

PART III

PROJECT SUMMARY SHEET

City of Fort Lauderdale
 914 NW 6th Street (Sistrunk)
 Suite 103, Fort Lauderdale,
 Florida 33319

Please answer each question as completely as possible, document all data sources and use additional pages to answer questions as needed.

| | |
|---|--------------|
| Requested Funding for 2016/2017 Program Year: | \$ 22,357.80 |
|---|--------------|

| | | | |
|------------------|---|---------------|-----------------|
| Applicant Name: | Housing Foundation of America, Inc. | | |
| Mailing Address: | 2400 N. University Drive, Ste 200 Pembroke Pines, FL 33024 | | |
| Site Address: | 2400 N. University | | |
| Telephone #: | 954-923-5001 | Fax #: | 888-838-6890 |
| E-mail Address: | hfajmontanti@gmail.com | Contact Name: | Jeremy Montanti |

Executive Director: Jeremy Montanti [Signature]
 Name Signature

Board Chairperson: Chester Bishop [Signature]
 Name Signature

Project Summary (three to four sentences summarizing the services your agency proposes to provide):

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.

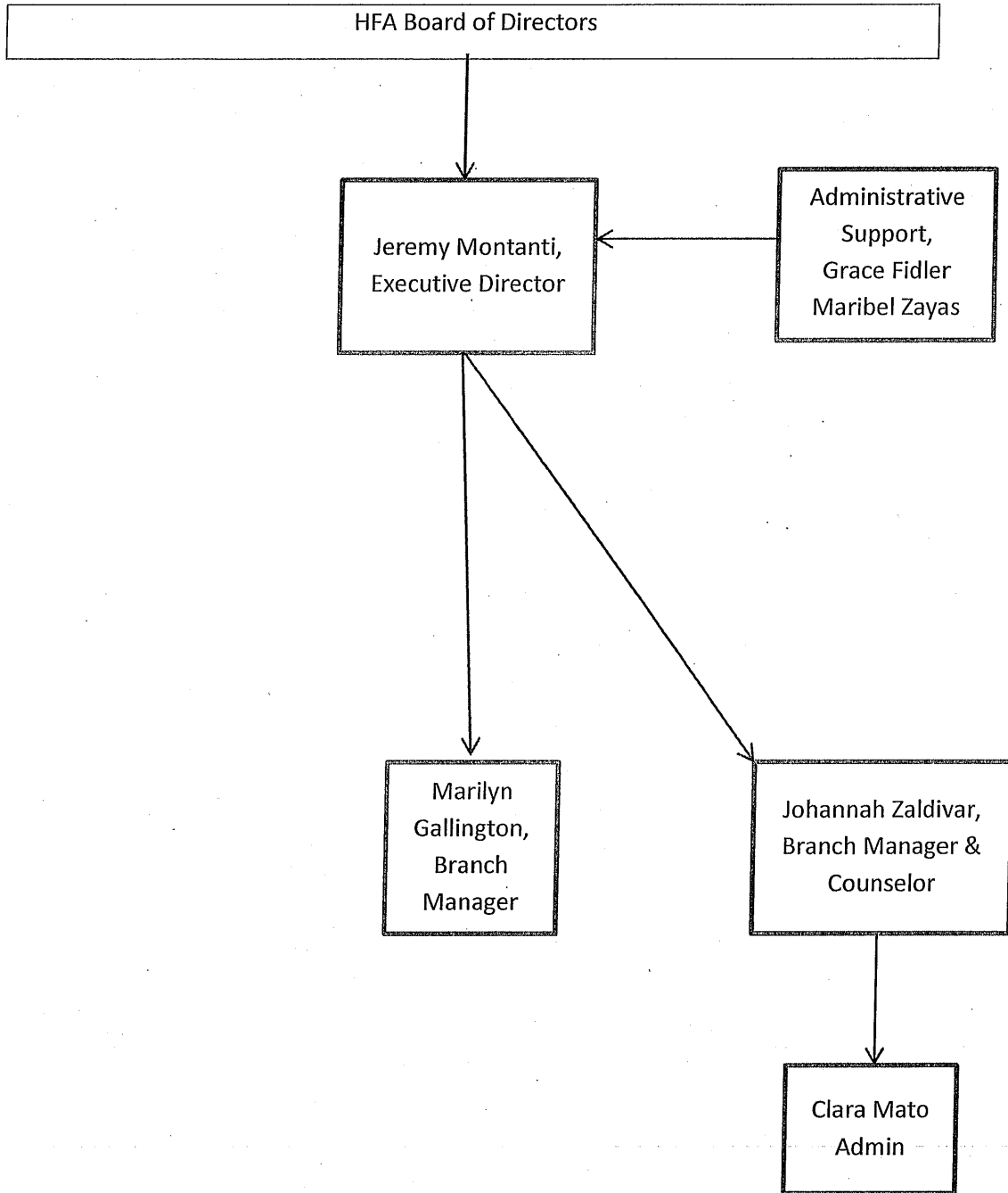
PROPOSED BUDGET

| | |
|--|---------------------|
| Housing Counseling Proposed Funding Request: | \$ 21,000 |
| | \$ |
| Administrative Overhead: | \$ 1,357.80 |
| Total Funding Request: | \$ 22,357.80 |

Attach a detailed line item budget.



HFA Organizational Chart



Jeremy R. Montanti

jeremy_montanti@yahoo.com

261 NE 19th Avenue, Apt. #5
Deerfield Beach, FL 33441

Phone 561-289-2327

Job Experience:

Director Position for Housing Foundation of America, Inc., a nonprofit housing counseling firm **2016- Present**

- ◆ Employees 6
- ◆ Plan, direct, motivate, and control all housing programs including homeownership, loss mitigation, and reverse mortgage counseling and education
- ◆ Grant Writing
- ◆ Marketing efforts through local partnerships
- ◆ Compliance management for grant, city, county, state, and federal standards
- ◆ Quality manage all processes maintaining high standards while driving costs down

Previous Management/Director Position for DMCC, a not for profit credit counseling firm **2000- 2016**

- ◆ Employees 18
- ◆ Directly Supervise 9
- ◆ New Hire/Ongoing Training
- ◆ Plan, direct, motivate, and control all housing programs including homeownership, loss mitigation, and reverse mortgage counseling and education
- ◆ Grant Writing
