

# **ALABAMA**

## **Jefferson County Committee for Economic Opportunity**

Birmingham, AL

\$27,423.00 - Comprehensive Counseling

From its headquarters in Birmingham, AL, Jefferson County Committee for Economic Opportunity (JCCEO) supports a staff of over 450 at 30 sites throughout the Jefferson County area. JCCEO is comprised of three divisions: Administration and Support, Child Development Services and Community Services. The Community Services Division Asset Building and Housing Program is responsible for the day-to-day operations and the provision of comprehensive housing services for low-to-moderate income families and individuals. During Fiscal Year 2011, JCCEO counseled 811 clients. [www.jcceo.org](http://www.jcceo.org)

## **Jefferson County Housing Authority**

Birmingham, AL

\$17,366.00 - Comprehensive Counseling

The Jefferson County Housing Authority (JCHA) is a 61 year old, full service public housing authority. The agency administers 590 conventional public housing units, 1,810 Housing Choice Vouchers, 412 Shelter-Plus-Care certificates. Its Community and Resident Service programs offer Family Self Sufficiency in both Section 8 and Public Housing, a Section 8 homeownership program initiated in March 2005, a Public Housing Service Coordinator program initiated in September of 2010, comprehensive housing counseling services for any resident of Jefferson County, particularly those with low or very low income status, and youth programs and services for residents ages 6-18. During Fiscal Year 2011, JCHA counseled 330 clients.

## **United Way of Central Alabama, Inc**

Birmingham, AL

\$17,958.00 - Comprehensive Counseling

United Way of Central Alabama, Inc was organized in 1923, a 501 (c) (3) non-profit corporation and was certified as a HUD-approved agency on March 3, 2011 as an adjunct to its work through the United Way Financial Stability Partnership of Alabama (FSP); one-on-one counseling and education are offered through the FSP IDA program that includes: intake, application, FICO review, budget analysis, IDA eligibility determination, IDA savings plan, HUD-1 review and approval. In addition, free income tax preparation is offered year-round to income-eligible persons at or below 200% federal poverty level. During Fiscal Year 2011, United Way of Central Alabama counseled 80 clients. [www.uwca.org](http://www.uwca.org)

**Community Action Partnership of North Alabama, Inc**

Decatur, AL

\$16,183.00 - Comprehensive Counseling

Community Action Partnership of North Alabama (CAPNA), Inc. is a results driven, comprehensive non-profit organization that works to reduce or eliminate the causes and consequences of poverty in North Alabama. CAPNA is a key human resource provider for families in the core service area of Morgan, Lawrence and Cullman counties. The agency's central office is located in Decatur, Morgan County. The agency's community programming efforts include: outreach, social services, needs assessments, information and referral, as well as data collection and analysis of services. In addition, the comprehensive housing counseling program is provided to assist clients with pre-purchase, post-purchase, delinquency/default, rental, home equity conversion mortgage (HECM), homeless and other general housing issues. During Fiscal Year 2011, CAPNA counseled 331 clients. [www.capna.org](http://www.capna.org)

**Community Action Agency of Northwest Alabama, Inc**

Florence, AL

\$19,141.00 - Comprehensive Counseling

The Community Action Agency of Northwest Alabama, Inc. provides: comprehensive housing counseling, homebuyers education workshops to residents in, Lauderdale, Colbert, and Franklin counties; family development case management to individuals and families that wish to become self-sufficient; parenting programs to women and men to become responsible nurturing parents; at-risk youth classes; home weatherization to reduce energy consumption; deliver meals daily for homebound elderly and disabled persons; provide seeds/plants/fertilizer for over 800 families each spring to grow gardens; and assist with vision needs such as eye examination and glasses. During Fiscal Year 2011, Community Action Agency of Northwest Alabama counseled 446 clients. [www.caanw.org](http://www.caanw.org)

**Hale Empowerment & Revitalization Organization, Inc**

Greensboro, AL

\$28,606.00 - Comprehensive Counseling

\$37,182.00 - HECM Counseling

Hale Empowerment & Revitalization Organization, Inc. (HERO) seeks to empower families through change in their environments, providing both housing resources and community resources. The agency serves clients located in the Alabama Black Belt in Hale, Perry, Marengo, Sumter and Wilcox Counties. Through comprehensive housing counseling, families participate in education workshops for homeownership, financial literacy, energy efficiency, fair housing and fair lending and loss mitigation. Clients can also receive assistance from a housing counselor for pre-purchase, loss mitigation, reverse mortgage, rental counseling, homeless counseling and loan document review counseling. During Fiscal Year 2011, HERO counseled 493 clients.

[www.herohousing.org](http://www.herohousing.org)

**Community Action Partnership of Huntsville/Madison & Limestone Counties, Inc.**

Huntsville, AL

\$19,732.00 - Comprehensive Counseling

Community Action Partnership of Huntsville/Madison & Limestone Counties, Inc. (CAP) was founded in 1965 as a private non-profit community action agency as defined and designed by the Economic Opportunity Act of 1964. CAP's broad mission is to alleviate poverty and social deprivation by enabling low-income families and individuals to become active, self-sustaining participants in the mainstream of American life. Mission efforts are accomplished with resources provided by federal, state and local grants. Grant services and activities include household weatherization projects, utilities assistance, housing counseling, energy conservation and education counseling. CAP's cooperation with public, private and faith-based organizations promotes participation by residents that qualify for available services. During Fiscal Year 2011, CAP counseled 83 clients. [www.caa-htsval.org](http://www.caa-htsval.org)

**Family Service Center, Inc**

Huntsville, AL

\$26,831.00 - Comprehensive Counseling

Family Services Center (FSC) is a non-profit, community-based agency that was founded in 1962 to provide affordable family counseling in the greater Huntsville, AL area. FSC's mission is to strengthen and support individuals and families through comprehensive, prevention-based services designed to increase self-sufficiency. FSC provides an array of affordable housing services, including pre-purchase and rental housing counseling & group education, activities related to shelter/services for the homeless, foreclosure mitigation, homelessness prevention, transitional housing, neighborhood revitalization & stabilization, financial literacy, as well as other social services. FSC served 1000 clients during Fiscal Year 2011. [www.fsc-hsv.org](http://www.fsc-hsv.org)

**Mobile Housing Board**

Mobile, AL

\$27,423.00 - Comprehensive Counseling

\$20,000.00 - HECM Counseling

The Mobile Housing Board is a public housing authority providing a full range of housing counseling services to the residents of Mobile, Monroe, Baldwin, Clark, Washington and Escambia counties. The agency provides one-on-one housing counseling services for pre-occupancy, pre-purchase, pre-rental, rental delinquencies, predatory lending, mortgage foreclosure intervention and default, post-purchase, home improvement and rehabilitation, energy conservation and reverse mortgage. The agency provides group education through regularly scheduled homebuyer education workshops for Housing Choice Voucher Homeownership. During Fiscal Year 2011, Mobile Housing Board counseled 1,354 clients. [www.mhb.gov](http://www.mhb.gov)

**Organized Community Action Program, Inc**

Troy, AL

\$20,500.00 - Comprehensive Counseling

The Organized Community Action Program, Inc. (OCAP) is a private non-profit organization serving seven rural counties in southern Alabama: Bullock, Butler, Covington, Crenshaw, Dale, Lowndes and Pike. Incorporated in 1966, as a result of the Economic Opportunity Act, OCAP provides a variety of programs to the low-income citizens in the service area. OCAP assists families and individuals to eliminate barriers and move towards self sufficiency. In 1993, OCAP qualified as a Community Housing Development Organization due to the need and lack of affordable housing in the rural counties. Since then, OCAP has developed five multi-family housing projects and two elderly projects (one in process) with the HUD HOME program and tax credits. During Fiscal Year 2011, OCAP counseled 102 clients. [www.ocaptroy.com](http://www.ocaptroy.com)

**Community Service Programs of West Alabama, Inc**

Tuscaloosa, AL

\$28,014.00 - Comprehensive Counseling

Community Service Programs of West Alabama, Inc, (CSP) is a private, non-profit organization created by the Economic Opportunity Act of 1964. The CSP mission is to provide resources and services to low-income and vulnerable populations that address immediate needs and lead to self-sufficiency. CSP operates in a six county, predominantly rural service area (Bibb, Fayette, Greene, Hale, Lamar and Tuscaloosa). CSP programs include Home Repair and Weatherization, Affordable Housing and Low Income Heating Energy Assistance. The CSP housing counseling program is a comprehensive counseling program that emphasizes one-on-one counseling services to address problems that impair occupancy in affordable decent, safe and sanitary housing. During Fiscal Year 2011, CSP counseled 604 clients. [www.cspwal.com](http://www.cspwal.com)

**ARIZONA**

**Southeastern Arizona Governments Organization (SEAGO)**

Bisbee, AZ

\$19,141.00 - Comprehensive Counseling

The Southeastern Arizona Governments Organization (SEAGO) was formed in 1972 to provide planning and program implementation services on a regional basis to the counties of Cochise, Graham, Greenlee, and Santa Cruz in southeastern Arizona. In 1993, with Board direction, SEAGO began developing a regional housing program to assist communities in meeting their respective affordable housing needs. The counseling services provided are Pre-Purchase Counseling, Homebuyer Education, Mortgage Delinquency/Foreclosure Prevention, Post Purchase Non Delinquency and Rental. Services are provided in both English and Spanish. Over the past 14 years SEAGO has received over 10,000 inquiries about homeownership counseling programs and provided

homeownership education and counseling services to more than 6,000 households.  
<http://www.seago.org>.

**Desert Mission Neighborhood Renewal**

Phoenix, AZ

\$15,000.00 - Comprehensive Counseling

Desert Mission Neighborhood Renewal (DMNR), an affiliate of John C. Lincoln Health Network, is a local, non-profit community development corporation dedicated to the revitalization of housing, businesses and neighborhoods in north Phoenix. DMNR was established in 1993 as a local community development corporation. The core programs offered by the DMNR include housing counseling (623 families counseled since 2009 and 137 homeowners created since 2010), owner-occupied home rehabilitation (completed 120 home rehabilitations to date), infill affordable housing (developed 48 homes for low-income persons), and commercial development and redevelopment. DMNR provides pre-purchase counseling and homebuyer education.  
<http://www.jcl.com/content/neighborhoodrenewal/default.htm>.

**Newton Community Development Corp.**

Tempe, AZ

\$26,239.00 - Comprehensive Counseling

Newtown Community Development Corporation (Newtown CDC) was established in 1994 by community members to address concerns about housing, access to basic goods and services, neighborhood preservation, diversity and sustainable development. Newtown CDC's mission is to increase the supply of permanently affordable housing while developing and supporting homebuyers through innovative programs and partnerships. In 2000 Newtown CDC began providing housing counseling services. Currently, the services include pre-purchase education and counseling, mortgage delinquency and default resolution, and post-purchase education and counseling (non-delinquency). Since 2000, a total of 4,942 clients have been served. Services are provided in English and Spanish. Newtown CDC has been a HUD –Approved Housing Counseling agency since October 2008 and has adopted the National Industry Standards for Homeownership Education and Counseling. [www.newtowncdc.org](http://www.newtowncdc.org).

**Administration of Resources and Choices**

Tucson, AZ

\$19,732.00 - Comprehensive Counseling

\$19,884.00 – HECM Counseling

Administration of Resources and Choices (ARC) received HUD approval in 1988 and its mission is to provide excellent quality services to all homeowners in Arizona. ARC provides Mortgage Delinquency and Default Resolution counseling, Loss Mitigation, Financial Literacy, Budget and Debt Management and Reverse Mortgage Counseling throughout the State of Arizona. Offices are located in the Tucson and Phoenix Arizona

metro areas. All of ARC's services are provided by certified housing counselors, are free of charge, and are provided in English and Spanish. <http://arc-az.org/>.

**Family Housing Resources, Inc.**

Tucson, AZ

\$26,239.00 - Comprehensive Counseling

Family Housing Resources, Inc. (FHR) is a nonprofit organization that provides counseling and education to Tucson and Pima County homebuyers and homeowners. FHR's mission is to assist low to moderate-income families and individuals to obtain decent, affordable housing. Family Housing Resources has been providing homeownership services statewide since 1991 and has helped over 13,000 households. HUD funding allows FHR to continue providing counseling and education classes to homebuyers and intensive mortgage delinquency counseling to homeowners of Tucson and Pima County. <http://www.familyhousingresources.com/>

**Western Arizona Council of Governments (WACOG)**

Yuma, AZ

\$15,592 - Comprehensive Counseling

The Western Arizona Council of Governments (WACOG) is a governmental nonprofit organization founded in 1971. Its mission is to stimulate, promote and develop human, natural, social and economic resources to their fullest potential in La Paz, Mohave and Yuma Counties. For 40 years WACOG has been dedicated to the health and well-being of people and communities. WACOG provides comprehensive services to help vulnerable populations achieve their highest level of self-sufficiency and improve living conditions. WACOG focuses its efforts on alleviating poverty by helping people help themselves when they are in economic social and/or education need. WACOG's A Hand Up Program provides one-on-one housing financing counseling in addition to educational workshops in the areas of Home Buying, Resolving/Preventing Mortgage Delinquency, Budgeting and Post Purchase Non-delinquency. [www.wacog.com](http://www.wacog.com).

## **ARKANSAS**

**Southern Bancorp Community Partners**

Helena, AR

\$20,620.00 - Comprehensive Counseling

Southern Bancorp Community Partners ("SBCP", formerly Southern Good Faith Fund) is a 501 (c)(3) founded in 1988 that works to revitalize the rural mid-South by building communities and changing lives. Most of its communities are located in the Mississippi Delta, a region with a legacy of long term poverty, economic decline, and loss of population. SBCP directly helps individuals and families build educational, financial, and material assets so they can create better futures for themselves and their families. Through a multi-faceted approach, SBCP has: provided Individual Development

Accounts to 1,700 families since 1999; provided homebuyer and credit counseling to 1,240 families since 2005; provided Volunteer Income Tax Assistance to over 2,000 taxpayers each year; and offered emergency utility assistance. SBCP meets or exceeds the National Industry Standards for Homeownership Education and Counseling (NISHEC). [www.southernpartners.org](http://www.southernpartners.org)

**Jonesboro Urban Renewal Authority Housing and Community Development Organization**

Jonesboro, AR

\$21,211.00 - Comprehensive Counseling

The JURHA Housing and Community Development Organization (JURHA HCDO) received HUD approval as a Housing Counseling Agency in January, 2007. The services provided include: Financial Management/Budget Counseling, Mortgage Delinquency and Default Resolution Counseling, Pre-Purchase Counseling, Rental Housing Counseling, Fair Housing Pre-Purchase Education Workshops, Financial Budgeting and Credit Workshops, Predatory Lending Education Workshops, Non-Delinquency Post Purchase Workshops, and Homebuyer Education Workshops. The JURHA HCDO Counseling Agency offers a “Mortgage Ready” program to enable individuals who may not be ready for a mortgage loan pre-approval to commit to a plan to become mortgage ready within 3-24 months. [www.jurha.org](http://www.jurha.org).

**Universal Housing Development Corporation**

Russellville, AR

\$22,690.00- Comprehensive Counseling

Universal Housing Development Corporation (UHDC) has been providing high quality housing related services to the people of the Second, Third, and Fourth Congressional Districts of Arkansas since 1971. As a HUD-approved housing counseling agency since 1977, UHDC is able to offer a full range of counseling services to clients in Arkansas. UHDC focuses on individual comprehensive counseling, homebuyer education, post-purchase education, and financial education classes in English and Spanish. Other assistance includes: rental assistance; multi-family housing; new home construction; weatherization and several different homeowner rehabilitation programs. UHDC is a 501(c) 3 corporation organized under the direction of a community-based board of directors with a mission to promote adequate and affordable housing, economic opportunity and a suitable living environment, free from discrimination. UHDC chartered with NeighborWorks<sup>®</sup> America in 2002. For additional information contact UHDC at 479-968-5001.

**CALIFORNIA**

**The National Association of Real Estate Brokers Investment Division – Housing Counseling Agency, Inc. – (NID-HCA)**

Emeryville, CA

\$436,032.00 - Comprehensive Counseling

NID-HCA is a HUD approved national intermediary. It was founded in 1985 as an independent affiliate of the National Association of Real Estate Brokers (NAREB), which was founded in 1947, and is the oldest and largest minority real estate trade association in the nation. NID-HCA delivers housing counseling and education services through its local branches to minority communities in urban and suburban areas throughout the country. NID-HCA brings together clients, faith based groups, community service groups and real estate professional organizations to prepare communities with the education and resources to obtain fair, decent and affordable rental housing and homeownership opportunities and create sustainable tenancy, homeownership and build intergenerational and community wealth. NID-HCA programs seek to combat predatory and discriminatory practices that disproportionately impact minority communities and compromises quality of life due to unequal housing opportunities. [www.nidonline.org](http://www.nidonline.org)

**Springboard Non Profit Consumer Credit Management, Inc.**

Riverside, CA

\$341,620.00 - Comprehensive Counseling

\$110,310.00 – HECM Counseling

Springboard Nonprofit Consumer Credit Management, Inc. (“Springboard”) is a non-profit community service organization that has helped hundreds of thousands of individuals with their financial concerns since 1974. Their mission is to improve the lives and financial well-being of individuals and families by providing quality financial education and counseling. Headquartered in Riverside, CA, Springboard offers confidential counseling assistance, a full spectrum of money management, credit and debt remediation plans, and education programs. Springboard offers walk-in locations throughout Southern California, Arizona, Nevada, New Mexico, Texas, South Carolina and Massachusetts. They provide telephone counseling nationwide, as well as face-to-face counseling at any of their offices. Springboard is approved by the Executive Office of the U.S. Trustees (Department of Justice) to provide bankruptcy counseling and debtor education. Springboard is accredited through the Council on Accreditation for Children and Family Services, a nationally recognized independent accrediting body whose approval signifies the highest standards of fiscal integrity, quality service delivery, counselor certification, agency governance, and other policies that ensure low-cost confidential services are provided in an ethical manner. Springboard is also a founding partner of the Homeownership Preservation Foundation, a member of the National Foundation for Credit Counseling (NFCC), and a Better Business Bureau member. [www.HomeOwnership.org](http://www.HomeOwnership.org).

**Rural Community Assistance Corporation (RCAC)**

West Sacramento, CA

\$955,304.00 - Comprehensive Counseling

RCAC provides technical assistance, training, counseling and financing so rural communities achieve their goals and visions. A nonprofit organization founded in 1978,



RCAC provides community development services for rural and Native American communities in 13 western states and the Western Pacific. In 2011, RCAC's 10-state housing counseling network provided counseling to more than 18,000 clients. In addition, RCAC collaborates with California Housing Finance Agency (CalHFA) to administer the National Foreclosure Mitigation Counseling Program grant, which provides foreclosure counseling to clients in California. Additionally, in February 2011, the U.S. Department of Treasury launched a new program call the Hardest Hit Fund (Keep Your Home California). RCAC also collaborates with the CalHFA to administer this program, and has assisted nearly 2,000 clients. As a Community Development Finance Institution (CDFI), RCAC also finances affordable housing. To date, RCAC financing has supported more than 11,000 affordable housing units. [www.rcac.org](http://www.rcac.org)

**Operation Hope, Inc.**

Los Angeles, CA

\$50,286.00 - Comprehensive Counseling

Operation Hope (HOPE) is a public benefit non-profit organization that has served over 1.5 million low-wealth individuals through its various programs. The purpose of HOPE is to eliminate poverty in our lifetimes by providing opportunities for economic growth and stability to low-income individuals and families. The mission of HOPE is to expand economic opportunity in underserved communities through financial education and empowerment programs. HOPE was founded in 1992 in response to the civil unrest that struck Los Angeles. The first HOPE Center opened in 1996. HOPE has since expanded to nine HOPE Centers across America. HOPE's housing services (all provided free of charge) include pre-purchase, mortgage delinquency and default resolution one-on-one housing counseling, and homebuyer and resolving/preventing mortgage delinquency education workshops. [www.operationhope.org](http://www.operationhope.org)

**Neighborhood Housing Services of Orange County**

Anaheim, CA

\$18,549.00 - Comprehensive Counseling

Neighborhood Housing Services of Orange County (NHSOC) has been in existence since 1977 and serves low-to-moderate income families in their quest to attain and preserve the American dream of homeownership. NHSOC is a chartered member of NeighborWorks®. NHSOC accomplishes its mission through a host of programs including education and counseling, down payment assistance programs, and purchase and rehabilitation of bank owned properties to stabilize neighborhoods and prevent urban blight by turning the properties into affordable housing for low-to-moderate income families. The agency offers homebuyer and financial literacy education and pre-purchase, mortgage default/mortgage modification counseling with its HUD grant. [www.nhsoc.org](http://www.nhsoc.org)

**Housing Authority of the City of Fresno**

Fresno, CA

\$21,507.00 - Comprehensive Counseling

The Housing Authority City of Fresno (HACF) primary objectives are to improve financial literacy, expand homeownership opportunities, improve access to affordable housing, and preserve homeownership. HACF provides one-on-one counseling, group education workshops, and outreach through media and community partners. HACF housing counseling services include: pre-purchase/ home buying, non-delinquency post-purchase, mortgage delinquency / default, and rental. In 2010 HACF expanded their counseling services to residents of Madera City and County. <http://www.hafresno.org>

**Eden Council for Hope and Opportunity (ECHO)**

Hayward, CA

\$21,507.00 - Comprehensive Counseling

Eden Council for Hope and Opportunity (ECHO) has been in existence for forty-six years, serving the housing needs of tenants and property owners in Alameda County and more recently, the San Francisco mid-peninsula area. It incorporated in 1965 as a fair housing agency. Since its inception, ECHO Housing has expanded its service delivery to provide a more comprehensive approach to the housing counseling needs of Bay Area residents. ECHO Housing has served approximately 142,000 clients in its 46 year history. ECHO Housing is unique in its emphasis on homelessness prevention, providing a variety of services dedicated to helping people retain and stabilize their housing situations. ECHO's ultimate goal is to promote equal access in housing and provide support services which would aid in the prevention of homelessness and promote permanent housing conditions. Current services include: Fair Housing Counseling, Investigation and Enforcement, Tenant/Landlord Counseling and Mediation, Home Equity Conversion Counseling, Homebuyer Education Classes, Shared Housing Counseling, and Placement, Mortgage Default, and Pre purchase counseling, Rental Assistance programs, Rent/Deposit Grants, and home seeking.

<http://www.echofairhousing.org>

**Tri-Valley Housing Opportunity Center**

Livermore, CA

\$19,141.00 - Comprehensive Counseling

Tri-Valley Housing Opportunity Center (TVHOC) is a locally-based nonprofit organization serving the Tri-Valley communities of Dublin, Livermore, Pleasanton, San Ramon, Danville and surrounding communities. The agency offers the public unbiased information to guide them through the complex process of home seeking, home buying, and homeownership preservation. The Center is a dynamic organization focused on strengthening the financial well-being of its clients. TVHOC does not represent any particular city, developer, financial or real-estate entity but instead builds local partnerships with these key institutions. These partnerships have led to successful service delivery for over 9,000 clients, including 161 homebuyers, 558 households completing financial education and 415 households receiving free tax preparation.

<http://www.tvhoc.org>

**Neighborhood Partnership Housing Services, Inc.**

Ontario, CA

\$19,141.00 - Comprehensive Counseling

Neighborhood Partnership Housing Services, Inc. (NPHS) is a local nonprofit community development organization and part of the NeighborWorks America network. NPHS's mission statement is: "Building stronger communities in the Inland Empire by providing innovative home ownership opportunities, assisting families to succeed in home ownership and partnering to improve the quality of life in neighborhoods." NPHS is dedicated to building stronger communities by providing down payment assistance, homebuyer education, homeownership retention counseling, financial literacy workshops and neighborhood revitalization services for families in the California Inland Empire. Since its inception in 1991, NPHS has helped more than 2,000 homeowners improve their homes to a safe, livable condition; assisted more than 4,000 families in achieving their dream of homeownership; and educated more than 8,000 families in pre and post homeownership education issues in financial literacy, homebuyer education, post-purchase counseling, default/foreclosure prevention, home maintenance and insurance education. <http://nphs.info/>

**Pacific Community Services, Inc.**

Pittsburg, CA

\$22,690.00 - Comprehensive Counseling

Pacific Community Services, Inc. (PCSI) provides housing counseling, affordable housing development and cultural development services to communities in Contra Costa and Solano County, California. Founded in 1979, PCSI has provided these services to approximately 40,000 households and individuals who would otherwise have had limited access to assistance with an array of problems or to cultural experiences. The mission of PCSI is to provide a non-profit housing counseling service, develop low and moderate-income housing, and promote the development of communities that are economically, culturally and environmentally healthy. Over its more than three decades of service, PCSI has had a major impact on the lives of both its clients and other members of the communities it serves by providing affordable housing directly and through its comprehensive housing counseling services. Pacific Community Services, Inc. plans to provide homebuyer education, delinquency/default counseling, rental counseling, post-purchase, pre-purchase counseling and homeless counseling to clients with the HUD grant. <http://pcsi.org/>

**Project Sentinel**

Redwood City, CA

\$19,141.00 - Comprehensive Counseling

\$18,649.00 - HECM Counseling

Project Sentinel was founded in 1971 and separately incorporated in 1991. It has been a HUD-approved Comprehensive Housing Counseling agency since 1992. The agency's mission is to "develop and promote fairness and equality of housing for all persons and to

advocate peaceful resolution of disputes of community welfare and harmony.” It currently serves the counties of San Mateo, Santa Clara, Stanislaus, and Southern Alameda. Its’ twenty direct service providers work from six branch offices. Agency services include education workshops, one-on-one housing counseling, mediation, and fair housing enforcement. Project Sentinel provides education and counseling to homeowners facing mortgage foreclosure, victims of mortgage rescue scams, first time homebuyers and seniors who need reverse mortgage counseling. The agency also helps tenants experiencing housing problems and homeless residents seeking housing. Project Sentinel is a leading advocate for victims of housing discrimination and predatory housing practices. To expand the impact of its services, Project Sentinel teams with twenty community-based agencies. It publishes a housing advice column in newspapers throughout Northern California, makes public presentations and provides media interviews. It distributes thousands of informational flyers annually. The agency’s comprehensive website is at: <http://www.housing.org>.

**Fair Housing Council of Riverside County**

Riverside, CA

\$27,423.00 - Comprehensive Counseling

The Fair Housing Council of Riverside County (FHCRC), Inc. is a non-profit housing counseling agency which began in 1986 and has been serving residents of Riverside County for 25 years. The mission of the Fair Housing Council is “to provide comprehensive services which affirmatively address and promote fair housing (anti-discrimination) rights and further other housing opportunities for all persons without regard to race, color, national origin, religion, sex, familial status, presence of children, disability, ancestry, marital status, or other arbitrary factors.” The agency has provided housing counseling services to 7,478 residents of Riverside County during Fiscal year 2011. The organization was founded for the purpose of addressing the need that low-income residents in Riverside County had for education of housing discrimination. In 2005 FHCRC became a HUD Certified fair housing counseling agency. FHCRC is currently approved to provide pre-purchase counseling, homebuyer education, foreclosure prevention and loss mitigation counseling, fair housing counseling and education activities. <http://www.fairhousing.net>.

**Community Housing Development Corp of North Richmond**

Richmond, CA

\$18,549.00 - Comprehensive Counseling

Community Housing Development Corporation of North Richmond (CHDC) provides comprehensive, culturally competent housing counseling services to residents of Contra Costa County, Solano County and Alameda County. CHDC’s mission is to create and sustain vibrant communities that make a positive impact in people’s lives by providing high quality affordable housing and neighborhood services. CHD has assisted low income individuals and families since 1990 through rental and homeownership development, housing counseling and financial fitness, property management, environmental safety and energy efficiency, and encouragement of civic participation.

CHDC became a HUD approved housing counseling agency in 2005 and has served an estimated 5,000 households, primarily with low or very low incomes. CHCD, through this grant, will provide pre-purchase, post-purchase, mortgage delinquency counseling, predatory lending workshops and homebuyer group education classes  
<http://www.chdcnr.com>.

**Neighborhood House Association**

San Diego, CA

\$15,592.00 - Comprehensive Counseling

Neighborhood House Association (NHA) began its comprehensive housing counseling services in 1973. Their mission is “Developing children, families, and future leaders of our communities through empowerment, education, and wellness from our house to yours.” NHA provides an array of services designed to meet the cultural, social, health and emergency daily living needs of the underserved and working poor. NHA’s housing counseling services include foreclosure prevention, mortgage default/delinquency, homeowner/homebuyer assistance, rental placement assistance, and tenant/landlord. From 1973 to present day, NHA has met the housing needs of almost 20,000 families.  
[www.neighborhoodhouse.org](http://www.neighborhoodhouse.org)

**Mission Economic Development Association**

San Francisco, CA

\$26,831.00 - Comprehensive Counseling

Mission Economic Development Agency (MEDA) is dedicated to achieving economic justice for San Francisco’s low-to moderate-income Latino families through asset development. Asset development is defined as the process of encouraging and supporting individuals and families to develop, accumulate and manage personal, social and material especially financial assets. This includes the startup and expansion of microenterprise and small business ventures. Building on the organization’s 37 years of experience in community economic development, MEDA works to increase access to affordable homeownership for low and moderate income families. During Fiscal year 2011, MEDA served 496 households through homebuyer and foreclosure intervention workshops while 566 households received one-on-one counseling. [www.medasf.org](http://www.medasf.org)

**Orange County Fair Housing Council, Inc.**

Santa Ana, CA

\$17,958.00 - Comprehensive Counseling

Founded in 1965, the Orange County Fair Housing Council, Incorporated, doing business as the Fair Housing Council of Orange County (FHCOC), is a private nonprofit corporation, with staff of 12 employees, governed by a 9-member volunteer board of directors. The mission of the FHCOC is to protect the quality of life in Orange County, California by ensuring equal access to housing opportunities, fostering diversity and preserving dignity and human rights. Through comprehensive community education, individual counseling, and advocacy, FHCOC works to eliminate housing discrimination and guarantee the rights of all people to the free and fair choice of housing for which they

qualify. Responding to over 8,500 requests for its free services annually, FHCO primarily assists low-income residents of Orange County through a combination of fair housing education, counseling and enforcement, landlord-tenant counseling, and foreclosure prevention as a HUD approved housing counseling agency. For more than 46 years, the Fair Housing Council has diligently worked to help Orange County residents, of diverse incomes and backgrounds, to find or offer and obtain or provide housing, to stay in their homes or resolve housing problems. <http://www.fairhousingoc.org>

**Sacramento Neighborhood Housing Services, Inc.**

Sacramento, CA

\$22,099.00 - Comprehensive Counseling

The Sacramento Neighborhood Housing Services, Inc. (SNHS) was created in 1987 to revitalize the community. The mission is “providing opportunities for successful homeownership and strong communities through quality education, affordable lending, supportive partnerships and dedicated leadership.” The agency serves the Greater Sacramento Region running primarily from Chico through Stockton, with a special outreach focus reaching low to moderate income level residents. In May 2010, SNHS opened a satellite office in the City of Stockton to provide Homebuyer Education, Foreclosure Prevention Counseling, Full-Cycle Lending and Real Estate services to individuals in need. SNHS is a community development financial institution certified by the U.S. Department of Treasury, a HUD-approved local housing counseling agency since 2000, and a chartered member of the Neighbor Works Network. With the HUD grant, the agency shall continue to provide comprehensive housing counseling services which include pre and post purchase education and individual counseling with a focus on foreclosure intervention services. <http://www.nwsac.org/>

**Fair Housing of Marin**

San Rafael, CA

\$22,099.00 - Comprehensive Counseling

Fair Housing of Marin (FHOM) is a private, local, nonprofit fair housing organization incorporated as a 501(c) (3) in 1984. FHOM’s staff members work diligently to carry out their mission “to ensure equal housing opportunity and to educate the community on the value of diversity in our neighborhoods”. For 28 years, FHOM has provided comprehensive fair housing and fair lending services in Marin County, including counseling, community outreach and education, representation in administrative complaints, testing and other forms of investigation, mediation, administrative and judicial referral, agency filing of housing discrimination complaints, lawsuits, systemic audits, and housing industry training. As the only HUD approved housing agency in Marin County, FHOM provides fair housing, advisory, and training services in Marin as well as some services in Sonoma, Contra Costa, Solano, and Napa counties. FHOM will provide mortgage default/delinquency counseling and education and rental counseling with the HUD grant. <http://www.fairhousingmarin.com>.

**Neighborhood Housing Services of the Inland Empire**

San Bernardino, CA

\$21,507.00 - Comprehensive Counseling

Since 1981, Neighborhood Housing Services of Inland Empire, Inc. (NHSIE) has focused its leadership and resources on communities throughout San Bernardino and Riverside Counties by providing access to homeownership opportunities to first-time home buyers, helping homeowners maintain their homes and property values, partnering with business and other organizations to expand human and financial resources and providing grassroots community leadership that transforms neighborhoods. NHSIE provides group education and individual counseling in pre-purchase, financial literacy and delinquency/default counseling. <http://www.nhsie.org>

**Consumer Credit Counseling Service of San Francisco**

San Francisco, CA

\$28,014.00 - Comprehensive Counseling

\$35,946 .00 – HECM Counseling

Consumer Credit Counseling Service of San Francisco (CCCS SF) is a non-profit service provider and member of the National Foundation for Credit Counseling. The agency is accredited by the Council on Accreditation of Services for Families and Children, Incorporated, and approved by HUD to provide comprehensive housing counseling services. CCCS SF has adopted the National Industry Standards for Housing Education and Counseling. As a financial resource center, they have provided money management information and assistance since 1969. CCCS SF offers tools to help clients set and achieve financial goals and their housing counseling services include Pre-purchase, Rental, Early Delinquency Intervention, Mortgage Default and Reverse Mortgage. The Housing Education Program continues to be a national leader in providing housing education to meet the challenges of homeownership. Through strategic partnerships and community outreach, the agency strives to help individuals and families locally and nationally achieve and maintain their dream of homeownership. CCCS SF proposes to serve clients with HUD Comprehensive housing counseling grant in Pre-purchase, Mortgage Delinquency and Reverse Mortgage with the Reverse Mortgage Supplemental grant. CCC SF maintains two websites for consumer education and information, [www.cccsf.org](http://www.cccsf.org) and [www.housingeducation.org](http://www.housingeducation.org).

**Consumer Credit Counseling Service of Orange County**

Santa Ana, CA

\$25,056.00 - Comprehensive Counseling

\$26,062.00 – HECM Counseling

CCCS of Orange County is a non-profit Council on Accreditation accredited organization established in 1966 under the National Foundation for Credit Counseling (NFCC) as an alliance of business people to provide free counseling to those experiencing financial difficulties. Since February 1995, CCCS of Orange County (CCCS-OC) has been a HUD-approved housing counseling agency. Their goal is to expand homeownership opportunities and improve access to affordable housing through counseling and education. CCCS-OC counselors have helped individuals and families improve their housing conditions and meet the responsibilities of tenancy and ownership. They provide

Pre-Purchase, Post Purchase, Foreclosure Prevention, Rental Housing, and Reverse Mortgage Counseling services. They also develop partnerships with local communities to further these goals including promoting fair housing. <http://www.cccsoc.org>

**City of Vacaville Department of Housing and Redevelopment**

Vacaville, CA

\$22,099.00 - Comprehensive Counseling

The City of Vacaville Housing Counseling Center (VHCC) is a HUD-certified counseling center whose mission is to ensure everyone has access to the information and resources they need to make successful housing choices. Its mission is to ensure that its residents have access to the information and resources they need to make successful housing choices. The VHCC has been a HUD-approved housing counseling agency for 17 years and its counselors have been trained extensively in various areas of housing counseling. The Center is committed to meeting the needs of all individuals requesting services, including person with disabilities and those with Limited English Proficiency (LEP), regardless of the complexity of the services involved. These services include Rental counseling including Landlord/Tenants Rights and Responsibilities, Pre-Purchase counseling, Mortgage Default/Pre-Foreclosure counseling, Home Improvement and Rehabilitation, Displacement and Relocation counseling, Utility Assistance, Rental/Mortgage Assistance, Security Deposition Assistance for Renters and Referral Information to other community assistance resources. <http://www.cityofvacaville.com>

**COLORADO**

**City of Aurora Community Development Division**

Aurora, CO

\$19,437.00 - Comprehensive Counseling

Founded in 1984, the City of Aurora, Home Ownership Assistance Program (HOAP) is dedicated to making affordable housing a reality for low- to moderate-income families in its community. HOAP offers down payment and closing cost financial assistance as well as comprehensive housing counseling services including pre-purchase, foreclosure prevention, reverse mortgage and rental counseling. HOAP monthly conducts large group seminars for first-time homebuyers. The seminar helps potential buyers understand terminology, credit reports, fair housing as well as how to work with realtors, lenders, inspectors, insurance agents and city code enforcement officers. HOAP is also a referral source to a diverse network of community service organizations throughout the metro area. HOAP has served over 26,500 clients since 1984. [www.auroragov.org](http://www.auroragov.org)

**Boulder County Housing Authority**

Boulder, CO

\$26,239.00 - Comprehensive Counseling

\$20,000.00 – HECM Counseling



The Boulder County Housing Authority–Housing Counseling Program (BCHA-HCP) maintains a comprehensive mission to support homeownership, home retention, and financial literacy in Boulder County. This mission is implemented through community class education and individual counseling. BCHA-HCP provides one-on-one counseling services to residents in and around Boulder County in the areas of pre-purchase, post-purchase, reverse mortgage, foreclosure intervention, and budgeting and credit improvement. The BCHA-HCP conducts monthly CHFA-certified homeownership training classes and weekly financial literacy workshops. It has been a HUD-approved counseling agency for the past 27 years. Since 2004 alone, BCHA-HCP has served approximately 5,700 households. In 2010, BCHA-HCP was one of five agencies in the nation awarded funding from Community Development Institutions Fund for a three year financial education counseling pilot program preparing people for homeownership. This Building Homeowners Program runs through October 31, 2013. The BCHA-HCP also facilitates the Homeownership Collaborative, with local housing related organizations, which provides outreach to minority communities and facilitates home purchases for low and moderate-income populations. It works closely with other housing counseling agencies, Boulder County Government departments and human services organizations by sharing information and resources to best serve the Boulder County population.  
[www.bouldercountyhc.org](http://www.bouldercountyhc.org)

**Adams County Housing Authority**

Commerce City, CO

\$26,535.00 - Comprehensive Counseling

Since 1974, Adams County Housing Authority (ACHA) has served Adams County residents for whom conventional housing is unaffordable. ACHA's 37 years of service to the community has provided households with quality, affordable housing options while supporting their efforts to achieve economic self-sufficiency. ACHA's affordable housing services include providing housing, personal development opportunities, Housing Counseling services, financial assistance and educational services. ACHA provides housing counseling in the following areas: Mortgage Default, Foreclosure Prevention, Loss Mitigation, Predatory Lending, Pre-Foreclosure Sale, Pre-Occupancy, Post-Occupancy, Pre-Rental, Rental Delinquency, Pre-Purchase, Budgeting, Money Management, Home Improvement/ Rehabilitation, Displacement/ Relocation, Resident Services, Utility Assistance, and long term/transitional housing assistance available through the Section 8 Housing Choice Voucher Program and Public Housing Program. In addition, monetary assistance is available to promote homeless prevention, housing retention and affordable housing acquisition. ACHA provides more than 2,500 units of affordable housing located throughout Adams County for people with incomes at or below 80% of the Area Median Income. ACHA has served more than 214,000 families since 1974. [www.adamscountyhousing.com](http://www.adamscountyhousing.com)

**Upper Arkansas Area Council of Governments**

Cañon City, CO

\$16,000.00 - Comprehensive Counseling

The Upper Arkansas Area Council of Governments (UAACOG) serves Fremont, Chaffee, Custer and Lake Counties by providing resources to support families and individuals. UAACOG provides nutrition programs for expectant mother, infants, and the elderly, a preschool program, housing assistance (rental and homeownership), home improvement loans, homebuyer/consumer counseling and education, regional recycling, commodity distribution, Medicaid supportive service, and small business loans. The UAACOG Housing Department offers monthly First-Time Homebuyer's Workshops to help first-time homebuyers understand the often times very complicated home buying process. In addition, UAACOG offers one-on-one counseling for pre and post-purchase, mortgage delinquency, and credit/budgeting. Clients can also obtain assistance with fair housing issues. UAACOG's services and workshops are offered free. [www.uaacog.com](http://www.uaacog.com)

### **Colorado Housing Assistance Corporation**

Denver, CO

\$22,099.00 - Comprehensive Counseling

The Colorado Housing Assistance Corporation (CHAC) is a private, 501(c)(3) nonprofit agency established in 1982 to increase homeownership opportunities for low- and moderate-income families. The agency's mission is to help make housing and successful homeownership affordable to low- and moderate-income Colorado citizens by offering programs that create and preserve homeownership, that prevent displacement of long-term neighborhood residents, that stabilize neighborhoods, and that test and implement innovative ways to mobilize private and public investment to achieve those goals. CHAC has active program areas that serve its mission: counseling and education, mortgage assistance loans and foreclosure prevention loans. CHAC has helped over 8,500 first-time homebuyers purchase their first homes through financial assistance. Included in that number are over 450 people with disabilities, many of whom who used Section 8 vouchers to help them make a purchase. CHAC has provided education and housing counseling since 1991, serving thousands of families.

### **Denver Housing Authority**

Denver, CO

\$22,690.00 - Comprehensive Counseling

The mission of the Denver Housing Authority, established in 1938, is to serve the residents of Denver by developing, owning, and operating safe, decent and affordable housing in a manner that promotes thriving communities. DHA has provided homeownership assistance for over fifteen years. The Denver Housing Authority provides pre and post purchase homeownership services through its Homeownership Program, Homebuyer and Financial Literacy Training, Delinquency and Non-Delinquency Counseling, Foreclosure Prevention Counseling, and a full day of homebuyer education monthly for the Colorado Housing and Finance Authority. [www.denverhousing.org](http://www.denverhousing.org)

### **Northeast Denver Housing Center**

Denver, CO

\$23,873.00 - Comprehensive Counseling  
\$22,355.00 – HECM Counseling

Northeast Denver Housing Center (NDHC) is a Colorado non-profit corporation founded in 1982 that provides community development through program enriched real estate/housing and economic development. Its mission is to create sustainable, healthy housing opportunities for underserved households through outreach, education and housing development. NDHC offers counseling and case management services to assist clients achieve goals in self-development and asset building through ownership. NDHC's housing counseling program has served over 8,334 households in metro Denver over the last 29 years. NDHC develops real estate products, providing opportunities to buy or rent affordable housing. NDHC has developed over 800 units of affordable housing since inception. NDHC has taken a leadership position in integrating Healthy Homes principles with the practices of producing and managing affordable housing. Its programs include: housing counseling/education, lead hazard control, asthma trigger reduction and green building. [www.nedenverhousing.org](http://www.nedenverhousing.org).

### **Summit County Family Resource Center**

Dillon, CO

\$18,549.00 - Comprehensive Counseling

The Family & Intercultural Resource Center (FIRC) opened its doors in the fall of 1993. The agency has operated for the past 19 years serving low income and immigrant families by providing emergency services, home visitation, and information and referral services to the community. FIRC's mission is to help Summit County families achieve stability. FIRC helps over 3000 people every year. FIRC launched the only nonprofit thrift store in the county in 1995 to strengthen the agency's financial stability. [www.summitFIRC.org](http://www.summitFIRC.org)

### **Housing Solutions for the Southwest**

Durango, CO

\$23,282.00 - Comprehensive Counseling  
\$10,000.00 – HECM Counseling

Housing Solutions for the Southwest (HS) is a non-profit housing agency which serves Southwest Colorado. HS was originally incorporated in 1981 in order to preserve community action programs, but beginning in 1988, HS began to focus primarily on housing needs. HS promotes a socially and economically balanced community by providing assistance and services to low-to-moderate income families, individuals, elderly, disabled and other special needs populations. HS serves Archuleta, Dolores, La Plata, Montezuma and San Juan Counties by providing services in the areas of housing and energy conservation. The agency provides the following housing services: Development of Tax Credit Affordable Housing, Development of Senior Affordable Housing, Weatherization, Housing Choice Vouchers, Transitional Housing, and Home Rehabilitation. HS provides the full range of housing counseling services and offers its counseling in both one-on-one and group settings. Counseling types offered by the agency include the following: Mortgage Delinquency/Default, Money Management,

Rental, Fair Housing, Homeless, Reverse Mortgage, Post-Purchase, and Pre-Purchase. The agency also provides information about subsidized housing programs, provides grants to help families obtain/retain permanent housing, and, in addition, advises its clients about mortgage lending options. [www.swhousingsolutions.com](http://www.swhousingsolutions.com).

**Brothers Redevelopment, Inc.**

Denver, CO

\$24,169.00 - Comprehensive Counseling

Brothers Redevelopment, Inc. (BRI), a Denver-based nonprofit, was founded in 1971 when four Denver residents recognized the urgent need for free or low-cost housing and also housing-related services for Metro Denver's low-income residents. The agency provides first-time homebuyers with the information they need to understand the home buying process. Through workshops and one-on-one counseling, the first-time homebuyer is introduced to everything from finding a lender, to understanding the interest rate, to signing the contract and later maintaining their investment. BRI provides default counseling for homeowners who have fallen behind on their payments and reverse mortgage counseling for senior homeowners wishing to access their home equity. All clients served by BRI are screened to determine whether there have been any predatory lending activities with regard to their housing situation. All of the agency's housing counseling services are provided free of charge. On a yearly basis, BRI serves approximately 1,700 families through one-on-one counseling and classes. Additionally, as a contractor for the Colorado Division of Housing, BRI administers the Colorado Foreclosure Hotline. The Hotline services the entire state of Colorado and Hotline Call Representatives connect clients with a local counseling agency or transfers them to a local agency through the entry of the caller's zip code. [www.brothersredevelopment.org](http://www.brothersredevelopment.org).

**Neighbor to Neighbor**

Fort Collins, CO

\$24,169.00 - Comprehensive Counseling

Neighbor to Neighbor helps people establish and maintain housing stability. The agency helps homeless people find homes; it counsels renters and home owners in unaffordable housing situations; it provides 126 affordable apartments; and it educates people looking to purchase a home. Neighbor to Neighbor was established in 1970 and has helped thousands of Larimer County residents. Neighbor to Neighbor provides affordable housing and housing counseling services. Those services includes Homebuyer Education and Pre-Purchase Counseling classes, which work in conjunction with local down payment assistance programs to help low- to moderate-income renters become homeowners; Mortgage Default Counseling, which helps homeowners avoid foreclosure; Reverse Mortgage Counseling, which helps senior homeowners evaluate whether or not a reverse mortgage is right for them; Rental Counseling, which provides advice and referrals and financial assistance for anyone looking to stabilize their housing situation. [www.n2n.org](http://www.n2n.org).

**Grand Junction Housing Authority**

Grand Junction, CO

\$15,592.00 - Comprehensive Counseling  
\$10,000.00 – HECM Counseling

The Grand Junction Housing Authority has been serving the community of Mesa County Colorado by making safe housing affordable since 1974. GJHA currently provides 450 units of affordable housing in Grand Junction, Colorado in addition to the administration of Housing Vouchers for over 900 households and a variety of Supportive Service programs. GJHA housing programs serve diverse populations of residents, including the elderly, disabled, and working families. The clients' housing needs encompass a broad spectrum, from exiting homelessness to homeownership retention. Supportive programs include Housing Advocacy/Case Management, HUD-approved Housing Counseling, Service Coordination, and Family Self-Sufficiency development. [www.gjha.org](http://www.gjha.org).

### **Douglas County Housing Partnership**

Lone Tree, CO

\$22,099.00 - Comprehensive Counseling

The Douglas County Housing Partnership (DCHP) is a multi-jurisdictional housing authority that was formed by the City of Lone Tree, the Town of Castle Rock, the Town of Parker and Douglas County through an Intergovernmental Agreement in 2003. The DCHP was formed as a cooperative effort between businesses and local and county governments to address the lack of affordable housing for people who work in the area. The DCHP offers homebuyer education, down payment assistance, foreclosure counseling, and reverse mortgage counseling. Over 700 families have been educated through the first time homebuyer class and over 100 families have received down payment assistance to purchase their first home. Thousands of homeowners have contacted the Foreclosure Mediation Program with hundreds of families receiving individual counseling. It is the mission of the DCHP to serve eligible families and individuals by preserving and developing safe, secure, quality, affordable housing by: providing housing choices for those who have so few; by enhancing the economic stability of Douglas County through the provision of housing opportunities and counseling services; by serving as a catalyst to promote self-sufficiency; and by creating partnerships to maximize available community resources. [www.douglascountyhousingpartnership.org](http://www.douglascountyhousingpartnership.org).

### **Community Resources and Housing Development Corporation**

Westminster, CO

\$18,845.00 - Comprehensive Counseling

For over 40 years, Community Resources and Housing Development Corporation (CRHDC) have created pathways to housing resources and asset-building opportunities. The agency does this by: developing affordable single-family and rental housing; providing education and counseling in homeownership, financial fitness, and foreclosure prevention; developing affordable rental, single-family and farm worker housing; providing downpayment assistance and access to low-cost mortgages; and providing small business loans and assistance. CRHDC is a member of the NeighborWorks®

Network, certified as a full-cycle lender, and designated a NeighborWorks® Home Ownership Center.

## **CONNECTICUT**

### **Connecticut Housing Finance Agency**

Rocky Hill, CT

\$179,350.00 - Comprehensive Counseling

The Connecticut Housing Finance Agency (CHFA) was established in 1969 by the Connecticut General Assembly for the purpose of addressing the housing needs of the state's low- and moderate-income individuals and families. CHFA is a self-supporting, quasi-public agency, offering programs financed primarily through the private sale of federal tax-exempt Mortgage Revenue Bonds. CHFA has helped over 140,000 individuals and families achieve homeownership, most for the first time, through low-interest rate mortgage loans. CHFA has also assisted the state's renters by financing the construction and/or rehabilitation of more than 35,900 quality rental units. Over the past three fiscal years (FY), CHFA's housing counseling agencies counseled over 20,000 clients.

