

NCRC's National Homeownership Sustainability Fund Housing Counseling Program

Applicant Checklist

Why become a part of NCRC's National Homeownership Sustainability Fund (NHSF)

- ◆ Affiliates are certified as a HUD Approved Counseling Agency
- ◆ NHSF Counseling Process
- ◆ All NHSF affiliates are linked to a Client Management System (CMS) for reporting purposes
- ◆ Networking of Affiliates with other Affiliates
- ◆ A National Voice
- ◆ Training and Education (staff development) and Technical Assistance
 - NCRC's National Annual Conference
 - NeighborWorks America
 - Compliance with National Counseling Standards (NCHEC)
 - Web Based Counselor Training
- ◆ Program Development for Affiliates
- ◆ Financial Support for Affiliates
- ◆ Marketing Support for Affiliates
- ◆ Available Refinance Mortgage Services for Affiliates for clients

What is required of Applicants

- Biennial Performance Review
- Performance Monitoring
- Indicate the amount of funding leveraged in the last two years in support of your housing counseling program.
- Are any of the leveraged funds from HUD (directly) or indirectly)
- Quarterly 9902 submission to HUD (directly or indirectly)
- Monthly Reporting
- CFDA #
- Number of years your agency has been providing housing counseling services

- Staff must have certifications in comprehensive housing counseling
- Agency must have a written housing counseling plan.
- Agency must have the capacity to support a comprehensive housing counseling caseload as evidenced by its historical performance, current counseling work plan, budget and staffing levels.
- Agency must provide annual projections.
- Agency must provide adequate documentation as to agency legal status, including articles of incorporation, by-laws, board list and certificate of good standing.
- Files must be maintained in a locked, secure location
- Files should have a 6 digit – ID Number or unique identifier for each client file including group workshops
- 85% of counseling activities must be face-to-face and one on one
- Counselor must have the capacity to pull and analyze client's credit report, and provide clients with an assessment and solutions to improve/correct the report.
- Counseling program must provide a course of study, which entails a minimum of 16 hours of in-depth group training assessing readiness to buy.
- Agencies MUST avoid conflict of interest, by providing disclosure documents for client's signature and/or provide clients with a directory of services that inform clients that they have a choice.
- Agencies must provide a certificate of completion to clients completing a group counseling program.
- Counselors must provide support and follow-up to clients throughout the counseling process; (post-counseling and educational services includes such topics as post purchase, financial planning and community involvement banking, loss mitigation and default.)
- Determine when to close a case.

Applicant Attachments

- Most recent agency audit
- Agency Disclosure Documents

Forms

- Zip code service areas
- All Housing Counseling staff titles, relevant experience, and roles of each. This experience may include relevant experience prior to becoming an employee of of applicant agency. Please include staff resumes.
- Copy of all letters and other documentation of funding sources.
- Program quantifiable outputs and outcomes information
- Maps, or other demographic data to document the need, if necessary
- Home Buying Education training information, if applicable.
- Include description of strategies to Affirmatively Further Fair Housing

Matrices

- Direct-Labor Hourly Rate and Counseling Time per Client
- Counseling Matrix (10)
- Application for Federal Assistance Funding Matrix

Applicant Certifications (included)

- HUD Compliance Statements
- Religious Organizations Statement
- Certifications I, II & III must be signed
- Certification of Consistency with the Consolidated Plan must be signed if applicable
- Certification of Consistency with the EVEC Strategic Plan, if applicable

Reminders:

- Read the instructions carefully
- Fill in your agency name, address, phone, and fax in the space provided
- Please review types of counseling services provided under this program
- Review your 2009 – 10 projections

Part 2 Affiliate Profile: Agency Must Provide:

- Capacity to Provide Comprehensive Housing Counseling Services
- Must show statistics on the NEED for Housing Counseling in agency servicing area
- Must show the Scope of agency services
 - o Must show Leverage Dollars in agency
 - o Agency Outcome measurement process

Agency Profile

Executive Director:

Name of Agency:

Address:

City: State: Zip:

Phone: Fax:

E-Mail:

Appointed program director or program contact

Name:

Phone: Fax: Email:

Tax and Audit Information

Federal Tax ID#

DUNS #:

CFO, VP of Finance, or Controller:

Name:

Title:

Phone:

Fax:

E-mail:

Budget for housing counseling: \$

Please attach a separate sheet for your itemized housing counseling program budget.

