



FY19 Housing Counseling Grant Awards

Alabama

Community Action Agency of Northwest Alabama, Inc.

Florence, AL

\$26,979 - Comprehensive Counseling

Incorporated in 1965, Community Action Agency of Northwest Alabama has 54 years of experience of serving low-income people living in Lauderdale, Colbert, and Franklin Counties of Northwest Alabama. The agency mission is to reduce the causes and adverse consequences of poverty and to empower low-income individuals, families and communities to achieve self-sufficiency through advocacy, resource utilization and service delivery. Housing services provided to the public include comprehensive housing services for the homeless, rental counseling, homeownership counseling, and first-time home buyer education workshops. Topics covered in education workshops include delinquency, default, foreclosure counseling, homeownership - pre-purchase/post-purchase and post occupancy, how escrow accounts work, taxes, home maintenance, and civil rights and fair lending laws. Topics for rental sessions include eviction prevention, tenancy laws, and credit/budget counseling including civil and fair housing rights. Homeless Assistance may include any of the above including transitional housing with information and referral as applicable. www.caanw.org

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

Huntsville, AL

\$22,585 - Comprehensive Counseling

Community Action Partnership Huntsville/Madison and Limestone Counties, Inc., (CAPHMLC) was founded in 1965 as a private nonprofit 501(c)(3) agency and has been a HUD-approved housing counseling agency since 2002. CAPHMLC's operations are located in north Alabama where the agency services residents within Madison and Limestone counties. CAPHMLC's vision is to be a premier partnership organization leading the effort to address the greatest needs impeding self-sufficiency and enhanced quality of life for low-income families and individuals in our service area. CAPHMLC's mission statement is to enhance the quality of life through the mobilization of federal, state and local resources in order to provide advocacy, economic development and assistance to move low-income people toward self-sufficiency. CAPHMLC's comprehensive housing counseling services and activities include first-time homebuyer education, financial literacy education, credit counseling, budgeting counseling, homeless prevention/rapid re-housing, utility assistance, rental counseling, mortgage default/early delinquency counseling, employment information referrals, weatherization assistance, and emergency services. CAPHMLC has developed an extensive network of partners that allows it to leverage its resources and provide high quality, comprehensive services to assist low- and moderate-income families with a safe, decent, and affordable place to live. www.caa-htsval.org

Community Action Partnership of North Alabama, Inc.

Decatur, AL

\$28,627 - Comprehensive Counseling

The Community Action Partnership of North Alabama, Inc. (CAPNA) was established in 1965 and became a HUD-approved Housing Counseling Agency in 1974. CAPNA is a results-driven, nonprofit business committed to reducing or eliminating the causes and consequences of poverty for families and communities in need through comprehensive services and strategic partnerships. As a 501(c)(3) nonprofit, CAPNA serves 17 northern counties in Alabama with housing development experience in 11 additional counties throughout the state. CAPNA serves on average more than 35,000 families per year and has a portfolio of direct services that include affordable housing development and weatherization, home improvement and rehabilitation counseling, pre-purchase counseling, financial management/budget counseling, mortgage delinquency and default resolution counseling, pre-purchase homebuyer education workshops, financial, budgeting and credit repair workshops, HOMEnergy workshops, LIHEAP and crisis energy assistance, foster grandparent and senior companion services, early childhood development and parent involvement, and Meals on Wheels. www.capna.org

Community Service Programs of West Alabama, Inc.

Tuscaloosa, AL

\$32,472 - Comprehensive Counseling

Community Service Programs of West Alabama Inc. (CSP) is a private, nonprofit organization with a mission to provide resources and services, which resolve immediate needs and lead to long term self-sufficiency in low-income and vulnerable populations. CSP programs include housing counseling, home repair and weatherization, affordable housing development, and other supportive services. CSP operates a homeownership promotion line of business that provides homebuyer education and low-interest second mortgage products to qualifying first-time homebuyers. CSP is a HUD-approved housing counseling agency and has provided housing counseling services for more than 25 years. The CSP housing counseling program provides comprehensive housing counseling which is conducted by experienced housing counselors. The agency furthers fair housing by providing persons with counseling, education, information on discriminatory housing and mortgage lending practices, and the rights and remedies available under federal, state, and local fair housing civil rights laws. The agency also markets to underserved populations by providing outreach to communities not typically served by the agency and by providing counseling services to clients with limited English proficiency. www.cspwal.com

United Way of Central Alabama

Birmingham, AL

\$450,446 - Comprehensive Counseling

Founded in 1923, United Way of Central Alabama's (UWCA) mission is to increase the organized capacity of people to care for one another and improve their communities. UWCA works to strengthen education, financial stability, health, and access to services in the Greater Birmingham-Hoover Metro Area, which includes Blount, Jefferson, Shelby, St. Clair and Walker Counties. UWCA became a HUD-approved housing counseling agency in 2011. In 2018, UWCA's Financial and Housing Education (FHE) program provided group education and counseling to almost 900 individuals and families in the following areas: financial literacy, pre-purchase and first-time homeownership, rental counseling, homelessness assistance, predatory lending, and fair housing. In 2014, UWCA was also approved by HUD as a regional housing counseling intermediary. The UWCA Housing Alliance provides oversight, training, and guidance to a network of ten subgrantees across the Southeast that collectively provided group education and housing counseling to more than 10,000 individuals and families in 2018. www.uwca.org

Arkansas

Northwest Regional Housing Authority

Harrison, AR

\$16,272 - Comprehensive Counseling

The mission statement for Northwest Regional Housing Authority (NWRHA) is to provide adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination. NWRHA was established in 1977, offering affordable housing in Northwest Arkansas for the past 42 years. NWRHA offers housing counseling and education including rental counseling, pre- and post-purchase, budgeting, fair housing, and homebuyer education. NWRHA also oversees the Section 8 Voucher program, as well as owning and managing 16 rental properties with 480 affordable housing units. NWRHA provides a Family Self-Sufficiency Program for participants with the goal of graduating from public assistance. NWRHA is an approved 502 Direct Intermediary for the USDA Rural Development and a grantee for both the Mutual Self-Help Housing Program and the Self-Help Housing Rehabilitation Program. NWRHA also partners with the Housing Assistance Council to provide a grant to low-income veterans to repair or modify their homes. www.nwregionalhousing.org

Southern Bancorp Capital Partners, DBA Southern Bancorp Community Partners

Little Rock, AR

\$27,529 - Comprehensive Counseling

Southern Bancorp Capital Partners, doing business as Southern Bancorp Community Partners (SBCP), is a Community Development Financial Institution loan fund, nonprofit, and HUD-approved housing counseling agency. SBCP opened its doors in 1988 as an effort to invest in rural towns, capital-challenged communities, and people's dreams. To better serve its communities, SBCP became a HUD-approved housing counseling agency in 2005, providing a variety of housing counseling services in Arkansas and Mississippi. SBCP helps low- and middle-income children and families build assets, improve family well-being, and support community stability by providing access to safe, healthy, and sustainable homeownership. For more than 30 years, SBCP has worked to increase financial inclusion of rural communities, low-wealth people, and the un- and underbanked, by providing responsible and responsive financial products and financial development services that help everyone build wealth regardless of income or zip code. SBCP works to empower individuals by supporting homeownership through assisting individuals with capital and capacity. SBCP provides a suite of financial development services including housing counseling (e.g. pre-purchase, foreclosure, post-purchase counseling), homebuyer and financial education, credit counseling, matched savings accounts, and tax preparation. SBCP also advocates for policy changes that help increase income and assets of low-wealth people. southernpartners.org/

Universal Housing Development Corporation

Russellville, AR

\$26,020 - Comprehensive Counseling

Universal Housing Development Corporation (UHDC) has provided 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 counseling. We also offer homebuyer education, post-purchase education, rental, and financial education classes in both English and Spanish, and will continue to expand our course offerings. UHDC is a 501(c)(3) corporation with a mission to promote adequate and affordable housing, economic opportunity and a suitable living environment, free from discrimination. UHDC offers a full range of housing-related services from rental assistance, multi-family housing, comprehensive housing counseling, and new home construction, to several different homeowner rehabilitation programs. UHDC chartered with NeighborWorks® America in 2002. Helping others to meet their housing needs is a way of life at UHDC. www.uhdhousing.org

California

ASIAN, Inc.