### **Bridgeport Neighborhood Trust**

Bridgeport, CT

\$ 25,648.00 - Comprehensive Counseling

Bridgeport Neighborhood Trust's (BNT) mission is to strengthen neighborhoods by embracing a comprehensive revitalization approach through advocacy, education, investment, and technical support. Incorporated in 1986 as a 501(c)(3) organization and designated by the City of Bridgeport and the State of Connecticut as a Community Housing Development Organization (CHDO), BNT fulfills its mission by creating affordable, safe, and healthy housing opportunities for low income families and providing access to homeownership through its Comprehensive Homeownership Counseling Program. Since 2000, BNT's Homeownership Counseling Program has served over 1,400 residents, helping nearly 400 families obtain their goal of homeownership, which in today's housing climate is one of the most important aspects of our work. BNT is committed to educating low to moderate income families on the advantages of owning a home as a way to build economic stability and wealth, and sees this work as integral to strengthening Bridgeport both socially and economically.

### **Christian Activities Council**

Hartford, CT

\$16,183.00 - Comprehensive Counseling

The Christian Activities Council (CAC) was established in 1851 as the Hartford City Missionary Society. The organization is church-related but can now best be described as a non-sectarian, social action, housing and community development agency. The CAC began homeownership counseling services in 1991. The CAC offers professional

housing counseling and education to Hartford-area residents in the low to moderate income brackets. Its specialists work with prospective homebuyers, renters and homeowners on a range of housing-related matters that include: Homebuyer education, Credit counseling and debt management, Budgeting and money management, Mortgage default and foreclosure, Rent delinquency, and Home maintenance and rehabilitation. Hundreds of families have participated in the program to date and made constructive changes in their finances as a result.

**Community Renewal Team, Inc.**

Hartford, CT

\$22,099.00 - Comprehensive Counseling

The Community Renewal Team Inc. (CRT) was founded in 1963. It is the oldest and largest Community Action Agency (CAA) in Connecticut helping people break the cycle of poverty. CRT's service delivery area stretches from the Long Island Sound to the Massachusetts border, reaching people in 65 cities and towns. CRT's mission statement is "Preparing Our Community to Meet Life's Challenges." CRT, a Local Housing Counseling Agency, has housing services that include permanent supportive housing, transitional housing services, eviction and foreclosure prevention, emergency shelters, domestic violence supportive housing, and housing for seniors. Additional services include financial literacy training, individual development accounts, elderly nutrition and assistance, Meals on Wheels, substance abuse offender reentry programs, housing and treatment for female substance abusers, and alternative incarceration centers. CRT's numerous programs and facilities also provide energy assistance, early childhood education, HIV prevention and treatment, youth employment and training, and behavioral health. [www.crtct.org](http://www.crtct.org).

**Neighborhood Housing Services Of New Britain, Inc.**

New Britain, CT

\$22,690.00 - Comprehensive Counseling

As a nonprofit corporation, Neighborhood Housing Services of New Britain, Inc (NHSNB) has been providing housing related services to low and moderate-income neighborhoods in Connecticut for more than 33 years. The organization is a member of NeighborWorks® America and has extensive experience in financing home rehabilitation and property improvements, educating and counseling clients for homeownership and economic independence, and developing new affordable housing and real estate projects. NHSNB is a HUD-certified Community and Housing Development Organization (CHDO), HUD-approved Local Housing Counseling Agency and is licensed with State Banking for second mortgages. Since its inception in 1978, the organization has created over 1,400 units of affordable housing, provided education and counseling to approximately 14,000 clients, and helped more than 7,800 graduates successfully purchase their first homes.

**DELAWARE**

**National Council On Agricultural Life and Labor Research Fund, Inc.**

Dover, DE

\$25,056.00 - Comprehensive Counseling

The National Council on Agricultural Life and Labor Research Fund, Inc. (NCALL) has served Delaware as a leader in affordable housing development and services for more than 35 years. Established in 1976 and based in Dover, NCALL's mission "To improve housing conditions of low and moderate-income people primarily in rural communities" has led to the development and implementation of a number of products, services, and initiatives that have resulted in more than 7,000 first-time homebuyer closings and 50 affordable apartment communities. [www.ncall.org](http://www.ncall.org)

**DISTRICT OF COLUMBIA**

**National Coalition for Asian Pacific American Community Development (National CAPACD)**

Washington, D.C

\$618,219.00 – Comprehensive Counseling

National CAPACD is the first national advocacy organization dedicated to addressing the community development needs of some of the country's most marginalized populations - lower income Asian Americans, Pacific Islanders, Native Hawaiians, refugees, and immigrants. It was created in 1999 by a network of established community development organizations that have been providing a vast array of services to AAPI immigrants, refugees and low income populations for over three decades. Today it is a membership-based network of more than 100 groups with significant capacity in community development in 19 states that serve linguistically- and culturally-isolated AAPIs. They support their members and impact the communities they serve by increasing both public and private resources available for their work through strategic partnerships, research, capacity-building activities that include training and technical assistance, leadership programs, policy advocacy, and community convening. In 2010, they became the first HUD-certified National Housing Counseling Intermediary specifically focused on serving AAPIs.

**National Community Reinvestment Coalition, Inc. (NCRC)**

Washington, D.C.

\$624,858.00 – Comprehensive Counseling

\$444,444.00- Training

The National Community Reinvestment Coalition (NCRC) was formed in 1990 by national, regional, and local organizations to develop and harness the collective energies of community reinvestment organizations from across the country. Today, NCRC is an association of more than 600 community-based organizations that work to increase the



flow of private capital into traditionally underserved communities and to promote access to basic banking services in order to create and sustain affordable housing, job development and vibrant communities for America's working families. Our members include community reinvestment organizations, community development corporations, local and state government agencies, faith-based institutions, community organizing and civil rights groups, and minority and women-owned business associations, as well as local and social service providers from across the nation. NCRC's Housing Counseling Network provides comprehensive services, including pre-purchase, mortgage delinquency and default, non-delinquency post purchase, rental housing, shelter and homeless services, and reverse mortgage counseling. To date, HCN has served 15,000 clients. [www.ncrc.org](http://www.ncrc.org).

**National Council of Age (NCOA)**

Washington, D.C.

\$984,228.00 - Comprehensive Counseling

\$452,062.00 - HECM Counseling

NCOA is a 501(c)(3) nonprofit service and advocacy organization whose mission is to improve the lives of older Americans. NCOA was approved as a HUD HECM Counseling Intermediary in March 2006 and began offering housing counseling through its national Reverse Mortgage Counseling Services (RMCS) Network in June 2007. RMCS Network counselors offer a holistic approach to counseling that educates seniors about reverse mortgages as a tool to address their financial needs and life goals. They also provide information and referral to a wide array of community services that help older homeowners, renters, and seniors who are homeless to live at home safely, or transition to alternative or supported housing. [www.ncoa.org](http://www.ncoa.org)

**National Foundation of Credit Counseling, Inc. (NFCC)**

Washington, D.C.

\$908,097.00 - Comprehensive Counseling

\$351,546.00 - HECM Counseling

Founded in 1951, NFCC is the nation's largest and longest serving nonprofit credit counseling organization and one of HUD's largest national housing counseling intermediaries. The NFCC vision is to create a national culture of financial responsibility. Its mission is to promote the national agenda for financially responsible behavior and build capacity for its members to deliver the highest quality financial education and counseling services with 92 Member Agencies and 755 community-based agency offices across the country, including Puerto Rico. NFCC Member Agencies offer a unique breadth and depth of counseling and education services delivered face-to-face, by phone, or over the Internet in a manner best suited to the client's needs. [www.nfcc.org](http://www.nfcc.org)

**National Council of La Raza (NCLR)**

Washington, D.C.

\$1,096,923.00 - Comprehensive Counseling

\$592,593.00 - Training

The National Council of La Raza (NCLR) is the largest national Hispanic civil rights and advocacy organization in the United States and works to improve opportunities for Hispanic Americans. Through its network of nearly 300 affiliated community-based organizations (CBOs), NCLR reaches millions of Hispanics each year in 41 states, Puerto Rico, and the District of Columbia. To achieve its mission, NCLR conducts applied research, policy analysis, and advocacy, providing a Latino perspective in five key areas – assets/investments, civil rights/immigration, education, employment and economic status, and health. In addition, it provides capacity-building assistance to its Affiliates who work at the state and local level to advance opportunities for individuals and families. Founded in 1968, NCLR is a private, nonprofit, nonpartisan, tax-exempt organization headquartered in Washington, DC. NCLR serves all Hispanic subgroups in all regions of the country and has operations in Chicago, Los Angeles, New York, Phoenix, Sacramento, San Antonio, and San Juan, Puerto Rico. The NCLR Homeownership Network (NHN) is comprised of 48 organizations.

### **Neighborhood Reinvestment Corporation**

Washington, DC

\$1,332,955.00 – Comprehensive Counseling

\$250,000.00 - HECM Counseling

\$962,963.00 – Training

Neighborhood Reinvestment Corporation, dba NeighborWorks® America, is a national nonprofit organization created and supported by Congress as well as private sector contributions to provide financial support, technical assistance and training for community-based revitalization efforts. The mission of NeighborWorks America is to create opportunities for people to live in affordable homes, improve their lives and strengthen their communities. NeighborWorks America's core competencies include homeownership and affordable rental programs, professional training and certification, consumer counseling and education, rehabilitation of housing stock, outcomes measurement, and the training and empowerment of community residents. The NeighborWorks Training Institute is the largest trainer of community development professionals in the United States. The Institute provides professional training and certification in all aspects of community development and affordable housing. The Center for Foreclosure Solutions provides technical assistance to counselors, conducts public outreach campaigns and develops strategic solutions, all in conjunction with national partners. Additionally, it supports the activities of the HOPE Hotline for financially distressed homeowners at 888-995-HOPE.

### **Latino Economic Development Corporation**

Washington, DC

\$20,915.00 – Comprehensive Counseling

The Latino Economic Development Corporation (LEDC) is a community based economic development organization. LEDC was born in response to civil disturbances in the Mount Pleasant neighborhood of the District of Columbia in 1991. LEDC equips Latinos and other D.C.-area residents with the skills and financial tools to create a better future for their families and communities. Participants in its programs learn how to buy and stay in their homes, take control of decisions affecting their apartment buildings, and

start or expand small businesses. LEDC provides services in three fields, small business development and lending, homeownership and foreclosure counseling, and affordable housing preservation. LEDC estimates that it has served over 5,000 people in its 20 year history. [www.ledcmetro.org](http://www.ledcmetro.org).

**Housing Counseling Services, Incorporated**

Washington, DC

\$29,197.00 - Comprehensive Counseling

\$39,653.00 – HECM Counseling

Housing Counseling Services, Inc. (HCS) is a private non-profit agency founded in 1972 to serve the Metropolitan D.C. area, including the District of Columbia, Northern Virginia and Suburban Maryland. HCS provides comprehensive housing counseling, training, and advocacy to remove obstacles facing low- and moderate-income homebuyers, homeowners, tenants and the homeless, and to help them achieve successful living in safe and affordable homes. HCS provides a wide range of services through individual counseling and educational workshops including: home pre-purchase, foreclosure prevention, homebuyer and post occupancy; reverse mortgage, tenancy issues; credit and budget; rental housing search; and services to respond to fair housing violations. Additionally, HCS offers specialized housing programs including services for persons living with HIV, rental assistance for low income households, and training/technical assistance to multi-family residential buildings. HCS serves over 5000 clients annually. It provides special assistance to the disabled, elderly, immigrant and other special needs populations. HCS' highly experienced and multilingual staff ensures that limited English proficient clients have access to information and services that are important for participation in housing opportunities. [www.housingetc.org](http://www.housingetc.org).

**FLORIDA**

**Homes in Partnership, Inc**

Apopka, FL

\$19,141.00 - Comprehensive Counseling

Homes In Partnership, Inc.'s (HIP) mission is to provide low-income families with safe, decent, affordable housing and to improve economic conditions within the communities they serve. Since 1975, HIP has provided over 3,500 families in Orange, Lake, and Sumter counties with single-family housing through their Mutual Self-Help Housing Program. Educational and counseling services are offered through HIP in order to help qualify applicants interested in participating in the program to obtain government-subsidized mortgage loans. HIP's counseling classes meet the guidelines of local government for certifying homebuyers for down-payment assistance through SHIP, CDBG and other programs. During Fiscal Year 2011, HIP counseled 397 clients. [www.wentzellr@homesip.org](mailto:www.wentzellr@homesip.org)

**Manatee Community Action Agency, Inc**

Bradenton, FL

\$16,183.00 - Comprehensive Counseling

Manatee Community Action Agency, Inc. (MCAA) is a non-profit agency organized to combat poverty in Manatee, Hardee, and DeSoto Counties in Florida. Since 1968, MCAA has worked to develop, plan, implement and evaluate programs to serve low-income families in our community. MCAA mission is "Helping People, Changing Lives, and Building Communities." As part of the MCAA organization, the Housing Counseling program has delivered thousands of hours of counseling services over the past 13 years. Focusing on one-on-one sessions, the program addresses default, rental, reverse mortgages, homeless and pre-purchase counseling to assist individuals in obtaining and/or maintaining safe and affordable long-term housing. During Fiscal Year 2011, MCAA counseled 258 clients. [www.manateecaa.org](http://www.manateecaa.org)

**Tampa Bay Community Development Corporation**

Clearwater, FL

\$24,465.00 - Comprehensive Counseling

Tampa Bay Community Development Corporation (CDC) was incorporated in 1982 as a program to "promote homeownership opportunities to low and moderate-income residents" in Pinellas County Florida by offering homebuyer education workshops. In 2008, Tampa Bay CDC became part of the National Foreclosure Mitigation Counseling Program (NFMCP). The housing counseling program consists of pre-purchase, homebuyer education, delinquency/default, post-purchase, and rental counseling. To date, these comprehensive and encompassing educational and counseling programs have benefited over 28,900 residents. [www.tampabaycdc.org](http://www.tampabaycdc.org)

**Adopt a Hurricane Family, Inc/DBA Crisis Housing Solutions**

Davie, FL

\$27,423.00 - Comprehensive Counseling

Crisis Housing Solutions (CHS) started its mission as Adopt a Hurricane Family (AHF) in August 2005 in response to the devastation caused by Hurricane Katrina in Louisiana and Mississippi, and families affected by Hurricane Wilma. After diligently working since its inception to assist disaster survivors of Katrina and Wilma with temporary and permanent housing solutions, AHF expanded its mission to assist those adversely affected by any disaster - natural, manmade, or economic. Since inception, CHS has been successful in providing housing assistance to over 1,000 families. CHS plans to provide counseling services in delinquency/default counseling, including the Making Home Affordable program, as well as homeless/displacement counseling. During Fiscal Year 2011, CHS counseled 196 clients. [www.crisishousingsolutions.org](http://www.crisishousingsolutions.org)

**Central Florida Community Development Corporation**

Daytona Beach

\$17,958.00 – Comprehensive Counseling

Central Florida Community Development Corporation (CFCDC) is a non-profit organization. CFCDC was founded in 1982 to service provide housing opportunities for low to moderate income persons. CFCDC was chartered to provide services in six

counties: Volusia, Flagler, Brevard, Putnam, St. Johns and Seminole. The agency has aided thousands of clients since its inception. The capacity to deliver quality housing services is sustained by focusing external investment and community development resources on CFDCDC designated strategy areas. The organization provides the following housing services: Pre-purchase and post-purchase, counseling, homebuyers education, foreclosure prevention counseling rental properties and homebuyer assistance. [www.cfdcd.com](http://www.cfdcd.com)

**Mid-Florida Housing Partnership, Inc.**

Daytona Beach, FL

\$15,000.00 - Comprehensive Counseling

Mid-Florida Housing Partnership (MFHP), Inc. was formed in 1989 to address the needs of low income households to access and retain affordable housing and to address economic upward mobility for residents of Volusia County. It has since expanded to Flagler County. MFHP provided rental housing to low income clients as well as constructed homes for disabled clients to serve as permanent rental units. For the past 6 years the Partnership has acquired and managed a 48 room Transitional Housing Program. The housing counseling program consists of pre-purchase, homebuyer education, delinquency and default, post-purchase and foreclosure counseling and provide on a monthly basis courses in financial literacy, foreclosure prevention, budget and credit counseling and well as homebuyer education classes. During Fiscal Year 2011, MFHP counseled 1,059 clients. [www.mfhp.org](http://www.mfhp.org)

**Consumer Credit Management Services, Inc**

Delray Beach, FL

\$29,197.00 - Comprehensive Counseling

\$39,653.00 - HECM Counseling

Consumer Credit Management Services, Inc. (CCMS), founded in 1991, is a non-profit organization that provides financial literacy and empowerment through educational seminars, housing counseling, and credit counseling. The mission of CCMS is to provide families and individuals with financial and housing programs to empower them to achieve the ultimate goal of securing financial independence and affordable housing. CCMS provides counseling programs that are custom-tailored to each consumer ranging from budget planning, debt restructuring, and debt management, to pre and post home purchase education and counseling, reverse mortgage counseling, and foreclosure prevention/mitigation. During Fiscal Year 2011, CCMS counseled 7,101 clients.

[www.debt-mgt.org](http://www.debt-mgt.org)

**St. Lucie County Board of County Commissioners**

Ft. Pierce, FL

\$20,250.00 - Comprehensive Counseling

The St. Lucie County Housing and Community Services Department has been providing financial and housing-related counseling to County residents since 1995. Located in

south-central Florida, the Department operates under the Board of County Commissioners. Its mission is to help St. Lucie County residents find self-sufficiency in a dignified and cost effective manner. Services provided through the counseling and education program include: foreclosure prevention counseling, financial management and budget counseling, and financial budgeting and credit repair workshops. During Fiscal Year 2011, St. Lucie counseled 191 clients. [www.stlucieco.gov](http://www.stlucieco.gov).

**Habitat for Humanity of Jacksonville, Inc. (HabiJax)**

Jacksonville, FL

\$26,239.00 - Comprehensive Counseling

HabiJax offers one-on-one pre-purchase, post-purchase, delinquency/default, and predatory lending counseling, as well as homebuyer education and predatory lending workshops. The agency provides clients with information concerning the foreclosure and eviction process, legal timelines, financial situation analysis, intermediary contact with lenders or landlords, and provides options if leaving the home is unavoidable. Referrals are also made to local and state agencies for emergency financial and housing assistance. During Fiscal Year 2011, HabiJax counseled 785 clients. [www.habijax.org](http://www.habijax.org)

**Family Foundations of Northeast Florida, Inc**

Jacksonville, FL

\$28,606.00 - Comprehensive Counseling

Family Foundations was founded to provide help and hope for individuals and families. Their professional and credentialed staff is compassionate, professional and steadfast in their commitment to those they serve. Family Foundations offers counseling and education for families and individuals to translate financial knowledge into better financial behaviors. Family Foundation provides both one-on-one and group education sessions for pre-purchase, homebuyer education, delinquency/default education, reverse mortgage, rental counseling, homeless/displacement and fair housing education. During Fiscal Year 2011, Family Foundations counseled 1,394 clients. [www.familyfoundations.org](http://www.familyfoundations.org).

**The Agricultural and Labor Program, Incorporated**

Lake Alfred, FL

\$15,000.00 - Comprehensive Counseling

The Agricultural and Labor Program, Incorporated (ALPI) was established over 45 years ago to provide support services to farm workers and their families. Since its inception, they have grown into a multi-million dollar non-profit organization that provides a wide variety of services to low income families, farm workers and the local community. During Fiscal Year 2011, ALPI counseled over 18,000 families with more than 55,000 family members around the State of Florida. [www.alpi.org](http://www.alpi.org)

**Debt Management Credit Counseling Corp**

Lighthouse Point, FL

\$17,366.00 - Comprehensive Counseling

Debt Management Credit Counseling Corp. (the “Organization”) was incorporated in Florida as a non-profit corporation in May 1999 and has been recognized as a public charity under Section 501©(3) of the U.S. Internal Revenue Code since September 1999. The Organization provides counseling, education and debt management plan processing services to financially distressed consumers and the general public across the United States. They focus on managing of credit, budgeting of personal finances and housing issues. They have bilingual counselors. The Organization has provided counseling services to over 345,000 consumers since inception. [www.dmcconline.org](http://www.dmcconline.org)

**Broward County Housing Authority**

Lauderdale Lakes, FL

\$21,507.00 - Comprehensive Counseling

Broward County Housing Authority (BCHA) was founded in 1969 and has been a HUD-approved housing counseling agency since 1987. BCHA’s mission is dedicated to creating, providing and increasing high quality housing opportunities to Broward County residents through effective and responsive management and responsible stewardship of public and private funds. BCHA’s Housing Counseling Program provides comprehensive, one-on-one counseling services in the areas of pre-purchase, and mortgage default and foreclosure prevention, as well as monthly workshops for first time homebuyers and foreclosure prevention. During Fiscal Year 2011, BCHA counseled more than 500 clients. [www.bchafll.org](http://www.bchafll.org)

**Community Housing Initiative, Inc**

Melbourne, FL

\$17,366.00 - Comprehensive Counseling

Community Housing Initiative, Inc. (CHI.) is a certified Community Housing Development Organization, a Community Development Corporation, and a charitable non-profit housing provider that has been established for the last 20 years. CHI has demonstrated capacity in the development of affordable housing in the community and has an unmistakable presence in Brevard County. CHI is committed to assisting residents of this community in attaining the American dream of home ownership. CHI provides the following housing counseling services: homebuyer education workshops, pre-purchase counseling, and non-delinquency post purchase counseling. CHI administers down payment & closing costs assistance programs for several municipalities within Brevard County. CHI has been able to assist 690 households into their first homes and has provided homebuyer workshops for over 3,000 potential buyers since 1993. <http://CHIBrevard.org>

**Opa-locka Community Development Corporation**

Opa-locka, FL

\$26,831.00- Comprehensive Counseling

The Opa-locka Community Development Corporation (OLCDC) is a non-profit organization dedicated to the development of the Opa-locka and Northwest Miami-Dade communities through affordable housing, economic development, community enhancement and commercial revitalization. OLCDC has served the South Florida community for over 25 years. The agency is working to increase affordable housing by expanding its homeownership counseling center to include pre-purchase, homebuyer education and financial literacy education workshops; loss mitigation, non-delinquent post purchase, and HECM (reverse mortgage) counseling; and community outreach services. During Fiscal Year 2011, OLCDC counseled 620 clients. [www.olcdc.org](http://www.olcdc.org)

### **Ocala Housing Authority**

Ocala, FL

\$19,141.00 - Comprehensive Counseling

The Ocala Housing Authority (OHA), a Public Housing Authority, provides both one-on-one and group housing counseling sessions in the following areas: rental, pre and post-purchase, homebuyer education, mortgage delinquency, non-delinquency post-purchase, shelter and services for the homeless. The OHA housing counselors work with those seeking counseling services to develop action plans and set goals to realizing their dream of affordable, safe, and decent housing. The agency equips homebuyers with the knowledge and skills to successfully transition into homeownership. During Fiscal Year 2011, OHA counseled 2,459 clients. [www.ocalafl.org](http://www.ocalafl.org)

### **Centro De Ayuda Para Los Hispanos, Inc**

Orlando, FL

\$24,465.00 - Comprehensive Counseling

Centro De Ayuda Para Los Hispanos, Inc. is committed to empower low income families to gain optimum quality of life through access to homeownership opportunities. They refer clients to other agencies that provide, financial assistance, health services, food program, job training and placement and childcare development. They do this through their housing counseling, housing education, credit counseling, financial management programs and a referral network. Centro De Ayuda Para Los Hipanos began providing housing counseling services in November 2008 and has served approximately 3000 households since then. Centro De Ayuda Para Los Hispanos is focused on reducing the rates of foreclosures for the Hispanic community in the Orlando area, thus stabilizing their neighborhoods and contributing to a better quality of life. [www.centrodeayudahispana.com](http://www.centrodeayudahispana.com)

### **Incharge Debt Solutions**

Orlando, FL

\$16,183.00 - Comprehensive Counseling

InCharge Debt Solutions (IDS) is nonprofit, community service organization offering confidential and professional Housing Counseling, Credit Counseling, Debt Management, Bankruptcy Counseling and Financial Education initiatives since August



22, 1997. IDS have provided relief and education to over one million debt stressed consumers. IDS' mission is to provide relief to financially distressed individuals and families experiencing debt problems and to provide consumers with education and personal financial management tools to enable them to use credit responsibly. IDS offer the following types of housing counseling: homebuyer education, pre-purchase counseling, resolving and preventing mortgage delinquency, loss mitigation, predatory lending, and money debt management. [www.incharge.org](http://www.incharge.org).

**Community Enterprise Investments, Inc**

Pensacola, FL

\$22,690.00 - Comprehensive Counseling

Community Enterprise Investments, Inc. (CEII), a not-for-profit community development corporation, has for over thirty years worked to improve the lives of Escambia County, Florida's residents. Its mission is to create and provide opportunities among low to moderate-income area residents for affordable home ownership, business ownership, and rental housing. CEII provides pre-purchase and financial literacy counseling classes, as well as individual counseling aimed at qualifying participants for financing and providing them with the knowledge necessary to become homeowners. During Fiscal year 2011, CEII counseled 648 clients. [www.ceii-cdc.org](http://www.ceii-cdc.org)

**Consolidated Credit Counseling Services, Inc**

Plantation, FL

\$23,282.00 - Comprehensive Counseling

Consolidated Credit Counseling Services, Inc. (CCCS) is a nonprofit organization dedicated to helping residents of Palm Beach, Broward and Miami-Dade Counties to manage their mortgage, foreclosure, reverse mortgage and/or purchase a home. In its eighteen year history, CCCS has enabled more than 8,000 borrowers to achieve financial health and stay in their homes. CCCS provides workshops and individual counseling before and after home purchase, to prevent mortgage delinquency, foreclosure and default. CCCS assists seniors to use the equity in their home to meet living expenses by using the reverse mortgage program. During Fiscal Year 2011, CCCS counseled 508 clients.

**Dream Home Organization, Inc**

Plantation, FL

\$15,592.00 - Comprehensive Counseling

Dream Home Organization (DHO), Inc. was founded in 2008. It is an organization that empowers and educates people, leverages financial resources and partners with public, private and non-profit institutions to achieve proud home ownership for everyone. They have assisted over 2400 clients. As a multi language agency, they strive to maintain the best quality of customer service, to all people. During Fiscal Year 2011, DHO counseled 873 clients. [www.dreamhomeorganization.org](http://www.dreamhomeorganization.org)

**Consumer Credit Counseling Service of West Florida, Inc**

Pensacola, FL

\$24,465.00 - Comprehensive Counseling

\$29,769.00 - HECM Counseling

Consumer Credit Counseling Service (CCCSWF) has been serving consumers since 1975. The agency provides a full range of confidential credit counseling services and consumer education services to families and individuals regardless of their ability to pay. The agency is a member of the National Foundation for Credit Counseling, and is accredited by the Council on Accreditation of Children and Family Services. The housing counseling program consists of pre-purchase, homebuyer education, delinquency/default, reverse mortgage (HECM), post-purchase, rental, homeless and fair housing primarily in north Florida and southeast Alabama. During Fiscal Year 2011, CCCSWF counseled 5,123 clients and provided educational programs to more than 1,106 clients. [www.cccswfl.org](http://www.cccswfl.org)

**Housing Partnership Inc.**

Riviera Beach, FL

\$28,606.00 - Comprehensive Counseling

Since its inception in 1986, Housing Partnership (HP), Inc. evolved from a small affordable housing agency to a complex organization focusing on improving communities in a holistic approach to housing and human services and continuing to involve into homeownership, HP provides programming and resources in supportive housing for special needs in family services. HP is a not-for-profit, charitable corporation with several designations and affiliations, including being a chartered affiliate of NeighborWorks America. Last year, HP helped more than 45 families become first-time homebuyers, provided homeownership counseling to 600 households, rental counseling to 115 households, homebuyer education to 300 clients, financial literacy classes to 80 clients and helped 62 homeless secure housing. HP also provides credit, budget and rental housing counseling through its partnership with the United Way's Prosperity Center. [www.pbhp.org](http://www.pbhp.org)

**Family Counseling Center of Brevard, Inc**

Rockledge, FL

\$28,014.00 - Comprehensive Counseling

Established in 1964, Family Counseling Center's (FCC) mission is to strengthen individuals, families and communities in Brevard and Indian River Counties. The agency provides outpatient counseling, consumer credit counseling, substance abuse therapy, as well as education and related services to individuals and families. The FCC, a nonprofit corporation, is accredited by the Council on Accreditation and is also a United Way member agency. In 1982, FCC created the Consumer Credit Counseling Service (CCCS) program to provide budget and credit counseling and education to the community. In 1992, CCCS became a HUD-certified Housing Counseling Agency and began offering affordable housing counseling, including homebuyer education, default,

pre-purchase, and rental counseling. During Fiscal Year 2011, CCCS counseled 728 clients. [www.fccbrevard.com](http://www.fccbrevard.com)

**Goodwill Industries Manasota, Inc**

Sarasota, FL

\$26,831.00 - Comprehensive Counseling

Over 27 years ago, Goodwill Industries Manasota (GIM), Inc. was established to serve the citizens of Manatee, Sarasota, Hardee and DeSoto counties. The mission statement of GIM: "We turn donated goods into a hand up for families seeking self-sufficiency." Goodwill, a private not-for-profit human service organization, provides information and referral, case management, neighborhood resource development, job placement, and housing and assistance with homeownership. GIM has two housing programs: Homebuyer's Club and Good Homes of Manasota. Good Homes is a Community Housing Development Organization and serves the community as a not-for-profit builder and developer of affordable and workforce housing. The housing counseling program consists of pre-purchase, homebuyer education, delinquency/default, post-purchase, rental, homeless and fair housing counseling. During Fiscal Year 2011, GIM counseled 812 clients. [www.goodwillindustries.org](http://www.goodwillindustries.org)

**Tallahassee Lender's Consortium, Inc**

Tallahassee, FL

\$25,056.00 - Comprehensive Counseling

\$11,250.00 - HECM Counseling

For 18 years, the Tallahassee Lenders' Consortium, Inc., (TLC), a Florida 501(c)(3) nonprofit corporation, has provided comprehensive homebuyer education, pre-purchase counseling, and down payment and closing cost assistance to low income families in the City of Tallahassee and Leon County. TLC's mission is to provide its clients with affordable homeownership options. Programs at TLC have evolved over the years to also include post homeownership education, mortgage delinquency counseling, reverse mortgage counseling, personal finance education and a homebuyer's club. Tallahassee Lenders' Consortium has provided more than 1700 families purchase their first home in Leon County, Florida.

[www.tallahasseeenders.org](http://www.tallahasseeenders.org)

**Tallahassee Urban League**

Tallahassee, FL

\$24,465.00 - Comprehensive Counseling

The Tallahassee Urban League (TUL), Inc. was established in Tallahassee in 1969. TUL has a long history of providing services to low income citizens in the Tallahassee/Leon county and surrounding areas. Thousands of individuals and families have benefited from their services. TUL's comprehensive Housing Counseling Program assists low-income families, including the elderly, disabled, homeless and female heads of households with all of their housing needs and problems. TUL provides pre-purchase,

homebuyer education, default counseling, rental counseling and homeless/displacement counseling. During Fiscal Year 2011, TUL counseled 350 clients.  
[turbanleague@yahoo.com](mailto:turbanleague@yahoo.com)

**Solita's House, Inc.**

Tampa, FL

\$28,606.00 - Comprehensive Counseling

Solita's House, Inc. was founded in 2006, and is a non-profit organization created out of the need for additional education classes and comprehensive housing counseling for low-to-moderate income families in the City of Tampa, Hillsboro County, and surrounding areas. The agency's mission is to build the capacity of the people and partners they serve in the areas of economic literacy coaching, homeowner education and community revitalization. The services offered are: homebuyer education workshops, financial literacy workshops, pre-purchase counseling, post-purchase counseling, foreclosure intervention, default counseling and loan document review. During Fiscal Year 2011, Solita's House counseled 500 clients.

**Tampa Housing Authority**

Tampa, FL

\$30,380.00 - Comprehensive Counseling

The Housing Authority of the City of Tampa was founded in 1937, as a non-profit corporate body. The Housing Authority is a subsidiary of the US Department of Housing and Urban Development (HUD) that owns and manages over 3,000 multifamily housing developments throughout the City of Tampa and Hillsborough County, including the administration of the Housing Choice Voucher program. Their mission is to promote the development and professional management of different affordable housing opportunities, nurture neighborhoods and provide economic development and self-sufficiency activities for residents. During Fiscal Year 2011, Tampa Housing Authority counseled over 500 clients. For additional information contact us at [www.thafl.com](http://www.thafl.com)

**Credit Card Management Services, Inc**

West Palm Beach, FL

\$25,056.00 - Comprehensive Counseling

\$26,062.00 - HECM Counseling

Credit Card Management Services, Inc., dba Debthelper.com, is a non-profit agency dedicated to its mission of providing compassionate housing counseling and education in an ethical and timely manner. Debthelper.com counselors are certified by the Center for Financial Certifications and the HECM counselors are exam-qualified in the HUD-HECM Network. The agency's housing counseling program consists of pre-purchase, homebuyer education, delinquency/default, reverse mortgage (HECM), post-purchase and fair housing counseling. During Fiscal Year 2011, Debthelper.com counseled 9,575 clients in one-on-one counseling and 578 clients in group education.  
[www.debthelper.com](http://www.debthelper.com)

**Center for Independent Living in Central Florida**

Winter Park, FL

\$23,282.00 - Comprehensive Counseling

The Center for Independent Living in Central Florida, Inc. (CIL) is a private, nonprofit organization dedicated to helping people with disabilities achieve their self-determined goals for independent living. Founded in 1976 by a coalition of people with disabilities and their advocates, CIL has enhanced and enriched the lives of thousands of people with disabilities in Central Florida by providing essential services and advocating for the removal of architectural and attitudinal barriers within the community. CIL became a new HUD-approved Housing Counseling Agency in early 2009. CIL provides the following housing counseling services: homeless counseling, rental housing counseling, mortgage delinquency and default counseling, and home buying and homeownership counseling. During Fiscal Year 2011, CIL counseled 354 clients.

[www.cilorlando.org](http://www.cilorlando.org)

**GEORGIA**

**Consumer Credit Counseling Service of Greater Atlanta d/b/a CredAbility**

Atlanta, GA

\$1,096,923.00 - Comprehensive Counseling

\$431,959.00 - HECM Counseling

Founded in 1964, CredAbility provides housing counseling, budget & credit counseling, financial and housing education, bankruptcy counseling and education, and debt management programs to consumers and homeowners nationwide. They guide individuals and families from all walks of life in resolving their financial challenges and inspire and equip people to achieve lasting financial wellness. Their work is guided by three core values: Integrity, Compassion and Innovation. In 2011, CredAbility served more than 418,000 people nationwide. Services included 109,282 housing counseling sessions, 75% of which were focused on foreclosure prevention. The remainder included pre-purchase, reverse equity mortgage, rental and post-purchase counseling as well as early intervention housing counseling for homeowners referred by their lenders. They provide services around the clock, in English and Spanish, 365 days a year.

Counseling and education are available in person, by telephone and via the Internet at

[www.CredAbility.org](http://www.CredAbility.org)

**Georgia Housing & Finance Authority (SHFA)**

Atlanta, GA

\$208,000.00 - Comprehensive Counseling

The Georgia Department of Community Affairs (DCA) was created in 1977 to serve as an advocate for local governments. On July 1, 1996, the Governor and General Assembly merged the Georgia Housing and Finance Authority (GHFA) with the Department of Community Affairs. Today, DCA operates a host of state and federal

grant programs; serves as the state's lead agency in housing finance and development; promulgates building codes to be adopted by local governments; provides comprehensive planning, technical and research assistance to local governments; and serves as the lead agency for the state's solid waste reduction efforts. The State has successfully administered the Housing Counseling Program since 1998 and has provided counseling to just over 40,000 households in Georgia. [www.dca.state.ga.gov](http://www.dca.state.ga.gov)

**City of Albany**

Albany, GA

\$21,507.00 - Comprehensive Counseling

The City of Albany Department of Community & Economic Development (DCED) has been a HUD approved housing counseling agency since 1992. The housing counseling program operates in sixteen counties in southwest Georgia. Housing counseling services include: homebuyer education; loss mitigation; mortgage delinquency/default; post purchase; pre-purchase; renter assistance; and services to homeless. The agency has a partnership with Southwest Georgia Housing Taskforce to conduct workshops and housing fairs. Additionally, the agency plays an active role in coordinating housing and fair housing related activities with other organizations. During Fiscal Year 2011, City of Albany counseled 377 clients. [www.albany.ga.us](http://www.albany.ga.us)

**Area Committee to Improve Opportunities Now, Inc**

Athens, GA

\$26,875.00 - Comprehensive Counseling

Area Committee to Improve Opportunities Now (ACTION), Inc. is a non-profit community action agency that was incorporated in 1965 to address the needs of the low income citizens of northeast Georgia. ACTION is governed by a Board of Directors with membership from the low income, private, and public sectors in each of the ten counties the agency serves. ACTION provides services which help reduce the impacts of poverty for thousands of Northeast Georgia families by helping these families become more self sufficient. ACTION provides comprehensive housing counseling services which include: mortgage delinquency and default; pre-purchase; homebuyer education; reverse mortgage; and non-delinquency post-purchase. During Fiscal Year 2011, ACTION counseled 317 clients. [www.actionincorporated.org](http://www.actionincorporated.org)

**Athens Land Trust**

Athens, GA

\$15,000.00 - Comprehensive Counseling

The Athens Land Trust (ALT) is a non-profit organization with a 15-year history of providing permanently affordable housing and protecting open space. ALT's mission is to promote quality of life through integration of community and the natural environment by preserving land, creating energy-efficient and affordable housing, and revitalizing neighborhoods. ALT is one of the few land trusts in the U.S. with the dual goals of land conservation and affordable housing. Designated as a Community Housing Development Organization, ALT rehabilitates dilapidated historic properties and builds new Earth

Craft homes for sale to low-to-moderate income buyers. ALT currently has 52 homes and vacant lots for single-family ownership. ALT also has 96 units of affordable rental housing for very-low to moderate-income residents. To achieve their mission, ALT began providing homebuyer education in 2004 and became a HUD-approved Housing Counseling Agency in October 2009. During Fiscal Year 2011, ALT counseled 136 clients. [www.athenslandtrust.org](http://www.athenslandtrust.org)

**East Athens Development Corporation, Inc**

Athens, GA

\$15,592.00 - Comprehensive Counseling

East Athens Development Corporation, Inc. (EADC), incorporated in 1993, is a non-profit Community Based Development Organization and Community Housing Development Organization that has provided comprehensive housing for the past seven years. EADC's mission is to empower residents and business through economic revitalization and direct public-private development. Housing services include: pre-purchase, post-purchase non-delinquency, mortgage delinquency, rental/tenancy and credit/budget counseling. Furthermore, the agency offers a variety of workshops including financial literacy, pre-purchase, post-purchase, and homebuyer club for first-time homebuyers. During Fiscal Year 2011, EADC counseled 1,500 clients.

[www.eadcinc.com](http://www.eadcinc.com)

**Center for Pan Asian Community Services**

Doraville, GA

\$24,465.00 - Comprehensive Counseling

Established in 1980, Center for Pan Asian Community Services (CPACS) mission is to create and deliver culturally competent and comprehensive social and health services to counteract problems faced by immigrants, refugees and racial-ethnic minorities in Atlanta, Georgia. CPACS has extensive experience providing services to Asian Pacific Islanders in Atlanta, including youth programs; employment services; an elderly enrichment program; immigration and naturalization assistance; housing counseling services and various advocacy programs. With funding from HUD, CPACS will continue to provide one-on-one and group housing counseling services to Asian Pacific Islanders in the areas of homebuyer and fair housing education; mortgage delinquency and default resolution; pre-purchase; post-purchase non-delinquency counseling; homelessness; and rental assistance. During Fiscal Year 2011, CPACS counseled 636 clients. [www.icpacs.org](http://www.icpacs.org)

**Resources for Residents and Communities of Georgia, Inc**

Atlanta, GA

\$30,380.00 - Comprehensive Counseling

Resources for Residents and Communities of Georgia (RRC), Inc. creates sustainable communities through knowledge sharing, community building, and housing and economic communities with residents at the center. RRC is a nonprofit community

development corporation founded in 1989 with the initial mission of revitalizing the Reynoldstown community of Atlanta. In 2006, RRC formally established the Homeownership Center which provides homebuyer education and counseling, financial fitness education, post-purchase education, foreclosure prevention counseling, and a rescue loan funds to clients throughout the metro Atlanta area. To date, RRC has provided housing counseling services to more than 3,200 clients. RRC is an approved housing counseling agency for numerous down payment programs and partners with other metro nonprofit affordable home developers and the City of Atlanta. During Fiscal Year 2011, RRC counseled 1,242 clients. [www.rrc.reynoldstown.org](http://www.rrc.reynoldstown.org)

**Summech Community Development Corp**

Atlanta, GA

\$19,141.00 - Comprehensive Counseling

Summech Community Development Corporation, Inc., (SCDC) is a non-profit community-driven housing development organization founded in 1989, whose mission is to provide affordable housing to promote home ownership and to encourage economic development in the Mechanicsville community. SCDC housing counseling services are targeted to potential homebuyers throughout the City of Atlanta, which includes Fulton County, and a small portion of Dekalb County on the south eastern border. SCDC provides opportunities through several programs: Paving the Way, Fill in the Gaps and the Youth Economic Empowerment Program (YEPP). Paving the Way is the agency's housing counseling program that provides homebuyer education, financial literacy, pre-purchase, delinquency/default, and non-delinquency post-purchase counseling. During Fiscal Year 2011, SCDC counseled 155 clients.

[www.summechcdc.com](http://www.summechcdc.com)

**Early County Community Development Corporation**

Blakely, GA

\$25,648.00 - Comprehensive Counseling

Early County Community Development Corporation (ECCDC) has provided a wide range of affordable housing services very low income families located in the southwest quadrant of the State of Georgia and is bordered on the west by Alabama and Florida to the South. ECCDC was formed in 2003, received GA Department of Community Affairs certification as a Community Housing Development Organization in 2007 and became a HUD-approved Housing Counseling Agency in 2009. ECCDC services include housing development, housing counseling services which include home buyer, fair housing, financial literacy, and post-purchase education; pre-purchase, credit, default, and rental counseling; homeless services and micro enterprise development. During Fiscal Year 2011, ECCDC assisted 453 clients. [www.earlycocdc.org](http://www.earlycocdc.org).

**Columbus Housing Initiative, Inc./NeighborWorks Columbus**

Columbus, GA

\$22,690.00 - Comprehensive Counseling



Columbus Housing Initiative (CHI), Inc. was organized in 1998 as an overall effort by Columbus' civic leadership to improve substandard housing conditions and revitalize blighted neighborhoods. The agency partners with several governmental and private organizations to increase homeownership rates and help citizens realize the dream of homeownership in their target area. CHI provides the following housing counseling services: fair housing; homebuyer education; loss mitigation; marketing and outreach initiatives; money debt management; mortgage delinquency/default; post purchase; predatory lending; pre-purchase; and renter assistance. During Fiscal Year 2011, CHI counseled 326 clients. [www.nwcolumbus.org](http://www.nwcolumbus.org)

**Home Development Resources, Inc**

Gainesville, GA

\$26,831.00 - Comprehensive Counseling

\$20,000.00 - HECM Counseling

Home Development Resources, Inc. (HDRI) is committed to offering low and moderate income residents an opportunity to improve their quality of life, facilitate neighborhood revitalization, and help strengthen family and community. HDRI is a locally based, non-profit originally established by Hall County and the City of Gainesville to provide no-cost homebuyer and debt management education to its community. HDRI provides homebuyer education, pre-purchase, post-purchase, delinquency/default, and home equity conversion mortgage counseling. All services are funded through grants and government assistance. During Fiscal Year 2011, Home Development counseled 1,281 clients. [www.homedevloppmentresources.org](http://www.homedevloppmentresources.org)

**Affordable Housing Enterprise, Inc**

Griffin, GA

\$18,000.00 - Comprehensive Counseling

Affordable Housing Enterprise, Inc. (AHE) was founded in 1993 and approved as nonprofit organization in 1997. The organization was formed by a group of concerned, community-based citizens to provide affordable housing to special needs populations, which includes low and moderate income persons; persons with disabilities; the elderly; minorities and families with limited English proficiency. AHE provides the following affordable housing services: homebuyer education; loss mitigation; mortgage delinquency/default; post purchase; pre-purchase; and renter assistance. During Fiscal Year 2011, AHE counseled 247 clients.

[www.affordablehousingent@yahoo.com](mailto:www.affordablehousingent@yahoo.com)

**JCVision and Associates, Inc**

Hinesville, GA

\$22,690.00 - Comprehensive Counseling

JC Vision and Associates, Inc. is a faith-based non-profit organization that provides comprehensive housing counseling services to potential homebuyers, homeowners, renters, and housing providers in the following counties in southeast Georgia: Appling, Bacon, Candler, Evans, Coffee, Liberty, Long, McIntosh, Wayne, Pierce, Tattnall, and

Toombs. The agency provides housing counseling activities in the areas of fair housing; homebuyer education; loss mitigation; money debt management; mortgage delinquency/default; post purchase; pre-purchase and renter assistance. During Fiscal Year 2011, JC Vision and Associates counseled 415 clients. [www.jcvision.com](http://www.jcvision.com)

**Cobb Housing, Inc.**

Marietta, GA

\$17,958.00 - Comprehensive Counseling

Cobb Housing, Inc. is a non-profit community based organization designated as a state and county Community Housing Development Organization. The agency's mission is to enhance its community by providing a full range of affordable homeownership programs and services. Cobb Housing, Inc., a NeighborWorks America chartered member, provides pre- and post-purchase counseling to assist families and individuals to achieve and maintain homeownership. The agency also provides foreclosure prevention and loss mitigation counseling through the 1-888-995-HOPE Hotline and the National Foreclosure Mitigation Counseling (NFMC) Program. During Fiscal Year 2011, Cobb Housing counseled 320 clients. [www.cobbhousinginc.org](http://www.cobbhousinginc.org)

**REAL Parents, Inc**

Riverdale, GA

\$17,366.00 - Comprehensive Counseling

REAL Parents Inc. (RPI), a not-for-profit organization founded in 1991 as Job Coalition Network Association, Inc and in 2004, renamed to REAL Parents, Inc. Since its inception, RPI has assisted families in Clayton, DeKalb, Henry, and Fulton Counties through affordable housing counseling and referrals. RPI's Center for Homeownership Education was established in 2007, focusing on comprehensive housing counseling services to low, moderate and middle income residents. RPI is a part-time housing agency that serves over 100 residents annually and has been a HUD-Certified Housing Counseling Agency since 2009. RPI provides education and counseling to homeowners at-risk of mortgage defaults and administers financial literacy to clients. During Fiscal Year 2011, the agency counseled 58 clients. [www.realparents.net](http://www.realparents.net)

**Appalachian Housing and Redevelopment Corporation**

Rome, GA

\$19,141.00 - Comprehensive Counseling

Appalachian Housing and Redevelopment Corporation is a subsidiary non-profit organization of the Northwest Georgia Housing Authority. AHRC has been providing housing counseling services to the residents of Floyd County for the past 13 years. The agency provides group homebuyer workshops as well as individual housing counseling in the following areas: rental, homeless housing needs, pre-purchase counseling, post purchase mortgage and mortgage delinquency counseling, as well as fair housing counseling. During Fiscal Year 2011, AHCA counseled 190 clients.

<http://nwgha.com/index.html>

**Economic Opportunity for Savannah-Chatham County Area, Inc**

Savannah, GA

\$22,690.00 - Comprehensive Counseling

Economic Opportunity for Savannah-Chatham County Area (EOSCCA), Inc is both a Community Action Agency and HUD approved housing counseling agency. EOSCCA target areas consist of Chatham, Bryan and Effingham Counties, and several counties in South Carolina. EOSCCA offers pre-purchase counseling/home buyer education, loss mitigation, reverse mortgage, pre- and post-rental, credit, budgeting, homeless services, and money management counseling. EOSCCA provides Head Start, weatherization, foster grandparent program, emergency services, and employment development, energy assistance, and payee representative program, apartment services for homeless families and Individual Development Account program for business development. During Fiscal Year 2011, EOSCCA counseled 453 clients and 371 clients in energy conservation and weatherization counseling. [www.eoasga.org](http://www.eoasga.org)

**Refugee Family Assistance Program**

Stone Mountain, GA

\$20,324.00 - Comprehensive Counseling

Refugee Family Assistance Program (RFAP) is a nonprofit organization founded in 2004 by refugees to address the needs of people in the various refugee communities as they start a new life in the United States. The mission of RFAP is to facilitate the social and cultural adjustment of refugees and immigrants in Georgia through education, social support and economic opportunities. RFAP provides financial literacy, homebuyer education; money debt management; mortgage delinquency/default; loss mitigation; rental; post-purchase and pre-purchase. RFAP provides assistance to clients with inquiries related to mortgage scams, and reporting instances of potential mortgage scams victimization. The agency provides counseling services in Arabic, Amharic, Somali, Swahili, Nepalese, and Burmese. During Fiscal Year 2011, the agency counseled 168 clients. [www.refugeefamilyassistanceprogram.org](http://www.refugeefamilyassistanceprogram.org)

**Southwest Georgia United Empowerment Zone, Inc.**

Vienna, GA

\$28,606.00 - Comprehensive Counseling

Southwest Georgia United Empowerment Zone (SGUEZ), Inc. began in 1994 as a grassroots, community-based initiative for economic development and community improvement in Crisp and Dooly Counties in rural southwest Georgia. SGUEZ operates a U.S. Department of Agriculture (USDA) rural Empowerment Zone program, working with the community to improve the quality of life by supporting sustainable economic development, housing, health, education, agriculture, and social programs. SGUEZ provides home buyer, post purchase, and fair housing education; pre-purchase, delinquency/default, non-delinquency post-purchase, rental, and homeless and

displacement counseling; and community outreach/information dissemination. During Fiscal Year 2011, SGUEZ counseled 243 clients. [www.swgau.org](http://www.swgau.org)

**City of Washington**

Washington, GA

\$20,324.00 - Comprehensive Counseling

The City of Washington began providing housing services in September 2007. The agency became a HUD-approved housing counseling agency in March 2009. Counseling services offered by the City of Washington include pre and post purchase, credit and money management counseling, default and delinquency, foreclosure prevention, energy efficiency, fair housing and financial fitness. The City of Washington also provides other housing services that include Neighborhood Revitalization and Community Development. Homebuyer Education workshops and Financial Fitness seminars are provided to residents in the five (5) other surrounding rural counties. During Fiscal Year 2011, the City of Washington counseled 202 clients.

