



**MENARD COUNTY HOUSING
AUTHORITY
HOUSING COUNSELING
WORK PLAN
FEBRUARY 2018**



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TTY-711

Menard County Housing Authority is located in Petersburg, IL which is the county seat. The Mission of the Menard County Housing Authority is “to promote and provide quality housing while encouraging upward mobility and a better quality of life”. Through local and community partnerships the MCHA plans to support the Mission through providing housing counseling services.

Target Community(s)

Our primary target community is Menard County located in central IL. Menard County Housing Authority (MCHA) chose this area because they are currently the only housing counseling agency for our local county area. All residents of Menard, Coles, Livingston, and Scott counties are targeted for assistance and include the various zip codes. They are as follows:

Menard County

62613, 62642, 62659, 62666, 62673, 62675
62688

Coles County

61910, 61911, 61912, 61920, 61928, 61930,
61931, 61933, 61938, 61943, 61951, 62420
62440, 62447, 62469, 62474

Scott County

62082, 62621, 62628, 62694, 62610, 62633

Livingston County

60420, 60460, 60470, 60917, 60919,
60921, 60929, 60934, 60946, 60952,
60959, 60961, 61311, 61313, 61319,
61321, 61333, 61364, 61726, 61728,
61731, 61739, 61740, 61741, 61743,
61744, 61764, 61769, 61755, 61920,

Per the US Census Bureau as of 2016, Menard County has 12,705 residents. The residents of said county are 97% Caucasian and the other 3% are African American, Indian, Asian and other. Of these residents, 92.4% have at least a high school education. The median household income for the area in 2016 was \$60,486 yielding 10% of the population at or below poverty level. The comprehensive plan for Menard County was last updated in 2016 but is primarily for land use and does not address housing needs. The next larger town offering employment is Springfield which is 33 miles one way.

Menard County Housing Authority (MCHA) is also targeting the following counties for housing counseling assistance: Livingston County, Coles County and Scott County. All residents in all zip codes in said counties are targeted for assistance and are in rural areas. There are no other housing counseling agency(s) within these counties to provide such services. MCHA has a Family Self Sufficiency (FSS) program which was implemented in August 12, 2004. The MCHA FSS program is currently expanding into Livingston, Coles, and Scott counties where MCHA offers Housing Choice Vouchers (HCV) as well as Project Based Vouchers (PBV). MCHA is expanding its HUD Housing Counseling into these areas where there is no HUD Certified Counseling Programs currently offered. All servicing counties are considered to be rural counties.

Livingston County, according to the 2016 US Census Bureau, has 36,526 residents. Of those residents, the number of Caucasian is 34,856; African American totals 2,043 and Hispanics total 1,624. The percentage of residents having a high school education or higher is 87.5%. The median household income is \$54,254 with individuals being below poverty level at 11.6%. Livingston County's comprehensive plan was last revised in 2004 and does not give specific housing data. In regards to employment Pontiac offers employment at the Pontiac Correctional Center.

Coles County, according to the 2016 US Census Bureau, has 52,343 residents. Of those residents, 92.9% are Caucasian and 4.2 % are African American. The percentage of residents who have a high school degree or higher are 90.3%. The median household income is \$39,588 with a poverty level of 21.8% of the population. The Coles County comprehensive plan was last revised in 2012 and only discusses land use and not housing needs. The most common job groups in in Coles County are Management, Business, Science and Arts, Sales and Office Services.

Scott County, according to the 2016 US Census Bureau, has 5053 residents. Of those residents, 98.1% are Caucasian and 0.4% are African American. The percentage of residents who have a high school degree is 92.3%. The median household income for this county is \$46,210 with a poverty level of 11.5% of the population. A comprehensive plan for Scott County of IL could not be located. The next larger town offering employment is Jacksonville which is 20 miles one way.

Housing Needs and Problems

According to the 2016 US census information, there are 5651 homes in Menard County. Of these homes, 62% are 25 years or older. Therefore, when purchasing these homes in this area, many will need at least some form of updating to include but not limited to roof repair or replacement, new heating and cooling systems and updated wiring and plumbing.

Menard County is also a bedroom community to Springfield Illinois which is approximately 23 miles away. It takes roughly 33 minutes one way to drive to and from Springfield. There is currently no new affordable housing being built for the residents currently residing in or moving to Menard County. Presently, there are no housing counseling programs in Menard County to teach residents how to not only save for a money but what to do after the sale is complete.

