



Habitat for Humanity® Stanislaus County

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Anita Hellam

April 1, 2019

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Mark Hamilton
Housing Program Supervisor
City of Merced
678 W 18th Street
Merced, CA 95340

Dear Mr. Hamilton,

Habitat for Humanity, Stanislaus County is a HUD Certified Housing Counseling agency and it pleases us to offer Housing Counseling Services to the City of Merced, within the city limits. Our workshops in Modesto are frequented by Merced residents who would benefit by shortened commutes and local services.

Our instructors are experienced, bi-lingual, and well-informed around financial literacy and first-time homebuyer education.

Our workshops for Homebuyers are supported by the NeighborWorks *Realizing the American Dream* series. The curriculum and workbooks are available in English, Spanish and other languages, as needed. Additional resources and tools have been incorporated into our workshops to enhance comprehension and understanding around complicated subject matters.

Education Workshops will be held one Saturday per month from 9am-5pm at City Hall or another facility of convenience. At the City's request, additional workshops may be arranged, based on demand. Habitat will gladly work with City staff to establish a calendar well in advance.

Habitat Homebuyer education curriculum shall be delivered at City Hall in English, Spanish and other languages such as Hmong language, can be offered upon demand. Homebuyer education curriculum shall include the following topics:

- A. Preparing for Homeownership
- B. Available financing and Credit Analysis
- C. Loan Closing and Homebuyer Responsibilities
- D. Home Maintenance and Loan Servicing

In addition to the instruction manuals and lessons, our instructors engage their students in activities to keep interest levels high and to ensure excellent comprehension. On-one counseling and financial coaching is available for no additional charge to the City of Merced.

Our Homebuyer Maintenance Workshops may be held throughout the year and will assist buyers seeking to transition from renting into homeownership. For those who have never experienced the responsibilities associated with homeownership, we offer a series of topics:

- A. Repairs and maintenance.
- B. On-going responsibilities – hidden costs
- C. how to pull permits for improvements and how to select contractors.

Because many of our clients are first generation buyers, they gain insight from these workshops. We have experts from various industries offer tricks to improve their homeowner experience.

Homebuyer Disaster Preparedness Workshops have emerged due to flooding risks and recent fires in Northern California. We have recently modified our workplan with HUD to incorporate Disaster Preparedness services. Eric Goossens, who earned a Master's Degree in Emergency Management, is on staff and has developed workshops to 1.) Prepare homeowners to mitigate disasters 2) Provide tips to assist those who have suffered disasters.

Habitat for Humanity, Stanislaus will accept referrals from the City of Merced and the greater community. Upon completion of each course, Habitat shall provide the city a list of all class participants and will review and sign the household's approval letter/certificates of completion.

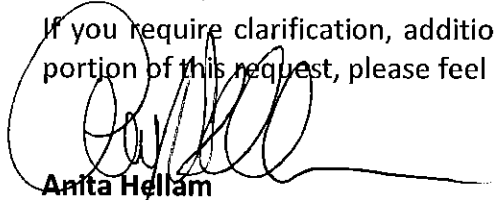
Habitat shall offer each class, regardless of number of participants, for \$275/class. Each participant of the 8 hour home purchase workshops will be given a course text book to take home for future references.

Housing Counseling Budget
Based on estimate of 17 clients average per workshop

Description	Quantity	Per Unit Cost	Total
Homebuyer Education Workshops	12	\$275	\$3300
Workbooks	1/client	\$25	\$5100
Approval letters/certificates	1/client	\$2	\$408
Maintenance workshops	4	\$275	\$1,100
Disaster Preparedness For homeowners	2	\$275	\$550
Total			\$10,458

Habitat will purchase the workbooks in advance and will invoice accordingly. Additional invoicing will take place each month and in correlation to workshops held. Habitat will perform all HUD reporting, client tracking and follow up at no additional charge to the City of Merced.

If you require clarification, additional information or if you would like to expand on any portion of this request, please feel free to let me know.

A handwritten signature in black ink, appearing to read 'Anita Hellam', is written over the printed name.

Anita Hellam

Executive Director, Habitat for Humanity, Stanislaus County

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