[www.bbacon@washingtonwilkes.org](mailto:www.bbacon@washingtonwilkes.org)

**Middle Georgia Community Action Agency, Inc**

Warner Robins, GA

\$27,423.00 - Comprehensive Counseling

Middle Georgia Community Action Agency, Inc. (MGCAA) is a community-based organization that provides services in 35 counties in Georgia. MGCAA has been a HUD approved housing counseling agency since 1979 and provides the following services: home improvement and rehabilitation; homebuyer education; loss mitigation; mobility and relocation; money debt management; mortgage delinquency; post-purchase; predatory lending; pre-purchase; renter assistance; and services to homeless individuals. During Fiscal Year 2011, MGCAA counseled 1,000 clients.

[www.mgcaa.org](http://www.mgcaa.org)

**IDAHO**

**Idaho Housing and Finance Association**

Boise, ID

\$108,756.00 - Comprehensive Counseling

Idaho Housing and Finance Association (IHFA), is a mortgage finance and housing service organization with over 35 years experience in leading Idaho families and individuals on the road home. Their mission is to provide funding for affordable housing opportunities in Idaho communities. IHFA offers below-market-rate mortgages (not sub-prime) to low-to moderate income Idahoans, administers federal rental assistance in 43 of 44 counties, convenes Idaho's Homeless Coordination Committee, manages one of the nations' few one-stop funding centers for affordable apartment financing, and operates a clearinghouse of housing information through its Idaho Housing hotline and through HousingIdaho.org. The HUD grant will enable IHFA, through its sub-grantee, Idaho

Partners for Home Buyer Education (IPHBE, Inc.) to provide pre and post-purchase, default, rental delinquency, and homeless prevention counseling and homebuyer group education classes. IHFA's nine affiliates will host the group homebuyer education classes for first-time, low-to-moderate income homebuyers. This builds on the over 19,000 graduates since 1999. The self-funded on-line homebuyer education course is expected to serve approximately 500 individuals. The agency's website is: <http://www.ihfa.org>.

## **ILLINOIS**

### **Access Living of Metropolitan Chicago**

Chicago, IL

\$15,000.00 - Comprehensive Counseling

Access Living of Metropolitan Chicago is a nationally recognized center for independent living governed and staffed by a majority of people with disabilities. Access Living of Metropolitan Chicago has provided information and referral services since 1980 answering more than 400,000 inquiries for information. The agency proposes to increase the independence people with disabilities by educating them about their housing options and connecting them to available housing opportunities. Access Living offers rental assistance counseling, homeownership and education and fair housing education. During Fiscal Year 2011, Access Living provided counseling services to 3,000 clients.

[www.accessliving.org](http://www.accessliving.org)

### **Genesis Housing Development Corporation**

Chicago, IL

\$15,000.00 - Comprehensive Counseling

Genesis Housing Development Corporation was incorporated in 1997, and is a faith-based, not-for profit organization dedicated to building stronger communities through affordable housing, financial and credit education, business development, and job placement assistance. The agency provides the following housing counseling services: financial management/budget counseling, home improvement and rehabilitation counseling, mortgage delinquency and default resolution counseling, pre-purchase counseling, rental housing counseling, non-delinquency post-purchase workshops, and pre-purchase homebuyer education workshops. During Fiscal Year 2011, the agency counseled 184 clients. [www.geneshdc.org](http://www.geneshdc.org).

### **Kingdom Community, Inc.**

Chicago, IL

\$15,000.00 - Comprehensive Counseling

Kingdom Community, Inc., established in 2005, is a nonprofit community development organization whose mission is to save neighborhoods from decay and destruction and to provide leadership and vision to area residents. Kingdom Community, Inc. serves the Austin, Lawndale, and Garfield Park communities in Chicago. Its housing counseling program offers pre purchase; post-purchase; money/debt and credit management; default

and foreclosure; and rental counseling; as well as fair housing education and homebuyer education workshops. Since 2008, Kingdom Counseling Center has served over 600 clients. [www.kingdomcommunityinc.org](http://www.kingdomcommunityinc.org)

**Rogers Park Community Development Corporation**

Chicago, IL

\$23,873.00 - Comprehensive Counseling

Rogers Park Community Development Corporation (RPCDC) is a non-profit corporation dedicated to preserving and creating affordable housing opportunities. In 2002, RPCDC became a HUD-approved housing counseling agency. RPCDC provides the following housing counseling services: financial management/budget counseling, mortgage delinquency and default resolution counseling, pre-purchase counseling, rental housing counseling, pre-purchase homebuyer education workshops, and rental housing workshops. RPCDC also provides down-payment assistance through various employer-assisted housing initiatives, including the Chicago Public Schools and Teacher Homebuyer Assistance Program. During Fiscal Year 2011, RPCDC served 997 clients. [www.rogersparkcdc.org](http://www.rogersparkcdc.org)

**S & S Development Group NFP**

Chicago, IL

\$28,014.00 - Comprehensive Counseling

\$37,182.00 - HECM Counseling

Established in 2004, S&S Development Group (SSD) is a nonprofit organization, committed to increasing homeownership and raising the quality and availability of affordable housing for low-income families in the Chicago metropolitan area. SSD offers workshops and individual counseling covering credit and debt management, financial management, budgeting, the home buying process, escrow management, homeowners' rights, and foreclosure intervention. During Fiscal Year 2011, SSD counseled 1,978 clients. [www.ssdevelopment.org](http://www.ssdevelopment.org).

**Latin United Community Housing Association**

Chicago, IL

\$28,606.00 - Comprehensive Counseling

\$32,240.00 - HECM Counseling

The Latin United Community Housing Association (LUCHA) is a community-based, nonprofit organization founded in 1982 whose mission is to stabilize the Latino community and other residents of Chicago's Humboldt Park, West Town and Logan Square communities. LUCHA's housing counseling services include: first-time homebuyer education; pre-and post-purchase counseling; mortgage foreclosure prevention education; rental assistance; loan document review and reverse mortgage counseling, as well as housing counseling services to Section 8 Homeownership Voucher holders. During Fiscal Year 2011, the agency provided services to 2,643 clients. [www.lucha.org](http://www.lucha.org)

**Smart Women/Smart Money Education Foundation/DBA SMH**

Chicago, IL

\$24,465.00 - Comprehensive Counseling

\$29,769.00 - HECM Counseling

Smart Money Housing (SMH) is part of the Smart Women Smart Money Educational Foundation (SWSM), a non-profit HUD-certified housing counseling agency located on the West side of Chicago, IL. The organization was founded in 2001. Smart Women Smart Money Educational Foundation provides financial literacy conferences to women throughout the state of Illinois: over 11,000 women have been served. In 2008, the organization evolved to meet the needs of the community and became HUD certified and now concentrates on housing counseling for both, men and women in Cook County. The organization's mission is to assist people in obtaining and keeping the American Dream, a home of their own. Since 2008, SMH has served over 29,500 persons through group education and individual counseling. [www.smartmoneyhousing.org](http://www.smartmoneyhousing.org))

**Community Investment Corporation of Decatur, Inc**

Decatur, IL

\$22,099.00 - Comprehensive Counseling

The Community Investment Corporation of Decatur, Inc. was founded in 1999 and became a HUD-approved housing counseling agency in 2003. The agency serves Macon County residents with a particular emphasis on low-to-moderate income households striving to become first-time home buyers. The agency provides the following housing counseling services: mortgage delinquency and default resolution counseling, pre-purchase counseling, fair housing pre-purchase education workshops, non-delinquency post-purchase workshops, predatory lending education workshops, and pre-purchase homebuyer education workshops. During Fiscal Year 2011, the agency counseled 101 clients. [www.decaturocenter.com](http://www.decaturocenter.com).

**CDBG Operations Corporation**

East Saint Louis, IL

\$22,099.00 - Comprehensive Counseling

CDBG Operations Corporation is a not-for-profit organization, established in 1993, whose mission is to foster the development of affordable and decent housing opportunities and related community services. The Corporation works to empower residents by promoting a healthy, safe and wholesome living environment. The agency's housing counseling services include mortgage delinquency and default resolution, pre-purchase, rental housing, and services for homeless. In addition, the agency, together with community partners, is involved in housing rehabilitation and transitional and permanent housing opportunities for homeless and disabled persons. During Fiscal Year 2011, CDBG counseled 224 clients.

**C.E.F.S. Economic Opportunity Corporation**

Effingham, IL

\$17,958 .00- Comprehensive Counseling

C.E.F.S. Economic Opportunity Corporation is a non-profit Community Action Agency which has successfully provided services for the past forty-five years in South Central Illinois. C.E.F.S. has been a HUD approved Housing Counseling Agency since 1991 and offers the following affordable housing services: mortgage delinquency & default resolution, homebuyer education program, pre-purchase & post-purchase, fair housing assistance, services for homeless, mobility & relocation, loss mitigation, money debt management & predatory lending, marketing & outreach initiatives, and renters assistance. As a housing counseling agency, the focus is to increase homeownership and access to rental opportunities, promote decent affordable housing and strengthen our communities. During Fiscal Year 2011, C.E.F.S. counseled 417 clients.  
[www.cefseoc.org](http://www.cefseoc.org)

**Housing Authority of Lake County**

Greyslake, IL

\$17,366.00 - Comprehensive Counseling

The Lake County Housing Authority (LCHA) is a municipal corporation organized under the laws of the State of Illinois. LCHA was approved by HUD as a comprehensive housing counseling agency in 1992. The agency provides housing counseling services relating to: mortgage delinquency and default resolution counseling; services for homeless counseling; pre-purchase counseling; predatory lending counseling and rental housing counseling. In addition to its housing counseling services, LCHA manages a conventional public housing program, administers a Housing Choice Voucher program, and administers a Section 8 new construction program. During the past fiscal year, LCHA provided housing counseling to 479 clients.

[www.lakecountyhousingauthority.org](http://www.lakecountyhousingauthority.org)

**South Suburban Housing Center**

Homewood, IL

\$22,690.00 - Comprehensive Counseling

South Suburban Housing Center (SSHC) is a non-profit, regional fair housing agency serving over 50 communities in southern Cook and northeastern Will counties. SSHC was formed in 1975 by several chapters of the League of Women Voters for the purpose of monitoring and addressing discriminatory practices in housing markets of south Chicago's metropolitan region. SSHC's housing counseling activities, administered by its Homeseekers Service Program, provides comprehensive counseling assistance to homebuyers, renters, homeless individuals, and existing homeowners. During Fiscal Year 2011, SSHC counseled 797 clients. [www.southsuburbanhousingcenter.org](http://www.southsuburbanhousingcenter.org)

**Will County Center for Community Concerns, Inc**

Joliet, IL

\$23,873.00 - Comprehensive Counseling



The Will County Center for Community Concerns was established in 1987 to serve as the Community Action Agency for Will County, Illinois. The Center provides training and counseling to help low-income households become self-sufficient and attain stable, affordable housing. Since its inception, the Center has provided education and counseling at no cost to renters, homeowners and prospective homebuyers who reside within Will County. The Center provides counseling in the following areas: pre-purchase counseling, rental housing counseling, and mortgage delinquency and default resolution counseling. During Fiscal Year 2011, the Center counseled 445 clients. [www.wcccc.net](http://www.wcccc.net)

**METEC**

Peoria, IL

\$25,056.00 - Comprehensive Counseling

METEC is a nonprofit housing counseling resource center with expertise in housing counseling and resource center with expertise in housing counseling and down payment administration. The agency's goal is to eliminate barriers to homeownership and promote the preservation of affordable housing through education, networking and advocacy. Its housing counseling program provides several services to help area residents achieve the dream of homeownership. METECH offers pre and post-purchase education, mortgage default counseling, budget and credit counseling, money management, and loan document review. During Fiscal Year 2011, METECH counseled 967 clients. [www.metec1.org](http://www.metec1.org)

**Family Credit Counseling Services, Inc. D/B/A/ Family Credit Management Services**

Rockford, IL

\$19,141.00 - Comprehensive Counseling

Family Credit Counseling Services, Inc. D/B/A/ Family Credit Management Services was founded in 1996, and is a non-profit, non-denominational Christian organization dedicated to helping people become debt free. The agency provides the following housing counseling services: financial management/budget counseling, mortgage delinquency and default resolution counseling, pre-purchase counseling, reverse mortgage counseling, and pre-purchase homebuyer education workshops. During Fiscal Year 2011, the agency counseled 324 clients. [www.familycredit.org](http://www.familycredit.org)

**TSP-HOPE, Inc**

Springfield, IL

\$16,183.00 - Comprehensive Counseling

TSP-HOPE, Inc. (The Springfield Project Home Ownership Program for Equity) is a nonprofit organization established in July 1999. Its purpose is to unite Springfield as a community working to improve the quality of life in area neighborhoods. TSP-HOPE is a Community Housing Development Organization and has constructed and sold 39 homes to low-income families. TSP-HOPE assists families with a full spectrum of housing counseling services including foreclosure/default prevention; reverse mortgage;

pre and post purchase; basic home maintenance and predatory lending counseling; as well as fair housing assistance. During Fiscal Year 2011, TSP-HOPE counseled 456 clients. [www.tsphope.org](http://www.tsphope.org)

**Springfield Housing Authority**

Springfield, IL

\$19,141.00 - Comprehensive Counseling

Springfield Housing Authority (SHA) has nearly 70 years of experience in providing housing opportunities for low-to-moderate income families in and around the City of Springfield. SHA operates conventional public housing, Housing Choice Voucher and Public Housing 5 (h) Homeownership programs. Over the past 11 years, the SHA developed 49 lease-to-purchase homes and operates a HUD's "Best Practice" Family Self Sufficiency Program designed to assist families to maintain self-sufficiency within 5 years. SHA provides families a full spectrum of housing counseling services including: mortgage delinquency and default resolution counseling, pre and post purchase counseling, financial management/budget counseling and fair housing counseling. During Fiscal Year 2011, SHA counseled 136 clients. [www.springfieldhousingauthority.org](http://www.springfieldhousingauthority.org)

**Housing Opportunity Development Corp.**

Techny, IL

\$17,366.00 - Comprehensive Counseling

Housing Opportunity Development Corporation (HODC) is a community-based, not-for-profit developer of permanent low and moderate-income housing, serving the residents of north suburban Cook County and south suburban Lake County, Illinois. HODC was founded in 1983 and has developed 14 affordable properties and currently manages 168 rental units. HODC's mission is to develop, preserve and manage affordable housing throughout the northern suburbs of Chicago. HODC provides the following services to their clients: pre-purchase, homebuyer education, non-delinquency pre-purchase, rental counseling and fair housing education. During Fiscal Year 2011, HODC counseled 213 clients. [www.hodc.org](http://www.hodc.org)

**Interfaith Housing Center of the Northern Suburbs**

Winnetka, IL

\$18,549.00 - Comprehensive Counseling

The Interfaith Housing Center of the Northern Suburbs (Interfaith) is a community and faith-based fair housing organization with over 35 congregations and 10 civic organizations as members. The agency's service area comprises 16 municipalities in northern Cook and southern Lake Counties. Interfaith counsels' persons with housing needs through fair housing, landlord/tenant and predatory lending complaint investigations, foreclosure prevention counseling, and the facilitation of Home sharing matches. Interfaith offers workshops that focus on safe loan products, such as FHA, and provides translation support and multiple-language materials. During Fiscal Year 2011, Interfaith counseled 145 clients. [www.interfaithhousingcenter.org](http://www.interfaithhousingcenter.org)

### **DuPage Homeownership Center**

Wheaton, IL

\$26,831.00 - Comprehensive Counseling

The DuPage Homeownership Center (DHOC) is a non-profit organization whose mission is to increase accessibility to affordable homeownership and assist homeowners in retaining their homes. Established in 1991 as a result of a DuPage County Affordable Housing Task Force Report, DHOC primarily serves first-time homebuyers and low-to-moderate income persons. DHOC offers free, unbiased education and counseling for homebuyers, special assistance homebuyer programs for low-income households, education and counseling for homeowners facing delinquency or foreclosure, and services for seniors struggling to stay in their homes. During Fiscal Year 2011, DHOC counseled 2,024 clients. [www.dhoc.org](http://www.dhoc.org)

## **INDIANA**

### **City of Bloomington - Housing and Neighborhood Development**

Bloomington, IN

\$17,366.00 - Comprehensive Counseling

City of Bloomington - Housing and Neighborhood Development (HAND) is a HUD-approved housing counseling agency that offers comprehensive counseling to low and moderately low-income clients in Brown, Greene, Morgan, Monroe, and Owen Counties. This agency has been providing housing counseling services since 1974 and since then has developed an array of programs and local community partnerships to assist individuals and families in finding decent and affordable housing. The types of counseling services offered include pre-and post- purchase, default, homebuyer education, reverse mortgage (HECM), rental assistance, homeless assistance, and predatory lending. During Fiscal Year 2011, HAND counseled 538 clients.

[www.bloomington.in.gov/hand](http://www.bloomington.in.gov/hand)

### **Housing Authority, City of Elkhart**

Elkhart, IN

\$15,500.00 - Comprehensive Counseling

Established in 1962, the Housing Authority of the City of Elkhart (EHA) provides low-income housing for area residents. Elkhart Housing Authority has a total of 672 public housing units and provides rental subsidies for 700 families in the Housing Choice Voucher Program. Its housing counseling activities include delinquency/default, pre and post-purchase, predatory lending, credit, rental, fair housing, homeless/displacement counseling, as well as homebuyer education workshops. During Fiscal Year 2011, The Housing Authority of the City of Elkhart counseled 1,211 clients.

[www.ehai.org](http://www.ehai.org)

**Community Action Program of Evansville & Vanderburgh County, Inc**

Evansville, IN

\$15,000.00 - Comprehensive Counseling

The Community Action Program of Evansville & Vanderburgh County, Inc. (CAPE), has addressed the needs of the economically disadvantaged for over 40 years. CAPE was founded in 1965, as a result of the Economic Opportunity Act, which was enacted to provide stimulation and incentive for urban and rural communities in order to mobilize resources in order to combat poverty. CAPE is recognized as a Community Housing Development Organization providing affordable housing for low-to moderate-income families in Gibson, Posey, Vanderburgh and Warrick Counties in Southwestern Indiana. CAPE also administers a homeownership program; providing downpayment assistance and housing counseling services to families. During Fiscal Year 2011, CAPE served 180 clients. [www.capeevansville.org](http://www.capeevansville.org).

**HOPE of Evansville, Inc**

Evansville, IN

\$27,423.00 - Comprehensive Counseling

HOPE of Evansville, Inc. (HOPE) is a nonprofit agency providing comprehensive housing counseling services to residents of Vanderburgh, Posey, Warrick, Gibson, Pike, Perry, Spencer, and Dubois counties in southwestern Indiana. HOPE's housing counseling services include pre and post-purchase counseling and homebuyer education classes, foreclosure and default prevention, and reverse mortgage counseling for seniors. During Fiscal Year 2011, HOPE served 795 clients, which includes 54 individuals or families who were first-time homebuyers. [www.hopein.com](http://www.hopein.com).

**Housing Authority of the City of Fort Wayne**

Fort Wayne, IN

\$23,873.00 - Comprehensive Counseling

The Housing Authority of the City of Fort Wayne (FWHA) is a public not-for-profit corporation created in 1938 under the Indiana Housing Authority Act of 1937. Its mission is to provide quality, affordable housing and superior services to eligible members of the Fort Wayne Community and to maintain an atmosphere which encourages self sufficiency. The Fort Wayne Housing Authority currently administers the following programs: Low Income Housing; Section 8 Housing Choice Voucher Program; Project Based Section 8; a Homeownership Program; and Comprehensive Housing Counseling services. During Fiscal Year 2011, the agency served 807 clients. [www.fwha.org](http://www.fwha.org).

**Housing Authority of the City of Hammond**

Hammond, IN

\$19,141.00 - Comprehensive Counseling

The Hammond Housing Authority (HHA) has been serving the residents of Hammond since 1941 and has been a HUD-approved housing counseling agency since 1984. The Housing Authority has continued to serve low-income, senior and disabled individuals by providing safe, decent and sanitary living conditions. The Hammond Housing Authority has endeavored to provide opportunities for its residents by offering services that enable individuals and families to become self-sufficient. Its housing counseling services include: Budget Counseling, Money Management Workshops, Homebuyer Education, Pre-purchase Homeownership Counseling, Mortgage Default Counseling, Reverse Mortgage (HECM) Counseling, Rental Placement Assistance, and Tenant/Landlord Information. During Fiscal Year 2011, HHA counseled 397 individuals. [www.hammondhousing.org](http://www.hammondhousing.org)

**B & D Training Services, Inc.**

Indianapolis, IN

\$21,507.00 - Comprehensive Counseling

Established in 1997, B & D Training Services, Inc. (B & D) is a non-profit counseling organization. B & D primary mission is to enhance and provide affordable homeownership opportunities to low-income residents by assisting clients with their housing needs. B & D was approved as HUD Housing Counseling Agency in 2006 and has provided on-going pre and post-purchase housing counseling services. Currently, the agency's primary focus is providing foreclosure prevention counseling. During Fiscal Year 2011, the agency served 302 clients. [www.indianahousingcounseling.com](http://www.indianahousingcounseling.com)

**Lafayette Neighborhood Housing Services, Inc**

Lafayette, IN

\$20,000.00 - Comprehensive Counseling

Lafayette Neighborhood Housing Services, Inc, dba Homestead Consulting Services (HCS), is a nonprofit agency working in 10 Indiana Counties, including Tippecanoe, Benton, Boone, Carroll, Clinton, Fountain, Montgomery, Putnam, Warren and White Counties. Homestead was incorporated in 1982 and has administered more than \$82.13 million in programs; renovated and/or financed over 1,370 affordable housing units; counseled over 6,600 families; and 1,500 families have received formal homeownership training. In excess of 1,000 low-to-moderate income homeowners have purchased homes through our programs. HCS currently offers foreclosure and delinquency counseling; homebuyer education; pre-purchase and post-purchase counseling; reverse mortgage counseling; down payment assistance and home repair grants. During Fiscal Year 2011, HCS counseled 1,230 clients. [www.homesteadconsulting.net](http://www.homesteadconsulting.net).

**Hoosier Uplands Economic Development Corporation**

Mitchell, IN

\$15,000.00 - Comprehensive Counseling

Hoosier Uplands Economic Development Corporation is a not-for-profit Community Action Agency based in Mitchell, Indiana, that provides various services in Crawford,

Lawrence, Orange, Martin, Washington, Daviess and Greene counties. Its mission is to plan, implement and provide comprehensive services to the poor, elderly and disabled. Its housing counseling program provides: pre and post-purchase counseling, rental assistance, mortgage default/delinquency counseling, and fair housing assistance. During the Fiscal Year 2011, the agency's housing counseling program provided assistance to 444 families. [www.hoosieruplands.org](http://www.hoosieruplands.org)

**Muncie Homeownership and Development Center (The Home Center)**

Muncie, IN

\$23,282.00 - Comprehensive Counseling

Muncie Homeownership and Development Center (The Home Center) was established in 1992. Since then, The Home Center has assisted over 394 families. The Home Center has constructed 62 new homes in Muncie's Industry neighborhood for residential affordable housing. The Home Center operates Family Self Sufficiency and Section 8 Voucher Choice Homeownership programs in conjunction with the Muncie Housing Authority. The Home Center provides housing counseling services to residents of Delaware, Randolph, Henry, Marion, and Blackford counties and offers these services: mortgage education, financial literacy, fair lending, mortgage fraud analysis, reverse mortgage counseling, foreclosure prevention, rental assistance and homeless prevention. During Fiscal Year 2011, the agency counseled 88 clients. [www.munciehomecenter.com](http://www.munciehomecenter.com)

**The Affordable Housing Corporation of Marion, IN/DBA AHC**

Marion, IN

\$24,465.00 - Comprehensive Counseling

The Affordable Housing Corporation (AHC) is a HUD-approved housing counseling agency serving Grant County. AHC counsels homeowners referred to the agency through the Indiana Foreclosure Prevention Network. The agency also administers a call center for statewide counseling referrals. The types of counseling the agency provides include: homebuyer education; pre-purchase, post-purchase non-delinquency; default; rental; and homeless assistance. During Fiscal Year 2011, AHC served 373 clients. [www.ahcindiana.org](http://www.ahcindiana.org)

**Lincoln Hills Development Corporation**

Tell City, IN

\$25,500.00 - Comprehensive Counseling

Lincoln Hills Development Corporation (LHDC) is a nonprofit Community Action Agency incorporated in 1965 to serve the needs of residents in rural Southern Indiana through housing, employment, economic, human services and community development initiatives. LHDC engages in making life better by providing opportunities that empower people to improve the quality of life and address the causes and effects of poverty in Southern Indiana. Services are provided to all population ages, and include: Healthy Families, Head Start, Youth Service Bureau programming, Family Preservation Child Welfare Services, utility assistance, weatherization services, Retired and Senior

Volunteer Program opportunities; affordable multi-family housing; elderly/disabled housing; Housing Counseling; and other community services. During Fiscal Year 2011, LHDC served 260 clients. [www.LHDC.org](http://www.LHDC.org)

**Housing Opportunities, Inc**

Valparaiso, IN

\$22,690.00 - Comprehensive Counseling

Housing Opportunities, Inc. became a 501(c) 3 organization in January 2000. Housing Opportunities is a HUD-approved housing counseling agency, a state's Community Development Corporation, a Community Housing Development Organization and a certified housing counseling agency for pre-purchase and loss mitigation for the State of Indiana. In April 2001, the first grant was received for down-payment assistance for the homeownership program through Indiana Housing Finance Authority. In February 2003, Housing Opportunities was awarded funds to begin a homebuyer new construction program. The clients took advantage of pre-and post-purchase counseling and education classes or reverse mortgage counseling or foreclosure prevention. During Fiscal Year 2011, Housing Opportunities counseled 700 clients. [www.housing-opportunities.com](http://www.housing-opportunities.com)

**Southern Indiana Homeownership, Inc**

Vincennes, IN

\$16,183.00 - Comprehensive Counseling

Since 1998, Southern Indiana Homeownership (SIHI), Inc. has served as a nonprofit community housing development organization and HUD-approved housing counseling agency that provides affordable housing opportunities and homeownership and rental education services for persons of low and moderate incomes in Knox County and surrounding rural counties in southwest Indiana and Illinois. SIHI's mission is to provide enhanced housing opportunities and focus on providing resources that foster personal financial independence and homeownership opportunities through education, engagement and empowerment. Its housing counseling education program services include homeownership pre-and post-education; mortgage default and foreclosure intervention and resolution; financial literacy and money management. During Fiscal Year 2011, SIHI served 107 clients. [www.SIHOME.org](http://www.SIHOME.org)

**IOWA**

**United Neighbors Inc. Housing Counseling**

Davenport, IA

\$23,577.00 - Comprehensive Counseling

United Neighbors intends to continue and expand the services that it offers as a HUD-approved Local Housing Counseling Agency. The agency provides Post-Purchase Mortgage Delinquency/Default Prevention counseling and Home Equity Conversion

Mortgage counseling, utilizing proposed HUD funding. The agency also provides Pre-Purchase Counseling and Home Buyer Education, utilizing CDBG, State of Iowa IDED, United Way and other local funds. The agency's service area is primarily Scott County, Iowa. The agency does not accept clients from Quad-Cities metro region and specified adjacent Illinois counties. United Neighbors is a community-based agency that provides services in housing youth programs, neighborhood watch and improvement, AmeriCorps national service and health education. It has been a HUD-approved local housing counseling agency for five years. [www.unitedneighbors.com](http://www.unitedneighbors.com).

**Home Opportunities Made Easy (HOME, Inc.)**

Des Moines, IA

\$28,014.00 - Comprehensive Counseling

Founded in 1967, the mission of Housing Opportunities Made Easy, Inc. (HOME) is to create opportunities for quality affordable housing to enable low-income families to become self-sufficient. HOME, Inc. provides a variety of programs and services and has been a HUD-approved housing counseling agency since 2003. The Community Housing Services Program (CHSP) assists landlords and tenants in solving housing problems. Annually, CHSP provides individual rental housing and homeless prevention counseling to 2,500 households, provides Public Education/Outreach to 1,500 households, and also provides Citizen's Advocacy. The Property Program develops 15 to 20 units of housing annually through acquisition, rehabilitation, and new construction. General contracting services are provided to 25 low-income homeowners annually to address emergency repairs or deferred maintenance. The agency's Homeownership Counseling and Supportive Services helps prospective homeowners determine if they are ready to purchase a home and assists them in creating a plan to do so. Through HUD's grant, HOME, Inc. will provide homeownership counseling, information and referrals. Households will continue to participate in homeownership readiness interviews/assessments and pre-purchase counseling, and also participate in mortgage default counseling. [www.homeincdsm.org](http://www.homeincdsm.org).

**Eastern Iowa Regional Housing Authority**

Dubuque, IA

\$24,465.00 - Comprehensive Counseling

The Eastern Iowa Regional Housing Authority (EIRHA) was established in 1978 and operates as a division of the East Central Intergovernmental Association (ECIA). EIRHA was organized pursuant to Chapter 28E, Code of Iowa, and was established and created as a regional housing authority for Cedar, Clinton, Delaware, Dubuque, Jackson and Jones Counties, excluding the cities of Dubuque and Clinton. The goal of the Eastern Iowa Regional Housing Authority is to provide decent, safe, and affordable housing for eligible households; to provide opportunities and promote self-sufficiency; create economic independence; and provide housing counseling and home ownership opportunities for Housing Choice Voucher (HCV) and Public Housing program participants. The EIRHA has served 883 families on the Section 8 HCV program and owns and operates 164 Public Housing units. Since July 2003, the EIRHA implemented



a HCV Homeownership Program and has served 20 families to date. The Public Housing homeownership program has been in place since October 2001 and has sold 5 of its public housing units to qualifying families. [www.eirha.org](http://www.eirha.org).

**Center For Siouxland**

Sioux City, IA

\$25,000.00 - Comprehensive Counseling

Center For Siouxland (CFS) has a 34-year history of providing assistance, information and direction by building bridges between people with needs and people with solutions. CFS has been a HUD-approved housing counseling agency for 31 years. The agency's Comprehensive Housing Counseling Program provides one-on-one counseling in the areas of pre- and post-purchase counseling; homebuyer counseling, mortgage default/delinquency counseling, HECM counseling, rental counseling, financial literacy counseling, and predatory lending counseling. Counselors also provide first-time homebuyer and financial literacy group education. In addition to providing a Comprehensive Housing Counseling Program, CFS also provides a Consumer Credit Counseling Program; a Conservatorship/Representative Payee Program; Community Assistance (food, utility assistance and prescription assistance); Transitional Housing for the homeless; a 2-1-1 Center; and the Retired/Senior Volunteer and Senior Companion Programs.

**KANSAS**

**Housing and Credit Counseling, Inc.**

Topeka, Kansas

\$26,831.00 - Comprehensive Counseling

\$10,357.00 – HECM Counseling

Housing and Credit Counseling, Inc. (HCCI) has been a HUD-approved housing counseling agency since 1978. The agency has grown from its start in 1972 as a small tenant advocacy organization to a comprehensive housing counseling agency with over a \$1 million operating budget. HCCI has a main office in Topeka (zip code 66604) and branch offices in Lawrence and Manhattan. HCCI provides services for one-on-one counseling and educational classes in a 22 county service area in northeast Kansas and also one-on-one counseling through a 1-800 telephone number and e-mail. HCCI HUD-approved housing counseling, education and advocacy programs reflect the following priorities to the community: address and promote local community desires to strengthen the nation's housing market, bolster the economy and protect consumers as they buy, refinance or rent a home; educate tenants and landlords one-on-one about their rights and responsibilities and serve as a trusted, best practice consumer advocacy agency in Kansas with expert knowledge to meet the demands for fair housing and related educational needs of a growing rental housing market. The agency's priorities also include: improving the quality of life for families as they are educated to make wise housing choices based on their personal needs and goals. HCCI strives to increase economic security and self-sufficiency; raise community awareness of fair housing practices and

eliminate discrimination in housing opportunities to create strong, sustainable, inclusive communities and quality, affordable homes for all. This agency served 7,521 clients last year. [www.hcci-ks.org](http://www.hcci-ks.org)

**Urban League of Kansas**

Wichita, Kansas

\$22,690.00 - Comprehensive Counseling

Urban League of Kansas (ULK) was organized in 1954. The agency operates as a 501(c)(3) tax-exempt, charitable and educational community service organization. In 1959, Urban League of Kansas was incorporated and since then maintains an active membership as an affiliate with the National Urban League (NUL). This agency's mission is to: facilitate economic self-reliance and an improved quality of life for Urban League of Kansas clients through education, empowerment and self-respect. The agency has two offices located within the city of Wichita. The agency's comprehensive housing counseling program employs counselors to provide services in the areas of: HECM/reverse mortgage, pre-rental counseling, pre-purchase counseling, post-purchase counseling, landlord/tenant relations, foreclosure prevention and homebuyer education workshops. All of these services reflect the agency's housing and economic development strategy by empowering all people to attain self-sufficiency, and improve standards of living and eradicating barriers to equality. This agency served 886 clients last year. [www.kansasul.org](http://www.kansasul.org)

**KENTUCKY**

**Housing Assistance and Development Services, Inc**

Bowling Green, KY

\$23,282.00- Comprehensive Counseling

Housing Assistance and Development Services (HANDS) Inc. began in 1993 with the purpose of filling the gap between the housing needed and the housing provided in Bowling Green-Warren Counties. HANDS provide financial literacy information through NeighborWorks, Money Smart, Credit Smart and Yes You Can Own a Home. HANDS has provided homeownership education to approximately 800 low income families in the past 17 years. HANDS also offer one-on-one counseling to assist families with mortgage delinquency. During Fiscal Year 2011, HANDS counseled 259 clients. [www.handsinc.net](http://www.handsinc.net)

**Live The Dream Development, Inc**

Bowling Green, KY

\$20,324.00 - Comprehensive Counseling

Live the Dream Development, Inc. (LTDD) prepares potential homebuyers through homeownership education classes and one-on-one pre- and post-purchase counseling sessions as well as foreclosure/forbearance and loss mitigation counseling services. All

LTDD services are free of charge to clients. Since its inception in 2002, LTDD has served more than 800 clients with 95 families becoming homeowners. In 2008, LTDD received the National Award of Excellence for Affordable Housing Initiatives from NAHRO. During Fiscal Year 2010-2011, LTDD counseled 418 clients. [www.habg.org](http://www.habg.org)

**Campbellsville Housing & Redevelopment Authority**

Campbellsville, KY

\$21,507.00 - Comprehensive Counseling

Since 1961, the Campbellsville Housing and Redevelopment Authority (CHRA) served the community of Campbellsville, Kentucky. Its goal is to provide comprehensive housing counseling assisting homebuyers, homeowners, and tenants in gaining knowledge and the skills needed to meet their housing needs. The agency's comprehensive housing counseling services include: financial literacy education, pre-purchase homebuyer counseling, homebuyer education programs, default counseling, home equity conversion mortgage (HECM) counseling, post purchase counseling, rental housing counseling and education and services for the homeless. Since the agency's existence in 1982, it has served 972 clients. [www.cvillehousingonline.com](http://www.cvillehousingonline.com).

**KCEOC Community Action Partnership**

Gray, KY

\$16,775.00 - Comprehensive Counseling

KCEOC has been serving the low-income residents of Knox and surrounding counties for over 48 years. KCEOC provides a variety of housing services such as homeless services, rental assistance, weatherization, housing counseling, home repair, and homeownership. The agency also offers Head Start, Low Income, Heating and Energy Assistance, Emergency food/clothing, and Workforce Investment Act programs. Since 1997, KCEOC has served over 300 clients with housing counseling services alone. Including other housing services, the number served is well over 3,000. [www.povertyisreal.org](http://www.povertyisreal.org)

**REACH, Inc**

Lexington, KY

\$22,690.00 - Comprehensive Counseling

REACH, Inc. is a consortium of 22 entities that was established in 1994 to help low-to-moderate income families and individuals become first-time homebuyers. REACH provides homebuyer education and housing counseling services to help clients prepare for owning a home, as well as financial assistance with down payment and closing costs. REACH also serves as a loan originator for Kentucky Housing Corporation. REACH also provides employer assisted housing, housing voucher to homeownership and unemployment bridge programs. During Fiscal Year 2011, REACH counseled 742 clients. [www.reachky.com](http://www.reachky.com)

**Brighton Center, Inc.**

Newport, KY

\$28,606.00 - Comprehensive Counseling  
\$32,240.00 - HECM Counseling

Brighton Center, Inc. is a private nonprofit community-based organization with the mission to create opportunities for individuals and families to reach self-sufficiency through family support services, education and leadership throughout northern Kentucky. Brighton Center has been offering housing counseling services to the community since 1980 and its continuum of financial services includes financial education and homeownership educational classes, as well as one-on-one counseling related to budget and credit, homeownership, default and foreclosure, and reverse mortgages. During Fiscal Year 2011, Brighton Center counseled 639 clients. [www.brightoncenter.com](http://www.brightoncenter.com)

## **LOUISIANA**

### **Lafayette Consolidated Government Neighborhood Counseling Services**

Lafayette, Louisiana

\$17,958.00 - Comprehensive Counseling

The Neighborhood Counseling Services (NCS) Program is a HUD-approved comprehensive housing counseling agency under the Human Services Division of Lafayette Consolidated Government. The agency has been in existence for over 38 years and is staffed by certified comprehensive housing counselors. Neighborhood Counseling Services Program provides one-on-one pre- and post-purchase counseling for first time home buyers, renter's counseling, homeless counseling, default and delinquency mortgage counseling. Group education is provided through home buyer's training, financial literacy workshops, fair housing seminars, rental housing workshops, homeless workshops and non-delinquency post purchase workshops. The agency maintains a housing discrimination complaint hotline and provides general information on landlord and tenant rights and responsibilities. The mission of the Neighborhood Counseling Services Program is to provide comprehensive housing counseling and supportive services to low- and moderate-income persons, to prevent or eliminate homelessness, and to assist in the attainment of homeownership through education and training. The agency provides core services that assist families and individuals in becoming self-sufficient and educated in consumer rights. This agency has served 1,426 clients last year.

[www.lafayettela.gov/cd/dpt842neighborhoodcounseling.asp](http://www.lafayettela.gov/cd/dpt842neighborhoodcounseling.asp).

### **Greater New Orleans Fair Housing Action Center**

New Orleans, Louisiana

\$19,141.00 - Comprehensive Counseling

Greater New Orleans Fair Housing Action Center (GNOFHAC) is a private, non-profit civil rights organization established in 1995 to eradicate housing discrimination throughout the greater New Orleans area. Through education, investigation, enforcement, and housing counseling activities, GNOFHAC promotes fair competition throughout the housing marketplace -- rental, sales, lending, and insurance. GNOFHAC is dedicated to fighting housing discrimination not only because it is illegal, but also because it is a

divisive force that perpetuates poverty, segregation, ignorance, fear, and hatred. In 2006, in the aftermath of Hurricane Katrina, GNOFHAC launched its housing counseling program, the Hurricane Relief and Homeownership Protection Project in collaboration with the National Fair Housing Alliance (NFHA) to assist homeowners with their hurricane recovery needs including mortgages, insurance, and rebuilding issues. Since 2006, the Homeownership Protection Project has provided counseling and education to over 5,000 homeowners and potential homebuyers. GNOFHAC currently offers foreclosure prevention and post-purchase counseling, along with fair housing, predatory lending and post-purchase education. This agency has served 691 clients last year. [www.gnofairhousing.org](http://www.gnofairhousing.org)

### **Volunteers of America of North Louisiana**

Shreveport, Louisiana

\$15,000.00 - Comprehensive Counseling

Volunteers of America (VOA) is a national, non-profit organization which provides human service programs, and opportunities for individual and community development. Founded in 1896, VOA's innovative services respond to community needs to help abused and neglected children, youth at risk, the elderly, and persons with disabilities, the homeless, and many others. Volunteers of America developed a markedly different approach to managing housing communities nationwide. It is a unique approach that teams property management with residents of the community to work together.

Volunteers of America of North Louisiana (VOANL) has a special focus on developing and managing affordable housing since 1968. VOANL's housing counseling agency has emerged as a leader in the Shreveport-Bossier area in providing comprehensive credit counseling, budget counseling, pre-purchase counseling, the First Time Homebuyer's Class, Loss Mitigation, loan review and mortgage scam awareness. VOANL served 643 clients last year. [www.voa.org](http://www.voa.org).

## **MAINE**

### **Maine State Housing Authority**

Augusta, ME

\$175,000.00 - Comprehensive Counseling

The Maine State Housing Authority (MaineHousing) is an independent, quasi-state agency that bridges public and private housing finance to benefit Maine's low- and moderate-income people. MaineHousing's mission is to assist Maine residents to obtain, and maintain, safe, affordable housing and services suitable to their unique housing needs. MaineHousing provides leadership, maximizes resources, and promotes partnerships to develop and implement sound housing policy. MaineHousing serves over 90,000 households each year through homebuyer education, financial literacy training, and housing counseling that is provided through sub-grantee affiliates. Housing counseling strives to improve financial literacy; expand homeownership opportunities; improve access to affordable, safe housing; and to promote and preserve successful homeownership. Sub-grantee counselors provide guidance and advice to help Maine's hardest-to-reach residents improve their housing conditions. <http://www.mainehousing.org/>.

## **MARYLAND**

### **HOMEFREE – USA**

Hyattsville, MD

\$1,002,510.00 - Comprehensive Counseling

\$50,000.00 - HECM Counseling

Established in 1994, HomeFree-USA is a nonprofit homeownership preparation, foreclosure intervention and financial empowerment organization. The HomeFree-USA mission is to develop within all people the knowledge, skills and practices they need to be financially strong and successful homeowners. The HomeFree-USA nationwide Network of faith and community-based nonprofit housing counseling agencies serves the interests of more than 4 million homebuyers and homeowners. Their homebuyer and homeowner programs have been the catalyst for the financial and homeownership success of thousands of homeowners

### **Arundel Community Development Service, Inc.**

Annapolis, MD

\$18,549.00 - Comprehensive Counseling

Arundel Community Development Services, Inc. (ACDS) is a private, nonprofit corporation established in 1993 by Anne Arundel County to create and retain affordable housing opportunities within the County. The ACDS Homeownership Counseling Program and the ACDS Foreclosure Prevention Program are two of the County's top affordable housing program priorities. Combined, these two programs serve over 1,000 clients per year. ACDS is under contract with Anne Arundel County to administer its federally funded programs, including the Community Development Block Grant (CDBG) Program, HOME Investment Partnerships Program, Emergency Shelter Grant (ESG) Program, the Continuum of Care Program, and the Housing Opportunities for Persons with AIDS (HOPWA) Program. In addition, ACDS is Anne Arundel County's designated local administering agency for State special loan programs and other State and locally funded housing and community development programs. [www.acdsinc.org](http://www.acdsinc.org).

### **Garwyn Oaks Northwest Housing Resource Center, Inc.**

Baltimore, MD

\$20,324.00 - Comprehensive Counseling

Established in 1999, and reorganized in 2007, the Garwyn Oaks Northwest Housing Resource Center is a homeownership education and counseling nonprofit organization that provides pre and post-purchase homeownership services to individuals and families. Located in Baltimore City, the organization was created by residents of the Garwyn Oaks community to help revitalize and stabilize their community, and has grown to service Baltimore City home seekers for pre-purchase education and counseling, and three Northwest Baltimore communities for post-purchase services. The mission of the Center

is to ensure strong, healthy communities by equipping residents to obtain, maintain and/or retain their homes successfully. [www.go-northwesthrc.org](http://www.go-northwesthrc.org).

### **Harford County Housing Agency**

Bel Air, MD

\$22,099.00 - Comprehensive Counseling

\$14,857.00 - HECM Counseling

The Harford County Housing Agency has been a HUD approved counseling agency since 1977. The agency provides comprehensive counseling services to Harford County residents as well as residents of other jurisdictions who request counseling services. The agency offers counseling services in the area of pre-purchase, budgeting, credit, eviction prevention, rental opportunities, foreclosure, and reverse mortgage.

### **Cecil County Housing Agency**

Elkton, MD

\$15,000.00 - Comprehensive Counseling

Cecil County Housing Agency's mission is to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination to eligible low and moderate-income persons and families. Cecil County Housing Agency has been assisting low income Cecil County residents to choose and lease safe, decent, and affordable privately-owned rental housing through the Section 8 housing choice voucher program since 1978. The Agency has been providing counseling to those tenants on: property maintenance; how to meet their responsibilities as a tenant; and financial management enabling them to pay their rent and utilities on a timely basis. Currently, the number of Section 8 Housing Choice Vouchers administered by the Agency is 609. In May 2006, Cecil County Housing Agency expanded its services to meet the needs of the community by providing pre and post purchase, budgeting, credit, and mortgage default counseling. When the Agency became HUD approved in March 2007, Reverse Mortgage counseling was added to services provided. From 2006 until March 2011, Cecil County Housing Agency has served over 2,278 families, not including the Section 8 Housing Choice Voucher Program. [www.ccgov.org/dept\\_housing](http://www.ccgov.org/dept_housing).

### **Frederick Community Action Agency**

Frederick, MD

\$20,324.00 - Comprehensive Counseling

Through a wide array of programs and services, the Frederick Community Action Agency (FCAA) provides food, shelter, medical care, transportation, housing, and other forms of assistance to families and individuals that are homeless or low-income. Started in 1968, the Frederick Community Action Agency is sponsored by the City of Frederick and the Friends for Neighborhood Progress, Inc. with support from the Frederick County Government and the United Way of Frederick County. The Frederick Community Action Agency became a HUD-Approved Housing Counseling Agency in 1997 and currently provides Comprehensive Housing Counseling Services including pre-purchase

homebuyer counseling, homebuyer education program, delinquency and default counseling, post-purchase counseling, home improvement and maintenance counseling, rental counseling, and counseling for families and individuals who are homeless.

**Hagerstown Neighborhood Development Partnership, Inc.**

Hagerstown, MD

\$26,239.00 - Comprehensive Counseling

Washington County Community Housing Resources Board (WCCHRB), the predecessor to Hagerstown Neighborhood Development Partnership, was established in 1976 as a nonprofit volunteer organization dedicated to promoting fair housing equal opportunity. In 1999, The Hagerstown Home Store opened and WCCHRB evolved from an all volunteer effort to a paid staff of four, with regularly scheduled workshops and counseling services for individuals. On July 1, 2005, WCCHRB merged with another organization, Hagerstown Neighborhood Development Partnership, Inc. (HNDP), a nonprofit community development corporation with the resources to not only counsel clients but also invest in real estate to further revitalization of the City's aging downtown. HNDP, through the Hagerstown Home Store, provides free of charge, pre-purchase housing counseling, post-purchase housing counseling, credit, foreclosure, budget and delinquency counseling; home buyer counseling and workshops, fair housing education, and landlord/tenant information and referrals for the benefit of the citizens of Washington County, Maryland. Since 1999, 18,430 clients have been served.

[www.hagerstownhomestore.org](http://www.hagerstownhomestore.org).

**Housing Initiative Partnership, Inc.**

Hyattsville, MD

\$26,239.00 - Comprehensive Counseling

Housing Initiative Partnership was founded in 1988 with a mission to remove blight, revitalize communities, create housing opportunities for low and moderate income people, and improve the quality of life in the neighborhoods we serve. HIP's affordable development program both constructs and rehabilitates multifamily and single-family housing. HIP is committed to "green" development and providing social services to our buildings' residents. In 2003, HIP Services Inc. spun off as a separate but related 501(c)(3) with the goal of alleviating the effects of poverty and injustice. HIP Service's housing counseling program provides education and counseling to over 1,000 each year. HIP Services has been on the for-front of foreclosure intervention and has helped save hundreds of homes over the past two years. As both an innovative non-profit developer dedicated to revitalizing neighborhoods, and a provider of HUD-approved homebuyer and default counseling services, HIP creates housing and economic opportunities for persons of low- and moderate-income. [www.hiphomes.org](http://www.hiphomes.org).

**Washington County Community Action Council**

Hagerstown, MD

\$20,324.00 - Comprehensive Counseling



The Washington County Community Action Council Inc. (CAC) was established under the Economic Opportunity Act of 1964 to fight America's War on Poverty. As the designated community action agency, CAC's objective is to help people to help themselves in achieving self-sufficiency. CAC's goal of increasing the capacity of its clients is reached through providing a continuum of services in four program areas. These four departments provide services ranging from crisis intervention and transportation to case management and homeownership. In 1987, CAC recognized the need to address housing issues related to landlord-tenant issues. The landlord-tenant component works with landlords and tenants to ensure that the rights of all parties are in accordance with Maryland Landlord-Tenant Law. The services of the Housing Department have grown to include a Rental Rehab Program, a First Time Homebuyers Program, and Weatherization Program. The placement housing counseling component was added to work closely with the homeless population. This component works with individuals and families in shelter to locate permanent housing, housekeeping, and budgeting.

**Southern Maryland Tri-County Community Action Committee**

Hughesville, MD

\$15,000.00 - Comprehensive Counseling

Southern Maryland Tri-County Community Action Committee, Inc. (SMTCCAC) is a private non-profit that has been serving residents of Calvert, Charles and St. Mary's County since it was formed in 1965 after the enactment of the Economic Opportunity Act of 1964. This past fiscal year it provided a wide array of services to over 25,000 clients to carry out the mission of providing services for eligible citizens that alleviate the causes and conditions of poverty, promote upward mobility and enrich the quality of life. The agency impacts the lives of area low wage workers and other vulnerable residents through by collaboratively and forming partnerships to expand their efforts and leverage federal, state, private and local funding to carry out its activities. Program services provided include Medical Adult Day Care, AmeriCorps, Commercial Driver's License Training, Energy Assistance, Head Start, Rural Transportation and Senior Companion Program. Housing services offered include housing counseling, affordable housing development, rental management, housing rehabilitation and weatherization.

