

TARGET AREA

The primary target area will include the entire County of Bergen, however the services offered through our Housing Assistance Program will not be limited to Bergen County residents.

The County of Bergen is comprised of 10 municipalities with a total population of approximately 894,840 people. The ethnic division of the County is 78% White, 15% Hispanic, 14% Asian, 6% African American and 1.5 % defined as other. The U.S. Census Bureau for 2007 is the source for this data.

The Urban League has operated Social and Human Service Programs in this geographic area for 90 years, and is uniquely qualified to understand the needs of this community. The ULBC has developed relationships with other service providers in Bergen County and has a demonstrated history of effectively responding to the needs of individuals and families seeking our assistance.

There has been an increase in the number of agencies providing Social and Human services to the County, however, this has had little to no impact on the number of clients that seek out the services of the ULBC's Housing Program.

The main office of the ULBC has relocated to new space which is cleaner, client friendly and is generally accessible by public transportation. We are also located across from a large municipal parking lot with a large number of metered spaces for those using private.

The City of Englewood is also the headquarters for many agencies that serve as an ancillary support mechanism to the ULBC. For example, the Bergen County Housing Authority is located in Englewood and this local presence enables the ULBC and its clients to have greater access to services that the Authority provides. The Bergen County Housing Authority offers financial aid and programs geared to promote self-sufficiency to residents of 51 of the 70 municipalities that comprise Bergen County. For these reasons, the ULBC feels strongly that our target area is the ideal location for receiving quality service.

If we are successful in our recent HUD Grant Request made in partnership through our National Office, then ULBC will also be able to offer services on weekends and evenings in addition to bringing our services to the community when that course of action is deemed the most effective way to accomplish a satisfactory resolution to a housing issue.

Since the ULBC does not limit its client services exclusively to the residents of Bergen County, the relationship which we have with the local Housing Authorities enables us to perform similar initiatives with successful outcomes.

HOUSING NEEDS AND PROBLEMS

The most prominent need in Bergen County continues to be affordable housing. Results from surveys conducted by both the Bergen County United Way and the Office Bergen County Human Services substantiate this fact. The Council on Affordable Housing (COAH) has reported that telephone and written requests for affordable housing ranked number one for the years 2004-2007.

There is little doubt that housing defaults, foreclosures and defaults are one of the top issues on the minds of people across the country and that certainly holds true here in Bergen County. There is simply put a flood of individuals that are coming to us for assistance and, as our client grid shows, these individuals encompass all races, ethnicities and genders. These facts have a direct correlation to the number of first time clients who have come to the ULBC for counseling assistance and impact the work which we perform.

There has always been a correlation between issues that impact the entire county and those that impact Bergen County. Economists have long utilized new housing starts as one of the economic barometers for determining the financial stability of the country and, until 2005 new housing starts maintained a positive outlook. The reversal of this trend that we first mentioned in our 2007 Housing report has continued on a negative trend and all segments of the industry, both public (the Federal Recovery Act) and private (the large number of lenders that today, unlike 2007, now have well structured Loan Modification Programs) reflects the need to continue to work to stem the tide. As the President stated in his latest address on the economy (July 21, 2009) "we were facing a depression, today we are dealing with a recession"; our work here at ULBC reflects the truth of that statement. Properties for sale have continued to sit on the market for inordinate amounts of time, however, we are finding that lenders are starting to issue new loans and our hope is that property values will stop their steady decrease.

There has been a marked increase in the number of eligible senior citizens applying for HECM loans. The Counsel on the Aging and Adult Protective Services indicate that in the year 2007 the number of senior citizens requesting information on how to apply for reverse type mortgages has tripled.

Even in the wake of the housing market slump, the ULBC continues to receive telephone calls and visits to its office from individuals requesting information on the first time home buying process. Additionally, we receive calls, from individuals who have been directed by their lender to take a Home Buying Education course.