Audit: Yes No

PROFILES THAT DO NOT INCLUDE AFFILIATES AUDITS WILL NOT BE ACCEPTED

Congressional District Information

What Congressional District(s) do you serve:

Senate and House Representative(s)

Name	Address (Washington, DC)	Phone
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Senate			
House			

I-B. Housing Counselor(s) Information

Are you a HUD Certified Agency: Yes No

How long have you operated a housing counseling program?

What is your current Client Management System _____?

In 08 or 09, your CMS will have to be comparable to HUD's CAR System

List the total number of full time (35 + hours per wk) and part time counselors and years of experience, other languages spoken, type of counseling services group or one on one counseling services and if experience in homeownership and predatory lending counseling.

Counselors Full Time (35+hrs wkly)

Name:	# Hrs per Wk	Experience (Yrs)	Bilingual	One on One	Group
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List the educational training course your counselor(s) has attended in the last 12 months:

Counselor Name:

Date	Title of Course	Hours	Sponsored By
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Counselor Name:

Date	Title of Course	Hours	Sponsored By
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Counselor Name:

Date	Title of Course	Hours	Sponsored By
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COMMENTS

Date	Title of Course	Hours	Sponsored By
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Will housing counselor(s) assigned to the program provide FULL participation in NCRC's NHSF conference calls, training and testing? Yes No

Please attach resumes for program director and all housing counselors.

Direct-Labor Hourly Rate and Counseling Time per Client

Enter the names of each housing counselor in the appropriate column. Do NOT list any other staff. Please enter the DIRECT-LABOR HOURLY RATE (hourly salary) in dollars and cents in the space provided. Do NOT include overhead, fringe benefits, or other operating expenses.

Counselor Name	Direct-Labor Hourly Rate (DLHR)	For HUD use only
Average DLHR*		

Type of Comprehensive Housing Counseling Activities/Services Provided by Affiliate

Please check all types of counseling you provide, even if you have only served one individual or have developed a referral source for service for a client under that category. For Homebuyer Education or Home Equity Conversion Mortgage counseling, please include written descriptions for both and attach with your other narratives, and include any Home buying Education program brochures, fliers, etc. Please indicate whether your community is part of an Empowerment Zone or Enterprise Community and attach a signed Certification of Consistency with the EVEC Strategic Plan. If HUD reviewed your housing counseling program, please show the results of HUD's visit in the narrative.

Note: For each of the activities you propose, you must be prepared to need the needs of all individuals requesting services, including persons with disabilities, regardless of the complexity of the services involved. Additionally, services must be marketed to persons with disabilities, including visual and hearing disabilities, as they would be to any other segment of the population not likely to apply for such services.

1. Pre-Purchase Homebuyer Counseling

This includes the following types of one-on-one counseling: pre-purchase; pre-rental; search assistance/mobility; fair housing; budgeting for mortgage or rent payments; money management; and housing care and maintenance. This also may include guidance on: alternative sources of mortgage credit; how to apply for housing assistance; how to identify and avoid predatory lending practices; locating housing which provides universal design and visitability; referrals to communicating or homeless services, and regulatory agencies; and advocating with lenders for non-traditional lending standards.

2. Homebuyer Education Programs

These programs are housing related education programs in which educational materials are used in training sessions for multiple participants, including **HUD's Homebuyer Education and Learning Program (HELP)**. For a typical homebuyer education program, participants complete eight to twelve course hours. Agencies that provide this service must also offer individual counseling to complement group sessions.

3. Counseling to Resolve or Prevent Mortgage Delinquency or Default

This includes counseling on how to: restructure debt, obtain recertification for Mortgage subsidy, establish reinstatement plans, seek loan forbearance, and Manage household finances. This counseling can also include helping clients affected by predatory lending, foreclosure prevention strategies, explaining the foreclosure, providing rentals to other sources, and assisting clients with locating alternative housing or pursuing loss mitigation strategies

4. Non-Delinquency, Post-Purchase Counseling on Improving Mortgage Term, HECM Conversion and Home Improvement

This includes information and advice on finding favorable mortgage loan terms, personal money management, and relations with lenders. It also includes help with converting home equity into cash, such as counseling on HUD's HECM program. HECM counseling assists clients who are 62 years or older with the opportunity to convert the equity in their homes into income to pay living, medical, or other expenses. This counseling also includes counseling the client about: home improvement and rehabilitations; property maintenance; loan and grant options; loan or grant application processes; what housing codes and housing enforcement procedures apply for the intended activity; accessibility for disabilities; non-discriminatory lending and funding for persons who modify their dwellings to accommodate disabilities; visitability and universal design; how to specify and bid construction work; how to enter into construction contracts; and how to manage construction contracts, including actions to address the non-performance of contractors.