- ◆ Maintain the integrity of the Creditor Policies for DMCC regarding the credit counseling industry
- ◆ Oversee the upload of physical files into a paperless network folder accessible to entire staff
- ◆ Properly record and distribute all communications (fax, mail, etc) made to DMCC
- ◆ Maintain the Quality Management System DMCC has implemented
- ◆ Maintain ISO 9001:2008 Certification
- ◆ Network Security Officer
- ◆ Develops methods to improve company processes without increase in costs
- ◆ Ensure customer satisfaction and sustain top quality business relations
- ◆ Acts as liaison between Information Technology Department and Operatives
- ◆ Acts as quality assistance/training manager including counselor certification or state certification

◆ Supervisor

(2000-2007)

- ◆ Supervisor Disbursements - Employees 15
- ◆ Supervisor Customer Service - Employees 19
- ◆ Supervisor Cancellation Department - Employees 4
- ◆ Supervisor Sales/Enrollment - Employees 10
- ◆ Quality - Employees 6
- ◆ Liaison between IT and operations/Network Security Officer

Previous Customer Service Agent for DMA, a for profit credit counseling firm

(1999-2000)

◆ Clerk, Legal Department

- ◆ Customer Service
- ◆ Coordinated with in-house attorneys to comply with legal ramifications clients may experience with their creditors

Education:

- Palm Beach State, Lake Worth, Florida
Bachelors of Science in Management & Supervision

2015

Computer Skills:

Proficient with Microsoft Office and well acquainted with the following programs: Word, Outlook, PowerPoint, Excel, and Visio. General Troubleshooting knowledge

Other Interests and Associations:

- ◆ Member of the American Society for Quality **August 2002- Present**
 - A. ASQ Chapter 1515 Audit Chair **2008-2010**
 - B. ASQ Chapter 1515 Treasurer Chair **2010-2012**
- ◆ Certified Internal Auditor through CEEM **March 31, 2001**
- ◆ Certified Credit Counselor, Senior Credit Counselor, and Certified Team Leader by NACCC
- ◆ Michigan Credit Counseling Certification
- ◆ Certified Residential Housing Counselor through IFL **October 2011**
- ◆ NeighborWorks Foreclosure Prevention and Default Counseling Certification **December 16, 2011**
- ◆ NeighborWorks Homeownership Counseling Certification **March 12, 2012**
- ◆ HUD Approved Reverse Mortgage Counselor **March 1, 2013**
- ◆ NeighborWorks Homeownership Education Certification **August 22, 2013**
- ◆ Florida Notary **May 5, 2016**

