

# ACCESS TO HOUSING

## HOMEOWNERSHIP POST-PURCHASE

### Strategy Description

The minimum grant amount under this strategy is \$50,000 per counseling agency or legal service provider specializing in homeownership law. The award includes a maximum 15% administrative cost allowance. This service strategy will support successful homeownership and home retention for first-time homeowners by providing mortgage counseling and education, Homeowner Association (HOA) education, and MOHCD program participation counseling and education. Grantees must be HUD-approved housing counseling agencies, or document that they are actively in the process of attaining HUD approval. Grantees are expected to work closely with a MOHCD-identified, non-client serving lead agency to coordinate marketing, outreach and programmatic activities. Additionally, this strategy provides legal services to homeowners to ensure their rights are being protected under the State of California Homeowner Bill of Rights and other consumer protection laws.

#### **Housing Counseling Plan**

All grantees must have a current, up-to-date Housing Counseling Plan that explains the needs and problems of its target population, how the agency will address one or more of these needs and problems with its available resources, the type of housing counseling services offered, marketing and outreach strategies, fee structure (if applicable), and its geographic service area. The Plan must describe how the agency serves residents with limited English proficiency (LEP).

In addition to any LEP target population agencies may serve, they must also seek to provide access to program benefits and information to LEP individuals whose primary language is one of the City's official languages (Chinese, Spanish, and Filipino) through either "in-house" language assistance services or by contracting with a vendor to provide such services. Additionally, the Plan must address how the agency will serve people with mobility and communication needs. The Plan must also address alternative settings or formats for the provision of housing counseling services, such as telephonic counseling or remote counseling systems designed using Skype technology, video cameras and the internet.

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#### **Client Intake**

All applicants must have a standardized, written client intake process, where a housing counselor or administrative staff person trained in requirements of the Privacy Act obtains basic information to determine if the agency can assist a potential client, schedule an appointment with a housing counselor, or refer the potential client to other resources. Client intake may occur at a one-on-one session or in a group setting. An applicant's client intake policy and procedure should include how the agency handles (and protects) private personal information, language barriers, and sensitive questions regarding gender and/or sexual orientation, proper pronouns, and other issues during intake.

#### **Counselor Training**

All housing counselors must be HUD-certified and have passed HUD's homeownership counseling exam. Counselors must be employees or contractors of the agency and should receive standardized training in housing counseling. Counselors must be trained to assist residents in how to navigate MOHCD programs and processes. Counselors must attend a minimum of two annual program trainings offered by MOHCD each year, as well as a minimum of monthly train-the-trainer convenings conducted by a coordinating agency identified by MOHCD.

#### **In your proposal:**

- Describe your counselor training process, including curriculum and number of hours, your continuing education policy and number of hours, and your method for evaluating counselor knowledge and performance.

#### **Individual Counseling**

All applicants must offer individual housing counseling sessions to clients. Applicants must use private counseling rooms for client meetings, which should last at least 60 minutes. Initial and subsequent counseling sessions must result in a written housing

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action plan (with housing goals) for each client. The action plan outlines what the agency and the client will do in order to meet the client's housing goals and, when appropriate, addresses the client's housing problem(s). The action plan is an assessment of a client's current ability to maintain housing. It is a mutual agreement between the client and the housing counselor to work on the short-term, medium-term and/or long-term goals necessary for the client to maintain housing.

#### **In your proposal:**

- Describe how your agency works with clients to identify goals.

If your agency will provide mortgage and Homeowner Association (HOA) counseling and education to homeowners, during individual counseling sessions and based on the unique goals outlined in the client's action plan, counselors must be prepared to offer all of the following services:

- If applicable, discussing any topics of clarification or concern that the client has regarding MOHCD program participation;
- Analyzing a client's spending habits and financial circumstances;
- Developing a new household budget based on homeownership expenses;
- Making recommendations for debt management and savings plans;
- Providing resources and referrals for additional assistance with property tax, HOA and other legal obligations;
- Reviewing the consequences related to neglecting housing obligations, including mortgage payments, property taxes, and compliance with financial requirements and regulations of HOAs;
- Preparing a maintenance plan tailored to the homeowner's type of housing (e.g., condo or single-family home) for at least one major household system, including the system's life cycle, use and repair strategies;
- Creating an emergency preparedness plan to assist a client in coping in the event of a disaster;

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- Discussing specific energy efficiency strategies that may be employed;
- Referring clients with home modification needs to agencies who specialize in safety, accessibility, energy efficiency (including solar installations) and health modifications for low-income households at-risk of displacement;
- Assessing a client's options to refinance an existing mortgage using the client's credit report, recent mortgage statements, estimated property value, and an applied knowledge of available loan programs;
- Applying knowledge of the home re-sale process to prepare clients for MOHCD program requirements as well as to avoid predators in the process; and
- Providing resource information and application assistance to homeowners at risk of foreclosure (e.g., HELP, COVER and other homeowners assistance programs) due to unaffordable HOA assessments, mortgage loan past due balances, City code violations, and other emergency needs.

If your agency will provide direct legal services to homeowners, attorneys must be licensed through the State Bar of California. During individual counseling sessions, attorneys must understand and be prepared to offer all the following services:

- Reviewing the rights protected under the State of California Homeowner Bill of Rights and other consumer protection laws;
- When applicable, reviewing the rights and responsibilities of being a member of a HOA;
- Identifying potential rights violations and assessing strategies to address those violations, including legal representation and mediation services; and
- Providing limited and/or full-scope legal representation to clients.

