

2014 Entry Form
(Complete one for each entry.)

Fill out the entry name *exactly* as you want it listed in the program.

Entry Name _____

HFA _____

Submission Contact _____

Phone _____ **Email** _____

Qualified Entries must be received by **Tuesday, July 1, 2014.**

For more information about Qualified Entries, [click here to access the 2014 Entry Rules.](#)

Use this header on the upper right corner of each page.

HFA _____

Entry Name _____

Communications	Homeownership	Rental Housing	Special Needs Housing
<input type="checkbox"/> Annual Report <input type="checkbox"/> Promotional Materials and Newsletters <input type="checkbox"/> Creative Media	<input type="checkbox"/> Empowering New Buyers <input type="checkbox"/> Home Improvement and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Multifamily Management <input type="checkbox"/> Preservation and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Combating Homelessness <input type="checkbox"/> Housing for Persons with Special Needs
Legislative Advocacy	Management Innovation	Special Achievement	Are you providing visual aids?
<input type="checkbox"/> State Advocacy <input type="checkbox"/> Federal Advocacy	<input type="checkbox"/> Financial <input type="checkbox"/> Human Resources <input type="checkbox"/> Operations <input type="checkbox"/> Technology	<input type="checkbox"/> Special Achievement	<input type="checkbox"/> YES <input type="checkbox"/> NO

The Need

Like many states across the country, economic difficulties have impacted many New Hampshire homeowners. With the recent recession came job loss, causing many to fall behind on their mortgage payments. The effects of foreclosure on the New Hampshire economy have continued to be felt well after the recession's initial hit. Since 2007, New Hampshire has experienced an average of over 3,300 foreclosures per year; before the recession, the state was averaging fewer than 600 foreclosures per year.

As foreclosure numbers rose, there was no central, statewide resource for at-risk homeowners. While there were a limited number of counselors to help homeowners discuss their options, these counselors were spread out across various agencies that worked independently of one another. For a homeowner in crisis, the lack of one, clear place to go for help was confusing and, as a result, created a barrier to getting needed help. To further complicate the process, counselors also worked independently from legal services, resulting in miscommunication and misunderstanding between counselors and attorneys about their respective roles in helping at-risk homeowners. It was clear that a statewide resource was needed to mitigate the financial, emotional, and familial crises happening across the state due to people losing their homes.

HomeHelpNH, a statewide three-year initiative to help at-risk homeowners with foreclosure issues, was the solution. The overall effort included several specific aspects, including creating a statewide network of homeownership counselors, setting up a central call and referral center, coordinating with the state's legal initiative, and performing statewide outreach.

Creating an Innovative Response

New Hampshire was one of the 49 states that sued the country's five largest mortgage servicers for servicing abuse. Under the National Mortgage Servicing Settlement, the New Hampshire Department of Justice and the Banking Department received a total payment of \$11 million. Those involved knew that across the country, cash-strapped state legislatures were taking the settlement funds for the state's general fund. Thankfully, New Hampshire's Justice and Banking Departments, with leadership from New Hampshire Housing and the legal community, were able to convince the Governor, the Executive Council and the Legislature that the funds should be used to help at-risk homeowners.

The state allocated \$7 million to establish two statewide initiatives to assist homeowners at risk of foreclosure: HomeHelpNH (for no-cost pre- and post-foreclosure counseling) and the Foreclosure Relief Project (for no-cost or low-cost legal services), with each receiving \$3.5 million for a three-year effort. Having worked with Justice and Banking to secure the funding, New Hampshire Housing was designated to create and administer the HomeHelpNH initiative.

To ensure that an effective, statewide network of qualified housing counseling agencies could be created, New Hampshire Housing administered a competitive application process to create both a pool of qualified homeownership counselors and a central telephone intake provider to refer at-risk homeowners to those counselors. Through this process, a total of eight housing counseling agencies were given National Servicing Settlement funds based on their demonstrated capacity to train and support qualified, objective homeownership counselors.

2-1-1 NH also received funding to be the central telephone intake provider to effectively direct calls for foreclosure counseling and assistance to the appropriate agencies. This central intake process ensures statewide counseling access with a simple, easy to remember number (2-1-1) that can be called 24 hours a day, seven days a week.

New Hampshire Housing HomeHelpNH - Counseling for At-Risk Homeowners

This competitive grant process is repeated on a yearly basis to ensure that only high-quality, well-qualified organizations provide these vital foreclosure relief services. So far all of the original housing counseling agencies and the original intake provider received funding again to stay part of the HomeHelpNH initiative in 2014.