Johannah Zaldivar

25964 SW 134 Avenue
Homestead, Florida 33032
(786) 227-0417 - Cellular
johannahzaldivar@yahoo.com

EXPERIENCE

Housing Foundation of America Director

June 2015 - Present

Familiar with a variety of the field's concepts, practices, and procedures. Relies on extensive experience and judgment to plan and accomplish goals. Performs a variety of tasks. Leads and directs the work of others. A wide degree of creativity and latitude is expected. Typically reports to an Executive Director

- * I handle all operations at the Miami office in all aspects of the day to day responsibilities.
- * Hire and train staff with approval of Executive Director and C.O.O
- * Set and schedule all Pre purchase FTHB Housing Workshops
- * Schedule Agendas and liaise with all partner agencies and industry professionals, execute all monthly workshops conducted in the Miami office twice a month, one in English and one in Spanish.
- * Perform Housing counseling duties with potential FTHB applicants and intake affordability analysis. Intake credit report status and assert all applicants status, followed by preparing package for lenders with all necessary documentation.
- * Meet with community members and City officials, attending action meetings pertaining housing and role in South Miami arena
- * Work with HHF and PR applicants and send out all ineligible letters.
- * Collect applicants fees maintain accounting system in Miami and and contracts in regards to homeownership counseling agreement's with potential partners.
- * Liaise through weekly meetings by conference call with Executive Director and keep in touch with C.O.O to discuss new potential streams of potential FTHB and Grant funds.
- * Network monthly with lenders, realtors and city officials with potential outreach programs.

Trinity Empowerment Consortium, Inc. Intake Counselor

April 2013 – March 2015

Responsible for client intake and scheduling, database entry and file maintenance, filing and reporting, providing secretary, clerical and administrative support. Responsible for ensuring that client services are provided in an effective and efficient manner. All aspect of coordinator duties within the office.

(Temp - Positions)

GB Gomez Insurance (4 Month) Office Manager

Sept. 2011 - Jan. 2012

All aspect of administrative duties, telemarketing, promotion agent, payroll, A/P, A/R, collections, process policy at closing. Office coordinator.

Miami Children's Hospital (6 Month)
Administrative Assistant to Director,
Architecture, Construction and Design Department

Jan. 2011 - July. 2011

In charge of office operations. Scheduling all meeting in calendar, confirmation to various committee. Responsible for making a great first impression. Administrative duties for Construction Department, including, building maintenance and coordinating special events. In addition, handled all aspects of administrative duties. Permits, Contract with vendor, assist all project within the hospital, correspondence, reports, checks request and great deal of costumer services.

HUMANA, Inc. (1 year)
Customer Service and Administrative Assistant
To Director of Provider Contracts

Sept. 2009 - Nov 2010

High volume of inbound calls (around 80 calls a day). All aspects of Customer Service assistance, including speaking with members about their eligibility and benefits, processing authorizations and referrals, Enrollment & Disenrollment's. In addition, handled all aspects of administrative duties. Taking provider calls to assist in authorizing a member's insurance qualifications. Support director, directly in the Cost Allocation Process. Maintaining all files and records confidential. In charge of office operations. Scheduling all meeting in calendar, confirmation to various committee. Responsible for making a great first impression. Administrative duties for Operations Department, including, building maintenance and coordinating special events.

UNITED WAY OF MIAMI-DADE (17 years)

March 1992 - Feb. 2009

Senior Administrative Assistant / Front Desk

Responsible for making a great first impression of United Way of Miami-Dade County. Ensure guests are greeted by a friendly smile and a helpful, professional attitude. Assist guests by referring to correct United Way staff person, meeting or appropriate agency. Coordinate conference rooms scheduling and set-up for internal and external meetings. Administrative duties for Operations Team, including building maintenance and coordinating special events. Also, Administrative for Finance Department, including, AP, AR, Billing, Collections and Tax Letters, mass mailing. All aspects of Social Service Assistants, including processing, interviews, placement & referrals.

