

**MEMORANDUM OF UNDERSTANDING
BY AND BETWEEN**

**NEIGHBORHOOD HOUSING SERVICES OF SOUTHERN NEVADA
COMMUNITY SERVICES OF SOUTHERN NEVADA
FINANCIAL GUIDANCE CENTER
NEVADA PARTNERS
CPLC NEVADA INC.
NAVICORE SOLUTIONS
(OTHER NEVADA BASED HUD APPROVED HOUSING COUNSELING AGENCIES AS MAY WISH TO PARTICIPATE)
AND
NEVADA AFFORDABLE HOUSING ASSISTANCE CORPORATION**

Neighborhood Housing Services of Southern Nevada (hereinafter referred to as “NHSSN”), Community Services of Southern Nevada (hereinafter referred to as “CSNV”), Financial Guidance Center (hereinafter referred to as “FGC”), Nevada Partners, CPLC Nevada Inc. (hereinafter referred to as “CPLC”), and Navicore Solutions (hereinafter known collectively as the “HCA Council” and Nevada Affordable Housing Assistance Corporation (hereinafter referred to as “NAHAC”) agree to work in collaboration to extend NAHAC’s mission to provide assistance to qualified Nevada residents who are unable to meet their housing payment obligations.

The goal of this collaboration is to further facilitate the federal assistance available to homeowners delinquent on monthly mortgage payments and other escrowed housing-related expenses through outreach and program delivery of the Nevada Hardest Hit Fund ® programs by the HCA Council. Recipients of the assistance are able to stay in their homes, become current on their housing obligations, and provide sustainable housing for their families, the ultimate goal of all organizations participating in this Memorandum of Understanding.

The HCA Council agrees to:

- Subject to NAHAC’s review and approval, prepare all documentation that may be required regarding reporting, data accumulation, training protocols and materials, submission policies, or other documentation as may be determined by NAHAC and/or Treasury
- When feasible and as requested, participate with, coordinate and/or represent NAHAC in meetings with Treasury, state and local governments and/or legislative hearings
- Provide written reports to NAHAC as may reasonably be requested by NAHAC, with content as reasonably requested by NAHAC
- Plan, coordinate, and effectively provide two outreach events per year per participating agency to assist in expanding awareness of Nevada Hardest Hit Funds ® programs
- Plan, coordinate, and effectively provide one relevant training session to all HCA Council members per year per participating agency to ensure comprehensive knowledge of Nevada Hardest Hit Funds ® programs
- Ensure counselors are competent to provide effective counseling for delivery of Tier 1 and Tier 2 service through effective training and oversight
- Ensure submission of complete files containing all documents as required by NAHAC for any Nevada homeowner for consideration of funding through a Nevada Hardest Hit Funds ® programs

NAHAC agrees to:

- In a timely manner, execute a contract with each participating HCA Council member
- In a timely manner, work with the HCA Council to approve all documentation as may be submitted by the HCA Council to meet the requirements of NAHAC regarding reporting, data accumulation, training protocols and materials, submission policies, or other documentation as may be determined by NAHAC and/or Treasury

- Provide sufficient advance notice to allow HCA Council members to participate with, coordinate and/or represent NAHAC in meetings with Treasury, state and local governments and/or legislative hearings
- Participate in and assist with outreach for two outreach events per year per participating agency to assist in expanding awareness of Nevada Hardest Hit Funds ® programs and to ensure success
- Participate in each training session scheduled to ensure HCA Council members are fully advised of all current parameters regarding any and all Nevada Hardest Hit Funds ® program requirements
- Provide all accounting and auditing services required and necessary to ensure to NAHAC and/or Treasury that all counseling services have been performed competently and professionally
- Will provide site visits to HCA Council members as required and/or as may be deemed necessary
- Provide monthly reconciliation and payment to HCA Council members for services delivered as per the Compensation Agreement
- Upon execution of a contract, provide payment of \$5,000 annually to each participating HCA Council member to deliver all of the services outlined in this memorandum of understanding. In addition, and separate from the compensation specified in this agreement, any housing counseling agency that is HUD-approved to operate in the state of Nevada may also enter into an agreement with NAHAC to be compensated for assisting homeowners through the Nevada Hardest Hit Fund® application process, as detailed in the separate *Housing Counseling Agency Participation Agreement*.

_____ Neighborhood Housing Services of Southern Nevada	Date	_____
_____ Community Services of Southern Nevada	Date	_____
_____ Financial Guidance Center	Date	_____
_____ Nevada Partners	Date	_____
_____ CPLC Nevada Inc.	Date	_____
_____ Navicore Solutions	Date	_____