After the official launch of HomeHelpNH in January 2013, New Hampshire Housing began the process of uniting two sides of foreclosure mitigation – homeownership counseling and legal assistance. The goal was to create a more effective foreclosure response initiative for homeowners. In the past, these groups, while sincerely concerned with helping at-risk homeowners, approached their tasks from different vantage points. Sometimes there would be a lack of communication, resulting in clients being passed from counseling to legal assistance, or vice versa, without the referring side knowing the needs and expectations of the other.

With New Hampshire Housing’s leadership, the HomeHelpNH counselors and the legal service providers were able to work together. The uniting goal was to put at-risk homeowners at the center of all of their decisions and efforts. By building an effective relationship between these two initiatives, New Hampshire Housing created a united response to New Hampshire’s foreclosure crisis. The coordinated response sent a message to servicers that at-risk homeowners had access to legal services and to counseling services—and they needed to be treated fairly. Additionally, the credibility and strength of this coordination provided the courts with a reason to temporarily stop foreclosures while the lawyers and counselors worked to find the best resolution.

To foster this relationship, HomeHelpNH and the NH Foreclosure Relief Project hold regular, bi-monthly meetings creating an environment of information-sharing, strategizing and trust building. They now work in tandem to assist their clients. Homeowners in crisis are receiving both the legal support they need to pursue short-term foreclosure alternatives and the tools they need for long-term financial recovery and success. The result is a more holistic approach to homeownership counseling.

Providing Outreach

In addition to coordinating the formation and maintenance of the program, New Hampshire Housing leads statewide outreach for HomeHelpNH, with additional outreach for the legal initiative. Reaching people who are facing a foreclosure and getting them to seek counseling is a daunting but important task. New Hampshire Housing created a comprehensive outreach plan (with an annual \$100,000 budget) to create program materials, public service announcements, and paid advertising. Our outreach campaign was launched with a PSA by Governor Maggie Hassan that was broadcast on TV and radio. Additionally, the Governor, along with the Justice and Banking Departments, held a press conference to bring attention to HomeHelpNH and the legal initiative.

Working with a marketing agency, New Hampshire Housing created a new mailer that is sent to every homeowner who receives a foreclosure notice. The mailer provides a short overview of the foreclosure process, potential solutions and options, and a list of both housing counselors and legal resources. The mailer also instructs those at risk of foreclosure to dial 2-1-1 so they can be connected with a homeownership counselor and/or legal assistance as soon as possible. By using an eye-catching logo and presenting HomeHelpNH as a cohesive, statewide initiative, the mailer helped communicate to at-risk homeowners that they had a central, reliable place to call. Posters, which are based off the design of the mailer, are also distributed across the state to all municipalities, state unemployment offices and other public locations, such as grocery stores.

New Hampshire Housing HomeHelpNH - Counseling for At-Risk Homeowners

In spring of 2014, New Hampshire Housing furthered these publicity efforts by taking the lead on the redesign of HomeHelpNH.org, the initiative's website. The new design is mobile-friendly, providing greater ease of access for people who may use their smartphone as their primary internet source. The new site also has an online intake form, providing an additional way at-risk homeowners can reach out for help. The site's informational pages outline the purpose of housing counseling, the foreclosure process, upcoming foreclosure relief events, how to talk to your lender, and available resources. Also, the website was moved from a strictly HTML format to being hosted on WordPress, making it more affordable to maintain, easier to update and ensuring that various partners in the project can have the level of access to the site that they need. Not only can multiple staff members access it for timely updates, but 2-1-1 NH, the primary intake provider, can log on and see who has been requesting help online.

Results

To ensure that partners are delivering high-quality services, as well as to better understand the people receiving counseling, New Hampshire Housing implemented a semi-annual reporting process. Every six months, all housing counseling agencies and the intake provider are required to submit information about who is being served, what their outcomes are, and any feedback or success stories they may be receiving.

According to these reports, HomeHelpNH's first year (January-December 2013) saw a number of successes. These highlights include:

- 16 trained staff members providing foreclosure counseling. Prior to HomeHelpNH, there were only five counselors providing foreclosure counseling services in New Hampshire.
- 676 calls received by the 2-1-1 NH referral system. When counting calls from existing 2-1-1 clients and repeat calls from HomeHelpNH clients, that number jumps to 1,293.
- 825 homeowners assisted by HomeHelpNH
- 85% - 90% of those seeking help from HomeHelpNH with preventing mortgage default were able to avoid foreclosure. (It is important to note, however, that not everyone who avoided foreclosure was able to stay in their home.) Those who avoided foreclosure did so through a variety of ways, including bringing their mortgage current, receiving a modification, refinancing, a short sale of the home, or moving into different housing

Data for 2014 is not yet available, as the first report is not due until the end of July. However, communications with housing counselors indicate that many of the cases they are receiving involve long-term, complex cases where homeowners have been struggling to find stability so they can hold on to their homes. Based on this feedback, our expectation is for HomeHelpNH numbers to remain consistent in 2014, as counselors are making it clear that this is still a much-needed service.