Data Entry Specialist/Administrator for Operations Team

Monitor and maintain database including building reports, queries and downloads. Primary back-up administrator for AS400 and ANDAR systems. Trainer and supervision of 8-10 contract staff, and supervision of daily production.

Manage account in large volume.

Switchboard Operator/Administrator

High volume of inbound calls. Ensure all call is answered promptly and courteously. Great all guest in a profession manner and direct to appropriate staff member, meeting or agency. Coordinate conference rooms scheduling and set-up. Creation and establishment of the twenty four hours hot line (Switchboard of Miami). Supervisor up to 24 staff.

SKILLS

- * Proficient knowledge in following programs/systems: Word, Excel, Outlook, AS400, ANDAR, Windows, Adobe Acrobat 7.0 Professional. & Lotus Notes
- * Excellent organization, planning and management skills
- * Multi-tasked orientated
- * Sees customer as top priority and looks for ways to be more responsive to customer needs
- * Take personal responsibility for correcting customer-service problems promptly.
- * All aspects of Accounting, AP, AR, Billing Statement, and Collections
- * Fully Bilingual – English and Spanish
- * Excellent Work Reference, outstanding letters of recommendation
- * Florida State-Certified Notary

Reference upon request

MARILYN K. GALLINGTON
2845 SW 4th STREET
FORT LAUDERDALE, FLORIDA 33312
954.871.8221 – Phone #

SUMMARY OF QUALIFICATIONS

- Taken various certification classes in Homebuyer counseling.
- Possess a keen knowledge of lender requirements for buyers.
- Ability to work independently and productively.
- Strong knowledge of Real Estate Settlement Procedures.

PROFESSIONAL EXPERIENCE:

Housing Counselor 1

HOUSING FOUNDATION OF AMERICA, INC., 06/2008 - Present

- **Loan Modification-** Verifying documents presented by clients, Recognizing the need of each client and the hardship they face also understanding the lenders position.
- **Written and oral communication:** Developed a system to ensure timely mailing of correspondence. Dealt with clients extensively by phone and in person. Handled public relations and client relations.
- Answer applicants' questions about housing application procedures.
- Interview applicants at specified intervals to certify their income eligibility certification.
- Interpret and explain information such as eligibility requirements, application details, payment methods, as well as programs relevant to each participating municipality.
- Compile, record and evaluate personal and financial data in order to verify completeness and accuracy, and to determine eligibility status.
- Keep records of assigned cases, and prepare required reports on each client's updated status.
- Schedule applicants for interviews to address questions of eligibility.
- Assist applicants with completion of housing program applications, on an as-needed basis.

Marketing Representative

SUREALTY TITLE, INC 01/2007 – 05/2008

- *Solicit lenders, mortgage brokers, realtor for real estate title business
- *Assist potential homebuyers with educational training
- *Conduct closing transaction for lenders and borrowers
- *Notarize all real estate documents.

Marketing Representative

CAPITAL ABSTRACT AND TITLE, INC. 2002 – 01/2007

- *Solicit lenders, realtor mortgage brokers for real estate title business
- *Conduct homebuyer education classes and workshops.
- *Assist clients in purchasing and selling real estate.
- *Conduct closing transactions for lenders and borrowers
- *Notarize all real estate documents.
- *Travel thru out the State of Florida conducting real estate closings

Marketing Representative

NEW RIVER TITLE COMPANY 1995 – 2002

- *Solicit lenders, realtors, mortgage brokers for real estate title business
- *Conduct homebuyer education classes and workshops
- *Assist clients in purchasing and selling real estate
- *Conduct closing transactions for lenders and borrowers
- *Notarize all real estate documents
- *Office manager to 5 to 6 title processors

Post Closer

INDEPENDENCE TITLE AND ABSTRACT, INC. 1992 – 1995

- *Client/Realtor/Broker communication
- *Disbursement of closing funds
- *Document shipping, recording and satisfaction searches
- *Title searches and document ordering and retrieval

HOPE, Inc.

Housing Opportunities Project for Excellence, Inc.