5. Post-Purchase Programs

These are post-purchase oriented group sessions in which educational materials are used in training sessions for multiple participants. Topics can include: resolving or preventing mortgage delinquency and default; converting home equity into cash; seeking favorable mortgage loan terms; budgeting and financial management; real estate taxes and insurance; and home maintenance. Agencies that provide this service must also offer individual counseling to complement group sessions.

6. Counseling and Education on Locating, Securing, or Maintaining Residence in Rental Housing

This refers to one-on-one counseling and group education sessions regarding renter-related topics, including: helping clients obtain and utilize rent subsidies; pre-rental search assistance/mobility counseling; budgeting for rent payments; educating clients on landlords' and renters' rights; explaining the eviction process; ensuring clients understand their rights when faced with displacement; explaining the responsibility of the entity causing displacement; and providing assistance with locating alternate housing.

7. Counseling on Shelter or Services for the Homeless

Includes referrals to social, community, and homeless services such as emergency shelter or transitional housing.

8. Marketing and Outreach Initiatives

This includes: providing general information and materials about housing opportunities and issues; conducting informational campaigns; advocating with lenders for non-traditional lending standards; and raising awareness about critical housing topics, such as predatory lending or fair housing issues. (Note: Affirmative fair housing outreach should be directed at those populations least likely to seek counseling services.)

9. Homeownership Voucher Counseling

Supplemental funding for counseling in conjunction with HUD's Homeownership Voucher Program must use the supplemental funds for any of the group sessions or one-on-one counseling activities outlined in Section III.C of HUD-NOFA, in a manner that clearly and directly assists recipients of Homeownership Vouchers to utilize those vouchers towards the purchase and maintenance of a home. According to the Final Rule on the Homeownership Voucher Program (65 FR 55163), suggested topics for the HUD-required pre-assistance counseling program include: how to negotiate the purchase price of a home; how to obtain homeownership financing and loan pre-approvals, including a description of types of financing that may be available, and the pros and cons of different types of financing; alternative sources of mortgage credit; how to find a home, including information about homeownership opportunities, schools, and transportation in the PHA jurisdiction; mobility counseling, including purchasing a home outside the PHS's jurisdiction; advantages of purchasing a home in an area that does not have a high concentration of low-income families and how to locate homes in such areas; how to design features to provide accessibility for persons with disabilities; how to obtain funding for modifications that will make housing accessible and available to clients and their family members with disabilities; information on fair housing, including fair housing lending and local fair housing enforcement agencies; information about the Real Estate Settlement Procedures Act (12 U.S.C. 2601 et seq.) (RESPA); state and federal truth-in-lending laws; how to identify and avoid loans with oppressive terms and conditions; home maintenance; budgeting and money management; and credit counseling. Counseling services in conjunction with HUD's Homeownership Voucher.

10. Colonias

Colonias. Recipients of this supplemental funding may provide any of the eligible activities outlined in Section III.C, so long as they serve individuals in communities that meet the definition of a Colonia provided in Section I.B.2.c, of HUD-NOFA.

11. HECM Counseling

HECM Counseling. Recipients of this supplemental funding must provide counseling to individuals/families that may be eligible for or are interested in obtaining a Home Equity Conversion Mortgage (HECM). Counseling must be provided by AARP and NeighborWorks - certified HECM counselors who must explain all of the details related to HECM financing to help clients make informed decisions.

Affiliates must have a housing counseling plan. Your plan describes implementation and services delivery or how clients flow through your housing counseling program, from intake to close out.

