

**David A. Paterson  
Governor**



**Deborah VanAmerongen  
Chairperson**

# **New York State Housing Trust Fund Corporation**

**FORECLOSURE PREVENTION SERVICES PROGRAM  
APPLICATION WORKSHOP**

# Agenda

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- ❑ Foreclosure Prevention in New York
- ❑ 2009-10 NYS Budget - \$25 Million
- ❑ Explanation of Program
- ❑ Eligibility
- ❑ Selection Criteria & Evaluation Process
- ❑ Submission Proposal Requirements
- ❑ Technical Assistance & Questions

# Foreclosure Prevention in New York

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- ❑ According to a NYS Banking Department Report released in July of 2009, tens of thousands of New York homes are in the foreclosure process, or are at risk of foreclosure.
- ❑ The 2008-09 the NYS Budget provided \$25 million for Program.
- ❑ From August 2008 through February 2009, HTFC funded sixty (64) grants across the State.
- ❑ The 2008-09 funding resulted in the availability of services in every County in the State.
- ❑ Training of housing counselors and legal service providers through NeighborWorks and Empire Justice Center.

# 2009-10 Funds Available

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- ❑ Funds provided under the American Recovery and Reinvestment Act (ARRA) Fiscal Stabilization Fund
- ❑ \$20 million will be awarded to not-for-profit counseling agencies and legal service providers delivery direct services
- ❑ HTFC to continue training to housing counselors and legal service providers
- ❑ HTFC to develop statewide public awareness campaign

# Purpose

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- ❑ Grants to empower organizations to provide outreach and education, counseling, mediation, legal representation, and court-based services on behalf of New York State homeowners who hold subprime or unconventional mortgages
- ❑ Provide a continuum of foreclosure prevention services throughout New York State
- ❑ Collaboration among multiple applicants strongly encouraged

# Goals of the RFP

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- ❑ Unmet Needs
- ❑ Innovative and/or New Approaches
- ❑ Settlement Conferences
- ❑ Collaborative Proposals and/or Coordination with Existing Programs

# Award Amounts

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- ❑ \$20 Million available under this RFP
- ❑ No minimum or maximum application limits
- ❑ No more than 12% of award can be used for administrative costs
- ❑ Applicants are encouraged to evaluate the need in their proposed service area and estimate the number of households to be served within 12 to 18 months

# Funding Determinations

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- ❑ Total statewide demand
- ❑ Need in proposed geographic service area
- ❑ Collaborative approach
- ❑ Documentation of unmet need
- ❑ Coverage in areas of greatest need
- ❑ Ratio of award to number of households served
- ❑ Program funding balance

# Eligibility Criteria

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- ❑ Not-for-profit entity
- ❑ Experience (or in partnership with an organization) providing community outreach/education, housing/foreclosure counseling, legal services, or court-based services.
- ❑ Active New York State Charities Registration number (or approved exemption thereof)
- ❑ Good standing with HTFC, DHCR, other New York State funding sources

# Evaluation Process

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- ❑ Proposals accepted on continuous basis until August 1, 2010 or until discontinued by HTFC
- ❑ Incomplete or unqualified proposals will be rejected
- ❑ Resubmission of amended applications will be accepted
- ❑ Written notification of funding determination will be sent

# Scoring Criteria

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- ❑ Applicant Experience
- ❑ Needs to be Served
- ❑ Collaboration
- ❑ Efficiency and Innovation of Program

# Competitive Applications

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- ❑ Collaborative proposals – continuum of services
- ❑ Coordination/cooperation with existing services
- ❑ Ability to provide services quickly
- ❑ Ability to respond to change in need for services
- ❑ Strong reporting procedures

# Submission

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- ❑ Proposals will be accepted on a continuous basis until August 1, 2010 or until all funding has been awarded or discontinued by HTFC
- ❑ Proposals can be emailed to:  
[ForeclosureProgram@nysdhcr.gov](mailto:ForeclosureProgram@nysdhcr.gov)
- ❑ If mailed, provide (1) original, plus (4) copies to:  
**DHCR, Hampton Plaza, 38-40 State Street, Albany,  
New York 12207**  
(package must be clearly marked “Foreclosure  
Prevention RFP”)

### Governor Paterson

David A. Paterson,  
Governor



[www.ny.gov](http://www.ny.gov)

