



Housing Counseling Rocks for Veterans!

Hope for Our Heroes



Washington, DC- [HUD-Veterans Affairs Supportive Housing \(HUD-VASH\)](#) 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.

To assist in the mission to end veteran homelessness, HUD's Veterans Affinity Group (VAG), partnered with colleagues from HUD Headquarters, the Washington, DC Field Office, and community volunteers to participate in the 2014 U.S. Department of Veterans Affairs Medical Center 20th

Winterhaven /Stand Down for Homeless/ At-Risk Veterans.

More than 700 veterans attended the event that provided one-on-one assistance and access to valuable services such as medical screenings, mental health services, veteran claims and benefits assistance, employment/education assistance, housing and foreclosure prevention assistance,

job training opportunities, clothing distribution, personal hygiene, and hot meals.

During the event, nine employers offered access to employment at a mini-job fair and VAG's partnerships with ZIPS Dry Cleaners, Vietnam Veterans of America, Next Generation Enterprise Network, and Atlas Research helped provide more than 500 new and slightly used winter coats. Attendees also benefitted from VAG's fourth annual "Walk in their Footsteps" campaign, which provided in excess of 700 pairs of new shoes and boots to male and female veterans.

Student-barbers gave over 70 haircuts; 700 comfort kits were issued containing socks and toiletries; and VAG's partnership with the American Postal Workers Union provided 550 backpacks filled with survival items to participating Veterans as they left the event.

VAG partnered with volunteers representing the National Football League Retired Players Association (Washington Chapter), Reid Temple AME Church, Arlington Chapter of Links, Inc., Colonial Republican Women's Group, St. Mathews Cathedral, Hillcrest Baptist Church, NGEN, Inc., Gregory B. Davis Foundation, Inc., Bladensburg Barbers, WAVE, Inc., Friends of the VAG, and Parson Workforce Support Center.

For more information on HUD VAG, contact Walter.A.Elmore@hud.gov. [View event photos here.](#)

FROM THE DEPUTY ASSISTANT SECRETARY

Greetings,



Sarah Gerecke
*Deputy Assistant
Secretary
Office of Housing*

While the number of veterans experiencing homelessness has declined by 24 percent since 2010, some veterans still are more likely to live outdoors—unsheltered—and experience long-term, chronic homelessness. According to, *Opening Doors: Federal Strategic Plan to Prevent and End Homelessness*, federal, state, and local leaders together with service providers, advocates, the private sector, and faith based, philanthropic, and community organizations are working together to reach this milestone by 2015,.

The plan focuses on strategies that have proven successful in helping homeless veterans obtain affordable housing, jobs, and access to health and behavioral health care. The recommended strategic action is concentrated in five key areas:

1. Provide Affordable Housing
2. Provide Permanent Supportive Housing
3. Increase Meaningful and Sustainable Employment
4. Reduce Financial Vulnerability
5. Transform the Homeless Crisis Response System

This edition of *'The Bridge'* features housing counseling agencies, intermediaries, and [HUD programs](#) that benefit veterans and military families across all key areas. Success stories demonstrate how housing counseling agencies have a major role in helping military families and veterans to secure stable housing, improve their financial stability, and prepare for life after military service.

Here at the Office of Housing Counseling, we are proud to work with our federal colleagues not only within HUD but also at other agencies to make sure that housing counseling addresses the needs of veterans. We have assisted the Consumer Financial Protection Bureau in its outreach efforts, and consulted with the Veterans Administration mortgage programs to make sure borrowers are aware of the benefits of housing counseling. These programs have in turn informed our work, and we look forward to more collaborations. Our office is greatly enhanced by the current and past military service of many Office of Housing Counseling colleagues. I'd like to salute and thank the following staff for their service to our country: Brian Handshy, Beth Eilers, Linda Bozeman, Kendel King, Edsel Swain, Jasmin Moore, Javon Blye, and George Grotheer. Many other staff members support parents, children and friends and family in the military, and I would like to take this opportunity to thank them as well.

May is also a month to celebrate our Asian American and Pacific Islander heritage. Many housing counseling agencies and intermediaries focus on services to consumers born in the Far East, southeast Asia, the Indian subcontinent, and Pacific Rim and Island nations with services that are sensitive to language and cultural needs. Counselors in HUD-approved housing counseling agencies provide services in Cambodian, Cantonese, Mandarin, Vietnamese, Hmong, Hindi, Urdu, Korean, Farsi, and Indonesian – in addition to languages accessible through partnerships with other nonprofit organizations. We are proud of their important work to reach a community that faces many housing challenges. You will read about a few of these programs in this edition of *'The Bridge.'*

Sarah

SUPPORTING AMERICA'S MILITARY FAMILIES WITH THE VETERANS FORECLOSURE PREVENTION INITIATIVE

They serve our nation and the Homeownership Preservation Foundation (HPF) is honored to serve them. Currently, there are 1.4 million men and women actively serving in the U.S. armed forces. According to some estimates, there are over 22 million U.S. veterans. Many service members who most recently served in the Iraqi and Afghan wars have been hit hard by today's challenging economy and fragile employment market. HPF supports America's military members, veterans and their families by providing housing counseling developed for them and delivered by them.