[www.smtccac.org](http://www.smtccac.org).

**Home Partnership, Incorporated**

Joppatowne, MD

\$15,000.00 - Comprehensive Counseling

Operating since 1996, Home Partnership, Inc. has provided the following counseling and education services: pre-purchase, post-purchase, budget and foreclosure prevention. HPI set up its housing counseling program to provide housing counseling and education, and secondary financing programs, to families in Harford County, eastern Baltimore, Harford and Cecil counties. Since 1996, HPI has provided service to 5,396 individuals and families. Nearly 50 percent of these clients are low and moderate-income households. The past year, HPI continued to provide relief to hundreds of families seeking foreclosure prevention assistance. [www.homepartnershipinc.org](http://www.homepartnershipinc.org).

**Garrett County Community Action Committee, Inc.**

Oakland, MD

\$22,690.00 - Comprehensive Counseling

Incorporated in 1965, Garrett County Community Action Committee, Inc. (GCCAC) is a private not-for-profit 501(c)(3) organization. GCCAC works with partners to build a stronger community and to provide services that improve the quality of life for residents in Garrett County. GCCAC provides housing services, housing development, senior services, child care development, community and emergency services, transportation, and other areas of assistance to empower residents with limited resources in obtaining essential resources and achieving self-sufficiency, to include obtaining and maintaining safe, decent, healthy, and affordable housing.

**MASSACHUSETTS**

**Citizen's Housing and Planning Association (CHAPA)**

Boston, MA

\$1,049,716.00 - Comprehensive Counseling

Established in 1967, Citizens' Housing and Planning Association (CHAPA) is a leading housing policy and research organization in New England. CHAPA's mission is to encourage the production and preservation of housing which is affordable to low-income families and individuals. CHAPA pursues its goals through advocacy with local, state and federal officials; research and an information clearinghouse on affordable housing issues; community education and training; and coalition and consensus building. CHAPA is a co-founder of the New England Housing Network, a broad coalition of housing and community development organizations established in 1995. Through its work with the New England Network, CHAPA became a regional intermediary in 1999 and administers the HUD housing counseling program grant to 19 agencies in five New England states. These agencies provide comprehensive housing counseling services to low and moderate income homebuyers, homeowners, and renters. To date, CHAPA's network has served over 75,000 clients through homebuyer education classes and one-on-one counseling. [www.chapa.org](http://www.chapa.org).

**Housing Partnership Network**

Boston, MA

\$1,380,162.00 - Comprehensive Counseling

The Housing Partnership Network is a peer network and business alliance of regional nonprofits that develop, manage and finance affordable homes that revitalize communities and provide opportunities for lower-income and working families. The Network forges partnerships to achieve large scale impact. Its 98 members have financed over 420,000 units of affordable housing; developed, rehabilitated or preserved 231,000 affordable homes; provided counseling to 710,000 low and moderate income households, resulting in 100,000 families who have bought or retained their homes; and provided more than 3 million residents with quality housing and improved economic and

educational opportunities. A HUD approved counseling intermediary since 1995, the Network has supported its members' housing counseling efforts with a cumulative pass through of \$22 million. This year, the Network will fund 30 members in 20 states, who will provide housing counseling to approximately 60,000 households. The goals of the Network's housing counseling program are: expand homeownership opportunity for low and moderate income families, especially minority, new immigrant, and traditionally underserved populations; promote neighborhood stabilization and revitalization by increasing sustainable homeownership and secure housing tenure; support low- and moderate-income homeowners in maintaining their homes and building equity for the future.

**Neighborhood Assistance Corporation of America (NACA)**

Jamaica Plain, MA

\$955,304.00 - Comprehensive Counseling

The Neighborhood Assistance Corporation of America (NACA) is a nonprofit, community advocacy and homeownership organization that has been making homeownership a reality since the early 90's by counseling clients and enabling even those with poor credit to purchase a home or restructure an unaffordable loan. NACA operates from over 38 office locations across the country and has provided assistance to over 500,000 clients. NACA is committed to the stabilization of communities and neighborhoods across the country that have been hardest hit by unprecedented foreclosure rates and promoting the standards of homeownership central to the American experience for generations. [www.naca.org](http://www.naca.org).

**Springfield Neighborhood Action for Boston Community Development**

Boston, MA

\$15,592.00 - Comprehensive Counseling

Action for Boston Community Development, Inc. (ABCD) is Boston's anti-poverty agency, established in 1962 as one of the earliest local programs of the federal War on Poverty. ABCD's mission continues to focus on empowering families and individuals with the tools they need to escape poverty and build family and community assets. ABCD delivers a wide range of services both through centrally-managed programs and through a network of 15 local Neighborhood Service Centers, which provide walk-in access to all of the agency's resources in a friendly, supportive and culturally appropriate context. ABCD provides a comprehensive housing counseling program offering housing solutions for low-income Boston families. One-on-one counseling and group education services, integrated with financial literacy education and support, are provided by three ABCD departments which coordinate their housing counseling activities to maximize resources and benefits for clients. [www.bostonabcd.org](http://www.bostonabcd.org).

**Chelsea Restoration Corporation**

Chelsea, MA

\$16,183.00 - Comprehensive Counseling

Chelsea Restoration Corporation (CRC) is a community based non-profit agency with the mission to provide quality housing for the area's low to moderate-income families. CRC has played a vital role in the preservation, accessibility and livability of the community of Chelsea and several surrounding towns since 1977. Over 75% of the families served are ethnic minorities (with the greater number being Latino), and all program participants experience economic pressures that present challenges to homeownership. CRC is an area resource for both housing counseling and foreclosure assistance services in both English and Spanish. CRC has worked with over 10,000 families over the past 34 years, and in addition to delivering high-quality housing counseling, it works with first-time homebuyers and other local residents to prevent foreclosures and rehabilitate property. [www.chelsearestoration.org](http://www.chelsearestoration.org)

**Catholic Social Services of Fall River**

Fall River, MA

\$22,099.00 - Comprehensive Counseling

Catholic Social Services of Fall River, Inc. (CSS) has a solid history of providing high-quality, community-based services for low-income, minority and immigrant populations. CSS is a non-profit, multi-service agency serving Southeastern Massachusetts. The mission is to "help those in need", regardless of religious affiliation, and it is carried out through the myriad of programs and services. Incorporated in 1924, CSS has grown from its original model of primarily providing adoption and welfare services to providing over 30 programs and services tailored to meet the needs presented in our region. In Fiscal Year 2011, CSS served 46,423 individuals consisting of adults, elders and children.

**Berkshire County Regional Housing Authority**

Pittsfield, MA

\$25,000.00 - Comprehensive Counseling

Berkshire County Regional Housing Authority's Housing & Mediation Program (HSMP) administers a wide array of programs and services to promote housing stability. These programs and services include: comprehensive housing counseling; loss mitigation counseling; alternative dispute resolution programs (i.e. mediation, conciliation and negotiation programs); homelessness prevention and resolution services; and anti-poverty programming. In an effort to provide more effective community support and have a greater systemic impact, HSMP provides services to Berkshire County rental property owners as well as tenants and at-risk homeowners. HSMP's unique model provides an environment where rental property owners, tenants, and homeowners work together to resolve housing problems.

**Plymouth Redevelopment Authority**

Plymouth, MA

\$24,465.00 - Comprehensive Counseling

\$12,000.00 – HECM Counseling

The Plymouth Redevelopment Authority has been a HUD approved housing counseling agency since 1999. It primarily provides individual pre-purchase, HECM, and foreclosure and delinquency avoidance counseling in addition to first time homebuyer seminars. Established in 1958, it has been the mission of the Authority to provide programs, projects, and services that benefit the Town of Plymouth and its citizens.

**Quincy Community Action Programs, Inc.**

Quincy, MA

\$22,690.00 - Comprehensive Counseling

\$25,000.00 – HECM Counseling

Since 1965, Quincy Community Action Programs, Inc. (QCAP) has been a leader in addressing the changing housing needs of low and moderate-income residents of Quincy and surrounding Norfolk County Communities. QCAP's focus is to sustain and improve the housing situations of low-income households through housing search and counseling, tenant and landlord training, homelessness prevention, mediation, mortgage default and foreclosure counseling, credit and budget counseling, down payment assistance, lead abatement and home improvement loan programs, Home Equity Conversion Mortgage counseling for seniors, homeownership education, affordable housing development, and property management. QCAP is recognized by local, statewide and national organizations for delivering a range of housing services that improve the quality of life and generate more affordable housing options for low and moderate-income households.

**Community Service Network, Inc.**

Stoneham, MA

\$15,000.00 - Comprehensive Counseling

For the past 27 years, Community Service Network, Inc.'s (CSN) mission is to help low and moderate-income clients access the knowledge, skills, and services that promote the independence and self-sufficiency essential for success. CSN accomplishes this by providing both one-on-one and group counseling on topics such as pre-purchase, tenant's rights, fair housing, foreclosure prevention, predatory lending, reverse mortgages, credit, budgeting, housing search, post-purchase rights and responsibilities, and the Homeownership Voucher program. CSN also provides pro bono legal services to low-income tenants. CSN served over 500 clients during the past year. [www.csninc.org](http://www.csninc.org).

**Pro-Home, Inc.**

Taunton, MA

\$23,873.00 - Comprehensive Counseling

Pro-Home, Inc. is a non-profit corporation founded in 1990 to facilitate the production and protection of affordable housing. Pro-Home: produces and advocates for the production of affordable housing; works with individual individuals and families to prevent loss of, or displacement from, existing housing; strives to eliminate discrimination in housing; and brings together diverse groups and individuals to aggressively work toward solutions. Pro-Home is approved and/or certified by HUD, the

Massachusetts Department of Housing and Community Development, Fannie Mae, Citizen's Housing and Planning Association, Mortgage Guaranty Insurance Corporation, and the Massachusetts Housing Partnership. The agency's offering of comprehensive housing counseling programs is constantly evolving to address the changing needs of the residents of the 13 communities it serves. One-on-one housing counseling services include pre-purchase, post-purchase, financial literacy, foreclosure prevention, loan document review, landlord/tenant relations, as well as Fair Housing advocacy. Group education services offered are pre-purchase, post-purchase, and financial literacy education. Pro-Home has also partnered with many community-based organizations to coordinate the delivery of its housing counseling service activities.

[www.prohomeinc.org](http://www.prohomeinc.org).

## **MICHIGAN**

### **GreenPath, Inc.**

Farmington Hills, MI

\$908,097 - Comprehensive Counseling

\$351,546 - HECM Counseling

Founded in 1961, GreenPath is one of the country's oldest and largest nonprofit financial and housing counseling organizations. Their core purpose is, through financial knowledge and expertise, to enable people to enjoy a better quality of life.

Headquartered in Farmington Hills, Michigan, GreenPath has 63 branch offices located strategically throughout Michigan, Illinois, Indiana, Wisconsin, Arizona, New York, Florida, Texas, New Hampshire, Vermont, Colorado, and Wyoming. GreenPath has provided quality counseling for fifty years. They are a member of the National Foundation for Credit Counseling (NFCC) and accredited by the Council on Accreditation (COA), an independent third-party organization that reviews and monitors entities that provide services to families. GreenPath housing counseling services include: Pre-Purchase Counseling & Education; Mortgage Delinquency Counseling; Reverse Mortgage Counseling; Financial & Debt Management Counseling; and Rental Counseling.

### **Mission of Peace National Corporation**

Detroit, MI

\$530,445.00 - Comprehensive Counseling

Formed in 1997, Mission of Peace National Corporation (MOPNC) is a faith based Michigan not for profit tax-exempt 501 (c) (3) corporation whose mission is to provide housing counseling services that increase the capacity of low-to-moderate income individuals and families participation in the housing market. Since its beginning, MOPNC has acted as a catalyst for change. MOPNC provides a full range of comprehensive counseling for all individuals. Their various counseling programs consist of: Pre and Post Purchase, Budget Counseling, Credit Counseling, Home Buyer's Club, Fresh Start Banking Basics, Foreclosure Prevention, Rental Issues, Energy Efficiency, Property Management, Life Skills and Nutrition. MOPNC accomplishes its goals by

appropriately leveraging its relationship with businesses, educational institutions, labor unions, government and other non-profit agencies to assist its clients in achieving homeownership.

**Michigan State Housing Development Authority**

Lansing, MI

\$266,268.00 - Comprehensive Counseling

The Michigan State Housing Development Authority (MSHDA) provides financial and technical assistance through public and private partnerships to create and preserve decent, affordable housing for low- and moderate-income residents and to engage in community economic development activities to revitalize urban and rural communities. MSHDA is dedicated to building a thriving and vibrant future for Michigan and provides the tools and resources to improve people's lives through programs across the state. These programs assist with housing, build strong neighborhoods, and help create places where people want to live and work. MSHDA's programs work in four areas: Affordable Rental Housing; Supporting Homeownership; Ending Homelessness; and, Creating Vibrant Cities and Neighborhoods. MSHDA's loan and operating expenses are financed through the sale of tax-exempt and taxable bonds as well as notes to private investors – not from state tax revenues. Proceeds are loaned at below-market interest rates to developers of rental housing, and help fund mortgages and home improvement loans. MSHDA also administers several federal housing programs.

**Bay Area Housing, Inc.**

Bay City MI

\$23,873.00 - Comprehensive Counseling

Bay Area Housing, Inc. was established in 1993 to provide affordable housing for persons of low and moderate income and to combat community blight and deterioration by undertaking and assisting community revitalization efforts in Bay County. Bay Area Housing, Inc's opened its Counseling Division in 1996 with the initial intention of helping families achieve homeownership. Over the years, the Counseling Division has grown immensely. With three full time counselors on board, they are able to provide services as follows; Pre-Purchase Education, Mortgage Delinquency/Foreclosure Prevention, Financial Literacy/Credit Repair, Post Purchase Home Maintenance and Fair Housing Rental. [www.bahinc.org](http://www.bahinc.org)

**NCCS Center for Nonprofit Housing**

Fremont, MI

\$27,423.00 - Comprehensive Counseling

The NCCS Center for Nonprofit Housing (CNH) is legally structured as a supporting organization of TrueNorth Community Services, formerly known as Newaygo County Community Services (NCCS). CNH's mission statement: "CNH is committed to assuring all members of our community have access to quality, affordable housing, one home at a time." CNH was incorporated as a non-profit organization with the State of Michigan in February 1994, and received federal tax-exempt status as a 501(c)(3) organization in May

1994. CNH accomplishes its mission through Housing Education/Counseling, Housing Choice Vouchers, Homebuyer Assistance and Low-income Rental Housing. CNH Housing Education program includes one-on-one counseling services for pre-purchase, post-purchase and rental housing clients, Homebuyer Education Classes, Financial Management Classes, Home Maintenance Classes and Foreclosure Prevention programs. To date CNH has served more than 2,500 households through its Housing Education Program. [www.cnhousing.org](http://www.cnhousing.org).

**LINC Community Revitalization, Inc.**

Grand Rapids, MI

\$15,000.00 - Comprehensive Counseling

LINC Community Revitalization, Inc. (LINC) is a nonprofit community development corporation that provides services to Kent County, Michigan. LINC's mission is revitalizing neighborhoods through authentic engagement, stimulating economic development, expanding housing opportunities, creating affordable housing, and developing leadership and capacity to residents and grass-root organizations. A key component of this mission has been investing in the development of residents through Financial Education, Capacity Building, Leadership training, Affirmative & Affordable Homeownership Promotion and Home Preservation through counseling & coaching. LINC Community Revitalization, Inc. has grown from an affordable housing organization renovating 12 rental units in 2002 to a community revitalization organization developing over 650 units of housing and completing over \$10 million of investments in communities in its current fiscal year. Although its housing counseling program is relatively young, the program continues to expand to meet the increasing demand for foreclosure counseling and financial education services, serving over 400 people last past year. Its financial counseling services are enhanced via strong partnerships with local workforce development agencies in a formal collaboration to create a Financial Opportunity Center that will successfully move 300 families to above 200% of the poverty rate over a 3-year period. [www.lincrev.org](http://www.lincrev.org).

**Grand Rapids Urban League**

Grand Rapids, MI

\$23,873.00 - Comprehensive Counseling

The Grand Rapids Urban League is a nonprofit, community service organization whose vision is to be the preeminent agency in West Michigan, effectively utilizing diverse and abundant resources to redress racial injustice and promote racial equality. It was founded in 1943 and is an affiliate of the National Urban League. It is governed by a multiracial Board of Directors of men and women representing area business, civic, professional, labor and religious organizations. The mission of the Grand Rapids Urban League is to provide the means to empower African Americans and other minorities to achieve economic self-reliance, parity and civil rights. The League, a HUD-approved Housing Counseling Agency since March, 1980, has an excellent record of helping homeowners and renters obtain and retain stable decent housing. To empower its constituency, the League provides services in the areas of housing and community services, economic



development and employment, education, health, and advocacy. During the 2011 program year, 1,262 households met face-to-face with a League housing counselor for help resolving a housing problem or crisis such as foreclosure, eviction, and homelessness, tenant rights and responsibilities, locating decent housing, and financial assistance.

**Home Repair Services of Kent County, Inc.**

Grand Rapids, MI

\$25,648.00 - Comprehensive Counseling

The mission of Home Repair Services is to build value and dignity by equipping lower-income homeowners and their families for successful, sustained homeownership, thereby strengthening neighborhoods and the community. Efforts in six program areas enable Home Repair Services to accomplish this mission: critical repairs provided at very low cost; access modifications for people with disabilities; a surplus building materials store; a tool library; educational classes for do-it-yourself home maintenance; and housing counseling. Founded in 1979, Home Repair Services now serves more than 3,200 lower-income families per year. Home Repair Services is unique in that it focuses 100% of its effort on post-purchase activities to help existing homeowners retain and improve their homes. Homeownership rates in the central neighborhoods of urban centers like Grand Rapids cannot be maintained by new development alone, and the thousands of lower-income homeowners already living in those neighborhoods are a resource too valuable to ignore.

**Inner City Christian Federation**

Grand Rapids, MI

\$23,873.00 - Comprehensive Counseling

The Inner City Christian Federation (ICCF) is a nonprofit housing developer serving Grand Rapids, Michigan and surrounding counties. During its 37-year history the organization has rehabilitated, constructed, and/or financed over 500 units of housing for low- and moderate-income families. ICCF currently provides a continuum of housing programs and services including emergency shelter for homeless families, affordable permanent rental housing, and reconstruction, production and sale of single-family homes. ICCF also provides an extensive home ownership education program as well as individual and group housing counseling, Individual Development Accounts (IDAs), Employer Assisted Housing, Foreclosure Prevention, Family Self Sufficiency and Housing Choice Voucher programs.

**Community Action Agency**

Jackson, MI

\$18,549.00 - Comprehensive Counseling

Community Action Agency (CAA) is a 501(c)(3) nonprofit corporation operating for over 40 years in Jackson, Lenawee and Hillsdale counties in Michigan. The agency's mission throughout the years has been to assist low-income families achieve self

sufficiency. This year, services will be provided to clients through over 60 programs across the three counties, including Weatherization, Head Start, WIC (Women, Infant & Children), Transitional and Permanent Supportive Housing, Tax Assistance and Homeowner Rehab. Last fiscal year, CAA provided housing counseling services to over 1,300 clients including homebuyer education, pre purchase counseling, rental counseling and homeless services. Annually, CAA serves over 15,000 clients across all agency programs. <http://www.caajlh.org>

**Elder Law of Michigan, Inc.**

Lansing, MI

\$25,648.00 - Comprehensive Counseling

Elder Law of Michigan, Inc. (ELM) was founded in 1990 as a nonprofit charitable organization that promotes and protects the rights, health and economic well-being of people as they age and with disabilities providing information, advocacy, legal advice and professional services. ELM provides a variety of programs including the Legal Hotline for Michigan Seniors, the Mid-America Pension Rights Project, the Michigan Coordinated Access to Food for the Elderly (MiCAFE) and the Benefits Enrollment and Options Center in addition the Housing Counseling Program. ELM provides reverse mortgage, delinquency/default, rental and post-purchase, non-delinquency counseling. In 2011, ELM served more than 6,000 Michigan residents through our wide range of programs including more than 1,300 people with housing issues. ELM was recently approved as a Michigan State Housing Development Authority authorized housing counseling agency. [www.elderlawofmi.org](http://www.elderlawofmi.org).

**Franklin Street Community Housing Council, Inc.**

Lansing, MI

\$20,915.00 - Comprehensive Counseling

Franklin Street Community Housing Council (FSCHC) services a five county area in central Michigan with a population of 676,366. The counties served are Ingham, Eaton, Clinton, Livingston and Shiawassee. Its counseling services are available for all families regardless of income or area (even outside the five counties.) FSCHC is a neighborhood based nonprofit that is committed to preserving and revitalizing neighborhoods in the City of Lansing, Michigan. FSCHC implements housing and counseling programs that serve working families and individuals. Franklin Street's mission is to improve neighborhoods, to provide safe, decent and affordable housing, and to offer Lansing residents the opportunity to own a home and realize greater financial independence.

**Lighthouse Community Development**

Pontiac, MI

\$17,366 .00- Comprehensive Counseling

Lighthouse Community Development received certification as a HUD-approved housing counseling agency in February 2003. The agency serves residents of Oakland and Macomb Counties, Michigan. It provides pre-purchase housing counseling, financial

fitness classes, one-on-one financial counseling, predatory lending counseling, post-purchase counseling, foreclosure prevention workshops and counseling, home maintenance/home repair classes, one-on-one counseling to repair credit and prepare county residents for homeownership, counseling for renters; and assistance with fair housing issues.

**Oakland County Housing Counseling**

Pontiac, MI

\$29,197.00 - Comprehensive Counseling

\$20,000.00 - Reverse Mortgage Counseling

For over 25 years Oakland County Community & Home Improvement's Housing Counseling Unit has provided comprehensive housing counseling to thousands of Oakland County residents. Oakland County believes that housing counseling promotes and protects the interests of housing consumers leading to a better quality of life in its community. Community outreach activities are conducted to increase and preserve home ownership opportunities for low-income, minority, and disabled families. The unit affirmatively furthers fair housing by identifying barriers, setting goals to overcome these impediments, and reviewing progress and revising goals as needed. The Oakland County Housing Counseling unit provides counseling for Home Equity Conversion Mortgages (reverse mortgages) for senior citizens, pre-purchase counseling for homebuyers, post-purchase counseling including loss mitigation/mortgage delinquency and foreclosure assistance, refinance counseling, financial management, fair housing issues, and education on tenant/landlord rights and security deposit law. The unit provides education, information, and referral to federal, state, and local housing programs for low-income residents. [www.oakgov.com/chi](http://www.oakgov.com/chi)

**Oakland Livingston Human Service Agency**

Pontiac, MI

\$19,732.00 - Comprehensive Counseling

Oakland Livingston Human Service Agency (OLHSA), located in Pontiac, Michigan, is a non-profit, community action agency serving Oakland and Livingston counties. Founded in 1964, as part of President Lyndon Johnson's War on Poverty, OLHSA's mission is to enable low-income, elderly and persons with disabilities living in Oakland and Livingston Counties to gain the knowledge and skills to become self-sufficient. One of 1,100 community action agencies nationwide, OLHSA's 80 programs provide assistance in the areas of pre-natal care, Head Start, services for persons with HIV/AIDS, weatherization, home buyer education, and foreclosure counseling. OLHSA's housing counseling program offers group and individual housing counseling in the areas of pre-purchase and homebuyer education, mortgage delinquency, financial education, and predatory lending counseling. Housing counseling services are available in English and Spanish. [www.olhsa.org](http://www.olhsa.org).

**Northwest Michigan Community Action Agency.**

Traverse City, MI

\$30,380.00 - Comprehensive Counseling

Northwest Michigan Community Action Agency (NMCAA) is a Community Action Agency and covers a ten county region of northwest, lower Michigan. Counties include: Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Missaukee, Roscommon, and Wexford. NMCAA is the “One-Stop Shopping Center” for Housing Counseling Services for this area of the state. NMCAA’s mission as a Community Action Agency is “Helping People by Linking Services, Resources and Opportunities”. To meet this mission NMCAA staff delivers federal, state and locally funded programs, in coordination with other services offered in each community. Services offered include: Homebuyer Education, Financial Management Education, Free Low-Income Tax Preparation and Education, Individual Development Accounts, Post-Purchase/Mortgage Default and Rent Delinquency Counseling, Post-Purchase/Post-Occupancy Counseling, Loan Document Review, Home Improvement and Rehabilitation Counseling, Homeless Prevention Counseling, and Marketing and Outreach Initiatives. Throughout the agency’s 38-year history, one theme has remained constant: dedication to the improved quality of life and self-sufficiency of the families served. The Community Services Division responsible for housing counseling activities is staffed with 19 professionally trained counselors serving housing counseling clients. [www.nmcaa.net](http://www.nmcaa.net).

**H.O.P.E. America, Inc. - -a/k/a Helping Ordinary People Excel**

Ypsilanti, MI

\$20,324.00 - Comprehensive Counseling

H.O.P.E. America, Inc. is a non-profit organization focused on improving financial literacy and stability in Washtenaw County. H.O.P.E. America was formed in 2001 with the initial goal of creating an organization that could give underprivileged people with limited resources, hope, and a stake in their community. H.O.P.E. America was approved by HUD as a housing counseling agency in March of 2009. H.O.P.E. America provides homebuyers education in a group setting and through one-on-one counseling in Washtenaw County, with particular emphasis on the Ypsilanti community. Since its inception, H.O.P.E. America has provided housing counseling to more than 4,172 individuals and through its food distribution program supported more than 6,500 families. [www.hope-america.org](http://www.hope-america.org).

## **MINNESOTA**

**Homeownership Preservation Foundation (HPF)**

Minneapolis, MN

\$1,096,923.00 - Comprehensive Counseling

Established in 2003, the Homeownership Preservation Foundation (HPF) is a national nonprofit organization dedicated to reducing foreclosure and preserving homeownership. With its mission to guide consumers to the path of sustainable homeownership by developing innovative solutions to improve their financial health, HPF created and

operates the nationally recognized Homeowner's HOPE™ Hotline, 888-995-HOPE. HPF is a trusted consumer resource for households in need of assistance with foreclosure issues, seeking education and/or information on housing, all in an effort to create better sustainable homeownership. HPF works with a broad network of partners, including local and national nonprofit organizations, government and mortgage industry leaders. Since 2003 HPF's HOPE Hotline has received more than six million calls and has counseled over 1.4 million distressed homeowners nationwide. [www.995hope.org](http://www.995hope.org).

**Carver County Community Development Agency**

Chaska, MN

\$25,056.00 - Comprehensive Counseling

The Carver County Community Development Agency (CDA) has been providing housing counseling services to Carver County residents since 1996. The CDA's mission is to provide comprehensive housing counseling services to those in need in Carver County. The type of counseling the CDA provides is homeless, rental, pre-purchase (Home buyer education) and post-purchase (including foreclosure mitigation counseling and non-delinquency counseling). As a Community Development Agency, they also provide affordable housing options which include Public Housing, Shelter Plus Care, Transitional Housing and several other state funded housing options. The CDA served over 2,812 clients last fiscal year. [www.carvercda.org](http://www.carvercda.org).

**Community Action Duluth**

Duluth, Minnesota

\$27,423.00 - Comprehensive Counseling

Community Action Duluth engages the community through Circles of Support Big View meetings and Getting Ahead leadership development classes. Families build and maintain financial assets through multiple asset development programs: FAIM (Family Assets for Independence in Minnesota) and Duluth Saves, JumpStart Duluth (a car purchase program), Free Tax Preparation Sites, Financial and Homebuyer Education class (Common Cents) paired with individualized financial, credit and housing counseling. Families obtain increased income and financial stability through the Project HOPE (family employment advocacy), Bridge to Employment (specialized employment mentorship for African Americans and Native Americans), Circles @ Work (innovative employment advocacy), and two green job opportunities – Seeds of Success (urban farming program) and Duluth Stream Corps (watershed conservation corps). The Financial Opportunity Center framework, added in 2011, provides a holistic and comprehensive approach to financial, employment, and supportive services by bundling services across program areas. Community Action Duluth has existed since 2004, and to date, has served 2,083 clients. [www.communityactionduluth.org](http://www.communityactionduluth.org).

**Lutheran Social Services/CCCS of Duluth**

Duluth, Minnesota

\$24,465.00 - Comprehensive Counseling

Lutheran Social Service of Minnesota is one of the largest providers of full service community based financial counseling services in Minnesota and has offered services since 1987. LSS is a member agency of the National Foundation for Credit Counseling, and meets or exceeds state requirements for professional licensure and delivery of services. The mission of LSS Financial Counseling Service is to “Help people gain control of their finances and achieve financial wellness.” Housing counseling services provided include mortgage delinquency counseling, and reverse mortgage counseling. Our service also provides budget counseling and assessment, debt management programs, bankruptcy counseling and education and financial education services. LSS has been a provider of mortgage delinquency counseling in Minnesota since 1994. The agency successfully provides foreclosure counseling and assistance for about 50 of 87 counties in the state, and under-served areas as needed. In FY 2011, LSS provided housing counseling to more than 5,000 households. [www.lssmn.org/debt](http://www.lssmn.org/debt).

### **Twin Cities Habitat for Humanity**

Minneapolis, Minnesota

\$30,972.00 - Comprehensive Counseling

The Mortgage Foreclosure Prevention Program (MFPP) of Twin Cities Habitat for Humanity (TCHFH) has provided foreclosure prevention counseling services to more than 6,000 low-income and minority consumers since the program began in 1993. Since its inception in 1985, TCHFH has worked to eliminate poverty from the Twin Cities and to make decent, affordable shelter for all people a matter of conscience. MFPP adheres to three mission-driven goals: 1.) To stabilize homeowners at risk of losing their homes to foreclosure; 2.) to strengthen neighborhoods by preventing vacant and boarded homes; 3.) To save public and private dollars by preventing foreclosures. As an industry leader, MFPP has responded to the alarming increase in subprime and exotic mortgage products by increasing its marketing efforts to reach more homeowners early in the foreclosure process—through increased outreach to local social service and neighborhood organizations and by participating in numerous foreclosure workshops.

[www.tchabitat.org](http://www.tchabitat.org)

### **African Development Center of Minnesota**

Minneapolis, Minnesota

\$21,507.00 - Comprehensive Counseling

The African Development Center (ADC) was organized in 2002 exclusively for charitable purposes, more specifically to work within Minnesota’s African communities to start and sustain successful businesses, build wealth, improve homeownership participation, and promote community reinvestment. ADC develops and delivers culturally sensitive homebuyer education and counseling services and culturally appropriate financial education to all households, regardless of race, color, national origin, or other subjective designations. ADC adopted Homestretch in 2004 and has since provided homebuyer education in ways that overcome the language and cultural barriers that prevent the full participation of African immigrants and refugees in the American economy. ADC’s financial counseling and education is enabling families to

take control of their finances, to master their money, to reach their long-term financial goals, and to achieve homeownership. Our decision to serve Greater Minnesota since 2007 was driven by requests from private lenders, local community groups, foundation initiatives and other CDC's. This application also details our partnership-based approach to serving these communities. This agency served 304 clients last year.  
[www.adcmnnesota.org](http://www.adcmnnesota.org).

**Anoka County Community Action Program**

Minneapolis, Minnesota

\$26,239.00 - Comprehensive Counseling

The Anoka County Community Action Program, Inc. (ACCAP) is an independent nonprofit human service provider that began in 1965 under the Economic Opportunity Act. ACCAP is committed to helping low income individuals of Anoka County out of poverty and into the community as productive citizens, and helps in attaining their dream of self-sufficiency. ACCAP focuses on affordable housing, early childhood development, affordable childcare, services that provide basic needs, self-sufficiency support, and services to seniors. ACCAP has been a HUD approved comprehensive counseling agency since October 24, 1997. To date the agency has educated and counseled over 1,000 individuals to become successful homeowners. Organizational values include: poverty needs to be addressed at all levels of the community; commitment to cultural diversity; effective partnership and collaboration; and quality, innovative, customer-focused programming. <http://www.accap.org>.

**Community Action Partnership of Suburban Hennepin**

Minneapolis, Minnesota

\$27,423.00 - Comprehensive Counseling

\$28,530.00 – HECM Counseling

Community Action Partnership of Suburban Hennepin (“CAPSH”) is the state-and federally-certified community action agency serving suburban Hennepin County, Minnesota. CAPSH was incorporated as a tax-exempt, non-profit community action agency in 1985, in recognition that poverty in Hennepin County, Minnesota was not relegated to the city of Minneapolis. CAPSH offers the following housing programs: foreclosure prevention counseling; budget counseling; lender negotiations; First-time homebuyer workshops and counseling which educates prospective home buyers and assists them to prepare for purchasing a home; housing rehabilitation services, which assists homeowners and families to obtain assistance in making their homes affordable and habitable; transitional housing & homeless services, which assist families, youth and individuals who are homeless (or at risk of homelessness) obtain stable, affordable housing and other needed services; financial literacy workshops that provide individuals with the tools to become financially secure; and reverse mortgage counseling that helps seniors become familiar with their options. This agency counseled 3,183 clients last year.  
<http://www.capsh.org>.

**Reverse Mortgage Counselors, Inc.**

Saint Paul, Minnesota  
\$29,769.00 - HECM

Reverse Mortgage Counselors, Incorporated (RMCI), located in St. Paul, Minnesota, is a HUD-approved nonprofit housing counseling agency formed in 2004 and started providing counseling to seniors in Minnesota and Wisconsin in 2005. The mission of RMCI is to educate senior citizens about reverse mortgages and to assist them in making decisions about their housing options. During the counseling process, RMCI educates people by providing information about housing options so they can make an informed decision. They also help people connect to programs and services that can be beneficial. Last year the agency counseled 449 seniors. [www.reversemortgagecounselors.us](http://www.reversemortgagecounselors.us).

### **Southern Minnesota Regional Legal Services**

Saint Paul, Minnesota  
\$28,606.00 - Comprehensive Counseling

Southern Minnesota Regional Legal Services, Inc. (SMRLS) is the oldest legal aid organization in Minnesota and has been providing quality legal services for over 100 years. The housing counseling program of SMRLS has been in operation and has been HUD approved for over 25 years. Last year the program provided one-to-one counseling assistance to 1,419 clients. SMRLS provides comprehensive counseling services which include pre-occupancy and post-occupancy counseling and mortgage delinquency and default counseling. The cases include helping clients with housing searches, fair housing issues, mortgage defaults, rental delinquencies, non-monetary defaults in rental housing, eviction defense and habitability issues in housing. The program also provides training to groups on landlord-tenant rights and responsibilities. [www.smrls.org](http://www.smrls.org).

### **Washington County Housing and Redevelopment Authority**

Saint Paul, Minnesota  
\$27,423.00 - Comprehensive Counseling

Established in 1981, the Washington County Housing and Redevelopment Authority (the “Authority”) is governed by a seven member Board of Commissioners appointed by the Washington County Board of Commissioners. The Authority’s mission is “through innovation, the Washington County Housing Authority and Redevelopment Authority promotes community and economic development, and provides and maintains affordable, decent and safe housing opportunities in Washington County.” The Authority operates tenant-based rental assistance programs including the federal Housing Choice Voucher program, owns and operates over 1,000 units of affordable rental housing units including public housing, provides redevelopment services and pre- and post-purchase homeownership services. The Authority began providing pre-purchase education services in 2002 with an eight-hour home buyer education workshop entitled “HomeStretch”. In December 2007, the Authority’s Board of Commissioners authorized the expansion of homeownership services through the provision of housing counseling services. The Authority offers a full spectrum of affordable housing services including: Pre-Purchase/ Home buying; Resolving or Preventing Mortgage Delinquency or Default;



Locating, Securing, or Maintaining Residence in Rental Housing; and Services for the Homeless. The authority provides services to over 4,000 clients per year.  
[www.wchra.com](http://www.wchra.com).

**Catholic Charities of the Diocese of St. Cloud**

Saint Cloud, Minnesota

\$28,606.00 - Comprehensive Counseling

\$20,000.00 – HECM Counseling

CCDSC is a non-profit, human services organization supported by generous individuals, foundations, businesses and faith communities. Through 40 plus programs, the agency builds communities, promotes family life, and enhances human dignity by providing quality services to meet the physical, social, emotional and spiritual needs of individuals and families of all faiths and beliefs throughout a 16 county area in Central Minnesota. CCDSC has worked for Central Minnesota since the late 1800s, expanding services to address emerging community needs. The agency has been provided comprehensive housing counseling services since 1972 and their counselors have an average of 17 years experience in housing and financial counseling services. Currently, the Housing Counseling Program provides comprehensive counseling services including: financial management/budget, pre-purchase, mortgage delinquency and default resolution, rental housing, foreclosure preventions, mortgage scam assistance, homeless-displacement and reverse mortgage counseling. The agency also offers workshops including: train-the-trainer financial literacy, fair housing, pre-purchase, and predatory lending prevention and assist clients in connecting to other services within our organization and with our partners. In Fiscal Year 2011, the CCSDS Housing Counseling program served 959 households. [www.ccstcloud.org](http://www.ccstcloud.org).

**Central Minnesota Housing Partnership, Inc.**

Saint Cloud, Minnesota

\$25,000.00 - Comprehensive Counseling

The Central Minnesota Housing Partnership, Inc. (CMHP) is a regional non-profit 501(c)(3) organization incorporated in May 1993. Soon after incorporation, CMHP received its 501(c)(3) designation. In February 1994, CMHP was designated as a Community Housing Development Organization (CHDO) by the Minnesota Housing Finance Agency. It is the mission of the organization to assist underserved communities in preserving, improving and increasing affordable housing for low and moderate income households. CMHP provides a variety of services including affordable rental housing, affordable homeownership opportunities, owner-occupied and rental housing rehab programs, homebuyer education and counseling and planning and development. CMHP has coordinated the Home Stretch 1<sup>st</sup> Time Homebuyer Education Workshops in Central Minnesota for over 14 years. In the last 5 years, the agency has also offered pre-purchase counseling services. Since 1996, CMHP has provided 1<sup>st</sup> time homebuyer education to over 7,800 first-time homebuyers and provided pre-purchase counseling to over 100 potential homeowners. In addition to education and counseling services, CMHP has experience administering State and Federal housing/financing programs such as the

Neighborhood Stabilization Program; and rehabilitation programs such as the Small Cities Development Program and Rental Rehab Loan Program. [www.cmhp.net](http://www.cmhp.net).

**Dakota County Community Development Agency**

Eagan, Minnesota

\$25,476.00 - Comprehensive Counseling

The Dakota County Community Development Agency (CDA) is a local government organization created in 1971. Since then, the CDA has grown into one of the largest local providers of affordable housing and community development programs in Minnesota. Currently, the CDA administers over 30 programs that serve the communities and residents of Dakota County (a suburb of Minneapolis-St. Paul metropolitan area). These programs include rental programs such as Housing Choice Vouchers, Senior Housing and Family Townhome programs, which provide affordable housing to nearly 3,700 households, and Housing Counseling programs, which service those who need assistance with home ownership. The CDA has been administering the pre-purchase education since 1996, serving an average of over 300 households per year with this program in recent years. The CDA began offering pre-purchase and foreclosure counseling in 2003. Over the past two years, staff has counseled over 1,600 households experiencing or concerned about foreclosure and have counseled over 230 households interested in purchasing their first home. For FY2012, the CDA proposes to continue providing housing counseling in the areas of pre-purchase counseling and education and foreclosure counseling and education. In addition, the CDA will provide additional efforts in assisting clients with mortgage modifications and inform and assist clients with fair lending abuse or loan scams. <http://www.dakotacda.org>.

**Saint Paul Department of Planning and Economic Development**

Saint Paul, Minnesota

\$27,423.00 - Comprehensive Counseling

The function of the Mortgage Foreclosure Prevention Program (MFPP), under the City of Saint Paul Department of Planning and Economic Development (PED), is to assist homeowners living in the City of St. Paul to resolve and/or prevent mortgage delinquency and/or default and to maintain homeownership. MFPP housing counselors serve Saint Paul homeowners facing foreclosure by: providing education about the foreclosure process and legal timelines; working with the homeowner's lender on Making Home Affordable including HAMP and HARP modifications and refinance; evaluating possible foreclosure solutions; making referrals to community resources; and providing one-time loans to cure default, available on a case-by-case basis. The MFPP program has been in existence for over 23 years. Over the past 4 years the need for foreclosure counseling has dramatically increased in the City of St. Paul. With its community development partners, the agency actively promotes and supports the growth of neighborhood by providing incentives and amenities that will attract new and retain current residents. Last year, this agency counseled 667 clients. <http://www.stpaulgov>.

**Arrowhead Economic Opportunity Agency**

Virginia, Minnesota  
\$ 26,831.00 - Comprehensive Counseling

Arrowhead Economic Opportunity Agency Incorporation (AEOA) is a private non-profit community action agency in its 46<sup>th</sup> year of service to the residents of Northeastern Minnesota. Its mission is to “strengthen communities by providing opportunities to people experiencing social and economic challenges.” AEOA has operated a Homeownership Program for over twelve years in Lake, Cook and St. Louis Counties---excluding the City of Duluth. The Homeownership Program provides pre-purchase education and counseling to first-time homebuyers and foreclosure prevention counseling and financial assistance to those in danger of foreclosure. Since the inception of the program, AEOA has assisted over 3,700 households with homeownership services. AEOA believes in investing in programs that help people build assets and work toward self-sufficiency. [www.aeo.org](http://www.aeo.org).

## **MISSISSIPPI**

### **Mississippi Homebuyer Education Center Initiative**

Jackson, MS  
\$200,000 - Comprehensive Counseling

Mississippi Homebuyer Education Center-Mississippi Housing Initiative (MHBEC-MHI) works with other Community Housing Development Organizations, Community Development Corporations, faith-based organizations, local municipalities and other housing related entities to meet the challenges facing its constituents and partners. Its goal is to spearhead sustainable homeownership and financial literacy education throughout the States of Alabama, Arkansas, Louisiana, Mississippi and Tennessee, while continuing to provide quality comprehensive direct client services in all areas of homeownership, financial literacy and fair housing education.

### **Mississippi Home Corporation (SHFA)**

Jackson, MS  
\$175,000.00 - Comprehensive Counseling

Mississippi Home Corporation (MHC) is a public-purpose corporation created by the State of Mississippi to help provide affordable housing in the state. As the State Housing Finance Agency (SHFA), MHC offers low interest mortgages funded by Mortgage Revenue Bonds and Mortgage Credit Certificates that lower the homebuyer's federal tax liability and offers low-interest loans for down payment and closing costs. They were the first agency to offer a statewide lease-purchase product, Freddie Mac's Lease Purchase Plus program, and the first SHFA to be involved in the program. MHC operates Mississippi's Low Income Housing Tax Credit Program and a multifamily bond program, which assist in the development of rental housing. MHC also operates the Mississippi Affordable Housing Development Fund, which assists in financing site development, construction, and mortgages on single and multi-family properties for low- and moderate-income Mississippians. MHC's mission also includes helping build

the capacity of nonprofit organizations to develop affordable housing. During Fiscal Year 2011, MHC counseled 4,617 clients. [www.mshomecorp.com](http://www.mshomecorp.com)

**Hope Community Development Agency**

Biloxi, MS

\$19,141.00 - Comprehensive Counseling

HOPE Community Development Agency was established in 2005 with the mission of building and sustaining vibrant communities in Coastal Mississippi. The agency provides an array of services including: Pre-purchase Counseling, Financial Management/Budget Counseling, Home Improvement/Rehabilitation Counseling, Homebuyer Education Workshops, Predatory Lending Education Workshops, Services for the Homeless Counseling, as well as Fair Housing Education. Over the past six years, HOPE CDA has successfully restored hundreds of homes and provided education and support to Biloxi's diverse population. During Fiscal Year 2011, Hope CDA served 210 clients. [www.hopecda.org](http://www.hopecda.org)

**Housing Authority of the City of Jackson, Mississippi**

Jackson, MS

\$26,239.00 - Comprehensive Counseling

The Housing Authority of the City of Jackson (JHA) was established in 1969 by the City Commission of the City of Jackson. JHA's mission is to provide quality and affordable housing, a safe environment, supported by programs and services to encourage economic improvement, personal empowerment and homeownership. JHA operates 164 units of low-income public housing, 8 homes and 659 Housing Choice Vouchers, and 22 new affordable housing units, and a commercial complex are under construction for the Housing Counseling Program and Family Self Sufficiency Program. The organization provides financial management/budget counseling, home improvement and rehabilitation counseling, mortgage delinquency and default resolution counseling, pre-purchase counseling, rental counseling, homeless counseling and Homebuyer Education. During Fiscal Year 2011, JHA counseled 226 clients.

**Housing Education and Economic Development Inc**

Jackson, MS

\$27,423.00 - Comprehensive Counseling

\$25,000.00 - HECM Counseling

Housing Education and Economic Development, Inc. (HEED) is a non-profit organization that has been providing comprehensive housing counseling in Mississippi for 22 years. HEED's goal is to help Mississippi residents make wise housing choices and avoid becoming victims of predatory lending or unfair lending practices. Through its counseling program, HEED assists individuals and families in improving their housing conditions. The organization provides homebuyer education, fair housing workshops, predatory lending workshops, financial literacy workshops, mortgage default workshops, pre-purchase counseling, default counseling, rental counseling, home equity conversion

mortgage (HECM) counseling and homeless counseling. During Fiscal Year 2011, HEED counseled 386 clients.

**Sacred Heart Southern Missions Housing Corp**

Walls, MS

\$15,000.00 - Comprehensive Counseling

Sacred Heart Southern Missions Corporation (SHSMHC) began its Housing Ministry in 1992, in an effort to respond to the need of safe, decent, and secure housing. SHSMHC takes a holistic approach to meeting the housing needs of the poor throughout five counties of northern Mississippi (Benton, DeSoto, Marshall, Tate, and Tunica). Our mission is to provide safe, sanitary, decent, and affordable housing and housing counseling for individuals in northern Mississippi. Services include: Homebuyer Education (pre-purchase and post-purchase), Mortgage Delinquency and Default Resolution (Foreclosure Prevention), Money Management (Credit Counseling/ Budgeting) and Rental assistance. Since its creation in 1992, SHSMHC has provided services to over 800 clients. [www.shsm.org](http://www.shsm.org)

**MISSOURI**

**West Central Missouri Community Action Agency**

Appleton, Missouri

\$19,141.00 - Comprehensive Counseling

\$10,000.00 – HECM Counseling

West Central Missouri Community Action Agency (WCMCAA), a not-for-profit organization founded in 1965, has been involved in community action and social services for 46 years. West Central has been a HUD-approved housing counseling agency for over 27 years. WCMCAA operates a HCV/Family Self-Sufficiency Program and a HCV Homeownership Program for Housing Choice Voucher participants. The Housing Division also operates the HUD 202 Program providing several housing projects to low-income families, elderly and disabled persons. WCMCAA has been a regular recipient of housing counseling funds which have provided a wide variety of housing counseling services which focus on one-on-one and group counseling. The primary objectives of the agency are to provide homeownership opportunities and improve access to affordable, decent, and safe housing. WCMCAA Housing Counselors provide one-on-one guidance and advice to a large number of mainly low-income families and individuals in a very large geographic area that encompasses 5,932 square miles (plus the City of Grandview) in west central Missouri. <http://www.wcmcaa.org/>

**4-Sight Counseling, Inc.**

Cape Girardeau, Missouri

\$19,437.00 - Comprehensive Counseling

4-Sight Counseling was chartered with a two-fold focus; housing counseling and mental health counseling. The agency was founded as a not for profit 501(c)(3) agency in December 2005. 4-Sight was formed for the purpose of serving mental health and affordable housing needs of low-income individuals and families who are in need of services and who are willing to help change the way of life that caused the mental health or homeless issues in the first place. In 2008, 4-Sight received the HUD designation as an approved housing counseling agency. Also in 2008, 4-Sight received a grant to work on foreclosure prevention with Neighborworks, HUD and the Missouri Housing Development Commission. 4-Sight is the only housing counseling agency within 120 miles in all 4 directions from their main office in Cape Girardeau, MO.  
<http://4sightcounseling.org>.

### **Legal Aid of Western Missouri**

Kansas City, Missouri

\$31,553.00 - Comprehensive Counseling

\$11,539.00 – HECM Counseling

Legal Aid of Western Missouri (Legal Aid) provides high quality, free legal assistance to people who need it most and can afford it least; the elderly, disabled, homeless, domestic abuse victims, indigent families with children and the working poor. Legal Aid has been helping low-income residents resolve housing problems since 1964 and handles over 1,000 housing cases annually without charge for the professional services. Legal Aid serves a 40-county area where 350,000 people live in poverty. Legal Aid serves clients through targeted outreach and at offices in Joplin, St. Joseph, Warrensburg, downtown Kansas City and a neighborhood office on Kansas City's Westside. Typical housing cases handled include: representing low-income homeowners in mortgage modifications, reverse mortgage counseling and preparation of beneficiary deeds; representing renters in evictions, security deposit disputes, fair housing issues, and counseling community groups on rehabbing abandoned houses to create high quality, low-income housing.  
[www.lawmo.org](http://www.lawmo.org)

### **Housing Options Provided for the Elderly**

Saint Louis, Missouri

\$23,591.00 – HECM Counseling

Housing Options Provided for the Elderly (HOPE) exists to help older adults live with dignity and independence in the housing most appropriate to their circumstances. HOPE helps seniors and their families explore the range of housing choices and other options available to them by visiting clients in their homes, understanding clients' needs and desires, identifying problems or needs clients would like address, educating about available resources and other means of addressing problems and meeting needs, assisting clients in identifying outcomes of their choice, assisting clients in making a plan to achieve their goals, and assisting clients in carrying out their plans. HOPE's services are targeted to low income elderly, minority elderly and senior homeowners. A current focus of activity is reverse mortgage counseling. HOPE was incorporated as a not-for-profit

agency in 1987 and has served over 30,000 clients to date. HOPE serves clients without regard to race, religion or sexual preference. [www.hopestl.com](http://www.hopestl.com).