[Governor's Site](#)

### Commissioner

Deborah VanAmerongen,  
Commissioner



[Biography](#)

[Press Room](#)

### Key Documents

[Statewide Affordable Housing Needs Study - New](#)

[Governor Paterson Announces Reform of Mitchell-Lama Regulations - New](#)

[2010 Proposed LIHC Qualified Allocation Plan \(QAP\) and 2010 Proposed SLIHC Regulations](#)

[Draft Agency Action Agendas for Integrating Environmental Justice into Agency Programming](#)

[Browse Full List of Publications](#)

### New Programs

[Manufactured Home Replacement Initiative \(MHRI\)](#)

[Nursing Home Transition and Diversion Housing Subsidy Program \(NHTD\)](#)

[Greater Catskills Flood Remediation Program](#)

[Subprime Foreclosure Prevention Program](#)

[Attention Homeowners: Foreclosure Prevention Counselors](#)

DHCR's Weatherization Assistance Program (WAP) received national media attention recently when CNBC interviewed Commissioner VanAmerongen for a story about the value of WAP and how stimulus dollars are creating jobs and affordable, energy-efficient housing for low-income families in New York and throughout the country.

The interviews took place in Queens at the home of Martane Edwards, a single mother of three whose home is being weatherized by the Margert Community Corporation, a DHCR WAP sub grantee. The NBC film crew spent the day obtaining footage of weatherization work being done at the home, including blown-in insulation in the attic and side walls, a Leak Down test, full safety audit, proper window placement and weather-stripping, and a boiler tune-up.

The following news stories ran numerous times on CNBC and MSNBC on Tuesday, November 24:

- <http://www.cnbc.com/id/15840232?video=1341239173&play=1>
- <http://www.cnbc.com/id/34132647>

[View Full Story](#)

## Commissioner Tours Central New York, Meets DHCR Partners and Clients



Frank Graziano (center) at his soon-to-be renovated and accessible home. Frank and Commissioner VanAmerongen were joined by DHCR's partners from Covenant Housing Corporation and Home Headquarters, Inc. for a tour of the home.

Commissioner VanAmerongen was back in Central New York recently, meeting local partners and touring several affordable and supportive housing projects in Syracuse and Ithaca.

Her first stop was the Syracuse Regional Office, where she met with Kimberly Dupcak, and Marilyn Woyciejes, who serve as Executive Director and Program Director, respectively, at Covenant Housing Program.

Covenant Housing has been helping to build homes for individuals with disabilities since 1989, and began creating home ownership opportunities in 2000. Kimberly and Marilyn organized a tour of their latest project -- a vacant house which is about to be rehabbed and modified for Frank Graziano, who is very excited about the project and met the Commissioner at the house to show her around. The planned renovations will make the first floor of the house accessible to Frank, who is confined to a wheelchair, while the second floor will provide living space for his caregiver.

[View Full Story](#)

## \$5M State Initiative to Target, Replace Mobile Homes



[New York State Information](#)

[Commissioner's Message about ARRA](#)

[NYS TCAP Information](#)

[NYS TCAP Environmental Review](#)

[NYS Weatherization Assistance Program Recovery Act](#)

### NYHousingSearch.go



[List & Find Affordable Housing](#)

### General Information

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[Public Meetings](#)

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[What's New](#)

### Funding Information

[Termination of Funding Available for Small Projects and Homes for Working Families Programs](#)

[Application Materials & Previous Awards](#)

### Rent Stabilization / Rent Control

[Forms and Information by Topic](#)

[FAQ](#)

[Online Services](#)

[Documentos en Español](#)

[Community-Based Housing Organizations](#)

### Resources

[Emergency Information for DH Employees](#)

## Subprime Foreclosure Prevention Services Program

### About Subprime Foreclosure Prevention Services:

The 2008 NYS Budget included \$25 million to help homeowners in NYS, who entered into a subprime or unconventional mortgage, by providing counseling and legal services. A Program was developed and is being administered by the NYS Housing Trust Fund Corporation (HTFC)/Division of Housing and Community Renewal (DHCR), in consultation with the NYS Banking Department and the Office of Court Administration.

On June 18, 2008, DHCR issued a Request for Proposals (RFP) that solicited not-for-profit companies statewide to provide financial counseling, mediation, legal representation, negotiation, and other support services to borrowers who face default or foreclosure. Collaborative proposals by multiple not-for-profit organizations were strongly encouraged to efficiently cover all necessary services.