June 22, 2016

Ms. Rachael Craig Dunn
Executive Director
Housing Foundation of America, Inc.
2400 N. University Drive
Suite 200
Pembroke Pines, FL 33024

Dear Ms. Craig Dunn:

This letter confirms Fair Housing Provider Training was conducted June 6, 2016 by Rita N. Scott, Education & Outreach Coordinator, to housing counseling staff at Housing Foundation of America.

The 2-hour presentation consisted of an in-depth review of the Federal Fair Housing Act, protected classes covered at the federal, state, and local levels, prohibited actions, reasonable accommodations and modifications for persons with disabilities, familial status, steering, occupancy standards, lawful application processing, assessment, and notification, sexual harassment, retaliation, enforcement options, and penalties.

Thank you for your due diligence in complying with Federal mandate to provide annual fair housing training and development to your staff.

Yours truly,



Rita N. Scott
Education & Outreach Coordinator
rita@hopeffc.com
954-567-0545

NCHEC Certification in Pre-Purchase Homeownership Education

Is awarded to



Johannah Zaldivar

Presented 23rd day of August 2013

for completing the specified training and satisfying the requirements established by NCHEC.

Certification is valid for three years from date of issuance. It is valid only when housing counseling is performed by or in partnership with a community-based organization.

Paul Kealey

PAUL KEALEY
Director, Training Division
NeighborWorks® America

Jayna L. Bower

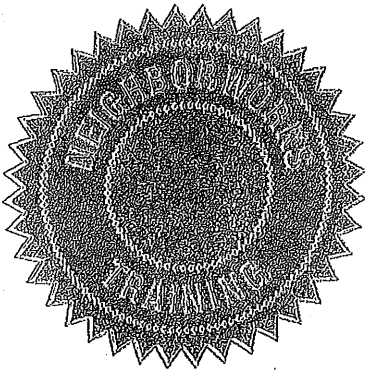
JAYNA L. BOWER
Director
NeighborWorks® Center for
Homeownership Education and Counseling (NCHEC)

Working Together for Strong Communities

NeighborWorks
AMERICA

NCHEC Certification in Pre-Purchase Homeownership Education

Is awarded to



Jeremy Montanti

Presented 23rd day of August 2016

for completing the specified training and satisfying the requirements established by NCHEC.

Certification is valid for three years from date of issuance. It is valid only when housing counseling is performed by or in partnership with a community-based organization.

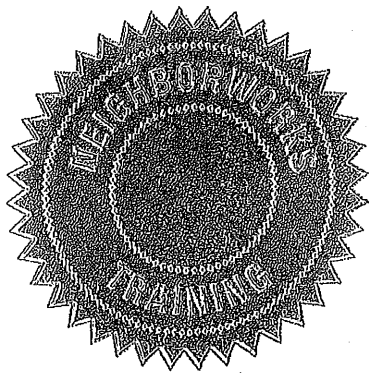
JOHN McCLOSKEY
Vice President, Training Division
NeighborWorks® America.

JAYNA L. BOWER
Senior Director
NeighborWorks® Center for
Homeownership Education and Counseling (NCHEC)

Working Together for Strong Communities



NCHEC Certification in Homeownership Counseling



Is awarded to

Jeremy Montanti

Presented 12th day of March 2015

for completing the specified training and satisfying the requirements established by NCHEC.

Certification is valid for three years from date of issuance. It is valid only when housing counseling is performed by or in partnership with a community-based organization.

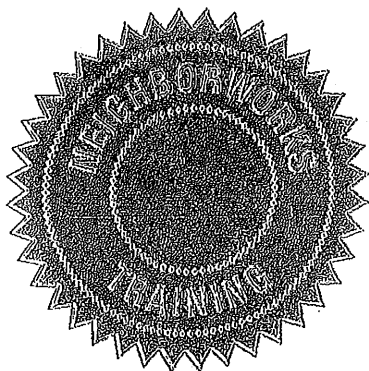
JOHN McCLOSKEY
Vice President, Training Division
NeighborWorks® America

JAYNA L. BOWER
Senior Director
NeighborWorks® Center for
Homeownership Education and Counseling (NCHEC)

Working Together for Strong Communities

NeighborWorks®
AMERICA

NCHEC Certification in Foreclosure Intervention and Default Counseling



Is awarded to

Jeremy Montanti

Presented 16th day of December 2014

for completing the specified training and satisfying the requirements established by NCHEC.