**Justine Peterson Housing and Reinvestment Corporation**

Saint Louis, Missouri

\$27,718.00 - Comprehensive Counseling

\$37,182.00 – HECM Counseling

Justine Petersen Housing and Reinvestment Corporation (Justine Petersen) is named after the late Justine M. Petersen who helped hundreds of low- to moderate-income families in the St. Louis area purchase their own homes. Ms. Petersen worked with local banks to develop loan products for good homebuyers who had been shut out of the homeownership process because of income or location preference. She believed that owning a home promoted one’s building of assets and contributed to individual growth and, therefore, to community and neighborhood development and stabilization. Justine Petersen is a Missouri Not-for-Profit Corporation that assists low- to moderate-income families to acquire assets. Housing counselors prepare and train individuals for home purchase through one-on-one counseling and homebuyer education seminars. Justine Petersen continues to assist its clients after home purchase by providing counseling services to clients who struggle with payment issues in order to protect their ownership investment. Since its inception in 1997, Justine Petersen has counseled over 20,000 prospective homebuyers and assisted nearly 4,500 clients to close on homes, accessing \$390 million in mortgage loans. [www.justinepetersen.org](http://www.justinepetersen.org).

**Legal Services of Eastern Missouri, Incorporated**

Saint Louis, Missouri

\$29,789.00 - Comprehensive Counseling

Legal Services of Eastern Missouri (LSEM) is an independent non-profit organization that has served the legal needs of low-income people for more than five decades. LSEM’s mission is to provide high-quality civil legal assistance and equal access to justice for low-income people in eastern Missouri. LSEM successfully uses the law as an advocacy tool to address housing instability and combat homelessness by providing legal and counseling assistance to clients at-risk of losing housing due to eviction, foreclosure, or condemnation. LSEM also removes legal barriers that prevent individuals and families from accessing safe, affordable, permanent housing. On average, LSEM handles more than 1,500 cases involving housing and homelessness annually. In doing so, the agency assists over 4,000 clients and members of their households to address issues of housing access, stability, and retention each year. [www.lsem.org](http://www.lsem.org)

**Youth Education and Health in Soulard**

Saint Louis, Missouri

\$27,423.00 - Comprehensive Counseling

Youth Education and Health in Soulard (YEHS), a non-profit community based corporation, was founded in 1972 to reduce the dropout rate and prevent the displacement

of low and moderate income residents by providing affordable housing, youth education, and other community services. YEHS has been a HUD approved housing counseling agency since 2001. The Housing Counseling Program (HCP) provides financial education and individual and group housing counseling services, targeting low and moderate income area residents, homeless persons, and YouthBuild participants. The program highlights first time homebuyer counseling, pre and post purchase education, and foreclosure intervention, as well as preparation for responsible tenancy. In 2011, YEHS was approved for the HUD Homes Discount Sales Program and FHA Mortgage program to foster production of ten new affordable homes for resale.

### **Urban League of Metropolitan Saint Louis**

Saint Louis, Missouri

\$15,296.00 - Comprehensive Counseling

The Urban League of Metropolitan St. Louis, Inc. is one of 100 affiliates of the National Urban League, Inc. (NUL), the second oldest civil rights organization in the United States. The Urban League was founded in 1918 as the result of the 1917 East St. Louis race riots. Since then the Urban League provides services to more than 50,000 clients annually in the metropolitan area. The agency offers the full range of housing counseling services from pre-purchase counseling to default/delinquency counseling. The agency also offers education on budgeting, fair housing, loss mitigation and financial assistance. As a member agency of the United Way of Greater St. Louis, the Urban League has developed community partnerships with major corporations such as Enterprise Rent-A-Car, Emerson, Boeing and Anheuser Busch as well as local, state, and federal government agencies. The Urban League has also developed strong partnerships and worked in collaboration with a network of service providers and employers throughout the St. Louis region. [www.ulstl.org](http://www.ulstl.org).

## **MONTANA**

### **Montana Board of Housing**

Helena, Montana

\$119,546.00 - Comprehensive Counseling

The Montana Board of Housing (MBOH) serves the housing needs of Montana's low- and moderate-income population as the tax-exempt bond and tax credit financing agency for the state. Since its inception in 1975, MBOH has assisted more than 35,200 Montanans in becoming homeowners and provided nearly 5,500 units of rental housing through federal tax credits and other rental housing financing. MBOH is one of 31 housing organization partners, including nonprofits, state and federal agencies, and private sector lenders that formed the Montana Homeownership Network (MHN). Since it was created in 1998, MHN has grown from a loose-knit coordinating effort to an effective delivery system offering rental counseling, homebuyer counseling and education, down payment assistance, housing rehabilitation, and foreclosure prevention counseling statewide. <http://housing.mt.gov/about/mboh/default.mcp>



**Human Resource Development Council of District IX, Inc.**

Bozeman, Montana

\$25,648.00 - Comprehensive Counseling

The Human Resource Development Council of District IX Inc. (HRDC) is a Southwest Montana community development and social services provider. Since 1975, the HRDC has provided innovative programs to assist and empower low income families, including: Head Start, Food and Nutrition programs, senior and disabled transportation, home health care, energy assistance and weatherization, and affordable rental and homeownership opportunities. The HRDC's service area includes Gallatin, Park and Meagher counties; home to approximately 100,000 people, and is one of Montana's most rapidly growing areas. This year's HUD grant will provide rental, emergency housing and homeownership assistance to the HRDC's customers through individual and group counseling and education. Services provided include: pre-purchase homeownership education and counseling; mortgage delinquency prevention; post-purchase counseling; counseling to locate or maintain affordable rental housing; and services for homeless persons. Services will be provided in the three Southwest Montana counties served by the HRDC to low and moderate income households.

**NEBRASKA**

**Credit Advisors Foundation**

Omaha, NE

\$240,000.00 – Comprehensive Counseling

Credit Advisors Foundation (CAF) is an accredited national, non-profit credit, debt, and housing counseling organization that has helped clients with their housing goals for 20 years. CAF provides financial education to enhance the financial literacy of consumer nationwide, help consumers prepare for homeownership, avoid default or foreclosure and sustain their housing situation of choice. Services available in Arizona, Iowa, Nebraska and Washington include homebuyer education, pre-purchase counseling, mortgage delinquency counseling, reverse mortgage counseling, rental counseling, financial education and literacy, money debt management, and post-purchase counseling. Group sessions, webinars and workshops providing housing education are also available. All of CAF's housing counseling and education programs are offered in English, Spanish, Korean, Thai and ASL. <http://www.creditadvisors.org>.

**High Plains Community Development Corporation, Inc.**

Chadron, NE

\$20,028.00 - Comprehensive Counseling

\$21,120.00 - HECM Counseling

High Plains Community Development Corporation, Inc. (High Plains) was incorporated in the state of Nebraska, received CHDO designation in 1995, and HUD housing counseling agency approval in 2000. High Plains is the only HUD approved housing counseling agency in Nebraska's Third Congressional District. The primary service area

is 11 counties with some services provided throughout the Third District. For Reverse mortgage counseling, two counselors on staff provide counseling to Wyoming. High Plains' services include pre-purchase/home buying, homebuyer classes, resolving/preventing mortgage delinquency, non-delinquency post-purchase, including improving mortgage terms and home improvement, securing or maintaining residence in rental housing, homeless assistance, and reverse mortgage counseling. For fair housing complaints involving protected classes, High Plains works closely with HUD, state and regional offices, the Fair Housing Center of Nebraska, and the Nebraska Equal Opportunity Commission. [www.highplainscdc.org](http://www.highplainscdc.org).

**Neighborhoods, Inc.**

Lincoln, NE

\$15,000.00 - Comprehensive Counseling

Neighborhoods, Inc., a/k/a NeighborWorks Lincoln, is a 501(c)(3) nonprofit organization dedicated to keeping Lincoln, Nebraska a safe and prosperous community by revitalizing neighborhoods and promoting homeownership. Since its start in 1986, NeighborWorks Lincoln has helped over 1,400 households purchase their first home. NeighborWorks Lincoln provides homebuyer counseling, financial fitness counseling, provide rehabilitation loans to buyers, and offer real estate development and community building services. NeighborWorks Lincoln was among the first organizations in the nation to establish a homebuilding program for high school students, the first nonprofit organization in Nebraska to offer homebuyer education, and the first Nebraska organization to become a member of the national NeighborWorks® Network. [www.nwlincoln.org](http://www.nwlincoln.org).

**Family Housing Advisory Services, Inc.**

Omaha, NE

\$26,239.00 - Comprehensive Counseling

Established in 1968 and approved by HUD as a housing counseling agency in 1970, Family Housing Advisory Services (FHAS) addresses a broad range of housing issues. FHAS' mission is to improve quality of life by: helping people achieve housing and financial stability through education and advocacy; preventing homelessness; educating home owners; providing foreclosure prevention options; developing financially-wise consumers; offering affordable mortgage lending options; eliminating housing discrimination; and reducing poverty. Services complementing housing counseling activities include financial literacy education, individual development matched-savings accounts, mortgage lending (through subsidiary Omaha 100, Inc.), and free tax preparation through an earned income credit program. FHAS is dedicated to finding and implementing solutions to resolve community housing and financial issues, stepping up during times of crisis such as: Hurricane Katrina; housing destroyed by fire; properties declared unfit for human habitation; and foreclosure mitigation in the housing crisis. Last year, FHAS served over 13,000 individuals and 9,500 households. [www.fhasinc.org](http://www.fhasinc.org).

## **NEVADA**

### **Women's Development Center**

Las Vegas, NV

\$26,831.00 - Comprehensive Counseling

Women's Development Center (WDC) is a nonprofit housing agency in Clark County. WDC was one of the first agencies in the valley to provide transitional housing services to homeless women and children. Over the past twenty-one years the agency has continued to meet the community's housing needs by expanding services and programs. WDC has created program that offer transitional housing, affordable permanent housing, and homeownership opportunities to homeless and low income residents of Clark County. All WDC housing program are linked to support services, which helps residents achieve and maintain self sufficiency. WDC employs a continuum of care approach, with each housing component complementing the next level of service offered. Its Homeownership Services program offers various types of educational and counseling services. Educational services provide information on financial literacy, first-time homebuyer, rebuilding credit, and foreclosure intervention. One-on-one counseling services include housing, default, and credit counseling. All services are open to low-income families and individuals. <http://www.wdclv.org/>

### **Nevada Legal Services, Inc.**

Las Vegas, NV

\$18,549.00 - Comprehensive Counseling

Nevada Legal Services, Inc., (NLS) is a non-profit law firm providing free legal assistance to low-income residents of Nevada. NLS has three offices statewide located in Las Vegas, Reno, and Elko. Its mission is to strengthen the community by ensuring fairness and providing equal access to justice for low income residents. In 2012, NLS is celebrating its 30<sup>th</sup> anniversary as the only statewide provider of legal assistance for the poor in Nevada. NLS provides assistance in housing law, family law, consumer law, public benefits, unemployment benefits, and Social Security. NLS received its HUD approval in 2007. The agency offers direct one-on-one counseling in Rental, Homelessness/Displacement, and Mortgage Delinquency/Default Counseling and provides a Tenants' Rights Center. Their other services include representation in state and federal courts, negotiation, counsel and advice. <http://www.nlslaw.net>

### **Washoe County Dept of Senior Services**

Reno, NV

\$28,014.00 - Comprehensive Counseling

\$10,000.00 – HECM Counseling

Washoe County Senior Law Project (SLP) is operated by Washoe County Senior Services, a Department of Washoe County. SLP provides legal services without charge to the senior citizens of Washoe County and surrounding communities regarding civil law issues. SLP prioritizes issues of basic need such as housing, consumer, government

benefits including health resources, elder rights, and basic end of life planning matters. SLP services give priority to low-income, minority and frail seniors. SLP has operated in its present form since 1990 and has been a HUD approved Housing Counseling Agency since July of 1998. SLP's mission is to help seniors to remain as independent as possible. There are a multitude of housing issues including rental subsidies, home foreclosures, fair housing and supportive housing that are resolved through housing counseling. Representation in areas allowing a person to continue to live independently, such as retention of housing, is priority. SLP's staff, supported by substantial pro bono assistance from private attorneys, allows SLP to handle over 1,200 legal and housing counseling matters each year and provides another 436 persons with group education. <http://www.washoecounty.us/seniorsrv/legal.htm>.

## **NEW HAMPSHIRE**

### **New Hampshire Housing Finance Authority**

Bedford, NH

\$103,840.00 - Comprehensive Counseling

New Hampshire Housing Finance Authority (NHHFA) NHHFA is a self-supporting, public benefit corporation established by the state legislature. NHHFA operates a number of programs designed to assist low- and moderate-income persons obtain housing. Since its inception, NHHFA has helped more than 38,500 families purchase their own homes and has been instrumental in financing the creation of more than 14,000 multifamily housing units. [www.nhhfa.org](http://www.nhhfa.org).

### **Affordable Housing, Education and Development, Inc.**

Littleton, NH

\$22,099.00 - Comprehensive Counseling

Affordable Housing, Education and Development (AHEAD) Inc. is a community-based housing development organization dedicated to strengthening families by helping them build and preserve assets for the future. Since 1991, AHEAD has lived its mission by providing safe, affordable rental housing, family support and financial education to thousands of rural northern New Hampshire families residing in Coös and northern Grafton Counties. AHEAD currently owns and manages 309 units of affordable multifamily rental housing in nine northern New Hampshire communities. It develops an average of 10 new affordable rental housing units per year using a combination of new construction and substantial rehabilitation. AHEAD provides homebuyer and financial education workshop, pre- and post-purchase counseling, delinquency/default counseling and rental counseling. To date it has educated more than 1,600 North Country households and assisted over 550 new homebuyers. [www.homesahead.org](http://www.homesahead.org).

### **Laconia Area Community Land Trust, Inc.**

Laconia, NH

\$25,056.00 - Comprehensive Counseling

Laconia Area Community Land Trust, Inc. (LACLT), a chartered member of NeighborWorks® America, is a non-profit developer/manager of permanently affordable housing. LACLT's mission is to assist low and moderate income families achieve economic self-sufficiency through the development of permanently affordable housing opportunities and associated support programs. Incorporated in 1988, LACLT began developing properties in 1993 and has developed 234 permanently affordable rental units for very low to moderate income families in 64 buildings located in Belmont, Laconia, Meredith, Tilton, and Wolfeboro and 2 single-family home-ownership homes in Tilton and Laconia. LACLT provides home-ownership, financial management, rental housing, and homeless education and counseling. To date, LACLT has provided safe, decent, permanently affordable housing to 1,370 individuals: 1,737 individuals have participated in First-Time Homebuyer and Financial Fitness Workshops; and 1,447 have participated in individual counseling. LACLT has created 216 (known) first-time homebuyers and has saved 85 homes from foreclosure. [www.laclt.org](http://www.laclt.org)

**The Way Home, Inc.**

Manchester, NH

\$17,958.00 - Comprehensive Counseling

The Way Home, a Manchester, NH non-profit dedicated to helping low-income households obtain and succeed in safe, affordable housing, has assisted over 18,000 families and individuals since opening in 1988. Its first program began with rental housing counseling: teaching tenants self-help skills; providing housing advocacy; and assisting with landlord negotiations. Housing safety issues, addressed in housing counseling, gave rise to a Healthy Home Services Program which focuses on making housing conditions safe for children. A third program area, Steps to Success, helps homeless and at-risk households set and meet housing goals. In 2005, The Way Home expanded services to assist homeowners, focusing on preventing mortgage delinquency. Homeless persons are helped first to access shelter and supportive services and, then, to take steps to success in rental housing, and, for some, in homeownership. Renters are helped to make housing more affordable, prevent eviction, and take steps toward homeownership. Homeowners are helped to prevent loss of their housing; and if their home has become unaffordable, are assisted with homeless prevention through rental counseling. In addition to one-on-one counseling, others benefit from workshops on budgeting, managing credit, avoiding predatory lending, and healthy housing concerns.

## **NEW JERSEY**

**Garden State Consumer Credit Counseling, Inc./NOVADEBT**

Freehold, NJ

\$334,286.00 - Comprehensive Counseling

Garden State Consumer Credit Counseling, Inc. dba Novadebt, is committed to assisting families and individuals in need by providing free financial education, community outreach and housing, and credit counseling services – all with compassion and the

utmost commitment to quality and integrity. Novadebt provides a wide range of services including our five core services: budget counseling; financial education; Debt Management Program, bankruptcy pre-petition counseling and pre-discharge education; and housing counseling, which focuses on pre-purchase/homebuyer education, default/foreclosure prevention, and reverse mortgages. This extensive range of programs and services enables Novadebt to address a multitude of consumer needs. Novadebt's main office is located in Freehold, NJ. Additional satellite counseling offices are located in Farmington Hills, MI; Raleigh, NC; Dallas, TX; Roseville, MN; Henderson, NV; Peoria and Champaign, IL; and, Chico and San Diego, CA.

### **Housing Partnership for Morris County**

Dover, NJ

\$28,014.00 - Comprehensive Counseling

The Housing Partnership's purpose is to strengthen communities by creating lasting and responsible home ownership by providing group education, one-on-one counseling, matched savings clubs and down payment assistance to approximately 1,000 households a year, in English and Spanish. Formed in 1992, the Partnership, a United Way agency and NeighborWorks® America chartered member, targets working households on a more modest income who wish to plan for home ownership. Originally focused on Morris County, the Housing Partnership has expanded its service area to include program participants throughout Northern New Jersey. Since 2001, over 800 households have purchased homes through Housing Partnership programs, investing nearly \$80 million in the economy. The Partnership has served over 8,000 clients. Minority and Hispanic homeowners have demonstrated increased success over the past several years, constituting 28 percent of the Partnership's new homeowners in 2011. In 2010 the Partnership opened their Foreclosure Intervention Center, serving clients in Morris, Sussex and Warren counties. To date, the Partnership has secured over \$477,000 in Home Keeper fund commitments for area residents. [www.housingpartnershipnj.org](http://www.housingpartnershipnj.org)

### **Affordable Housing Alliance of New Jersey**

Eatontown, NJ

\$23,282.00 - Comprehensive Counseling

\$16,178.00 – HECM Counseling

Since 1991, the Affordable Housing Alliance of New Jersey, formally the Monmouth Housing Alliance, has provided quality service to low-to-moderate income individuals and families to meet their affordable housing needs. The mission of the Alliance is to improve the quality of life for all NJ residents by developing and preserving affordable housing, by providing housing education, and by helping communities meet their legal and moral housing obligations.

### **Fair Housing Council of Northern New Jersey**

Hackensack, NJ

\$19,732.00 - Comprehensive Counseling

The Fair Housing Council of Northern New Jersey (“Council”) is a private, non-profit 501(c)(3) organization. The Council is a Qualified Fair Housing Organization (QFHO) and has served as a HUD Approved Housing Counseling Agency for more than 20 years. The Council was founded in 1959 as a grassroots organization located in Bergen County, NJ. Today, the Council operates as a full service comprehensive housing counseling and enforcement agency. The Council’s Board and Staff are committed to the theme that Equal Opportunity is the American Way. The Fair Housing Council’s mission is to help its clients live, free from discrimination, in the community they want to live in at a price they can afford.

**Bergen County Community Action Partnership, Inc.**

Hackensack, NJ

\$18,549.00 - Comprehensive Counseling

The Bergen County Community Action Partnership, Inc. (BCCAP) is a 501(c)(3), not-for-profit Community Action Agency. Established in 1967, BCCAP is Bergen County’s designated anti-poverty agency whose mission is “to change lives through education, economic opportunities, healthcare, housing, and human services.” For 44 years, BCCAP has offered inextricably linked programs which encompass housing and shelter, education and training, and a range of clinical and support services. Last year BCCAP served over 26,000 clients, the Financial Assistance and Residential Services Division primary responsibility for housing counseling is to provide the following services; 1<sup>st</sup> Stop, for benefits assessment; Low Income Home Energy Assistance Program (LIHEAP); special needs housing (transitional and permanent) for homeless youth, those in recovery from substance abuse and/or are mentally ill/chemically addicted (MICA). BCCAP also provides programs that focus on building assets and gaining skills that will lead to higher levels of economic success, including car ownership, Individual Development Accounts, Homelessness Prevention and sponsorship of 1<sup>st</sup> Bergen Federal Credit Union. [www.bergencap.org](http://www.bergencap.org)

**Affordable Homes of Millville Ecumenical (AHOME)**

Millville, NJ

\$20,915.00 - Comprehensive Counseling

AHOME, Inc. is a Community Development Corporation located in Millville, NJ. Incorporated in 1991, this non-profit agency was created to build and sell homes to lower income families and create better neighborhoods in the city. AHOME became a HUD-approved Housing Counseling Agency in 2000 so that it could prepare families for home ownership. Since then, AHOME has counseled more than 4,000 families. The agency has helped more than 1,000 understand the complex process of buying a home and has helped more than 3,000 prevent the loss of the family home through foreclosure prevention counseling.

**Puerto Rican Action Board, Inc. (Housing Coalition Unit)**

New Brunswick, NJ

\$20,915.00 - Comprehensive Counseling

The Puerto Rican Action Board (PRAB) is a nonprofit corporation established in 1971 to provide services that improve the quality of life of the low income population of Central New Jersey in a bilingual and bicultural setting, and to continue its historic role as advocates for the Latino community. From its humble beginnings, PRAB has grown into a comprehensive human services organization comprised of the Housing Coalition of Central Jersey, the Middlesex County Family Success Center, Middlesex County's Low Income and Home Energy and Weatherization Assistance Program under the Energy Conservation Department at PRAB, Social Services, Youth Services and Early Childhood Education. These departments have recruited and trained approximately 250 multicultural, bilingual, interdisciplinary and socially conscious staff to deliver an array of vitally needed programs and services to over 12,000 households per year. Housing services include the Homebuyer Education Program, Mortgage Assistance Program, Pre-purchase Homeownership Counseling, NJ Judiciary Foreclosure Mediation Program, Mortgage Delinquency, Default and Loss Mitigation Counseling, Mortgage Scam Assistance, Outreach on Affordable Units, and Housing Rights (Tenant/Landlord and Fair Housing Counseling). [www.prab.org](http://www.prab.org).

**La Casa De Don Pedro**

Newark, NJ

\$17,366.00 - Comprehensive Counseling

La Casa de Don Pedro is a comprehensive community based development corporation that has served the residents of Newark, New Jersey and Essex County for 40 years. Founded with the mission of fostering self-sufficiency, empowerment and neighborhood revitalization, La Casa is a dynamic organization that has evolved with the changing needs of the community. The Community and Economic Development Division have a team of community organizers who assist with the implementation of an agenda that meets stakeholders' stated needs. This includes developing affordable housing, offering foreclosure prevention assistance and housing counseling, education around loan modification scams and working to revitalize the local commercial corridor. Emergency rental assistance, weatherization services, low income home energy assistance and financial education also compliment this work. Other components comprising La Casa's comprehensive network of services include an accredited pre-school program serving 255 children, afterschool and teen leadership programming, adult education, family counseling and case management, domestic violence intervention, immigration assistance and prisoner re-entry programs. Annually La Casa serves more than 50,000 people throughout Greater Newark.

**New Jersey Citizen Action**

Newark, NJ

\$26,239.00 - Comprehensive Counseling

Citizen Action of New Jersey (aka New Jersey Citizen Action or NJCA) is a nonprofit 501(c)(4) organization founded in 1982. NJCA has more than 60,000 individual members and 100 affiliate organizations representing a population broadly diverse in terms of race,



class, gender, ethnicity, age, sexual orientation and disability. It seeks to secure social and economic justice for all. Citizen Action coordinates programs that work to empower low- and moderate-income (LMI) individuals, helping them to become informed consumers who are able to build and preserve their assets. In particular, NJCA serves LMI people in New Jersey's urban areas. Most have incomes between \$10,000 and \$45,000. Programs are targeted to women, single heads-of-household, new immigrants, people with Limited English Proficiency, seniors, individuals transitioning from welfare to work, and people with disabilities. NJCA offers free statewide comprehensive housing and foreclosure counseling, tax preparation, public benefits screening and financial education across the state in English and Spanish. In the last 16 years, the agency has served over 115,000 people. In the wake of the current economic crisis, the demand for its services, especially foreclosure counseling, has dramatically increased.  
<http://www.njcitizenaction.org>.

**Housing Authority of the City of Paterson**

Paterson, NJ

\$19,732.00 - Comprehensive Counseling

The Housing Authority of the City of Paterson (HACP) has been a HUD approved Housing Counseling Agency since June 2000, with a HUD Approved Section 8 Homeownership Program since April 2001. It is the Authority's goal to expand and preserve homeownership for low-to-moderate income individuals and families in the City of Paterson by initiating homebuyer education group sessions, pre-purchase counseling, mortgage default/delinquency and post purchase counseling and education. In addition, combating mortgage fraud is a priority in the HACP's housing counseling program. Teaching families what mortgage fraud is, how to protect themselves against it and offering reputable sources of assistance are key elements in the education process. As such, the HACP initiated mortgage modification and scam assistance as a component under the housing counseling program. In Fiscal Year 2011, the HACP's service delivery under the Housing Counseling Program included education and counseling assistance for approximately 662 families in the City of Paterson/Passaic County area.

**Puerto Rican Association for Human Development, Inc.**

Perth Amboy, NJ

\$20,915.00 - Comprehensive Counseling

Puerto Rican Association for Human Development, Inc. (PRAHD) has been providing housing related services since 2008 in Middlesex County to meet the needs of low to moderate income families, paying special attention to individuals with Limited English Proficiency (LEP) skills, and senior citizens. Services include specialized individual housing counseling and intervention case management; emergency housing placement; housing information and referral, individualized and group housing and foreclosure education, etc. The program is currently staffed by three housing counselors fluent in English and Spanish, culturally sensitive and thus qualified to serves LEP clients.

**Housing Authority of the City of Perth Amboy**

Perth Amboy, NJ

\$23,857.00 - Comprehensive Counseling

The Housing Authority of the City of Perth Amboy is a Public Housing Authority providing affordable, safe, decent housing in the City of Perth Amboy for over 70 years. In addition to providing housing services, it assists its families and the community to become economically self-sufficient. Services provided include pre-purchase housing education and counseling, mortgage delinquency prevention and resolution education and counseling, financial literacy and credit education and counseling, Section 8 homeownership program, Family Self-Sufficiency Program and one-stop job search center. These services ensure that the community continues to produce economically self-sufficient families, knowledgeable consumers, and successful homeowners. The Authority serves over 2000 families each year. [www.perthamboyha.org](http://www.perthamboyha.org).

**Central Jersey Housing Resource Center, Corp.**

Raritan, NJ

\$22,099.00 - Comprehensive Counseling

Central Jersey Housing Resource Center (CJHRC) was founded in 1987 in response to the community need for affordable housing in one of the most expensive counties to live in the nation. CJHRC provides direct housing counseling services to clients free of charge and promotes affordable housing solutions in collaboration with other organizations. Since 1993 it has increased the number of individual clients served from 688 to an average of over 2,660 per year, approximately 60% of which are very low- or low-income, 47% are of one or more minority group, approximately 70% are single mothers, and many have special needs or are at risk of becoming homeless. CJHRC assists clients in overcoming significant housing issues and being better prepared to compete for the limited affordable housing opportunities in the region. Its team of trained Housing Counselors is available to help clients secure and maintain affordable homeownership or rental housing. It specializes in intensive one-on-one counseling services, including Default Mortgage counseling, Homeless counseling, Pre - and Post-Purchase counseling, Rental Counseling and Reverse Mortgage (home equity conversion) counseling. CJHRC also provides group instruction targeted to low- and moderate-income families with credit problems or difficulties in securing and maintaining rental housing, as well as a variety of courses for potential first-time homebuyers.

**Faith Fellowship Community Development Corporation**

Sayerville, NJ

\$22,690.00 - Comprehensive Counseling

Faith Fellowship Community Development Corporation (FFCDC) is a grass roots, faith-based, non-profit organization that provides programs and services to improve the quality of life of people in need. Its mission is “Helping individuals and families achieve and sustain the American Dream of Homeownership through Education, Intervention, and Counseling”. Its commitment to asset-building and wealth creation is embodied in this three-fold strategy: implement vehicles for community empowerment, based on principles that are community initiated, value-centered, and solution-oriented;

provide assistance to enhance the quality of life for community residents through self-sustaining community initiatives; develop strategic partnerships with public and community organizations, churches, corporations and governmental agencies to accomplish community goals more effectively. FFCDC was incorporated in 2001. It provides education, counseling, and capacity building services. Counseling and education services address homebuyers, financial literacy/credit counseling, foreclosure prevention, foreclosure intervention, and foreclosure mediation. Since FFCDC's inception it has served over 7,200 community residents in education classes and one-on-one counseling. Its programs have resulted in an estimated 510 families purchasing homes, with mortgages totaling over \$38.7 million. FFCDC's overall goal is to meet clients at their point of need and equip them for future success. [www.ffcdc.net](http://www.ffcdc.net).

**Ocean Community Economic Action Now, Inc. (O.C.E.A.N.)**

Toms River, NJ

\$17,366.00 - Comprehensive Counseling

Since 1965, O.C.E.A.N., Inc. has been the designated Community Action Agency for Ocean County's low to moderate-income residents. The agency's mission is to provide quality and comprehensive services that improve the quality of life of individuals and families and assist them in moving toward self-sufficiency. O.C.E.A.N., Inc. has provided Housing Counseling to the community for 35 years. O.C.E.A.N., Inc. programs continuously evolve in response to the results of the Community Assessment the agency performs yearly. Services currently include: Head Start (Free, federally funded pre-schools for income eligible families. Centers are located in Brick, Barnegat, Berkeley, Manchester, Toms River, Tuckerton and a delegate center in Lakewood); O.C.E.A.N., Inc. Kid (Convenient, affordable child care for income eligible families); Weatherization (Conservation of energy through the furnace repair or replacement, and insulation of homes to lower utility bills); Home Energy Assistance (Financial assistance to clients having difficulty paying their utility bills); and Housing/Housing Counseling (Housing counseling in the areas of First Time Homebuyer, default and delinquency, adverse action, rental and mortgage assistance, foreclosure mediation and Homelessness Prevention services. Affordable housing programs include home construction, rehabilitation, and rental). [www.oceaninc.org](http://www.oceaninc.org).

**Isles, Incorporated**

Trenton, NJ

\$15,000.00 - Comprehensive Counseling

Founded in 1981, Isles, Inc. is a self-help, urban green development organization in Trenton, New Jersey. With a mission to foster self-reliant families in healthy, sustainable communities, Isles develops cost effective, powerful ways to strengthen people and places in challenging urban settings. Isles: "Revitalizes communities" by developing green affordable homes, parks & community agriculture; "Trains and educates" youth and adults through a vocational high school and green job training center; "Builds wealth" by supporting social enterprises, micro businesses, and other financial and credit building services; and "Stimulates green, healthy living" by cleaning up environmental

hazards, fostering energy efficiency and promoting healthy lifestyle. Isles' homeownership counseling demystifies the home buying process through individual credit and housing sessions and our home buyer workshops. Isles' foreclosure prevention initiative is comprised of two components: one-on-one loss mitigation/foreclosure counseling and a foreclosure prevention seminar to those who are at risk of becoming delinquent on a mortgage or those who are in foreclosure. Isles is an approved foreclosure counseling agency of New Jersey Housing Mortgage Finance Agency. To date, Isles has provided housing counseling services to more than 1,500 individuals. [www.isles.org](http://www.isles.org).

**Senior Citizens United Community Services of Camden County, Inc.**

Mt. Ephraim, NJ

\$17,366.00 - Comprehensive Counseling

Senior Citizens United Community Services of Camden County, Inc. (SCUCS), a HUD approved housing counseling agency providing HECM/Reverse Mortgage and General Housing counseling since 1990, is a 33 year old non-profit agency located in West Collingswood Heights, NJ. Its mission is "to improve services offered to the senior citizens of Camden County to enhance the quality of their lives with an emphasis on the frail, vulnerable and those with the greatest socio-economic need". SCUCS's counseling includes housing search assistance and counseling for seniors and disabled county residents. Homelessness prevention is a project goal. Additional grants assist with fuel deliveries, back-bill utility payments, HVAC system repair/replacements, and financial assistance with rental/security payments. The Housing Counseling Project is supported in part through county, State and Federal funds. [www.scucs.org](http://www.scucs.org).

**Burlington County Community Action Program**

Willingboro, NJ

\$17,958.00 - Comprehensive Counseling

The Burlington County Community Action Program (BCCAP) is a 501(c)(3) social service agency established in 1965, as a result of the passage of the Economic Opportunity Act of 1964, to address the needs of the low-income population in Burlington County. BCCAP has administered the Head Start Program in Burlington County since 1966. As a HUD-approved Housing Counseling Agency, BCCAP helps expand homeownership opportunities, preserve homeownership, improve financial literacy, and increase access to affordable rental housing by providing comprehensive housing counseling, financial literacy, and homeownership education to low- and moderate-income households. As the Fair Housing Counseling Agency for Burlington County, BCCAP helps prevent or eliminate discriminatory housing practices in Burlington County. BCCAP's housing programs include: Housing Counseling; Fair Housing Counseling and Coordinating Activities; Foreclosure Mediation; Foreclosure Mitigation; HomeKeeper; Housing Acquisition/Rehab/Resale; Permanent Rental Housing for Low-Income Families; Senior Apartments; Transitional Housing for Homeless, Working-Poor and Veteran Families; Weatherization; Home Energy Assistance; Emergency Home Repair; State Homelessness Prevention; and State Rental Assistance Program. In 2011, the Agency served 29,231 customers. [www.bccap.org](http://www.bccap.org).

## **NEW MEXICO**

### **New Mexico Mortgage Finance Authority**

Albuquerque, New Mexico

\$195,659.00 - Comprehensive Counseling

The New Mexico Mortgage Finance Authority (MFA) is the state's designated housing agency, providing a full continuum of affordable housing products through financing programs and the distribution of state and Federal flow-through dollars. Established in 1975 by the state of New Mexico, MFA's mission is to provide quality, affordable housing opportunities for all New Mexicans. MFA pursues its mission through a variety of programs that include below-market interest rates and closing cost assistance for first-time homebuyers with low to moderate incomes, financing affordable housing developers, housing for people experiencing homelessness, weatherization services, home rehabilitation and supportive housing for people with special needs. MFA neither operates housing programs nor develops housing directly. Instead, MFA relies on partnerships with private non-profit and for-profit housing development organizations, service providers, and local governments to implement its statewide programs. The success of the MFA depends on the success of these partnerships. MFA finances single family and multifamily mortgages through the issuance of mortgage revenue bonds and the administration of state and federal housing programs. <http://www.nmmfa.org>

### **United South Broadway Corporation**

Albuquerque, NM

\$17,070.00 - Comprehensive Counseling

United South Broadway Corporation (USBC) is a non-profit community organization incorporated in 1986. USBC provides housing services to low-wealth neighborhoods and communities. The organization is has engaged in housing counseling since its inception. Experienced bi-lingual staff trained and certified by NeighborWorks Training Institute provides comprehensive home buyer education. In 2006 the Project Change Fair Lending Center, a program of the Institute of Public Law at the University Of New Mexico School Of Law, merged with USBC making civil legal services more accessible and increasing USBC's counseling and training capacity to include in-house legal services and direct legal representation for homeowners facing judicial foreclosure action in court. USBC's "One-Stop" housing counseling and legal services are dedicated to eliminating barriers to credit, capital, homeownership and economic development for low-income New Mexicans historically excluded from the economic mainstream. <http://unitedsouthbroadway.org/>

### **Tierra Del Sol Housing Corporation**

Anthony, NM

\$22,394.00 - Comprehensive Counseling

Since becoming established in 1973 as a nonprofit organization to address housing and economic conditions in southern New Mexico, Tierra del Sol Housing Corporation has improved the living conditions of low income persons by providing comprehensive housing counseling services, affordable housing through its homeownership and rental programs and for its community development services. Tierra del Sol has a strong presence in the colonias of New Mexico and a long history of serving minorities, farm workers, displaced persons, single parents, the elderly, and persons with disabilities. Tierra del Sol has been providing Homebuyer Education services in Dona Ana County, New Mexico for more than 20 years and in 2004 was recognized by HUD as an approved Housing Counseling Agency. Housing Education and Counseling services include: homebuyer education programs; pre-purchase counseling; post-purchase counseling; home improvement and rehabilitation counseling; loss mitigation counseling; money and debt management counseling; financial literacy training that includes information on predatory lending tactics; resolving or preventing mortgage delinquency; default resolution counseling to prevent mortgage foreclosure; renters' assistance; service for homeless persons; and fair housing and fair lending education.  
<http://www.tierradelsolhousing.org>.

**Northern Pueblos Housing Authority**

Santa Fe, NM

\$16,183.00 - Comprehensive Counseling

The Northern Pueblos Housing Authority (NPHA) has served as the federally-recognized Tribally Designated Housing Entity (TDHE) for the Picuris, San Ildefonso and Tesuque Pueblos in the State of New Mexico since 1971. NPHA's mission is to support the common spiritual bonds, quality of life, and sovereignty of the Pueblos of Picuris, San Ildefonso, and Tesuque by providing premier housing, economic development and community facilities development services. NPHA has developed and managed over 500 affordable housing units over its years of service to the Northern Pueblo. NPHA provides personalized financial literacy and home ownership training to help Native American families to establish and grow Individual Development Accounts (IDAs); to help families resolve housing payment delinquencies; and to help families prepare for home ownership. In addition, free tax preparation services are provided.

**NEW YORK**

**National Urban League**

New York, NY

\$1,049,716.00 - Comprehensive

A housing counseling provider for over 30 years, the National Urban League (NUL) coordinates a network of 28 local affiliates that provide housing counseling in 24 states. NUL affiliates provide comprehensive counseling, including pre- and post-purchase counseling, education and outreach on predatory lending and fair housing issues, directing clients to mortgage products with flexible underwriting criteria, and encouraging the "unbanked" to use financial services as a way to enhance their credit

worthiness. NUL also coordinates its counseling activities with a diverse group of public and private organizations in unique ways that benefit their clients. For example, NUL staff has collaborated with Fannie Mae to develop a flexible mortgage instrument to fit those of lower incomes and minorities. Each of the affiliates is able to participate in the flexible mortgage program with various national lenders.

**Structured Employment Economic Development Corporation (“Seedco”)**

New York, NY

\$1,002,510.00 - Comprehensive Counseling

Founded in 1987 and headquartered in New York City, Seedco is a \$60 million national nonprofit organization with a mission to advance economic opportunity for people, businesses and communities in need. Seedco designs and implements innovative programs, partnerships and services to foster vibrant economic development through three lines of work: workforce development, family and work supports, and community finance and small business services. Seedco is committed to promoting neighborhood stability by increasing homeownership in minority and low-to-moderate income communities. For its National Housing Counseling Network, Seedco provides program management to housing counseling staff at 34 affiliates in 14 states and Washington, DC. Seedco has developed replicable housing programs that improve community access to homeownership and low-interest lending, and enhance local organizations’ capacity to create affordable housing. Additionally, Seedco’s subsidiary community development financial institution, Seedco Financial Services, offers financial assistance to eligible affordable housing developers and CBOs through below-market financing.

**National Federation of Community Development Credit Unions (Federation)**

New York, NY

\$955,304.00 - Comprehensive Counseling

The National Federation of Community Development Credit Unions (Federation) represents more than 230 community development credit unions serving urban and rural low-income communities across the United States. Founded in 1974, the Federation’s mission is to help low-and moderate-income people and communities achieve financial independence through credit unions. Since 2008, the Federation also has served as the HUD-approved national housing counseling intermediary for credit unions. Fifteen credit unions and affiliated non-profit organizations in ten states join the Federation as sub-grantees in this housing counseling project that recognizes the critical link between successful homeownership and financial security. [www.cdcu.coop/counseling](http://www.cdcu.coop/counseling).

**NY State Office for People With Developmental Disabilities**

Albany, NY

\$25,648.00 - Comprehensive Counseling

The New York State Office for People with Developmental Disabilities (OPWDD) was founded in response to needs identified by parents and caregivers, to provide developmental disabilities services to improve the quality of life of individuals with developmental disabilities through the provision of quality, cost-effective housing,

employment and family support services. Activities include Pre-Purchase/Home buying, Post-Purchase non-delinquency, Mortgage delinquency (foreclosure prevention), Predatory Lending, and Financial Literacy.

**Metro Interfaith Services, Inc.**

Binghamton, NY

\$24,465.00 - Comprehensive Counseling

Metro Interfaith is a private, ecumenical, not-for-profit Corporation organized in 1968 to serve the housing needs of low/moderate income families and elderly resident of Broome County. In 1972, Metro Interfaith was approved by the U.S. Department of Housing and Urban Development as a Comprehensive Housing Counseling Agency. Metro Interfaith also owns/manages 257 units of housing for very low/lower income elderly/handicapped individuals, 31 units of housing for very low/lower income families and is a New York State licensed Enriched Housing Provider and Home Care Agency.

**Neighbors Helping Neighbors, Inc.**

Brooklyn, NY

\$26,831.00 - Comprehensive Counseling

The mission of Neighbors Helping Neighbors is to empower low and moderate income Brooklyn residents to secure quality housing and build assets. Since its inception in 1990, Neighbors Helping Neighbors has served thousands of tenants, first-time homebuyers, and homeowners with a focus on the Latino immigrant community of Sunset Park, Brooklyn. Neighbors Helping Neighbors provides workshops and one-on-one counseling to first-time homebuyers, homeowners at risk for default, and low-income renters. [www.nhnhome.org](http://www.nhnhome.org).

**Allegany County Community Opportunities and Rural Development Corporation**

Belmont, NY

\$20,324.00 - Comprehensive Counseling

Allegany County Community Opportunities and Rural Development Corporation (ACCORD), approved as a HUD Housing Counseling Agency in 2004, administers several New York State HOME funded homebuyer assistance grant programs that provide down payment, closing cost, and mortgage write-down assistance to income-eligible potential homebuyers throughout Allegany County. ACCORD provides pre and post-purchase counseling, mortgage delinquency, mobility and relocation assistance, renter assistance/Section 8, money/debt management, fair housing assistance, and homeless services

**Steuben Churchpeople Against Poverty, Inc.**

Big Flats, NY

\$22,690.00 - Comprehensive Counseling

\$10,000.00 - HECM Counseling



Incorporated in 1970 as Steuben Churchpeople Against Poverty, Arbor Housing and Development (Arbor) is a progressive, non-profit corporation committed to building independence and creating housing options in Allegany, Livingston, Steuben, Chemung and Schuyler Counties. Arbor offers residential behavioral health and domestic violence services, Housing Choice Voucher (HCV) rental assistance, housing counseling services, owner-occupied rehabilitation services, and rental housing development. Arbor has expanded its counseling services to include an eight-hour first time homebuyer education class that covers all of the basics of buying a home, pre- and post-purchase counseling, credit counseling, delinquency/foreclosure prevention counseling, and reverse mortgage counseling. Its counseling services are used by its HCV clients and by the general public.

**MHANY Management, Inc.**

Brooklyn, NY

\$23,282.00 - Comprehensive Counseling

MHANY Management, Inc. has been working to increase affordable housing opportunities for low and moderate income families in New York since 1986 and has overseen the counseling of more than 4,000 families regarding first time homeownership, loan refinancing and modification, predatory lending, fair housing, and financial literacy. It has guided more than 500 families through the process of purchasing their own homes. In addition to the agency's housing counseling program, it rehabilitates and manages multifamily distressed and scatter site properties throughout the city. MHANY's portfolio currently consists of 140 buildings comprising 1282 apartments, including more than 100 scatter site properties and 350 units in formerly distressed HUD developments.

[www.mutualhousingny.org](http://www.mutualhousingny.org).

**Belmont Shelter Corporation**

Buffalo, NY

\$29,197.00 - Comprehensive Counseling

\$21,262.00 – HECM Counseling

Originally established in 1977 to administer federally-funded Section 8 renter assistance programs, Belmont Housing Resources for WNY, Inc., has grown into a full-service housing development, property management, and housing counseling agency assisting well over 13,000 families annually. Belmont has been providing housing and financial education services for over thirty years and became a HUD approved Housing Counseling Agency in 1999. Belmont administers a comprehensive housing counseling program for the Buffalo-Niagara MSA. Since 1999, it has assisted over 19,000 families. These services include counseling residents on topics related to purchasing and responsibilities of homeownership, financial education, fair housing, rental opportunities, homeless prevention, foreclosure prevention, reverse mortgage, and predatory lending. Belmont is an AARP and HUD HECM Network Certified Reverse Mortgage Counseling Agency, and has been providing this service to the community for over ten years. Its main office is located in the City of Buffalo, and there are two additional satellite offices in the Town of Hamburg and the City of North Tonawanda.

<http://www.belmonthousingwny.org>.

**Cortland Housing Assistance Council, Incorporated**

Cortland, NY

\$20,000.00 - Comprehensive Counseling

The Cortland Housing Assistance Council, Inc. (CHAC) is a private, not-for-profit, Rural Preservation Company which has been monitoring and addressing the housing needs of Cortland County since 1973. During the past three decades, the CHAC, Inc. has leveraged millions of dollars through federal and State housing rehabilitation programs to purchase vacant and blighted structures, renovating them into suitable housing for income eligible renters in addition to programs that rehabilitated sub standard homes for eligible homeowners. The CHAC, Inc.'s mission is to combat community deterioration and to secure decent, safe and sanitary housing at low to moderate costs for economically disadvantaged citizens of the county. In 1992, the CHAC received approval from the United States Department of Housing and Urban Development to become a comprehensive housing counseling agency. The organization counsels approximately six hundred (600) clients annually. The housing counseling provided includes, but is not limited to: pre and post purchase, money management, mortgage default, loss mitigation proceedings, rental delinquency, relocation, eviction, displacement, energy conservation measures, and tenant/landlord counseling. The C.H.A.C., Inc. will continue to make every effort to provide the citizens of Cortland County with a wide range of housing programs and services in order to meet their needs and to improve the housing stock of Cortland County. [www.cortlandhousing.org](http://www.cortlandhousing.org).

**St. Lawrence County Housing Council, Inc.**

Canton, NY

\$19,141.00 - Comprehensive Counseling

Since its incorporation in 1981, the St. Lawrence County Housing Council, Inc., a private, not-for-profit organization, has brought more than \$44.4 million in public and private funds to bear on the housing and revitalization needs of St. Lawrence County: Homeownership assistance program, Housing preservation and rehabilitation: Multi-family and elderly rental housing projects, Community development facilities. Since 1981, SLCHC has helped over 620 families purchase homes. It is the vision of the St. Lawrence County Housing Council, Inc. that every resident of St. Lawrence County should have access to decent and affordable housing in vital and vibrant communities. [www.slchc.org](http://www.slchc.org).

**Putnam County Housing Corporation**

Carmel, NY

\$15,592 .00- Comprehensive Counseling

The Putnam County Housing Corporation (PCHC) is a not-for-private housing corporation created in 1983. Its mission is to provide safe, decent and affordable housing for every Putnam resident through its comprehensive housing counseling program whose

activities include reverse mortgage, foreclosure prevention and rental assistance counseling. [www.putnamhousing.com](http://www.putnamhousing.com).

**Community Development Corporation of Long Island**

Centereach, NY

\$27,423.00 - Comprehensive Counseling

Community Development Corporation of Long Island (CDC) supports the housing and economic aspirations of individuals, families and small businesses in order to foster vibrant, equitable and sustainable communities. CDC serves Nassau and Suffolk counties, has been a HUD approved housing agency since 1997, and is a charter member of NeighborWorks® America. Housing counseling services include: pre-homeownership counseling, homebuyer education, delinquency/default counseling, and other post-purchase counseling.

**Chautauqua Opportunities, Incorporated**

Dunkirk, NY

\$22,690.00 - Comprehensive Counseling

Chautauqua Opportunities, Inc. (COI) is a Community Action Agency that has served Chautauqua County, NY since 1965. COI has a broad mandate to design and implement programs to address local needs and conditions. The agency serves approximately 20,000 persons each year under 70 separate services that are designed to help people move toward self-sufficiency and economic independence. COI is a HUD approved Housing Counseling Agency, a Community Development Corporation, and a Community Housing Development Organization (CHDO). The agency has been able to develop a broad range of capabilities in affordable housing development, management, rehabilitation, and counseling. Staff members have expertise in areas as diverse as accessing funding, predevelopment, construction, rehabilitation, weatherization, housing management, mortgage and credit counseling and advocacy, homeless prevention and re-housing, infrastructure development, specialized services for seniors and the disabled, and the development of community facilities. COI's Housing Counseling Program provides comprehensive housing counseling and educational programs for issues that face potential, new and current homeowners. Emphasis is on homebuyer programs, default/foreclosure prevention, financial literacy and budget/credit counseling. [www.chautauquaopportunities.com](http://www.chautauquaopportunities.com) .

