



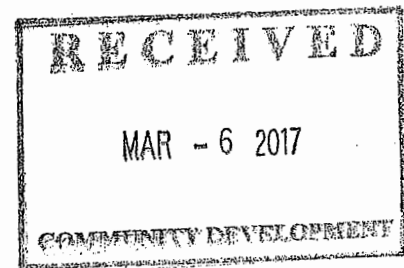
New Visions CDC

Creating Communities, Impacting Lives

Proposal for Housing Counseling Services

City of Fort Lauderdale

March 6, 2017



7 Components of New Visions Community Development Corporation, Inc.

- **Housing**
- **Healthcare**
- **Entrepreneurship**
- **Veterans**
- **Youth**
- **Job Creation**
- **Safety**

Accomplishments

- ✓ From inception, New Visions has counseled 18,500 First-Time Homebuyers and Foreclosure clients.
- ✓ New Visions has educated 5,000 students about homebuyer education.
- ✓ New Visions has built 69 homes and placed 69 participants into newly built homes with down-payment assistance.
- ✓ New Visions has assisted 163 clients through partner participation.
- ✓ Acquisition rehabbed and sold distressed properties in Florida.
- ✓ Expanded services to St. Lucie County.
- ✓ City of Fort Lauderdale Housing & Down Payment Assistance Program
- ✓ City of Fort Lauderdale Home Maintenance & Rehabilitation Program

**REQUEST FOR PROPOSAL
TO PROVIDE HOUSING COUNSELING SERVICES
February 6, 2017**

Proposals by qualified organizations to provide housing counseling services within the City of Fort Lauderdale service area are currently being requested by the City of Fort Lauderdale's Housing and Community Development (HCD) Department.

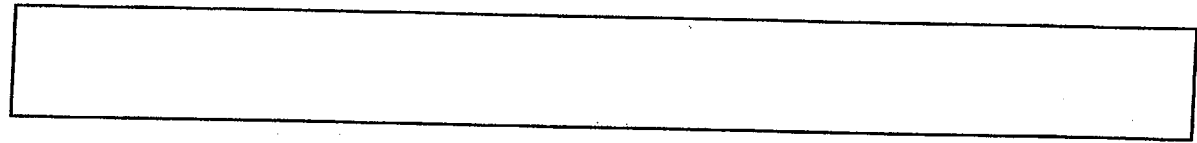
It is projected that approximately \$22,357.80 in State Housing Initiatives Partnerships (SHIP) Program funds for 2016/2017 will be available to fund requested services over a twelve month contract period beginning April 1, 2017 and ending March 31, 2018. Based on satisfactory performance and dependent upon Fort Lauderdale receiving SHIP funding for the 2017/2018 program year, the contract may be extended for an additional year upon recommendation of City staff and the Affordable Housing Advisory Committee. This Housing Counseling Services is separate from the First-Time Homebuyer Workshop.

The City is requesting proposals for providing Housing Counseling Services including: Housing Consumer Education, Home Purchase Counseling, and Anti-Predatory Lending Counseling included in Part I.

Parts III and III contain: (1) an outline of the proposal evaluation process and proposal review criteria and (2) a project proposal submittal form. Applicants are urged to submit final proposals early and to seek technical assistance as needed.

One original and three copy of the proposal must be received at HCD, 914 NW 6th Street (Sistrunk) Suite 103, Fort Lauderdale, Florida 33311 by March 6, 2017

Contact Avis A Wilkinson, HCD Housing Administrator at (954) 828-4513 or Avis A. Wilkinson at awilkinson@fortlauderdale.gov for additional information.



Please complete questions 1 through 7 below using additional sheets of paper.
Describe the methods your agency would use to provide the following Housing

1. Counseling Services types(detail personnel and their specific role in relation to service delivery and discuss specific approaches and activities with regard to implementing a service work program), and indicate performance goals your agency proposes to accomplish within each of the service types.
 - A. Housing Consumer Education
 - B. Home Purchase Counseling
 - C. Anti-Predatory Lending

2. Of the personnel indicated above, specifically describe their qualifications or experience they possess or would be required to possess to perform their function. Also, please indicate length of time each person has been employed by your organization. (Attach a complete list of proposed personnel and an organizational chart of the agency.)

3. What will be the agency's proposed objectives to measure or evaluate performance in each of the three service types (clients contacted, service unit provided, service outcome, etc.)?

4. Detail your project implementation schedule. Include dates.

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Part I

Description of Requested Services

New Visions CDC is a Lead HUD Housing Counseling Agency in Broward County and we offer Home-purchase Counseling, Housing Consumer Education and Anti-Predatory Lending information to our prospects.

Housing Consumer Education: Our First-Time Homebuyers Workshop are held every 3rd Saturday of the month and assist the clients in the process of completing all/requested counseling services or some of their homebuyer education requirements (Certificates of Attendance).

