

## HOUSING COUNSELING POLICY

- The NPTHA will provide counseling and advice to tenants and homeowners with respect to property maintenance, financial management, such other matters as may be appropriate to the applicant/resident in improving their housing conditions and in meeting the responsibilities of tenancy or homeownership; and
- The NPTHA may provide the services set forth above directly or may enter into contracts with private or public organizations with special competence and knowledge in counseling families with respect to property maintenance, financial management, such other matters as may be appropriate to the applicant/resident in improving their housing conditions and in meeting the responsibilities of tenancy or homeownership; and
- All applicants for any housing assistance program offered by NPTHA will be required as a condition of acceptance to satisfactorily complete 12 hours of homebuyer education and one-on-one housing counseling as needed to meet the requirements with respect to property maintenance, financial management, and such other matters as may be appropriate.
- The NPTHA will require such ongoing one-on-one counseling of residents who would not be acceptable credit risks for mortgage financing or other housing assistance programs because of their credit standing, debt obligations, annual income or income characteristics, or unsatisfactory monthly home payments but who the NPTHA is satisfied would be a reasonable satisfactory credit risk if they were to receive budget, debt management, and related counseling.
- The NPTHA will require such counseling to those applicants or residents who lack sufficient funds to supply the required down payment and/or closing costs until such time as the funds become available through a savings plan or other NPTHA approved means.
- The NPTHA Board of Commissioners has delegated to the NPTHA Executive Director the authority to enter into such agreement and to administer the counseling provisions of the program.
- The NPTHA will interview persons seeking or referred to it by real estate brokers, mortgagees, home builders, and other public housing agencies, and other sources and develop written counseling assistance plans (CAP) for those persons who require budget, debt management, and related counseling in order to either meet the requirements of tenancy or the requirements to achieve homeownership.
- The NPTHA will resume budget, debt management, home maintenance counseling, and related home counseling services for residents who satisfied the counseling requirements but subsequently become seriously deficient in meeting the requirements of their housing payment obligations or housing agreement until such time as that counseling service is no longer required and they are in compliance.