

Sullivan Housing Corp., and the Legal Services of the Hudson Valley to provide homeowners in Dutchess, Orange, Sullivan, and Ulster Counties with foreclosure prevention services such as outreach, education, and legal services.

\$365,000 to New York ACORN Housing Company, which will expand existing foreclosure prevention services in all five boroughs of New York, as well as Nassau and Suffolk Counties.

DHCR's Housing Trust Fund Corporation has worked with the Banking Department, Office of Court Administration, and HFA/SONYMA to develop a continuous open window RFP for not-for-profits seeking funds under the Program. Proposals for funding will be accepted continuously until all program funds have been disbursed.

For more information on the program and to access a list of organizations around the state that have received public funding to provide foreclosure prevention services, go to www.nysdhcr.gov.

The nine organizations awarded grants from the New York State Banking Department are:

\$100,000 to the Home Save Coalition, consisting of four housing agencies and two legal services programs to provide foreclosure prevention counseling, legal services and community education to homeowners in the Capital District including Albany, Schenectady, Rensselaer and Saratoga counties. The Affordable Housing Partnership is the lead agency and is collaborating with the Albany County Rural Housing Alliance, Better Neighborhoods Inc., Troy Rehabilitation and Improvement Program (TRIP) Inc., Homeownership Center, Empire Justice Center and Legal Aid Society of Northeastern New York.

\$100,000 to Homefront Inc., a housing counseling and community development organization, to provide foreclosure prevention counseling and legal services and to expand public awareness of foreclosure issues in the city of Buffalo and Erie County. Homefront will collaborate with Western New York Law Center.

\$100,000 to Syracuse Cooperative Federal Credit Union to provide foreclosure prevention counseling in collaboration with Home Headquarters, Inc., a NeighborWorks housing counseling agency, to homeowners in the city of Syracuse and Onondaga County.

\$100,000 to the Housing Council, Inc., to provide foreclosure prevention counseling and legal services in collaboration with the Empire Justice Center to homeowners in Rochester and Monroe County.

\$100,000 to Buffalo Urban league to provide direct foreclosure prevention counseling and increased public awareness in the city of Buffalo and Erie County.

\$100,000 to Keuka Housing Council, which will partner with Community Action in Self Help (CASH) and Legal Assistance of the Finger Lakes to provide foreclosure prevention counseling, legal assistance and community education for homeowners of the Finger Lakes, including Seneca, Yates, Ontario and Wayne Counties.

\$50,000 to Belmont Housing Resources for Western New York to provide foreclosure prevention counseling and legal services and to expand community awareness in the Greater Niagara region encompassing Erie, Niagara, Wyoming, Genesee and Orleans Counties. Belmont will be partnering with the Legal Aid Bureau and Legal Services for the Elderly.

\$44,000 to Chautauqua Home Rehabilitation and Improvement Corp. to provide foreclosure prevention counseling to homeowners in Chautauqua County and to engage in a public awareness campaign.

\$ 25,000 to Legal Aid Society of Northeastern New York to provide community legal education, advice and legal representation to low income homeowners in Fulton County.



STATE OF NEW YORK
BANKING DEPARTMENT
ONE STATE STREET
NEW YORK, NY 10004-1417

RICHARD H. NEIMAN
Superintendent of Banks

September 22, 2008

Ms. Susan Cotner
Executive Director
Affordable Housing Partnership
255 Orange Street
Albany, NY 12210

Dear Ms. Cotner:

Congratulations! I am pleased to inform you that your proposal submitted in response to the New York State Banking Department's February 2008 Request for Proposals (RFP) for foreclosure counseling and loss mitigation has been selected for funding in Pool C. The amount being awarded to your organization is [REDACTED].

The Banking Department has made these funds available in an effort to increase the housing counseling and legal resources available to homeowners facing difficulties with their mortgage and possible foreclosure. We will be announcing the award recipients in a public forum and therefore ask that you please keep your status as a recipient confidential until the announcement can be made.