From August 2008 to February 2009, the HTFC Board awarded 64 grants totaling \$23,201,600 to organizations to provide outreach, education, counseling and legal services to homeowners at risk of default or foreclosure for a period of two years. Foreclosure prevention services funded through this program are available in each of the state's 62 counties. Please see the list of program awards including the description of services provided.

In addition to the direct service grants made to not for profits, HTFC has developed a two year training plan to provide foreclosure prevention training to both counseling and legal service providers. NeighborWorks America was contracted to provide training to counselors, and Empire Justice Center is providing training to attorneys. Please see the list of upcoming training opportunities. Training sessions are offered free of charge to any counselor or attorney who is providing free foreclosure prevention services to any New York homeowner facing default or foreclosure.

All 2008 budget funds have been awarded to not for profit organizations or have been committed under the two year training plan, and therefore HTFC is no longer accepting Proposals for funding under the Program.

### For Information Please Contact:

Anna Oles  
(518) 474-6082  
AOles@nysdhcr.gov

Caillin Furnari  
(518) 473-8273  
CFurnari@nysdhcr.gov

### Foreclosure Prevention Counseling Providers:

- 2008/2009 Subprime Foreclosure Prevention Services Program Awards
- Foreclosure Prevention Counselors (by county)

### Request For Proposals (October 2009):

- Application Workshop Webcast - Dec. 3, 2009 - New
- Foreclosure Prevention Services Program - October 28, 2009 - New
  - Exhibit A (fillable Omniform)
  - Exhibit B (fillable Excel spreadsheet)

### Reports on Foreclosure Prevention Services:

- Foreclosure Prevention Services Program - 2009 2nd Quarter Report April 1, 2009 - June 30, 2009 - New
- Foreclosure Prevention Services Program - 2009 1st Quarter Report January 1, 2009 - March 31, 2009
- Status Report as of December 31, 2008
- Foreclosure Prevention Services Program - 2008 4th Quarter Report (October 2008 - December 2008)
- HALT (The Governor's Interagency Task Force To Halt Abusive Lending Transactions)

### Resources for Counseling Providers and Program Awardees:

- Forms for Program Awardees
- Training & Workshops for Service Providers

#### General Information

- Contact Us
- Frequently Asked Questions
- Join Our E-Mail List
- Public Hearing Notices
- Public Meetings
- Site Map
- What's New

#### Funding Information

- Termination of Funding Availat for Small Projects and Homes f Working Families Programs
- Application Materials & Previo Awards

#### Rent Stabilization / Rent Control

- Forms and Information by Top
- FAQ
- Online Services
- Documentos en Español
- Community-Based Housing Organizations

#### Resources

- Emergency Information for DH Employees
- Affordable Housing Directory
- Calendar of Events
- Finding Affordable Housing
- Procurement Opportunities
- Regulatory Agenda
- Seniors
- Training/Seminars/Conferenc

# Proposal Submission

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- ❑ Exhibit A – Project Summary Sheet
- ❑ Organizational Narrative of No More Than 5 Pages
- ❑ Proposal Narrative of No More Than 5 pages
- ❑ Exhibit B - Budget
- ❑ Certification Statement

# Schedule

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- ❑ RFP – Released October 28th
- ❑ Application Workshops Webcast – Dec. 3rd
- ❑ Continuous applications until August 1, 2010
- ❑ All funds to be expended by Jan. 2012
- ❑ Training & Technical Assistance to Housing Counselors & Legal Service providers to be offered through Jan. 2012

# Questions & Answers

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- ❑ Questions should be directed to:

## Upstate & Long Island Proposers

Anna Oles 518-474-6082

[aoles@nysdhcr.gov](mailto:aoles@nysdhcr.gov)

## Five Borough Proposers

Caillin Furnari 518-473-8273

[cfurnari@nysdhcr.gov](mailto:cfurnari@nysdhcr.gov)

- ❑ Written questions will be answered in writing and will be posted on website: [www.nysdhcr.gov](http://www.nysdhcr.gov)
  - “NYS Foreclosure Prevention Program”

# Resources

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- ❑ New York State Banking

<http://www.banking.state.ny.us>

- ❑ SONYMA

<http://www.nyhomes.org>