Certification is valid for three years from date of issuance. It is valid only when housing counseling is performed by or in partnership with a community-based organization.

JOHN McCLOSKEY
Vice President, Training Division
NeighborWorks® America

JAYNA L. BOWER
Senior Director
NeighborWorks® Center for
Homeownership Education and Counseling (NCHEC)

Working Together for Strong Communities

NeighborWorks®

AMERICA

Part 8. STAFF'S TRAINING INFORMATION

Agency Name: _____

Housing Foundation of America

Please complete this form for EACH staff member providing Housing Counseling services

Staff Name: _____

Jeremy Montanti

| Training Name | Date of Training (From 1/1/12 - Today) | Name of Provider <small>(i.e. NeighborWorks, NCLR, etc.)</small> | Certificate of completion | | Different from completion | |
|--|---|---|---------------------------|----|---------------------------|----|
| | | | Yes | No | Yes | No |
| <small>(i.e. HO307 Advance Foreclosure)</small> | <small>(i.e. 1/1/12 - 1/3/12)</small> | | X | | | X |
| HO345 Foreclosure Intervention and Default Counseling | 8/8/11-8/12/11 | NeighborWorks | X | | X | |
| HO307 Advance Foreclosure | 12/12/11-12/13/11 | NeighborWorks | X | | X | |
| HO250 Homeownership Counseling Certification: Principles | 2/8/12-2/12/12 | NeighborWorks | X | | X | |
| HO100 Foreclosure Basics for Homeownership Counselors | 3/26/2012 | NeighborWorks | X | | | X |
| HO111 Home Equity Conversion Mortgages | 12/10/12-12/14/12 | NeighborWorks | X | | X | |
| HO229 Homebuyer Education Methods: Training the Trainer | 8/19/13-8/23/13 | NeighborWorks | X | | X | |
| HO009 HECM and the Non-Borrower Spouse Credit Counselor | 10/27/2014 | NeighborWorks | X | | | |
| | 5/5/2015 | NACCC | X | | X | |
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*** Please attach all Certificate of Completing and Certifications.

Part 8. STAFF'S TRAINING INFORMATION

Agency Name:

Housing Foundation of America

Please complete this form for EACH staff member providing Housing Counseling services

Staff Name:

Johannah Zaldivar

| Training Name | Date of Training (From 1/1/12 - Today) | Name of Provider | Certificate of completion | | Diferent from completion |
|---|---|----------------------------------|---------------------------|----|--------------------------|
| | | | Yes | No | |
| (i.e. HO307 Advance Foreclosure) | (i.e. 1/1/12 - 1/3/12) | (i.e. NeighborWorks, NCLR, etc.) | Yes | No | Yes |
| HO229 Homebuyer Education Methods: Training the Trainer | 8/19/13-8/23/13 | NeighborWorks | X | | X |
| Dodd Frank Act Prep Course | 8/11/14-8/12/14 | NCRC | X | | |
| First Time Home Buyers Instructional Course | 8/18/14-8/22/14 | NeighborWorks | X | | |
| Basic Alternatives to Foreclosure | 2/12/2015 | Counselor Corner | X | | |
| Freddie Mac HAMP | 9/12/2013 | Freddie Mac | X | | |
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*** Please attach all Certificate of Completing and Certifications

Part 8. STAFF'S TRAINING INFORMATION

Agency Name:

Housing Foundation of America

Please complete this form for EACH staff member providing Housing Counseling services

Staff Name:

Marilyn Gallington

| Training Name | Date of Training (From 1/1/12 - Today) | Name of Provider | Certificate of completion | | Diferent from completion |
|--|---|----------------------------------|---------------------------|----|--------------------------|
| | | | Yes | No | |
| | (i.e. 1/1/12 - 1/3/12) | (i.e. NeighborWorks, NCLR, etc.) | Yes | No | |
| H0103 Lending Basics for Homeownership Counselors | 10/8/14-10/10/14 | NeighborWorks | X | | X |
| H0250 Homeownership Counseling Certification: Principles | 8/18/14-8/22/14 | NeighborWorks | X | X | |
| H0100 Foreclosure Basics for Homeownership Counselors | 7/15/2008 | NeighborWorks | X | | X |
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*** Please attach all Certificate of Completing and Certifications.