The award is conditional, subject to successful contract negotiations with the Banking Department and the approval of the Office of the State Comptroller. The Banking Department will contact you shortly to begin the contract process. If you have any questions please feel free to contact Danny Morgan at (518) 474-2365.

Sincerely,

A handwritten signature in cursive script that reads "Richard H. Neiman".

Richard H. Neiman
Superintendent of Banks



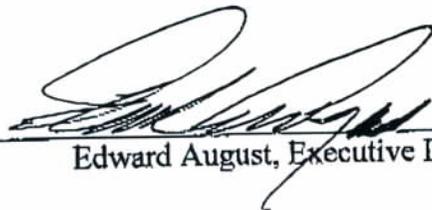
Better Neighborhoods, Inc.

986 Albany Street • Schenectady, NY 12307 • (518) 372-6469 • Fax (518) 372-6460

Commitment of Resources

During FY10, Better Neighborhoods, Inc. (BNI) will receive funding from the New York State Housing Trust Fund Corporation as a member of a partnership led by the Albany County Rural Housing Alliance for implementation of a Subprime Foreclosure Prevention Services Program (see attached documentation). The total award for this partnership for 2010/11 is [REDACTED].

This is to verify that BNI will utilize [REDACTED] in funds awarded to BNI through this program for the provision of housing counseling services during the FY2010 HUD Counseling Program cycle (October 1, 2010 – September 30, 2011).



Edward August, Executive Director

8-05-10

Date

"A Not-For-Profit Corporation Dedicated to Fair Housing for All"
www.better-neighborhoods.org

David A. Paterson
Governor



6/2/10

Brian E. Lawlor
Chairperson

New York State Housing Trust Fund Corporation

Hampton Plaza
38-40 State Street
Albany, NY 12207

May 25, 2010

Judith Eisgruber
Executive Director
Albany County Rural Housing Alliance
24 Martin Road
Voorheesville, New York 12186

RE: Subprime Foreclosure Prevention Services Program
SHARS ID: 20100382

Dear Ms. Eisgruber:

As you know, the Housing Trust Fund has reserved [REDACTED] for your organization under the Subprime Foreclosure Prevention Services Program from state fiscal year 2009-2010 funds.

Enclosed please find a contract for the period June 30, 2010 through December 31, 2011. Additionally, included is a Disbursement Request, Funds Detail Sheet, and Designation of Depository for Direct Deposit of HTFC Funds that need to be completed. If you have an existing contract under the Foreclosure program and want the funds to be deposited into the same account, you do not need to submit the Depository for Director Deposit of HTFC Funds form. Exhibit A and Exhibit B are referenced - these documents were submitted as part of your original application. Please update them to reflect the revised funding amount as these documents will become part of your approved contract (exhibit B form is also included for your convenience). There is an instruction sheet attached to assist you in completing the contract as well as a grant award summary.

Please sign and return the contract, a signed voucher for up to 25% of your award, not to exceed [REDACTED] (please see Exhibit D), and an executed Board Resolution (template included for your convenience) to my attention at the following address:

Community Services Bureau
Hampton Plaza
38-40 State Street, 4th Floor
Albany, NY 12207

On behalf of the Division of Housing and Community Renewal, I commend you for your work under the Program. Your customers will benefit greatly from the assistance you provide in helping them to qualify for quality mortgage loans, and avoid predatory loans and foreclosures.

Sincerely,

Caitlin Furnari
Housing & Community Renewal Specialist

Web Site: www.nysdhr.gov
Email address: dhrinfo@nysdhr.gov

David A. Paterson
Governor



Brian Lawlor
Chairperson

New York State Housing Trust Fund Corporation

Subprime Foreclosure Prevention Services Program

Applicant: Albany County Rural Housing Alliance (ACRHA)

SHARS: 20100382

Partners: Affordable Housing Partnership of the Capital Region (AHP)
Better Neighborhoods Inc. (BNI)
Housing Resources of Columbia County (HRCC)
Troy Rehabilitation and Improvement Program (TRIP)
Neighborworks Homeownership Center
United Tenants of Albany (UTA)