Specialized Programs for Military Families

In 2013, HPF and the Consumer Financial Protection Bureau (CFPB) began discussions on how to better assist retired, active, veteran or reserved military veteran members. HPF developed a specialized program that focused on serving this community. The program included changing the first contact center engagement protocols to identify service members and gather data earlier in the process; enhancing telephone routing to enable a warm transfer to the program/service that best fits the client's individual needs; and training counselors on specific military programs to best assist them.

Dedicated Team of Counselors

On average, HPF receives approximately 250 calls a week answered by a dedicated team of counselors who are either former military or have been trained on specific military circumstances and programs. This is an essential element to the program as it allows callers to be more comfortable and open with sharing their situations. Call statistics indicate:

- The majority of the callers are current on their mortgage payments (44 percent)
- For those not sent to the HPF Counseling Network, 6 percent were referred to a local HUD counseling agency, 6 percent were referred to our anti-scam team.
- Reduction in income was the number one reason for default on their mortgage (28 percent), with unemployment as the number two reason (20 percent). Illness was the third highest reason for default.
- 52 percent of the callers were former or active Army, followed by 20 percent Navy.
- 59 percent of the callers stated they are veterans.

Military service members continue to be targeted by scams, experience high levels of financial stress driven by unique circumstances, and often prefer to access a service that provides anonymity and flexibility.

HPF is dedicated to serving all homeowners and their families with services and programs that will help to resolve their current financial stress, mortgage challenges and begin to build the financial capability that will lead them to long-term financial security.

Help is Only a Phone Call Away

Through the trademarked Homeowners Hope Hotline, 888-995-HOPE, HPF has handled nearly 8 million calls from distressed homeowners since the beginning of the housing crisis. These calls have enabled HPF to collect critical data in an effort to develop targeted counseling treatments that will adequately assist homeowners.

As the housing crisis continues to abate, HPF is dedicated to serve the thousands of active and non-active military homeowners who are currently protecting or have protected our great nation.

For more information on HPF, visit the [995-HOPE website](http://www.995-HOPE.com).



ACTIVE MILITARY AND VETERANS GET EQUIPPED TO MAKE INFORMED HOUSING CHOICES

By Amy Grayson, Director, NeighborWorks Center for Homeownership Education and Counseling

Housing counseling and financial education programs are essential to equipping active military and veterans with the tools they need to make informed choices about housing and credit. For many years, NeighborWorks America has provided these programs to veterans and civilians in communities across the U.S., with network members active in all 50 states, the District of Columbia and Puerto Rico.

Housing Counseling and Education for Veterans

Today, NeighborWorks America helps to provide housing counseling and education to veterans and active duty personnel in two main ways:

- First, by supporting the delivery of housing counseling and financial education through grants and technical assistance to the more than 240 locally-managed nonprofits that are part of the NeighborWorks network,
- Second, through management of the NeighborWorks Training Institute and place-based training events around the country.

Helping Veterans to Secure Stable Housing

NeighborWorks organizations deliver housing counseling services to veterans in local offices and on-site at network-owned multifamily properties. For example, Hudson River Housing (HRH), a NeighborWorks network member based in Poughkeepsie, NY will open a 26-unit single room occupancy building specifically for veterans. HRH and many other NeighborWorks organizations participate in the Supportive Services for Veteran Families programs, which enable low-income veterans and their families to receive financial planning assistance related to securing stable housing.

VA Lending Basics for Housing Counselors

Helping to secure stable rental housing is just one aspect of NeighborWorks' program efforts for veterans and active duty personnel. A significant part of NeighborWorks counseling efforts are focused on homeownership — buying a home,

maintaining it and managing unexpected financial crises that could lead to mortgage default and possible foreclosure. To assist veterans with the VA mortgage product, NeighborWorks America trains housing counselors on this unique loan as part of the NeighborWorks Lending Basics course taught at the Training Institutes or local place-based training events. Details on this course, Training Institutes and place-based-training can be found at [the Training Institute's website](#).

Additionally, NeighborWorks America makes every effort to train and offer professional certifications through classes taught on military bases or very close by.

Providing Overlooked Benefits

One of the more overlooked benefits to active military and veterans from working with NeighborWorks organizations is that these nonprofits often have information about down payment assistance programs that could help lower the cost of the monthly mortgage payment.

