

MEMORANDUM

TO: NAHAC

FROM: HCA Council

DATE: February 6, 2017

SUBJECT: Expansion on proposal

It was requested from NAHAC that the HCA Council expand on the proposal previously submitted in response to the NAHAC released draft RFP for Intermediary Agency Services.

Nevada is a different community and state than is California. Nevada has a limited number of Nevada based HUD approved housing counseling agencies and every agency is based in Southern Nevada (though some provide service statewide, the corporate office is based in the Las Vegas valley). The close geographic locations negate the needs that may be faced in California and other states, where distance between agencies may require an 'oversight' or intermediary agency to assist with the coordination of efforts.

The Housing Counseling Agency (HCA) Council submitted a counter-proposal, whereby Nevada based HUD approved agencies would provide service to assist NAHAC with outreach and service delivery to Nevada homeowners in an effort to successfully administer Nevada Hardest Hit Fund® programs. The counter-proposal defined a structure, which was based on cooperation between all HCA Council members without an 'intermediary agency' and would allow for successful delivery of service and partnership with NAHAC, meeting the needs of all partners.

To this end, we have attached a Memorandum of Understanding that outlines the responsibilities of all potential partners. We feel this will suffice in providing the needed structure as all HCA Council members are confident in their ability to work in cooperation to achieve the same goal, which is to provide all programs, services, and resources that are available to assist Nevadans in retaining what is likely their largest asset their home.