San Francisco, CA

\$42,491 - Comprehensive Counseling

From its inception 48 years ago, ASIAN, Inc.'s mission has been to empower disadvantaged Asian Americans and other underserved communities by removing dependencies, strengthening self-determination, and creating access to business opportunities, housing, and asset acquisition and preservation. Its experiences of the 20th century have led ASIAN, Inc. to be adaptive and innovative in developing 21st-century responses to the emerging and unmet needs of Asian Americans and other minority communities. ASIAN, Inc. has responded to these challenges by developing and expanding opportunities for first-time homebuyers; preventing foreclosure, ensure sustainable homeownership and to transition REO properties to first-time homebuyers; emphasizing the development and use of the core skills and behaviors necessary for active attainment of material civil rights, including financial literacy, institutional savings, and long-term financial planning; delivering core services in small business technical assistance, including contract procurement and certifications to promote job growth and community economic development on a broad scale; and providing sanitary, well-maintained affordable housing for low- and moderate-income residents along with tenant services to expand their financial literacy and financial capabilities. In all cases, ASIAN, Inc. promotes self-sufficiency as the means to community development and social progress. www.asianinc.org

City of Vacaville Housing Counseling Center

Vacaville, CA

\$20,666 - Comprehensive Counseling

The City of Vacaville Housing Counseling Center is a HUD-approved housing counseling agency with the mission to ensure everyone has access to the information and resources they need to make successful housing choices. The Center has been HUD approved for over 5 years and its counselors have been trained extensively in the various areas of homeownership education and housing counseling. The Center is committed to meeting the needs of all individuals requesting services, including persons with disabilities and those with Limited English Proficiency (LEP), regardless of the complexity of the services involved. The Center currently offers pre-purchase counseling, budgeting and credit repair counseling, and FHA Back-To-Work counseling. The Center also offers disaster preparedness and recovery counseling when needed in the event of a Presidentially Declared Disaster. Group education workshops are also offered on the topics of financial literacy, achieving rental success, 8-hour homebuyer education learning program (H.E.L.P.), and disaster preparedness and recovery. www.ci.vacaville.ca.us/departments/housing/homebuyer-workshops.

Consumer Credit Counseling Services of San Francisco, DBA BALANCE

Concord, CA

\$695,828 - Comprehensive Counseling

For 50 years, Consumer Credit Counseling Service of San Francisco, doing business as BALANCE, has been dedicated to increasing the financial health of all Americans. Throughout our history, we have helped millions of families achieve their financial goals and have been successful in advocating for consumers and influencing the field of financial counseling and homeownership on a national level. BALANCE has evolved as an organization to meet growing consumer demands through partnerships with organizations that allow us to meet families where they are. We work to bring together various stakeholders, including financial institutions and government agencies, to create measurable, collective impact locally that has national implications. BALANCE provides counseling in the areas of affordable housing, mortgage default, tenant rights and responsibilities, pre-purchase, homebuyer education, early delinquency intervention, and Home Equity Conversion Mortgage reverse mortgage counseling. These

services are provided through in-person meetings, phone counseling sessions, workshops, online educational tools, and partner programs. The affordable housing resources for low- and moderate-income individuals and families include rental assistance programs, community homebuyer programs, and other opportunities for clients who normally would not be able to purchase a home. BALANCE is an intermediary comprised of affiliates and local branches. www.balancepro.org

Eden Council for Hope and Opportunity

Hayward, CA

\$25,000 - Comprehensive Counseling

Eden Council for Hope and Opportunity (ECHO Housing) has been in existence for over 50 years serving the housing needs of tenants and property owners in Alameda, Contra Costa, and Monterey Counties. 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 159,000 clients in its 53-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; homebuyer education classes; shared housing counseling and placement; pre-purchase counseling; home seeking and rental assistance programs.

www.echofairhousing.org

Fair Housing Advocates of Northern California

San Rafael, CA

\$26,430 - Comprehensive Counseling

Fair Housing Advocates of Northern California (FHANC) is a private, local, nonprofit fair housing organization incorporated as a 501(c)(3) in 1984. FHANC's mission is to ensure equal housing opportunity and to educate the community on the value of diversity in neighborhoods. For over 30 years, FHANC (formerly Fair Housing of Marin) has provided housing counseling services and currently offers comprehensive fair housing, fair lending, foreclosure prevention, and pre-purchase services 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 and lawsuits, systemic audits, and housing industry training. FHANC is the only full-service fair housing agency operating in Marin, Sonoma, and Solano, and the only HUD-approved housing counseling agency currently providing foreclosure and/or pre-purchase services in Marin, Napa, and Sonoma counties. FHANC provides fair housing, advisory, and training services in Marin, Sonoma, and Solano, as well as foreclosure prevention in Napa. www.fairhousingnorcal.org

Fair Housing Council of Riverside County, Inc.

Riverside, CA

\$38,646 - Comprehensive Counseling

The Fair Housing Council of Riverside County, Inc. (FHCRC) is a nonprofit organization that fights to protect the housing rights of all individuals. FHCRC was founded in 1986 and began providing anti-discrimination and landlord-tenant services. Since that time, FHCRC has strived to ensure that all individuals will live free from unlawful housing practices and discrimination. In 2005, FHCRC became a HUD-approved counseling agency. The mission of FHCRC 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, age, sex, familial status, disability, ancestry, marital status, age, source of income, sexual orientation, genetic information, or other arbitrary factors. FHCRC currently offers the following services to the public: anti-discrimination

services, rental counseling, landlord-tenant services, foreclosure prevention services, services for the homeless, pre-purchase counseling and homebuyer education. www.fairhousing.net

Habitat for Humanity, Stanislaus County

Modesto, CA

\$22,724 - Comprehensive Counseling

Habitat for Humanity, Stanislaus is an autonomous, nonprofit corporation founded in 1989. Habitat is a hand-up not a handout. Houses are built or renovated using as much volunteer labor, tax-deductible donations, and donated materials as possible. Habitat never makes a profit on a home sold, though we do require the purchaser to repay 100% of the cost of the home in an amortized, 0% interest loan. The homeowner never pays more than 30% of their gross monthly income towards their home payment. Funds are then recycled and used to build more homes for future generations of homebuyers. Habitat serves families that have an excellent work and credit history. They represent an important part of our workforce and earn less than half of the area median income. There are no market-rate homes available for sale in this community for a price point that would be affordable for these homebuyers. In addition, every family who is selected must complete 500 hours of “sweat equity”. We impact neighborhoods, providing opportunities for empowerment with our housing education services, neighborhood revitalization and cleanup efforts, as well as our housing rehabilitation and new home construction. Our ReStore provides low-income households with opportunities to purchase discounted home remodeling supplies that would otherwise be cost prohibitive. www.stanislaushabitat.org

National Association of Real Estate Brokers Investment Division – Housing Counseling Agency, Inc.

Oakland, CA

\$1,129,222 - Comprehensive Counseling

The National Association of Real Estate Brokers-Investment Division, Inc., Housing Counseling Agency (NID-HCA) is a 501(c)(3) nonprofit HUD-approved housing counseling intermediary organization. It was founded in 1985 as an independent affiliate of the National Association of Real Estate Brokers (NAREB). NID-HCA has taken a leading role in advocating for and developing policies that effectively address the housing and community development needs of urban and minority communities, pioneering the counseling industry by expanding the principles and practices of traditional housing counseling. Our mission is to improve the quality of life in America’s cities, for the underserved and marginalized. We will accomplish this as partners, working together with our friends and neighbors. We will help our communities become places where families can live in safety, prosperity and harmony; places where the American dream of homeownership can flourish; communities where fair, decent and affordable housing is a reality for all people. www.nidhousing.com

Pacific Community Services, Inc.

Pittsburg, California

\$17,166 - Comprehensive Counseling

Pacific Community Services, Inc. was established in 1979 to provide HUD-approved housing counseling and address housing and community development needs in the communities of Bay Point, Pittsburg and Antioch, California. Pacific Community Services, Inc. also sponsors cultural and art activities within the low-income community and participates in the development and implementation of public policies. It has been instrumental in the development of low-income senior housing under Sec. 202 and the purchase and rehabilitation of FHA REO homes to create homeownership opportunities. Pacific Community Services, Inc. is the sponsor and developer of Presidio Village Senior Housing apartments, a 104-unit Section 202/PRAC senior housing development in Pittsburg, California and has been a participant in the development of Stoneman Village Senior Housing, a low-income senior housing development of 145 units in Pittsburg. www.pacomserve.org

Project Sentinel, Inc.