**Fulton Community Development Agency**

Fulton, NY

\$17,366.00 - Comprehensive Counseling

The City of Fulton Community Development Agency, created as the Fulton Urban Renewal Agency by an Act of the New York legislature in 1966, is a municipal corporation providing economic development loans and small business technical assistance, rental assistance, housing rehab, HUD's Small Cities Programs, infrastructure improvements, housing and affordable homeownership opportunities, and oversees fair

housing issues. Housing counseling services related to the following areas are currently provided: rental housing needs, fair housing issues, pre-purchase and homebuyer assistance, mortgage delinquency/default issues, post-purchase non-delinquent and rehabilitation problems. [www.fultoncda.com](http://www.fultoncda.com)

**Margert Community Corporation**

Far Rockaway, NY

\$ 25,648.00 – Comprehensive Counseling

Margert Community Corporation is a charitable, non-profit community-based housing organization that provides assistance to low and moderate-income tenants and homeowners, the elderly and persons with disabilities. While its primary service area is Far Rockaway, Queens, it also provides vital housing services to all of Queens County and the entire NYC Metro area. Margert Community Corporation is a New York State Homes and Community Renewal (HCR) Neighborhood Preservation Company, and a HUD-approved housing counseling agency trained by NeighborWorks® America. The agency provides comprehensive housing counseling assistance to persons who want to rent, buy or already own a home, and who seek to be responsible renters, buyers and owners. Margert is also the NYS HCR Weatherization Assistance Program (WAP) subgrantee for south Queens, and an HCR local program administrator (LPA) for RESTORE, HOME and Access to Home. Margert is a housing counseling network partner of the Center for New York City Neighborhoods (CNYCN) providing direct mortgage foreclosure prevention services to borrowers. It is a founding member of the Association for Energy Affordability (AEA), a nonprofit training, research and technical services organization that is committed to the principle of using energy efficiency to maintain affordable and healthy housing for low and moderate income families and communities. For the past thirty-one years, Margert has provided neighborhood preservation serves and housing counseling to well over twenty thousand low and moderate income households. [www.margert.org](http://www.margert.org)

**Housing Resources of Columbia County Inc.**

Hudson, NY

\$16,183.00 - Comprehensive Counseling

Housing Resources of Columbia County, Inc. (HRCC) is a private non-profit organization that has been assisting residents with their housing needs since 1984. HRCC is committed to improving housing conditions and increasing housing choices throughout Columbia County and adjacent communities. The agency offers a variety of housing related services including home ownership assistance, affordable apartment rentals, home improvement grant and loan programs, and residential and foreclosure prevention assistance counseling. HRCC, a New York State Rural Preservation Company, was fully chartered as a NeighborWorks® America organization in 1996. HRCC provides comprehensive assistance, counseling, and support to first-time home buyers in the form of group and individual counseling. Housing Resources supplements its education programs with grants and low interest loans for first time home buyers as well. Most grant and loan programs are targeted to low and moderate income families. HRCC's

educational programs are available to all residents. The agency provides Pre-Purchase Counseling, free of charge, to all residents of the region and provides comprehensive post purchase assistance and support to existing home owners. In addition, HRCC provides counseling in the areas of credit & budget, post purchase, home repairs and default/delinquency to households without income restrictions.

**Neighborhood Housing Services of Jamaica**

Jamaica, NY

\$26,831.00 - Comprehensive Counseling

Neighborhood Housing Services of Jamaica, Inc. is a non-profit organization committed to preserving, protecting, revitalizing and stabilizing neighborhoods in Southeast Queens. NHSJ was incorporated in 1974 to provide homeownership education and affordable housing services for residents throughout Southeast Queens. NHSJ offers homeownership education, pre-and post-purchase housing counseling, technical and financial assistance, home maintenance and financial management to low- and moderate-income families. In the mist of the current economic downturn, now more than ever, NHSJ provides a critical function to the community in attempting to promote sustainable homeownership. NHSJ has served over 38,000 clients since inception. <http://www.nhsj.org>.

**Friends of the North Country**

Keeseville, NY

\$23,282.00 - Comprehensive Counseling

Friends of the North Country (Friends) is a non-profit organization formed in 1981 to address the housing and community development needs of the rural North Country region of New York State. Friends is a Rural Preservation Company designated by the New York Division of Housing and Community Renewal and, since April 2004, a HUD-approved Housing Counseling Agency. Counseling services are conducted at Friends' office, located in the Village of Keeseville, or universally at satellite locations to meet client need. Friends' extensive 30 year background in community development has enabled the organization to successfully administer Federal, State, private and locally funded projects, ranging from small community driven projects to multimillion dollar rental housing construction. Friends provides comprehensive housing counseling to North Country residents, meeting their diverse needs in the areas of pre-purchase and post-purchase (including mortgage delinquency and foreclosure counseling.) <http://friendsofthenorthcountry.org>.

**Rural Ulster Preservation Company**

Kingston, NY

\$25,648.00 - Comprehensive Counseling

\$20,000.00 - HECM Counseling

RUPCO, a not-for-profit organization, has been a HUD approved Counseling Agency since 1993. Through its NeighborWorks® Home Ownership Center the agency provides a wide range of counseling activities that include pre-purchase, post purchase, foreclosure

prevention, rental assistance reverse mortgage, homeless displacement and emergency assistance counseling. [www.rupco.org](http://www.rupco.org).

**Community Action in Self Help, Incorporated**

Lyons, NY

\$23,873.00 - Comprehensive Counseling

\$18,842 .00- HECM Counseling

Community Action in Self Help, Inc. services Wayne County and the towns of Manchester and Phelps. The Agency was incorporated in February 1970, and was originally created to assist low-income families in organizing self-help housing projects in Wayne County. Since then, Community Action in Self Help has gone on to offer services to address multiple issues related to housing, including rehabilitation, subsidized housing, and homeownership and housing counseling. The Agency currently manages multiple subsidized rental projects and administers the Section 8 program for Wayne County.

**Southern Hills Preservation Corporation**

LaFayette, NY

\$15,000.00 - Comprehensive Counseling

The Southern Hills Preservation Corporation (SHPC) is a nonprofit housing organization established in 1985 to provide much-needed housing services to low and moderate-income residents living in rural southern Onondaga County, New York. In 1986, SHPC received designation as a Rural Preservation Company (RPC) from the NYS Division of Housing & Community Renewal. The agency's mission is to promote affordable housing and community revitalization through development, financing, advocacy, counseling and education. An all-volunteer board of directors oversees the organization's administration, fundraising and planning. The southern Onondaga County towns of Fabius, LaFayette, Marcellus, Onondaga, Otisco, Pompey, Skaneateles, Spafford, Tully and the rural portion of the Town of Onondaga are targeted for the organization's activities because of their rural characteristics, pockets of poverty, and lack of access to services. SHPC offers a wide variety of programs to homeowners, tenants, and potential home buyers. In addition to counseling, homeowner programs include low cost loans and grants for home rehabilitation, repair, and lead-based paint inspection. SHPC's first-time homebuyer services include homebuyer education classes and one-on-one counseling to help people prepare for homeownership. The organization has also developed seven rental housing projects that provide 230 units of affordable housing to the elderly and disabled persons.

**Franklin County Community Housing Council**

Malone, NY

\$17,958.00 - Comprehensive Counseling

Franklin County Community Housing Council, Inc. is a non-profit organization, established in 1980. The agency serves very-low to moderate-income families throughout Franklin County. The agency's primary function is in addressing housing issues in rural northern New York. FCCHC has implemented the Section 8 voucher program for the past

30 years. They have constructed 5 scatter-site low-income subsidized projects for the elderly, the chronically and persistently mentally ill, as well as low-income individuals and families. Over the past years, the agency has provided rehabilitation programs for both homeowners and rental property owners, provided emergency rental assistance through the TBRA (Tenant Based Rental Assistance Program), and assisted in the provision of First-time homebuyers programs through HOME funding and the Section 8 Voucher program. FCCHC implements the FEMA and Salvation Army funds in the prevention of evictions and utility emergencies. They currently receive “Continuum of Care’ funds, which help provide rental assistance coupled with comprehensive counseling and support services, assisting chronically homeless individuals and families transition into stabilized permanent housing. The agency has recently expanded their current services to include foreclosure prevention.

**Rural Sullivan Housing Corporation**

Monticello, NY

\$20,324.00 - Comprehensive Counseling

Established in 1981, Rural Sullivan Housing Corporation, (RSHCO), is experienced in developing and providing housing counseling services for residents of Sullivan County. RSHCO is a community-based non-profit housing agency with an ongoing mission to provide vital services that ensure all residents locate and remain in safe, decent, affordable housing. A key component to the successful achievement of this mission is the availability of a variety of housing counseling services. Since it received approval in July 1986, the Agency has counseled an average of 600 households per year, with a staff of eight (8).

**Community Action Program for Madison County**

Morrisville, NY

\$24,465.00 - Comprehensive Counseling

Community Action Program for Madison County (CAP) was incorporated as a not-for-profit community service organization in 1986. Initially, CAP provided general advocacy and referral services to low-income county residents. More services were added as CAP secured needed funding, including: *Homelessness Prevention Services*, to provide rental assistance to low income families, *Housing Counseling* - providing opportunities for low- and moderate-income families to achieve sustainable home ownership. CAP currently employs 70 people in three offices in Morrisville and Canastota. CAP’s partnerships with health and human service organizations - private, public, and faith-based - create a strong safety net for Madison County’s most vulnerable citizens. CAP works for and with low and moderate income families to provide education, guidance, and resources for individuals and families striving for economic self-sufficiency. [www.capmadco.org](http://www.capmadco.org).

**Abyssinian Development Corporation**

New York, NY

\$20,915.00 - Comprehensive Counseling

Founded in 1989, Abyssinian Development Corporation (ADC) is a 501(c)(3) not-for-profit comprehensive community and economic development corporation dedicated to building the human, social, and physical capital in Harlem. Since 2000, ADC's Harlem Economic Literacy Program (H.E.L.P.) has provided homeownership education and counseling to approximately 2,500 people and is a recognized and approved housing counseling agency by HUD and NYC Housing Preservation and Development. ADC provides high quality education to low and moderate income community residents in an effort to build strong homebuyers and homeowners, thus strengthening the economic base of Harlem. [www.adcorp.org](http://www.adcorp.org).

**Asian Americans for Equality**

New York, NY

\$27,423.00 - Comprehensive Counseling

For more than 37 years, Asian Americans for Equality (AAFE) have assisted in the community and affordable housing development of the Lower East Side/Chinatown area while also being an advocate and provider of social services for the community. Founded in 1974, AAFE's mission is to advocate for the rights of Asian immigrants and others who are in need. Over the years, AAFE has developed extensive homeownership programs to assist clients in making their dreams come true. AAFE's homeownership programs have secured over \$300 million in mortgage financing for over 1,950 clients while providing counseling to over 8,500 prospective homeowners. In 2011, AAFE provided pre-purchase counseling services to 287 families and helped new homeowners secure a mortgage value of over \$11 million through New York Mortgage Coalition member banks. [www.aafe.org](http://www.aafe.org).

**Opportunities for Chenango, Inc.**

Norwich, NY

\$15,000.00 - Comprehensive Counseling

Opportunities for Chenango, Inc., is a not-for-profit Community Action Agency located in Chenango County, New York. The mission of the Community Action Agency Movement is the elimination of poverty through self-sufficiency programs that promote respect for human dignity, the ability of the individual to determine his/her own future, family solidarity and development. Opportunities for Chenango, Inc. is a designated NeighborWorks<sup>®</sup> America member and in the fall of 2003 opened Quaranta Housing Services to better serve individuals and families with all of their housing needs under one roof. Quaranta Housing Services offers the following services: Housing Choice Voucher Program; Section 8 to Homeownership; First Time Homebuyer; Weatherization Assistance Program as well as Home Energy Assistance Program (HEAP), Assisted Home Performance and EmPower; Housing Rehabilitation Programs; Lead Hazard Reduction Programs; Foreclosure Intervention; and Housing Counseling.

**Rockland Housing Action Coalition**

Nanuet, NY

\$19,732.00 - Comprehensive Counseling



RHAC was incorporated in 1987 as an affordable housing developer to provide homeownership opportunities for Rockland County residents. RHAC's homeownership/financial counseling programs are available in different languages because of the diverse population groups living in the county. The counseling program assists approximately 1,350 individuals annually by helping them resolve housing and financial issues.

**Neighborhood Housing Services of New York City (NHSNYC)**

New York, NY

\$27,423.00 - Comprehensive Counseling

\$33,475.00 - HECM Counseling

During its 30 years of operations, Neighborhood Housing Services of New York City's (NHSNYC) broad range of services encourages and supports neighborhood self-reliance and creates, preserves, and promotes affordable housing in New York City neighborhoods. Its outreach initiatives help transcend barriers to homeownership - such as blemished credit, lack of savings, low levels of financial literacy, discrimination or predatory lending practices. NHSNYC provides pre- and post-purchase housing counseling and education to low- and moderate-income residents. Its programs cover homebuyers clubs, financial education, landlord training, foreclosure prevention, loss mitigation, mortgage modification assistance, outreach and loan scam assistance, reverse mortgage counseling, loan document reviews, home maintenance training, housing development and lending financial services.

**Niagara Falls Neighborhood Housing Services**

Niagara Falls, NY

\$16,775.00 - Comprehensive Counseling

Niagara Falls Neighborhood Housing Services has participated in housing counseling for nine years, administered affordable housing homeownership programs for over 20 years, and provided safe decent and affordable housing to existing homeowners and created affordable housing through rental units for 25 years.

**Oswego Housing Development Council, Inc.**

Parish, NY

\$19,141.00 - Comprehensive Counseling

The Oswego Housing Development Council, Inc. (OHDC) was incorporated in 1979 for the purpose of providing a broad range of housing resources for persons of very low to moderate income in Oswego County. OHDC is a private non-profit organization governed by a community based board to provide a range of housing choices to the low income, homeless or those in need of housing by developing, building (renovating), providing seed money, acting as an administrator or manager, and forging partnerships with social service providers, contractors, real estate sellers and local government to ensure that housing needs are being met. OHDC seeks to ensure safe, sanitary and

affordable housing for very low to moderate-income persons through the development and rehabilitation of housing. The Council shall serve those areas, which demonstrates the greatest need and will provide homeownership opportunities wherever possible.

**Keuka Housing Council**

Penn Yan, NY

\$20,915.00 - Comprehensive Counseling

Keuka Housing Council, Inc. (KHC), a Rural Preservation Company nestled in the heart of the Finger Lakes of Upstate New York, began serving Yates County in 1976. KHC's mission is to improve and maintain the quality and quantity of housing for people of modest income living in Yates County. KHC adopted the National Housing Quality Standards in April 2010. Since 1976 KHC has served 4,250 families. KHC administers funds for CDBG, NYS AHC, HOME, HUD, NYS HCR, NYS Banking Department, and local foundations. Grants assist with Homebuyers Programs, Repair Programs for persons who own their home, apartment rentals, aiding the homeless and foreclosure prevention counseling. KHC provides a wide variety of counseling services to homebuyers, homeowners and modest income renters. KHC works with homeowners and potential homeowners to understand mortgages to avoid unreasonable high rates, unaffordable repayment terms and other conditions that can result in a loss of equity, increased debt, default and eventually foreclosure. Counseling sessions include loss mitigation, budgeting, subordination of loans, Making Home Repairs and working with persons to obtain affordable rentals. [www.keukahousingcouncil.org](http://www.keukahousingcouncil.org).

**Human Development Services of Westchester, Inc.**

Mamaroneck, NY

\$26,239.00 - Comprehensive Counseling

\$14,143.00 - HECM Counseling

Human Development Services of Westchester, Inc. (HDSW) is a multi-service, community-based organization with offices in Mamaroneck and Port Chester, NY, serving 1,900 individuals and families annually throughout Westchester County. The HDSW Neighborhood Preservation Company (NPC), located in Port Chester, provides housing counseling for renters, homeowners, prospective homeowners, and persons needing housing throughout Westchester County. Services include: default and mortgage foreclosure prevention; tenant assistance, advocacy and eviction prevention counseling; First Home Club Program and home purchase guidance; financial literacy and special workshops; and homeless assistance referrals. NPC services target low and moderate-income individuals and families, the elderly and disabled, minorities, and persons with limited English. Through its bilingual staff and multicultural approach, the NPC provides counselors knowledgeable about the community who will listen and act with Spanish-speakers on their behalf. HDSW has been the designated Neighborhood Preservation Company (NPC) for the Village of Port Chester since 1979, under guidelines of the NY State Division of Housing and Community Renewal, and an approved HUD Local Housing Counseling Agency serving residents throughout Westchester County, NY since 2006. [www.hdsw.org](http://www.hdsw.org).

**Bishop Sheen Ecumenical Housing Foundation**

Rochester, NY

\$20,324.00 - Comprehensive Counseling

Since 1968, Bishop Sheen Ecumenical Housing Foundation (Sheen Housing) has played a critical role in supporting its community by providing a wide variety of housing counseling services to homebuyers, homeowners and low to moderate-income renters with a commitment to compassionate quality service. Its primary objectives are to expand homeownership opportunities, improve access to affordable housing and preserve homeownership. Sheen Housing provides home repair services; home ownership opportunities and delivery of a variety of housing counseling services; and affordable rental opportunities. [www.SheenHousing.org](http://www.SheenHousing.org)

**Marketview Heights Association, Inc.**

Rochester, NY

\$26,831.00 - Comprehensive Counseling

For more than 30 years, Market view Heights Association (MHA) has provided homeownership counseling and related services to households at or below 80% Area Median Income (AMI) in Rochester, NY. MHA's counseling program offers homeownership counseling and education services, foreclosure intervention counseling and education, and post-purchase counseling and education in both English and Spanish. MHA is a neighborhood based 501(c)(3) not-for-profit corporation, Neighborhood Preservation Company, and Community Housing Development Organization (CHDO). MHA is a HUD-Approved Housing Counseling Agency, an adopter of the National Industry Standards for Homeownership Education & Counseling, a member of the New York State Coalition for Excellence in Homeownership Education, and an approved City of Rochester homeownership counseling and education provider. MHA is funded by the New York State Division of Housing and Community Renewal, and the New York State Housing Trust Fund Corporation. The agency has a well-trained highly-qualified bilingual housing counseling and management staff.

**Western Catskills Revitalization Council, Inc.**

Stamford, NY

\$20,324.00 - Comprehensive Counseling

Created in 1981, Western Catskills Revitalization Council, Inc. (Western Catskills) is a 501(c)(3) in good standing under the laws of New York State. It is a Rural Preservation Company and works under NYS Homes and Community Renewal. In addition to providing housing and financial counseling, Western Catskills administers HOME First Time Homebuyer, Owner Occupied and Rental Rehab; NYS Affordable Housing Corporation First time homebuyer and rehab; and CDBG Housing Rehab programs for the towns in its service area. Western Catskills manages the Stamford Village and Grand Gorge Senior Apartments both of which provide safe and affordable housing for low income seniors. For the past six years, the agency has been managing NY Main Street Programs to rebuild the blighted and historic buildings that populate the Village Main

Streets in its area in what has been a successful effort to create affordable downtown housing and business spaces that create local jobs.

**Better Neighborhoods, Incorporated**

Schenectady, NY

\$25,648.00 - Comprehensive Counseling

Better Neighborhoods Inc. (BNI), a not-for-profit organization founded in 1966, is dedicated to promoting affordable homeownership and housing revitalization in Schenectady, New York, through housing counseling services, homeownership grants, housing rehabilitation and new construction activities. BNI serves over 800 residents annually and has been a HUD approved Housing Counseling Agency since 1973. During its 44-year history, BNI has demonstrated the capacity needed to successfully implement a work plan to create opportunities for first time homebuyers of limited financial resources to become homeowners. BNI's post-purchase activities ensure that new homeowners are successful for the long term. [www.better-neighborhoods.org](http://www.better-neighborhoods.org).

**Northfield Community Local Development Corporation**

Staten Island, NY

\$27,423.00 - Comprehensive Counseling

Northfield Community Local Development Corp. was founded in 1978 by the merchants, property owners and residents of Port Richmond, Staten Island for the purpose of community improvement and advocacy. The majority of its clients live on the Island's North Shore where the highest percentage of the borough's low-income, minority and senior citizens reside.

**Troy Rehabilitation and Improvement Program**

Troy, NY

\$26,239.00 - Comprehensive Counseling

Troy Rehabilitation and Improvement Program (TRIP), Inc. is a grassroots, not-for-profit organization created in 1968 to assist low- and moderate-income families in Troy achieve the dream of home ownership. Since then, TRIP has grown into a comprehensive community development corporation serving all of Rensselaer County, NY. In addition to home ownership services, TRIP owns or manages 250 units of quality, affordable rental units; rehabs older, existing buildings into safe, healthy units; and develops neighborhood residents into strong community assets through resident leadership development, community-building, and neighborhood organizing. Through its TRIP NeighborWorks® Home Ownership Center, the agency offers an array of pre- and post-purchase counseling and education programs to ensure that prospective homebuyers and current homeowners are educated consumers who will be successful over the long-term. Individual, professional, and confidential housing and financial counseling is available as are group education classes in money management, Homebuyer Education, Home Maintenance training, Landlord training, and more. TRIP assists with downpayment and closing cost assistance, matched savings, and home repairs. TRIP is a HUD-approved

Local Housing Counseling Agency and is a chartered member of NeighborWorks® America. TRIP adopted the National Industry Standards for Homeownership Counseling and Education in January 2008. [www.triponline.org](http://www.triponline.org).

**Albany County Rural Housing Alliance, Inc.**

Voorheesville, NY

\$28,014.00 - Comprehensive Counseling

\$14,000.00 - HECM Counseling

Incorporated in 1982, Albany County Rural Housing Alliance, Inc. (ACRHA) is an independent, not-for-profit, non-governmental housing and community development agency. ACRHA's Housing Counseling Program assists, educates, and provides counseling on homeownership topics to anyone regardless of income level, race, color, sex, religion, national origin, ethnic background, familial status or sexual orientation. The program provides guidance regarding pre-purchase, credit, budgeting, post-purchase, foreclosure prevention, reverse mortgages for seniors, and home improvement/rehabilitation loans and grants, among many other topics.

**Community Housing Innovations, Inc.**

White Plains, NY

\$26,239.00 - Comprehensive Counseling

Community Housing Innovations, Inc. (CHI), founded in 1991, is a not-for-profit organization serving five New York State counties. The organization's mission is to provide "low and moderate income families and individuals with the housing and human services that enable them to achieve the greatest social and economic independence at the lowest cost to society." CHI began by developing emergency housing for homeless families and subsequently expanded to build an inventory of emergency, transitional and 600 units of permanent affordable housing. The creation of affordable, permanent housing opportunities is a predominant component of the agency's mission. CHI has successfully combined state, federal and local grants with private bank financing to create cost-effective solutions to the affordable housing crisis. Initially, this meant rental units, but since 1996, CHI has also operated homeownership programs. The programs provide down payment assistance grants to first time homebuyers, coupled with homeownership education workshops and one-on-one counseling services. Through its homeownership programs, CHI provides pre-purchase homeownership counseling and education services which has resulted in more than 450 first time homebuyers realizing the American Dream of homeownership in Westchester and on Long Island since program inception. In response to the current foreclosure crisis, CHI began a Foreclosure Prevention Counseling Program in January 2009. CHI serves over 200 clients a year in this program. [www.communityhousing.org](http://www.communityhousing.org).

**Westchester Residential Opportunities, Incorporated**

White Plains, NY

\$20,915.00 - Comprehensive Counseling

\$13,707.00 - HECM Counseling

Westchester Residential Opportunities, Inc. (WRO) is a not-for-profit organization established in 1968 that helps low- and moderate-income households locate and maintain decent and affordable housing. WRO provides comprehensive housing counseling services that are a mix of one-on-one counseling and educational workshops. Services include pre and post-purchase counseling and education, mortgage default counseling, reverse equity mortgage counseling, assistance in finding and maintaining rental housing including eviction and utility shut-off prevention, fair housing, and helping disabled persons make accessibility improvements. WRO's offices are located in White Plains, Mount Vernon and Yonkers. Utilizing well-trained and experienced staff capable of delivering bi-lingual and bi-cultural services, consumers obtain knowledge, resources, and a sense of empowerment to resolve complex and serious housing situations.

**Neighbors of Watertown, Inc.**

Watertown, NY

\$24,465.00 - Comprehensive Counseling

Neighbors of Watertown, Inc is a 501(c)(3) Housing and Community Development Organization incorporated in 1969. Its mission is to provide safe, decent, affordable housing to rehabilitate and return blighted property to productive use and to aid others with similar purposes. Neighbors Of Watertown, Inc. is a Homeownership Education Center that provides Homebuyer Education and Budget Counseling services. Also a full service Community Development Organization with ongoing programs such as First-Time Homebuyer assistance, Home Rehabilitation assistance, Rental Apartments, Rehabilitated Homes for purchase, Historic Building Rehabilitation and an array of Community Development services. [www.neighborsofwatertown.com](http://www.neighborsofwatertown.com).

**NORTH CAROLINA**

**Telamon Corporation (MSO)**

Raleigh, NC

\$30,000.00 - Comprehensive Counseling

Telamon Corporation brings human services to people and communities in twelve states, and in two states as Transition Resources Corporation. Chartered as a nonprofit organization, our purpose is to improve the lives of those in need. Telamon is a HUD-approved multi-state organization offering a wide range of housing services in ten states. Services provided include educational and consumer services, financial literacy training, foreclosure prevention and mitigation services, pre-purchase counseling, homebuyer education, non-delinquency post-purchase counseling, rental counseling, homeless/displacement counseling, and fair housing education. During Fiscal Year 2011, Telamon counseled and assisted 2,238 clients. [www.telamon.org](http://www.telamon.org)

**Consumer Credit Counseling Service of WNC, Inc**

Asheville, NC

\$29,197.00 - Comprehensive Counseling

\$25,000.00 - HECM Counseling

Consumer Credit Counseling Service of WNC is a non-profit, United Way agency and since 1975, the agency has been providing professional, confidential money management counseling, housing counseling, debt repayment programs, and financial education workshops. Its On Track Consumer Credit Counseling program has been a HUD-approved housing counseling agency and provides housing counseling services to residents in the 18 western-most counties of the state. Its housing counseling services offered are: pre-purchase counseling, homebuyer education, budget development, reverse mortgage counseling, foreclosure prevention counseling, tenant services, financial literacy education workshops, credit report access review, and mortgage loan document review for predatory lending prevention. In Fiscal Year 2011, the agency served 10,000 clients. [www.ontrackwnc.org](http://www.ontrackwnc.org)

**Northwestern Regional Housing Authority**

Boone, NC

\$25,056.00 - Comprehensive Counseling

Northwestern Regional Housing Authority (NRHA) operates performance-based housing assistance programs funded by federal and state governments, as well as private firms. The agency provides on-going rental assistance to low and moderate-income families in seven counties in the northwestern part of North Carolina. In addition to providing direct housing assistance, NRHA participates in, and actively promotes, a variety of special programs, such as Family Self Sufficiency, North Carolina Home Protection Pilot Program, NC HOPE Hotline Initiative, Section 8 Voucher Homeownership, and housing counseling services. During Fiscal Year 2011, NRHA served 1,393 clients. [www.nwrha.com](http://www.nwrha.com)

**Northeastern Community Development Corporation**

Camden, NC

\$25,056.00 - Comprehensive Counseling

Northeastern Community Development Corporation (NCDC) works in partnership with the Outer Banks Community Development Corporation and covers seven target areas in North Carolina (Camden, Currituck, Gates, Pasquotank, Perquimans, and Chowan counties). NCDC provides comprehensive counseling services, such as pre and post-purchase, reverse mortgage, predatory lending and loss mitigation counseling. For rental clients, NCDC provides tenant-landlord remediation services. In addition, the agency has provided over 90 units of affordable housing through the Low Income Tax Credit program and administered the area's only Individual Development Account savings and economic literacy program. During Fiscal Year 2011, NCDC counseled 406 clients. [www.northeasterncdc.org](http://www.northeasterncdc.org)

**Alliance Credit Counseling, Inc.**

Charlotte, NC

\$21,507.00 - Comprehensive Counseling

Alliance Credit Counseling, Inc. is a 501(c) (3) national non-profit organization that has provided credit counseling and financial education to over one million individuals since May 2000. Alliance mission is to provide *Help and Hope* through charitable relief to the poor and distressed by personalized education, counseling, and support programs that reduce and avoid the burdens of financial crisis, debt stress, bankruptcy, foreclosure, and their consequences. As well, we provide *Empowerment* to the public through charitable education programs of financial literacy, money management, credit management, debt reduction, and pre- and post-homeownership to help meet life's challenges and opportunities. During Fiscal Year 2011, Alliance counseled 4,806 clients.

<http://www.knowdebt.org>

**Elizabeth City State University**

Elizabeth City, NC

\$28,014.00 - Comprehensive Counseling

The Community Development Center located at Elizabeth City State University provides housing counseling services to low and moderate-income residents of rural northeastern North Carolina. The organization's target area includes Pasquotank, Perquimans, Currituck, Camden, Gates, and Chowan counties. Clients are counseled on a range of housing topics, including homeownership, tenants' rights, evictions, default, delinquency, predatory lending, and Home Equity Conversion Mortgage (HECM) counseling. During Fiscal Year 2011, Elizabeth City State University counseled 400 clients. [www.ecsu.edu](http://www.ecsu.edu)

**River City Community Development Corporation**

Elizabeth City, NC

\$26,239.00 - Comprehensive Counseling

\$26,062.00 - HECM Counseling

River City Community Development Corp. (RCCDC) is a nonprofit organization whose mission is to strengthen communities and improve the quality of life for residents in Elizabeth City and northeastern North Carolina. RCCDC has implemented programs such as comprehensive housing counseling, youth-build, disaster relief, summer youth work camp and urgent repair programs. The agency offers the following housing counseling services: pre and post-purchase, delinquency/default, non-delinquency, HECM, rental, homeless/displacement counseling, as well as homebuyer and fair housing education. During Fiscal Year 2011, RCCDC counseled 489 clients.

[www.rivercitycdc.org](http://www.rivercitycdc.org)

**Cumberland Community Action Program, Inc**

Fayetteville, NC

\$27,423.00 - Comprehensive Counseling



\$35,946.00 - HECM Counseling

Cumberland Community Action Program, Inc. was established in 1964 as a non-profit provider of services which includes comprehensive housing education and counseling to thirty-two counties in North Carolina through its Consumer Credit Counseling Services (CCCS) offices. The agency is accredited by the Council on Accreditation for Children and Family Services. CCCS has provided comprehensive housing education and counseling to more than 160,000 members of our communities during the past 30 years. Services include pre- and post-purchase counseling and education, foreclosure prevention and mortgage default counseling, reverse mortgage, rental assistance, fair housing, loan documents reviews, money management and budgeting, protection from identity theft and credit fraud, housing vouchers, assistance to homeless, and predatory lending practices. [www.ccap-inc.org/cccs.htm](http://www.ccap-inc.org/cccs.htm)

**Guilford County Homeownership Center**

Greensboro, NC

\$17,958.00 - Comprehensive Counseling

Guilford County Homeownership Center (GCHC) was established as a nonprofit organization in 2004 and offers financial education classes to residents in Greensboro and High Point. With this grant, GCHC will offer the following housing counseling services: pre-purchase counseling, homebuyer education, rental counseling (including rental counseling for families and individuals experiencing evictions), and fair housing education. During Fiscal Year 2011, GCHC counseled 439 clients.

[www.guilfordcountyhomeownershipcenter.com](http://www.guilfordcountyhomeownershipcenter.com)

**Greensboro Housing Authority**

Greensboro, NC

\$15,000.00 - Comprehensive Counseling

The Housing Authority of the City of Greensboro (GHA) is a public housing authority. For more than 70 years, GHA has played a key role in providing housing options for low-to-moderate income citizens in Greensboro, North Carolina. GHA currently has 2,172 public housing units in 19 communities and 3,025 Housing Choice Vouchers (HCV). GHA has served, on a continuing basis, 292 families in housing counseling programs over the last 12 months, 79 public housing households and 213 HCV households. GHA provides pre- and post-purchase counseling, rental housing counseling, financial management/budget counseling, predatory lending counseling, and fair housing counseling. During Fiscal Year 2011, GHA counseled 243 clients. [www.gha-nc.org](http://www.gha-nc.org)

**Greensboro Housing Coalition, Inc**

Greensboro, NC

\$23,282.00 - Comprehensive Counseling

Formed in 1989 by non-profit housing providers, Greensboro Housing Coalition (GHC) advocates decent, affordable housing for low and moderate-income people and those with

special needs. Through education, individual counseling, crisis intervention, and collaboration with other organizations, GHC assists people with finding and maintaining suitable housing. Its housing counseling services includes pre-purchase homebuyer counseling, counseling relating to home repair problems, and delinquency/default counseling. In addition, GHC helps homeless people access shelter and assists renters with find suitable housing. During Fiscal Year 2011, GHC served over 1,866 clients. [www.greensborohousingcoalition.com](http://www.greensborohousingcoalition.com)

**Western Piedmont Council of Government**

Hickory, NC

\$25,648.00 - Comprehensive Counseling

\$10,000.00 – HECM Counseling

The Western Piedmont Council of Governments (WPCOG) is one of 18 regional organizations in North Carolina. WPCOG is comprised of 28 local government members in the counties of Alexander, Burke, Caldwell and Catawba, North Carolina. WPCOG serves local governments as a source of technical assistance and professional services, and serves as a forum to address issues on a regional basis. WPCOG provides the following housing counseling services: mortgage delinquency and default resolution counseling, pre-purchase counseling, reverse mortgage counseling, non-delinquency post-purchase workshops, and pre-purchase homebuyer education workshops. During Fiscal Year 2011, WPCOG counseled 769 clients. [www.wpcog.org](http://www.wpcog.org)

**Housing Authority of the City of High Point**

High Point, NC

\$20,324.00 - Comprehensive Counseling

Chartered in 1940, the Housing Authority of the City of High Point (HPHA) became a HUD approved agency in 2004. HPHA’s mission is to provide eligible families and individuals with adequate and affordable housing, economic advancement and homeownership opportunities in a safe, drug-free, suitable living environment without discrimination. In addition to providing housing assistance for residents in 1,096 Public Housing units and 1,484 units in Section 8 Housing, HPHA has assisted over 392 residents to become homeowners in the past 30 years. HPHA offers individual counseling and group educational workshops on financial literacy, pre-rental, homebuyer, default/foreclosure counseling and post-purchase workshops, including information on fair housing and predatory lending. During Fiscal Year 2011, HPHA counseled 587 clients. [www.hpha.net](http://www.hpha.net)

**MB Housing & Associates, Inc.**

High Point, NC

\$15,000.00 - Comprehensive Counseling

Since 2004, the MB Housing & Associates, Inc., a not-for-profit, has served the community of High Point, North Carolina. Its goal is to provide comprehensive housing counseling assisting homebuyers, homeowners, and tenants in gaining knowledge and the

skills needed to meet their housing needs. The agency's comprehensive housing counseling services include: financial literacy education, pre-purchase homebuyer counseling, homebuyer education programs, default counseling, post purchase counseling, rental housing counseling and education and services for the homeless.

**Outer Banks Community Development Corporation**

Kill Devil Hills, NC

\$20,915.00 - Comprehensive Counseling

\$19,250.00 - HECM Counseling

Outer Banks Community Development Corporation (OBCDC) has been a HUD-approved housing counseling agency since 2007. OBCDC's mission is to strengthen the community by advocating, facilitating and developing housing for low and moderate-income citizens, and providing related economic, social and educational services. Serving the residents of North Carolina's Dare, Hyde and Currituck counties, the agency advances its mission by providing pre and post-purchase counseling, rental assistance, and homebuyer education. During Fiscal Year 2011, OBCDC counseled 1,262 clients. [www.obx-cdc.org](http://www.obx-cdc.org)

**Prosperity Unlimited, Inc**

Kannapolis, NC

\$25,056.00- Comprehensive Counseling

Since 1995, Prosperity Unlimited, Inc. has provided comprehensive housing counseling services for families in Cabarrus County, North Carolina and its surrounding area. The agency's housing counseling services offered are: pre-and post-purchase, financial literacy, default/foreclosure and rental counseling, as well as homebuyer education. Prosperity Unlimited also offers loan document review services. The agency has assisted 298 clients to become homeowners since 1995 and worked with 2,259 homeowners through foreclosure prevention efforts since 2004. During Fiscal Year 2011, Prosperity Unlimited counseled 1,000 clients. [www.prosperitycdc.org](http://www.prosperitycdc.org)

**Monroe-Union County Community Development Corporation**

Monroe, NC

\$23,873.00 - Comprehensive Counseling

Monroe-Union County Community Development Corporation (MUCCDC) is a nonprofit agency, incorporated in 1990 by a group of concerned citizens. The organization's mission is to assist low and moderate-income families obtain affordable housing, develop small businesses and promote economic development through education and training. MUCCDC provides both one-on-one counseling and group education and sponsors pre and post-homeownership workshops. During Fiscal Year 2011, MUCCDC counseled 496 clients.

**Olive Hill Community Economic Development Corporation**

Morganton, NC

\$20,915.00 - Comprehensive Counseling

Olive Hill Community Economic Development Corp. (OHCEDC) is a non-profit community development corporation whose mission is to positively impact the social, physical, educational and economic environments of area communities. For the past nine years, OHCEDC has provided services to the residents of North Carolina's Burke, Caldwell, Catawba, McDowell counties. The organization provides pre- and post-purchase, homebuyer education, delinquency/default, non-delinquency post-purchase, rental education, homeless/displacement, predatory lending. During Fiscal Year 2011, OHCEDC counseled 269 clients. [www.ohcedc.org](http://www.ohcedc.org)

**Twin Rivers Opportunities, Inc**

New Bern, NC

\$23,282.00 - Comprehensive Counseling

Twin Rivers Opportunities, Inc. (TRO) was formed in 1966 to serve Craven, Jones and Pamlico counties. Through its housing counseling department, TRO fulfills its mission to assist lower income, minority clients obtain homeownership. TRO works with Habitat for Humanity to help low-income clients purchase a home. TRO offers a range of housing counseling services in the areas of pre-purchase, homebuyer education, delinquency post-purchase, home equity conversion mortgage, post purchase education, rental, homeless/displacement, predatory lending, and homeownership voucher counseling. The agency further assists clients by providing rental assistance to approximately 800 tenants; and as an approved lender of down payment and closing costs funds via the North Carolina Housing Finance Agency. During Fiscal Year 2011, TRO counseled 610 clients. [www.twinrivershousing.org](http://www.twinrivershousing.org)

**Raleigh Area Development Authority**

Raleigh, NC

\$16,775.00 - Comprehensive Counseling

The Raleigh Area Development Authority (RADA) is a nonprofit community economic development organization founded in 2003 to provide financial and counseling assistance to low and moderate income residents of Wake County and the City of Raleigh. RADA Homeownership Center's mission is to increase the rate of successful low-to-moderate income homebuyers through comprehensive education services, information and long term support. RADA offers service in homebuyer education, fair housing assistance, money and debt management, mortgage delinquency and default resolution, pre-and post-purchase, predatory lending, and pre-purchase counseling. Rental and homeless clients are also counseled or referred to other agencies. During Fiscal Year 2011, RADA counseled 326 clients.

[www.rada-nc.com](http://www.rada-nc.com)

**Choanoke Area Development Association of North Carolina, Inc**

Rich Square, NC

\$23,873.00 - Comprehensive Counseling

Choanoke Area Development Association of North Carolina, Inc. (CADA) is a HUD-certified counseling agency, a community action agency, a Community Housing Development Organization and a public housing agency. For over 40 years, CADA has provided comprehensive services in one of the most distressed areas of NC: Bertie, Halifax, Hertford and Northampton counties. CADA's programs and services target low-income families, assisting them to become self-sufficient. The agency offers the following types of housing counseling services: mortgage delinquency and default resolution, home equity conversion mortgage counseling, pre-purchase and rental counseling, as well as homebuyer education. During Fiscal Year 2011, CADA counseled 1,200 clients. [www.nc-cada.org](http://www.nc-cada.org)

**Robeson County Community Development Corporation, Inc**

Rowland, NC

\$22,099.00 - Comprehensive Counseling

The Robeson County Community Development Corporation (RCCDC) is a nonprofit organization whose mission is to provide asset-building strategies for rural communities impacted by job and income losses in the manufacturing, textiles, and tobacco economies. RCCDC assists low-income families in North Carolina's Robeson, Bladen and Scotland counties through financial counseling, homebuyer education and loss mitigation counseling. During Fiscal Year 2011, RCCDC counseled 300 clients.

**Consumer Education Services, Inc.**

Raleigh, NC

\$23,282.00 - Comprehensive Counseling

\$21,120.00 - HECM Counseling

Consumer Education Services, Inc. (CESI) was incorporated in North Carolina in 1998 and began its housing counseling program in 2007. CESI's Housing Counseling Division facilitates personal economic empowerment and community stability through homeownership and serves residents of Fayetteville and Raleigh. The agency provides consumers with access to information, resources and tools that help them achieve their housing goals. During Fiscal Year 2010-2011, CESI provided counseling to 1,031 clients in pre-purchase counseling, homebuyer education, delinquency/default counseling, non-delinquency post-purchase counseling, rental counseling and loan document review counseling. [www.housing-counseling.org](http://www.housing-counseling.org)

**Cleveland County Community Development Corporation**

Shelby, NC

\$23,873.00 - Comprehensive Counseling

Cleveland County Community Development Corp. (CCCDC) has provided housing counseling and produced affordable housing in Cleveland County for 15 years. CCCDC has delivered 45 units of single-family affordable housing to the community, in addition to two multi-family tax-credit properties for a total of 104 affordable apartments.

CCCDC annually provides various forms of housing counseling in addition to financial literacy workshops to the community. During Fiscal Year 2011, CCCDC counseled 310 clients. [www.clevelandcountycdc.org](http://www.clevelandcountycdc.org)

**Statesville Housing Authority**

Statesville, NC

\$17,366.00 - Comprehensive Counseling

Statesville Housing Authority (SHA) provides housing counseling services to residents of Iredell County and the surrounding area, with a focus on the south Statesville area neighborhoods. SHA strives to help low and moderate-income persons overcome homeownership barriers. The agency offers counseling in the following areas: pre-purchase, money management, homebuyer education workshops, predatory lending, and foreclosure prevention. Additionally, SHA assists Section 8 Voucher holders in making the transition to homeownership. [www.sha-online.org](http://www.sha-online.org)

**Mountain Projects, Inc.**

Waynesville, NC

\$19,732.00 - Comprehensive Counseling

Mountain Projects, Inc. was founded in 1965 as a Community Action Agency providing vital services to the elderly, disadvantaged and the general public in Western North Carolina. Receiving its HUD-approval status as a housing counseling agency in 2006, Mountain Projects, Inc. is the only HUD-approved counseling agency west of Asheville. Mountain Projects, Inc. provides the following housing counseling services: credit repair, homeownership education, pre-purchase counseling, financial literacy, mortgage delinquency, and rental counseling. During Fiscal Year 2011, Mountain Projects served 3,489 clients. [www.mountainprojects.org](http://www.mountainprojects.org)

**AMEZ Housing Community Development Corporation**

Wilmington, NC

\$16,775.00 - Comprehensive Counseling

AMEZ Housing Community Development Corporation became a HUD approved local housing counseling agency in February 2009. AMEZ currently provides comprehensive counseling in Brunswick, Columbus, New Hanover and Pender Counties. The services consist of homeownership education, pre and post purchase, mortgage delinquency and financial literacy to low and moderate income households. During Fiscal Year 2010-2011, AMEZ counseled 667 clients. [www.amezhousing.org](http://www.amezhousing.org)

**Consumer Credit Counseling Service of Forsyth County, Inc**

Winston-Salem, NC

\$25,056.00 - Comprehensive Counseling

\$29,769.00 - HECM Counseling

Consumer Credit Counseling Service of Forsyth County, Inc. (CCCS) has been a HUD-approved comprehensive housing counseling agency since 1980. Through its housing counseling program, CCCS assists consumers in the areas of homeownership, mortgage delinquency, predatory lending, home equity conversion mortgages (HECM), renters and landlord/tenant issues. CCCS works with local non-profit agencies, city and county governments, local lenders, real estate agencies and others in offering pre-purchase counseling and homebuyer education. In Fiscal Year 2011, CCCS served 1,585 clients. [www.cccsforsyth.org/](http://www.cccsforsyth.org/)

## **NORTH DAKOTA**

### **North Dakota Housing Finance Agency**

Bismarck, North Dakota

\$75,003.00 - Comprehensive Counseling

The North Dakota Housing Finance Agency (NDHFA) is a public financial institution dedicated to making housing affordable for North Dakota's residents. By providing financing, management, information, and other appropriate assistance, NDHFA facilitates affordable mortgage financing and assures the continued availability of low-income rental housing. Through the popular "FirstHome™ programs," the agency has acquired more than 32,000 single family loans, the majority of which NDHFA began servicing in house in 1991 to make the payment service easily accessible to borrowers. More than 4,000 families live in privately owned properties for which the NDHFA administers HUD rental subsidies and provides regulatory oversight. As part of the NDHFA's objective of meeting the state's affordable housing needs, several programs have been developed to assist local communities in leveraging other funds for locally determined housing needs. <http://www.ndhfa.org>

## **OHIO**

### **Ohio Housing Finance Agency**

Columbus, OH

\$30,000.00 - Comprehensive Counseling

Ohio Housing Finance Agency (OHFA) was created in 1983 with a mission to "open the doors to an affordable place to call home" for thousands of Ohio families by making available the resources necessary to ensure first-time homebuyers, renters, senior citizens, and other populations with special needs, have a safe, quality place to call home. Since 1983, OHFA has offered stable financing options, such as the First-Time Homebuyer Program, Ohio Heroes Program, Down Payment Assistance, Target Area Program, and the Mortgage Credit Certificate Program. These programs have made homeownership possible for more than 138,000 borrowers across the state. Since 2010, OHFA's participation in the Restoring Stability Program has resulted in 3,850 families being able to keep their homes. OHFA also provides homebuyer education and foreclosure

prevention through partnerships with housing counseling organizations – helping thousands of Ohioans through these initiatives. In addition, OHFA offers funding to support the creation and rehabilitation of affordable rental housing for families, seniors and other populations, single-family lease-purchase homes, and permanent supportive housing. [www.ohiohome.org](http://www.ohiohome.org).

### **Fair Housing Contact Service**

Akron, OH

\$16,183.00 - Comprehensive Counseling

Fair Housing Contact Service (FHCS) was founded in 1965 and its mission statement is “Fair Housing Contact Service strives to prevent and eliminate discrimination and to promote equal housing opportunity.” FHCS supports and encourages freedom of residence in the Greater Akron region so that all persons, regardless of race, color, religion, national origin, sex, familial status, ancestry, disability, or military status as well as any other locally protected classes can secure the housing they want and can afford in the neighborhood of their choice. In order to achieve its mission, FHCS undertakes the following activities: pre-purchase counseling to first time homebuyers, post purchase non-delinquency and refinancing information to homeowners, Home Equity Conversion Mortgage (HECM) counseling to seniors, default/delinquency counseling, predatory lending counseling, rental, homelessness counseling, education and outreach.

### **Stark Metropolitan Housing Authority**

Canton, OH

\$17,958.00 - Comprehensive Counseling

The Stark Metropolitan Housing Authority’s (SMHA) Metro Homeownership Center is a HUD approved Counseling Agency successfully operating since 2003. Its main focus is to serve the residents of Stark County Ohio and surrounding areas including Canton, Massillon and Alliance. SMHA’s counseling services have assisted over 1220 clients with pre/post-purchase and group counseling sessions for first time homebuyers and buyers re-entering the housing market. Counseling topics include but are not limited to: Mortgage Financing; Credit Worthiness; Fair Housing; Budgeting and Money Management; the Real Estate Process and Home Maintenance and Repair. SMHA also offers a subsidized homeownership program for Section-8 Housing Choice Voucher recipients looking to purchase a home of their own. It provides confidential one-on-one counseling for clients who are behind on their mortgage payments, in default on their mortgage or at risk of losing their home. The agency is also a provider of OHFA’s Hardest Hit Funds through Restoring Stability. SMHA provides counseling and downpayment assistance for NSP (Neighborhood Stabilization Program) and HOME programs and is an agency provider of homeownership counseling needs for area programs and assistance. Its mission is to promote affordable and fair housing and create well informed homeowners living within its communities. [www.starkmha.org](http://www.starkmha.org).

### **Working in Neighborhoods**

Cincinnati, OH



\$18,549.00 - Comprehensive Counseling

Working in Neighborhoods (WIN), a Cincinnati-based nonprofit organization, empowers people to make informed choices for themselves and their neighborhoods through community building, home ownership and economic learning. WIN provides homebuyer education, pre purchase counseling, post purchase counseling, mortgage delinquency counseling, and financial stability workshops.

**Community Housing Solutions**

Cleveland, OH

\$15,000.00 - Comprehensive Counseling

Since its founding in 1973, Community Housing Solutions (CHS) has provided sustainable homeownership opportunities to tens of thousands of low and moderate income families through housing rehabilitation, new construction, and a comprehensive menu of self-sufficiency programs, including financial counseling, free tool loan, energy conservation, and home repair assistance. Each year, 6,000 residents of Cuyahoga County are able to obtain or preserve affordable housing because of CHS's extensive delivery system of development, information and assistance. A 15-person board of directors, representing a wide spectrum of experience, knowledge, and community involvement governs CHS. Most of CHS's 28 staff members have been with the group for over 10 years. In fact, two of CHS's housing counselors have been providing housing counseling at the organization for 33 years.

**Mid-Ohio Regional Planning Commission**

Columbus, OH

\$19,141.00 - Comprehensive Counseling

Mid-Ohio Regional Planning Commission (MORPC) is a voluntary association of local governments in mid-Ohio. Local government representatives sit on the Commission board, which is the policy-making body of the organization. MORPC serves as a nonprofit regional planning agency created under federal and state laws, with the flexibility and capability to respond to the region's needs. Five departments work to resolve many issues facing mid-Ohio including transportation, environmental concerns, community development, housing, and weatherization. MORPC has implemented CDBG and HOME-funded housing rehabilitation programs since 1977 for Franklin County and operated homeownership education and counseling and foreclosure programs for homebuyers and owners since 1994. MORPC offers classes that provide buyers with the opportunity to be eligible for down payment assistance (DPA). MORPC has administered DPA and mortgage assistance programs through lenders and Franklin County. MORPC, which provided 964 housing counseling services in Fiscal year 2011, is also approved by HUD for secondary financing in central Ohio. [www.morpc.org](http://www.morpc.org).

