

Executive Core Qualifications

For more than 25 years, I have used my positions of leadership to improve conditions of disadvantaged families and transform distressed neighborhoods. My commitment to affordable housing and community development began as a college intern at the Department of Housing and Urban Development (HUD) during the summers of 1978 and 1979. My subsequent professional choices in private, public, non-profit and academic sectors, at local and national levels, have contributed to the leadership and skills I would bring to the Senior Executive Service. I have been privileged to use my knowledge and skills to see real improvements in housing conditions and family stability and security as a result of my work. In each of my positions, I first ground my work by creating a strong vision developed with staff and stakeholders to identify the need for change, obtain necessary resources, and then mobilize stakeholders to effect the change and measure the impact. I am very proud that my work has contributed to the rebuilding of the worst neighborhoods of the Bronx, Harlem and central Brooklyn (through positions in city government during the 1980s and early 1990s). Most recently, my work to launch HUD's Office of Housing Counseling on October 1, 2012, has already transformed the tools that HUD-approved housing counselors bring to consumers facing housing challenges caused by the Great Recession in order to help them understand and improve their financial situation in order to meet their immediate housing needs and achieve their long-term housing goals.

Each of my previous positions involved leading organizational change, delivering results (on time and under budget), leading large teams of staff in large organizations, improving morale, strengthening finances and operating procedures, assessing and reducing organizational risk, and building coalitions, all with a laser focus on improving housing opportunities for low-income and disadvantaged families. And in many cases, I use my skills as a teacher to develop staff, empower consumers, and train the next generation of affordable housing professionals. I have found that federal service is the perfect match for my training, my experience, and my passion, and I look forward to the opportunity to contribute – and learn-- for many years to come.

LEADING CHANGE

As a Senior Policy Advisor at HUD since November, 2011, my "Job One" for the last eleven months has been to address severe credibility problems with HUD's housing counseling program and garner support for the creation of a new Office of Housing Counseling from Congress, housing counseling agencies and internal and external stakeholders. Congress eliminated the entire appropriation for housing counseling grants at the height of the Great Recession in fiscal 2010, a great shock to HUD leadership and to the housing counseling agencies that depended on the \$45 million appropriation in order to provide essential services helping renters and owners to understand their options, rights and responsibilities. The lack of an appropriation was especially devastating to homeowners facing foreclosure and depending on unbiased HUD housing counseling agencies to help them access assistance to maintain their homes and avoid scams. Congress had many reasons for its decision, including an inability of program leadership to provide clear responses to questions; grant awards that took more than a year to obligate; and a very burdensome administrative structure that led some housing counseling agencies to feel that the federal funds were not worth the effort to apply for them.

HUD program staff was extremely committed to the mission of the program. However, over time and unconsciously, the program staff viewed its main audience as the gatekeepers within HUD who controlled various approvals for grant-making, rather than the clients who needed housing counseling. I could see that the path to transform the program from broken to thriving under the new Office of Housing Counseling needed to start with the basics. Housing counseling provides unbiased, knowledgeable assistance to help consumers understand their financial situation (income, assets, debts and credit history) and their housing situation (legal rights, responsibilities, quality, and affordability). HUD's role is to ensure the quality of the network of housing counseling agencies it approves in order to improve consumers' housing conditions. I repeated this basic vision for the program in every venue I could within and outside HUD, at more than 50 public presentations in my first six months on the job, putting into words the common purpose of those who touched the program. Where possible, I encouraged the audience to develop this vision themselves.

In order to tackle the perceived lack of responsiveness and high level of bureaucracy of the program, I embarked on a national listening tour to meet with HUD staff involved with the program and also with directors and counselors of housing counseling agencies. In several cases, it was the first time HUD had convened the housing counseling agencies as a group to provide feedback to HUD about the program. Meeting with more than 100 housing counselors and HUD staff in my first three months, I heard volumes of complaints and suggestions. I also heard and saw the fervent belief in the program from those who witnessed how it not only helped clients with immediate housing problems, but transformed them by giving them control of their spending and empowering them to negotiate with landlords and lenders.