Homebuyer Education: New Visions CDC's program is designed to assist individuals of low to moderate-income communities throughout Broward County in becoming homeowners through training and counseling services. Clients receive a six-part training about homeownership and securing a home loan. The clients also benefit from free one-on-one counseling sessions with trained housing counselors for Pre- and Post purchase housing counseling.

1. **Homebuyer's Club:** New Visions CDC's Club offers budget and credit awareness and an opportunity for clients to prepare themselves if not quite ready to purchase a home. The post purchase support program offers home repair and maintenance workshops. Foreclosure prevention seminars, refinancing and default mortgage and loss mitigation counseling services is available.

Counseling services to be provided will include, but not limited to the following:

New Visions CDC begins each cycle of our education workshops with an orientation session.

The purpose of the orientation session is to:

- Provide an overview of the homeownership process
- Assist client with understanding the procedures
- Introduction of the Vision Team of Partners
- Assist clients with understanding the subsidy programs and how they work

March 6, 2017



5. A home inspector details the home inspection process
6. A fair housing agent explains how to detect discrimination and where to report it
7. Credit and Budgeting is explained in detail by a HUD Certified Counselor
8. Post Education – maintaining the home, self-help of home maintenance are discussed
9. How to Avoid Foreclosure

Relationship between Group and One-on-One Counseling Intake

Home Purchase Counseling:

Step 2: One-on-One Counseling Sessions

Clients come to New Visions CDC either by referral or in response to outreach activities, or by word of mouth from clients who have already been successful in using our services. When a person initially comes to New Visions CDC, the client is at that time signed up for the homebuyer education class, the client completes the intake process and a one-on-one session is scheduled.

The client's is given or email an application and a list of required documents that will be needed for their One-on-One appointment. During the assessment the client's income, budget, credits is assessed and a pre-qualification is prepared to determine the readiness of the client. Once the readiness is determined, the client's documents are then packaged and forwarded to a lender. If the client is not ready, the client is then given instructions on improving their credit and registered for the homebuyers club. One-on-One counseling session continue as a follow-up and club meetings is maintained until the individual is ready for purchase or has decided not to purchase. Following the pre-purchase process, post-purchase counseling is conducted to assist the client in maintaining what they now have.

The project will benefit low to moderate income homebuyer's and residents within the Ft. Lauderdale community (with emphasis on the 33311 area); will reduce barriers and provide educational services of programs offered by grass roots, faith-based and other community organizations.

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New Visions CDC

(a) Proposed methods of service delivery for each of the service types

(b) Proposed service objectives and performance measures

(c) Detailed community education and outreach plan

Please see detailed outline below.

(d) Outline of Program

Please see detailed outline below.

2. Track Record of Agency:

(a) Staff and agency experience in providing requested services

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(b) Ability of agency to implement services work program

The agency has been doing homeownership services to first-time homebuyers for the past 20 years, we are also developers we have built over 69 homes, place home-owners into homes that the our agency has built, partnered with other developers and processed their clients by doing housing counseling services for financially assessment, income certified first-time homebuyers, administrated down payment assistance for lead agencies & our own clients, and we are CDBG certified through Broward County .

4. Provide copies of HUD or Neighborworks Certifications

See Attachments

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Number of bilingual housing counselors (1)

Volunteer Ms. Marie Etienne - 2 Years Experience 1 Year with NVDC

Average years of Housing Counseling management experience (5.6 yrs)

Average years of housing counseling (7.8)

Average years of related experience (20 yrs)

Percentage of counselors who have participated in 2 or more formal trainings 100%

1. (c) and (d)

NEW VISIONS COMMUNITY DEVELOPMENT CORPORATION, INC.

Rating Factor 3: Soundness of Approach/Scope of Housing Counseling Services

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initially comes into New Visions CDC, the client is at that time signed up for the group homebuyer education class. During the class, the client completes the group intake process, class requirements and a one on one session is scheduled.

Whereas the group sessions give an overview of general home purchase processes and introduces the client to practices, professionals and possible challenges in the process. The client participating in individual one-on-one sessions may address personal needs in a face to face private and confidential setting with complete attention from the certified counselor. Tailor made action plans and objectives are created for the clients particular set of circumstances.

Rating Factor 3: Soundness of Approach/Scope of Housing Counseling Services

- (3) Projected Performance - Work Plan n
- (a) Counseling and Education Services

Outlined below is New Visions overall Housing Program strategy.

Strategy One: In accordance with Broward County Comprehensive Plan, FY 2010-2014,

Priority IIA (Low to Moderate Income Housing)

Increase the number of low and moderate Income home ownership opportunities and expand the affordable housing stock that is available to first time home buyers. Proposed Outcome -

Availability, Accessibility, Affordability

It is expected that the outcome of this work plan will be support for ongoing housing programs that address the needs of residents whether existing homeowners or prospective first time homebuyers.