VA mortgages do not require a down payment, and do allow for some closing costs to be rolled into the final amount borrowed when buying the home. However, NeighborWorks network housing counselors can work with veterans to obtain down payment and closing cost assistance to help reduce the monthly payment. In short, NeighborWorks housing counselors can help active duty service members or veterans borrow less money.

Finally, NeighborWorks network of housing and financial education counselors are there to assist military personnel with financial capability planning. From help to establish budgets that track ongoing spending, to help that sets-up long-term goals such as homeownership, paying for college or starting a business and more, the NeighborWorks network helps veterans and their families succeed financially and build stronger, healthier lives.

For more information, visit the [NeighborWorks website](#).

HELPING MILITARY FAMILIES ACHIEVE A BRIGHTER FINANCIAL FUTURE



*Housing Counselors, Belinda Balderas (l),
Katherine Benavidez (r), Corpus Christi, TX*

Atlanta, GA - GreenPath considers it a privilege to support service members and their families by providing valuable counseling and education to help them achieve a brighter financial future. GreenPath's financial counselors are knowledgeable about the unique challenges faced by military families. Whether the issue is with debt or mortgage-related during Permanent Change of Station or deployment, or with options to reduce interest rates or payments, GreenPath's counselors are there to help.

Customized Counseling Sessions

GreenPath customizes counseling sessions based on a service member's individual situation, and makes sure that an Action Plan is created which spells out the important next steps. In the community, GreenPath provides Financial Wellness Days, offered in partnership with military bases or other military sponsored events. These include a combination of workshops and personal, one-on-one Financial Health Checkups.

Veterans Outreach

In Ocala, FL GreenPath counselors answer financial and housing questions from veterans through radio station WOCA's on-air veterans program. In Kingsville and Corpus Christi, TX, GreenPath counselors provide classes, counseling and education through the Transition Assistance Program for service members who are exiting the military and returning to civilian life.

GreenPath has been providing monthly workshops and counseling at the Naval Air Station Corpus Christi for many years, and the partnership has proved mutually beneficial. Due to its success, GreenPath is expanding its geographic footprint into the San Antonio, TX area through its partnership with Family Endeavors. The organizations will provide service members with financial solutions regarding credit, debt and housing. For more information, visit [GreenPath](#).



San Francisco, CA - [ASIAN, Inc.](#), a community development agency serving a diverse, multiracial clientele, had the privilege of helping the family of a Korean War veteran save their home. Pov Oum, the agency's Housing Program Manager, worked with Mr. Bernard Foston, an 86-year-old father of six; Korean War veteran; retired Dean of Veterans, Dependents and Non-Residents at City College of San Francisco; and a chaplain of a local veterans' organization.

Mr. Foston came upon hard times when he became a widower in 2005, after 53 years of marriage. In his state of mourning, his bills piled up. The situation became so dire that he had to ask his daughter, Heaven, for help. She took quick action after realizing that her father could lose the home he had lived in for more than half a century. She sought help from organizations that left her confused and frustrated. Heaven and Mr. Foston became increasingly despondent until one of Heaven's friends referred her to ASIAN, Inc.

Through ASIAN, Inc.'s foreclosure prevention program, the Fostons received one-on-one counseling in person. Given the amount of equity in his home, Ms. Oum helped educate Mr. Foston about options that would allow him to remain there while satisfying his arrearages. She assumed the servicer would prefer an outcome that would result in Mr. Foston selling his home under duress in order to pay arrearages. Immediately, Ms. Oum recommended several back-up plans including a reverse mortgage. After receiving a trustee sale notice, Mr. Foston decided to pursue a reverse mortgage.

The day that Mr. Foston was scheduled to sign the final reverse mortgage approval and loan documents, Ms. Oum informed him that he was approved for the Home Affordable Modification Program. This "miracle" news brought tears of joy to the Fostons. ASIAN, Inc. was able to work with the bank to stop the foreclosure and collaborate with the Fostons on a plan of action to manage their new mortgage terms.

"We are proud to say that Mr. Foston is still living in his home today with his children and grandchildren," said Ms. Oum.

HOUSING GRANTS PROVIDE SUPPORTIVE SERVICES FOR VETERAN FAMILIES

The Supportive Services for Veteran Families (SSVF) program with the Veteran's Administration (VA), awards grants to private, non-profit organizations and consumer cooperatives to provide supportive services to very low-income veteran families living in or transitioning to permanent housing. A number of the grantees are HUD-approved housing counseling agencies which have added supportive services to their list of counseling activities. For FY2014 more than \$600 million in grants will be awarded to eligible agencies who have submitted applications.

These agencies provide eligible veteran families with outreach, case management, and assistance in obtaining VA and other benefits, which may include:

- Health care services
- Daily living services
- Transportation services
- Personal financial planning services
- Fiduciary and payee services
- Legal services
- Child care services
- Housing counseling services

In addition, agencies may also provide time-limited payments to third parties (e.g., landlords, utility companies, moving companies, and licensed child care providers) if these payments help veteran families stay in or acquire permanent housing on a sustainable basis.