The problems and needs listed are those of greatest demand in the service delivery area where the ULBC operates. Additionally, the area in which we operate has a large Spanish speaking population¹. In the event

¹ Which will be a factor in our Job Advertisement for a Second Housing Counselor if we are successful in our grant request.

a client requires a counselor that does not speak English, we have developed relationships with translators including the Bergen County Resource Center.

HOUSING COUNSELING PLAN

The Primary areas of counseling the Urban League for Bergen County seeks to offer through its Housing Department are:

- Home buyer Education/Pre Purchase Counseling
- Loan Default/Mortgage Delinquency/Loss Mitigation

The ULBC is also prepared to accept and assist clients having concerns regarding rental assistance, section 8 public housing and money/debt management.

All clients are greeted by the receptionist and are asked to complete an intake application. The receptionist is prepared to assist the applicant in completing the application if there is a need, to the extent she can reasonably be expected. The receptionist does not offer counseling to the applicant.

The receptionist will alert the Housing Counselor when the client is ready to be seen. All ULBC clients are seen in a timely fashion.

All clients meeting with the Housing Counselor are interviewed in a private and secure area. The Housing Counselor will have a discussion with the client to provide the client an opportunity to state their issues. The Counselor will take notes and utilize the Client activity log in "Home Counselor Online". The software solution will be used to record and comment on matters relating to the client's stated purpose for the visit.

The Counselor will document the course of action and the steps necessary to resolve the client's issue. The Counselor will list action activities to be completed by the client and Counselor, with a time frame for completion of that activity. The Counselor will also indicate the steps and actions necessary for the client to perform with a time for completion of his/her activities. In each case there will be an individualized case management plan.

The various types of supporting documentation will vary depending on the type of counseling service that is being requested. The client requesting counseling related to a mortgage issue may be required to provide copies of the Deed and the Contract of Sale and Mortgage papers. Many times tax statements and the client's credit report also become an integral part of the client's records.

Clients with Landlord/Tenant issues may have an Eviction Notice or other court ordered documents in their folder. Also, there are times that letters from an Attorney or an opposing party becomes part of the folder. We also have a variety of free publications such as "Know your Rights".

There will be group workshops offered on a variety of topics. The ULBC will provide a sign in sheet which will request Name, address and Telephone Number of the participant in addition to questions regarding ethnicity, race and income for the purpose of reporting. The ULBC will include the specific topic and venue and the name of the presenter.

GENERAL OVERVIEW OF COUNSELING AREAS:

PREPURCHASE

- Why Buy Now?
- Advantages of owning vs. renting
- Credit Worthiness
- Types of Loans: ARM/Fixed, etc.
- Credit worthiness

Rental

- Credit Worthiness
- Security Deposits
- Availability
- Lease Requirements
- Rent Subsidy

DEFAULT RESOLUTION

- Determination of the amount and extent of the default
- Identification of the cause of the default
- Determination of whether the mortgagor, with the assistance of the counseling agency, might bring the account current within a time period and payment plan or other payment option acceptable to the mortgagee
- Working out repayment plans with the mortgagor's other creditors
- 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 alternative housing
- FHA home retention options including special forbearance agreements, Loan Modifications and Partial Claim Loans
- Foreclosure
- Other alternatives to foreclosure, e.g. sale of the property, deed-in-lieu, and pre-foreclosure or short

BARRIER FREE SITES AVAILABLE TO THE URBAN LEAGUE

The Englewood Library
Engle Street
Englewood, New Jersey

The Teaneck Library
Teaneck Municipal Complex
Teaneck, New Jersey

The Englewood Housing Authority
111 West Street
Englewood, New Jersey

The Hackensack Library
Moore Street
Hackensack, New Jersey

Mount Olive Baptist Church
Logan Family Life Center
Central Avenue
Hackensack, New Jersey

Cliffside Park Housing Authority
George Road
Cliffside Park, New Jersey