Milpitas, CA

\$67,316 - Comprehensive Counseling

Project Sentinel was incorporated in 1991 and has been a HUD-approved 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 for community welfare and harmony. We accomplish this mission through ensuring that low- to moderate-income households have access to secure, affordable homeownership opportunities and the financial ability to preserve those opportunities, once obtained. It currently serves the counties of San Mateo, Monterey, Santa Clara, Stanislaus, Alameda, San Benito, San Joaquin and Merced. Its 28 direct service providers work from seven local offices. Agency services include education and counseling to first-time homebuyers, mortgage delinquency and default, reverse mortgage, reverse mortgage default, pre-purchase, post-purchase, rental and homeless residents seeking housing. Project Sentinel is a leading advocate for victims of housing discrimination and predatory housing practices. Project Sentinel teams with other 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. During fiscal year 2018, Project Sentinel served 227 mortgage delinquency and default clients, 376 reverse mortgage clients, and 1,015 homebuyer education clients. www.housing.org

Rural Community Assistance Corporation

Sacramento, CA

\$713,236 - Comprehensive Counseling

Rural Community Assistance Corporation (RCAC) was founded in 1978. The organization's original mission was to help preserve and develop affordable housing options for rural, low-income communities, and agricultural workers in California. During the past 40-plus years, RCAC has grown to serve rural communities in 13 western states and the Pacific Islands, and expanded its mission to provide training, technical assistance, and financial resources and advocacy so rural communities can achieve their goals and visions. Major program areas now include housing, environmental and community development, and financing. RCAC is a HUD-approved national housing counseling intermediary. In this role, RCAC strives to ensure that homeownership is a truly secure, sustainable, and wealth-building opportunity for low- to middle-income families. RCAC's housing counseling staff provides training, capacity building, quality control, advocacy, collaboration, budget management and compliance monitoring for 18 housing counseling agencies in nine states so they can successfully deliver their services to clients and plan for the future. RCAC's housing counseling network served more than 8,000 households throughout the West in 2018, providing one-on-one and group counseling on topics such as fair housing and lending rights, developing a sustainable household budget, financial resources to improve housing circumstances, eviction avoidance, and pre-purchase and homebuying. www.rcac.org

San Francisco Housing Development Corporation

San Francisco, CA

\$41,392 - Comprehensive Counseling

The San Francisco Housing Development Corporation (SFHDC) fosters financial stability through the development of affordable housing, the facilitation of homeownership, and the economic empowerment and revitalization of Bayview Hunters Point and other neighborhoods of Southeast San Francisco. The four core program areas offered at SFHDC work to ensure the betterment of the community and its members. These programs include housing development, financial empowerment, supportive services, and economic development. SFHDC was founded in 1988 by San Francisco residents who were interested in combating the widespread displacement of the '60s and '70s; governmental agencies removed residents through 'redevelopment programs' that disproportionately affected African Americans and other people of color. Formed by African American community leaders, SFHDC continues to focus

on serving people of color and the traditionally African American Bayview Hunters Point neighborhood. Since 1988, SFHDC has built over 650 affordable homes in San Francisco, empowered thousands of people to set and attain financial goals, and assisted hundreds of families in the purchase of their first home. With nearly 1,000 new units in development and a burgeoning small sites initiative, hope springs economic opportunity for all San Francisco residents. <http://sfhdc.org/>

Springboard Nonprofit Consumer Credit Management, Inc. DBA Credit.org

Riverside, CA

\$307,019 - Comprehensive Counseling

Credit.org's mission is to improve the lives and financial well-being of individuals and families by providing quality financial education, counseling, assistance, and affordable housing. We believe the cornerstone of financial security is personal financial education and action. Credit.org has spent the past four decades helping financially fragile consumers gain knowledge they need for life-long financial empowerment and well-being. These programs strengthen the financial stability of individuals, families, and communities while simultaneously increasing homeownership and teaching wealth-enhancing habits, support clients through current struggles, help them navigate potential future obstacles, and provide options for achieving greater financial stability. Credit.org has provided financial and housing counseling and education services to consumers in the areas of bankruptcy, foreclosure prevention, student loans, rental rights and responsibilities, money management, financial literacy, first-time home buying, post loan modification, and reverse mortgage for over 45 years. Credit.org has touched the lives of more than four million people with services that empower Americans to become and remain financially viable. Credit.org works annually to move the community's most disenfranchised from cyclical poverty and crisis management to financial strength and resilience. <https://credit.org>

Colorado

Colorado Housing and Finance Authority

Denver, CO

\$532,390 - Comprehensive Counseling

Colorado Housing and Finance Authority (CHFA) is the housing finance agency for Colorado. CHFA was founded in 1973 and works throughout Colorado to increase the availability of affordable, decent, and accessible housing for low-income Coloradans, and to strengthen the state's economy by providing financial assistance to businesses. CHFA strengthens Colorado by investing in affordable housing and community development. We offer financial resources to strengthen homeownership, affordable rental housing, and businesses. CHFA partners with a statewide network of participating lenders to provide Coloradans with fixed-rate home mortgage loans and down payment assistance. We also sponsor homebuyer education classes to help prepare prospective buyers for homeownership. CHFA provides loans and allocates tax credits to developers of affordable rental housing so more Coloradans may have a place to call home. CHFA helps business owners access the capital they need to grow and support jobs. We have unique programs for small- and medium-sized businesses, manufacturers, healthy food grocers, and nonprofits. CHFA's work revitalizes neighborhoods and creates jobs. We believe everyone in Colorado should have the opportunity for housing stability and economic prosperity. www.chfainfo.com

Connecticut

Community Renewal Team, Inc.

Hartford, CT

\$19,568 - Comprehensive Counseling

Community Renewal Team Inc. (CRT) was founded in 1963 and is the oldest and largest Community Action Agency in Connecticut helping people break the cycle of poverty. CRT's primary service delivery area includes 40 cities and towns, and the agency is the statewide provider of weatherization services. CRT helps people meet their basic needs while promoting and supporting self-sufficiency and providing neighborhood-based outreach and social services to link people in need with those who help. CRT's mission statement is "Preparing Our Community to Meet Life's Challenges." The agency provides a full spectrum of services that support individuals and families in their quest to overcome poverty and achieve the conditions for resiliency. CRT, a HUD-approved housing counseling agency and adopter of the National Industry Standards for Homeownership Education and Counseling, has housing services that include permanent supportive housing, foreclosure prevention, emergency shelters, and housing for seniors. Additional services include financial literacy training, elderly nutrition and Meals on Wheels. CRT's numerous programs and facilities also provide energy assistance, early childhood education, HIV prevention and treatment, youth employment and training, and behavioral health services. www.crtct.org

Connecticut Housing Finance Authority

Rocky Hill, CT

\$140,723 - Comprehensive Counseling

2019 marks the 50th Anniversary for the Connecticut Housing Finance Authority (CHFA). CHFA was established in 1969 by the Connecticut General Assembly for the purpose of alleviating the shortage of housing for low- and moderate-income families and persons in Connecticut and, to promote or maintain the economic development of this state through employer-assisted housing efforts. CHFA is a self-funded, quasi-public organization that fulfills its purpose or mission with two programs: single family mortgages with below-market interest rate financing to allow low- to moderate-income borrowers to purchase their first homes; and financing to developers of affordable multifamily rental housing to increase the availability of affordable housing. CHFA issues tax-exempt bonds to raise capital to fund its housing programs and administers state and federal housing tax credit programs creating partnerships with public and private investors. Since 1969, CHFA has provided mortgages to nearly 140,000 first-time homebuyers and has financed the development of more than \$53,000 affordable rental housing units. CHFA partners with HUD-approved housing counseling agencies to offer free homebuyer education and counseling programs. The homebuyer education and counseling programs are designed to provide the tools and education that will empower low- and moderate-income households to be successful in achieving the security, stability, and wealth-building opportunity of homeownership. Over the past five years, CHFA has provided homebuyer education and counseling to over 3,000 clients.