**Geuga County Department of Community & Economic Development**

Chardon, OH

\$15,000.00 - Comprehensive Counseling

Geauga County Community and Economic Development Department has been a HUD-approved housing counseling agency since 2004. The Department has provided counseling and education to 1,500 area residents on homebuyer preparation, predatory lending practices, financial literacy, foreclosure prevention, post-purchase, rental and landlord/tenant issues and fair housing discrimination. The Department also implements CDBG formula grants, a Neighborhood Stabilization I grant, economic development grants, infrastructure grants, and program income funds. [www.GeaugaCED.com](http://www.GeaugaCED.com)

**WSOS Community Action Commission, Inc.**

Fremont, OH

\$16,183.00 - Comprehensive Counseling

WSOS Community Action Commission, Inc., a 501(c)(3) non-profit, was created in 1965 as part of the original War on Poverty. WSOS has evolved into a comprehensive organization which targets the needs of low income persons and the community as a whole. WSOS operates hundreds of programs encompassing child development, emergency services, community and economic development, employment & training, transportation, weatherization, housing rehabilitation, nutrition, housing counseling. The WSOS Housing Department has 31 years of experience implementing housing programs. This includes rehabilitation, home repair, rental assistance, new construction, homebuyer assistance, neighborhood revitalization, lead-based paint abatement, foreclosure counseling, and affordable housing development. WSOS has provided housing counseling and downpayment assistance to homebuyers for 18 years, assisting an estimated 8,000 households. [www.wsos.org](http://www.wsos.org)

**Fair Housing Resource Center**

Painesville, OH

\$16,183.00 - Comprehensive Counseling

The Fair Housing Resource Center, Inc. (FHRC) is a 501(c)(3) organization located in Lake County, Ohio. FHRC has one office and operates in the county seat of Painesville, Ohio. FHRC has operated as a HUD approved Housing Counseling agency since 2002 and has established positive working relationships with both the private and public sector of the County and surrounding areas. Fair Housing Resource Center, Inc. provides one-on-one counseling for individuals who need assistance in the following areas: Landlord/Tenant Rights, Fair Housing, Loss Mitigation, Homeownership, and Predatory Lending. FHRC has assisted over 7,500 households, helping them overcome their specific housing issues. The work plans created by the Fair Housing Resource Center, Inc., supports individuals in becoming self-sufficient and ensures that all persons are provided safe, decent and affordable housing. [www.FHRC.org](http://www.FHRC.org)

**Northwest Ohio Development Agency**

Toledo, OH

\$16,775.00 - Comprehensive Counseling

The Northwest Ohio Development Agency (NODA) received its housing counseling approval from HUD on March 7, 2006. NODA is also a Community Development Financial Institution (CDFI) certified by the U.S. Department of Treasury. NODA helps people become self-sufficient and builds stable communities. NODA was founded in 1998 and opened for business in 2000. NODA provides loans, investment capital, grants and supportive services in a holistic fashion. NODA will use the funding from HUD for its predatory lending counseling program to assist consumers from losing their homes to foreclosure due to unscrupulous lending practices. [www.nodatoledo.org](http://www.nodatoledo.org)

### **Compass Family and Community Services**

Youngstown, OH

\$15,967.00 - Comprehensive Counseling

Compass Family and Community Services is a non-profit social service organization. Compass is the result of the consolidation of Burdman Group Inc. (BGI) and Family Service Agency (FSA). BGI was a private, not-for-profit agency in existence since 1970 and FSA's roots trace back to 1908. The Family Financial Education Services (FFES) program of Compass provides the following housing counseling activities: Pre-purchase; Preventing Mortgage Delinquency; Mortgage Modification and Mortgage Scam Assistance; Non-Delinquency Post-purchase; Locating, Securing, Maintaining Residence in Rental Housing; Shelter or Services for the Homeless; General Financial Education; and Predatory Lending Outreach initiatives. [www.compassfamily.org](http://www.compassfamily.org).

### **Youngstown Metropolitan Housing Authority**

Youngstown, OH

\$15,000.00 - Comprehensive Counseling

The Youngstown Metropolitan Housing Authority (YMHA) was established in 1933, created through the authority of 42 United States Code 3601 and Ohio Revised Code Sec.3735.27 and retains jurisdiction over public housing throughout Mahoning County. A five-member Board of Commissioners, appointed by various local officials, governs YMHA and is responsible for the overall operation of YMHA. YMHA has over 78 years of experience in the development and management of housing and programs. YMHA: has an annual budget of \$36.2 million; manages 1,455 public housing units in Mahoning County; and administers 2,239 Housing Choice Vouchers. During this fiscal year YMHA has: housed 356 new public housing residents; maintained a waiting list of 964; and 256 new Housing Choice Vouchers were issued. Programs include: Housing Choice Voucher (Section 8) – Housing and Homeownership, Mahoning County YouthBuild, Neighborhood Networks Computer Centers, Youth After -School & Summer, Safety and Security, Elderly and Disabled Services, Family Self-Sufficiency and Resident Services. [www.ymhaonline.com](http://www.ymhaonline.com).

## **OKLAHOMA**

### **Consumer Credit Counseling Service of Central Oklahoma, Inc.**

Bethany, Oklahoma  
\$17,958.00 - Comprehensive Counseling

Consumer Credit Counseling Service (CCCS) of Central Oklahoma was established in 1967. CCCS is a private nonprofit organization dedicated to empowering Oklahomans with the knowledge and confidence they need to become financially self-sufficient. The mission of CCCS is “to help people help themselves become financially strong individuals and families through counseling, debt management, and education.” CCCS provides free counseling and education services throughout central and western Oklahoma. CCCS is a HUD-approved housing counseling agency, and all counselors are certified by the National Foundation for Credit Counseling (NFCC). Comprehensive housing counseling topics include homebuyer education and post-purchase counseling, foreclosure prevention and alternatives to foreclosure, reverse mortgages, affordable rental housing, and fair and accessible housing issues. Other counseling services include budgeting, credit, and debt management. CCCS has forged extensive partnerships with other local service providers, such as Habitat for Humanity, the Oklahoma Housing Finance Agency, housing authorities, credit unions, and community action agencies. CCCS also offers free and low-cost financial literacy workshops; with many services benefiting low-income families and persons with disabilities. [www.ccc.sok.org](http://www.ccc.sok.org).

**Community Development Support Association, Inc.**

Enid, Oklahoma  
\$24,465.00 - Comprehensive Counseling

Community Development Support Association, Inc. (CDSA) is a private non-profit community action agency established in 1980, and has been a HUD approved housing counseling agency since 1998. The mission of the agency is to work with others to identify needs, secure resources, and deliver services that improve lives in their community. The agency does this by employing qualified staff to implement programs based on community needs that have been identified through research and needs assessments. CDSA provides comprehensive housing counseling including: Homebuyer education, mortgage delinquency/default counseling, homeless services, and services to renters as well as services that promote energy efficiency. <http://www.cdsoak.org/>

**Housing Authority of the City of Muskogee**

Muskogee, Oklahoma  
\$18,549 - Comprehensive Counseling

The Housing Authority of the City of Muskogee’s Housing Counseling Program provides comprehensive housing counseling services to the Muskogee County and surrounding areas. Utilizing the expertise of qualified counselors MHA has assisted hundreds of families with services including pre-purchase, rental, mortgage default, post-purchase, homebuyer education and financial literacy counseling. All counseling services provided by MHA’s Housing Counseling Program are free of charge.

**Community Action Agency of Oklahoma City & Oklahoma/Canadian Counties, Inc.**

Oklahoma City, Oklahoma  
\$22,986 - Comprehensive Counseling

Community Action Agency of Oklahoma City & Oklahoma/Canadian Counties, Inc. (CAA of OKC) began serving the community in 1965. The Special Projects Division has been reaching out and working with low to moderate income families and individuals addressing a broad range of housing needs in the communities of Oklahoma and Canadian Counties since 1993. Since that time, the agency has administered more than 5 million dollars in grant funds supporting housing programs over the past 14 years. Consequently, all special projects employees have received extensive housing counseling training conducted by HUD, Fannie Mae, the Federal Home Loan Bank, NeighborWorks and Oklahoma Homebuyer Education Association. CAA of OKC's designation as a HUD approved housing counseling agency in 1995 has enabled them to help well over 1,800 homebuyers and homeowners, through the wide range of counseling services the Agency provides. The agency also helps with emergency housing assistance, job placement and members of the homeless population to regain self-sufficiency.

**KI BOIS Community Action Foundation, Inc.**

Stigler, Oklahoma  
\$23,424.00 - Comprehensive Counseling

KI BOIS Community Action Foundation, Inc. is a non-profit organization that provides a myriad of services in Haskell, Latimer, Leflore, Pittsburg and Sequoyah Counties. These services include pre-purchase counseling / home buying, resolving or preventing mortgage delinquency or default, non-delinquency post purchase and locating, securing or maintaining residence in rental housing. [www.kibois.org](http://www.kibois.org)

**Housing Partners of Tulsa, Inc.**

Tulsa, Oklahoma  
\$19,141.00 - Comprehensive Counseling

Since 1999, Housing Partners of Tulsa, Inc. (HPT) has been recognized by the City of Tulsa as a Community Housing Development Organization (CHDO). Operating as a CHDO, the housing counseling services offered by HPT benefit renters, potential homebuyers and current homeowners. HPT has been a Housing Counseling Agency approved by the U.S. Department of Housing and Urban Development since December, 1998. HPT, operating in cooperation with the Housing Authority of the City of Tulsa (THA), offers comprehensive Housing Counseling services that benefit potential homebuyers and current homeowners. Because of housing needs and a lack of decent, affordable housing in the Tulsa Metropolitan Area, THA receives approximately 5,000 applications each year from low-income households. The applicants either lack affordable "decent, safe and sanitary" housing or are occupying HUD-related housing, a conventionally financed home, or a home financed under a State, county, or city program. Clients often come to HPT because they are facing the possibility of foreclosure as a homeowner, eviction as a renter, or other circumstances that impair their continued occupancy in affordable Public Housing or HUD assisted-financed housing.

## **OREGON**

### **Open Door Counseling Center**

Hillsboro, OR

\$19,732.00 - Comprehensive Counseling

Open Door Counseling Center (ODCC) was incorporated as a private 501(c)(3) non-profit organization established in 1984 to serve Washington County residents. The agency's mission is: to educate and assist underserved households to obtain and retain affordable permanent housing; provide immediate basic human needs for community residents; and promote client self determination to achieve a better quality of life. ODCC's work and programs offer a long-term housing plan and comprehensive empowerment program. For the last 28 years, the organization has helped tens of thousands of clients realize their housing goals. The organization provides an array of services to its community: Pre-Purchase budget and Credit counseling, Financial Fitness Education, Foreclosure Intervention Counseling, Homebuyer Education, Homeowner Post Purchase Education, Reverse Mortgage Counseling, and Homeless Displacement Counseling with a Daytime Drop-in Center. [www.opendoorcc.net](http://www.opendoorcc.net)

### **Aging Community Coordinated Enterprises & Supportive Service Inc. (ACCESS)**

Medford, OR

\$19,732.00 - Comprehensive Counseling

The Housing Counseling program at Access was established in 1991 and to date has provided counseling services to over 10,000 low to moderate income individuals and families. ACCESS serves Jackson and Josephine Counties in Oregon. The ACCESS Housing Counseling Program is designed to increase homeownership opportunities and homeownership retention and to provide access to affordable housing programs and housing related services to their clients. ACCESS provides housing counseling services including pre-purchase education, individual pre-purchase counseling and foreclosure prevention group education workshops and individual foreclosure prevention counseling. The Housing Counseling program at ACCESS is designed to increase opportunities and awareness through their counseling activities, direct services and referrals pertaining to seeking financing, maintaining, renting or owning a home in Jackson and Josephine Counties. [www.accesshelps.org](http://www.accesshelps.org)

### **Native American Youth and Family Center**

Portland, OR

\$19,732.00 - Comprehensive Counseling

Native American Youth Family Center (NAYA) was founded by parent volunteers in 1974 and became a 501(c)(3) organization in 1993. NAYA offers a comprehensive set of wrap around services that are aimed at creating stability in the lives of Native Americans in the Portland Metropolitan Area (PMA). Each year NAYA provides services to over 2,000 youth and 600 families representing over 350 district tribal affiliations and other underserved populations. The Youth Services, Family Services and Community

Development department programming includes: youth development and education, emergency housing and energy assistance, employment services, domestic violence prevention, foster care, homeownership support, community economic development-and beyond. The organization is seen as a primary provider of culturally specific services for American Indians and Alaskan Natives in the PMA. While the NAYA family center is delivered from a culturally specific Native American World, their doors are open to anyone who needs service. Appreciation of cultural diversity and intercultural understanding of indigenous people are at the root of their work. NAYA Family Center's mission is "to enhance the diverse strengths of our youth and families in partnership with the community through cultural identity and education." NAYA will provide Pre-Purchase counseling and homebuyer and post purchase education with the HUD grant. <http://www.nayapdx.org>

**Neighborhood Economic Development Corporation (NEDCO)**

Springfield, OR

\$22,690.00 - Comprehensive Counseling

Founded in 1979, NEDCO is Oregon's oldest Community Development Corporation with a mission to collaboratively build human and capital assets to strengthen neighborhoods and broaden participation in community ownership and governance. Over the past three decades NEDCO had helped more than 25,000 people build assets through homeownership, small business development, financial capability support and commercial revitalization. NEDCO operates OpportunityWorks, which provides a Housing Counseling program to help first time buyers prepare for, obtain, and maintain homeownership; and existing homeowners to maintain financial stability. Services include Financial Education and Counseling, Pre-purchase Education and Counseling, Post-purchase Counseling, and Foreclosure Intervention Education and Counseling. [www.nedcocdc.org](http://www.nedcocdc.org).

## **PENNSYLVANIA**

**Mon Valley Initiative**

Homestead, PA

\$760,000.00 - Comprehensive Counseling

Mon Valley Initiative (MVI) is a non-profit corporation organized to represent the collective interests of local member community development corporations in the Mon Valley region of Southwestern Pennsylvania. MVI strives to meet its mission of working together to unite the communities and restore the economic vitality of the Mon Valley. It works to meet this goal by renovating and constructing high quality, affordable housing; assisting communities to develop and maintain their main street districts; providing individuals with the tools they need to enter the workforce; providing in-depth, one-on-one housing counseling and group education services to put people on the path to successful homeownership; and helping member Community Development Corporations to become efficient and effective organizations. MVI has served as a HUD National

Intermediary since 2005. Our Intermediary history goes back to 1998, when Housing Opportunities, Inc. (HOI) established this intermediary with HUD and its Housing Counseling Program. MVI was approved as a HUD national intermediary when HOI was merged into MVI. The MVI intermediary network is comprised of independent non-profit agencies that provide the full range of HUD housing counseling and education services to households throughout the United States. During FY 2011, the MVI intermediary network of agencies assisted 25,389 clients.

[www.monvalleyinitiative.com](http://www.monvalleyinitiative.com).

### **Nueva Esperanza**

Philadelphia, PA

\$565,005.00 - Comprehensive Counseling

Esperanza is one of the largest Hispanic, faith based community development corporations in the nation. With a national network of 12,000 faith and community-based agencies, Esperanza is one of the leading voices for Hispanics in America. Their mission is to strengthen the Hispanic community. Esperanza was established in 1987 by the Hispanic Clergy of Philadelphia. They focus our work on advocacy, education, capacity building, community development and workforce development. Biannually, Esperanza hosts the National Hispanic Prayer Breakfast and Conference to advocate on the national level for issues of importance to the Hispanic community. Locally, Esperanza has delivered housing counseling services since 1989. Esperanza has served as a HUD-approved intermediary since 2008 and administered a network of housing counseling agencies since 2009. Combined, Esperanza's local branch and its network have served over 14,192 families. The network provides bilingual (Spanish) affordable housing services including: Pre and Post Purchase Counseling, Tenant Counseling, Home Inspection Counseling, Pre and Post Loan Counseling, Deed-Related Problems, Housing Consumer Education, Rental Delinquency Counseling, Post Occupancy Counseling, Housing Mortgage Counseling, and Homeowner Counseling across the US. Esperanza also builds and rehabilitates homes for rental and purchase for low income families.

[www.esperanza.us](http://www.esperanza.us)

### **Pennsylvania Housing Finance Agency**

Harrisburg, PA

\$198,763.00 - Comprehensive Counseling

The Pennsylvania Housing Finance Agency (PHFA) was created by the state legislature in 1972 to help enhance the quality and supply of affordable homes and apartments for older adults, persons of modest means, and persons with disabilities. To meet this mandate, the PHFA operates three basic programs: a single family homeownership initiative; a multifamily rental housing development effort; and a foreclosure mitigation initiative. As a self-supporting corporation, PHFA has generated \$10.5 billion of funding for more than 147,000 single family home mortgage loans and 83,000 rental units, while saving the homes of more than 46,000 families from foreclosure. In addition to its major programs, PHFA: conducts housing studies; promotes counseling and education for renters and homebuyers; offers supportive services at apartments it has financed;



administers HUD Section 8 contracts on more than 40,000 subsidized units; and acts as an advocate to promote the benefits of decent, affordable shelter for those who need it most. Funding for PHFA programs is also generated through the sale of securities to investors across the nation and from fees paid by program users.

**Blair County Community Action Agency**

Altoona, PA

\$21,507.00 - Comprehensive Counseling

Blair County Community Action Program (BCCAP) was incorporated on June 8, 1965 as a private, non-profit corporation pursuant to Section 501(c)(3) of the Internal Revenue Code. BCCAP assembles and directs federal and local resources to address the multidimensional influences which impact on the low income and socially disadvantaged residents of Blair County. BCCAP has provided 46 years of uninterrupted direct and referral service to its constituents, functioning as a conduit for federal, state, and local resources while addressing the causes and conditions of poverty and the economic underclass in Blair County. Since January of 2003, BCCAP has provided one-on-one case management and assistance for individuals and families with non-homeless housing issues through its Housing Counseling Program. Assistance has been provided to families on issues such as home purchase, mortgage delinquency, rental assistance, evictions, and any other housing related issue they may be encountering. BCCAP has also become one of the County's only providers of workshops on Post-Purchase Home Ownership, Predatory Lending, and Homebuyer Education, which are open to the public. [www.Blaircap.org](http://www.Blaircap.org)

**Community Action Committee of Lehigh Valley, Inc.**

Bethlehem, PA

\$22,690.00 - Comprehensive Counseling

Community Action Committee of the Lehigh Valley (CACLV), Inc. was incorporated in 1965 as a 501(c)(3) non-profit corporation in order to combat poverty. The mission of CACLV is to improve the quality of life in the Lehigh Valley by building a community in which all people have access to economic opportunity, the ability to pursue that opportunity, and a voice in the decisions that affect their lives. CACLV increases self-sufficiency through education and counseling for homebuyers, homeowners, tenants, and small business owners through CACLV's Community Action Financial Services program. Additional asset-building services include individual development accounts, foreclosure mitigation assistance, foreclosure diversion legal program, and free e-filing tax preparation. CACLV's other programs offer assistance with home heating problems through direct financial assistance, counseling and weatherization of residences; food for the hungry through over 200 sites affiliated with our Second Harvest Food Bank of the Lehigh Valley and Northeast Pennsylvania; shelter for homeless persons at Sixth Street Shelter and Safe Harbor Easton. CACLV also operates the Fowler Children's Technology Center and assists adults to improve their employability skills through the Work Ready Program. Subsidiary corporations include four community development corporations that

focus on economic development, business entrepreneurship, micro-lending, affordable housing, and community empowerment.

### **Housing Authority of the County of Butler**

Butler, PA

\$23,873.00 - Comprehensive Counseling

The Butler County Homeownership and Housing Counseling Program is administered by the Housing Authority of the County of Butler as part of its mission to provide affordable housing opportunities for low-moderate income county residents. The Homeownership and Housing Counseling Program was initiated in 1997 to fill a significant gap in the local services system to assist traditionally under-served low-moderate income Butler County residents to achieve successful homeownership. The program completes the cycle of self-sufficiency for many of these families. The housing counseling program targets disadvantaged families who are at 80% of area median income or lower. Counseling activities include rental counseling, delinquency/default, eviction/foreclosure prevention, pre-purchase/post-purchase counseling, first-time homebuyers and homeownership opportunities, homelessness counseling and fair housing. The Butler County Housing Authority has been a HUD approved Housing Counseling Agency since February 2000. In February 2002, the agency launched its Section 8 Homeownership Program and has over 75 HCV assistance families currently receiving counseling services through the Section HCV Homeownership and Family Self-Sufficiency Programs. To date the Homeownership Program has served over 1,000 residents. [www.housingauthority.com](http://www.housingauthority.com)

### **Chester Community Improvement Project**

Chester, PA

\$16,183.00 - Comprehensive Counseling

The Chester Community Improvement Project, Inc. (CCIP) is a community-based non-profit organization whose mission is to help “revitalize the City of Chester by building the base of homeownership.” CCIP accomplishes this mission through public-private partnerships that focus on targeted housing rehabilitation and new construction, supported by comprehensive pre- and post- purchase homeownership counseling programs. The organization works with construction skills training providers in the community to address workforce development and the underlying economic problems of the target neighborhoods. CCIP serves low to moderate income families in the City of Chester and throughout Delaware County. Incorporated in 1978 as a community-based organization in the City of Chester, CCIP is an approved counseling agency through Housing & Urban Development (HUD), the Housing Counseling Association of Delaware Valley (HCADV), Pennsylvania Housing Finance Agency (PHFA), the National Association of Housing Counseling Agencies (NAHCA) and the National Community Reinvestment Coalition (NCRC). The organization has adopted the National Industry Standards for Homeownership Education and Counseling and all counseling staff adheres to the National Industry Code of Ethics and Conduct.

**Greater Erie Community Action Agency**

Erie, PA

\$16,183.00 - Comprehensive Counseling

Over forty-five years ago, the Greater Erie Community Action Committee (GECAC) was established to combat poverty in Erie County, Pennsylvania. Starting with one staff member and a budget of approximately \$60,000, GECAC has grown to employ over 400 staff members with a budget that has exceeded \$30 million since 2001. Agency programming has evolved over the years from the original programs focusing on Head Start and neighborhood development to the current agency structure of four main operating divisions providing over 60 programs through: the Area Agency on Aging; Child Development Division; Employment, Training and Community Services Division; and Workforce Development Services. Housing programming was established early in GECAC's history when the first utility and crisis intervention services were offered in 1979. As programming has changed over the years, one thing has remained the same – GECAC's mission to provide “services directed toward elimination of poverty or causes of poverty in the Greater Erie Area.”

**St. Martin Center, Inc.**

Erie, PA

\$19,732.00 - Comprehensive Counseling

St. Martin Center, Inc. (SMC), established in 1952 and incorporated in 1969, is a non-profit organization whose mission is, “To engage in work among the needy by providing immediate assistance and long term services that help guide individuals, regardless of their race or religion, toward the path of self-reliance.” SMC believes it is crucial to provide for immediate needs before focusing on long-term goals that will guide to self-sufficiency. SMC offers several major programs to assist the unemployed and underemployed in Erie and the surrounding communities to break the cycle of dependence and begin lives of self-reliance. St. Martin Center assists over 21,000 families and individuals each year. Its housing services include: assistance with rent and mortgage; budget counseling; credit counseling; pre- and post-purchase homebuyer education; foreclosure prevention education; down payment assistance programs; fair housing and predatory lending education and assistance with the filing of complaints; lead-based paint education, testing and cleaning; and more. [www.stmartincenter.org](http://www.stmartincenter.org).

**Tabor Community Services, Inc.**

Lancaster, PA

\$23,873.00 - Comprehensive Counseling

Tabor is a non-profit community agency founded in 1968 to help low-income and minority families find affordable housing. Today, Tabor provides an integrated continuum of housing and financial counseling programs and services for Lancaster City and County residents as well as leadership for community development activities. Tabor serves approximately 4,000 client cases (10,000 individuals) annually. Tabor's services include budget counseling and education, consumer credit counseling, rental counseling

to prevent homelessness, transitioning sheltered persons to independent living, first-time home-buyer counseling, default mortgage counseling and education, supportive housing, counseling to achieve financial self-sufficiency, matched savings accounts to help low-income families save for an asset-building purchase, such as a home or education. Tabor has been a HUD-approved Housing Counseling Agency since 1972 and a member of the National Foundation for Credit Counseling since 1988. It has been accredited by the Council on Accreditation since 1998. [www.tabornet.org](http://www.tabornet.org).

**Center for Family Services, Incorporated**

Meadville, PA

\$20,915.00 - Comprehensive Counseling

The Center for Family Services, Inc. is located in Meadville, PA. The agency is non-governmental and local with a volunteer board of directors. The Center serves the Crawford, Venango and Northern Mercer County area. Agency history dates back to 1863 when a group of local women organized to assist the families of Civil War Veterans with food and clothing. The agency has grown into a multi-service 501(c)(3) organization providing essential services and family oriented education. The Center provides Rental Assistance Programs, Homeless/Displacement Counseling, Utility Assistance Programs, Pre-Purchase, Post-Purchase, and Delinquency and Default counseling and Workshops for Homebuyers, Predatory Lending and Fair Housing. Additional services provided: Basic household items for identified homeless individuals/families, utility assistance, emergency assistance, clothing vouchers for the Center Thrift Store for targeted low-income individuals/families and food boxes from seven agency run pantries for qualified consumers. [www.thecenter-nwpa.org](http://www.thecenter-nwpa.org).

**Media Fellowship House**

Media, PA

\$15,000.00 - Comprehensive Counseling

Media Fellowship House is a non-sectarian, non-political group of diverse members, who all agree on the need to promote understanding and acceptance of all people without regard for their race, culture, gender, age or disabilities. The organization is centrally located in Media, Delaware County but its housing counseling services reach as far as Chester, Bucks, Montgomery and Philadelphia Counties. It specializes in helping low and moderate income individuals and families attain the dream of home ownership by providing education and funding for potential first time home buyers. Media Fellowship also helps its clients avoid losing their homes to foreclosure by providing individual counseling sessions to those that are in financial distress. It has been helping its neighbors for more than sixty years. [www.mediafellowshiphouse.org](http://www.mediafellowshiphouse.org).

**Trehab**

Montrose, PA

\$18,549.00 - Comprehensive Counseling

Trehab, a Community Action Agency in Northeast Pennsylvania, has been serving the needs of the local population for over 40 years. Trehab's coverage area includes the rural counties of Bradford, Susquehanna, Sullivan, Tioga, Wayne, and Wyoming. Trehab's Homeownership Program provides comprehensive home purchase education and counseling services in these counties. Trehab also provides counseling for foreclosure intervention counseling and mitigation, and help with preventing / resolving mortgage delinquency in all six counties serviced by Trehab. In addition to the Homeownership Program, Trehab offers other services across its coverage area including: Drug and Alcohol Treatment and Prevention, Weatherization Measures, Workforce Development, ASSETS-Micro Business Program, and other Community

**Bucks County Housing Group**

Wrightstown, PA

\$21,507.00 - Comprehensive Counseling

Bucks County Housing Group is a private non-profit social service agency. Established in 1980, Bucks County Housing Group works to advance the interests of people with low-moderate income and people in crisis by providing affordable housing and related social services. The largest homeless provider in Bucks County, BCHG operates five shelters, provides intensive transitional housing case management, owns and/or manages 80 affordable rental units, operates 3 food pantries, operates a Wheelz 2 Work program, and provides both pre-purchase and mortgage default prevention counseling. BCHG served over 550 clients in Fiscal Year 2011 through its housing counseling program and serves over 50,000 clients annually through all its various programs. [www.bchg.org](http://www.bchg.org)

**Hispanic Association of Contractors and Enterprises (HACE)**

Philadelphia, PA

\$15,000.00 - Comprehensive Counseling

HACE's mission is to combat community deterioration through economic development initiatives that addresses commercial revitalization, employment opportunities, the creation of safe affordable housing, and the provision of support services to meet the needs of community residents towards re-building the neighborhood's economic base. They work to restore their primary neighborhood so that residents will benefit from sound investments while improving their quality of life. Housing Counseling serves as a core program to our neighborhood development strategy in preventing homelessness, providing consumer education, preventing foreclosures and promoting homeownership. HACE has been providing citywide housing counseling services since 1992 with support from the Office of Housing and Community Development of the City of Philadelphia. In the last twenty years HACE has served over 11,000 individuals to save their homes from foreclosure, prepare for homeownership, buy a home, build savings, or obtain home repair loans. As the counselors are community residents, they are bilingual (Spanish/English) and are very familiar with the needs of low to moderate-income families.

**Intercultural Family Services, Inc.**

Philadelphia, PA  
\$16,183.00 - Comprehensive Counseling

Intercultural Family Services, Inc. (Intercultural) is a non-profit, health and human services agency providing a diverse range of programming for children and families throughout the City of Philadelphia. The agency employs staff of over 200 individuals who serve nearly 6,000 people annually through the provision of direct services and outreach initiatives. The agency began in 1979 as Philadelphia Refugee Service, which provided resettlement and reunification assistance. For the past three decades, Intercultural has built upon this foundation and today operates 19 programs including Family Stabilization Services and Pre-alternative Response Services; parenting classes, housing counseling; WorkReady summer youth development program; music and mentorship program; outpatient behavioral health services; and Language Interpretation and Pronunciation Services (LIPS).

**Mt. Airy, U S A**  
Philadelphia, PA  
\$16,775.00 - Comprehensive Counseling

Mt. Airy USA is a nonprofit that utilizes real estate development strategies to revitalize the communities within which it works. The organization's mission is to preserve, empower, and advance a vibrant and diverse Mt. Airy by stimulating development responsive to the community's needs. Founded in 1980, Mt. Airy USA's successful efforts have included the construction of commercial and retail buildings, along with affordable homeownership housing. As a complement to these activities, Mt. Airy USA offers comprehensive housing counseling services to residents of Philadelphia. Mt. Airy USA works closely with the City of Philadelphia's Foreclosure Diversion program and provides foreclosure prevention counseling as well as foreclosure prevention education. Mt. Airy USA's housing counseling program also provides pre-purchase counseling and credit/budget counseling to low-moderate income prospective homebuyers and homeowners in addition to pre/post purchase education sessions. Mt. Airy USA's housing counseling program is certified through the US Department of Housing and Urban Development, the Pennsylvania Housing Finance Agency, the Delaware Valley Mortgage Plan and the City of Philadelphia. [www.mtairyusa.org](http://www.mtairyusa.org).

**Pennsylvania Community Real Estate Corporation dba TURN**  
Philadelphia, PA  
\$17,958.00 - Comprehensive Counseling

The Pennsylvania Community Real Estate Corporation dba Tenant Union Representative Network (TURN) was founded in 2005. It is a citywide tenant rights, tenant advocacy and rental assistance non-profit organization. TURN's mission is to advance and defend the rights and interests of tenants and homeless people. TURN's goal is to guarantee to all Philadelphians equal access to safe, decent, accessible and affordable housing. TURN teaches, counsels, and/or assists over 5,000 tenants each year. Through pro-tenant public policy advocacy, TURN helps hundreds of thousands of tenants each year. Its advocacy

is informed by these 5,000 tenants and their needs, visions, and input. TURN services include the following: free daily tenant rights classes; one-on-one tenant counseling; a tenant Hotline staffed from 9 AM to 5 PM Monday through Friday; fair housing counseling and support; eviction defense; tenant supportive services; rental financial assistance for targeted individuals and families through six government funded housing assistance programs. [www.ourturn.net](http://www.ourturn.net).

### **Schuylkill Community Action**

Pottsville, PA

\$17,958.00 - Comprehensive Counseling

Schuylkill Community Action (SCA) is a private, nonprofit, community-based organization serving the needs of low-income individuals and families throughout Schuylkill County for over 40 years. The SCA's Housing Counseling Program started in 1992. It provides a range of housing counseling services including affordable housing development, housing rehabilitation, counseling, homeless services, and mortgage and rental assistance. These services are part of an overall strategy geared to alleviate short-term crises for low-income families while promoting long-term self-sufficiency

### **Credit Counseling Center**

Richboro, PA

\$17,366.00 - Comprehensive Counseling

For over eighteen years the Credit Counseling Center (CCC), a non-profit organization, has provided the highest quality, community based services to families and individuals who are in need of financial literacy through programs designed to improve money management skills for lifelong independence. CCC has helped thousands of clients repay debt, improve credit, attain homeownership, attain tenancy, prevent foreclosure and improve financial literacy. CCC provides the following programs: pre-purchase counseling (budget/credit counseling, debt ratios, mortgage qualifying, and loan comparisons, document review); pre-closing counseling (budget counseling, homeownership responsibilities, closing preparations); closing cost assistance program (budget/credit counseling, mortgage qualifying, debt ratios, closing preparation and document review); credit/debit counseling (budgeting, credit/debt repair, lending practice); HECM/ reverse mortgage counseling; mortgage delinquency (foreclosure prevention and loss mitigation strategies); post- purchase counseling (budgeting, money management skills, home retention); and first home buyer workshops (pro/con homeownership, budgeting, record keeping, mortgage qualifying, predatory lending, fair housing, documents needed, role of realtor and inspector). [www.ccc-credit.com](http://www.ccc-credit.com).

### **United Neighborhood Centers of Northeastern Pennsylvania**

Scranton, PA

\$21,507.00 - Comprehensive Counseling

United Neighborhood Centers of Northeastern Pennsylvania (UNC) is a private, social service agency that offers direct and general advocacy services for youth, singles,

families and older adults in combination with programs that foster independence and self-sufficiency. UNC's mission is to work together with neighbors to provide services and create opportunities which empower individuals and build strong interdependent communities. UNC's Housing Counseling services are provided through the One Stop Shop for Housing Services, a comprehensive program which works in collaboration with various housing service providers in northeastern Pennsylvania. One-on-one counseling activities include pre and post purchase and loan document review counseling, HECM counseling, foreclosure prevention, mortgage modification and mortgage scam assistance. Rental counseling includes rental subsidy assistance, debt and budget counseling and assistance with issues related to landlord/tenant law. As the lead agency for the area's Continuum of Care, UNC's housing counselors are actively involved in the provision of services to homeless individuals and families. Group education workshops are offered for homebuyer education, predatory lending, fair housing and financial literacy. UNC supports housing counselors through the most up-to-date training and education in order to provide quality services to residents of Lackawanna and Monroe Counties as well as its neighboring rural counties. All of UNC's housing counseling services are available in English and Spanish.

**Fayette County Community Action Agency**

Uniontown, PA

\$23,282.00 - Comprehensive Counseling

The Fayette County Community Agency (FCCAA) is a 501(c)(3) nonprofit corporation. Established in 1966, FCCAA focuses on economic and community development in the Fayette County community in southwestern Pennsylvania. FCCAA's mission is to strengthen individuals and families to become more self-sufficient, achieving their potential by taking advantage of opportunities, improving the conditions in which they live and taking ownership of their community. Agency services include education, energy, housing and the development of housing, emergency assistance, employment and training, youth activities, empowerment and leadership development, casework and service coordination, family supports, food and nutrition, personal care, transportation, recreation, health, medical and community development services.

**Southwestern Pennsylvania Legal Services, Inc.**

Washington, PA

\$22,099.00 - Comprehensive Counseling

For forty four years, Southwestern Pennsylvania Legal Services, Inc. (SPLAS) has been providing an ensemble of legal and supportive services to low-income individuals and families residing in this predominantly rural area in southwestern Pennsylvania. The program was incorporated in 1968 as a 501(c)(3) nonprofit corporation, currently employs 27 individuals and has an annual budget of approximately \$2,400,000. The program has been recognized throughout the state and nationally as a leader in the development of initiatives combining legal and social services to provide comprehensive assistance to the low-income rural community clientele. It has been recipient of a number of special grants from Pennsylvania IOLTA, and receives annual grants for its innovative projects from local bar associations, counties, human services organizations,



and other funders. With offices in Washington, Greene, Fayette and Somerset counties, SPLAS and its staff are guided in its efforts by Judge Learned Hand's injunction that "Thou shalt not ration justice." [www.trehab.org](http://www.trehab.org).

### **Community Action Southwest**

Washington, PA

\$22,690.00 - Comprehensive Counseling

Community Action Southwest (CAS) is a private, non-profit 501(c)(3) organization chartered to address poverty in Washington and Greene counties in the Southwest corner of Pennsylvania. The mission of CAS is to serve as a catalyst to mobilize the resources of the entire community to enable families and individuals in Southwestern Pennsylvania to attain the skills, knowledge, motivations and opportunities to become self-sufficient. Since 1965, CAS has researched and developed programs that encourage self-sufficiency and involve the low-income communities it serves. The Agency manages approximately 50 programs with an annual operating budget of \$14.5 million, comprised of federal, state and local government contracts, private foundations, corporate support and local donations. CAS directly provides a wide variety of housing counseling services to homebuyers, homeowners, low- to moderate-income renters and the homeless. CAS provides the following types of housing counseling in accordance with its work plan: Mortgage Delinquency and Default Resolution, Homebuyer Education Programs, Services for Homeless, Money Debt Management, Pre-Purchase Counseling, Loss Mitigation and Renters Assistance.

### **Commission on Economic Opportunity of Luzerne County**

Wilkes-Barre, PA

\$15,000.00 - Comprehensive Counseling

The Commission on Economic Opportunity (CEO) was incorporated in 1966 as a non-profit community action agency to alleviate poverty. Now operating more than thirty programs, with a staff of 150 full- and part-time employees, CEO annually serves more than twenty-nine thousand individuals facing economic hardships. With its central office in the Heights neighborhood of Wilkes-Barre, Pennsylvania, CEO maintains site offices in downtown Wilkes-Barre, Kingston, Hazleton and Tunkhannock. This multi-faceted nonprofit organization is governed by a Board of Directors comprised of three constituencies with equal representation: consumers, public sector, and private sector. The objective of all CEO programs is to assist vulnerable individuals and families in their movement toward stability and self-sufficiency. Since its inception more than four decades ago, CEO has grown from a small, charitable organization to a complex, professionally managed, nonprofit corporation. The Commission administers an annual budget comprised of more than 42 separate funding streams, totaling approximately \$20 million. While housing has long served as a top agency priority, CEO consumers benefit from an integrated approach to support and services for low- and moderate-income people and communities. Housing Services are closely coordinated with several other programs: in-home support services for elderly and disabled people; employment and

training; assistance with energy and utility expenses; weatherization; food and nutrition; afterschool programs and youth services. [www.ceopeoplehelpingpeople.org](http://www.ceopeoplehelpingpeople.org)

## **PUERTO RICO**

### **Corporación Desarrollo Económico Vivienda y Salud**

Arecibo, PR

\$19,732.00 - Comprehensive Counseling

La Corporación de Desarrollo Económico, Vivienda y Salud (CODEVyS) was founded in 2004. Its mission is to serve communities through the delivery of a wide variety of housing counseling services to homebuyers, homeowners, low-to moderate-income renters, and the homeless, under its Housing Counseling Program. The objectives of the program are to: improve financial literacy; expand homeownership opportunities; and improve access to affordable housing and preserve homeownership. As a HUD-approved Housing Counseling Agency since November, 2011, the Housing Counseling Program provides services in the geographic Northwest Regions of Arecibo, Aguadilla and Mayaguez, Puerto Rico, which are composed of 27 cities. During Fiscal Year 2011, CODEVyS counseled 2,773 clients.

### **Corporación Milagros Del Amor**

Caguas, PR

\$16,183.00 - Comprehensive Counseling

Corporación Milagros Del Amor (CorMA) is a non-profit, faith-based community organization seeking to ensure that homeownership and rental opportunities are possible to low and moderate income persons, persons with disabilities, elderly and minorities. For the last ten years CorMA has been assisting homeless individuals and families, through case management, social work, vocational and life skills coordination, psychological therapy and educational programs. In their effort to offer quality comprehensive housing counseling, CorMA continues to establish processes to identify new clients and facilitate referral to an expanding network of partners. During Fiscal Year 2011, CorMA counseled 324 clients.

### **Ceiba Housing and Economic Development Corporation**

Ceiba, PR

\$20,324.00 - Comprehensive Counseling

Ceiba Housing and Economic Development Corporation (CHEDCO), is a private, non-profit organization incorporated under the laws of the Commonwealth of Puerto Rico since 1986. Since its inception, CHEDCO administered and participated in many programs designed to confront community housing issues, becoming an advocate for communities. Its HUD-approved housing counseling program seeks to guarantee the availability of an ample variety of alternatives to assist low and moderate income first-time homebuyers, homeowners, tenants, elderly, handicapped and homeless in their pursuit of successful homeownership. The agency also offers occupancy and

accessibility services to further promote, affordable and fair housing. During Fiscal Year 2011, CHEDCO provided 329 clients.

**One Stop Career Center of Puerto Rico**

Rio Piedras, PR

\$16,775.00 - Comprehensive Counseling

One Stop Housing Counseling (OSCCPR) is a non-profit organization created with the purpose to educate low-to-moderate income families and communities to assist them in affordable housing, foreclosure prevention and the HECM program for seniors. OSCCPR provides integrated services in collaboration with several municipalities and federal agencies such as HUD, Department of Labor and Human Resources, Department of Justice, and Department of Education. OSCCPR has strong partnerships with the Federal District Court, Citi Corp., Social Security Administration, HomeFree USA, Coalition of San Juan, Low Income Coalition, Banking Institutions and Veteran's Affairs in Puerto Rico. During Fiscal Year 2011, counseled 1,191 clients

**RHODE ISLAND**

**Rhode Island Housing And Mortgage Finance Corporation**

Providence, RI

\$221,264.00 - Comprehensive Counseling

Rhode Island Housing is a privately funded, public purpose corporation, and the housing finance agency for the state of Rhode Island. Over the years, the agency has helped more than 60,000 Rhode Island families purchase homes. Rhode Island Housing will use grant funds to provide a network of support services for pre-purchase, post-purchase, financial literacy, and rental counseling services that also includes group education. This year's grant provides much needed support for foreclosure prevention. Rhode Island Housing will provide funding to its HelpCenter branch and the Housing Network of Rhode Island, to support the provision of these comprehensive services.

**Providence Housing Authority**

Providence, RI

\$18,549.00 - Comprehensive Counseling

The Providence Housing Authority is an independent public housing authority, which has administered assisted housing programs since its creation in 1939. The PHA's primary mission is to "provide affordable, decent, safe and sanitary housing through the maintenance of our existing units and the development of new units." Dedicated to improving the quality of life for all public housing and Section 8 residents and to assisting families to achieve self-sufficiency, the organization's Department of Resident Services takes a holistic approach to addressing the needs of youth, parents, and elderly or disabled individuals. The mission that drives Resident Services is: "...to address residents' social, educational and healthcare needs through effective programming and

creative service partnerships." Affordable housing counseling services provided by the Residents Services Department include: Family Self-Sufficiency (FSS), Section 8 to homeownership, Individual Development Accounts for homeownership, and Financial Literacy. In March 2010, the PHA became a HUD-approved Local Housing Counseling Agency.

## **SOUTH CAROLINA**

### **Family Services, Inc.**

North Charleston, SC

\$28,606 - Comprehensive Counseling

\$38,417 - HECM Counseling

Family Services, Inc. (FSI) was organized in 1988 to empower families and individuals through counseling, advocacy, and education. Family Services, Inc. has five divisions including the Homeownership Resource Center, Financial Literacy Education, Consumer Credit Counseling, Conservator/Representative Payee, and Family Violence Intervention Program. They counsel over 9,000 individuals each year, and manage the finances for over 1,000 disabled individuals on an ongoing basis. Family Services, Inc. is accredited by the Council on Accreditation, is a funded partner of the Trident United Way, and chartered affiliate of NeighborWorks America. During Fiscal Year 2011, Family Services counseled 8,825 clients. [www.fsisc.org](http://www.fsisc.org) or [www.foreclosurehelpforsc.org](http://www.foreclosurehelpforsc.org)

### **Charleston Trident Urban League, Inc**

North Charleston, SC

\$15,000.00 - Comprehensive Counseling

Charleston Trident Urban League (CTUL) is a non-profit, non-partisan community based organization. The organization's main purposes are: resolving quality of life issues; promoting education and youth development; promoting homeownership and wealth accumulation; and promoting economic development and self-sufficiency for individuals and families. The CTUL's Housing Department Services include first-time home buyer education; fair housing hotline and counseling, rent and utility assistance and financial literacy. During Fiscal Year 2011, CTUL: helped 28 families purchase their first home; mediated over 459 landlord-tenant disputes; conducted over 172 debt management counseling sessions; provided rent and utility assistance to over 450 individuals, provided translation assistance to over 109 non-English speaking clients; and provided 6 financial education workshops to under-served populations.

[www.ctul.org](http://www.ctul.org)

### **Community Development & Improvement Corp**

Graniteville, SC

\$15,592 - Comprehensive Counseling

The Community Development & Improvement Corporation (CDIC) was formed in 1996 as a subsidiary non-profit of the Aiken Housing Authority. It was created to address the challenges the low-to-moderate income families encounter and to provide education, experience, jobs and promote a future of self-reliance. CDIC's mission is to facilitate the delivery and creation of housing, homeownership, and economic opportunities for low to moderate income families. Some of the affordable housing services CDIC offers are down payment/closing cost assistance, home buyer education and counseling, and the new construction/purchase program. During Fiscal Year 2011, CDIC counseled 500 clients. [www.aikenhousing.org/CDIC/about.htm](http://www.aikenhousing.org/CDIC/about.htm)

### **Greenville County Human Relations Commission**

Greenville, SC

\$29,197.00 - Comprehensive Counseling

\$21,633.00 - HECM Counseling

Greenville County Human Relations Commission (GCHRC) is a local government body that became a HUD-approved housing counseling agency in 2001. GCHRC serves the entire City and County of Greenville and surrounding areas. During the 2011 Fiscal Year, GCHRC provided pre-purchase, delinquency/default, non-delinquency post-purchase, reverse mortgage, rental, homeless/housing placement, predatory lending, non-delinquency post-purchase education, fair housing education counseling and marketing and outreach to 1,771 clients. [www.greenvillecounty.org](http://www.greenvillecounty.org)

### **Upstate Homeless Coalition of South Carolina**

Greenville, SC

\$20,915.00 - Comprehensive Counseling

Upstate Homeless Coalition of South Carolina (UHCSC) is a private, nonprofit organization dedicated to ending homelessness through programming, advocacy, and construction of affordable housing. UHCSC provides housing counseling services to residents in Greenville, Spartanburg, Cherokee, Laurens, Pickens, Union, Oconee, and Anderson counties. UHCSC offers the following types of housing counseling services: pre and post-purchase; delinquency and default; reverse mortgage; and loan document review. During Fiscal Year 2011, UHCSC counseled 680 clients.

[www.upstatehomeless.com](http://www.upstatehomeless.com)

### **Spartanburg Housing Development Corp**

Spartanburg, SC

\$16,183.00 - Comprehensive Counseling

Since 2001, Spartanburg Housing Development has served the county of Spartanburg South Carolina. Its goal is to provide comprehensive housing counseling assisting homebuyers, homeowners, and tenants in gaining knowledge and the skills needed to meet their housing needs. The agency's available comprehensive housing counseling services include: financial literacy education, pre-purchase homebuyer counseling, homebuyer education programs, default counseling, post purchase counseling, rental

housing counseling and education and services for the homeless. During Fiscal Year 2011, Spartanburg Housing Development counseled 281 clients.

## **SOUTH DAKOTA**

### **South Dakota Housing Development Authority**

Pierre, SD

\$170,636.00 - Comprehensive Counseling

South Dakota Housing Development Authority (SDHDA), created in 1973 by the State Legislature, offers residents a variety of affordable homeownership and rental housing opportunities. SDHDA also provides programs for developers made available through the US Department of Housing and Urban Development (HUD), and housing tax credits made available through the US Department of Treasury, Internal Revenue Service (IRS) for both the rehabilitation and new construction of affordable housing. In addition, SDHDA has taken an active role in working to end homelessness in South Dakota. SDHDA is self-supporting and receives no tax money, appropriations or other funding from the State. Since 1998, SDHDA has administered HUD's Housing Counseling Grant Program for various housing counseling service providers statewide. To date, SDHDA has disbursed more than \$1,821,896.00 through this program benefiting nearly 40,000 South Dakota residents with housing counseling and education services.

[www.SDHDA.org](http://www.SDHDA.org)

### **Oglala Sioux Tribe Partnership for Housing, Inc.**

Pine Ridge, SD

\$22,986.00 - Comprehensive Counseling

The Oglala Sioux Tribe Partnership for Housing, Inc. (OSTPH, Inc.) is a non-profit organization which was approved by the Oglala Sioux Lakota Tribal laws and incorporated in the State of South Dakota in 1999. OSTPH, Inc.'s primary mission is to enhance and provide affordable homeownership opportunities to the tribal members of the Pine Ridge Indian Reservation. OSTPH, Inc. has been working to develop a Homeownership Program that will be feasible and affordable for the tribal members of the Pine Ridge Indian Reservation. OSTPH, Inc. was approved as a HUD Housing Counseling Agency in February 2000, and has provided housing counseling and educational programs to over one thousand and five hundred (1,500) tribal members, with counseling services. OSTPH, Inc. has assisted one hundred and twenty eight (128) homebuyers with the purchase of their home. The OSTPH has also assisted over 50 clients in the area of Mortgage Delinquency and Default Resolution Counseling, to save their home. OSTPH, Inc. has provided ongoing Non-Delinquency Post Purchase Workshops, housing counseling programs, after the home has been purchased. OSTPH, Inc. has developed Predatory Lending Education Workshops, along with Fair Housing Pre-purchase Education Workshops, and will continue to provide that program to its tribal members to assist them with recognition and avoidance of predatory lending activities.

**Pioneer Credit Counseling**

Rapid City, SD

\$20,000.00 - Comprehensive Counseling

Pioneer Credit Counseling (PCC) has been providing Financial Management and Budget Counseling, since 1989. The agency started with providing financial counseling and has since grown by providing additional services including: Reverse Mortgage Counseling, Mortgage Delinquency and Default Resolution Counseling, Pre-purchase Counseling, Non-delinquency Post Purchase Workshops, and Pre-Purchase Homebuyer Education Workshops. The agency exists to help people get out of financial constraints and is committed to the belief that, "all people are individuals with purpose and worth." The agency also believes that consumers are no less valuable because of financial difficulties than if they were wealthy. The agency's services are suited to fit the individual needs of each client and to equip them to make better financial decisions. Pioneer Credit Counseling received HUD approval as a housing counseling agency in December of 2008 and served over 200 housing clients in Fiscal Year 2011. [www.pioneercredit.com](http://www.pioneercredit.com).