Menard County Housing Authority, through their not for profit, has been the management agent for affordable single home development and will be the owner of the single-family homes at the end of the tax credit compliance period. It is MCHA's plan to help eligible residents (some currently renting and residing in the homes) to purchase the homes. MCHA will provide pre-purchase, post-purchase and home maintenance education for eligible residents wishing to purchase one of the homes.

Menard County Housing Authority assists single persons and families in search of affordable rental housing in Menard County and surrounding counties.

Housing Counseling Services

Menard County Housing Authority will offer several areas of housing counseling to all residents of Menard County. The following will serve as a brief overview of services that will be offered. MCHA has brochures that are shared with other social service agencies. It is also shared through involvement of staff who are part of local boards and committees such as Menard County Coordinating Council, Partnership of Safety & Wellness, Regional Transportation Committee, Area Agency on Aging, ADRC (Aging & Disability Resources Collaboration) of Lincoln Group, and local churches and civic groups.

Delivery of service will be face to face individually, or in a group setting, through email and or by phone.

1. **Homebuyer Education**– Menard County Housing Authority two different “tracks” for its homebuyer education classes. First, anyone interested in homebuyer education classes will attend a group orientation session, lasting approximately one hour. After completion of the group orientation, participants will be elected to one of two “tracks.” The first “track” is for near-ready homebuyers and will last approximately 1- 4 weeks with 8 or more hours of class time. The second “track” is called the “Home Buying Club” for those who will need a longer time period

before owning their own home. This will last approximately 3-24 months with 16-50 hours of class time.

2. **Pre-Purchase Counseling** – Menard County Housing Authority will offer participants knowledge in the areas of HUD- assistance mortgages, private market mortgages, loan applications, purchase procedures, down payment assistance, fair housing and financing the purchase.
3. **Mortgage Delinquency/Loss Mitigation** - Menard County Housing Authority will offer one on one participant assistance in the cause and extent of the mortgage delinquency, repayment plans, budgeting so the delinquency is not recurring and follow-up. Assistance will be offered to loan holders facing foreclosure and will assist them in loss mitigation techniques such as mortgage modification, special forbearance and deed-in-lieu of foreclosure.
4. **Post-purchase/Financial Management and Budgeting/Other-Property Maintenance** – Menard County Housing Authority will offer participants, Family Self Sufficiency clients, post purchase counseling or anyone in default assistance in areas such as budgeting, monthly expenses, financial management counseling as well as how to maintain a home. This will include record keeping of important documents. Other courses that will be offered to homebuyers are seasonal maintenance, weatherization and energy conservation.
5. **Mobility and relocation assistance** – Menard County Housing Authority will offer participants' one on one assistance in the areas of relocation should acts of the Federal Government take place. Assistance will take the form of rights and responsibilities of the tenant, relocation benefits such as monetary assistance in moving and locating new, affordable housing. MCHA is assisting other housing authorities in conjunction with development activities with relocation of families.
6. **Renters Assistance / Section 8 and Public Housing** – Menard County Housing Authority currently has 831 Section 8 vouchers (in 24 counties in IL), 126 total RAD multifamily, 33 RAD (multi-family/LIHTC) new construction units and the management agent for 88 LIHTC units. We have several employees trained in Section 8 multifamily LIHTC rules and regulations who would be able to assist participants.
7. **Fair Housing-** Menard County Housing Authority complies with current Fair Housing laws. Participants are also given information on how to make a complaint if they have been a victim of housing discrimination. If a client needs legal assistance they will be referred to Land of Lincoln Legal Assistance.

8. **Homeless** – Menard County Housing Authority will offer one on one assistance to homeless persons in finding adequate shelter. Menard County Housing Authority will also offer HUD subsidy in the of Section 8 and public housing assistance. Person will be referred to the appropriate agency to assist them in their transition.

Homeownership Counseling Services

(Pre-purchase/home buying, home maintenance and financial management for homeowners, foreclosure prevention counseling) will cover the entire homeownership process. Menard County Housing Authority will provide information included, but not limited to, the following topics:

- The decision to purchase a home
- The selection and purchase of a home
- Issues arising during and affecting the period of ownership of a home (including financials, refinancing, default, and foreclosure, and other financial decisions)
- The sale or other disposition of a home

Information will be provided to each client, depending on their individual needs and circumstances, or if the information is requested. General information about these topics will be presented during the homebuyer education workshop. Information about these topics will be personalized for clients and presented to them during their intake session.