<http://www.chfa.org>

District of Columbia

Housing Counseling Services, Inc.

Washington, DC

\$129,364 - Comprehensive Counseling

Housing Counseling Services, Inc. (HCS) is a private nonprofit 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. As an agency that is committed to building individual and group capacity for the economic, physical, and social development of homes, neighborhoods and communities, HCS serves over 10,000 clients annually. HCS' services are designed to ensure full access to the public. We provide 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

Marshall Heights Community Development Organization

Washington, DC

\$25,471 - Comprehensive Counseling

Marshall Heights Community Development Organization (MHCDO) is a community-based 501(c)(3) organization engaged in economic and housing development, workforce development, senior services, and health and human services in the Ward 7 area of Washington, DC. Founded in 1979, MHCDO organized to address deteriorating neighborhood housing and infrastructure. Four decades later, MHCDO continues to open doors of opportunity for residents and transform lives and neighborhoods in Ward 7. MHCDO has successfully developed a 60-unit supportive housing facility, a 469-unit apartment complex, 220,000 square feet of retail/office space, 20,000 square feet of warehouse and industrial space, and over 150 homes sold to low- and moderate-income buyers. MHCDO's mission is to help grow Ward 7 into the District of Columbia's most welcoming, prospering, livable community for everyone. MHCDO's purpose is to improve the lives of the residents of Ward 7 and the District by creating a unique model of practical life-long education and workforce development specifically aligned with high-demand career opportunities. MHCDO has 40 years of service and operates several programs designed to expand economic opportunities, increase self-sufficiency, and improve the quality of life for individuals and families. Services include housing and financial counseling, supportive housing, homebuying education and assistance, job search training and placement, adult education, business development services, emergency food and nutrition services, and youth development programs. www.mhcdo.org

National Coalition for Asian Pacific American Community Development

Washington, DC

\$421,199 - Comprehensive Counseling

The National Coalition for Asian Pacific American Community Development (National CAPACD) is a progressive coalition of local organizations that advocate for and organize in low-income Asian American and Pacific Islander (AAPI) communities and neighborhoods. Our mission is to strengthen and mobilize our members to build power nationally and further our vision of economic and social justice for all. The organization was founded in 1999 by established community development practitioners who sought a unifying vehicle for systems change at the national level, as well as opportunities for sharing best-practices and providing peer-to-peer support for organizations serving the nation's growing AAPI immigrant and refugee populations. Today, National CAPACD is a national network of nearly 100 community-based organizations that provide a variety of culturally and linguistically competent services including, but not limited to housing counseling and financial capability programs, affordable housing development, commercial/mixed-use and community facilities development, property management, neighborhood planning and advocacy, job training, small business assistance, health services, civic engagement, arts and cultural events, and senior services. Our membership is concentrated in approximately 26 States and US Territories, generally located in the cities where the largest populations of low-income AAPIs live. www.nationalcapacd.org

National Community Reinvestment Coalition

Washington, DC

\$988,833 - Comprehensive Counseling

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. NCRC has grown to 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. NCRC's Housing Counseling Network (NCRC HCN) 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. The network affiliates provide comprehensive housing counseling services and education, including pre-purchase, mortgage delinquency and default, non-delinquency post-purchase, rental housing, shelter and homeless services, financial capability and reverse mortgage counseling. To date, NCRC HCN has served more than 250,000 clients. As a HUD-approved intermediary, NCRC HCN offers support to network members by providing access to funding opportunities, research data, client management systems, and technical assistance. Both onsite and remote compliance reviews are conducted to ensure the network is exceeding HUD standards and are providing quality housing counseling to their communities. www.ncrc.org

National Foundation for Credit Counseling

Washington, DC

\$876,876 - Comprehensive Counseling

The National Foundation for Credit Counseling (NFCC) is the largest and longest serving nonprofit credit counseling network, serving over 1,000,000 people each year across all 50 states and Puerto Rico. Since 1951, the NFCC has helped millions of consumers pay off billions of dollars in debt. As an organization, the NFCC is passionate about helping people overcome their money issues so they can make strides toward living their best lives and achieving their personal goals. We do this by promoting a national agenda for fostering financially responsible behavior and setting high quality standards as an advocate for all consumers. Our network of NFCC certified credit and housing counselors helps people gain control of their debt, create a budget they can stick to and plan for a financially sound future. By providing affordable housing services, including first-time homebuyer counseling, foreclosure prevention and foreclosure counseling and reverse mortgage counseling, agencies to work to make homeownership affordable for all consumers. As a HUD-approved intermediary, NFCC offers support to NFCC members by providing access to funding, research data, client management systems, and technical assistance. Both onsite and remote compliance reviews are conducted to ensure each agency is exceeding HUD standards and are providing quality housing counseling to their communities. In addition, NFCC agencies work with small business owners, student loan borrowers, veterans and active duty servicemembers. www.nfcc.org

NeighborWorks America

Washington, DC

\$3,000,000 - Comprehensive Counseling

NeighborWorks America is a Congressionally chartered nonprofit organization established in 1978 to promote reinvestment in older neighborhoods. In the 40 years since then, NeighborWorks America has grown to nearly 250 local NeighborWorks affiliates serving 4,500 communities nationwide, about a third of which are rural. Our mission is to create opportunities for people to live in affordable homes, improve their lives and strengthen their communities. NeighborWorks America is fortunate to have some of the most experienced and informed minds in the industry on our staff and in our network. NeighborWorks

America currently has 94 affiliate agencies in our network. NeighborWorks America's strategic goals are to create and preserve housing opportunities that are sustainable and affordable, and to advance comprehensive community development and resident engagement to achieve positive community impact. NeighborWorks America also works to strengthen the knowledge, skills, and effectiveness of the community development and affordable housing field. Our network offers a full range of housing counseling and education in their communities, including pre-and post-purchase, rental housing, delinquency and foreclosure, shelter or services for the homeless, and reverse mortgage counseling. www.nw.org

UnidosUS

Washington, D.C.

\$1,930,487 - Comprehensive Counseling

UnidosUS, formerly the National Council of La Raza (NCLR), is the nation's largest Latino civil rights and advocacy organization working to improve opportunities for Hispanic Americans. Since our founding in 1968, we have contributed to a stronger America by elevating the voice of Latinos and defending and advancing our community's concerns. Throughout our unique combination of research, advocacy, programs and a national network of nearly 300 community-based Affiliate organizations across the country, we simultaneously challenge the social economic, and political barriers that affect Latinos in the United States. The UnidosUS Wealth and Housing Alliance is comprised of 47 affiliated organizations that receive grant funding through UnidosUS' HUD-approved intermediary status and other sources in order to provide financial and homeownership counseling to Latino communities in 27 states across the country and the US territory of Puerto Rico. Each affiliate is an independent 501(c)(3) organization and is selected for incorporation based on its ability to implement our homeownership program model, organizational infrastructure, and client demand for bilingual, bicultural services in the community. Our mission is to increase the wealth of Latino communities and families through community-based programs including, but not limited, to pre-purchase, post-purchase, foreclosure and rental counseling as well as financial capability in low- to moderate-income communities. <http://www.unidosus.org>

Florida

Adopt a Hurricane Family, Inc.

Davie, FL

\$10,230 - Comprehensive Counseling

Adopt a Hurricane Family (AHF) was founded in August 2005 in response to the Gulf Coast devastation caused by Hurricane Katrina. Shortly thereafter, families affected by Hurricane Wilma in South Florida were added to the cause. After diligently working to assist approximately 375 families with temporary and permanent housing solutions, AHF expanded its mission in 2009 to assist those adversely affected by any disaster - natural, man-made, or economic. With this came a name change to Crisis Housing Solutions (CHS). Since inception, CHS has successfully provided housing assistance to over 4,000 families. Community collaboration has been integral to these outcomes. Some of the services CHS are community stabilization, disaster relief, principal reduction, and foreclosure prevention.

www.crisishousingsolutions.org

Affordable Homeownership Foundation, Inc.