New Visions has partnered with local government, (Broward County and City of Ft. Lauderdale, other local nonprofits and with for profit agencies to provide support for our homeownership and housing counseling programs. In excess of 7,500 individuals have received assistance through these programs.

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Our rental counseling program assists our rental clients in locating safe and decent rental housing as well as determining if it is within budget. Staff liaisons with realtors, the Housing Authority, area complexes as well as private homeowners to maintain an accurate list of affordable housing. When contacted concerning privately owned properties, we also research potential rentals for proof of ownership and availability and signs of predatory lending. Renters aspiring homeownership often need landlords to report rental payment history for credit purposes. This can be a great tool for participants in our Homebuyers Club preparing for home purchase. We conform to the standard time for these activities

Non Delinquent Post Purchase Counseling -Offered in English, Spanish, Creole & ASL The post purchase Counseling Program offers tax and homestead, refinancing and default mortgage assistance as needed. Clients are made aware of possible scams and are inquiry is

made if clients have been approached by modification or mortgage scams. Special attention is given to First-time Homebuyers to ensure that they do not fall into budgeting or credit problems after obtaining a mortgage.

(ii) Education Services

Homebuyer Education - Offered in English, Spanish, Creole & ASL

New Visions CDC's HBE program is designed to assist individuals of very-low to moderate-income throughout Broward County in becoming homeowners through education and counseling. Clients

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Affordable housing needs identified include pre purchase counseling and non delinquency post purchase counseling/education, homebuyer education, fair housing education, rental housing

counseling, homeless/displacement counseling. To address these concerns we propose to do the following:

Strategy One - Outreach to individuals with insufficient housing and housing concerns and through group and one-on-one counseling educate and assist them with obtaining safe, affordable and decent housing. This begins with outreach:

- Interface with potential and existing clients via social media including developing a website, Facebook, and Twitter accounts.
- Market first time Homebuyer Education Program through public service announcements on local radio and television stations.
- Email addresses are obtained from all potential clients and supporters. Appointment reminders, monthly newsletters, calendars and event announcements are sent by email.
- Continued partnership with governmental agencies i.e. Broward County, City of Ft. Lauderdale for referrals of clients seeking housing assistance.
- Host meetings of area Home Owners Associations, local Realtor Associations and Green Building Council for networking purposes and to increase awareness of our programs.

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New Visions CDC

Housing Consumer Education and Anti-Predatory Lending Class Schedule. Classes are Mondays - Thursdays, with Fridays as Administrative Days.

DATES	TIMES	FACILITATING BANKS
January 21, 2017	9:00AM-5:00 PM	Bank of America
February 18, 2017	9:00AM-5:00 PM	HSBC Bank
March 18, 2017	9:00AM-5:00 PM	Chase Bank
April 15, 2017	9:00AM-5:00 PM	BB&T Bank
May 20, 2017	9:00AM-5:00 PM	Florida Community Bank
June 17, 2017	9:00AM-5:00 PM	City National Bank
July 15, 2017	9:00AM-5:00 PM	SunTrust Bank



HUD APPROVAL AS A HOUSING COUNSELING AGENCY

The U. S. Department of Housing and Urban Development approves the following named entity as a Local Housing Counseling Agency. The entity has (1) met the Department's initial approval criteria and (2) submitted an acceptable housing counseling work plan to serve its target community.

New Visions Community Development Corp.

The Department approved this housing counseling agency to provide the following types of housing counseling in accordance with their counseling work plan.

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Rental Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Homebuyer Education Workshops
- Resolving/Preventing Mortgage Delinquency Workshops

October 17, 2014
Date of Approval

October 16, 2017
Date Approval Expires

Cheryl W. Appline

**Cheryl W. Appline
Director, Oversight and Accountability
Office of Housing Counseling**

CERTIFICATE OF COMPLETION

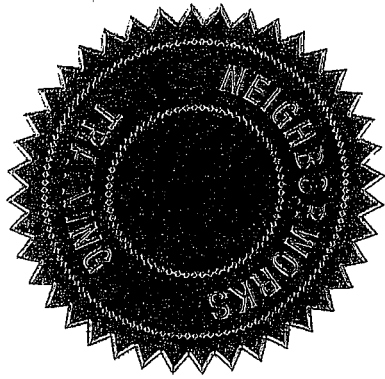
Nikki Austin-Shipp

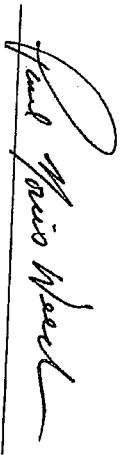
has satisfactorily completed
Homeownership Counseling Certification for Program Managers and
Executive Directors
at the