Affiliate:

Contact person

Name:

E-mail:

Direct Phone:

Please describe below your housing counseling plan:

Counseling Services Matrix

Please break down total number of clients to be counseled in the following order:

Housing Counseling Service/Activity Affiliate Name _____	Total Number of clients	Number of one-on-one face-to-face hrs per client	Number of group counseling hours
		(from intake to closeout)	
1. Pre-Purchase Homebuyer Counseling			
2. Purchase Home			
3. Homebuyer Education Programs (HUD's HELP)			
4. Counseling to Resolve or Prevent Mortgage Delinquency or Default			
5. Non-Delinquency/Post-Purchase Counseling on improving Mortgage Term, HECM Conversion and Home Improvement			
6. Predatory Lending			
7. Counseling and Education on Locating, Securing, or Maintaining Residence in Rental Housing			
8. Counseling on Shelter or Services for the Homeless			
9. Credit and Money Management			
10. Fair Housing			
TOTAL*			

Total must match number given above for number of client's agency will serve during 2009/10 funding year

Please list the work, activities, and partnerships you have or will be establishing with minority-serving institutions. *For an official listing of the institutions go to www.ed.gov which list all minority colleges.*

Zip code service areas: If you already have such a list, please attach it here
(Use a separate sheet to include the entire diocesan area. You may want to contact your chancery office for this list.)

Federal Assistance Funding Matrix

List successful efforts to obtain funds from sources other than HUD and develop linkage with partners to coordinate activities in the community. Only list dollar amounts on this Matrix for which you have confirmed letter(s) supporting the leveraging funding for your housing counseling program.

Affiliates Name:	
\$	Dollar Amount(s) <i>Designated for Your Housing Counseling Program ONLY</i>
Requested Dollar Amount from National Homeownership Sustainability Fund	
Other Leveraged Federal Funds	
Other Leveraged State	
Other Leveraged Local	
Other Funds	
In-Kind Leveraged Funds	

PLEASE SCAN YOUR FINANCIAL AND SUPPORT LETTERS

Part. I Certifications

Name of Affiliate:	
Program Director:	Phone:
E-mail:	

I affirm that _____ *(name of agency)*

will not undertake a separate application for funds either as an affiliate of another intermediary or directly as a HUD approved agency.

Signed: _____
(Name and Title)

Date: _____

I have read the HUD Handbook 7610.1 (rev. 4) (<http://www.HUD.gov>) for reporting results and responsibilities for program managements as an agency participating in the HUD Housing Counseling Affiliates application through NCRC's-National Homeownership Sustainability Fund program.

Signed: _____

Date: _____

Part. II Drug Free Work Place

Name of Affiliate:	
Executive Director:	Phone:
E-mail:	

I affirm that _____ (*name of agency*) is a

drug free work place as an affiliate of National Homeownership Sustainability Fund , as part of the HUD Housing Counseling Affiliates application.

Signed: _____
(*Name and Title*)

Date: _____

Part. III Disclosure

Name of Affiliate: _____

Executive Director: _____

Phone: _____

E-mail: _____

I affirm that _____ (*name of agency*)

represent its clients without any conflict of interest. _____

(*name of affiliate*) provides a **written disclosure for signature**, to all clients stating that clients

are under no obligation to _____

(*name of agency*) and that clients are **FREE** to choose their own Lenders, Realtors/Broker and

Property in which to purchase.

Signed: _____
(*Executive Director*)

Date: _____

I have read the HUD Handbook 7610.1 (rev. 4) Chapter 5 Section E (<http://www.HUD.gov>)

Performance Criteria and Monitoring and responsibilities for program management as an affiliate

participating as a HUD Approved Housing Counseling Agency through NCRC's National

Homeownership Sustainability Fund program.

Signed: _____
(*Executive Director*)

Date: _____

Part. IV Religious Organizations Statement

You must undertake your responsibilities in accordance with the following principles:

1. You will not discriminate against any segment of the population;
2. You will not provide religious instruction or religious counseling, conduct religious service or worship, engage in religious proselytizing, and exert religious influence in the provision of assistance under your Housing Counseling Program;
3. You will make counseling offices and services accessible to persons with a wide range of disabilities and help such persons locate suitable housing in locations throughout your community, target area or metropolitan area.

Affiliate:

Print Name:

Title:

E-Mail:

Signed: _____
(Executive Director)

Date: _____

NATIONAL HOMEOWNERSHIP SUSTAINABILITY FUND IS A NATIONAL HOUSING COUNSELING INTERMEDIARY

NHSF WORKS TO CREATE FUNDS AND FUNDING OPPORTUNITIES FOR AFFILILATES