

Text of Foreclosure Webcast.txt

>> Good afternoon.

Thank you for viewing in.

I am from the New York State Division of Housing and on behalf of the Division of Housing and the Trust Fund Corp. for Housing, I would like to welcome you.

I like to introduce two guests on the program today.

To my left, ANNA, program manager for the New York State FORECLOSURE prevention program.

And CAYLEN, also a program manager with the New York State FORECLOSURE Prevention program.

Welcome.

Thank you for joining us today.

Today, it is our application workshop for the foreclosure prevention program in New York state.

What we're going to do now is I would like to THANK a few organizations and people before we actually get started.

I like to thank our not-for-profit partners.

We have such a dynamic program.

I like to thank our partners which includes the New York State Banking the barman, Fannie Mae, New York homes.

They have been wonderful partners.

The New York State Office of administration.

They're all important partners to reduce foreclosures in the state of New York.

Last, we would like to thank our trading partners.

We never done a tremendous amount of training this year.

Neighbor works America has provided great housing, counseling, training throughout the last year.

As well as Empire justice center providing legal services and training to all of our legal services partners.

Thank you to all of you.

You are very, very important to us.

A few housekeeping items before we get started.

The first is we will be providing new momentarily with an e-mail address that will, on your screen at where you can actually e-mail questions to us that will handle toward the end of today's program.

We will try to get to as many questions as we can in what time we have available to or questions we may not have answers to that we will have to get back to you on.

I should remind you all did this production to they will be posted on the New York State Division of Housing website, which is going to be within the next week.

You can view it at your leisure and as many times as you like.

Without further ado, will go right to the agenda and share with you what we're going to talk through today.

We're going to talk about what is the state of FORECLOSURE is in New York and remind you of the efforts we have actually done here today.

First slide, please.

We will talk through the 2009-2010 New York State budget.

We're going to explain the program, talk through eligibility.

We're going to walk you through selection criteria and what of the evaluation process will be this year.

The submission proposal requirement.

Again, we're going to try to answer as many of your questions as we can today.

The ones we do not answer today, we will get back to you in the very near future.

Let's talk about what we have done together in the last year.

If you recall, those that are current participants, in the 2008-2009 budget, there was \$25 million awarded to the New York State Housing Trust Fund Corp. to put together a FORECLOSURE prevention program.

For August 2008 through February 2009, the trust fund provided 64 grants to not for profits across the state to provide FORECLOSURE Prevention services.

In addition, as I mentioned before, to the direct services that are being provided, we have provided a number of training opportunities for both housing counselors and legal service providers their naval worse than empire justice center.

THANKS to the governor and legislature, we are happy to report that through the 2009-2010 budget, that \$25 million as once again been appropriated to continue our program.

These funds have been provided to the American recovery and reinvestment Act, part of the fiscal stabilization fund.

We're putting \$20 million aside for direct services to continue the Direct Services delivery model that we

Text of Foreclosure Webcast.txt

created last year.

We're going to continue to train legal services and housing counselors.

In one very exciting new facet to our program, it will be that we're developing a statewide public awareness campaign.

That campaign, we heard, many of our partners loud and clear over the last two years about the need to coordinate a message.

So very soon, we will be releasing a request for proposals to seek a professional public information consultant that will help us build a campaign that we will be able to share with you and seek your assistance on.

With that, I would like to get on with our program.

I would like to introduce our first presenter, ANNA.

She is going to talk to the general parameters of the RFP.

Thank you.

>> Thank you.

And I would like to also express my appreciation to all the housing counseling groups and our other state agency partners in our foreclosure prevention efforts in the last few years.

Very much appreciated by myself and my neighbors.

Thank you.

What I would like to cover today is the purpose of the grant, and for those of you who have been with us from the last two years, you might find some of the information familiar.

For those of you who are newcomers, we like to let you know what our goals and purposes are for this year's grants.

We have a couple small changes to the program, but the overall goal is to provide the services throughout the state.

