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To: Monica Rodriguez	From: Teryll Hopper
Re: HAF Application	Phone: (949) 268-0421
Pages: 9 (includes cover)	Date: January 15, 2008
CC:	Email: Teryll@ocar.org

For Review

 Please Reply

 Please sign and fax back

Please call 949/586-6800 if you do not receive any page(s) of this transmission.

Thank you!



REALTOR® ASSOCIATION Funding Request Form

Date: January 14, 2007

Funds Requested By:

Applicant/REALTOR® Association: Orange County Association of REALTORS®

Address: 25552 La Paz Road

City/Zip: Laguna Hills, CA 92653

Telephone: (949) 586-6800

Fax: (949) 586-0382

Name of Executive Officer: Linda Lang

Email Address: lindalang@ocar.org

Contact Person (if different): Teryll Hopper

Email Address: teryll@ocar.org

Web Site Address: www.ocar.org

Purpose of Funding:

Recipient of Check: Fair Housing Council of Orange County

Treasurer/Financial Officer: Connie Der Torrossian

Address (Street/P.O. Box): 201 S. Broadway, Santa Ana, CA 92701

Federal Tax ID #: 95-2538829

Brief Program Description: REALTOR® Foreclosure Prevention Training offered to REALTORS® so that they may in turn provide foreclosure counseling to families facing mortgage default, short-sale, and foreclosure.

Amount Requested: \$ 15,000

Authorized By (to be completed by HAF): _____

IMPORTANT: REALTOR® Associations must attach a copy of Association minutes which authorized this request for funds.
To avoid delays in processing requests, please be sure the above information is complete and accurate. **INCOMPLETE FORMS WILL BE RETURNED FOR FURTHER INFORMATION.** Requests for funds will be received on an ongoing basis throughout the year. The review process will typically take 30 to 45 days from the date on which a request is received. The review process may be delayed if additional information or clarifications are required.

E-Mail completed form to: monicar@car.org

For more information call: (213) 739-8380

Program Description: *Please attach additional material as necessary.*

1. Please describe, completely and concisely, the purpose of the program:

The purpose of the program is to assist consumers who are facing foreclosure by training our REALTORS® to provide foreclosure prevention counseling. The REALTOR® Foreclosure Prevention Training (RFPT) program will be a partnership between The Orange County Association of REALTORS® (OCAR) and the Fair Housing Council of Orange County (Fair Housing Council). After completing the training provided by the Fair Housing Council, REALTORS® will have the opportunity to provide one-on-one counseling to families facing foreclosure to help them choose the best option to save their home and their credit.

2. Please describe the history/evolution of the program:

As more and more families are hit with mortgage rate resets and higher monthly payments, our partners at the Fair Housing Council are struggling to meet the demand for counseling services. REALTOR® Foreclosure Prevention Training was devised by the members of OCAR's Housing Opportunity Committee to train volunteer REALTORS® to help provide the Fair Housing Council with expert REALTOR® counselors to assist individuals and families who need help to avoid foreclosure.

3. What are the benefits and who are the beneficiaries of the program?

The program benefits REALTORS®, distressed homeowners and community counseling agencies in Orange County. The program will build upon our REALTORS®'s existing knowledge and expertise and give them additional specialized knowledge to combat foreclosure problems in our community. It benefits homeowners who feel overwhelmed and alone facing the possibility of losing their home. And it alleviates the burden that many agencies, including the Fair Housing Council, are facing in trying to deal with the increased number of individuals in need of counseling services.

The Fair Housing Council receives an annual financial grant in the amount of \$20,000 from the United States Department of Housing and Urban Development (HUD) which it uses to supplant all of its counseling programs, including first-time homebuyer counseling, foreclosure prevention, Section 8 Assistance, and rental assistance. In 2007, the Fair Housing Council provided 550 families with foreclosure prevention counseling at an average cost of \$106 per case. Their annual HUD funding covers less than half of their operating expense.

4. What is the significance of the program to REALTORS®? How will this program affect housing affordability in your community?

Distressed homeowners are increasingly asking REALTORS® for advice on how to avoid foreclosure. Yet many agents, both new and experienced, will benefit by improving their understanding on how to counsel homeowners on mortgage workouts, rate freezes, payment adjustments, short sales, and deed in lieu. With over 40 percent of REALTORS® having been licensed for less than five years, the REALTOR® Foreclosure Prevention Training program will give REALTORS® HUD-certified training to use to better serve their clients.

