

City of Gainesville
Housing & Community Development Division

DESCRIPTION OF COUNSELING ACTIVITIES

1. Pre-Occupancy

a. General Pre-Occupancy Counseling includes:

- (1) Housing Selection
- (2) Qualifying for HUD subsidies
- (3) Budgeting for Mortgage and Rent Payments
- (4) Money Management
- (5) Housing Care and Maintenance
- (6) Referrals to Community Resources

b. Pre-Purchase

- (1) HUD-mortgage insurance and assistance programs, including Interest subsidy program
- (2) How to apply for a HUD-insured mortgage
- (3) How to apply for State Housing Initiatives Partnership Program (SHIP) Downpayment Assistance
- (4) Purchase procedure
- (5) Financing the purchase
- (6) Real Estate terms
- (7) Rights and responsibilities of persons who own single-family housing—including cooperatives and condominiums

c. Pre-rental

- (1) HUD rental programs, including rent subsidy programs
- (2) How to apply for occupancy and rent subsidies
- (3) Rights and responsibilities of tenants
- (4) Understanding lease and rental agreements
- (5) Landlord-tenant legislation referral
- (6) Evictions and grievances

2. Mortgage Default and Rent Delinquency

a. General Components

- (1) Determination of the amount and the extent of the default
- (2) Identification of the cause of the default
- (3) Determination of whether the mortgage, with the assistance of Housing & Community Development Division, might bring the account current within a time period and payment plan acceptable to the mortgagee
- (4) Working out repayment plans with the mortgagor's other creditors
- (5) Follow-up counseling with the mortgagor on an as-needed basis until the default is corrected or the mortgagee completes foreclosure and the client has found alternate housing
- (6) If the mortgagee decides to foreclose, determine if the mortgagor is eligible for HUD's assignment program and, if so, counseling the mortgagor through the assignment process and for as long as the mortgagor remains in default after assignment of the mortgage to HUD
- (7) HUD-required mortgage relief provision provided by mortgages
- (8) Mortgage-held escrow funds

- (9) Foreclosure
- (10) Alternatives to foreclosure
 - (a) Sale of the property
 - (b) Deed-in-lieu
- c. Rent Delinquency
 - (1) Rent relief
 - (2) Renters and landlords rights
 - (3) Deposits and their use or recovery
 - (4) Eviction procedures

3. Post Occupancy

- a. Relations with mortgages and landlords
- b. Escrow funds
- c. Recertification for HUD subsidies
- d. Grievances

4. Home improvement and Rehabilitation

- a. HUD's CDBG, and HOME rehab programs
- b. Rights and responsibilities of the entity causing the displacement
- c. Relocation benefits
- d. Locating alternate housing
- e. Inspection of work and payment to contractors
- f. Liabilities to subcontractors

5. Money Management

Almost every housing need and problem requires a review of how the client manages his or her money. The financial analysis may include any or all of the following:

1. Review of client's income and expenses
2. Determination of how the client spends money
3. Creating a budget
4. Review of interest rates at the time the client wants to purchase housing
5. Use and cost of credit
6. Shopping for a loan to purchase housing
7. Effect of property taxes and mortgage interest on income taxes and cash flow
8. Homeowner's insurance covering property and liability
9. Downpayment and rent escrow
10. Bankruptcy