I took a number of steps to re-establish the credibility of the program quickly. Appropriations law demanded that HUD make 2012 grant awards within 120 days of appropriation, one-third of the time HUD took for the previous award cycle. We set an internal goal of 113 days and achieved it. I heard that HUD staff and counselors felt that the Logic Model (a major part of the counseling program grant application and reporting) was universally considered time-consuming without adding any program value. Through my contacts developed prior to coming to HUD, I learned that the Logic Model in fact was not required for the program and I acted quickly to get the requirement eliminated—simply by asking. We estimated that this change alone saved thousands of hours of administrative time that housing counselors can now devote to helping consumers.

I also changed the staff attitude from one of executing whatever they were told, to one of ownership of program design, execution and evaluation. In order to address staff passivity, in May 2012, I created "Success Teams" to lay the groundwork for major change in three critical areas: Grant-making (Grants), Data Systems (Systems), and Measuring Outcomes (Outcomes), areas identified in the listening tours as primary barriers to a successful HUD program. These teams were modeled on exercises I did for Harvard University's Achieving Excellence in Community Development, a certificate program I completed in 2008 that provided an outcomes-driven disciplined framework to organizational change.

Six middle managers (generally GS-13) working for HUD in housing counseling were selected to lead the Success Teams. I gave the teams two months to identify the key challenges in their areas, enlist stakeholders inside and outside HUD to analyze the challenge and propose solutions, and then present the solutions to an outside panel that included the Acting Federal Housing Administration (FHA) Commissioner. The Success Teams had no budget or authority for their work by design, but I wanted them to see how much could be accomplished by managing the human capital available to them.

I provided weekly training and coaching, but did not interfere in the research or recommendations. The leaders and their managers were skeptical, and indeed one leader dropped out after two weeks, convinced that the assignments could not be achieved with the (lack of) resources available. However, the resulting written reports and oral presentations (delivered live and via webcasts to staff at the four HUD Homeownership Centers) were a great success. More than 60 stakeholders were engaged in the Success Teams' work. The Success Teams created a strategic roadmap that could be used by the new Office of Housing Counseling. The work of the Grants team has resulted in a Notice of Funding Availability (NOFA) that cut the applicants' paperwork in half. The Outcomes team's proposals led to a connection with a credit bureau to obtain credit reports of counseling clients over time to measure the long-term impacts of counseling. The Systems team's work led to a strategic plan for Information Technology (IT) that garnered a \$2.5 million commitment in IT capital funding, unprecedented for the program.

I was very proud when the HUD Secretary said recently that he noticed a positive change in the attitude and respect for the program expressed by Congress and other stakeholders. For the first time in many years, he no longer felt the program's core funding was threatened. Attorneys General from 28 states have committed more than \$280 million from the National Mortgage Servicing Settlement to expand housing counseling programs, relying on HUD's program as the basis for their state program design. Most rewarding were the scores of housing counseling agency leaders who told me privately that they noticed a major improvement in the responsiveness of HUD staff to their program needs.

LEADING PEOPLE

One of my favorite and most challenging moments leading people came as a result of my succession from Chief Operating Officer to Chief Executive Officer (CEO) of Neighborhood Housing Services of New York City (NHS), a large nonprofit organization that provides homeownership-related services to more than 10,000 families per year through eight locations in all five boroughs (counties) of New York City. As a new CEO in 2004, one of the priorities I set with the Board of Directors was to address the organization's unacceptably high staff turnover rate. The problem had several underlying causes. Staff working in outstationed offices felt unsupported. The staff skill sets (real estate development, lending, underwriting and financial education) were highly valued by the private sector, and employees regularly left the organization for positions paying more, sometimes double. There were internal divisions among a highly diverse staff (80 percent were people of color, reflecting the makeup of the clients) caused in part by language and custom. And there was no clear career path and no budget for staff training or development other than certificates required in areas of professional knowledge.

