

City of Bloomington
Housing and Neighborhood Development
Housing Counseling Services
Final Narrative Report: October 1, 2016 to September 30, 2017

The City of Bloomington’s Department of Housing and Neighborhood Development (HAND) administers a comprehensive housing counseling program through grant funding from the U.S. Department of Housing and Urban Development’s Housing Counseling Program. Through HAND’s housing counseling program group and one-on-one services are offered for different housing related topics. The following table outlines the different types of services, and the projected and actual number of households provided each service or the number of classes offered. All of the activities reported on the table are for the period of October 1, 2016 to September 30, 2017.

Type of Counseling	Projected Goal	Total Achieved	% of Goal Met
Predatory Lending Classes	1	1	100%
Predatory Lending Participants	12	17	142%
Rental Class	2	1	50%
Rental Class Participants	35	19	80%
Home Buyer Class	4	4	100%
Home Buyer Class Participants	80	86	108%
Rental Topics One to One	5	10	200%
Pre-Purchase One to One	25	19	76%
Non-Delinquency Post Purchase	4	3	75%
HECM/Reverse Mortgage	20	10	50%
Default/Delinquency	15	8	53%
TOTAL SERVED (not including number of classes)	196	172	88%

Overall, HAND was under the projection of the total number served through all the different types of counseling activities. HAND had less clients than expected for Default/Delinquency, Non-Delinquency Post Purchase, Pre-Purchase and HECM/Reverse Mortgage one-to-one counseling. However, Rental topics one-to-one counseling services doubled expectations. HAND only provided 1 Rental class, therefore we did not reach our benchmark on the number of class participants. There were more participants than projected for the Predatory Lending and Home Buyer classes. HAND expects to continue to see these trends with the next year. HAND will not be holding rental classes and will instead increase the availability of one to one rental counseling in response to the trend seen in this report period.

The department held 1 class on the topic of renting. This is a 6 hour class that topics on budgeting for a rental, tenant and landlord rights, what to expect in a lease, among other things. Participants at or below 60% AMI who complete the class can apply for security deposit assistance. This is one strategy for addressing an impediment to fair housing as low income households struggle in finding affordable rentals. There were 21 households who received assistance with a security deposit in this reporting

period. We held one less class than projected due to deciding to offer the same program, but on a one to one setting so that we could respond to client needs throughout the year and not just when a class is scheduled. This is why we saw such an increase in one to one rental topics clients.

The department held one class on the topic of avoiding predatory lending in partnership with Habitat for Humanity. This is a one hour class that shares an overview and several applicable examples of predatory lending practices. It provides tools for Habitat's potential homeowners to avoid borrowing trouble as they both prepare for homeownership and then also once they own a home and try to protect that investment.

We were just shy of our goal for the number of clients of reverse mortgage counseling. We have found that those interested in reverse mortgage counseling comes and goes in waves. Many of those who receive counseling had not thought about a reverse mortgage until seeing an advertisement on the television or through the mail. Those interested in a reverse mortgage must earn a certificate that they have completed counseling with a HUD certified reverse mortgage counselor before they can close on a reverse mortgage. We are the only face to face provider of this service in Monroe County.

Contact HAND at 812-349-3401 with any questions about this report.