Menard County Housing Authority will provide information on the entire homeownership process using:

- Handouts created by the agency or its Intermediary
- Links to relevant online information, sent to the client via a follow up email
- Materials provided by [HUD]

Each client receiving Homeownership Counseling services (pre-purchase/home buying, homebuyer education workshops, home maintenance and financial management for homeowners, foreclosure prevention counseling) will also receive copies of all documents HUD requires regarding the availability and importance of getting a home inspection. These documents include:

- HUD 92564-CN for Your Protection: Get a Home Inspection [HUD 92564-CN-SP if in Spanish]
- Ten Important Questions to Ask Your Home Inspector
- EPA-747-F-96-002 Disclosure of Lead-Based Paint Hazards in Housing

Clients receiving one-on-one counseling will receive these documents during the initial intake session. Client will initial the Action Plan to verify that they received these documents. Clients attending homebuyer education workshops will receive the documents during the workshop section on the selection and purchase of a home. Clients will initial their Workshop Intake form to verify that they received these documents.

Process for One-on-One Counseling

- **Intake packet** – forms are completed by the client and reviewed by the housing counselor either during or prior to initial meeting.
- **Financial Analysis/ Personal Assessment**
 - *Gather information/ # in household/ employment/household income
 - *obtain and verify budget
 - *discuss ways to save money and cut expenses
 - *develop a budget/spending plan that client can afford and is comfortable with
- **Action Plan**-at the first meeting an action plan is developed and includes the following
 - *Goal setting including any issues that need to be resolved and/or steps to do so
 - *Necessary steps for reaching goals and who will be responsible for each step
 - *Estimated time frame to achieve each step
- **Follow-Up**
 - *Assigned housing counselor makes reasonable efforts to have follow-up communications with the client to ensure that the client is progressing toward his or her financial or housing goal, to modify or terminate housing counseling services, and to learn and report outcomes. The client follow-up is done in a reasonable effort to conduct a verbal (in person or via phone) follow up session with in the first 60 days of client contact. If unsuccessful after 2 attempts to conduct a verbal follow up session, the counselor writes a letter or sends an email to the client stating such efforts have been made and informs the client that there is a need for follow up communication. The letter requests that the client contact the housing counselor no later than 30 days from the date of the letter. This will help the agency assess if additional client services are necessary to assist them in achieving their financial or housing goals or if services should be terminated.
- **Termination**
 - *Client file will be closed based on HUD's 7 outcomes when the client's issue is resolved, goal is met, or the follow up yields the need to close.

Projection and Expected Counseling Outcomes/Impacts

MCHA will continue to service as well as educate clients through Financial Literacy, Homebuyer and Home Maintenance classes as well as through one on one counseling. The projections will be to increase the number we serve by at least 40 people for the upcoming year. The areas that will be impacted the most are developing a sustainable budget, improving financial capacity, gaining access to resources such as rent and utility assistance and households that receive pre-purchase/home buying counseling will purchase housing and households that are delinquent or are in default will receive counseling services to assist them finding a reasonable solution.

Education Workshops:

- Homeownership, Credit Repair & Budgeting, Post Purchase Education
 - *Sign in sheet to include name, address, phone #, time in, time out
 - *Gather demographic information
 - * Handouts
 - *Teach workshop
 - *Follow-up and schedule individual counseling

Record Keeping:

On-Line MCHA utilizes the CMS (HCO) program to track the client and store information. The online program is password protected.

Hard Copy Files:

- MCHA maintains hard copy files for each client. Files are stored in a locked cabinet and the Housing Counselor's office is locked in the evenings
- All meetings and phone calls are logged
- Any letters, or correspondence, or copies of client documents are also kept in their confidential files

Individual File documentation includes:

- File Number
- Date activity occurred
- Start and end time of session
- Name of Housing counselor
- Client's name, address and phone number

- FHA case number if applicable
- HUD project number or name for clients renting HUD-assisted housing
- HUD client number for cases receiving HUD funding for housing counseling
- Client Action Plan
- Screening interview information
- Financial Analysis
- Disclosure/Conflict of Interest statement given to client
- Alternatives discussed
- Log of activities performed on behalf of the client (stored online)
- Required data elements are kept in the on=line system
- Copies of pertinent records and correspondence
- Statement about how the person qualifies as a client
- Follow Up Activities
- Termination Date (date client file closed and reason for termination)

Group Files Documentation Includes:

- File Number
- Attendees Name (First and Last)
- Attendees Address (City, State and zip code)
- Attendees Phone number
- Attendee Race
- Attendee Ethnicity
- Attendee Income Level (AMI)
- Attendee Referred by
- Attendee First Time Home Buyer (yes or no)
- Signature of each client
- Amount of fee charged, if applicable
- Date, duration and location of workshop
- Counselor and/or Instructors
- Workshop Subject
- Conflict of Interest Statement

Credit Reports and Confidentiality

- All credit files are kept in a locked filing cabinet along with other supporting documentation such as tax returns, paystubs and any forms with social security

numbers. The application and demographic information completed on the client and the client housing counseling plan is documented in the CMS/HCO system.