So what we're looking to provide as for the bridge to empower you, the organization to provide the outrage, education, counseling, mediation, a legal representation, court-based services throughout New York state.

And for homeowners to hold subprime more on conventional mortgages.

And for those of you who'd and have read the request for proposal posted on our website, the definition for subprime or unconventional is in there.

The purpose of the grants is to provide a full continuum of services for the families, the homeowners in distress.

We would like to know that the homeowners are able to communicate with someone and gain an end take some advice, Housing counseling services, mitigation services, all the way through legal assistance including bankruptcy, perhaps short sale, etc..

So these are examples of the full continuum.

We would like to know that at no where in the process will the homeowner be dropped, that they have a full continuum.

We envisioned this continuum would occur through a collaboration between either your organization and other partners or it could be provided in your organization itself.

Most of the service models that came through last year were multiple collaboration's.

However, if your organization would like to provide a standalone application, it will be considered.

And you should know today if you are providing -- how many or what services in the stand alone or whether you are partnering with the others.

Now for the goals for the quest for proposals.

You will find again it is similar to what we did last year.

First and foremost is we would like service in this year's grants to meet UNMET needs.

We're counting on you and experts in the field to identify and provide those services for UNMET needs.

What we're also looking for is that you have innovative or new approaches, and mostly with an emphasis to respond to the revised foreclosure procedures that have been addressed in the governor's program bill, number 46.

So in your innovation or new approaches in York elaborations, they could occur with either your organization or could occur with a distinct program.

We would like to know that in at your service model, that you're going to provide services that increase the effectiveness of an increasing program and can also increase legal service or attorney representation or increase the effectiveness of court-based services.

For or amounts, as was mentioned earlier, there will be \$20 million available under this request for

proposal.

And we had this year no minimum or maximum application limits.

We did have some suggested limits last year, but this year there are no limits.

We also are requiring in the awards that no more of 12% can be used for administrative costs.

And we're also asking all of you applicants to evaluate the need in your proposed service area and to do your best to estimate the number of households are individuals to be served within 12 to 18 month timeframe.

Now for funding determination's, again, we would like to cover total statewide in demand.

That is our goal again, in extending in putting forth the new brands this year.

We would like you to approach your proposal based on the need in your geographic service area.

We would also like you to document the need the UNMET need as well, if you can.

What we have recommended historic documentation has been the database on the New York banking website.

However, if you can document need their other reliable resources, we will certainly consider your databases as well as your documentation.

For funding determinations, we are looking to emphasize our funding and to cover the areas of the state that have the greatest need.

Also, that we're looking at the ratio of awards and number of households served.

In effect, we're looking for cost effectiveness.

Another piece to the funding determination will be as the proposals come in and we present in grant awards throughout the term of the RFP.

Then we will also be tracking the program funding balance.

So we will certainly be aware and tracking that so that we allocated \$20 million across the state.

Now for eligibility criteria.

Again, it is similar to what we did last year.

You need to be a not-for-profit entity or you can be in a partnership with a not for-profit entity taking on the leadership role.

And this has occurred in a couple of instances last year.

You should demonstrate you have experienced or that your partner organization has experience in providing community outreach, education, housing FORECLOSURE counseling, legal services, or part-based services.

We also ask that you haven't acted New York State Charities registration or an approved exemption thereof.

If you're not sure that your Charities registration is active or you need to activate your Charities registration, use it visit the office of the Attorney-General website.

That address is WWW.OAG.STATE.NY.US.

To be eligible for grants, you should also be in good standing with the Housing Trust Fund Corp., New York State Division of Housing and Community renewal, or other New York state funding sources.

Great.

>> I would like to see why.

That was a lot of very good information.

I think there are probably a couple things that are worth clarifying or underscoring.

I know you mentioned that the program will be providing the 12% for administration this year.

Now that is a change from last year, correct?

>> Yes, it is.

Last year we have allocated 8% of the program budget for administrative costs and received a lot of feedback from the housing groups that they would like to have that raised.