With the right expert counseling, the REALTOR® Foreclosure Prevention Training is designed to keep distressed owners in their home, which is often their most affordable option. Preserving credit and stabilizing the housing market by keeping families in their home in hard-hit areas, will help housing affordability.

5. Who has overall responsibility for the program and, if different, who has day-to-day responsibility? How are these persons selected, and what are their qualifications?

Responsibility for the program will be shared between the Orange County Association of REALTORS® and the Fair Housing Council of Orange County. OCAR's Housing Opportunity Task Force and the members of its new Community Partners Committee led by co-chairs Sylvia Prata and Jennifer Rodgers, will recruit REALTOR® candidates to receive the HUD-training. Both of these women are REALTORS® and serve as OCAR Directors. Ms. Prata is already serving as a housing counselor with the Fair Housing Council team of community volunteers. Day-to-day management responsibilities will be given to Ms. Teryll Hopper who serves as OCAR's Housing and Community Services Manager.

Founded in 1965, the Fair Housing Council is a private non-profit corporation governed by a volunteer board of directors and an operating member of the National Fair Housing Alliance. Through comprehensive community education, individual counseling, mediation, and low-cost advocacy, the Fair Housing Council works to eliminate housing discrimination and guarantee the rights of all people to freely choose the housing for which they qualify in the area they desire.

The Fair Housing Council is a US Department of Housing & Urban Development (HUD) certified housing counseling agency and has been providing housing counseling in a wide range of areas including, but not limited to, rental assistance programs, mortgage default, reverse mortgages and Homebuyer Education Programs which are offered on a monthly basis free of charge to anyone interested in learning about the home buying process.

6. What are appropriate measures of success of the program?

All clients who are counseled will be tracked through a HUD counseling form which is currently used by the Fair Housing Council. Outcomes from the counseling session are reported to the Fair Housing Council and HUD and then tracked to determine success rates and future needs of the program.

7. Do other programs provide the same or similar service? How does this program differ?

Other programs do exist but are being overrun by the growing number of distressed homeowners in Orange County. By leveraging the education and experience that REALTORS® already possess, this program takes advantage of the potential counseling expertise that all REALTORS® can offer distressed homeowners. It opens a new pool of REALTOR® counseling volunteers that can be trained at a relatively lower-cost due to their existing knowledge and experience.

8. Will part or all of HAF's committed funds be recoverable? No

The funds will not be recoverable but they will be supplemented by OCAR's own \$5,000 contribution to the REALTOR® Foreclosure Prevention Training program. While funding may not be recoverable, the materials and training curriculum can be made available to other local associations of REALTORS®.

Program Budget

1. What is the budget for this program?

\$20,000

2. What percentage of the total program budget would be comprised of the C.A.R.H.A.F. funds requested?

\$15,000, or 75% from the Housing Affordability grant.

The cost to implement REALTOR® Foreclosure Prevention Training includes the cost of for training manuals in both English and Spanish--\$7,000; promotional materials and direct communications to REALTORS® about the training seminars--\$1,500; OCAR staff time to implement and oversee the program--\$1,500; and marketing and advertising costs to reach families who are facing foreclosure to participate in free foreclosure prevention training--\$10,000. Advertisements would be placed in the *Los Angeles Times*, the *Orange County Register*, *OC*

Metro, The Daily Pilot, and Spanish and Vietnamese publications which reach a wide range of consumers in Orange County.

3. Has the program received C.A.R.H.A.F. funds in the past? Please provide year(s) and amount(s):

No, this specific project has never received CAR H.A.F. Funding.

4. How will C.A.R.H.A.F. funds be used among the following categories?

Category	Amount	Percentage
Admin/Overhead	\$10,000	65%
Direct Services	\$5,000	35%
TOTAL	\$15,000	

Fundraising Strategy:

1. Please indicate specific sources/groups and amounts of revenue already raised for this program.

Currently, the Fair Housing Council receives \$20,000 of funding from HUD to deliver counseling services to the residents of Orange County. Unfortunately, these funds are not sufficient to fund the program and the agency needs to supplement the grant with volunteers and additional grants. The need for counseling has tripled in the last 4 months and the Fair Housing Council is struggling to meet the needs of its clients.

2. What sources/groups are targeted for additional funds and at what amounts?

The Fair Housing Council of Orange County is actively seeking funding opportunities to meet the increased demand for services in Orange County. Fair Housing Council of Orange County plans to apply for additional funding from Wells Fargo, Washington Mutual and Bank of America for an additional \$15,000.