I developed a layered strategy for tackling the problem, starting with a strategic planning exercise to align Board members and employees around agency priorities. Recruitment and retention of valued staff became one of five critical success factors. I developed three strategies to improve staff retention: reduce unnecessary conflict among staff, set measurable goals, and empower employees to improve working conditions. To reduce unnecessary conflict among staff, I conducted a two-session training for all staff on conflict resolution, using materials that I gathered from training I attended and from lessons I used as an Adjunct Professor at New York University. I also engaged other professionals to train, and encouraged managers to bring in outside trainers for their departments. I supplemented formal conflict resolution training by talking directly about race, class and ethnicity in individual conflict situations and in agency-wide meetings. This made it safe to acknowledge differences, but more importantly it increased awareness of unconscious communication barriers. One example illustrates both the challenge and the result associated with this conflict resolution strategy. The

Resource Development (fundraising) unit was particularly affected by conflict, with a 20 percent drop in charitable giving to the organization from 2005 to 2006. The Director, who was a non-minority, and four minority employees were not maintaining external relationships and had poor follow-through with new prospects. I assessed the situation by speaking with each member of the staff and the Director confidentially, finding a high level of mistrust and low morale. I felt the situation was not caused by poor attitude or performance, but by miscommunication and perceived disrespect for each other. I thought the conditions could be remedied, although the staff members did not share my optimism. However, they agreed to my suggestion to work with an outside conflict resolution specialist who specialized in appreciating cultural differences. After two months, they recommitted to each other and to a work plan and turned the department performance around. Partly as a result, 2007 was a record year for charitable contributions. The unit – with no changes in the staff – was responsible for \$3.8 million in contributions, an increase in 40 percent from the prior year.

I employed two other strategies to increase staff retention: the use of metrics to achieve change, and the creation of an Employee Advisory Council. I insisted that we measure retention and set a goal. We were shocked to learn that staff turnover had averaged 40 percent per year for the last three years. I set the goal of reducing turnover to below 15 percent in two years, a number gleaned from similar nonprofits with very stable staffing. We measured turnover each quarter and reported it to the Board. Just the fact of setting a numeric goal created an environment where we would test theories and programs and then see results. We used exit surveys to understand reasons people left the agency and focused our initiatives to combat the most common reasons for leaving, which changed over time.

Finally, I established an Employee Advisory Committee (EAC), made up of 12 front-line staff from different locations and positions to meet directly with me each quarter. The EAC members were nominated by their directors or peers, and were extremely diverse. We had to confront a number of barriers: they were intimidated by meeting directly with the CEO; they were not confident of the confidentiality of our discussions; and they were skeptical that their ideas would be adopted. We tackled each of the barriers quickly, setting clear tasks and goals for myself as CEO and for them.

The EAC tackled the challenge of staff turnover in a very clever way. They developed a survey and asked long-term, valued staff “Why Do You Stay?” The results of the survey became the basis of the strategy to improve retention. At the EAC’s suggestion, we incorporated the concept of succession planning into all performance reviews. I brought in outside trainers on diversity and communication. I asked Board members for assistance and obtained in-kind staff development resources from funders and partners. For example, one large bank provided leadership training for middle-management using their corporate trainers.

The three strategies worked. In 2005, staff turnover was 40 percent. By 2007, staff turnover was below 15 percent (primarily desirable turnover of low-performing staff) and remained below 12 percent in late 2009 when I left NHS.

RESULTS DRIVEN

I have always managed, not only by results, but by measureable outcomes – S.M.A.R.T. (specific, measureable, attainable, realistic, and time-bound) goals and regular data analysis and reporting. I applied these tools to my most important challenge at HUD: establishing the Office of Housing Counseling. With my supervisor, the acting Assistant Secretary for Housing, I set a S.M.A.R.T. goal to have the Office of Housing Counseling in operation by October 1, 2012.

The Office of Housing Counseling was a requirement of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, one of many initiatives to address the underlying causes of the financial crisis. Although HUD's housing counseling program had existed since 1968, as noted previously, it had become bureaucratic and lacked credibility. Congress had eliminated funding for the program in 2010, expressing its frustration. While serving as Senior Policy Advisor, several steps were required in order to establish the new office. A skeptical Congress had to approve the organizational structure. Four union locals represented the affected staff, so each of them had to agree to the reorganization through collective bargaining. The staff had to be identified and reassigned from existing units without disrupting core business functions. I addressed each challenge in turn.