And many of them for creative reasons such as some of them more launching new 800 numbers and new websites.

We did respond to that and raised the matter to 12%.

>> That is great.

I am sure that will make many of you listening HAPPY as well.

You mentioned the Services and you're looking to find out whether services will be provided in a 12 or 18-month time span.

Why is that?

>> Really, as you mentioned earlier, too, the funding is coming from the American recovery Act.

Text of Foreclosure Webcast.txt

So we have to expend all the funds by January 2012.
So we are trying to follow the same requirements.
>> I got it.
It is a timing problem.
Great.
Thank you so much.
We will get back to her a little bit later.
Let's move on to CAYLEN.
Many of you know her as your contact QUEEN related to contacts.
She will go to the applications.
>> Thank you.
Welcome, everyone.
I am glad you're able to join us.
The first thing I will discuss is the evaluation process.
Proposals will be accepted on a continuous basis until August 1, 2010 or until discontinued by the Housing Trust Fund Corp..
And complete your unqualified proposals will be rejected.
However, RESUBMISSION of amended applications will be accepted just as they were during the last process.
Written notification of funding determination will be sent to everybody that applies.
The scoring criteria is similar to the last round.
The four main criteria is the applicant experience, the needs to be served, collaboration, and efficiency and innovation of the program.
The maximum possible score for a proposal is 100 points.
Proposals must achieve at threshold a score of 55 to be considered for funding.
each section will be worth a maximum of 25 points.
I am going to mention a couple key items in each category.
All the items are listed, however, in the RFP, there there if you like to look them over.
YOU can experience, existing successful program operations, or satisfactory organizational staffing capacity -- we want to make sure that whatever money you take in and what ever hundred use sine can be fulfilled during that time.
Needs to be serviced.
Geographic needs.
This information can be obtained from the banking website.
And we actually give that website later in this webcast.
And impact of proposed services on your area.
Corroboration is more than another 25 points.
Two or more eligible applicants cooperating to provide a continuum of services.
And outreach education, counseling, mediation and, representation, including conferences.
Efficiency and innovation in a program is the last section.
A couple examples would be cost-effective and is and quantifiable results.
As everyone who is in the program knows that reporting is very important.
We realize it is time consuming, but it is necessary.
Competitive applications -- as I mentioned when breaking down the scoring points, applications should exhibit the following or desirable.
proposals, a continuum of services, coordination and cooperation with existing services, ability to provide services quickly, and ability to respond to change in a need for services.
And of course, reporting procedures.
I want to mention, I realize that you do have time issues, but if you do receive money under this grant and you already have a grant with us, the reporting process has to be kept separate.
That is due to the federal stimulus reporting requirements.
I would also like to stress the importance of submitting your report on time, especially now that we will be entering the second round.
It will be very important that we receive information on time so that we can record it.
A separate bank account if you already have a grant with us, as separate bank account will need to be set up.

Text of Foreclosure Webcast.txt

The monies cannot be CO-mingled with anything, including our previous grant. Submission.

Proposals will be accepted immediately and on a continuous basis until August 1, 2010 or until all the funding has been awarded or discontinued by housing trust and corporation.

Proposals can neither be e-mailed or send in.

The e-mail aspect of this is new at this time.

It sent in, you need to send it as one original and four copies.

Our E-mail address is FORECLOSUREPROGRAMS@NYSDHDR.GOV.

38-40 State Street, Albany, New York, 12207.

FAXED applications will not be accepted.

Make sure the outside of the package is clearly marked FORECLOSURE Prevention RFP. to give the RFP, you go to our website.

>> And if we could go over to the website slide -- once to get to our website, you're going to go down to the left side of the screen for the new programs category.

Then if you go to the next slide, that is the subprime FORECLOSURE prevention program and all the information we need for the future.

It is on the website.

There is a lot there, so I would become familiar with it.

Other we do send out e-mails a about a come Evens, it is best to check the web site frequently.

