

NID-HCA



A HUD-Approved  
Housing Counseling Agency



OUTREACH



EDUCATION



PARTNERSHIPS

PROMOTING COMMUNITY DEVELOPMENT  
BY REMOVING BARRIERS



## Description of Our Services

### NID-HCA First Point of Contact Homeownership Program

We seek to be the first point of contact to properly prepare clients for homeownership. We offer our Integrative Approach to Sustainable Homeownership (IASH) program, which holistically combines all aspects of pre-and post-purchase counseling in one program. We align all program content and offerings with the local market trends. This approach allows for "good" loan selections that are sustainable throughout the life of the loan.

Our homebuyer education program is designed to meet the needs of persons with little or no knowledge of the home buying process and is formatted to equip every client with the information needed to make an informed home buying decision.



At the same time, our program is useful for clients who have some home buying knowledge or experience. It is designed to not only teach the fundamental steps of buying a home, but also to explain the reasoning behind many decisions that must be made throughout the process.

The excellence of our counseling staff is the cornerstone of the NID-HCA counseling delivery system. Our counselors understand local, regional and national housing market trends, and use this very specialized, market based knowledge to give our housing clients an edge over other consumers. Found in no other housing counseling program, the outstanding abilities of our counselors are a value-added benefit to our housing clients and partners.

The NID-HCA counselor teaches our clients, among other things, the importance of neighborhood and public school involvement, home repair and preventative maintenance, homeowner obligations, the "dos and don'ts" of refinancing, how to avoid loan delinquency and foreclosure, and the importance of adequately communicating with their lenders. Our pre-purchase education is offered in both group workshops and one-on-one counseling sessions.

### NID-HCA Tenant Wise Program

Designed to assist clients with fair and affordable rental opportunities. We work with market rate and affordable housing management companies and developers to develop a clearinghouse of available MSA units, provide project based tenant pre-screening, selection, and search assistance in areas of opportunity (i.e., proximity to employment centers, public transit, schools, and low poverty and crime rate areas).

Enabling our clients to reach an informed rental decision, we provide market-based information best fitting their financial

and social needs. Our counselors discuss mobility options (concerning whether clients should move from familiar areas to other areas better able to meet their needs) with housing clients who receive rental subsidies, and with institutional partners who are subsidy providers and public housing authorities.

### NID-HCA Maslow Program

This program is designed to provide service-based transitional housing and homeless shelter referral and/or assistance while understanding the multiple levels of needs of a very diverse homeless client base (i.e., working poor, families with children, legal/illegal evictions, abuse issues, etc.).

### NID-HCA Senior Wise Program

The program is designed to meet the spectrum of client demand, including predatory loan or practice mitigation, housing-related financial planning, lifestyle enhancement, long term care, and property additions/ remodeling to accommodate universal design, mobility issues and larger family size. We also address loan exit strategies and options that adhere to the wishes of the HECM borrower, which focuses on preserving family wealth and community stability.

### NID-HCA Home Save Program

The NID-HCA Home Save Program is designed to address the successful resolution of mortgage defaults and delinquencies. The Home Save Program is equipped with a call center for 24 hour service, 7 days a week. We also have online counseling available. We work with major lenders on developing aggressive loss mitigation solutions that meet the needs of the client. We coordinate short sell assistance with local real estate professionals at extremely reduced commission. We provide market analysis to provide the client with information regarding possible value and equity so they do not "give" the property away to unscrupulous outfits offering predatory "assistance." We participate in the home preservation efforts of other housing counseling agencies and affiliated stakeholders. We also work with lenders in packaging low-cost replacement, refinance loans.

We provide information and recommendations, allowing our clients to make appropriate decisions to settle their mortgage delinquency/default problems. In this process, we ensure that our clients understand all their options and that lenders/servicers adhere to industry-standard loss mitigation practices. NID-HCA continues to assist its clients until their problems are resolved. We also work to reduce loss mitigation costs to both our housing clients and mortgage lenders.

### NID-HCA Homeowner Advantage Program

This program is focused on creative and innovate ways to get the most out of homeownership by making good choices as it relates to refinancing, home improvements/modifications, home maintenance and budgeting. This program includes working with clients and lenders to assist clients in obtaining affordable, long term financing options, specifically focused on those who currently have unaffordable loans. We have a relationship with the local building community and contractors who have a proven track record of quality performance and ethical pricing.



### Reverse Mortgage Counseling

NID-HCA provides the necessary information and counseling required by each of our clients to decide whether obtaining a reverse mortgage is in their best interest. We make sure our clients understand all their mortgage options and are fully aware of the benefits and consequences of the reverse mortgage process. After the decision to obtain a reverse mortgage is made, our counselors assist each of our clients in selecting a product that will best fit her/his financial needs.

### Post-Purchase Counseling

We counsel homeowner clients seeking information and guidance in the areas of refinancing (rate/term reduction and/or cash out), equity loans, debt consolidations, building rehabilitation, building additions, lender/client dispute resolution, real estate agency/client dispute resolution, and client/ contractor dispute resolution.