Conclusion

New Hampshire Housing can be proud of its success in managing the National Mortgage Servicing Settlement funds to help at-risk homeowners and of the successful coordination between so many interested organizations. The partnership between the counseling services of HomeHelpNH, the legal services of the New Hampshire Foreclosure Relief Project, and the intake/referral services of 2-1-1 NH are a model of how the counseling industry and the legal community can join to truly help people in immediate need. We are proud of this work, and we recognize that it is an honor to be there for our New Hampshire neighbors and help them find the best housing solution.

READ THIS BROCHURE!

The foreclosure process can happen quickly, and it can also be very confusing for homeowners. HomeHelpNH is a statewide foreclosure counseling initiative that helps at-risk homeowners find and work with free experienced homeownership counselors to explore their options. This brochure introduces you to the most common choices at-risk homeowners have when faced with foreclosure. It also provides you valuable information about how to get started and where you can find help.



HomeHelpNH.org
COUNSELING FOR AT-RISK HOMEOWNERS



HomeHelpNH is a statewide foreclosure counseling initiative supported by the New Hampshire Department of Justice, the New Hampshire Banking Department, and New Hampshire Housing.

For more information, call 2-1-1 or go to www.HomeHelpNH.org.

Beware of rescue scams
— free help is available!

[read more inside](#)

MAILING
AREA



AT RISK OF LOSING YOUR HOME?

Understand your options.

HomeHelpNH.org
COUNSELING FOR AT-RISK HOMEOWNERS

CALL 2-1-1

Mailer – Back

Foreclosure

can happen very quickly in New Hampshire.

Losing your home from a foreclosure will hurt your credit, family, and future ability to purchase a home. If you want to save your home, do not ignore foreclosure notices! The sooner you seek help, the more options you will have.

What should you do?

1. Call 2-1-1 or visit HomeHelpNH.org to find a qualified, free homeownership counselor.
2. Discuss your options with the homeownership counselor to make an informed decision about your future.
3. If you feel your situation requires help from an attorney, or if your counselor recommends it, contact legal assistance at (877) 399-9995 or visit NHLegalAid.org

For more information or to get started, **CALL 2-1-1** or visit **HomeHelpNH.org**.

Counseling Services

- AHEAD Inc.**
161 Main Street
Littleton, NH 03561
Tel: (800) 974-1377
www.homesahead.org
Additional offices in Berlin, Conway & Colebrook
- Community Home Solutions**
14 New Zealand Road
Seabrook, NH 03874
Tel: (603) 474-7449
www.communityhomesolutions.org
- The Housing Partnership**
767 Islington Street
Portsmouth, NH 03802-0466
Tel: (603) 766-3120
www.housingpartnership.org
- Laconia Area Community Land Trust**
658 Union Avenue
Laconia, NH 03246
Tel: (603) 524-0747
www.lactl.org

- HOMETeam**
801 Elm Street, 2nd Floor
Manchester, NH 03101
Tel: (866) 701-9097
www.HOMETeamNH.org
Additional office in Nashua & Concord
- Southwestern Community Services**
63 Community Way
Keene, NH 03431
Tel: (603) 719-4294
www.scshehelps.org
Additional office in Claremont
- The Way Home**
214 Spruce Street
Manchester, NH 03103
Tel: (603) 627-3491
www.thewayhomenh.org

Solutions and Options

Some alternatives to foreclosure that a professional homeownership counselor may discuss with you.

- **Forbearance** – This is when a lender allows you to skip a payment, or allows you to make a special repayment plan. It's important that you understand exactly what you are agreeing to with this option.
- **Loan modification** – Some lenders may be willing to change the terms of your mortgage. For example, they may extend your loan term or reduce your interest rate.
- **Short sale** – If you owe more than your property is worth, a short sale may be a good option. A short sale is when you request permission from your lender to sell the property for less than the full balance that is owed.
- **Sell** – If you have equity in your property, selling your home and rightsizing to something you can afford is an option to avoid putting your home at risk.
- **Deed-in-lieu of foreclosure** – Your lender may be willing to accept your property in lieu of foreclosure. Giving your home back to the lender will hurt your credit, but it avoids a foreclosure.
- **Bankruptcy** – Sometimes bankruptcy, particularly filing under Chapter 13, may help to save your home from foreclosure. Be sure to speak with a legal advisor before pursuing this option.

