## Berkshire County Regional Housing Authority (BCRHA) & Berkshire Housing Development Corporation (BHDC) Housing and Consumer Education Center (HCEC) Progressive Engagement Model

when appropriate.								
Community Dispute Resolution Services Resolves housing, neighbor, utility, consumer/credit, real estate, foreclosure and family disputes.	Court Dispute Resolution Services Resolves housing, neighbor, utility, consumer/credi t, real estate, foreclosure, family and other civil disputes.	Housing Search Resources and Homelessness Diversion Available to assist at-risk and homeless households in accessing safe, sanitary and affordable housing. Housing resources are available to all Berkshire residents, as well as limited intensive housing search for households with significant barriers.	Tenancy Preservation Program (TPP) Provides assistance to at- risk Berkshire County households that are experiencing household instability due to a disability or substance abuse. TPP offers intensive case management to client households and works in conjunction with the W. Ma. Housing Court.	Legal, Housing, and Related Educational Counseling Services On housing, consumer and related issues for Berkshire County tenants, landlords, homeowners, and other consumers.	Financial ▼ Assistance RAFT, HOMEBAS E, N2N, ESG, and other funds Financial Literacy Program	Housing Subsidy and Affordable Housing Programs HCV, MRVP 777 Owned/Manag ed Rental Units McKinney Section 8 SRO in North Adams. BCRHA solely administers the subsidies for this project. 41 units.	Loss Mitigation & Foreclosure Prevention Includes the development and implementation of forbearance agreements, loan modifications, reinstatement and payment plans and an overview of other alternatives to foreclosure.	Homeown- ership Education
↓ Consumer Counseling	v (AGO) F	★ ★ External Mainstream R	esources	+	+		<b>→</b>	Please
Provides information and phone mediation regarding State and Federal consumer protection laws.		<ul> <li>Employment, Education, and Training</li> <li>Childcare—Family Center</li> <li>Legal Services</li> <li>DTA/Social Security (Income maximization)</li> <li>Mental Health and/or Substance Abuse counseling</li> </ul>			<ul> <li>Elder care/Elder Services</li> <li>Domestic Violence/Elizabeth Freeman Center</li> <li>Representative Payee/Money Management</li> <li>DMH/DDS Case management</li> </ul>			Note: All cases can be referred between programs.