



Virtual Counselor Network

Community Development
citi

15 November 2012

Citi

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Housing Opportunities Collaborative

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- **Citi Community Development**

Citi Community Development (CCD) is leading Citi's commitment to achieve economic empowerment and growth for underserved individuals, families and communities by expanding access to financial products and services, and building sustainable business solutions and innovative partnerships. Our focus areas include: commercial and philanthropic funding; innovative financial products and services; and collaborations with institutions that expand access to financial products and services for low-income and underserved communities. For more information, please visit www.citicommunitydevelopment.com.

- **Housing Opportunities Collaborative**

Housing Opportunities Collaborative (HOC) was established in 2005 to encourage collaboration between various housing related agencies in both the nonprofit and for-profit sectors, to formulate industry best practices, and to empower the public by providing easy access to homeownership information and related resources. For more information, please visit www.housingcollaborative.org.

The Need

- The current economic crisis:
 - resulted in greater diversity of needs
 - increased customer demands for comprehensive services
- Nonprofit agencies are seeking ways:
 - to increase number of individuals counseled
 - to improve accessibility of resources
 - to minimize cost of counseling and additional services

The Solution

- Virtual Counseling
 - Unique and innovative use of technology
 - Video conferencing
- Leverage Resources
 - a “one stop” cadre of services
 - cross referrals on a regional scale
 - “plug-n-play” with existing technology at nonprofits
- Customer and Partner benefits
 - Reduced travel time
 - Sustainable business solution
 - “Greening” of operations including the Triple Bottom Line (People, Planet, & Profit)

Projected Impact




- Over 1,100 individuals positively impacted
 - Counseling and technical assistance
 - Access to diverse resources
 - Real time results
- 10 Virtual Empowerment Centers established
 - San Diego, San Bernardino and Riverside Counties
 - Low to moderate income (LMI) communities
 - Rural / unincorporated areas
- 20 Virtual Counselors trained & ready
 - Private and public partner agencies
 - Various specializations
 - Multi-lingual and -cultural

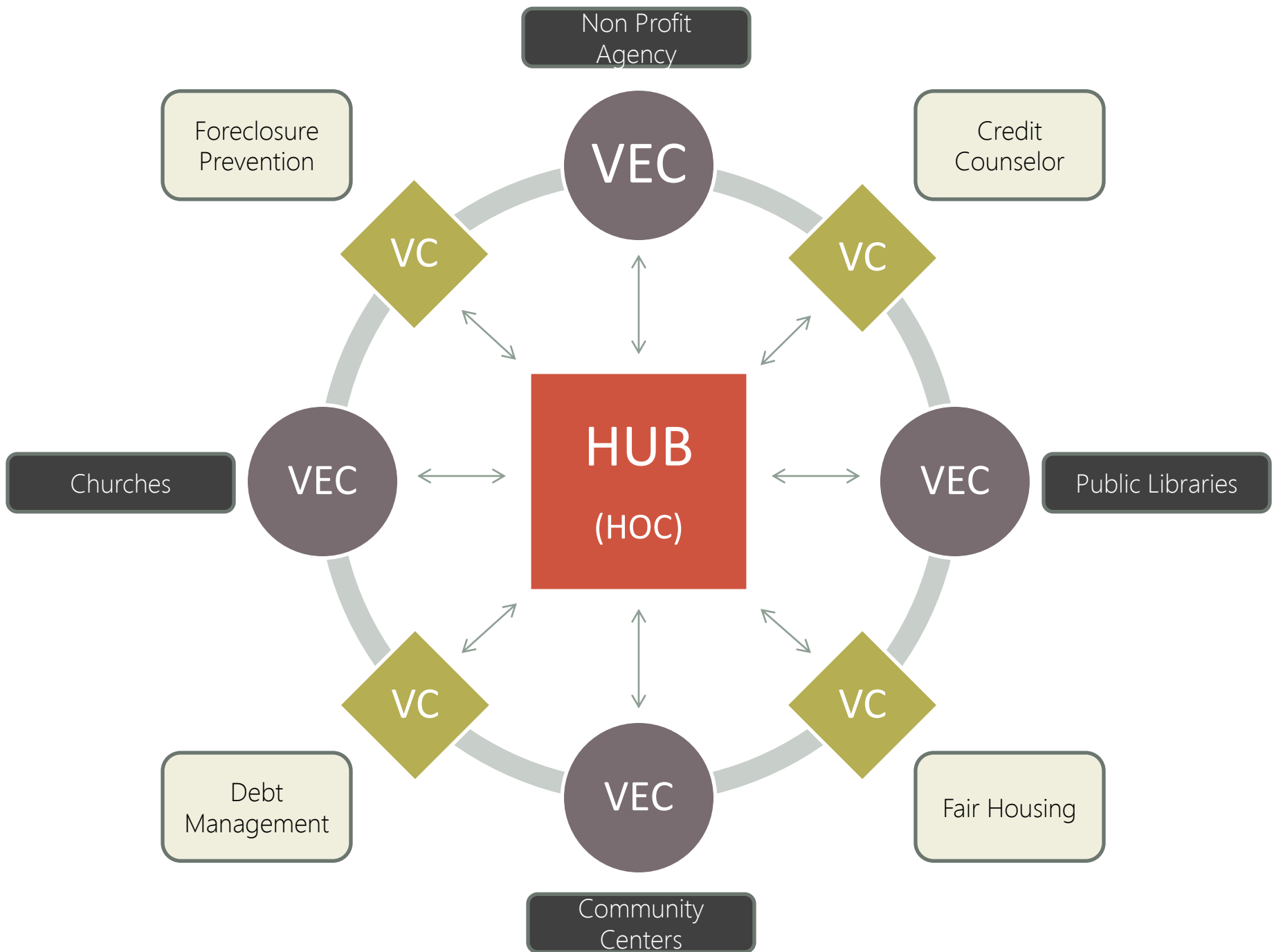
Through the power of the internet the
HOC has created a system which allows
partner agencies and clients to connect
through

The Virtual World



Virtual Counselor Network

-  HUB – HOC Clearinghouse
-  Virtual Empowerment Center
-  Virtual Counselor



THANK YOU

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