Even if you can't save your home, a homeownership counselor can help you determine your next steps.

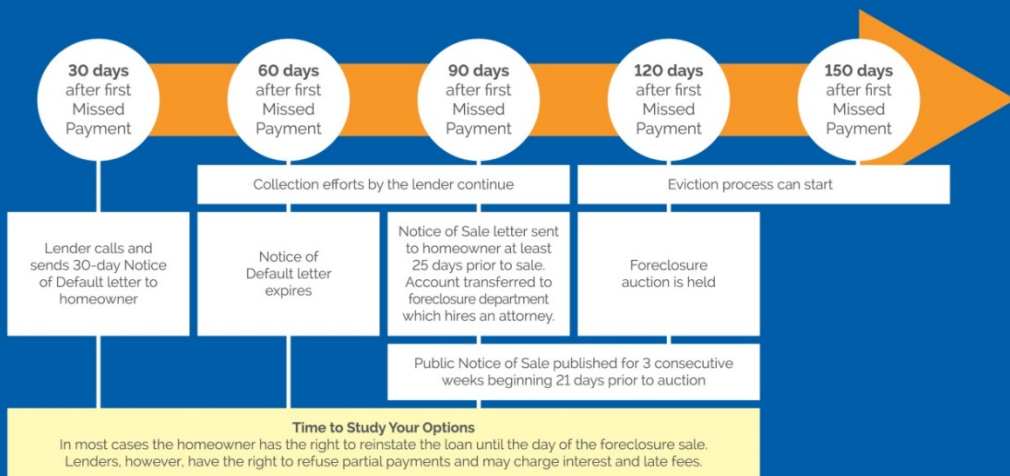
Legal Assistance

If you think you need legal assistance instead of counseling, a lawyer will explain your legal options and, if appropriate, refer you for placement with a free or low-cost lawyer for help in the matter.

Legal Advice & Referral Center
For immediate legal advice,
call Tel: (877) 399-9995
or apply online at www.nhlegalaid.org

Home Retention Clinics
Free Home Retention Clinics, staffed by volunteer attorneys, are held throughout the state. For more information about the Clinics and to see a list of up-coming Clinic locations, see www.nhfrp.net.

Foreclosure Timeline in New Hampshire




New Hampshire Housing HomeHelpNH - Counseling for At-Risk Homeowners

Website homepage (www.homehelpnh.org)

The screenshot shows the homepage of HomeHelpNH.org. At the top, there is a navigation bar with links for HOME, SCHEDULE, and BEWARE OF SCAMS. Below this is a large banner with a house icon containing a question mark and the text "AT RISK OF LOSING YOUR HOME?". The HomeHelpNH.org logo is also present, with the tagline "COUNSELING FOR AT-RISK HOMEOWNERS". A secondary navigation bar includes a "Contact Us Now" button and links for UNDERSTANDING YOUR SITUATION, WHO WE ARE, HOW WE CAN HELP, LATEST NEWS, and RESOURCES.

A central message reads: "If you need immediate foreclosure assistance please call 2-1-1 or click on the Contact Us Now button above." Below this are three image-based buttons: "AT RISK OF LOSING YOUR HOME?", "A TRUSTED ADVOCATE", and "FIND A COUNSELOR OR LEGAL HELP".

LETTER FROM THE GOVERNOR



GOVERNOR
MAGGIE HASSAN

Dear Friends,

As we continue to recover from the worst of the recession and build towards a stronger economy, there are still families across our state who are struggling with mortgage challenges.

This website was created to assist homeowners with important tips on alternatives to foreclosure and valuable resources, such as a list of qualified housing counselors who can help you assess your situation, as well as information on legal services that may be available to you.

One of the most important roles of state government is to ensure that all Granite Staters have access to critical information. If you are one of the New Hampshire homeowners experiencing difficulty in paying your mortgage, I know that access to good, independent advice is critical, so I urge you to use the resources available at HomeHelpNH.org as you evaluate your own situation and the options that may be available to you.



With every good wish,

Maggie Hassan

Margaret Wood Hassan, Governor of New Hampshire

ABOUT HOMEHELPHNH

HomeHelpNH is a statewide foreclosure counseling initiative sponsored by the New Hampshire Department of Justice, New Hampshire Banking Department and New Hampshire Housing Finance Authority. The initiative's goal is to help at-risk homeowners find solutions through free, comprehensive pre- and post-foreclosure counseling.



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The bottom of the screenshot shows a Windows taskbar with the Start button, a search bar, and several application icons. The system tray shows the time as 3:14 PM.