

SCOPE OF WORK

Housing Counseling Services

The selected HUD-Approved Housing Counseling Agencies (HCAs) will provide a full range of counseling services in support of the Homeowner Assistance Fund (HAF) to homeowners facing housing instability. These services may include but are not limited to the following:

Outreach & Community Engagement

Target households in the HCA's service area that may potentially be candidates for HAF programs, with priority given to ZIP Codes where ***Socially Disadvantaged Individuals*** reside [as defined below in the United States Department of the Treasury (UST) HAF Guidance].

Pre-eligibility, Counseling, and Application

- Screen homeowners for HAF program eligibility
- Provide homeowners with one-on-one counseling with a HUD-certified Housing Counselor
- Counseling will include discussion of HAF programs along with all other possible home retention/loss mitigation alternatives, allowing homeowners to make informed decisions based on their circumstances. Outcomes may include:
 - Repayment options after forbearance
 - Loan modification
 - Pre-foreclosure sale
 - Short sale
 - Deed in lieu of foreclosure
- Foreclosure Avoidance Counseling
- Discussion of impact of delinquent HOA fees and property taxes, including foreclosure, liens, and tax sales
- Financial analysis and development of a sustainable or emergency budget
- A written action plan that addresses the homeowner's specific situation/needs
- Assistance with HAF application, document preparation, and uploading of documents
- Assistance with application submittal and follow up directly with NAHAC and/or loan servicers
- Collaborate and refer to legal assistance providers as necessary
- Assist non-HAF-eligible homeowners in applying for loss mitigation options directly with their loan servicer
- Incorporate capability coaching as part of initial counseling session
- Transition planning from homeowner to renter, if necessary
- Homeowner Workouts
- Provide homeowners with community resources, such as workforce placement, utility assistance, food bank services, and other pertinent services needed during times of crisis

Education Services

HCAAs will provide Resolving or Preventing Mortgage Delinquency workshops. Topics may include:

- The consequences of default and foreclosure
- Loss mitigation
- Budgeting and credit
- Predatory lending
- Foreclosure prevention strategies
- Explaining the foreclosure process
- Appropriate referrals to other sources
- Locating alternative housing
- Transition assistance
- Effectively managing personal finance
- Impact of financial choices
- Fair housing

Reporting

- Monthly reporting to include but not limited to:
 - # of contacts by phone, walk in, and by campaign
 - # of homeowners assisted, by service
 - # of ***Socially Disadvantaged Individuals*** assisted
 - Maintain records for future audits as needed by NAHAC, Nevada, Housing Division, US Department of Treasury, or the Special Inspector General
 - Reports should include certification that the information being reported is complete and accurate

As previously referenced, priority will be given to *Socially Disadvantaged Individuals*, as defined below in the United States Department of the Treasury (UST) HAF Guidance.

Socially disadvantaged individuals are those whose ability to purchase or own a home has been impaired due to diminished access to credit on reasonable terms as compared to others in comparable economic circumstances, based on disparities in homeownership rates in the HAF participant's jurisdiction as documented by the U.S. Census. The impairment must stem from circumstances beyond their control. Indicators of impairment under this definition may include being a (1) member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society, (2) resident of a majority-minority Census tract; (3) individual with limited English proficiency; (4) resident of a U.S. territory, Indian reservation, or Hawaiian Home Land, or (5) individual who lives in a persistent-poverty county, meaning any county that has had 20% or more of its population living in poverty over the past 30 years as measured by the three most recent decennial censuses. In addition, an individual may be determined to be a socially disadvantaged individual in accordance with a process developed by a HAF participant

for determining whether a homeowner is a socially disadvantaged individual in accordance with applicable law, which may reasonably rely on self-attestations.