Fort Myers, FL

\$35,487 - Comprehensive Counseling

Affordable Homeownership Foundation, Inc. (AFH) was formed in 2000 by Founding Director Bob Shellman who wanted to make homeownership affordable for all families and individuals, as he believed stability of families and individuals stemmed from having a stable place to live and owning a home

created that stability. In 2006, AFH added foreclosure prevention, veterans, youth aging out of foster care, homeless prevention, financial capabilities/coaching, senior, and disaster counseling to its roster of services. AHF became a Community Housing Development Organization in 2016 so that it could build and rehabilitate housing to address the lack of affordable housing issue in its community for individuals and families who struggle on a limited income. The organization's mission is to help the economically vulnerable veterans and consumers of the region achieve financial literacy, attain homeownership, participate in the American dream, and contribute to more stable, vital neighborhoods. To create this transition, AFH offers advocacy, education, counseling, and grant assistance to increase the availability of safe, decent, affordable housing opportunities. www.ahf.today

Broward County Housing Authority

Lauderdale Lakes, FL

\$12,976 - Comprehensive Counseling

Broward County Housing Authority (BCHA) has been helping local families meet their housing needs since its founding in 1969. Established under Chapter 421, Florida Statutes, the Broward County Housing Authority is an independent special district of the State of Florida. BCHA was originally created to address a shortage of safe dwelling accommodations in Broward County available to persons of low-income at rentals they could afford. BCHA mission's 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. The Broward County Housing Authority Comprehensive Housing Counseling Program provides comprehensive, one-on-one counseling services to Broward County residents in the areas of pre-purchase, mortgage default, foreclosure prevention and post-purchase; in addition to conducting monthly workshops for first-time homebuyers and quarterly mortgage counseling forums. www.bchaf.org

Community Enterprise Investments, Inc.

Pensacola, FL

\$12,427 - Comprehensive Counseling

Established in 1974, Community Enterprise Investments, Inc. (CEII) is a nonprofit Community Development Corporation as well as a Community Development Financial Institution located. The company's mission is to promote economic development and community revitalization by enhancing the ability of existing small businesses to expand and for entrepreneurs to start new business ventures. CEII also creates stable neighborhoods and supportive housing environments that foster independence through the development of affordable homeownership projects and affordable rental units. Additionally, CEII provides homeownership, credit, and financial counseling in both group and one-on-one settings. Through these programs CEII strives to build strong, viable families and communities. ceii-cdc.org

Community Housing Initiative, Inc.

Melbourne, FL

\$22,036 - Comprehensive Counseling

Community Housing Initiative, Inc. (CHI) is a certified Community Housing Development Organization, a Community Development Corporation, and a 501(c)(3), charitable nonprofit housing provider that has been established since 1992. CHI has demonstrated capacity in the development of affordable housing in the community. CHI is dedicated to assisting in the provision of affordable housing to the residents of our community and committed to assisting the residents of this community in attaining the American dream of homeownership. CHI provides the following types of housing counseling services: homebuyer education workshops, pre-purchase counseling, and non-delinquency post-purchase counseling. CHI administers down payment and closing costs assistance programs for several municipalities within Brevard County. The programs assist very low-, low-, and moderate-income households with financial assistance on the purchase of their first home. Since 1992, CHI has been able to assist 918 households

into their first homes and has provided 248 homebuyer workshops for over 6,604 potential buyers.
CHIBrevard.org

Comprehensive Housing Resources, Inc.

Port Charlotte, FL

\$22,036 - Comprehensive Counseling

Comprehensive Housing Resources' (CHR) core mission since 2010 is to provide families with services that will foster economic self-sufficiency, such as foreclosure prevention, financial education, and training classes related to housing issues. In 2013, CHR's strategic plan defined its new name as more suited for the organization's outreach efforts. CHR staff and leadership have extensive experience in administering the Hardest-Hit Fund programs, the Residential Mortgage Foreclosure Mediation program, and local Rental Assistance and Self-Sufficiency programs. The organization also provides various first-time homebuyer programs and credit repair sessions. CHR partners with local community partners and state entities in providing additional funding to support its many programs. CHR is an adopter of the Homeownership National Industry Standards. It is a Department of Justice approved agency offering pre and post-bankruptcy related courses and counseling sessions. CHR is also a Military Housing Specialist agency. With the support of local government, CHR's leadership has administered local Neighborhood Revitalization Lease-to-Own programs. In addition, the organization's staff is presently working with retired educators in developing a series of financial education interactive programs. CHR is also a part of a Neighborhood Revitalization Project in Charlotte County. CHR's staff is continuously working with community partners in developing additional services to serve its communities.

www.comprehensivehousingresources.org

Consolidated Credit Solutions, Inc.

Plantation, FL

\$65,471 – Comprehensive Counseling

Consolidated Credit Solutions, Inc. is a 501(c)(3) HUD-approved housing counseling agency with the mission is to assist families with ending financial crisis and solving money management problems through education and professional counseling. Our housing counseling program started in 2008 in response to the collapse of the housing market. The primary objective of our program is to promote sustainable homeownership, improve access to affordable housing, help homeowners avoid foreclosure, reduce the incidence of eviction, and improve financial literacy. Our agency serves the state of Florida, with 95% of our efforts in the tri-county area of Miami-Dade, Broward, and Palm Beach Counties. Consolidated Credit housing counselors have worked with more than 20,000 clients who desired to achieve the American Dream of homeownership by being able to purchase a home or by preventing foreclosure of their home. www.consolidatedcredit.org

Credit Card Management Services, Inc. DBA Debthelper.com

West Palm Beach, FL

\$185,814 - Comprehensive Counseling

Credit Card Management Services, Inc., doing business as Debthelper.com, is a licensed, bonded, and insured Florida 501(c)(3) nonprofit counseling agency, founded in 1996. Debthelper.com is dedicated to its mission to educate, advise and empower youth to seniors to handle debt, credit, and housing, and to provide affordable housing opportunities through the acquisition and rehabilitation of residential properties. Debthelper.com. has over 14 years of experience serving over 120,000 families with their housing needs. Debthelper provides services over the phone, in person, and online. The organization provides Home Equity Conversion Mortgages counseling, money and debt management, mortgage delinquency and default resolution counseling, pre-purchase homebuyer counseling and education, financial and budgeting counseling, and credit education. Services are provided in Spanish, English, and Creole. Debthelper offices offer extended operating hours during the week by providing late appointments

and operating hours extend to weekends. Same day appointments are often available.

www.debthelper.com

Debt Management Credit Counseling Corp.

Lighthouse Point, FL

\$110,594 - Comprehensive Counseling

Debt Management Credit Counseling Corp. (DMCC) was incorporated in Florida as a nonprofit corporation in 1999 and has been recognized as a public charity under Section 501(c)(3) of the U.S. Internal Revenue Code since 1999. DMCC provides counseling, education, and debt management plan programs to financially distressed consumers and the general public across the United States. DMCC is accredited by the Bureau Veritas credit counseling standards; and is an approved adopter of the National Industry Standards for Homeownership Education and Counseling, the U.S. Department of Justice to provide bankruptcy counseling and education, and the Florida Office of Financial Regulation as a DPP Credit Counselor for payday loan deferments; and is a HUD-approved multi-state organization with branch offices in Stuart, FL and Ithaca, NY. DMCC is approved by HUD to provide pre-purchase counseling and homebuyer education, non-delinquency post-purchase counseling, mortgage delinquency and default resolution counseling, financial literacy, educational workshops, reverse mortgage counseling, and homeless counseling services. Counseling services are provided by certified counselors employed by DMCC, and are available in English, Spanish, and Creole. www.dmconline.org

Habitat for Humanity of Jacksonville, Inc.

City, FL

\$15,583 - Comprehensive Counseling

Habitat for Humanity of Jacksonville, also known as HabiJax, was founded in 1988 and is the largest nonprofit affordable housing provider in Jacksonville, helping improve urban core neighborhoods. HabiJax has provided homeownership opportunities and other housing services to more than 2,300 families. The agency has been an approved housing counseling agency 2009 and has counseled over 4,500 individuals in pre-purchase homebuying, securing of mortgages, resolving or preventing mortgage delinquency, home maintenance, and financial management. In addition, HabiJax is an advocate for affordable housing, fair housing policies, and economic development and provides workshops and other trainings to help families improve their opportunities for wealth building. www.habijax.org

Home Ownership Resource Center of Lee County, Inc.

