

ATTACHED

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.

1. Describe the methods your agency would use to provide the following:

HOUSING COUNSELING SERVICE

A. Housing Consumer Education:

Oasis of Hope Community Development Corporation, Inc. will be facilitating 12 Homebuyer workshops over a 12 months period with a goal of 60 people for the year. The meetings (12 per year) are held on the same specific day of each month at/on premises provided through the partnerships of New Hope Baptist Church and Oasis of Hope CDC office location.

Our team is experienced and qualified to provide these services to the clients who want to live in the Fort Lauderdale area. The team is cable of implementing the service work program below.

The clients will receive support and services such as, but not limited to, the following set performance goals:

- An eight hour First-time homebuyer education workshops to educate clients on
 1. budgeting, and credit repair,
 2. shopping for a home,
 3. shopping for a loan,
 4. how to purchase insurance,
 5. homestead exemption process,
 6. the inspection process of the home,
 7. the closing process of their loan,
 8. Fair Housing is an intricate part of our workshops and is taught by our partner H.O.P.E. INC.

Oasis provides same day certificates upon completion of the HUD approved eight hour course.

B. Home Purchase Counseling:

The clients will receive support and services such as, but not limited to the following set performance goals:

- Providing One- on -one coaching to determine mortgage readiness to at least 50 clients
- Simplify the process for the buyers when ready to obtain a mortgage and how to utilize subsidies with a 1st mortgage program.
- Providing resources for clients as needed throughout the process.
- Providing money management skills and techniques on how to avoid foreclosure
- Access to approved lenders with less stringent underwriting guidelines to provide first mortgage loans to target population

POST-CLOSING Counseling

Oasis staff will deliver extensive counseling and instill the sense of stewardship that continues even after the loan closes. Filing for Homestead Exemption, Property value retention, financial pitfalls, and other resources are covered as part of our foreclosure prevention maintenance curriculum.

C. Anti-Predatory Lending Counseling:

The clients will receive support and services such as, but not limited to the following set performance goals:

- Fair housing/anti-predatory lending discussions
- Understanding home equity and home improvement loans
- How would to refinance your loan
- All loan products that can become an issue for borrowers.

This service is provided in partnership with our industry partner H.O.P.E. Inc. on a monthly basis in each of our classes that are presented.

2. Personnel

Our team is able to deliver a forceful impact on socio economic areas such as blighted areas, abandoned homes, thus revitalizing communities and neighborhoods.

Our counseling staff has provided counseling services over 15 years. Jacqueline Reed has been certified by NeighborWorks for 15 years and is up to date on all qualification. She has provided counseling services in the industry for other organization and has trained counseling staff in her past years. Edgar Palencia is currently certified through NeighborWorks for pre and post counseling services. He has over eight years of experience. Richard O'neal is our newest member with one ½ years of services and has been certified through NeighborWorks for pre and post counseling services. Tracy Roberts has been with Oasis for six months and provides the Education and Administration for the office. As HUD prepares to introduce a new certification, our staff is in the process of preparing to be tested and will be ready for the new certifications being introduced by HUD. We provide English and Spanish Speaking Counselors. Oasis has anticipation of hiring an additional intake staff person to assist with the 12 additional classes of 60 persons for the 12 month period and the counseling sessions that will occur to assist at least 25 clients for one on one session. This individual will learn the process of counseling and will train for six months and will be ready to take the HUD required exam.

Organizational Chart

Jacqueline Reed
President
Housing Education
Provider/Home
Counselor

Edgar Palencia
HHF-PR
Advisor/Housing
Education
Provider/HECM -
Counselor

Richard O'Neal – Dedicated
to Fort Lauderdale Cases
HHF-PR Advisor/Housing
Education
Provider/Foreclosure
Counselor

New Staff
To be Trained and Hired
Counseling/Housing
Education

Tracy Roberts
Housing Education
Provider/Adm.

3. Evaluation and case management

INTAKE AND ASSESSMENT is offered at 2 locations for ease and geographic convenience to the clients. 1. Oasis office location and 2. New Hope Baptist Church location on specific days.