**Lutheran Social Services of South Dakota - Consumer Credit Counseling Services**

Sioux Falls, SD

\$26,831.00 - Comprehensive Counseling

Consumer Credit Counseling Service (CCCS), a program of Lutheran Social Services of South Dakota, has provided housing counseling and education services since 1984. CCCS has offices in eight South Dakota communities, provides in-person services on several reservations, and also serves people throughout South Dakota and in several bordering states through online, email and telephone counseling. CCCS has 14 housing counselors that provide a variety of housing services, including: Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Financial Management/Budget Counseling, Non-Delinquency Post-Purchase Workshops, Mortgage Delinquency and Default Resolution Counseling, Rental Housing Counseling, and a Tenant/Landlord Rights and Responsibilities Hotline. In Fiscal year 2011, CCCS served 6,876 households, including 3,780 household served through one-to-one counseling and 3,096 households served through education programs. <http://www.lsssd.org/>

**TENNESSEE**

**West Tennessee Legal Services (WTLS)**

Jackson, TN

\$672,065.00 - Comprehensive Counseling

West Tennessee Legal Services (WTLS), a Tennessee private non-profit corporation with 501(c) (3) status, and affiliated with Legal Services Corporation, has been providing counseling assistance and education for 21 years. WTLS offers collaborative services in 12 states with 17 local non-profit Legal Aid Office Affiliates, and provides clients with uniform access to housing counseling and educational services in these underserved rural

areas. Affiliates in Tennessee, Mississippi, Georgia, Alabama, Arkansas, Florida, Kentucky, Montana, Nebraska, Arizona, Michigan and Louisiana will participate in this comprehensive housing counseling program offering pre-purchase counseling, first-time home buyer education, HECM/Reverse Mortgage counseling, mortgage delinquency/default counseling, landlord/tenant counseling, Fair Housing violation counseling and predatory lending counseling. Through this funding source, WTLS and its affiliates seek to promote and ensure equal housing rights and opportunities for all individuals residing within these areas. [www.wtls.org](http://www.wtls.org)

**Financial Counselors of America**

Memphis, TN

\$70,571.00 - Comprehensive Counseling

Financial Counselors of America is a nonprofit organization which strives to assist individuals in breaking their dependency on debt and enriching their lives through financial independence. The mission of Financial Counselor's of America is to properly educate clients on the home buying or rental process and to teach budgeting and prioritizing expenses, so that homeowners can retain their home. The agency provides debt management and consolidation services, homebuyer education, foreclosure intervention, rental counseling, home repair, pre and post-purchase counseling. During Fiscal Year 2011, the agency counseled and assisted 1,726 clients.

[www.financialcounselors.org](http://www.financialcounselors.org)

**Chattanooga Neighborhood Enterprise, Inc**

Chattanooga, TN

\$22,099.00 - Comprehensive Counseling

The Chattanooga Neighborhood Enterprise, Inc (CNE) programs have helped families navigate the home-buying process and empowered many Chattanooga homebuyers to become successful, lifelong homeowners. CNE provides the classroom instruction and guidance that first-time homebuyers need in order to purchase a home, build family wealth, and become stakeholders in the future of their community. Core Housing Programs include: Homeownership Education & Counseling (Ownership & Retention); Foreclosure Prevention; Neighborhood Engagement; Loan Origination & Servicing; Real Estate Development and Construction. During Fiscal Year 2011, the agency counseled 1,758 clients. [www.cneinc.org](http://www.cneinc.org)

**GAP Community Development Resources, Inc.**

Franklin, TN

\$24,465.00 - Comprehensive Counseling

GAP Community Development Resources, Inc. (GAPCDR) is a nonprofit organization whose mission is to help low and moderate-income families overcome barriers to homeownership, create social mobility, and inspire civil responsibility. GAPCDR offers homebuyer education, financial literacy classes, pre and post-purchase counseling, mortgage delinquency and foreclosure prevention counseling, rental



counseling and assistance for homeless individuals. During Fiscal Year 2011, the agency counseled 87 clients. [www.gapcdr.org](http://www.gapcdr.org)

**Memphis Consumer Credit Education Association**

Memphis, TN

\$27,423.00 - Comprehensive Counseling

The Memphis Consumer Credit Education Association (MCCEA) is a nonprofit organization established in 2004 to provide consumer credit, homebuyer education and counseling services to area residents. Although MCCEA is relatively young as an organization, its parent organization, Memphis Consumer Credit Association, was founded in 1949 as a non-profit credit bureau and provided financial responsibility, credit and housing counseling. During Fiscal Year 2011, the agency assisted 1,306 clients. [www.mccea.net](http://www.mccea.net)

**New Level Community Development Corporation**

Nashville TN

\$22,099.00 - Comprehensive Counseling

New Level Community Development Corporation (NLCDC) is a nonprofit Community Housing Development Organization. NLCDC was created in 2002 as an outreach ministry to help people break through economic barriers, reach financial stability and build assets. New Level CDC has provided housing counseling and Home Buyer Education to Nashville and the greater middle Tennessee Area for the past nine years. During Fiscal Year 2011, NLCDC counseled 111 clients. [www.newleelcdc.org](http://www.newleelcdc.org)

**Clinch-Powell Resource Conservation and Development Council**

Rutledge, TN

\$17,573.00 - Comprehensive Counseling

Clinch-Powell Resource Conservation and Development Council (RC&DC) is a community development organization working to protect natural resources, foster local leadership and build stronger communities. RC&DC became a Community Housing Development Organization in 2002, and is committed to affordable housing development, improving existing housing and promoting homeownership through one-on-one counseling, educational workshops and outreach activities. RC&DC currently provides counseling and education in eight counties, including pre-purchase and delinquency counseling; and post-purchase education. During Fiscal Year 2011, Clinch-Powell RC&D counseled 248 clients. [www.clinchpowell.net](http://www.clinchpowell.net)

**Community Action Network, Inc**

Paris, TN

\$20,000.00 - Comprehensive Counseling

The Community Action Network, Inc. (CAN) is a nonprofit organization established to promote rural development by producing affordable housing and increasing the skill and

employability of participants through hands on training in rural west and rural middle Tennessee. CAN offers services including a homeownership program, Veteran rehab/repair program, rental homes, and housing counseling. The housing counseling services include the following: pre-purchase counseling; non-delinquency post-purchase workshops; and services for homeless. The service area includes the following counties: Benton; Carroll; Henry; Houston; Lake; Obion; Humphreys; Weakley; and Stewart. During Fiscal Year 2011, CAN counseled 250 clients. [www.canhomes.org](http://www.canhomes.org).

## **TEXAS**

### **Money Management International (MMI)**

Sugar Land, TX

\$1,144,129.00 - Comprehensive Counseling

\$452,062.00 – HECM Counseling

Money Management International, Inc. (MMI) is a nonprofit, community service organization that provides comprehensive housing counseling, professional financial guidance, counseling, community-wide educational programs, and debt management assistance. MMI, and its family of agencies, has over 45 years experience helping consumers regain financial control of their lives. MMI has assisted more than 900,000 clients in housing need. MMI housing counseling program meets its mission improving lives through financial education by providing comprehensive housing counseling services through its network of over 100 branch offices serving 24 states and the District of Columbia. Services to be provided include: mortgage delinquency/default counseling, reverse mortgage (HECM) counseling, post purchase (non –delinquency) counseling, rental counseling, pre-purchase counseling and homebuyer education.

<http://www.moneymanagement.org>

### **CCCS of Greater Dallas, Inc.**

Dallas, TX

\$374,857.00 - Comprehensive Counseling

\$100,000.00 - HECM Counseling

CCCS of Greater Dallas, Inc. (CCCS) offers services in both housing/credit counseling and education. Since CCCS opened its doors in 1974, almost 1.6 million clients have been served through its 17 branch offices in Texas, Colorado, New Mexico and Oklahoma. Free budget and credit counseling and education offered via phone, online, or face-to-face is central to the long standing mission of financial empowerment. CCCS is a member of the National Foundation for Credit Counseling and is accredited by the Council on Accreditation. CCCS became part of HUD's Reverse Mortgage Counseling Network in 2001, delivering critical financial and housing counseling services to seniors. In 2005, CCCS initiated pre-bankruptcy filing counseling and pre-bankruptcy discharge education services. In 2008, CCCS joined the HUD intermediary Homeownership Preservation Foundation (HPF) providing foreclosure prevention counseling services to clients nationwide via the Homeowners HOPE Hotline.

In 2009, CCCS became a HUD Multi-State Organization, reflecting the capacity of the organization to provide bilingual housing counseling and education services at branch locations in four states and via telephone in all 50 states and Puerto Rico. Services offered include: Financial Management/Budget Counseling, Home Improvement and Rehabilitation Counseling, Mortgage Delinquency and Default Resolution Counseling, Pre-purchase Counseling, Rental Housing Counseling, Services for the Homeless Counseling, Reverse Mortgage Counseling, Fair Housing Pre-Purchase Education Workshops, Non-Delinquency Post Purchase Workshops, Predatory Lending Education Workshops, and Pre-purchase Homebuyer Education Workshops. [www.cccs.net](http://www.cccs.net)

**Austin Habitat for Humanity (AHFH)**

Austin, TX

\$20,620.00 - Comprehensive Counseling

Austin Habitat for Humanity (AHFH) has a rich history of creating innovative programs to serve its mission to end the cycle of poverty through new affordable home construction, home repair and housing counseling and education. Established in 1985, AHFH is non-profit 501(c)(3) that seeks to eliminate poverty through homeownership and currently uses a shared equity model to preserve long term affordability. AHFH has a portfolio of 310 homes with a mortgage portfolio of over \$5 million, serving the low and very low-income populations in Austin, TX. Effective November 1, 2011, Austin Habitat for Humanity (AHFH)'s mission is to create and preserve affordable homeownership opportunities for low income communities (80% or below AMI) in Central Texas (includes the City of Austin and surrounding counties Travis, Williamson, Caldwell, Bastrop and Hays) using shared equity models. AHFH is Austin's largest provider of low-income home ownership and services to the Central Texas community. AHFH provides Financial Management/Budget Counseling, Mortgage Delinquency and Default Resolution Counseling, Pre-purchase Counseling, Non-Delinquency Post Purchase Workshops, and Pre-purchase Homebuyer Education Workshops. <http://www.austinhabitat.org/apply/counseling.php>.

**Easter Seals of Greater Houston, Inc.**

Houston, TX

\$27,718.00 - Comprehensive Counseling

Easter Seals of Greater Houston, Inc. (ES Houston) is a nonprofit organization dedicated to providing innovative services, including affordable housing, to people with disabilities and their families in Houston and surrounding communities. Since 1946, ES Houston has offered a wide variety of programs, including respite services, adult recreation, summer camps, infant development intervention, high school vocational/technical programs, and, assistive technology resources, to the greater Houston area. ES Houston currently provides housing services to first-time homebuyers with disabilities in the City of Houston and Harris, Montgomery, and Ft. Bend Counties. Through the Housing Initiative, ES Houston provides first-time homebuyer education and counseling, credit and debt reduction counseling, financial literacy, post-purchase counseling and support, emergency financial assistance, and down-payment and closing cost assistance. ES

Houston has provided homebuyer orientation for more than 1,500 consumers and intensive housing counseling for more than 1,400 people with disabilities. The agency serves any low income family, but specializes in serving individuals with disabilities who frequently face additional physical, attitudinal and social barriers to achieving homeownership. <http://www.eastersealshouston.org>

**Debt Education and Certification Foundation**

Benbrook, TX

\$20,915.00 - Comprehensive Counseling

Debt Education and Certification Foundation, also known as DECAF, is a 501(c)(3) non-profit organization founded in May 2005. The mission of DECAF is to strengthen communities by providing financial education to individuals and families in need. DECAF accomplishes this goal by providing effective and efficient financial capability education nationwide. The agency provides services in: Financial Management/Budget Counseling, Home Improvement and Rehabilitation Counseling, Mortgage Delinquency and Default Resolution Counseling, Pre-purchase Counseling, Rental Housing Counseling, Services for the Homeless Counseling, Fair Housing Pre-Purchase Education Workshops, Non-Delinquency Post Purchase Workshops, Predatory Lending Education Workshops, Pre-purchase Homebuyer Education Workshops, and Resolving /Preventing Mortgage Delinquency Workshops. <http://www.housingcourse.com> and <http://www.bkcert.com>

**Avenue Community Development Corporation**

Houston, TX

\$22,690.00 - Comprehensive Counseling

Avenue Community Development Corporation's mission is to improve community by developing affordable housing and economic opportunities, while preserving the area's cultural, economic, and historic diversity. The staff (many of whom are bilingual Spanish/English), as well as the committed and active board, are major strengths of the organization. Collectively, the board and staff represent 130+ years of direct service experience related to building financial assets including homeownership, foreclosure prevention, neighborhood revitalization, residential construction and real estate and environmental innovation. Avenue has active working relationships with other community organizations to promote comprehensive community improvement - Avenue is the convening agency for a collaborative community building and organizing project known as Go Neighborhoods. This initiative is led by a 20-member steering committee and implementation is being driven by nine work groups engaged in activities to increase family income and wealth, improve transportation and mobility, improve education, and improve health and safety in the Northside community. Avenue's holistic approach to community revitalization provides a variety of programs - comprehensive homebuyer education, economic development, environmentally sustainable new construction and secondary financing - to meet the different needs of the low- and moderate-income residents of the community. In the last three years, the agency has provided pre-purchase

homebuyer education to 1,954 households, 273 of whom succeeded in purchasing their own homes. <http://www.avenuecdc.org>

**North and East Lubbock Community Development Corporation (NELCDC)**

Lubbock, TX

\$17,958.00 - Comprehensive Counseling

Founded in 2004, the North and East Lubbock Community Development Corporation (NELCDC) provides its clientele with the following services: Financial Management/Budget Counseling, Mortgage Delinquency and Default Resolution Counseling, Pre-purchase Counseling, Rental Housing Counseling, Financial, Budgeting and Credit Repair Workshops, Non-Delinquency Post Purchase Workshops, Pre-purchase Homebuyer education Workshops, and, Resolving/Preventing Mortgage Delinquency Workshops. NELCDC is responsible for providing housing counseling services to 71 counties located in the 13<sup>th</sup> and 19<sup>th</sup> Congressional Districts of Texas. Many of these counties are rural and have experienced declining populations over the past several Censuses. Housing is a primary focus of NELCDC and, in addition to the multi-county responsibilities, NELCDC has identified a target area in North and East Lubbock to improve the quality of available housing and therefore increase homeownership in the target area. To date, 1,671 clients have been served. The Housing Counseling Program at NELCDC is designed to actively assist residents in finding and staying in the home of their choice. The goal is to assure and educate homebuyers on the nuances of homeownership, empowering them towards well-informed decisions when purchasing their home. [www.nelcdc.org](http://www.nelcdc.org)

**City of San Antonio/Department of Human Services**

San Antonio, TX

\$16,183.00 - Comprehensive Counseling

The City of San Antonio's Housing Counseling Program provides comprehensive housing counseling services to residents of San Antonio and Bexar Counties and has been doing so as a HUD-approved Local Housing Counseling Agency since 1979. These services include: Pre-purchase Counseling, Financial Management/Budget Counseling, Non-Delinquency Post-Purchase Workshops, Mortgage Delinquency and Default Resolution Counseling, Rental Housing Counseling, Services for Homeless Counseling, Home Improvement and Rehabilitation Counseling, and Predatory Lending Education Workshops. The Housing Counseling Program builds partnerships with local housing providers, government agencies and non-profits to identify housing needs and provide assistance to households in crisis. Trained staff members conduct one-on-one counseling sessions as well as ongoing community outreach to help families and individuals sustain their housing and to inform them of their rights and options. Services are provided free of charge to all Bexar County residents. The Housing Counseling Program is committed to assisting area residents improve housing conditions and meet their responsibilities of tenancy and homeownership.

**Neighborhood Housing Services of Waco, Inc dba NeighborWorks® Waco**

Waco, TX  
\$20,028.00 - Comprehensive Counseling

NeighborWorks® Waco is a local non-profit organization dedicated to assisting Waco and Central Texas families in purchasing their first home. Since its inception in 1993, NeighborWorks® Waco has worked to fulfill its mission to build stronger neighborhoods through homeownership by providing more than \$1.8 million in down payment loans, assisting over 2,000 families in becoming homeowners, providing homebuyer and credit counseling for families, and spending more than \$12 million in the Waco community to build or rehabilitate over 200 homes. The organization is a chartered member of the nationwide NeighborWorks® Network, which is made up of more than 240 organizations that engage in revitalization strategies that strengthen communities and transform lives across the country. Services provided include: Financial Management/Budget Counseling, Home Improvement and Rehabilitation Counseling, Mortgage Delinquency and Default Resolution Counseling, Pre-purchase Counseling, Rental Housing Counseling, Fair Housing Pre-Purchase Education Workshops, Non-Delinquency Post-Purchase Workshops, Predatory Lending Education Workshops, and Pre-purchase Homebuyer Education Workshops. [www.nw-waco.org](http://www.nw-waco.org)

**Waco Community Development Corporation**

Waco, TX  
\$17,366.00- Comprehensive Counseling

Waco Community Development Corporation (Waco CDC) incorporated in 2001 when a few concerned citizens of Waco saw an opportunity to use their professional skills to help impoverished, undereducated, and minority families escape unfair housing practices that were resulting in the loss of equity, increased debt, default, and eventually foreclosure. The action plans developed from this were certified to be consistent with the City of Waco's consolidated plan. Initially, this group began by renovating and building homes as a CHDO. Waco CDC quickly found that the clients needed help navigating the home buying process and credit counseling was a much-needed service. Waco CDC began offering one-on-one housing counseling services through its combination of trained staff and professional volunteers. Housing counseling services provided include: Pre-purchase Counseling, Financial Management/Budget Counseling, Non-Delinquency Post-Purchase Workshops, Mortgage Delinquency and Default Resolution Counseling, Home Improvement and Rehabilitation Counseling, Pre-purchase Homebuyer Education Workshops, and Predatory Lending Education Workshops. Waco CDC received its HUD Housing Counseling certification in March 2004 and its first Housing Counseling grant in 2005. To date, Waco CDC has served approximately 1383 clients. [www.wacocdc.org](http://www.wacocdc.org)

**UTAH**

**Cedar City Housing Authority**

Cedar City, Utah  
\$19,437.00 - Comprehensive Counseling

Cedar City Housing Authority was established in September of 1991 and has since been successful in offering housing opportunities to low and moderate income families. The mission of the CCHA is to provide decent, safe and sanitary housing to low and moderate income families in the area. CCHA became a HUD-approved Housing Counseling Agency in 2000. The services provided include: Pre-purchase Counseling, Mortgage Delinquency and Default Resolution Counseling, Rental Housing Counseling, Services for the Homeless Counseling, and Pre-purchase Homebuyer Education Workshops. It is the housing authority's goal to educate and assist the citizens of southwest Utah with their housing counseling needs and to provide them with the confidence and knowledge needed to succeed in purchasing a home, saving their home or simply making the best decisions regarding rental housing. <http://www.cedarcityhousingauthority.com>

**Utah State University- Family Life Center- HFC**

Logan, Utah

\$25,648.00 - Comprehensive Counseling

\$18,000.00 – HECM Counseling

The Housing and Financial Counseling Program at the Utah State University Family Life Center (FLC) is a non-profit serving residents in Utah and Southern Idaho. FLC was established by the Utah State University College of Family, Consumer, and Human Development in 1993 to provide counseling services for the community and training for students in the Consumer Science Family Finance Emphasis. With almost twenty years of experience, the FLC has served thousands of clients. The FLC's purpose and mission is to develop, through counseling and education, a community of people and families who are knowledgeable about housing, and who effectively manage their financial resources. The FLC offers financial counseling on budgeting, credit management, debt reduction, risk management, and saving for a home through educational workshops and one-on-one counseling to the general public, with a special emphasis on low-to-moderate income families and individuals. FLC offers the following services: Pre-purchase Counseling, Financial Management/Budget Counseling, Mortgage Delinquency and Default Resolution Counseling, Rental Housing Counseling, Reverse Mortgage Counseling (HECM), Fair Housing Pre-Purchase Education Workshops, Financial, Budgeting and Credit Repair Workshops, Non-Delinquency Post-Purchase Workshops, Pre-purchase Homebuyer Education Workshops, and Rental Housing Workshops.  
[www.usu.edu/fchd/housing/](http://www.usu.edu/fchd/housing/)

**Community Action Services & Food Bank**

Provo, Utah

\$23,282.00 - Comprehensive Counseling

\$14,000.00- HECM Counseling

Community Action Services and Food Bank has assisted low and moderate income families in Utah, Wasatch and Summit Counties since 1967 by providing a variety of services to help stabilize families and support their efforts to improve their situations. The organization is dedicated to fostering self-reliance in individuals, families and

communities. The organization's Home Buyer and Mortgage Counseling Program work to empower families to obtain long-term home ownership through education and individualized counseling. The Home Buyer Program was established in 1982 and expects to serve more than 750 households in 2012. The Home Buyer Program provides a wide variety of services including: Pre-purchase Counseling, Financial Management/Budget Counseling, Mortgage Delinquency and Default Resolution Counseling, Home Improvement and Rehabilitation Counseling, Rental Housing Counseling, Reverse Mortgage Counseling (HECM), and Services for Homeless Counseling, Fair Housing Pre-Purchase Education Workshops, Non-Delinquency Post-Purchase Workshops, Pre-purchase Homebuyer Education Workshops, and Predatory Lending Education Workshops. [www.CommunityActionUC.org](http://www.CommunityActionUC.org)

**Salt Lake Neighborhood Housing Services, Inc. dba NeighborWorks® Salt Lake (NWSL)**

Salt Lake City, Utah

\$21,803.00 - Comprehensive Counseling

NeighborWorks® Salt Lake (NWSL) builds on the strengths of neighborhoods, creating opportunities through housing, resident leadership, youth and economic development. It works in partnership with residents, government and business to build and sustain neighborhoods of choice. Services provided through this agency's housing counseling program include: Pre-purchase Counseling, Financial, Management/Budget Counseling, Mortgage Delinquency and Default Resolution Counseling, Home Improvement and Rehabilitation Counseling, Pre-purchase Homebuyer Education Workshops and Predatory Lending Education Workshops. Since its creation in 1977, NeighborWorks Salt Lake (NWSL) has invested in housing rehabilitation and in mortgages, employed 1700 community builders, built 214 newly constructed single-family affordable homes, 155 units of multifamily rentals, organized 11,000 volunteers in NWSL sponsored events, counseled more than 13,500 individuals on housing and financial issues, and organized approximately 200 community service and beautification projects. <http://nwsaltlake.org>

## **VERMONT**

**Central Vermont Community Action Council, Inc.**

Barre, VT

\$23,282.00 - Comprehensive Counseling

Founded in 1965, Central Vermont Community Action Council, Inc. (CVCAC) has helped people achieve economic sufficiency with dignity through individual and family development. Annually, the agency works with more than 16,000 Vermonters in Lamoille, Orange and Washington Counties and surrounding towns to provide poverty relief, help people move out of poverty and advocate for economic justice. In response to a growing crisis in housing availability, access, and retention, CVCAC began offering housing counseling to reduce the risk of homelessness of low-income Vermonters. The



agency's housing counseling program helps families keep a roof over their heads while addressing the personal and systemic barriers that affect a family's ability to remain securely housed. Housing Counselors work closely with families through one-to-one counseling to assess their issues and to develop and implement a comprehensive housing plan of action. Housing Counselors help families deter eviction and foreclosure, provide rapid rehousing assistance, and ultimately achieve personal long-term, sustainable housing goals. The Housing Counseling program services more than 900 Vermonters annually.

**BROC - Community Action in Southwestern Vermont**

Rutland, VT

\$15,000 - Comprehensive Counseling

BROC-Community Action in Southwestern Vermont has a 45 year history of serving low-income persons in Rutland and Bennington Counties. BROC provides an array of programming, including housing counseling to help each client attain self-sufficiency. During fiscal year 2011, BROC served over 10,000 individuals. The agency's housing counseling services include search and retention, vocational counseling, landlord/tenant mediation, providing and mobilizing financial assistance and coaching clients on life skills. BROC is committed to empowering clients to make positive choices and become independent, productive members of their communities. [www.broc.org](http://www.broc.org)

**VIRGINIA**

**Catholic Charities, USA**

Alexandria, VA

\$1,096,923.00 - Comprehensive Counseling

Catholic Charities USA (CCUSA) is the National Office for the Catholic Charities network of 162 main agencies and over 3000 branches and affiliate institutions nationwide. Catholic Charities agencies and institutions nationwide provide vital social services to people in need, regardless of their religious, social, or economic backgrounds. CCUSA provides leadership and support to enhance the work of local agencies in their efforts to reduce poverty, support families and empower communities. For more than 280 years, local Catholic Charities agencies have been providing vital social services in their communities, ranging from day care and counseling to food and housing, distinguishing themselves as the go-to source for quality social service to poor and marginalized populations. In 2007 CCUSA launched its multi-tiered Campaign to Reduce Poverty in America, the goal of which is to reduce poverty in the U.S. by 50% by the year 2020. CCUSA seeks and promotes evidence based asset development programs for replication. With its focus on the growth of human capital, housing counseling has been identified as one of the key elements of this asset building strategy.

**ClearPoint Financial Solutions**

Richmond, VA

\$436,032.00 - Comprehensive Counseling

\$150,515.00 – HECM Counseling

ClearPoint Financial Solutions is founded on a 32-year heritage of helping individuals and families take control of their finances and build a better future. Established in 1979, ClearPoint Financial Solutions has decades of experience providing innovative solutions and education services for our clients' unique financial circumstances. The organization has helped over a million people get back on a path to financial success. As part of their community focus across the country, they partner with other businesses, organizations and non-profits to ensure consumers' financial education needs are met. Budget and credit counseling, housing counseling, and education are all core services. They are committed to helping individuals and families establish sound financial security and well-being through confidential and personalized service.

[www.clearpointfinancialsolutions.org](http://www.clearpointfinancialsolutions.org)

**Virginia Housing Development Authority**

Richmond, VA

\$240,400.00 - Comprehensive Counseling

Virginia Housing Development Authority (VHDA) is a self-supporting, not-for-profit organization created by the Commonwealth of Virginia in 1972, to help Virginians attain quality, affordable housing. VHDA mortgages are funded by bond offerings, not by state taxpayer dollars, and are available for homebuyers and developers of quality rental housing. VHDA provides free homeownership classes, and helps the elderly and people with disabilities make their homes more livable. VHDA works with lenders, developers, local governments, community service organizations and others to help put quality housing within the reach of every Virginian. Since its founding, VHDA has committed financing for more than 174,500 single family homes and 135,000 multifamily apartments. [www.vhda.com](http://www.vhda.com).

**Accomack-Northampton Planning District Commission**

Accomack, VA

\$27,423.00 - Comprehensive Counseling

Created by the Commonwealth of Virginia, the County of Accomack and the County of Northampton, and joined by the Town of Chincoteague, the A-NPDC is the Eastern Shore of Virginia's regional organization. The A-NPDC has been tasked with improving housing quality, seeking financing for and building community development projects and providing structure to regional coastal protection goals. The A-NPDC provides staff for two regional housing organizations, the Accomack-Northampton Regional Housing Authority and the Eastern Shore of Virginia Housing alliance, a CHDO non-profit. Together they strive to meet the housing needs of low- to moderate-income families on the Eastern Shore.

**People Incorporated of Virginia**

Abingdon, VA

\$19,141.00 - Comprehensive Counseling

People Incorporated is a private, non-profit organization established in 1964 as the first Community Action Agency in Virginia. For 47 years, the agency's mission has been to provide opportunities for people to reach their goals in order to enhance their lives, their families, and their communities. The agency is an advocate and service provider for low-income residents in Buchanan, Dickenson, Russell, and Washington Counties and the City of Bristol in Southwest Virginia and Clarke, Frederick, Page, Shenandoah and Warren Counties in the Northern Shenandoah Valley. People Incorporated operates 35 programs focusing on child and family development, housing, community and economic development, workforce development and community services. These programs are designed to help low-income residents achieve self-sufficiency and move into the economic mainstream. Specifically, the agency's housing programs help area residents to access safe, affordable housing through homeownership and homeless intervention programs, Section 8 rental assistance, affordable rental housing, construction and rehabilitation specialist services, indoor plumbing and minor repair services, and weatherization. <http://www.peopleinc.net>

**Piedmont Housing Alliance**

Charlottesville, VA

\$19,732.00 - Comprehensive Counseling

Piedmont Housing Alliance (PHA) is a private, nonprofit organization established in 1983 to address affordable housing and other community development needs on a regional basis. Piedmont Housing Alliance is a regional nonprofit organization that creates housing and community development opportunities for very low to moderate income families and individuals, teaches financial literacy and management, homebuying and homeownership skills, and advocates for affordable housing policies and programs. In February 1997, PHA became a Community Housing Development Organization (CHDO). Piedmont Housing Alliance is also certified as a Community Development Financial Institution (CDFI).

**Hampton Redevelopment and Housing Authority**

Hampton, VA

\$17,958.00 - Comprehensive Counseling

Hampton Redevelopment and Housing Authority (HRHA), a political subdivision of the Commonwealth of Virginia, was created, under House Bill No. 324 on January 27, 1958, by the General Assembly of Virginia. The Authority is the designated housing agency of Hampton and is responsible for managing and maintaining public housing units, administering the Section 8 Housing Assistance Payments Program, and redeveloping blighted areas in the City of Hampton. Over the years, the Authority has expanded housing opportunities in Hampton. Currently, the Authority: develops commercial, residential and multi-family properties; manages and maintains commercial and residential properties; provides linkages to educational, employment, and business opportunities for our residents and clients; and provides opportunities for homeownership

and programs aimed at enhancing the quality of family life. HRHA currently serves about 7,000 clients. [www.hrha.org](http://www.hrha.org).

**Lynchburg Community Action Group, Inc.**

Lynchburg, VA

\$20,324.00 - Comprehensive Counseling

Lynchburg Community Action Group, Inc. (Lyn-CAG) is a private, nonprofit organization with 501(c)(3) tax-exempt status. Chartered by the Code of Virginia in December 1965, Lyn-CAG has been committed to helping low-income families and individuals move toward self-sufficiency for forty-five years. Lyn-CAG operates by the legislative authority of the Virginia Community Action Act of 1982. While Lyn-CAG is officially recognized and assisted by all levels of government, it is completely governed and its courses of action dictated by the citizens of the local communities that benefit from Lyn-CAG's diverse services. Located in Central Virginia, Lyn-CAG serves 2,200 square miles including the cities of Lynchburg and Bedford along with the counties of Amherst, Appomattox, Bedford, and Campbell. The Lynchburg Community Action Group policy-making Board of Directors consists of representatives from its client population, affected governing bodies and community service organizations. During the past forty-five years, Lyn-CAG has successfully administered programs and projects funded by federal, state and local agencies. Lyn-CAG has provided housing services to low-income residents of Central Virginia since 1973. Lyn-CAG has also provided counseling programs and services since 1985.

**Newport News Office of Human Affairs**

Newport News, VA

\$17,958.00 - Comprehensive Counseling

The Office of Human Affairs (OHA) was founded as the Newport News Office of Economic Opportunity in 1964. As the official Community Action Agency for the Virginia cities of Hampton and Newport News, OHA has operated scores of programs designed to fulfill the agency's mission "to plan, develop, implement and evaluate programs that foster self-sufficiency through educational, social and economic development." For over 40 years local residents have depended on OHA to provide comprehensive preschool education, job training and placement assistance, emergency relief services, college preparation programs, mentoring for teen mothers, nutritious summer lunches for children, ex-offender reentry assistance, a senior activity center and more. Under the Housing Services Division the agency monitors housing discrimination through the Fair Housing Program and provides Comprehensive Housing Counseling for those needing assistance with home purchases, foreclosure prevention, rental/leasing issues and related topics. Through the Peninsula Community Development Corporation, OHA has built and refurbished over 25 homes, which have been sold to eligible low and mid income families. The agency has served tens of thousands of families over the last four decades (8,249 unduplicated clients in Fiscal Year 2011). [www.ohainc.org](http://www.ohainc.org)

**Quin Rivers, Inc.**

Charles City, VA  
\$26,831.00 - Comprehensive Counseling  
\$10,000.00 - HECM Counseling

Established in 1970, Quin Rivers is a nonprofit corporation with the mission of strengthening individual, family, and community development. Quin Rivers' vision is to facilitate the development and provision of services for citizens of low income and low wealth to create "healthy" families and communities. Quin Rivers uses housing as a base around which to organize services and the supports necessary to help clients become financially self-reliant. With offices in Fredericksburg and New Kent, Quin Rivers' serves ten localities (New Kent, Charles City, King William, King and Queen, Hanover, Caroline, Spotsylvania, Stafford, King George, and the City of Fredericksburg) and provides the following services: financial literacy (including personal finance) education; pre-purchase housing counseling; delinquency, default, and foreclosure counseling; reverse mortgage counseling; post-purchase education (tailored to home maintenance); rental and homeless counseling. [www.quinrivers.org](http://www.quinrivers.org)

**New River Community Action, Inc.**

Radford, VA  
\$20,324.00 - Comprehensive Counseling

New River Community Action, Inc. (NRCA) is a non-profit charitable corporation that was established in 1965. NRCA's mission is to promote and support the well-being and self-reliance of individuals, families, and communities. NRCA develops programs that address issues of housing, health, education, employment, emergency assistance, and other areas known to be related to poverty. NRCA's housing counseling services include group workshops for homebuyers and renters, mortgage delinquency counseling, pre-purchase counseling, post-purchase counseling, rental housing counseling, and services for the homeless.

**Housing Opportunities Made Equal of Virginia, Inc.**

Richmond, VA  
\$23,282.00 - Comprehensive Counseling

Housing Opportunities Made Equal, Inc. (HOME) has provided housing counseling, fair housing, and related services to residents of the Commonwealth Virginia for 40 years, and is a HUD-approved Comprehensive Housing Counseling Agency and a Qualified Private Fair Housing Organization. HOME's mission is to "ensure equal access to housing for all people," which requires a holistic approach to overcoming the barriers that limit housing choice. HOME works to: protect existing housing choices through fair housing education and enforcement; to expand housing choices through the creation of systemic change so that everyone has access to neighborhoods with good schools and good jobs; and to provide people with the skills and knowledge they need to take advantage of new housing opportunities. [www.phonehome.org](http://www.phonehome.org)

**Virginia Supportive Housing**

Richmond, VA

\$17,366.00 - Comprehensive Counseling

Founded in 1988, Virginia Supportive Housing (VSH) provides permanent housing and comprehensive support services to individuals and families who are homeless, at risk of homelessness or with disabilities in order to initiate and promote their transition from homelessness to productivity and independence. VSH's goal is to reduce homelessness by helping people break the cycle of homelessness and secure permanent housing and economic stability. To fulfill its mission, VSH has developed, owns and operates 264 units of supportive housing for homeless and disabled individuals and families in metro Richmond and in the South Hampton Roads area of Virginia. Support services include but are not limited to case management, life skills training, budget counseling, employment counseling, and mental health support services. VSH also operates a housing first program, a Shelter Plus Care program and a Housing Resource Center with a housing locator data base ([www.findhousingva.org](http://www.findhousingva.org)) for affordable rental housing and housing specialists that act as brokers with area landlords. VSH also offers asset building opportunities (homeownership, entrepreneurship or post secondary education) and provides financial literacy, homebuyer education and credit and debt management counseling for low to moderate-income individuals and families with children through the Financial Foundations program. [www.virginiassupportivehousing.org](http://www.virginiassupportivehousing.org)

**Total Action Against Poverty In Roanoke Valley**

Roanoke, VA

\$17,958.00 - Comprehensive Counseling

Total Action Against Poverty in Roanoke Valley (TAP) is a 501(c)(3) nonprofit corporation formed in 1965 as the official anti-poverty community action agency for Virginia's Fifth Planning District in southwestern Virginia. TAP serves low-income children, adults, families, and neighborhoods through over 30 programs structured under six components: Head Start, This Valley Works, Financial Services, Housing and Community Development Services, Energy Conservation & Housing Rehab, and Families-in-Transition. Through its 46-year history, TAP has served over 30,000 individuals. TAP is a partner agency of the United Way of Roanoke Valley and has a long history of successful collaboration with the U.S. Department of Housing and Urban Development (HUD), U.S. Department of Health and Human Services, and most state agencies providing human service programs in our region. Its affordable housing services include: a Homeless Intervention Program; Housing Choice Voucher Program; weatherization, emergency home repair, and indoor plumbing rehab services; development, construction, and management of multi-family apartment complexes; construction of single-family homes available for sale to clients at 80% of the AMI; a transitional living center that provides shelter and case management services to homeless individuals waiting to obtain permanent housing; and permanent, supportive housing for disabled individuals and their families. [www.tapintohope.org](http://www.tapintohope.org)

**Skyline Community Action Program, Incorporated**

Standardsville, VA

\$24,465.00 - Comprehensive Counseling

Skyline CAP is the designated community action agency for Green, Madison and Orange Counties in Virginia. The agency has offered housing counseling and assistance to residents since 1994. Skyline CAP's counseling program is designed to assist low-income residents with information and resources to maintain and reach the most fundamental goal of safe and affordable housing. The program offers outreach and counseling to first-time homebuyers, renters, the homeless and homeowners. Counseling includes homeownership and rental assistance programs, HECM, fair housing assistance and information, money management and financial education, emergency assistance to reinstate utilities, rent delinquency or mortgage default and homebuyer education workshops.

**Bay Family Housing, Division of Bay Aging**

Urbanna, VA

\$16,775.00 - Comprehensive Counseling

Bay Family Housing has been providing comprehensive housing counseling services to clients since 2006. It offers group, individual, and personalized financial literacy counseling services, pre-purchase housing counseling, home buyer's education classes, access to mortgage funds, and help locating down payment and closing cost assistance to assist renters to become home owners. For homeowners, it offers foreclosure loss/mitigation assistance and home maintenance counseling. Bay Family Housing also administers a number of state funded programs such as Indoor Plumbing Rehabilitation Program, Emergency Home Repair, Weatherization, Section 8 Housing Choice Voucher and Urgent Need (disaster related programs).

**Virginia Beach Community Development Corporation**

Virginia Beach, VA

\$23,873.00 - Comprehensive Counseling

The Virginia Beach Community Development Corporation (VBCDC ) is a 501(c)(3) private nonprofit corporation which was created in November 1985 to provide affordable housing opportunities for low and moderate-income families within the City of Virginia Beach. The agency also works in concert with the City Department of Housing and Neighborhood Preservation in revitalizing neighborhoods. VBCDC offers a wide variety of resident services to families and individuals that participate in the Transitional Housing Program. The goal of this program is to assist the families in becoming independent and self-sufficient. The VBCDC staff work each participant in improving income, finding permanent housing, rental housing and improving life skills that will enable them to achieve more in life. VBCDC also offers free and confidential Foreclosure Prevention and Loss Mitigation Counseling to homeowners in financial distress.

[www.vbcd.org](http://www.vbcd.org)

**WASHINGTON**

### **Washington State Housing Finance Commission**

Seattle, WA

\$232,515.00 - Comprehensive Counseling

Washington State Housing Finance Commission (WSHFC), a state wide housing finance agency, has administered their housing counseling and homebuyer education program since 1998. The agency's vast partnerships consist of 15 nonprofit affiliates and local housing authorities to administer a comprehensive housing counseling program. In response to the needs identified in Washington State's Consolidated Plan and the Analysis of Impediments to Fair Housing, WSHFC will provide the following services: one-on-one pre-purchase counseling, mortgage delinquency/default counseling, reverse mortgage (HECM) counseling, five- hour homebuyer education and foreclosure prevention seminars. <http://www.wshfc.org>

### **Solid Ground Washington**

Seattle, WA

\$27,423.00 - Comprehensive Counseling

\$30,000.00 - HECM Counseling

Solid Ground was founded in 1974 by community leaders and concerned citizens of one of Seattle's then most economically devastated neighborhoods, Fremont. Originally called the Fremont Public Association, its services included an emergency food bank, clothing bank, and employment program. Since then, Solid Ground has maintained a strong track record of helping vulnerable people in King County to meet basic needs and become self-sufficient for the long term. As a participant in King County's continuum of housing services, Solid Ground provides housing advocacy for at least 4,000 people each year at imminent risk of foreclosure or eviction through its Housing Stability Project and Housing Counseling programs. In addition, Solid Ground provides safe housing and support services for 1,000 people each year through the Family Shelter, Broadview Emergency Shelter and Transitional Housing, Bethlehem House, Journey-Home, Santo's Place Transitional Housing and Sand Point Family Housing programs. The agency's counseling program provides reverse mortgage, post-purchase, and mortgage delinquency and default counseling services. They also develop partnerships with local communities to further their goals including promoting fair housing.

[www.solid-ground.org](http://www.solid-ground.org)

## **WEST VIRGINIA**

### **Kanawha Institute For Social Research & Action, Inc.**

Dunbar, WV

\$18,549.00 - Comprehensive Counseling

KISRA was established in 1993 as a 501(c)(3) organization by Ferguson Memorial Baptist Church. KISRA is the faith-based and community-serving initiative of Ferguson. KISRA is a Community Housing Development Organization (CHDO). KISRA serves and empowers West Virginians through education, employment, economic empowerment



and behavioral health initiatives. Its education initiatives are in the following areas: after-school enrichment; early childhood development; problem behavior prevention; computer literacy education for adults and children; parenting education. Its employment initiatives include: responsible fatherhood; offender re-entry; workforce readiness and placement; life management training; vocational training; job creation. Its economic empowerment initiatives include housing counseling; homebuyer education; credit counseling; debt management; financial literacy education; down-payment assistance; housing development; foreclosure prevention, asset development; small business development. Finally, its behavioral health initiatives are: Compeer mentoring; AmeriCorps; and Care Coordination. The KISRA Homeownership Program has served over 1,340 West Virginians since launching in 1998. [www.kisra.org](http://www.kisra.org)

**Fairmont Housing Authority**

Fairmont, WV

\$19,732.00 - Comprehensive Counseling

The Fairmont Housing Authority is a public housing agency, established in 1958, that serves Marion, Monongalia, Preston and Taylor Counties in West Virginia with a wide scope of housing services targeted to low and moderate income persons. The Fairmont Housing Authority provides a comprehensive array of housing services including 136 units of Public Housing, 1,117 rental assistance vouchers through the Housing Choice Voucher Program, lease-to-own homeownership program, Family Self-Sufficiency Program, CDBG administration, rental and owner occupied rehabilitation programs, residential mortgage origination and lending services, pre and post purchase housing counseling, homebuyer education and Morgantown Homecoming a neighborhood improvement program. The Fairmont Housing Authority is a NeighborWorks® America Home Ownership Center. Over the years the Fairmont Housing Authority, along with its affiliated organization, has served thousands of persons with housing programs. Improving housing quality, increasing housing affordability, community development and increasing affordable and responsible homeownership has been the mission of Fairmont Housing Authority. [www.fmhousing.com](http://www.fmhousing.com)

**Goodwill Industries KYOWVA Area Inc. dba CCCS of Huntington**

Huntington, WV

\$19,732.00 - Comprehensive Counseling

Consumer Credit Counseling Services (CCCS) of Huntington's Housing Counseling Program-a division of Goodwill Industries of KYOWVA Area Inc. - provides the following services: Pre-Purchase Counseling; Post-Purchase Counseling; Homebuyer Education; Referral Information; and Foreclosure Intervention Counseling. The goal is to be pro-active by providing housing literacy and counseling where individuals can learn about available resources and programs. It is CCCS' belief that housing programs must be integrated closely with other programs that address the needs of all residents and their communities, including economic development, human services and education programs. All residents should have access to decent, affordable housing in a safe living environment. The agency services all segments of the population. CCCS housing

counseling services enable a client to make informed and reasonable decisions to achieve their home buying goals.

**Southern Appalachian Labor School Foundation, Inc.**

Kincaid, WV

\$15,000.00 - Comprehensive Counseling

Southern Appalachian Labor School (SALS), established as a nonprofit organization in 1979, provides housing, education, and human needs programs to Fayette County, primarily within the EZ/EC-II area of the Upper Kanawha Valley Enterprise Community. SALS is a Community Housing Development Organization (CHDO). SALS services include homebuyer education, pre/post purchase counseling, foreclosure prevention, and delinquency/default counseling.

## **WISCONSIN**

**West Central Wisconsin Community Action Agency, Inc.**

Glenwood City, Wisconsin

\$15,000.00 - Comprehensive Counseling

West Central Wisconsin Community Action Agency, Inc. (West CAP) was organized in 1965 under the authorization of the Economic Opportunity Act of 1964. The agency's mission is to take action against poverty by developing the social and economic assets of low-income families and their communities and by working to create a more just and sustainable society. West CAP's service territory includes the counties of Barron, Chippewa, Dunn, Pepin, Pierce, Polk and St. Croix, comprising an area over 5,300 square miles. West CAP housing counseling services are provided individually and in group workshops. Housing services include: transitional housing and supportive services for homeless families, rent, security deposit, and/or utility assistance for households at risk of eviction, pre-purchase counseling and homebuyer workshops for potential homeowners, down payment, closing cost and/or rehabilitation assistance for eligible homebuyers, foreclosure intervention workshops and individual counseling, and financial assistance to avoid foreclosure. The primary objective of housing counseling services is to promote safe, stable, and affordable housing opportunities for low-income households. In Fiscal Year 2011, this agency provided service to over 950 individuals and families.

<http://westcap.org/>

**Western Dairyland Economic Opportunity Council, Inc.**

Independence, Wisconsin

\$16,183.00 - Comprehensive Counseling

Western Dairyland EOC Inc is a not-for-profit community action agency serving the counties of Buffalo, Trempealeau, Jackson and Eau Claire comprising a 3,100 mile, primarily rural area in west-central Wisconsin. The agency has been serving the area since 1966, and its mission is to alleviate poverty and provide opportunities for

individuals to achieve social and economic advancement. The agency provides a broad array of opportunities, ranging from Head Start, and Business Development, to Housing, Child Care Development, Women's Health Centers, Wheels for Work, and Skills Enhancement, to name a few. The agency employs 150 area residents and has an annual operating budget of approximately \$12 million per year. On an annual basis the agency provides opportunities to approximately 8,000 individuals through its various programs. In fiscal year 2011, the agency performed housing counseling services to over 90 families and individuals. Western Dairyland provides housing opportunities that include: weatherization, rental housing development, emergency shelter, transitional housing, housing counseling, financial counseling, housing rehabilitation, and lead abatement. This agency provides housing counseling services in the areas of: Financial/Budget Counseling, Mortgage Delinquency and Default Resolution Counseling, Pre-purchase Counseling, Services for Homeless Counseling, Predatory Lending Education Workshops, Pre-purchase Homebuyer Education Workshops, and Rental Housing Workshops. [www.westerndairyland.org](http://www.westerndairyland.org)

**Allied Churches Teaching Self-Empowerment Community Development Corporation**

Milwaukee, Wisconsin

\$15,000.00 - Comprehensive Counseling

Allied Churches Teaching Self-empowerment (ACTS) was created in the late 1980's when the neighborhood around St. Michael's Church was ravaged by disinvestment in housing. This activity generated many vacant homes that were deemed useless by the city and the private market. Through a unique partnership with the City of Milwaukee, ACTS introduced local residents in the neighborhood to these vacant homes, showed them how to buy and rehab them, and then stepped back and witnessed the revitalization of a neighborhood. Where no private market existed, ACTS was able to create a viable real estate market that is now self-sustaining. The norm in this community has become homeownership. After incubating this idea over many years, the leaders of this church alliance incorporated ACTS in 1995. ACTS expanded more deliberately into the northern and southern neighborhoods of Milwaukee through Church partnerships. Since 1992, ACTS has assisted over 1,400 low-to-moderate income families acquire their own home. ACTS has also provided rehab loans and professional rehab advice to over 550 homeowners who needed to repair their homes. The mission of ACTS is to promote affordable homeownership opportunities and rehab projects which foster a low-income family's ability to self-empowered, thereby reducing community blight, neighborhood deterioration, and poverty. ACTS offers the following services: Financial Management/ Budget Counseling, Home Improvement and Rehabilitation Counseling, Pre-purchase Counseling, and Non-Delinquency Post Purchase Workshops.

<http://www.actshousing.org/>

**Select Milwaukee, Inc.**

Milwaukee, Wisconsin

\$22,099.00 - Comprehensive Counseling

Select Milwaukee's mission is to help people achieve and maintain homeownership because it enriches their lives and strengthens communities. Founded in 1991, Select Milwaukee works with community-based organizations, local, state and Federal governments, realty professionals, financial institutions, local employers and others to develop collaborative strategies to promote homeownership in Milwaukee and, in particular, among families that historically had been underrepresented among the ranks of homeowners. Select Milwaukee provides a variety of housing services including: Financial Management/Budget Counseling, Home Improvement and Rehabilitation Counseling, Mortgage Delinquency and Default Resolution Counseling, Pre-purchase Counseling, Non-Delinquency Post Purchase Workshops, and Pre-purchase Homebuyer Education Workshops. Since 2000, Select Milwaukee has served over 11,000 families and individuals. More than 2,200 have been assisted in achieving homeownership they can afford; another 400 homeowners have avoided foreclosure.  
[www.selectmilwaukee.org](http://www.selectmilwaukee.org)

## **WYOMING**

### **Wyoming Housing Network, Inc.**

Casper, Wyoming

\$25,648.00 - Comprehensive Counseling

The Wyoming Housing Network (WHN) was created through a collaborative statewide planning process and incorporated as a 501(c) (3) nonprofit organization in January 2005 to address Wyoming's affordable housing needs. Based in Casper, WHN is a Community Housing Development Organization (CHDO) that educates homebuyers and homeowners and works with partners to create and preserve affordable housing. WHN is an affiliate of NeighborWorks® America. Its primary lines of business are homebuyer education and counseling, and preservation of existing and construction of new affordable housing units. The agency provides the following services: Financial Management/Budget Counseling, Home Improvement and Rehabilitation Counseling, Mortgage Delinquency and Default Resolution Counseling, Pre-purchase Counseling, Non-Delinquency Post Purchase Workshops, and Pre-purchase Homebuyer Education Workshops. Since June 2009, WHN has educated and counseled over 3,000 potential and current Wyoming homeowners with support from HUD, Wyoming Community Development Authority, USDA Rural Development, and other partners. Focused on meeting the needs of households earning less than 80 percent of Area Median Income, WHN has acquired and preserved 146 affordable housing units in Wyoming with an additional 44 units under development in 2012. [www.whninc.org](http://www.whninc.org)