Fort Myers, FL

\$24,921 - Comprehensive Counseling

Home Ownership Resource Center of Lee County, Inc. (HORC) was established in 1999 as a private, nonprofit. HORC assists both home buyers and existing homeowners in Southwest Florida to acquire and sustain a home of their own. HORC's goal is to provide compassionate counseling, information, non-traditional loan products, and education to homebuyers and homeowners. HORC was initially established to provide information and assistance to existing homeowners regarding rehabilitation, repairs, and renovation of homes, as well as the potential purchase of new and older homes. As the need for assistance in the area of foreclosure counseling grew, HORC took steps to become a HUD-approved housing counseling agency in order to provide homeowners with professional counseling services in the areas of foreclosure prevention, foreclosure intervention, and home buyer education. Collaborative endeavors and/or partnerships have been formed with several agencies and financial institutions in the Southwest Florida region. http://www.horcsfwl.org/About_Us.html

Jacksonville Area Legal Aid, Inc.

Jacksonville, FL

\$22,929 - Comprehensive Counseling

Jacksonville Area Legal Aid, Inc. (JALA) has been the primary provider of free civil legal services in Northeast, Florida, since 1976. JALA is a HUD-approved housing counseling agency. Its housing counseling program is built on a long history of housing advocacy on behalf of low-income and otherwise vulnerable persons, families, and neighborhoods in the counties of Clay, Duval, Nassau, and St. Johns, Florida. The mission of JALA is to obtain and provide high quality legal assistance to low-income and other special needs groups and to stimulate and empower groups of low-income to accomplish energetic and affirmative advocacy, all to alleviate the circumstances, incidents, and causes of poverty. Equal access to quality affordable housing for those with low-income or special needs is a priority. Since 1996, JALA has been designated by HUD as a Fair Housing Initiatives Program (FHIP), established to enforce fair housing laws through counseling, education, training, investigation, and enforcement. JALA's housing counseling services include group education and one-on-one counseling on financial literacy, first-time home buying, financial management and home maintenance, avoiding predatory lending and other scams, foreclosure prevention, reverse mortgage/HECM default counseling, rental counseling, homeless counseling, fair housing, and creating and preserving affordable housing through advocacy and by assisting other nonprofits with community development. www.jaxlegalaid.org

Lee County Housing Development Corporation

Fort Meyers, FL

\$21,626 - Comprehensive Counseling

Lee County Housing Development Corporation (LCHDC) was incorporated in 1991 and became a 501(c)(3) organization in 1992 with the mission of providing affordable housing opportunities to very low-, low-, and moderate-income residents of Lee County. LCHDC was approved as a Community Housing Development Organization (CHDO) by Lee County and Florida Housing Finance Corporation. LCHDC became a HUD-approved housing counseling agency in 2008. www.leecountyhdc.org

Mid-Florida Housing Partnership, Inc.

Daytona Beach, FL

\$32,130 - Comprehensive Counseling

Mid-Florida Housing Partnership, Inc. (MFHP) is a HUD-approved local housing counseling agency providing comprehensive housing counseling for over 25 years to low- and moderate-income households of Volusia and Flagler Counties, Florida. MFHP's mission is the provision of decent affordable housing for lower income persons and expansion of the opportunities available to very low, low, and moderate-income citizens to obtain decent, adequate, affordable housing accommodations. Mid-Florida Housing Partnership, Inc. is an Approved Housing Partner with Volusia and Flagler Counties and as such helps to facilitate home purchases by first-time homebuyers with homebuyer assistance that covers down payment and closing costs. MFHP provides a variety of counseling services including pre-and post-purchase counseling, rental and foreclosure intervention counseling as well as non-delinquency counseling for homeowners. MFHP also addresses the needs of the homeless in the two-county area with its transitional housing shelter, Palmetto House, where those seeking shelter can get back on their feet and achieve job and financial stability and prepare to move on to permanent housing. MFHP is also a Community Housing Development Organization and as such, it rents affordable housing to low- and moderate-income households. www.mfhp.org

Ocala Housing Authority

Ocala, FL

\$48,525 - Comprehensive Counseling

The Ocala Housing Authority was established in 1951 by the City of Ocala and was chartered under Florida Statute 421.05. The Authority has been the leading provider of affordable housing in Marion County for 68 years. The Authority is committed to providing and expanding safe, decent, and sanitary housing in the most cost-efficient manner to the residents of Marion County, providing economic opportunities and housing free from illegal discrimination, and building better neighborhoods by providing comprehensive opportunities for residents. The Authority is dedicated to carrying out this mission through the new homeownership initiative program, Section 8 homeownership program, neighborhood stabilization lease-to own purchase program, family self-sufficiency program, housing counseling program, and mortgage foreclosure prevention program. Also provided are workshops, partnering with the local United Way, to give the community access to financial knowledge and training to help them gain both self-sufficiency and sustainability. www.ocalahousing.org

Opa-locka Community Development Corporation

Opa-locka, FL

\$29,177 - Comprehensive Counseling

The Opa-locka Community Development Corporation (OLCDC) was established in 1980 to address the distressed unemployment conditions in communities, particularly in Opa-locka and North Dade County. It addressed conditions through community organizing and soon expanded to provide community services and develop housing. OLCDC's mission is to transform under-resourced communities into vibrant, desirable, engaged neighborhoods by improving access to health, education, employment, art, safety, and affordable housing. OLCDC fulfills its mission by improving access to health and wellness opportunities; supporting educational programs that foster student achievement; enhancing career opportunities for residents with job training; creating and attracting new jobs and businesses; increasing access to art, culture and technology; mobilizing residents to foster community engagement; and enhancing the overall livability of neighborhoods through quality affordable housing, economic opportunities, public spaces, and safer streets. OLCDC was granted approval as a HUD-approved housing counseling agency in 2004 and provides the following housing counseling services: pre-purchase counseling and homebuyer education, rental housing counseling, financial counseling and workshops, and post-purchase counseling and workshops. www.olcdc.org

Solita's House, Inc.

Tampa, FL

\$35,629 - Comprehensive Counseling

Solita's House, Inc. was founded in 2006 and is a certified Community Development Financial Institution and HUD-approved housing counseling agency with a mission to build the financial capabilities of the people and communities it serves. Its mission is to provide financial education, homebuyer education, credit counseling, and home retention programs that include foreclosure intervention and default counseling. These services are complemented by specialized financial products such as small dollar loans, down payment assistance, and matched individual development savings accounts. This service/product package has proven successful in bringing about positive financial behavior changes and the ultimate financial empowerment of low- and moderate-income clients. These services are offered in both Spanish and English and can be conducted virtually. www.solitashouse.com

St. Johns County Board of County Commissioners

St. Augustine, FL

\$25,610 - Comprehensive Counseling

St. Johns County has provided housing counseling to county residents and persons desiring to become county residents for over 18 years. The mission of St. Johns County Housing and Community Development Division is responsible promotion, development, preservation, and administration of affordable housing programs, initiatives, and policies in St. Johns County. To achieve this mission, St. Johns County provides information and referral services; manages its funding resources efficiently, effectively, and cooperatively; networks with other agencies that share the agency's goals to improve the quality of life for county residents; and educates the community about available affordable housing resources. In 2016, the county funded an extensive housing counseling and credit rebuilding program. Individuals participating in the program are able to clear up credit issues and are then directed to the proper mortgage product for their needs. www.sjcfl.us

Step Up Suncoast, Inc.