For more information, visit the [SSVF program website](#).

Success Story: Community Action of Northeast Indiana Helps a Veteran in Need

Ft. Wayne, IN - Robert did not realize how much his life was going to change in a few short months after he answered an ad in his local newspaper about a Veteran housing program provided by [Community Action of Northeast Indiana \(CANI\)](#), a Supportive Services for Veteran Families grantee. The SSVF program helps homeless Veterans locate and secure stable housing for themselves and their families. Through case management services, the Veteran may receive assistance for housing, employment, education, and VA benefits.

Robert proudly served in the military and trained as a qualified sharpshooter and marksman. However, he became ill and was honorably discharged. While living in Nebraska, Robert lost his wife of 20 years and moved back to Indiana to help care for his ailing father.

Two years later his father passed away and Robert had nowhere to live. He stayed in an old 13 X 16 garage on the property until he could get a job to earn enough money to live on his own. Robert wired the garage with electricity and used a space heater to stay warm.

Robert worked in construction for 20 years; however, he was no longer able to do so because of a spinal condition. Interviewing for new positions proved to be difficult because he has few teeth remaining as a result of foregoing dental care for several years. In spite of all this, Robert was determined to find work - no matter how temporary or short-term. And he did just that. Robert said that he would often have only enough money to put one gallon of gasoline in his car at a time, but at least it would get him to another job.

Two years ago Robert found out that he had prostate cancer. He had to travel over 60 miles one way, five days a week for nine weeks to receive treatments. Robert struggled finding the money for the gasoline needed to get to his appointments so he sought assistance from the Lutheran Hospital Cancer Care Center. The Cancer Center provided him with gasoline cards for the first three weeks of his care, until he was able to obtain VA assistance to cover the cost. Robert was so thankful for the assistance that he promised to make a donation to the Cancer Center if he recovered.

Robert learned about CANI through a newspaper ad and reached out to the agency. As a result, he met with CANI's SSVF Homeless Prevention Coordinator and completed the necessary paperwork. He was then assigned a case worker, who helped guide Robert in setting goals. The case worker also spoke with a landlord about how the program would work, and completed an inspection of the rental he had chosen.

After moving into his new home, Robert said, "I am thankful for the assistance and the place is perfect! It's not far from work and only a few blocks from where my mother lives, so I am able to help her when she needs it."

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MAY IS ASIAN AMERICAN AND PACIFIC ISLANDER HERITAGE MONTH



Since 1977, the month of May recognizes the achievements and contributions of Asian Americans, Pacific Islanders and Native Hawaiians to American history, society and culture. This year, the Smithsonian Asian Pacific American Center's theme for Asian American and Pacific Islander (AAPI) Heritage Month is "I Am Beyond." The phrase captures the aspirations of the American spirit, how Americans of Asian and Pacific Islander descent have always sought to excel beyond the challenges that have limited equal opportunity in America.

All are invited to create and share their interpretation of the theme through art, music, performance and literature or through an event, video, film or documentary at the [Smithsonian's website](#). For those on social media, use the #IAMBEYOND hashtag.

Challenges Navigating the Housing Process Faced By Asian American and Pacific Islander Families

Overwhelmed by Foreclosure

For Firoza, a mother living in Queens, New York, the foreclosure process was too overwhelming. She wasn't opening her mail. She wasn't answering the phone. She wasn't talking to people. That's what the stigma and fear of foreclosure did to her. Instead, she quietly went to a private realtor who asked for \$2,000 to help her get out of foreclosure. After paying the money, the realtor came back and told her the bank had denied her request.

She was working for a driving company that was steadily losing accounts, and her weekly paycheck was getting smaller and smaller. Firoza was really scared. She didn't know what to do, or if she would be able to keep the house she'd lived in for 10 years with her family. It wasn't until Firoza was able to connect with a housing counselor at Chhaya CDC that she was able to better understand her options for avoiding foreclosure and was more successfully able to obtain a loan modification and remain in her home.

At-Risk of Losing Housing Voucher

Across the country in San Jose, California, Mrs. Lin, an elderly woman who speaks very little English, was at risk of losing her Section 8 voucher because she was unaware of the exact steps required to change apartments. Instead, Mrs. Lin relied on the advice and misguidance of her new apartment manager. For several months, Mrs. Lin paid her portion of the rent, believing that the Housing Authority was paying the balance.

Unfortunately, the new apartment manager never notified the Housing Authority. This resulted in months of unpaid rent, and Mrs. Lin at risk of eviction. Making the situation even worse, the Housing Authority notified Mrs. Lin that her Section 8 voucher was being revoked because she had not followed the correct procedures for moving into her new apartment. Fortunately, a housing counselor at the Asian Law Alliance was able to assist Mrs. Lin to work with the Housing Authority to reinstate Mrs. Lin's Section 8 voucher and with the apartment manager to maintain her housing.