### Predatory Lending Counseling

NID-HCA arms its clients with knowledge that enables them to negotiate fair loan terms and to protect themselves against potential predatory lenders. For clients who feel they have been victimized by predatory lending practices, our counselors help clients investigate the validity of their concerns, and when indicated, report unlawful conduct to the appropriate authorities.

### NID-HCA Financial Literacy Education and Counseling

NID-HCA provides information on basic to complex financial matters in a manner that addresses the client's short, medium and long-term financial well-being. Basic financial literacy, like savings goals and understanding and reconciling bank statements, is targeted to high school students and those who do not use traditional financial institutions in managing their financial matters. Complex financial literacy matters, like understanding the cost of money borrowed, retirement investment accounts and tax deferral options, are targeted to working persons of all ages. The broad middle ground of financial awareness, like how to shop for and compare all financial service matters and how they affect your short- and long-term goals, is targeted to all our clients.



### Training

NID-HCA provides housing counseling and community development training to participants interested in operating within programs of NID-HCA. We educate trainers and counselors to effectively service our markets with culturally competent, ethical, and effective and efficient service delivery techniques utilizing a local market sensitive "living" curriculum. Training candidates must have relevant real estate/housing industry experience.

### NID-HCA Community Connect Program

This program is designed to provide informational campaigns inclusive of African-American, Hispanic, and immigrant real estate trade associations to establish more effective working relationships with housing counselors for the long-term benefit of the client community. This program is also designed to provide information campaigns to our target market and stakeholders to inform them of the benefits of housing counseling. We also work with lenders to improve and enhance the leveraging of CRA and/or GSE affordable housing and community development opportunities to promote a high level of lender fiscal feasibility and consumer comfort with government insured mortgages. We also promote the fiscal value of effective pre- and post-purchase and mortgage loan counseling with counseling programs that are culturally sensitive, community based and that demonstrate the ability to be with the lender and client for the long term.



The majority of our community development counseling efforts are directed to faith-based institutions, community development corporations, and local, non-profit housing developers and organizations. First, our counselors inform the members of the opportunities and responsibilities of both affordable housing development and community development generally. We identify and discuss options to mitigate the barriers to quality, affordable and safe housing and community development activities. After extensive, fact-finding discussions, we help the community organization quantify its existing development capacity and determine its potential for expansion. We further identify and research the wide array of private and governmental resources available for community development programs. Once a project is initiated, NID-HCA stands ready to provide ongoing support and information requested by our clients.

## NID Faith-Based Organization (FBO) Community Development Partnership

The mission of the Church Real Estate Service Center is to increase homeownership in the community while improving churches' financial ability to support and expand their social services programs. Church Centers will be catalysts for building family wealth and community pride through homeownership, real property repair and investment and community stabilization and revitalization.

### Empowering Churches To Better Serve Their Communities

- *Earn Income While Building Wealth In Your Community*
- *Increase Homeownership and Earn Fees from Real Estate Sale and Mortgage Transactions in Your Community*
- *Increase the Quantity, Quality and Profitability of Businesses Serving Your Community*
- *Build, Rehabilitate and Own Residential and Commercial Properties in Your Community*



## About Our Counselors

NID-HCA takes pride in training and certifying all its counselors. The training and education we provide exceeds HUD requirements and demands more than 65 hours of intensive effort. As a precondition for mandatory, annual re-certification, we require an additional 40 hours of training. The primary distinction between our counselors and others is this: Nearly all of our counselors are highly skilled real estate professionals whose knowledge and abilities have been developed and refined

by many years of practical experience. By virtue of this long involvement in the real estate industry, our counselors are uniquely qualified to deliver superior service. NID-HCA requires its counselors to have a strong and active bond with the people in the areas they serve. For this reason, our counselors' offices are always located in our service areas, and they actively involve themselves in the service of their respective communities.

The NID-HCA code of ethical conduct, enforced by a vigorous independent monitoring program, ensures that our counselors will perform with the highest standards of integrity and competence.

## Locations

We have more than 50 convenient sites around the country to serve you. Please visit us on the web at [www.nidonline.org](http://www.nidonline.org) for the location nearest you. Or call our National Office in Oakland, California, for further information at (510) 268-9792. Multilingual

and hearing-impaired telephone answering assistance is also conveniently available.

Meeting Your Housing Goals Is Our Business – WE CAN HELP YOU!

