," Click on "[Webinar Archives](#)."
3. Scroll down and you will find the September 16, 2014 - Webinar: A review of the NEW Form HUD-9902 Housing Counseling Agency Activity Report.

**Q: If the new Form HUD-9902 is going into effect on October 1, 2014, does that mean the Form HUD-9902 for this fiscal year 2014 remains the same?**

**A:** Yes, that is correct. The Office of Housing Counseling intends for the current Form HUD-9902 that you have been using to remain in effect through 2014 4th quarter reporting.

**Q: Where do I find the link for Form HUD-9902, Housing Counseling Agency Activity Report Frequently Asked Questions?**

**A:** Go to the [Office of Housing Counseling's website](#). Under Housing Counseling Resources:

1. Click on "[For Counseling Professionals](#)." This takes you to HUD Office of Housing Counseling Information for Housing Counselors.
2. Click on "[Frequently Asked Questions](#)"
3. Scroll down to [Form HUD-9902 \(07/15/14\)](#)
4. Click to the latest questions and answers.

# CHAMPIONS OF SERVICE

## Heroes or Housing Counselors?

By Mark Tucker, Executive Director Community Action House



*Andrea Fantin*



*Gwen Robles*

Since 1972 Community Action House (CAH), a small nonprofit agency located on southeastern shores of Lake Michigan in Holland, Michigan, has offered a Homelessness Prevention Program (HPP). It was through the HPP in 2008 that Community Action House began to learn about the pending dark cloud on the horizon called foreclosure. Then suddenly, community residents began to ask if CAH could help them avoid losing their homes to foreclosure. The Michigan State Housing Development Authority's Homeless Prevention guidelines allowed CAH to provide small grants, however, CAH soon learned it did not have the capacity to meet the approaching storm.

CAH called a meeting of approximately 30 banks, lenders and realtors to learn more about the scope of the storm and how to provide residents safe refuge from it. By the end of the meeting, CAH had a better understanding of what lay ahead and raised enough money to hire two full time Foreclosure Prevention Counselors, Andrea Fantin and Gwen Robles.

Andrea came from a traditional social work background and Gwen from the banking industry. Their backgrounds complemented each other, but neither had significant knowledge on how to help residents work through the foreclosure process. The training and funding available from NeighborWorks Center for Homeownership and Counseling (NCHC) provided the two with a clear course on how to develop strategies for residents navigating through the stormy foreclosure waters and helped CAH fund the program.

The work was hard and demanding, but rewarding. The owners of homes they helped to save were grateful for the guidance Andrea and Gwen provided. Even more surprising was the fact that many of those who lost their homes expressed gratitude as well.

This gratitude was exemplified by the following account: Bill, who lost his job due to debilitating health issues, sought refuge by coming to CAH for help. His income was drastically reduced and he could no longer pay his mortgage payments. After working with Gwen for a year to modify his loan it became apparent he did not have the income to make the mortgage payments and he lost his home.

Gwen continued to counsel Bill. Even though he would have preferred to work, that was no longer an option due to his disability. Gwen persisted, helping him obtain disability benefits from Social Security which provided Bill with enough money to procure stable housing and avoid becoming homeless. Approximately a year later, Bill unexpectedly showed up at Gwen's office. Her first thought was something had happened and Bill was in need of help again. She knew his budget was tight but was totally caught off guard when he pulled out five \$100 bills from his pocket and said, "I saw the agency's request for help to buy food for their pantries. I want to help. I know what it's like to be in need and I know you and the agency will help others work through their dilemmas." With tears in her eyes, Gwen gratefully accepted his heartfelt donation.

As the agency's Executive Director, I was privileged to observe Gwen and Andrea do their jobs. The pop singer, Ricky Martin described the work they did best when he said, "Heroes represent the best of ourselves, respecting we are human... A hero is someone who is willing to help others in his or her best capacity." That is who Gwen and Andrea are, heroes that helped thousands of families navigate through the stormy waters of foreclosure and helped them find calmer waters in the ports of refuge they now call home.

**Congratulations  
Andrea & Gwen,  
we honor you as  
Champions of  
Service!**



**THE BRIDGE** is pleased to recognize Champions of Service who have provided exemplary service in the Housing Counseling arena. 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](mailto:thebridge@hud.gov).



# TOOLS AND RESOURCES

## NEW JERSEY ASSISTANCE

- [NJ State Division of Housing and Community Resources \(DCHR\)](#)
- [New Jersey Housing Resource Center](#)
- [New Jersey affiliates of Habitat for Humanity](#)
- [Community contacts](#)
- [Jobs4Jersey](#)



## HUD STATE RESOURCES

- [HUD in Kentucky](#)
- [HUD in Michigan](#)
- [HUD in New Jersey](#)
- [HUD in Oregon](#)
- [HUD in Virginia](#)



## SEPTEMBER IS NATIONAL PREPAREDNESS MONTH



### "Be Disaster Aware, Take Action to Prepare"

During [National Preparedness Month](#), your family, community and workplace can take action by planning a [National PrepareAthon! Day](#) on or around September 30th. Use digital media tools as a way to promote National Preparedness Month.



## RENTAL HOUSING ASSISTANCE

- [Rental help in your state](#) find affordable rentals and special needs housing.
- [Privately owned subsidized housing](#) [Search for an apartment](#).
- [Housing Choice Voucher Program \(Section 8\)](#) Use the voucher to pay for all or part of the rent. Contact a [public housing agency](#).



## FORECLOSURE PREVENTION

- [Mortgage Assistance Guide](#)
- [Information about the Mortgage Assistance Guide in Spanish](#)



# ON THE HORIZON

## Upcoming Training and Outreach Events

The Office of Housing Counseling provides information on upcoming training and events. Be sure to register for the training that is of interest to you. Below is an abbreviated list of training to be offered during the month of October, 2014. A complete list of scheduled training along with links to training registration can be found at the [OHC Training Calendar](#).

- [October 14, 2014 - Webinar: Avoiding Delinquency/Default Eviction. Sponsored by NeighborWorks.](#)
- [October 15, 2014 - Webinar: SFDMS - Reporting Examples. Sponsored by HUD.](#)
- [October 21, 2014 - Los Angeles, CA. The Housing Determinant: Integrating Housing into the Continuum of HIV Services. Sponsored by the University California, Los Angeles \(UCLA\).](#)
- [October 21, 2014 - Webinar: Emergency Preparedness Planning for Housing Counseling Agencies. Sponsored by HUD.](#)
- [October 21, 2014 - Webinar: Fair Lending and Mortgage Fraud Counseling. Sponsored by the National Council of La Raza Homeownership Network Learning Alliance \(NHNLA\).](#)
- [October 21, 2014 - Webinar: Responsibilities of Homeownership & Tenancy. Sponsored by NeighborWorks.](#)
- [October 23, 2014 - Webinar: Homebuyer Education Delivery. Sponsored by NHNLA.](#)
- [October 28, 2014 - Webinar: Data needs and sources for Housing Counseling Agencies. Sponsored by HUD.](#)
- [October 28, 2014 - Webinar: Disaster Victims Counseling. Sponsored by NHNLA.](#)
- [October 29-30, 2014 - Eau Claire, WI. IRS Educational Workshops and Seminars for Exempt Organizations. Sponsored by the IRS.](#)
- [October 30, 2014 - Webinar: Rental Counseling. Sponsored by NHNLA](#)

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