Proposal submission, as far as getting the application, you can either print it out as A PDF and fill it up and send it in or scan it.

If you have OMNIFORM, a couple things like exhibit A, are available so you can fill that out.

The Organization narrative should be no more than five pages.

The proposal narrative should be no more than five pages.

Exhibit B, the budget, is in EXCEL form.

Of course, there is then the certification statement.

I want to remind you that the narrative and budget should coincide.

We will be checking to make sure that they match.

And we will be giving you a call if it does not.

And to be honest with you, I've we do have to do that, it does slow down the process.

Also, we did increase the allowance of non personal services to 12%.

That should be kept at 12% because we did increase its.

It is not negotiable.

So please do not exceed that amount.

Although we understand that your agencies have additional purposes of this grant and it is to assist as many homeowners through the process as possible.

And the way that is going to be done as having enough staff at the new office to work with homeowners.

October 28 -- The webcast we're holding right now will be available to view on our website within the next week.

Continuous publications are accepted August 1, 2000 in.

We are re-entering contracts to provide training to counselors and legal service providers through January 2012.

As it was mission, future training class is will be posted on our website.

There are two online class is available to not-for-profit housing counselors on the neighbor works websites rain now.

I should mention that this online course is a prerequisite to intending any future neighbor works training class is.

Understanding and applying FORECLOSURE intervention and mitigation tools.

These clauses will be available on-line until January 2012.

There are also two-week long training sessions in the near future.

One is in Albany.

That will be in February.

And we also are in the planning stages to schedule one in New York city.

That'll be held in the fall.

Empire justice will also be offering training class is to attorneys, some of which will qualify for CLE credits.

Text of Foreclosure Webcast.txt

This will also be posted to our website.

Please remember again to check our web site frequently as we do of did it often.

>> Upgrade.

Thank you so much.

That was full of information.

I think it is probably important that we clarify a couple of issues are points that you made.

Back when you're talking about scoring criteria, you talked about collaboration.

I recall last year that we did have some confusion related to who was a collaborator and who is the partner.

Can you expand upon that?

>> Absolutely.

First, let me say that partners and collaborators are both well gum in your plans and applications.

A collaborator is an agency that you're going to work with that you're not actually giving money to.

Their partners.

You'll be finding them under your grant.

The main thing to remember when you do application is that we do need the whole continuum of services.

We do not want any homeowner seven the process Midway.

>> Great.

One additional item that I did take note of its dimensions that we are able to e-mail proposals this time.

That is new, right?

>> Yes, that is new.

To be honest with you, this is a good opportunity.

We encourage everyone to take advantage of this option.

Not only is it cost-effective for your agency as far as printing out, you know, wasting paper and postage, but it also reduces overall paper consumption.

>> Excellent, very green.

All right.

Let's go to the next slide.

Before we get to your questions, I should mention -- I am sure you've seen it come up on the screen.

But you are able to e-mail questions to production@NYN.SUNY.EDU.

We have actually received some questions that we will get into, but before we do, then next slide, the question and answer slide did you see right here, going forward after today's webcast, questions for applicants that are located in upstate or Long Island should refer their questions to ANNA.

Her phone number is listed as well as your e-mail address.

And the five boroughs, anyone coming in from the five boroughs should contact CAYLEN.

Her contact information is there for you.

When you e-mail questions to either of these ladies, you should indicate that it is the New York State FORECLOSURE prevention program that you're seeking information for.

So we will get the right to the top of the list.

Without further ado, let's get to some of the questions that have come in from our viewers today.

And we do Thank you for the questions.

The first one looks like -- it is from BETH.

Thank you for the question.

ANNA, is it possible for an organization that receives funding in the last round to get an additional funding to extend the time that their program is offered?

Can you extend the time for the staff positions without providing any new funding from your home organization?

>> Yes, you can.

And if you extend the time, the main thing to consider is that you are not duplicating services that already exist in your geography.