Congressional approval was the first priority. I began meeting in person with authorizers and appropriators soon after beginning my job at HUD. I drafted required reports from HUD to the Appropriations committee members (six at last count), and provided program updates to congressional authorizers. Nevertheless, some Congressional staff remained skeptical, and continued to threaten to eliminate program funding in 2011 as they did in 2010. It became clear to me that the back-and-forth could be endless, so I pivoted to an alternative strategy: a tour to meet housing counselors and their clients. I was surprised then to learn that HUD had not offered such a tour before, and I confronted numerous obstacles, ranging from payment for the bus to preparing agencies and clients for the difficult questions we expected from the Congressional audience. The HUD staff team was enthusiastic. By showing their program to others, they obtained both pride and insight in their own work.

The day of the tour was beautiful, and we achieved 100 percent attendance of high-level staff from 16 different Members of Congress. We visited four HUD-approved counseling agencies in Virginia and the District of Columbia, and met consumers who achieved housing goals that they did not imagine possible without the help of a housing counselor. Three weeks after the tour, Congress formally approved the reorganization plan to create the Office of Housing Counseling.

Negotiations with the unions were next. I was warned repeatedly of the difficulty of collective bargaining, and told to expect months of delays. I had already met each union representative in my first tours of HUD offices within weeks of beginning my job. I was a member of the United Auto Workers Union as a New York University (NYU) adjunct professor, and I taught my students the long history of union support for housing programs like housing counseling. The unions responded to the tone of respect and mutual interest that I established in each collective bargaining session. As a result, the four collective bargaining agreements were completed – through sequential bargaining – in six weeks. All of the agreements resolved issues constructively, such as providing for a transitional training period and an individual training assessment for each employee. The unions also proved to be a very helpful conduit for resolving misapprehensions about the new office.

It was very important to me to set the right tone of the office through the staff reassignment plan, which I needed to complete in six weeks in order to meet my goal of a functioning office established by October 1. Sixty-seven staff out of 141 would be leaving the Division of Program Support within the Office of Single Family Mortgage Insurance to move to the Office of Housing Counseling. I was advised to simply reassign staff and managers based on whether they were already working on the housing counseling program. I chose a different method. I asked for volunteers who wished to be reassigned to the new office, and volunteers who would choose to remain with a re-designed Office of Program Support. I achieved two goals by asking for volunteers rather than mandating reassignments.

First, I believe that employees are the best judge of their own fitness when given full information. By asking for volunteers, staff could self-select into new positions, increasing the chances of finding the best fit between talent and position. Second, the new organization would not be created at the expense of the old. The method of voluntary reassignment would reward the best staff by giving them the choice of where to work rather than making them feel like losers if they weren't picked for reassignment. I worked closely with the Deputy Assistant Secretary in charge of the existing division to manage the expectations around the reassignment process to create a win-win message.

I confronted resistance to change as we proceeded with the reassignment. At the time of the reorganization, some HUD managers were hesitant to volunteer for reassignment to the new Office of Housing Counseling, believing that the new structure would fail. Their yardstick was the existing, paper-heavy and burdensome requirements of the program, which were executed by 150 staff and (they felt) could not be done by 67 staff in the new office. They could not imagine the impact of business process re-engineering and streamlining on freeing staff to focus on program outcomes. I addressed the naysayers, not by argument, but by self-selection. The "non-believers" could choose to remain with the Program Support Division rather than migrate to the new Office of Housing Counseling. Those that volunteered for reassignment to the Office of Housing Counseling chose to believe in the possibilities of change.

This method required full information to all staff and managers to answer their questions and allay concerns. We created a newsletter, *The Bridge*, to provide regular updates and answer frequently asked questions, some of which were quite pointed and which were answered candidly. I held weekly calls with each office and answered countless individual questions. The reassignments were completed for managers by August 15, and for staff by September 15, with high satisfaction on all sides. Everyone selected for the Office of Housing Counseling had chosen to be there and had great motivation and energy for this new project. Those who chose to stay with the Office of Program Support were satisfied to continue to contribute to the Single Family program success.