Firoza and Mrs. Lin's experiences are similar to those experienced by many other Asian American and Pacific Islander families that have difficulty navigating the housing process. AAPIs represent 6 percent of the U.S. population and are the fastest growing racial group in the United States – growing 46 percent from 2000 to 2010. Less discussed is the growth of AAPIs living in poverty that now reach over 2 million, growing by over a half million between 2007 and 2011. The AAPI community includes more than 20 different ethnicities speaking over 30 different languages and dialects.

Impact of Limited English Proficiency

AAPIs also have some of the highest rates of households with Limited English Proficiency. Among AAPI households, 32 percent are limited English proficient and experience some difficulty communicating in English, compared to 9 percent of the population as a whole.

A report released by the Government Accountability Office (GAO) highlighted English proficiency as a significant barrier impacting individual's ability to conduct everyday financial affairs. Limited English proficiency often led to families receiving mortgages that were unfit for their

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MAY IS ASIAN AMERICAN AND PACIFIC ISLANDER HERITAGE MONTH, cont.

(continued from pg. 7) Challenges Navigating the Housing Process Faced By Asian American and Pacific Islander Families



Housing counselors and volunteers from the Center for Pan Asian Community Services at a housing fair in Atlanta, GA

situation as well as households unable to access opportunities to modify their mortgage or receive the best modification for their situation. The GAO also found that additional efforts were needed to increase access for non-English speakers in the Department of Treasury's Home Affordable Modification Program.

Living in High Housing Cost Regions

Compounding these challenges, AAPI households are disproportionately concentrated in high housing cost regions. They are more likely to have extremely high housing cost burdens and also more likely to be severely impacted by declining house values in the wake of the housing crisis, or completely priced out of homeownership opportunities.

AAPIs also face barriers to a variety of housing opportunities. In a study conducted by HUD on housing discrimination, it was found that AAPIs were 9.8 percent less likely to be told about and 6.8 percent less likely to be shown available rental units compared to whites. The numbers are more dramatic for AAPI homebuyers whom learn about 15.5 percent fewer available homes than equally qualified whites and are shown 18.8 percent fewer homes.¹

Providing Solutions to AAPI Communities

Fortunately, Firoza and Mrs. Lin were able to connect with local housing counseling organizations with trained counselors that were able to walk them through the loan modification and housing process step-by-step in their own languages. Chhaya CDC and the Asian Law Alliance are among twenty housing counseling organizations that are part of the National Coalition for Asian Pacific American Community Development.

¹ U.S. Department of Housing and Urban Development, "Housing Discrimination Against Racial and Ethnic Minorities 2012," June 2013.

From Homelessness to Homeownership: Story of a Native Hawaiian Veteran



Oahu, HI- In January 2011, Native Hawaiian Veteran and Hawaiian Home Lands beneficiary, Larry Kawaauehau Jr. (pictured) enrolled in [Hawaiian Community Assets' \(HCA\)](#) financial literacy/rental education and credit counseling program. Years prior, Larry had dedicated himself to serving in the U.S. Army only to come back home to Hawaii with family conflicts and limited employment options. Faced with this reality, he soon became homeless as he continued to wait for his lease award on Hawaiian Home Lands.

Fortunately, he was able to secure a room at the Kumuhonua Transitional Shelter on Oahu. "For a long time I was too proud (to ask for help)...but finally I had to," shared Larry. While residing at the shelter, Larry was introduced to HCA, a HUD-certified housing counseling agency, and started working closely with his dedicated counselor. At intake, he reported an annual income of \$21,600, had \$0 in savings, a credit score of 563, and was facing more than \$28,000 in debt.

Showing the same commitment to his finances that he had shown during his service, Larry worked diligently to better his financial situation. Within three months he completed HCA's Kahua Waiwai Financial/Renter Education Workshop series, established a monthly budget, and set a savings goal and action plan to purchase a home.

By September 2011, his hard work was paying off. Larry had increased his credit score by 73 points and reduced his debt by \$5,000! "It felt good to know I could manage my money and debt," recalled Larry. "HCA told me that if I kept up the work, I could become a homeowner but that my first step was to secure a rental."

Building on his success, Larry continued with HCA and by January 2013 had secured both full-time employment with the United States Army and rental housing on Hawaii Island. Determined to realize his dream of homeownership,

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INQUIRING MINDS WANT TO KNOW

Q: Where can housing counselors get access to Office of Housing Counseling webinars?