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### OUR LIST OF SERVICES INCLUDES: (By Client Type)

#### Consumers

- A full range of housing counseling services and housing education courses

#### Lenders

- Homebuyer education workshops and individualized counseling
- Loss mitigation (default resolution)
- CRA compliance
- Client tracking reports

#### Faith-Based Organizations

- Homebuyer education workshops and individualized counseling
- Community development planning
- Housing counselor training program

#### Community-Based Non-Profit Organizations

- Homebuyer education workshops and individualized counseling
- Community development planning
- Housing counselor training program

#### Government Organizations

- Minority markets consultation and program development

#### Public Housing Authorities

- On-site pre- and post-rental education and counseling
- On-site mobility counseling
- On-site housing counseling and education courses

#### Community Development Agencies

- Homebuyer education workshops and individualized counseling
- Loss mitigation (default resolution)
- Client tracking reports

#### Affordable Housing Developers

- Screening Process
- Marketing and Outreach

**OUR BUSINESS IS PROVIDING HOUSING COUNSELING SOLUTIONS.**

**LET'S TALK ABOUT HOW WE CAN HELP YOU!**

**CALL OUR NATIONAL OFFICE AT (510) 268-9792 or VISIT US ON THE WEB AT: [WWW.NIDONLINE.ORG](http://WWW.NIDONLINE.ORG)**

## OUR PHILOSOPHY

NID-HCA (The National Association of Real Estate Brokers-Investment Division, Inc., Housing Counseling Agency) has expanded the principles and practices of traditional housing counseling and has established Centers for Housing and Homeownership Advice across our nation. We help build our communities through outreach efforts, education and the creation of partnerships, which unite counseling, business and community groups. Through hard-won experience, NID-HCA has found that community building must begin in our streets and neighborhoods and grow through towns and cities; it germinates at the bottom and sprouts upward. A safe and decent community is not created by words of wisdom from ivory towers but by the people who live there. Discrimination, unequal access and the lack of culturally competent, knowledgeable, educated, and trained service providers are partly responsible for the disparate homeownership rates, compromised housing sustainability, and lack of access to information and services available to African-Americans, Hispanics, and immigrant populations and communities. NID-HCA developed a unique solution to these impediments through its' housing counseling program. Leveraging the experienced, educated and ethical real estate practitioner with housing counseling and community development skills serves as a major springboard toward meeting the housing needs of our target market areas. Our target markets need education and the education/counseling service providers who provide the service must first be adequately educated and trained to be effective housing counselors serving our target markets and populations.

*Come with us as we map out the path to the future and extend a helping hand to the community builders of our nation.*

## OUTREACH



Our first duty as housing counselors is to make the community aware of the value of our services – that we offer training and information that can change people's lives. Many times, the people most in need of our services are the least aware of them. For this reason, NID-HCA centers are located in central cities and rural areas across the nation, where they can serve people who may not be a part of the housing and financial mainstream. We have developed outreach systems designed to bring quality counseling services to this under-served group in a very cost-efficient manner. With a long history of dedication to the communities it serves, NID-HCA is a well-known and established resource for general housing information and home buying advice to all the people in our service areas.

## EDUCATION



The guiding educational objective of NID-HCA is to help consumers and organizations make informed, knowledgeable and fiscally prudent housing decisions. To accomplish this goal, NID-HCA provides a broad base of educational services, including technologically advanced housing education, general financial literacy training, and access to vital housing information. We are not concerned with merely generating statistics showing we have served a large number of people; statistics without genuine success stories are hollow measurements. NID-HCA is committed to having its clients gain a comprehensive financial understanding, enabling them to operate successfully and independently in the real world.

## PARTNERSHIPS



Creating viable partnerships with people and organizations within a community is central in our effort to facilitate community building. The first and most important alliance we seek to develop is with each of our housing clients. Our client/counselor relationships are based on shared efforts, a mutuality of interests and honesty. Over the long term, these relationships are the ties that bind us with the neighborhoods we serve.

Second, we seek to develop partnerships with both community-based organizations and people who are active community builders. In its local service area, each NID-HCA center establishes coalitions and opens lines of communication with churches, community development corporations, housing authorities, lawyers, real estate agents/brokers, property managers, real estate appraisers and developers, financial institutions, elected officials, educational institutions, mentoring programs and others too numerous to list. In addition to providing our centers with the support and resources necessary to carry out our local programs, these partnering ventures align our efforts with the particular interests of the local groups and community activists.

Lastly, we seek partnership with our institutional partners: national banks and mortgage lenders, secondary mortgage market participants, national housing counseling intermediaries, trade organizations, and branches of local, state and federal government agencies. Although generally coordinated through our national office, these alliances supply technical and financial support that is managed through our local centers. Each center is encouraged to work independently with our regional offices to innovate solutions appropriate to local issues. We also provide overall program performance reports to our institutional partners.

It is important to remember that our partnership endeavors exist for one reason: to bring the highest level of counseling support to all our clients in a cost-efficient and professional manner.



## **MISSION STATEMENT**

Our goal is to improve the quality of life in America's cities.

We will accomplish this as partners,  
working together with our friends and neighbors.

We will help our communities become places  
where families can live in safety, prosperity and harmony;  
places where the American dream of home ownership can flourish;  
places where fair, decent and affordable housing is a reality for all people.

**In 2005, NID became the largest HUD Approved National Intermediary Housing  
Counseling and Community Development Organization.**

**[WWW.NIDHOUSING.COM](http://WWW.NIDHOUSING.COM)**

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