

THE OFFICE OF HOUSING COUNSELING NEWSLETTER



THE BRIDGE



**HUD Celebrates 2019
National Homeownership Month**



TRANSFORMING OUR PROGRAM



FROM AFFORDABLE HOUSING TENANT TO HOMEOWNER

SJHP GOES THE DISTANCE FOR A COUNSELING CLIENT

In 2014, Ricardo Torres was an affordable housing tenant of St. Johns Housing Partnership (SJHP) in St. Johns County, Florida, working hard to pay his rent. But he had a dream that he was willing to work just as hard to achieve. His first step was to avail himself of the free credit counseling available to him at SJHP. “I asked him what his goals were in counseling,” said DeAnna O’Flaherty, Community Outreach Manager and Housing Counselor at SJHP. “His goal was to move out of his rental and purchase his own home.”

In formulating a plan to achieve that goal, O’Flaherty knew that her client faced two primary hurdles. “One of the biggest obstacles was that he was a single man and has one income. So, his initial focus was to try to improve his income and savings over time.” The second challenge, she said, was more formidable. “It’s very expensive to live in St. Johns County. We work in a market where someone may qualify for a mortgage—we’re excited for them, they’re saving and following the budget, their credit is great—but there may be nothing that they can afford. It is heartbreaking to see someone work that hard for homeownership and then not be able to buy something.”

There was an answer, and O’Flaherty knew Torres’ credit was sufficient to qualify for it: Habitat for Humanity.

HAMMERING OUT A SOLUTION

“Habitat for Humanity, St. Johns County was the best fit to lead him toward homeownership,” O’Flaherty shared. In April 2017, Torres applied. “They did a needs assessment. He was then given the opportunity to do some good-faith hours volunteering prior to being selected, so he would know how hard the work would be. He passed those steps with flying colors, and that July he was accepted. He worked with [U.S. Department of Agriculture] to purchase a lot in the city of

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Hastings, and then he began building his property.” Once again, Torres found SJHP going the extra mile in a way no one could have expected. Kelsey Wainwright, SJHP Loan Processor, had also been selected for a Habitat home. Torres soon found her, hard hat and all, putting in volunteer hours on his home on weekends. Then, on Habitat’s annual Women’s Build Day, the entire office staff showed up to join in. “When they say sweat equity, they mean it,” said O’Flaherty. “It was a hot day. We feel so blessed that we could physically put our hands on the tools, the walls, the floor of the house being built for our tenant and housing client who was now going through this amazing affordable housing option. Ricardo was very humble during the entire process, putting a lot of extra time into his build. He really does exemplify what hard work and stick-to-itiveness can do to improve someone’s housing situation.”



“AN AMAZING TRIUMPH”

Ricardo Torres closed on his home in March 2018, nearly four years after he began the counseling process as a renter. He had surpassed the Habitat St. Johns sweat equity minimum of 250 hours by 100—coincidentally equal to the increase in points in his credit score. At the celebratory ribbon-cutting ceremony, Torres tearfully thanked family, friends, and volunteers who helped him build his dream and then cut the red ribbon with gold scissors. “That was an amazing triumph,” said O’Flaherty, “and we felt such ownership. Ricardo was our tenant. It was a long process, and he had worked so hard.”

It’s a triumph, O’Flaherty said, that illustrates the importance of a cooperative effort between agencies, resources, and the client to create a successful outcome. “Housing counselors have to be willing to engage across a lot of different programs to make homeownership a reality for clients,” she added. “That’s one of the biggest hurdles that any homeownership program faces. We really need to be familiar with the many banks, lenders, and community programs that are out there. If I had not been aware of the requirements of Habitat for Humanity and the time frames in which he would need to apply, I would not have been able to find Ricardo a resource. He wouldn’t have qualified for enough mortgage to buy something in our area.”

Ricardo Torres is just one example of the power of perseverance in the housing counseling process. In O’Flaherty’s words, “If housing counseling was easy, I don’t think anyone would like it. We see its value because it is hard. I think the takeaway from Ricardo’s story is that when a client is working toward homeownership, it can take longer than you want it to, and it can take a lot more organizations or programs being involved. But in the end, they win a mortgage for 20 to 30 years – a huge commitment – and that’s no small thing. So, being able to be excited for the client and with the client, even if it takes a lot longer than you thought it would, is worth it. It really is. I don’t think people know how rewarding housing counseling can be.”