A: Housing counselors can get access to Office of Housing Counseling webinars by visiting the [Webinar Archives](#) page, which contains links to the archived versions of previously recorded webinars presented by the Office of Housing Counseling. In order to listen to the archived webinar, you will need to call the 800# listed and enter the access code.

Any course materials, including the PowerPoint presentations are also posted there. Be sure to have the presentations available so that you can follow along while listening to the webinar.

For webinar archive questions, please contact **Virginia Holman** at virginia.f.holman@hud.gov.

View Recent Webinars:

- **April 10, 2014 - Overview of the FY14 Housing Counseling Training Grant NOFA**
Replay number: 800- 475-6701- Access Code: 324255
View the [Presentation](#).
- **March 25, 2014 - CFPB 101- An Introduction and Overview of the Consumer Financial Protection Bureau**
Replay number: 800-475-6701- Access Code: 322069
View the [Presentation](#).
Also review the [Home Ownership and Equity Protection Act compliance guide](#) on the CFPB website, with a discussion of housing counseling on page 29.
- **March 11, 2014 - Overview of FY14 - FY15 Housing Counseling NOFA**
Replay number: 800-475-6701 -Access Code: 320809
View the [Presentation](#).
- **March 07, 2014 - Role of Coalitions in the Housing Counseling Program**
Replay number: 800-475-6701-Access Code: 320536
View the [Presentation](#).
- **March 03, 2014 - CMS Developer Meeting**
No recording.
View the [Presentation](#).

Q: What are some best practices for developing client action plans?

A: HUD requires housing counseling agencies participating in its Housing Counseling Program to create a client action plan for all counseled clients except those receiving reverse mortgage counseling.

The guide, [Client Action Plan: Required Elements and Best Practices](#) informs HCAs of HUD's client action plan requirements, covers best practices concerning the proper use of a client action plan, and provides a model client action plan template.

Below are recommended data fields in a Model Client Action Plan covered in the guide:

CLIENT DATA

- **Client File ID No:**
Enter the client's File ID as used by the HCA.
- **Counselor:**
Enter the HCA counselor's name.
- **Counselor's Preferred Contact Method:**
Some counselors prefer to be reached by email, while others prefer phone calls. The HCA counselor should check the box indicating the preferred communication method and corresponding phone number or email address. Alternately, an HCA counselor can check both boxes if both communication types are satisfactory.
- **Name 1 and Name 2:**
Enter the name or names corresponding to your Client File ID Number. While a Client File ID number may correspond to more than two people, this form is limited to entering two names under a Client File ID number.
- **Client's Reason for Seeking Counseling:**
Check the primary reason that best describes why the client is pursuing housing counseling. More than one box may be checked, but it is best to select one that matches the client's primary housing goal or need.
- **Additional Remarks about client(s)' Housing Goals or Issues:**
Use this space to further explain the client's housing goal or need. An example is provided in the Model Client Action Plan.

INQUIRING MINDS WANT TO KNOW

Q: What is the Servicemembers Civil Relief Act (SCRA)?

A: Originally named the Soldiers and Sailors Relief Act of 1940, this legislation assists servicemen and servicewomen meet financial obligations incurred before they were activated for military duty. The SCRA can provide many forms of relief to military members. Personnel on active military duty are eligible for the reduced interest rates on debts that were incurred prior to enlistment in the military, or prior to the activation of a reservist or guardsman, unless in the opinion of the court, the ability to pay is not materially affected by reason of such service.

Below are some of the most common forms of relief.

- Mortgage Relief
- Termination of Leases
- Protection from Eviction
- 6-Percent Cap on Interest Rates
- Stay of Proceedings
- Reopening Default Judgments

Mortgage lenders may not foreclose, or seize property for a failure to pay a mortgage debt, while a service member is on active duty for 9 months grace period prior to December 31, 2014 unless they have the approval of a court. After December 31, 2014, the grace period for Service member's protection will revert back to 3 months. In a court proceeding, the lender would be required to show that the service member's ability to repay the debt was not affected by his or her military service.

Other provisions of the act protects service members and their families from eviction due to nonpayment of rents, ability to terminate leases when deployed to a new location for 90 days or more, and to have a cap of 6 percent interest rate on credit obligations incurred prior to active duty.

The provisions of the SCRA apply to:

- Active duty military personnel - members of the Army, Navy, Marine Corps, Air Force, Coast Guard;
- Commissioned officers of the Public Health Service and the National Oceanic and Atmospheric Administration who are engaged in active service;
- Reservists ordered to report for military service;
- Persons ordered to report for induction under the Military Selective Service Act; and
- Guardsmen called to active service for more than 30 consecutive days.

The U.S. Department of Justice, Civil Rights Division has the oversight and enforcement authority for SCRA. Visit the [SCRA website](#) for more information.

Q: HUD HECM roster eligibility includes not being listed on HUD's Credit Alert Interactive Response System (CAIVRS). Will this also be required for HUD Housing Counselor certification?