Collaborators: Collaborators for Legal Referral Include; Empire Justice Center (EJC); Legal Aid Society of Northeastern New York (LASNNY)

Previous Award: 357,000

Requested Amount: \$461,074

Recommended Award: \$461,074

Proposed Services: Outreach, education, financial counseling, legal representation, and court-based services

Proposed Service Area: Albany, Columbia, Fulton, Montgomery, Rensselaer & Schenectady counties

Proposed vs. Actual Outcomes of Persons Served (from inception of funding to date) from FY2009 Award:

Education and Housing Counseling- **Proposed: 400**
Provide Legal Referrals and Consultation - *No number originally proposed.*

Education and Housing Counseling- **Actual: 385**

Total served to date: 385

Proposed Outcomes: Outreach/education- **Proposed: 8,000**
Housing counseling- **Proposed: 525**
Legal consultation/litigation- **Proposed: 240**

Consistent with their funding proposal in the previous round Albany County Rural Housing Alliance (ACRHA) will continue to partner with the six (6) agencies list above to provide homeowners with a full

Web Site: www.nysdhr.gov
Email address: dhrinfo@nysdhr.gov

spectrum of housing counseling to help them avoid foreclosure and homelessness. The will also collaborate with the two legal agencies (EJC/LASNNY) to provide legal services as needed.

The applicant and all partners are HUD-certified counseling agencies, and will provide outreach and education and counseling services. ACRHA and AHP will cover Albany County while BNI will focus upon Schenectady, Montgomery and Fulton counties. TRIP will cover Rensselaer and Columbia counties. The applicant and all partners have a MOU with LASNNY to provide legal representation and court based services for homeowners referred in each of the six (6) counties to be served. The applicant and all partners have formed the "Home Save Coalition".

The original contract for services awarded in October of 2008 will end in October of 2010, so this award funds the continuation of existing services from the end of the original contract until December 31, 2011 (15 months). This award also funds the addition of new staff, described below, that would begin June 30, 2010 following approval of this award for an 18 month period that would also terminate on December 31, 2011.

To implement the project as proposed under the new grant ACRHA and its partners in the "HomeSave" Coalition would like to fund the following positions to support their new goal of serving 525 clients; three (3) full-time counselors; two (2) part-time counselors; three (3) part-time intake coordinators/specialists; and one (1) full-time administrative assistant to manage files.

This is one of several applications serving this multiple county area. While only Albany County ranks among the top #15 counties for foreclosure filings there is great demand for these services throughout the proposed area. This request is considered reasonable based on the distribution of filings among these counties, and as a percent of the total available program funds of \$19.8M to be allocated to those counties for services

Web Site: www.nysdhcr.gov
Email address: dhcrinfo@nysdhcr.gov



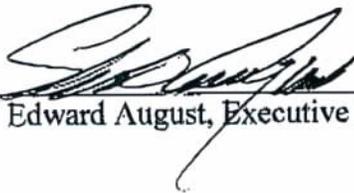
Better Neighborhoods, Inc.

986 Albany Street • Schenectady, NY 12307 • (518) 372-6469 • Fax (518) 372-6460

Commitment of Resources

Better Neighborhoods, Inc. (BNI) is again receiving funds from SONYMA (State of New York Mortgage Agency) in 2010. Per the attached documentation from SONYMA, BNI is receiving [REDACTED] in Round 4 of the National Foreclosure Counseling Mitigation Program for the period ending December 31, 2010.

The time period covered by this funding includes a portion of the period covered by the FY2010 HUD Counseling Program cycle (October 1, 2010 – September 30, 2011). BNI will utilize this SONYMA funding [REDACTED] for the provision of housing counseling services during the FY2010 HUD Counseling Program cycle.



Edward August, Executive Director

8-12-10

Date

"A Not-For-Profit Corporation Dedicated to Fair Housing for All"
www.better-neighborhoods.org