Housing Counseling
Approved by HUD

Request for Proposal:

1. Housing Foundation of America, Inc. (HFA) Counseling Services and Personnel:

A. Housing Consumer Education

- I. Jeremy Montanti, Executive Director
NeighborWorks Certified Homeownership Educator
- II. Johannah Zaldivar, Branch Manager
NeighborWorks Certified Homeownership Educator

B. Home Purchase Counseling

- I. Jeremy Montanti, Executive Director
NeighborWorks Certified Homeownership Counseling
- II. Marilyn Gallington, Branch Manager
NeighborWorks Certified Homeownership Counseling

C. Anti-Predatory Lending

- I. Jeremy Montanti, Executive Director
HOPE Inc. Trained
- II. Marilyn Gallington, Branch Manager
HOPE Inc. Trained
- III. Johannah Zaldivar, Branch Manager
HOPE Inc. Trained

2. Qualifications and Experience

HFA has worked with the City of Ft. Lauderdale in their NSP and Purchase Assistance programs in the past and have been very successful.

Jeremy Montanti has been an employee of HFA for one year. Prior to HFA, he assisted Debt Management Credit Counseling Corp. achieve HUD approval as a Local Housing Counseling Agency and in 2014 as a Multi-State Organization. Jeremy is hands on and has taught home buying education; provides homeownership pre and post counseling, reverse mortgage counseling, and foreclosure prevention to consumers for 6 years. Jeremy also has 18 years' experience with credit and money management.

Johannah Zaldivar has been an employee of HFA for almost two years. Prior to HFA, Johannah worked for other nonprofit entities in Trinity and the United Way. Johannah has taught home buyer education, provide pre-purchase counseling, and foreclosure prevention.

Marilyn Gallington has been an employee of HFA for nine years. Marilyn has extensive knowledge of house title services and provides homeownership pre and post counseling to any consumer that wishes to utilize the services of HFA. Marilyn does most of HFA's outreach efforts.

3. Measure and Evaluate Performance

All consumers will be entered into HFA's HUD approved client management system called Fannie Mae Home Counselor Online (HCO). Consumers that successfully complete the home buyer workshop and submit the HUD required documentation will be entered into HCO. Predatory lending will be covered in the workshop group setting.

Consumers that attend a one on one counseling session with a housing counselor and complete the required HUD documentation will also be entered into HCO. All consumers will be given a written plan of action on the next steps to take in the home buying process from improving their credit or increasing savings all the way until they are ready to receive a lender pre-approval for a mortgage. The one on one counseling session will include a review of what to look for when selecting a lender and how to avoid predatory lending.

4. Detail Project Implementation

Housing Consumer Education will be conducted 4 times during the period of April 1, 2017 to March 31, 2018. Workshops will be done quarterly with a minimum of one per quarter. Dates are TBD.

Home Purchase Counseling will be conducted on an as needed basis. HFA will begin counseling clients on April 1, 2017 all the way until the end of the grant period on March 31, 2018.

Anti-Predatory Lending will be conducted as education on the workshop dates which are TBD. One on one discussions will be delivered to the consumer the date of their appointment.

Housing Foundation of America, Inc.

A HUD Certified Counseling Agency

2400 N. University Drive, Suite 200 • Pembroke Pines, Florida 33024 • Office: 954.923.5001 • Fax:
954.924.1225

www.approvedbyhud.org



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HOPE Inc Trained
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Housing Foundation of America, Inc.

A HUD Certified Counseling Agency

2400 N. University Drive, Suite 200 • Pembroke Pines, Florida 33024 • Office: 954.923.5001 • Fax:
954.924.1225
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HFA's Ft. Lauderdale Housing Counseling Services Budget

April 1, 2017 to March 31, 2018

| Housing Counseling Services | | | |
|--------------------------------------|-------|------------|--------------------|
| Category | Units | Rate | Total Costs |
| Housing Consumer Education | 4 | \$1,500.00 | \$6,000.00 |
| Home Purchase Counseling (Intake) | 25 | \$150.00 | \$3,750.00 |
| Home Purchase Counseling (Follow Up) | 50 | \$150.00 | \$7,500.00 |
| Anti-Predatory Lending Counseling | 25 | \$150.00 | \$3,750.00 |
| Administrative Overhead | | | \$1,357.80 |
| | | | \$22,357.80 |