A: HUD's HECM roster certification is governed by 24 CFR 206.304 which requires housing counselors not be listed on HUD's Credit Alert Interactive Response System (CAIVRS).

The proposed rule "[Housing Counseling Program: New Certification Requirements](#)" published September 13, 2013, proposed to require only that a HUD-certified housing counselor:

1. pass the requisite examination,
2. be employed by a participating agency, and
3. be certified by HUD as competent to provide housing counseling services.

Q: What is the White House Initiative on Asian American and Pacific Islanders and how is HUD involved?

A: The [White House Initiative](#) works to improve the quality of life and opportunities for Asian Americans and Pacific Islanders by facilitating increased access to and participation in federal programs where they remain underserved.

HUD Region IV participated in the [Region IV White House Initiative on Asian Americans and Pacific Islanders \(WHIAAPI\) Interagency Working Group](#) in the first community roundtable for over 75 Asian American and Pacific Islander community leaders in Atlanta, GA. The roundtable brought together federal agencies with the local Asian American and Pacific Islander (AAPI) community to provide information about essential programs and to listen to the concerns of the community. HUD participated in the Housing and Education breakout session. The Region IV WHIAAPI Interagency Working Group committed to moving beyond words to action and will be reviewing the roundtable results to develop an actionable plan going forward.

SUCCESS STORY

Achieving Stability with Total Action for Progress

By Evelyn S. Jordan, PhD, MSW, Lead Case Manager, Total Action for Progress

Roanoke, VA- [Total Action for Progress \(TAP\)](#) is a community action agency whose mission is to eradicate poverty by assisting individuals to become economically stable through education, employment, housing, and human and economic development. TAP began operating a Supportive Services for Veteran Families (SSVF) program in December 2013.

TAP's SSVF program provides rehousing and homelessness prevention services to eleven jurisdictions in urban and rural Virginia communities including the Cities of Roanoke, Buena Vista, Covington, Lexington and Salem and Counties of Roanoke, Botetourt, Craig, Alleghany, Bath and Rockbridge. The following success story reflects a bundling of TAP services and support from other agencies to assist a veteran in achieving stability.

A Veteran's Journey

The 59 year-old veteran arrived at a halfway house after his release from incarceration in July 2013. According to him, the facility did not provide much assistance with community services in Roanoke. After moving to another facility, he was directed to [Virginia CARES](#), a Transition Assistance Program for ex-offenders.

The Virginia CARES case manager provided assistance and guided the client to the TAP [Homeless Veterans Reintegration Program](#). As part of the program, the client was determined to change the direction of his life and worked at a temporary job to earn income. Eventually, he was referred to the lead case manager for the TAP SSVF, who assisted him in applying for VA benefits that he earned while serving in the Marine Corps. Since applying for benefits, the client is now receiving a veteran's pension, food stamps, and other supportive services, including a psycho-educational substance abuse support group through the [TAP Veteran's Welcome Home](#) program.

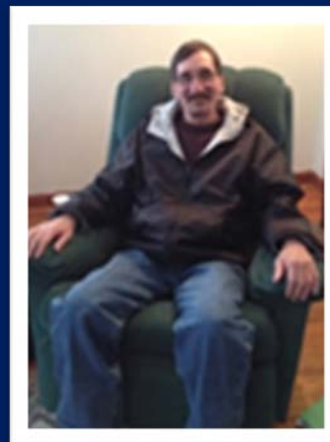
The client reports he is doing "excellent." Recently, he moved into his **very first** apartment at the age of 59 through a SSVF grant. He has become economically and independently stable for the first time in his life. In addition, he reports that he has very healthy and supportive relationships with his immediate and extended family and plans to travel to Ohio this summer to visit them.

(continued from pg. 6) Community Action of Northeast Indiana Helps a Veteran in Need

A few weeks after moving into his home, Robert received a letter that he had been approved for Social Security benefits. He also learned that his prostate cancer was in complete remission. After hearing this news, Robert donated double the amount of gasoline cards he had received in the past from the Cancer Center to help others in need. He was also able to give his mother a Christmas present, which he had not been able to do in years.

Having survived life's struggles, Robert is appreciative of the SSVF program and the assistance it provides to homeless veterans. He has also expressed his gratitude for the assistance provided to him by other agencies. Robert has been willing to help others in need and is determined to be successful. "I'm going to get it right this time," he said. "If I was any happier there would be two of me. The only thing missing from my life now is a girlfriend!"

View map of [SSVF grantees](#).



Robert in his new home

SUCCESS STORY

Part of a Team with a Common Goal



Maxine Brown-Young and Dion Young

Hampton Roads, VA- Maxine Brown-Young and husband, Dion Young, came to the Urban League of Hampton Roads, Inc. in February 2013. Mrs. Young's hair salon had been experiencing major clientele loss during the past few years.