>> OK, so it is completely acceptable, even if you are continuing the services that you offer now, you can just extend the time and continue on through the chairman of the recovery act.

>> Yes.

>> OK, excellent.

Here is the second question for you.

If an organization with a partner in a previous application, can they simply SUBMIT an application under

the current RFP and sell?

>> Regas question.

A stand alone applications will be considered.

So yes, they can do that.

But again, be careful of any duplicates of services and be mindful of the continuum is still occurring.

>> OK, great.

You can apply, but you want to make sure you know what is going on in your community and that you are making sure that we do not waste any state resources.

>> Yes.

>> OK, great.

Let's move on.

The next question is from Melissa from the north country.

She wants to know, and I think this is best suited to CAYLEN.

What can the 12% administrative fee be used for?

>> There are a lot of things it can be used for.

It can be used for supplies.

It can be used for other services.

It can be used for any OUTREACH you want to do.

As far as paying, some people had New web sites created.

Some had flyers in doubt.

If you have any questions about whether something can or cannot be covered, you can definitely call me or ANNA, and we can work through that with you.

>> So anything that is not personnel is likely administrative costs.

And the important thing to note is we really like you do, in your budget, not propose more than 12%.

>> Absolutely.

>> Because it wastes time.

>> It is.

It will slow down the application process.

To be honest with you, I am sure we will be out of date with applications.

When you said something a sudden have to go back to it, it does not make things easy.

And there is only two of us.

So we have to --

>> The mighty two.

>> Yes.

>> Great.

The next question is for you again.

The RFP six new and innovative approaches to foreclosure prevention services.

Can you describe what DHCR is looking for?

>> Absolutely.

I can give you an example.

As you know, the legislation, the program bill includes settlement conferences.

So you could work that, work through counselors and with the settlement counselors in your continuum of services, and that would be sending additional.

>> OK, great.

Thank you very much.

Here are some easy questions.

People will think they are plans because they're so easy.

Becky says if we e-mailed the proposal, we assume that you'll print out the required copies as referenced in the RFP.

Is that correct?

>> NO, actually we're not going to.

We may print out one copy to have it in front of us.

Other than that, it will not be.

Usually the four copies are distributed to four different people.

By e-mail in, they go straight forward to them.

89 necessarily need a paper copy.

Text of Foreclosure Webcast.txt

>> There you go, and green again.

>> So for the applicants perspective, all they need to do is e-mail us one time and we take it from there.

>> Absolutely.

And in the of the applications that are e-mailed, I will send -- and no, your application may not be looked at at that moment.

But as soon as we receive it, we will send an e-mail verifying that it was received.

>> OK, great.

>> We have an added benefit of knowing right away it was received.

>> ANNA, I will give you an easy one.

This loss to know if the power POINT slides will be available after this broadcast?

>> Yes, they will.

Hopefully around the same time we archived webcast itself.

>> Kinnear remind him that whether it will be.

>> On of these DHCR Web site, WWW.NYSDCHR.GOV.

On the home page, you'll see on the left inside under a new programs, the subprime FORECLOSURE provision program.

>> Excellent, OK.

Here we have one that is a little bit harder.

We figured this would come up today.

We will go in and handle it.

This is from the Becky.

She says that it was mentioned that we should address the new elements of the governor's program Bill number 46 bit of the biggest addition to the bill is the addition of prime loans in the settlement conference. At this point, there is NO emphasis in funding the bill for this major knee.

I will actually answer this question.

As many of you know, the program bill was very happy that is soon to be signed by the governor.

Our original budget language and created our program was to assist homeowners that do hold subprime Meron conventional mortgages.

We would note that any provider in our program does is to ever comes through the door.

And we do intend, and this is an incised, to run the program as we did last year.

So while our budget language was not change, we do hope that all the not-for-profit continued to do the good work, and we as an organization will continue to run the program as we have during the 2008-2009 year.

" she has a follow-up question.

>> For those organizations that are poorly funded through DHDR, can we apply for funding to continue our current programs with enhancements?

