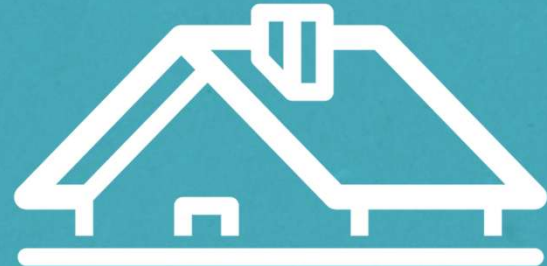


HOUSING HELP INC. PROGRAMS



Housing Help Inc.

A Not-for-Profit Housing Counseling Agency

Executive Director

Pilar Moya- Mancera

1

WHO WE ARE

- Founded in 1966, Housing Help Inc. is a not-for-profit HUD-Approved Housing Counseling Agency serving Long Island
- Housing Help provides housing counseling and education services to:
 - Renters
 - Homeowners
 - First-Time Homebuyers
 - Housing Choice Voucher Participants
 - Households experiencing housing instability
- Our HUD-Certified Counselors provide services in English, Spanish, and Haitian Creole

2

SERVICE LOCATIONS AND OUR PROGRAMS

Service Locations:

- Nassau County
- Western Suffolk County
- Eastern Suffolk County

Core Programs:

- Foreclosure Prevention Counseling
- Rental Housing Counseling
- Housing Choice Voucher Outreach and Stability Services
- First-Time Homebuyer Counseling
- Financial Capability and Budget Counseling

3

HOUSING HELP'S ROLE

Housing Help Inc. provides housing counseling and education services.

We Do:

- ✓ Provide housing counseling
- ✓ Develop individualized action plans
- ✓ Assist clients in accessing available resources
- ✓ Provide financial and housing education
- ✓ Refer clients to legal services when appropriate

We Do Not:

- X Provide legal advice
- X Represent clients in court
- X Determine eligibility for government benefits
- X Approve loan modifications or housing subsidies

4

WHY HOUSING STABILITY MATTERS

Housing instability affects:

Families



Schools



Healthcare systems



Employers



Local governments



Court systems



Housing counseling serves as an early intervention strategy that can help prevent homelessness, foreclosure, displacement, and loss of housing assistance.

5

HOUSING CHALLENGES WE SEE ACROSS LONG ISLAND

FOR RENTERS:

- Eviction proceedings
- Rent burden
- Utility arrears
- Housing discrimination concerns
- Voucher compliance issues

FOR HOMEOWNERS:

- Mortgage delinquency
- Foreclosure filings
- Property tax arrears
- Deed theft concerns
- Loan servicing disputes

6

THE HOUSING HELP SERVICE MODEL

Our Housing Counseling Process:

1. Intake
2. Assessment
3. Housing Counseling
4. Action Plan Development
5. Referral and Resource Coordination
6. Follow-up

Our goal is to help households achieve and maintain housing stability

7

FORECLOSURE PREVENTION COUNSELING:

Housing Help provides:

- Budget and financial analysis
- Mortgage affordability review
- Loss mitigation assistance
- Loan modification application support
- Communication with mortgage servicers
- Foreclosure prevention counseling
- Settlement conference preparation

Goal: Preserve sustainable homeownership whenever possible

8

THE NEW YORK FORECLOSURE SETTLEMENT CONFERENCE PROCESS

Housing counselors assist with:

- Gathering financial documentation
- Reviewing hardship circumstances
- Preparing loss mitigation applications
- Understanding available mortgage options
- Preparing homeowners for settlement conferences

Legal services providers assist with:

- Legal advice
- Court representation
- Litigation support

The most successful outcomes often occur when housing counselors and attorneys work together

9

THE HOMEOWNER PROTECTION PROGRAM (HOPP)

Housing Help Inc. is proud to participate in New York State's Homeowner Protection Program.

HOPP Provides:

- Free foreclosure prevention counseling
- Free legal assistance for eligible homeowners
- Mortgage servicing assistance
- Scam prevention education
- Access to housing stability resources

No homeowner should pay upfront fees to save their home from foreclosure.

10

HOUSING CHOICE VOUCHER OUTREACH PROGRAM

Purpose: To promote housing stability and prevent avoidable loss of housing assistance

- Missed recertification
- Lease violations
- Repayment agreements
- Eviction notices
- Income reporting issues
- Utility shutoffs
- Housing Authority communication

11

LEGAL ISSUES IMPACTING VOUCHER HOLDERS

Housing Choice Voucher participants frequently face:

- Voucher termination proceedings
- Administrative hearings
- Reasonable accommodation requests
- Eviction proceedings
- Landlord disputes
- Housing authority compliance issues

Housing counseling and legal advocacy complement one another in addressing these challenges

12

RENTAL HOUSING COUNSELING SERVICES

Housing Help provides:

- Tenant education
- Housing counseling
- Affordable housing information
- Resource navigation
- Referrals to legal services
- Community resource referrals

Our objective is to help households make informed housing decisions and maintain stable housing

13

COMMUNITY PARTNERSHIPS

Housing Help Collaborates with:

- Legal Services of Long Island
- Nassau County Bar Association
- Homeowner Protection Program Partners
- Local Housing Authorities
- Domestic Violence Service Providers
- Veteran Service Organizations
- Community-Based Organizations
- Local Governments and Municipalities

Strong partnership strengthen housing outcomes

14

EMERGING HOUSING ISSUES ON LONG ISLAND

Current trends include:

- Rising housing costs
- Increasing rent burdens
- Housing affordability challenges
- Foreclosure prevention needs
- Housing Choice Voucher program retention
- Accessory Dwelling Unit policy discussions
- Fair housing compliance issues

These challenges require coordinated responses from housing counselors, attorneys, advocates, and policymakers.

15

OPPORTUNITIES FOR COLLABORATION

Housing Counselors Provide:

- Housing assessments
- Financial counseling
- Resource coordination
- Client follow-up
- Housing stability planning

Attorneys Provide:

- Legal advice
- Representation
- Litigation support
- Administrative advocacy

Together, we create stronger pathways to housing stability

16

CONTACT INFORMATION FOR HHI

Pilar's Email: Pilar@housinghelpinc.org

Office Number: (631)754-0373

www.housinghelpinc.org

Serving Nassau County, Western Suffolk County, and Eastern Suffolk County

HUD-Approved Housing Counseling Agency



17

HOUSING HELP INC. SOCIAL MEDIA

Follow us on social media to get the latest updates on affordable housing opportunities in Long Island and beyond:

- Facebook: @housinghelpinc
- Instagram: @housinghelpinc
- Twitter: @housinghelpinc1

18

QUESTIONS?