3. What fundraising techniques will be employed?

The Fair Housing Council uses and will continue to use grant opportunities to support their foreclosure prevention counseling. The funding they receive from HUD will be used to facilitate counseling at their

facilities in Santa Ana. The funding from H.A.F. will be used to support the REALTOR® Foreclosure Prevention Training and the counseling sessions offered at OCAR facilities in Laguna Hills.

4. What role will consultants play in fundraising?

None, we will be utilizing staff and volunteers.

5. What is your timeframe for fundraising and what is the timeframe for the program?

We plan to implement the program within 3 months of receiving the funds and complete the program within one-year of that implementation. Our goal is that by providing these services during this time of increased demand we will alleviate some of the burden facing counseling organizations and put REALTORS® in a leadership role when the market begins to recover and demand for foreclosure counseling services decreases.

6. Have you successfully raised funds in the past for similar programs? Please explain.

This program is new at our association and is in response to a need in our community. The Orange County Association of REALTORS® has succeeded in raising funds in the past for causes like Habitat for Humanity of Orange County, The C.A.R. Housing Affordability Fund and our own REALTOR® Cares Fund which supports our members when they are faced with an emergency.

I promise to send a follow-up report to the C.A.R.H.A.F. Committee within 30 days after the contribution.

Signature: [Handwritten Signature]
Association President

Signature: [Handwritten Signature]
Association Executive

C.A.R.H.A.F. Expenditure Guidelines

The following guidelines indicate the many ways in which C.A.R.H.A.F. funds may be used to advance the housing affordability interests of REALTORS® and REALTOR® organizations.

C.A.R.H.A.F. funds **CANNOT** be used for activities that directly or indirectly support or oppose a candidate for public office.

C.A.R.H.A.F. funds **SHALL NOT** be used to support or oppose the following: 1.) Ballot Measure Campaigns; 2.) REALTOR® Issue Mobilization Campaigns; 3.) Dues and Contributions to Coalitions; 4.) Receptions/Events/Conferences; 5.) Professional or Volunteer Advocacy; 6.) Advocacy and Policy Education; and/or 7.) Policy Research and Consulting Services. These functions are supported by IMPAC funds.

C.A.R.H.A.F. funds must be used for charitable purposes that supports C.A.R.H.A.F.'s mission to play an active role in addressing the ongoing housing affordability crisis facing our state by promoting homeownership and addressing housing affordability issues statewide. The term charitable is used in its generally accepted legal sense and includes, but is not limited to, relief of the poor, the distressed, or the underprivileged; advancement of religion; advancement of education or science; erection or maintenance of public buildings, monuments, or works; lessening the burdens of government; lessening of neighborhood tensions; elimination of prejudice and discrimination; defense of human and civil rights secured by law; and combating community deterioration and juvenile delinquency.

For specific information on C.A.R.H.A.F. guidelines and procedures, contact C.A.R.H.A.F. staff: Monica Rodriguez (213) 739-8380 or email at: monicar@car.org.

C.A.R.H.A.F. Guiding Principles

The Committee agreed to base its decisions upon the following guiding principles:

- In general, all programs should require matching funds to leverage C.A.R.H.A.F. funds. This includes grants to local associations. For example, a local association could request funds from C.A.R.H.A.F. for a project, but it should be able to obtain matching funds from other entities such as lenders, government, non-profits or other housing advocates.
- Where possible, funds should be recoverable
- A REALTOR®'s services should be encouraged in all home purchase transactions. This will require that REALTORS® become familiar with both the C.A.R.H.A.F. and the programs offered by C.A.R.H.A.F. partners.

Self-Help Project Guidelines:

At no time will HAF commit more than 50% of the remaining 25% total annual disbursement to Self Help projects (including Habitat for Humanity). Request for funds will not exceed the LESSER of: A) \$50,000, or B) 10% of total existing funds. However, if a Regional approach with a majority of associations develops a large Habitat program, HAF may grant funds up to 10% of total existing funds. In addition, HAF may consider granting a larger sum with consent of the Board of Directors.

**ORANGE COUNTY ASSOCIATION OF REALTORS®
BOARD OF DIRECTORS
MINUTES
January 14, 2008**

The 2008 Orange County Association of REALTORS® Board of Directors approved the Housing Affordability Funding Request for \$15,000 to support The REALTOR® Foreclosure Prevention Training (RFPT).

Respectfully submitted by:
Teryll Hopper, Housing and Community Coordinator