On September 25 – 27, the new management team of the Office of Housing Counseling met in Washington DC. Under my direction, we produced a draft mission statement, short term goals for the month of October, and first-year goals for the Office of Housing Counseling. The last day included a meeting with housing counseling agencies from around the country, who discussed key issues with the program. It was critical that we would launch the Office of Housing Counseling with the words of housing counselors guiding us and clear accountability to consumers as a core part of our mission. On October 1, as a result of agreements with Congress, labor unions, management and staff, the Office of Housing Counseling was launched. Managers and staff are excited to be part of it.

BUSINESS ACUMEN

I have been responsible for large budgets, staff and technology in every position I have held. I quickly assess existing resources (financial, staff and Information Technology (IT)), measure resources against need, and develop a plan to meet the needs. Three examples illustrate different facets of my business acumen. During my tenure as Executive Director at New York University (NYU) School of Law, I was the first executive director of the Furman Center, a 50-person research center on land use and urban policy, the only joint research center between the NYU School of Law and the NYU Wagner School of Public Service. Although the Furman Center was 15 years old, it had never had a formal budget and it had tripled in size in the three years prior to my arrival. In addition, a major donor created a gift to create a new policy institute within the Furman Center, and I was charged with

creating the new Institute for Affordable Housing Policy and raising matching funds to support it. In addition to building business systems in order to support a world-class policy think tank, I also had to raise the funds for the Institute, creating its advisory board, and establish its policy agenda using the rich data on New York City real estate and affordable housing developed by the research center over the years.

In order to create new business systems and launch the Institute, I assessed existing resources and needs, mobilized human capital, and addressed data needs. I led a strategic planning exercise that outlined priorities and needs, and then mobilized Furman Center staff and researchers to execute the plan, which included a celebration of the Furman Center's 15-year history and lay the groundwork for the launch of the Institute for Affordable Housing Policy. I developed relationships with Human Resources, the Finance Department and IT staff from the Law School in order to create a budget and an IT plan. I met with these colleagues early and often to address the needs and achieve program goals. The budget was particularly difficult. The Law School did not have systems to track a uniquely large research center. I created profit and loss statements and with the assistance of the Chief Financial Officer, incorporated them into the law school general ledger.

The research center needed funding for the new policy institute. The mission of the new Institute was attractive to existing donors, but I chose instead to focus on new donors who were passionate about public policy and affordable housing in order to avoid diluting existing support for the law school. I used my contacts to identify industry leaders willing to invest in an objective, thoughtful and evidence-based policy center. I built a new Advisory Board for the Institute of 20 national real estate developers, government officials, and nonprofit advocates, requiring a contribution of \$5,000 from each Board member. Finally, I re-negotiated a contract to create the affordable housing data base, which would provide the basis for future Furman Center research, resulting in significant cost savings, as well as clearer milestones for completing not only the database, but also a user-friendly searchable interface that has become a model for other cities (and is accessible at <http://datasearch.furmancenter.org>).

As a result of my attention to business systems design and execution, the Mayor of New York City announced the launch of the Institute for Affordable Housing Policy one year after I arrived at NYU at a major national conference I organized on the challenges of multifamily housing. Within a year, I created a first-ever budget and operating expense report for the Furman Center, raised \$500,000 in new revenues for the Institute for Affordable Housing Policy, and assisted in the development of the most detailed data base of affordable housing projects in the country.

My knowledge of business systems was also useful at Neighborhood Housing Services of New York City (NHS), where I faced major financial and risk management issues. NHS was a small nonprofit bank (technically known as a community development financial institution) with \$60 million in assets from 66 financial institutions who invested in NHS in order to obtain community reinvestment credit required by their banking regulators. NHS re-lent the funds to low-income consumers for down payment assistance or home repair loans that were otherwise unavailable in the marketplace. When I became Chief Executive Officer, the company could not report accurately on the status of each investment, and had a worrisome increase in the number of uncollectable loans. A number of funders threatened to pull out of the investment consortium.