Our current contract ended the end of August.

Can we apply for funding to begin at the beginning of some gibber 2010.

>> Yes, they can extend it.

>> OK, wonderful.

Keep those questions coming in.

We're starting to run out of questions here.

>> They're coming in.

>> Excellent.

OK, let's move right on.

OK, this one we did just talked about, related to subprime borrowers.

We talked about the administrative costs are ready.

OK, it looks like we're caught up here.

My apologies.

OK this question is from HELEN.

May applicants who receive and are currently implementing a round one funding, a complete the Grand Central Erlich, Cryer of August 2010 was of the new round can commence earlier?

I will answer that question.

All the contracts but we did execute during the previous round were forward a full 24 months.

So we do expect a full program of work to be completed.

That does not mean THAT it has been mentioned that you cannot be running concurring grants with that.

Text of Foreclosure Webcast.txt

But we expect you will complete what ever you promised to us that he will complete during the first round.
OK.

This question is for you, CAYLEN.

If we extend the time of an existing program, how would we handle that in terms of reporting?

This sounds like it is someone who is not currently in our program, so you may want to talk a little bit about how the quarterly reporting works.

Maybe an opportunity to refresh everyone as to what they should be doing.

>> Absolutely.

First of all, even if you have not had a grand with as previously, you can go to our website and look of the actual reporting for mortgages on their as well as the instructions to get a feel for rid.

We actually concerned it appoints on a quarterly basis.

The next report is due December 15.

And knew no, we do this obviously every three months.

There will be a couple of reporting requirements to the federal stimulus money this time.

And I would think we would have air revised report about the system and probably not more than like six weeks.

And that is the latest.

>> Many of viewers might have not seen the in the of the our quarterly reports.

how many clients have been on the reports?

>> The report we just went through is amazing.

We had listed over 6000 people during the last three months.

>> Of the reporting?

>> Says.

And it is just amazing, and that is statewide.

>> Excellent.

A good testament to our very strong and hearty network.

It looks like we only have one question here.

Amazing.

You must have written it in a way that everybody completely understood.

The viewer asks, where can I find a copy of the governor's program Bill number 46?

>> SURE, like everything else, it is posted on the Internet on the state website for the governor.

The address is WWW.STATE.NY.US/governor/BILLS.

>> OK, great.

I understand that will be signed soon and will become law.

>> Yes, that is our understanding.

>> Excellent.

Very good news.

We're proud of that in this did become we do have our last question that just came in.

Then I believe that we will depart.

But this question is for CAYLEN.

Can homeowners who do not own -- or not owner occupants but are an end Circle stores and are equally in need of FORECLOSURE intervention and a mortgage default counseling be serviced by this new RFP?

It sells like he is asking if we provide any tenant services.

>> Absolutely, we do.

We do have agencies across the state that provide tenant services.

We're very proud of the network of groups we have.

And before we even thought of how would affect them, they came to us and said they thought it would be an issue.

So if you go to our website, it actually gives organizations in your area that can assist people with tenant issues.

If you have any questions as far as what kind of services you provider if you're having trouble with your application, you can call for guidance.

We would be added to guide you.

>> Great.

That includes all of our questions.

Before we wrap up, want to extend my very big THANKS to both of the GUESTS for Tempore -- for

Text of Foreclosure Webcast.txt

participating today and more liberally, for all the great work you do.

You made the first round a success.

We are appreciative of your good work.

To reiterate to your viewers, we cannot do it without you.

We need you to keep up the good work.

New York is absolutely a leader in foreclosure prevention because of so many great things we have going on.

Again, please go to our website, WWW.NYSDHCR.GOV.

It is a source with a copy of the RFP and quarterly reports.

You'll also see resources, additional informational resources that can be found of the New York State Banking Department, as well as Fannie Mae.

With that, we will say goodbye to you.

Again, Thank you all so much for doing today.

Contact us with any future questions.

Thank you.

>> Thank you.

>> Thank you.