Sarasota, FL

\$16,272 - Comprehensive Counseling

Step Up Suncoast, Inc. (SUS) is a 501(c)(3) agency organized to combat poverty in Manatee, Hardee, and DeSoto Counties in Florida. Since 1968, SUS has worked to develop, plan, implement, and evaluate programs to serve low-income people and the community and has expanded some programs into Sarasota and Charlotte Counties. The mission of SUS is "Empowering people toward self-sufficiency through education, support services and community partnerships" which is forwarded by the board of directors that is unique in its tripartite composition which represents the low-income, business, and government sectors of the community. SUS has provided housing counseling services since the early 1970s. The counselor addresses resolving or preventing mortgage delinquency or default, non-delinquency post-purchase, locating, securing or maintaining residence in rental housing, and shelter or services for the homeless to meet the goal of obtaining and/or maintaining safe and affordable long-term housing. In addition, SUS provides other services which support affordable housing such as energy assistance, weatherization, rental and mortgage assistance, and deposit assistance. www.stepupsuncoast.org

Tallahassee Urban League, Inc

Tallahassee, FL

\$18,330 - Comprehensive Counseling

For more than forty years, the Tallahassee Urban League, Inc. (TUL) has made a major difference in citizen's lives in North Florida and South Georgia. Through their housing counseling, housing rehabilitation, youth crime prevention/intervention, job referral, victim support services, health promotions, emergency food, shelter, and historic preservation in the greater Frenchtown community, TUL has provided needed assistance to countless clients in the Big Bend area. TUL is a 501(c)(3) nonprofit social service organization which was established in Tallahassee in 1969 to provide services to African American and other low-income residents. The TUL contributes to positively impacting the community's housing and education needs through past and current expanding activities of its eight community outreach programs. These programs include housing Rehabilitation, black on black crime prevention, housing counseling, financial literacy, youth enrichment and skills development, tutoring, first-time homebuyer workshops, and historic preservation of the African American culture. TUL has rehabilitated more than 1,000 homes in Tallahassee and Leon County for low-income citizens and has provided housing counseling services to over 25,000 citizens. In addition, TUL has saved countless families from foreclosure and eviction and has successfully fostered and guided hundreds of youth through the achievement of their GED and assistance with their goals of employment. TUL has provided opportunities for low- to moderate-income families to achieve the American dream of homeownership

and shelter for low-income families and safe, decent, and energy efficient homes.

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

Tampa Bay Community Development Corporation

Clearwater, FL

\$39,334 - Comprehensive Counseling

Tampa Bay Community Development Corporation is a nonprofit organization which was incorporated in 1982 with a mission to provide education, counseling, housing opportunities and to revitalize neighborhoods for low- to moderate-income households. Tampa Bay CDC is a HUD-approved housing counseling agency and a NeighborWorks America HomeOwnership Center. In 1994, Tampa Bay CDC began offering homebuyer education workshops, one-on-one pre-purchase and post-purchase counseling and long-term support for clients wishing to achieve homeownership. In 1999, the agency was selected by Pinellas County Housing Finance Authority to create a foreclosure prevention program. Tampa Bay CDC also administers down payment assistance programs on behalf of local funding sources and provides housing opportunities through development of affordable housing and rental units. Tampa Bay CDC's HomeOwnership Center offers services to residents of Pinellas, Pasco, and Hillsborough Counties. Since 1982, we are proud to have served over 57,800 clients through our various programs. Tampa Bay CDC continues to enhance its programs to meet current changes and challenges in the housing industry with the ultimate goal to better address the needs of the communities we serve. www.tampabaycdc.org

The Agricultural and Labor Program, Inc.

City, FL

\$12,427 - Comprehensive Counseling

The Agricultural and Labor Program, Inc. (ALPI) is a statewide, nonprofit corporation that has provided human and social services to the socially and economically disadvantaged, children and families, and farmworkers in Florida for almost 50 years. ALPI is designated as the Community Action Agency for Polk, Highlands, Hendry, and Glades counties. Through the Community Services Block Grant program, ALPI provides emergency assistance to customers and also offers a Family Self-Sufficiency program to help families improve their living and economic conditions. Through its grants and years of experience, ALPI is able to meet many needs of its customers and their communities. ALPI is a Low-Income Home Energy Assistance Program (LIHEAP) provider. Through LIHEAP funds, ALPI provides assistance to low-income families in meeting many of their electric needs. In addition, ALPI recently became the Emergency Home Energy Assistance provider and is the designated Head Start/Early Head Start provider. These programs give families and their children a "leg up" in becoming prepared for kindergarten and first grade. ALPI also provides emergency assistance to farmworkers through the adult migrant program, which can pay for emergency assistance, such as food, rent, and gas. www.alpi.org

The Housing Authority of the City of Fort Myers

Fort Myers, FL

\$13,936 - Comprehensive Counseling

Founded in 1960, the Housing Authority of the City of Fort Myers (HACFM) serves as a catalyst for increasing access to safe, stable, and sustainable housing and to help develop, preserve, and revitalize communities through affordable rental housing. The agency is dedicated to empowering families with the means to become as self-sufficient as possible through its resident services, outreach, case management, Family Self-Sufficiency (FSS) and HOPE VI Community Supportive Services (CSS) programs, encouraging and facilitating movement toward financial independence beyond the need for HACFM services. The HACFM also aims to instill pride for families in a manner demonstrating professional courtesy, respect and caring, while recognizing the needs and limitations of the mentally and physically disabled, aged, and infirmed. Currently, the HACFM owns/administers 1,256 housing units throughout

the City of Fort Myers as well as administering 2,176 Section 8 units located throughout Southwest Florida. www.hacfm.org

West Palm Beach Housing Authority

West Palm Beach, FL

\$18,775 - Comprehensive Counseling

The West Palm Beach Housing Authority (WPBHA) was established by the City of West Palm Beach in 1938 pursuant to Florida Statute Section 421 and the enactment of the National Housing Act of 1937. The City of West Palm Beach formed the WPBHA to provide safe, decent, and affordable housing to individuals and families with limited financial resources in the area. The WPBHA is a governmental entity and has been in operation for 81 years. The mission of the WPBHA is to provide safe, decent, and affordable public housing to persons and families with limited financial resources and to provide residents with access to programs, which will assist them in making the transition to greater financial security. The WPBHA is a HUD-approved housing counseling agency. It also administers 3,379 Housing Choice Vouchers; these vouchers include Veterans Affairs Supportive Housing (VASH) vouchers awarded by HUD. The WPBHA also manages 282 RAD units, 158 public housing units, and 255 units of market rate affordable housing in West Palm Beach. www.wpbha.org

Georgia

Affordable Housing Enterprises, Inc.

Griffin, GA

\$16,133 - Comprehensive Counseling

Affordable Housing Enterprises, Inc. (AHE) was formed by a group of concerned, community-based citizens in providing affordable housing to special needs population. This population includes low- and moderate-income households, persons with disabilities, the elderly, minorities, and families with limited English proficiency. Since inception, the agency has acquired the tools necessary to address the housing needs of the clients served by assembling a team of professionals and community-based advocates; assessing the need; researching affordable housing availability, acquiring knowledge of local, state, and national housing programs and products; assessing current housing stock; and advocating fair housing practices through the participation in local and state government forums and community-based consortiums. The agency researches and develops programs that are geared specifically for this population to include down payment assistance, layering programs that serve to decrease mortgage amounts, set aside programs, special need housing programs, etc. The agency employs a part-time bilingual counselor to reach the Hispanic population as well as providing them with information in Spanish.

Appalachian Housing and Counseling Agency

Rome, GA

\$19,568 - Comprehensive Counseling

The Appalachian Housing and Counseling Agency (AHCA) is a subsidiary nonprofit organization of the Northwest Georgia Housing Authority (NWGHA). NWGHA and AHCA have secured funding from a variety of resources and implemented comprehensive services and programs to benefit the low-income population of the Rome, and Floyd, Polk, and surrounding counties. We have served over 2,500 individuals. AHCA has been providing housing counseling services to the residents of Floyd County for the past 19 years. We provide group homebuyer workshops as well as individual housing counseling in homeless housing needs, pre-purchase, post-purchase and mortgage delinquency, and fair housing. nwgha.com/ahca.html

Area Committee to Improve Opportunities Now, Inc.