- Both computer and hard copies of logs are kept and include the required information.
- Each Counselor has their own pass code to enter client files on the computer.
- All printed information is kept in client files in a locked cabinet and office.
- All one-on-one credit counseling is done in a private area.

Conflict of Interest

MCHA will provide all clients with information indicating they are free to obtain housing counseling from an agency of their choice. The information will be included on our brochure so all potential clients will receive it. We also include a statement as part of their authorization material.

The counseling services, lending products, weatherization, rehabilitation, affordable housing and other forms of assistance that may be offered by Menard County Housing Authority its subsidiaries, affiliates or directors, officers employees, agents or partners may also be offered by other providers and you are under no obligation to utilize services from Menard County Housing Authority, regardless of the recommendations made by counselors. The MCHA's current financial industries partners include National Bank of Petersburg, Athens State Bank and Petefish, Skiles & Co.

Supervisory Monitoring and Documentation for Quality Control Plan Compliance

MCHA Management or designee (Certified Housing Counselor) reviews ten percent (10%) of the Housing Counselors files on a monthly basis. MCHA management keeps reports and provides monitoring procedures that will assure records of quality control findings and actions taken are implemented and maintained.

All deficiencies are provided to Senior Management or designee (other Certified Housing Counselor). MCHA provide reports that identified deficiencies. Corrective measures are taken by Senior Management and documented. These are to include any violations of HUD regulations and/or MCHA's policies and procedures.

Deficiencies will be noted, and reviewed with the Housing Counselor that provided counseling, maintained the file and corrections will be made.

Supervisory Monitoring and Documentation for Information Security Compliance

MCHA will insure that all files will be in a locked cabinet in a fireproof room. Only Housing Counselors will have access.

- **Non-English Speaking or Limited English Proficiency (LEP) Clients**

The clients served at Menard County Housing Authority predominantly speak English. As additional language needs come to the attention of the Staff, MCHA will assist the clients in locating services or agencies that specify in the requested language or assist in locating an interpreter. For Spanish speaking clients a Spanish teacher from Petersburg High School will assist.

- **Alternative Settings/Format**

The counseling should take place in a location convenient for the client and in a format that best meets their needs. Face-to-face, phone and internet, skype, virtual and video counseling are all appropriate alternatives and the counselor should use the setting and format that works best for the client.

- **Accommodation of Disabilities**

All disabilities are managed on an as needed basis. MCHA can meet disability needs if necessary and will provide reasonable accommodations when needed.

Fee Structure

Menard County Housing Authority will not charge any fees for counseling unless it is down payment assistance counseling which is required before purchasing a home. The fee of \$150 will be the cost for up to 4 hours of pre-purchase one on one counseling. If a client is unable to pay, the fee will be waived.

Pre-purchase Education is also offered through online E-home for a total cost of \$99. The fee schedule will be posted in the main lobby of the MCHA office.

Affirmatively Further Fair Housing

Menard County Housing Authority housing counselors participate in training on Fair Housing. Fair Housing education is part of the counseling provided with pre-purchase counseling and as we expand additional workshops Fair Housing education will be provided to all the clients. MCHA provides clients with Fair Housing referrals to HUD or an appropriate agency when needed. The Fair Housing Act includes race, color, national origin, religion, sex, disability and familiar status. MCHA will be in compliance with AFFH in all activities and areas where MCHA operates Section 8 (HCV/PBV) FSS and Housing Counseling Programs. Housing counseling participants are provided information on how to file a complaint if they have been a victim of housing discrimination.

Marketing and Outreach

The target audiences are drawn from a variety of partnerships in the community, as well as referrals from previous program participants. Community partnerships include the following,

Community Action Partnership of Central IL (CAPCIL), Sangamon County Community Resources (SCCR), Springfield Housing Authority (SHA) and Menard County Coordinating Council.

Menard County Housing Authority offers several areas of housing counseling to all residents of Menard County. MCHA has brochures that are shared with other social service agencies so that others are aware of our services and information can be passed on. It is also shared through the involvement of staff who are part of various local boards and committees such as Menard County Coordinating Council, Partnership for Safety and Wellness Committee, Regional Transportation Committee, Area Agency on Aging for Lincoln land Group and local church & civic groups. Other ways in which MCHA will reach out to our targeted audience will be through monthly newsletters, post on MCHA website, through MCHA Community Business Partners and MCHA Facebook page.

Anne R. Smith, Executive Director