NeighborWorks Training Institute

Washington, DC

December 12 - 16, 2016

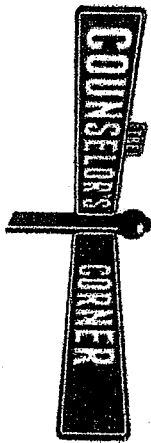



PAUL WEECH
President and Chief Executive Officer


JOHN McCLOSKEY
Vice President, Training

Working Together for Strong Communities®

Certificate of Completion



Certifies That

Jacqueline ROBOTHAM

Successfully completed 2.0 of Continued Education Hours for attending
Housing Affordability Webinar on 01-25-17

Cora R. Fulmore

Cora R. Fulmore, The Counselor's Corner, LLC

January 31, 2017

Date

Expires three years from this date.

Certificate of Completion



Certifies That

Jacqueline ROBOTHAM

Successfully completed 2.0 Hours of Continued Education Hours for attending
Rights/Responsibilities of Tenancy Webinar on
06-23-16

Cora R. Fulmore

Cora R. Fulmore, The Counselor's Corner, LLC

July 15, 2016

Date

Certificate of Completion



Certifies That

Jacqueline ROBOTHAM

Successfully completed 2.0 of Continued Education Hours for attending
**Rental Eviction and Mortgage Delinquency
Webinar on 02-11-16**

Cora R. Fulmore

Cora R. Fulmore, The Counselor's Corner, LLC

February 19, 2016

Date

NCRRC
National Career Readiness
Collaborative



**NCRRC TRAINING ACADEMY CERTIFICATE
OF COMPLETION**

This Certificate is Awarded to

Jaqueline Robotham

**FH201: Affirmatively Furthering
Fair Housing**

H. L. Linderwall, III

Concluded on November 18-19, 2015

Certificates are awarded to participants who have completed the training and passed the final exam. The certificate is awarded to the participant who has completed the training and passed the final exam. For more information, please contact the NCRRC at www.ncrcc.org.

John E. Taylor
President and CEO

Samira Cook Gaines
Chief of Civil Rights and Economic Empowerment

Samira Cook Gaines



CERTIFICATE OF COMPLETION

Jacqueline Polkotham

HAS SUCCESSFULLY COMPLETED

Special Needs Assistance with SFPD Funds

A WORKSHOP PRESENTED BY

The Florida Housing Finance Corporation Affordable Housing Catalyst
Program and the Florida Housing Coalition Inc.

December 8, 2015

Steve Muger
EXECUTIVE DIRECTOR
FLORIDA HOUSING FINANCE CORPORATION



Jaimie Ross
PRESIDENT
FLORIDA HOUSING COALITION

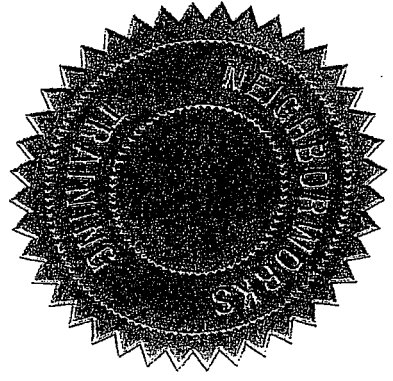


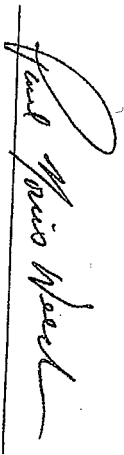
CERTIFICATE OF COMPLETION


Jacqueline Robotham

has satisfactorily completed
Building Competency for HUD Housing Counseling Certification
at the

NeighborWorks Training Institute
Philadelphia, PA
August 17 - 18, 2015




PAUL WEECH
President and Chief Executive Officer


JOHN McCLOSKEY
Vice President, Training

NeighborWorks® Center for Homeownership Education and Counseling

CERTIFICATE OF COMPLETION

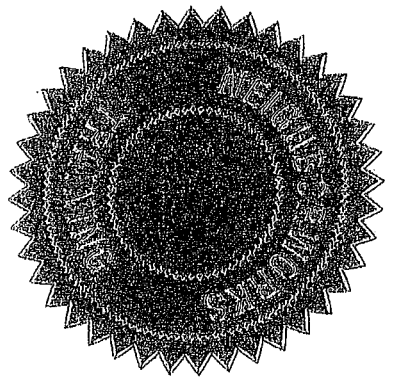
Carrie Latimer

has satisfactorily completed
Financial Coaching: Helping Clients Reach Their Goals
at the

Placed-Based Training

Miami, FL

August 25 - 26, 2015



[Signature]
JOHN McCLOSKEY
Vice President, Training Division
NeighborWorks® America

[Signature]
JAYNA L. BOWER
Senior Director
NeighborWorks® Center for
Homeownership Education and Counseling
(NCHCEC)

Working Together for Strong Communities