I put several strategies in motion at once. First, I hired a Chief Financial Officer (CFO)—the first time this position existed. I engaged our financial auditor to ensure that funds had not been misappropriated

(they were not). I met with each financial institution, explained our situation and promised a full report on the funds, as well as steps to prevent the recurrence. I sought and obtained pro bono assistance from some of our Board member banks to create a new model investment fund that reduced our administrative complexity substantially by consolidating 66 different terms and conditions to a single loan fund with each bank owning a proportionate share of the fund. I worked with the CFO to restructure our accounting and loan servicing departments, moving and re-training staff for some functions, and automating others so we could reduce unproductive staff time. Finally, I explored and then shifted from self-servicing our loans to obtaining a third-party servicer who was familiar with mission-driven lending, but more comfortable than NHS staff in pursuing late payments. As a result of my initiatives, delinquencies were cut in half in one year. Instead of losing investors, at the end of the year, I had attracted a new bank who invested \$4 million in the loan fund.

While serving as Senior Policy Advisor at HUD, my responsibilities for the Office of Housing Counseling (OHC) included taking it from concept to a staffed, operating entity on October 1, 2012. At the time I arrived at HUD, there had been numerous analyses of counseling workload, but little progress in creating the OHC itself. The new office needed a budget, an information technology plan, an organizational chart and a staffing plan in order to become operational. I had few resources at my disposal. The existing staff was not under my direction and had operating priorities. I created a transition team of four people, two from within the program and two who were detailed from outside the program, but had experience in reorganization and operations. I divided the work, emphasizing the importance of building systems that would be supported by HUD easily and would be flexible enough to support changing program needs.

IT was a particular sore spot with the housing counseling program. Program activity and contracts were tracked by a system built more than 12 years ago for another purpose. Working with IT staff from across HUD, I learned the history, resource limitations, and frankly, the frustration IT staff felt with housing counseling program staff who did not communicate their needs well or realistically. I took the opportunity to work with the housing counseling program point of contact for IT issues. He was a 30-year veteran of the federal government and had been thrown into the job of IT support without much training and even less authority to make change. Together, we developed a strategic plan for IT investment in the housing counseling program (I worked with him through three major plan revisions), and he presented the final plan to the Chief Information Officer and Chief Financial Officer's staff. In July 2012, the budget office recommended a \$2.5 million investment in IT for the housing counseling program, following the recommendations of the strategic plan we presented.

In sum, under my leadership, the transition team produced a draft budget, a strategic plan for information technology, an organization chart and 67 new position descriptions for the new organization. As a result, the Office of Housing Counseling is running on October 1 as scheduled.

BUILDING COALITIONS

During my tenure as the Chief Executive Officer for New York City Neighborhood Housing Services (NHS), I was challenged with creating a network of foreclosure prevention service providers in New York City. Under my leadership, NHS had become the largest foreclosure prevention counseling agency in New York City. The NHS program began in 1996, one of the earliest foreclosure prevention programs in the country, and by 2001, NHS was tracking the impact of predatory lending in certain neighborhoods in Brooklyn and the South Bronx. However, as the evidence of the threat of foreclosures mounted, I became concerned that NHS was competing against worthy legal services and

housing counseling organizations, that each of us was doing independent outreach and messaging to homeowners, and that there was no safety net for owners who could not keep their homes.

I began informal conversations with the executive directors of two organizations NHS had not partnered with in the past who were active in this area: NEDAP (Neighborhood Economic Development Advocacy Project) and South Brooklyn Legal Services. Over coffee, we outlined a vision of a comprehensive, collaborative and citywide network of foreclosure prevention providers, all measuring the same impact, using common outreach materials, and providing quality control through training and support. We looked for collaboration models, but could not identify any. Most groups were threatened by joining with competitors and were too overwhelmed by the new business of foreclosure prevention counseling to think of a bigger picture beyond their own agency needs.

The three of us persisted, and enlisted New York City's (NYC) housing department, City Council members, and fellow counseling organizations who would listen to our concerns. I met with senior officials at banks and foundations, and was a key presenter at a conference at the Federal Reserve Bank of New York on the future of NYC's foreclosure crisis in 2006. The City of New York became an interested partner, and the housing Commissioner began convening monthly meetings of public and private stakeholders to create a unified response to the foreclosure crisis in New York City.