Fluctuations in the economy forced many of her loyal clients to readjust their priorities. As a result, getting their nails and hair professionally groomed became a luxury. Maxine's business was falling off drastically month to month.

Mr. Young is a Navy Reservist, and supporting a family with three young children on a reduced income was taking its toll. Frequent moves are hard enough for a military family, without the added fear of losing that home altogether.

Struggling with a monthly mortgage payment of \$1,480, the Young's found themselves almost \$3000 in arrears. Two and 1/2 months behind, they contacted the Urban League of Hampton Roads for Assistance.

The Urban League housing counselor assisted the Young's in preparing their financial documents for the lender as well as completing a loan modification application. The Young's were instructed to be assertive and to follow-up with the lender.

The housing counselor also followed up, acting as a professional connection between the homeowners and the servicer. This element of support prevented any delays in the decision-making process since the lender could reach out to the housing counselor if unable to reach the homeowner for additional questions or documentation.

The lender approved a three-month trial loan modification with the first payment beginning in October 2013. At the end of the trial period, the Young family was approved for a permanent modification. Their monthly mortgage payment was reduced to \$987.00, saving them nearly \$500.00 per month.

As a military man, Mr. Young already knew the value of being part of a team with a common goal. It is always a good decision to consult with and obtain the aid of a certified housing counselor who will work with clients and their lender instead of them going it alone.

Visit [Urban League of Hampton Roads](#).

(continued from pg. 8) From Homelessness to Homeownership: Story of a Native Hawaiian Veteran

Larry went on to enroll in HCA's Homebuyer Education Program through its Hawaii Island office. Together, with his HUD-certified counselor, he set out on the next phase of his journey. Larry completed a Kahua Waiwai Homebuyer Education Workshop, reviewed his credit report, and was referred by HCA to various affordable mortgage financing options before securing pre-qualification for a USDA 502 mortgage loan. For participating in HCA's homebuyer education program, he also became eligible for \$15,000 in grant funds for down payment assistance from fellow HUD-certified housing counseling agency, the [Council for Native Hawaiian Advancement](#) through the Hawaii Family Finance Project.

Using his \$15,000 in down payment assistance, Larry closed on his mortgage loan on July 11, 2013. In 30 months he had successfully moved from homelessness to homeownership, now living in a beautiful fee simple 3-bedroom, 2-bathroom home on Hawaii Island. "I feel blessed to be a homeowner. Thank you HCA for all that you do for the community, Native Hawaiians, and Veterans," finished Larry.



RESOURCES FOR SERVICEMEMBERS AND VETERANS

There are several great resources to support military personnel and families and HUD works in partnership with the U.S. Department of Veterans Affairs to provide housing information for veterans and active duty military personnel. Bookmark the following links for additional guidance on valuable programs and resources for Veterans and active duty military personnel.

<p><u>Homelessness Resource Exchange</u> A one-stop spot for veterans, and those who help veterans, find housing.</p>	<p><u>Military OneSource</u> A free service provided by the U.S. Department of Defense to help with a broad range of concerns including money management, spouse employment, parenting and child care, relocation, deployment, and the particular concerns of families with special-needs members.</p>	<p><u>HUD VASH Initiatives</u> The HUD-Veterans Affairs Supportive Housing program combines Housing Choice Voucher (HCV) rental assistance for homeless Veterans with case management and clinical services provided by the U.S. Department of Veterans Affairs (VA).</p>
<p><u>VA Home Loans</u> Helps Servicemembers, Veterans, and eligible surviving spouses become homeowners. As part of our mission to serve you, we provide a home loan guaranty benefit and other housing-related programs to help you buy, build, repair, retain, or adapt a home for your own personal occupancy.</p>	<p><u>Military Money</u> A leading online personal finance website for service members, created as part of the U.S. Department of Defense's "Financial Readiness Campaign."</p>	<p><u>Consumer Financial Protection Bureau Information for Servicemembers</u> Service in the armed forces opens doors, and provides new tools that can help you and your family plan for the future. Learn more about the resources available.</p>
<p><u>Supportive Services for Veteran Families Program</u> Provides information about the SSVF Program to Veterans, applicants, and interested stakeholders including application templates, the SSVF Program Guide as well as a list of current SSVF Providers.</p>	<p><u>Learn more about VA Benefits</u> <u>US Interagency Council on Homelessness:</u> <u>Feds HireVets.gov:</u> <u>VA Center on Homelessness Among Veterans:</u> <u>DOL Homeless Veteran Reintegration Program</u></p>	<p><u>Where Do I Go From Here? A Guide for Transitioning to Civilian Life</u> A guide to transitioning to civilian employment. From how to translate your resume to "I did it" testimonials, this book is designed to inspire and educate America's newest veterans.</p>

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