HISTORY

In 2012, the UnidosUS Housing and Financial Empowerment Department successfully established and implemented a call center based in the Far West Regional Office of UnidosUS in Phoenix, Arizona, to serve as a first contact for clients who needed assistance with the Independent Foreclosure Review Program. The call center was also utilized as an initial point of contact for foreclosure outreach events and foreclosure prevention counseling services through our network as the primary service provider. Since the wind down of the foreclosure crisis we have recast the vision and approach of our call center.

Over the past 6 years the UnidosUS Counseling Connection has expanded its service lines and increased its capacity and reach providing counseling and outreach services to over 150,000 clients in a variety of service lines, currently offering outreach, intake and counseling services for the following:

• Post Modification Counseling
• Pre-Purchase Counseling
• Homebuyer Education
• Foreclosure Counseling
• Post-Purchase Counseling
• Financial Coaching
• General Outreach and Intake Services
FINANCIAL COUNSELING PROGRAMS

• Financial Counseling Bridge – The Counseling Connection in partnership with the UnidosUS Financial Empowerment Network’s FinancialWorks program provides intake services and connects clients from local community-based organizations to financial coaching experts in our affiliate network. During the intake process the Counseling Connection team works with the client to review their demographic information and starts a goal setting activity, engaging the client in becoming an active participant in securing their financial health. The Counseling Connection team packages the client’s information and schedules a counseling session and/or warm transfer the client to our expert financial coaches in our affiliate network.

• National CDFI Partnership – The Counseling Connection has partnered with a National CDFI who provides small dollar loans to provide financial coaching support to their clients. The Counseling Connection receives 3 types of referral clients: 1. Clients that have been declined 2. Clients that have no established credit history and 3. Clients that are interested in benefiting from financial coaching. The Counseling Connection team provides a comprehensive analysis of the client’s budget, credit and overall financial picture; setting financial goals and action plans to reach these based on mutually agreed steps forward. Additional follow-ups are scheduled for the client and action item timelines are established to help the client stay on track with their goals. During each check-in our counselors review the clients credit report, changes in income and expenses and review goals and action items to track changes. Coaching is focused on helping the client achieve positive financial behaviors and providing tools and resources to empower them to continue on their own. Goals achieved in our programs include establishing credit, improving credit, establishing savings account, debt repayment, etc.
POST MOD COUNSELING PROGRAM

**National Banking Partnership** – The Counseling Connection in partnership with a National Bank are providing financial coaching to previously modified clients who may show signs of being at risk of default. Four financial coaching sessions are provided to these clients.

1. An in-depth analysis of the client's current situation and access to community resources to alleviate immediate concerns
2. Action plan review and educational docs are reviewed and provided to accomplish budget reduction, debt repayment and increase discretionary income for savings opportunities.
3. Review of the loan modification paperwork and credit report, and savings account education information is provided, and
4. Final budget review and additional long-term resources to support positive changes achieved throughout the process.

Through partnerships we have counseled 14,107 families and assisted 8,462 with positive outcomes.

PRE-PURCHASE AND EDUCATION COUNSELING PARTNERSHIP PROGRAMS

• **LMI Pre-Purchase Counseling** – The Counseling Connection and Hogar Hispano Inc. (HHI), a 501c3 CDC created by UnidosUS, have partnered to offer Pre-purchase counseling and education session to LMI clients seeking to purchase an REO property purchased and renovated by Hogar Hispano Inc.

• **Homebuyer Advancement Program** – The Homebuyer Advancement Program is a partnership between a National Banking Foundation and the Counseling Connection. The goal of the Homebuyer Advancement Program is to leverage the Counseling Connection to help increase the conversion rate of Pre-Purchase clients to homebuyers for our partnership agencies. This is accomplished by allowing our partnership agencies to direct resources to higher impact periods for their clients. Clients prepared to move forward will continue to do so with their agency. Those clients that require long term Pre-Purchase counseling support are referred to the Counseling Connection to create a financial support “bridge” and returned to our partnership agencies when sufficient financial strides have been made. During the “bridge” period our partnership agencies receive quarterly updates on their client’s progress until they are ready or opt out.

• **Telephone and Online Homebuyer Education** – The Counseling Connection and a Private Equity Firm funding down payment assistance programs have partnered to offer their clients telephonic and online Homebuyer Education options. The Counseling Connection receives client referrals from the equity firms loan partners and provides either a 2-hour individual telephonic education session or an online homebuyer education course with a counseling follow-up requirement to ensure education has been achieved. Once the client has completed the education and counseling session they are referred back to the loan originator with their education and counseling certificate fulfilling their education requirement for the down payment assistance program.

DISTRESSED ASSET FORECLOSURE MITIGATION COUNSELING

• **Foreclosure Counseling** – Hogar Hispano Inc. (HHI), a national Community Development Corporation, has partnered with the Counseling Connection to offer Foreclosure Mitigation counseling for clients whose non-performing loans are purchased by Hogar Hispano Inc. The Counseling Connection’s focus is to assist HHI with getting as many client’s loans modified at or near the current market value wherever economically feasible. The Counseling Connection works with the clients to develop a budget, assess their current loan options, identify challenges, and stay in close contact with HHI to help bring a positive resolution to as many of the distressed assets. Wherever a loan modification is not achieved clients are educated on reasons why and a safe exit from the property is negotiated with the clients including options like “cash for keys”. Through partnerships with HHI we’ve counseled 7,619 families and assisted 3,023 with a positive outcome.

• **Post Modification support** – clients whose distressed assets are modified by this program also receive post modification financial coaching support to help ensure a client's long-term success in their new loan as well as asset performance.
The UnidosUS Counseling Connection is unique in its approach because it leverages experienced counseling staff from a network of reputable community-based organizations by linking them to our call center and using their counseling capacity for our programs.

How we partner with local housing counseling organization:

• Joint marketing for service campaigns offering counseling services in regional markets
• Referral of new clients to local agencies resulting from campaigns
• Counseling Connection completing intake and referral to community-based agencies with a baseline triage in place - allowing for more in-depth counseling to occur locally.
• Piloting new programs with financial service companies - leveraging network counseling engagement as programs mature and expand nationally.

• Opportunity to take your existing leads list and have them vetted, giving you pre-qualified individuals.
• Receive additional leads that come in to the UnidosUS Counseling Connection telephone line as one of our partners.
• Never say no, say not yet... refer clients that are not ready, and we can get them ready for you over time, allowing you to maintain a relationship and a pipeline of leads that may return ready for homeownership.
• Engage those hard to reach clients with a neutral HUD approved third party to help achieve resolution (e.g. nonperforming loans).
• Increase efficiency in the lending process, as the UnidosUS Counseling Connection helps the individual buyer not only navigate and understand the process but collect proper support documentation.
• Outreach and Intake Services - a cost effective way to reach your clients to provide outreach and intake services through a secure environment. Areas of previous experience include but are not limited to voter registration outreach, community event and mobilization outreach, etc.