Oasis conducts services relating to these three facets of the process. Oasis employees with collective experience in prequalification and income verification processes are assigned these tasks. They review files of information including credit, income, bank information, tax returns and other facets to determine the client's readiness. Once the client turns in a completed file, deemed ready for review; the client is immediately given a status of 1. ready now, to being sent to the lender, 2. needs additional attention on saving more money for down payment, or 3. working on their credit to resolve issues. The client will be referred to a lender of their choice or the program lenders. If not ready, the client will be given a worksheet/action plan with items to be completed and an instruction sheet and a 30 day return date for another visit until the client is ready.

1. Oasis utilize Service outcome. There are three service outcome; completely ready, need additional information and will be ready in 30 days, and need work.
2. Once service outcome reaches completely ready, the file will be referred to lender.
3. If file needs work, this file will be touched every 30 days or when client feel they have information they want to share that will improve their file.

There is currently a lenders program already established who conducts the first time home buyer workshop classes for this population in Broward County. Oasis already has lender partners that are responsible who are committed to participating in this program.

Mortgage application and loan closing

Oasis's Lender partners are committed to offer special bank/loan products that contain less stringent guidelines and have second chance features.

Oasis is responsible for setting up the closing and making sure all paperwork is signed, recorded and properly filed.

Cost to clients services

Workshops are Free

Client one – on – one services - Free

Program Costs

- Proposed curriculum; speaker; topic selection; 12 workshop sessions and client meetings
- One on One Case management of clients (one-on-on) – Richard O’Neal will be dedicated staff to provide one on one counseling to at least 25 client. Jacqueline Reed will be back up staff to assist.

CURRENT: (1) FTE/Experienced Case Manager 40 hrs. Per week @ \$18.00 per hr. for 12 months 52 weeks)
\$37,440.00

Monthly supplies and materials (copies; refreshments etc.
 \$600.00)

GRANT REQUEST \$22,357.80

\$15,083 will be provided by other sources as matched funds from our lender partners.

\$1,960 will be provided for annual space for group education sessions.

Total budget = \$40,000

Duties include (but not limited to)

1. Advertising and handling workshops
2. Issue same day certificates
3. Pulling and reviewing Credit reports;
4. Preparing income eligibility;
5. Preparing an initial assessment of
60 clients estimated over 12 months per year
6. 25 cases referred files to Lenders Program and follow up for Bank’s decision
7. 25 Pre & post-closing follow up

Goal to achieve: Qualifying at least 25 cases estimated over 12 months per year

Leveraging Source of Funding

- Twelve Eight hour HUD Certification workshops in Fort Lauderdale /Broward County area. Classes in English and Spanish to be funded by Intermediary (HUD) \$10,000, BB and T at (\$5,000), Bank of America at (\$2,500), Total Bank (\$3,000), Chase (\$1,500) and Valley National Bank at (\$5,000).

4. Detailed project implementation schedule.

Outreach Strategy:

Opening announcements with a PSA and working with different venues for OUTREACH through PSA’s, our website, social media venues, churches,

hospitals, community events, grassroots group meetings and flyers that are distributed throughout the Broward County area.
There are 12 meetings per year. At least 25 Case Management files will be referred to the banks and is ongoing.

April 8, 2017; 9 am – 5 pm
May 13, 2017; 9 am - 5 pm
June 10, 2017; 9 am – 5 pm
July 8, 2017; 9 am – 5 pm
August 12, 2017; 9 am – 5 pm
September 9, 2017; 9 am – 5 pm
October 14, 2017; 9 am – 5 pm
November 11, 2017; 9 am – 5 pm
December 9, 2017; 9 am – 5 pm
January 13, 2018; 9 am -5 pm
February 10, 2018; 9 am – 5 pm
March 10, 2018; 9 am – 5 pm

PROPOSED BUDGET

Housing Counseling Proposed Funding Request:	\$ 40,000.80
Other Sources	\$ 15,083.00
Administrative Overhead:	\$ 37,440.00
Total Funding Request:	\$ 22,357.80

Attach a detailed line item budget.