The management and board of NHS had major qualms about this direction. It was likely that NHS would receive less funding as part of a coalition than it did by going directly to funding sources—we had extremely strong relationships. I responded that while the NHS program may be benefiting from the current situation, our clients were not. The ones needing legal services could not get them; education and training resources were either duplicated or not available; and nonprofit organizations were scheduling conflicting consumer outreach events. The Board of Directors eventually agreed to support the collaboration.

My efforts eventually led to success. In December 2007, the Mayor of New York City and the City Council Speaker announced the launch of the Center for NYC Neighborhoods with funding commitments exceeding \$5 million. The Center, a new 501(c)(3) organization, would be a coordinating hub of a network of more than 50 organizations and federal, state, and local government agencies providing services to those threatened by the foreclosure crisis. One early story illustrated the success of the Center. Within two months of the Center beginning operations, a housing counselor posted on the Center's listserv that her client was told by the servicer that a certain type of modification was unavailable due to conflicts with state law. She asked the counselors affiliated with the Center whether this was true. Immediately, the Director of Consumer Protection for the New York State Banking Department responded that there was no such conflict and asked through the Center's listserv for a list of other consumers who had their loan modification denied for similar reasons. Within three hours, she had a list of more than 60 clients. The next day, she and the bank posted on the listserv that the bank's policies were rescinded, and the 60 clients were asked to re-apply immediately for the loan modification. That moment for me crystallized the power of the network. Through 2011, the Center and its partners have helped more than 13,000 homeowners. In September 2012, the Center announced the awards for \$30 million in counseling grant funds made available by the Attorney General. I was proud to be present at the announcement.

The partnership did not end with the creation of the Center for New York City neighborhoods. At another informal breakfast, I raised with my coalition colleagues a distressing gap in service we were seeing: consumers who could not avoid foreclosure and keep their homes had neither a safety net nor

transitional assistance to help them (and often their children) relocate to rental housing, which was particularly scarce in New York City. We reached out together to the New York Times Foundation's Neediest Cases Fund, which set aside \$1 million to create the Neediest Subprime Cases to help families in this situation. The program is now in its fourth year, and provides grants of up to \$10,000 for families who may lose their homes due to subprime mortgage lending.

Currently serving as a Senior Policy Advisor at HUD, the Secretary asked me to participate in his efforts to persuade state Attorneys General (AG) to use their share of the \$25 billion National Mortgage Servicing Settlement to expand housing counseling programs. We realized that many AG offices were unfamiliar with housing counseling, skeptical of its effectiveness, and concerned about their capacity to build or expand housing counseling programs effectively. As one of the Secretary's key task force members, my role has been to speak to state representatives about the benefits of housing counseling so that they would become comfortable investing their share of the settlement in housing counseling programs.

I have spoken to more than 35 state staffers, answering questions ranging from how to structure grant payments to key metrics for measuring success of a counseling program. I created and delivered several webinars, answering common questions such as how to coordinate legal services providers with housing counseling agencies. I shared research by HUD and others demonstrating the dramatic effectiveness of housing counseling on preventing foreclosures and improving loss mitigation outcomes. One of the most effective roles I played was to connect state officials who had questions or concerns with other states that had successfully addressed the challenges. One state (initially very resistant to taking on the responsibilities of running a housing counseling program) overcame its concerns after I introduced it to officials in three other states running successful programs. Another designed its program to reach rural consumers based on information I provided about a successful program in another state. To date, more than 28 states have committed at least \$270 million for housing counseling, cutting across partisan lines and dwarfing the federal program budget of \$45 million.

I have embedded the lessons learned from working with the attorneys general into the HUD program. We have added state, local, and regional networks to the HUD counselor listserv and created a newsletter, *The Bridge*, to share news about HUD's housing counseling program with 6,000 counselors and other stakeholders. HUD staff has expressed surprise at the willingness of counseling agencies and state officials to work together with each other and with HUD. I am not surprised. We share the same goals, and the strongest partnerships are made where all interests align around a common purpose.