#### **Group Workshops**

All applicants must offer a minimum of 4 group workshops per year to homeowners. Group workshops follow a written curriculum, which is developed by a coordinating

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agency in collaboration with the applicant and approved by MOHCD. Agencies must offer group workshops free of charge to participants and coordinate with a MOHCD-identified, non-client serving agency who will maintain a Citywide Homeownership workshop calendar and counseling referral and reservation system. Additionally, the coordinating agency will work with applicants to provide guest workshop presenters as experts on workshop topics. Housing counselors and attorneys shall be prepared to facilitate workshops with the following topics and others identified by MOHCD:

- Disaster preparedness, including safety-related strategies for the interior and exterior of the home to reduce the risk of accidents and impact of disasters;
- Basic home maintenance for both HOA members and single-family homeowners;
- Estate planning, including changing the title of your home;
- Property and income taxes for homeowners;
- Refinancing;
- Budgeting and other financial fitness;
- HOA rights and responsibilities;
- Energy efficiency measures;
- Resources for homeowners to sustain homeownership; and
- MOHCD program participation responsibilities and obligations.

#### **Client Follow-Up and Evaluation**

All applicants must use a client file checklist to ensure required documentation has been received and retained. Client records must be maintained for at least three years following the client's termination of counseling. All client files must be stored in secure physical or digital formats.

All applicants must have a written client follow-up and evaluation process that includes how often they follow up, how they document a client's termination of counseling, how they document client outcomes, and how client satisfaction surveys are used to

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evaluate the effectiveness of services.

#### **Homeownership Post-Purchase Coordination**

The role of the Homeownership Post-Purchase Coordinating Agency is key to providing consistent standardized homeownership counseling services. The maximum grant amount for this activity is \$75,000, which includes a maximum 15% administrative cost allowance. Applicants will focus on coordination and support of agencies providing direct service to residents and must be prepared to offer all the following services:

- Outreach for its collaborative homeowner services and MOHCD's programs via a quarterly newsletter targeted at program participants;
- Provide resource materials to HUD-approved housing counseling agencies providing post-purchase and mortgage assistance;
- Provide communication and information to service providers on counselor training opportunities, program updates, upcoming rental opportunities, industry standards, and San Francisco market trends;
- Maintain and publish a monthly calendar of all homeownership agency orientations, workshops and drop-in clinics;
- Provide and track client referrals to HUD-approved housing counseling agencies;
- Provide and track referrals to post-purchase housing counseling agencies to ensure that clients needing assistance with appeals to denials for housing receive timely assistance;
- Provide language access materials and equipment to housing counseling agencies;
- Coordinate bi-monthly, peer-to-peer technical assistance and skill sharing sessions for HUD-approved counseling staff;
- Maintain updated information on City programs and affordable housing opportunities on its website, and function as a one-stop resource for low and moderate income homebuyers in San Francisco;

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- Lead and coordinate affordable homeownership related workshops, on-site counseling and assistance, and exhibitors for the annual San Francisco Housing Expo; and
- Meet monthly with MOHCD staff to ensure alignment with MOHCD programs and initiatives, and disseminate information to housing counseling agencies.

#### **In your proposal:**

- Describe how your agency will work with direct service HUD-approved housing counseling agencies to provide these services. Describe how your agency will refer and track all referrals made. Describe outreach activities your agency will conduct in support of HUD-approved housing counseling agencies, including targeted outreach to MOHCD's target populations. Describe your agency's internal system for responding to client requests for referrals.



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### Key Metrics

If your agency will provide Mortgage and Homeowner Association (HOA) Counseling Services and/or Direct Legal Services to Homeowners, you must meet the following minimum programmatic outcomes:

Outcome Metric
# of mortgage or HOA delinquencies resolved
# of HELP, COVER or other home rehab loan applications completed
# of residents who avert foreclosures and/or receive a favorable resolution through legal counseling and representation
# of homeowners who indicate a better understanding of the benefits, perils and limitations of refinancing

If your agency will provide Homeownership Post-Purchase Coordination, you must meet the following minimum programmatic outcomes:

Outcome Metrics
# of referrals made to housing counseling agencies
# of drop-in clinics scheduled with agencies
# of rental workshops scheduled with agencies

For any of the minimum programmatic outcomes listed, you can always expand on these, or offer additional measures of success in your proposal.



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### Applicant Qualifications

If your agency will provide Mortgage and Homeowner Association (HOA) Counseling Services and/or Direct Legal Services to Homeowners, it must:

- Be a HUD-approved housing counseling agency who follows the National Industry Standards for Homeownership Education and Counseling, or maintain the ability to practice law in the State of California;
- Have a Housing Counseling Plan by July 1, 2020 that outlines its policies and procedures for client intake, counselor training, individual counseling sessions, group workshops, and client follow-up and evaluation; and
- Be willing to enter into a written agreement with a MOHCD-identified coordinating agency for post-purchase workshop and case management coordination.

If your agency will provide Homeownership Post-Purchase Coordination, it must:

- Not provide direct services to clients; and
- Be willing to enter into a written agreement with all Post-Purchase Counseling service providers for post-purchase workshop and case management coordination.