Athens, GA

\$16,272 - Comprehensive Counseling

Area Committee to Improve Opportunities Now, Inc. (ACTION) was incorporated in 1965 in Northeast Georgia. Our mission is to help individuals and families break the cycle of poverty and achieve their greatest potential. ACTION, Inc. provides housing counseling and education services that help families secure and maintain safe and affordable housing through foreclosure prevention, new home purchase, rental, financial management, and home maintenance counseling and education. Weatherization and housing repair provide energy saving measures that increase the safety, energy efficiency, and affordability of housing. ACTION provides case management, financial support, coaching, and mentoring to help individuals complete a higher level of education. High school youth provides intensive case management to help at-risk students earn their high school diploma and then enter post-secondary education, the military, or the workforce. Educational Reentry serves young adults who have dropped out of school with the goal of helping participants graduate, complete higher education, and secure employment. Achieving Career Excellence provides mentoring, case management, and supportive services to help returning citizens who are committed to becoming productive citizens complete a higher level of education and secure employment in high demand careers. Community Services provides services that help low-income families overcome crisis situations and gain a greater level of self-sufficiency. Full Plate provides hunger relief to vulnerable populations. www.actionincorporated.org

City of Albany Georgia

Albany, GA

\$17,371 - Comprehensive Counseling

The City of Albany's Department of Community and Economic Development (DCED) has been a HUD-approved housing counseling agency since 1992. The housing counseling program mission is to increase housing stability by identifying homeownership opportunities through counseling and financial education. DCED counseling services include pre-purchase/homebuying; resolving/preventing mortgage delinquency or default; non-delinquency post-purchase; rental; shelter/services for the homeless. DCED housing counseling program operators for the benefit of 16 counties in Southwest Georgia. DCED is also responsible for administration of the Community Development Block Grant and Housing Investment Partnership Program. In partnership with nonprofits, developers, and partnering agencies, DCED annually undertakes eligible activities which must meet one of HUD's national objectives: benefit low- and moderate-income persons; aid in the prevention or eliminations of slums and blight; or address an urgent need such as a serious and immediate threat to the health or welfare of the community. DCED delivers fiscally responsible, highly dependable services to the citizens in the community and the region with integrity and professionalism. www.albanyga.gov

Georgia Housing and Finance Authority

Atlanta, GA

\$721,169 - Comprehensive Counseling

The Georgia Department of Community Affairs (DCA) has been an advocate for the State of Georgia's communities since its creation in 1977. In 1996, the governor and general assembly merged the Georgia Housing and Finance Authority (GHFA) into DCA. For over four decades, DCA has helped communities spur private job creation, implement comprehensive plans, develop downtowns, generate affordable housing solutions, and promote volunteerism. DCA helps build strong and vibrant communities by offering a variety of financial resources and technical assistance to help communities realize their vision of success and improve the lives of their citizens. DCA manages nearly \$300 million each year of state and federal dollars through its 65 programs, providing funding and technical assistance throughout Georgia, and partnering with local communities to create a climate of success for Georgia's families and businesses. www.dca.ga.gov

Operation Hope

Atlanta, GA

\$412,490 - Comprehensive Counseling

Operation HOPE is a for-purpose organization working to disrupt poverty and empower inclusion for low- and moderate-income youth and adults. Our focus is financial dignity and inclusion. We equip young people and adults with the financial tools and education to secure a better future – coaching them through their personal aspirations and life challenges and facilitating their journey to financial independence. We convert check-cashing customers into banking customers, renters into homeowners, small business dreamers into small business owners, and minimum wage workers into living wage workers. Since 1992, we have been moving America from civil rights to “silver rights” with the mission of making free enterprise and capitalism work for the underserved. Our mission connects the legacy of the Freedman’s Bank, established by President Lincoln more than 150 years ago to integrate all Americans into our nation’s economic life, and the second part of Dr. Martin Luther King’s integration dream – the integration of the dollar, under the banner of “silver rights” – rights to financial literacy, access to capital, and equity of opportunity, for all. Project 5117 is our multi-year four-pronged approach to combating economic inequality that aims to improve financial literacy, increase business role models, and business internships for youth in underserved communities, and stabilize the American dream by boosting FICO scores. It includes educating five million youth through financial dignity programs, empowering one million youth through entrepreneurial and career-building programs, establishing 1,000 HOPE Inside locations, and facilitating HOPE 700-Credit-Score-Communities across the nation.

www.operationhope.org/

Refugee Family Assistance Program

Stone Mountain, GA

\$25,336 - Comprehensive Counseling

The mission of Refugee Family Assistance Program (RFAP) is to strive to facilitate the social and cultural adjustment of refugees and immigrants in Georgia through education, social support, and economic opportunities. RFAP provides financial literacy, money management, homebuyer education), loss mitigation, delinquency/default and foreclosure prevention, and rental counseling with the primary objective to preserve homeownership. RFAP provides council to clients with inquiries related to mortgage scams so that the client can report potential mortgage scam tactics. RFAP delivers its services in Somali, Arabic, Amharic, Swahili, Nepalese, Afghani, and Burmese. refugeefap.org

SUMMECH Community Development Corporation

Atlanta, GA

\$17,781 - Comprehensive Counseling

SUMMECH Community Development Corporation, located in Atlanta’s Mechanicsville community, which for more than 30 years, has focused its efforts on providing affordable housing to low and moderate-incomes families. It became a HUD-approved housing counseling agency in 2006. Paving the Way is a comprehensive homebuyer education and rental counseling program. Financial educational programs have been incorporated into the curriculum to educate clients on banking and basic money management. To date, 1,880 individuals have completed our homebuyer education classes and financial literacy program. The mission of SUMMECH is to serve as a leader in community development initiatives that build economically sustainable neighborhoods in Mechanicsville and Georgia.

SUMMECH is in the business of ensuring a quality lifestyle for residents predicated on the assumption that neighborhoods become desirable when those who live within them have a stake in their schools, businesses, and the safety of their residents. www.summechcdc.org

Hawaii

Habitat for Humanity Maui

Wailuku, HI

\$19,568 - Comprehensive Counseling

Habitat for Humanity Maui's (HHM) mission is to build decent housing and to renovate substandard housing on Maui in partnership with community volunteers and potential homeowners so that homelessness and substandard housing on Maui are eliminated. HHM officially became an affiliate of Habitat for Humanity International in 1997, serving the local community for over 20 years. HHM follows the principals of Habitat for Humanity International by selling homes to low-income families at a no interest and no profit basis. HHM serves families that are between 25% and 80% of the median income for Maui County. HHM builds new housing as well as providing wheelchair ramps and grab bars on existing housing. HHM provides housing counseling to the general public, include both budget counseling and credit counseling. Partner homeowners are also required to contribute 500 hours of "sweat equity" in building their house as part of the Habitat program. Since 1997, HHM has built or renovated 121 homes, providing safe and affordable housing to over 50 local residents. HHM believes that through shelter, we empower. HHM builds strength, stability, and self-reliance in our community through quality housing that our low-income families can afford. www.habitat-maui.org

Legal Aid Society of Hawaii

Honolulu, HI

\$22,934 - Comprehensive Counseling

The Legal Aid Society of Hawaii (LASH), a community-based, nonprofit law firm, has empowered low-income and disadvantaged (or, "left behind") people throughout Hawaii for nearly 70 years. It is the only civil legal service provider in the state, and one of the few nonprofits, with statewide coverage through 10 offices, from Lanai to urban Honolulu. It provides assistance to clients facing family, housing, consumer, public benefits, tax, child welfare, elder law, and immigration issues. LASH continues to be guided by its original mission - to provide access to justice for all low-income citizens of Hawaii. In 2010, the Hawaii Immigrant Justice Center became a part of LASH, expanding LASH's practice areas to include immigration legal assistance and a concerted effort to reach out to culturally and linguistically isolated populations. Annually, LASH receives over 18,000 requests for services. LASH is nationally recognized as an innovative, high quality legal services provider and it brings its services to the aid of thousands of Hawaii residents using its extensive network of partnerships and its dedicated staff to assist Hawaii's low-income community with their critical legal needs. www.legalaidhawaii.org

Idaho

Idaho Housing and Finance Association

Boise, ID

\$261,978 - Comprehensive Counseling

Idaho Housing and Finance Association (IHFA) is a mortgage finance and housing services organization with over 35 years of experience in leading Idaho families and individuals on the road to home. Our mission is to provide funding for affordable housing opportunities in Idaho communities. IHFA is not a state agency and uses no state funds or state employees to support its operations. IHFA offers below-market-rate mortgages (not sub-prime) to low- to moderate-income Idahoans, administers federal rental assistance in 34 out of 44 counties, convenes Idaho's Homeless Coordination Committee, manages one of the nation's 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 2019 HUD housing counseling award will enable IHFA to provide pre-purchase, post-purchase non-default, rental delinquency, foreclosure mitigation, homeless prevention, and reverse mortgage counseling. IHFA is expected to counsel over 4,000 clients and/or their families. IHFA's branch offices and sub-grantee will sponsor both group homebuyer education as well as Rent Smart classes. The homebuyer education classes are structured for first-time, low- to moderate-income homebuyers. This grant will assist over 700 graduates. This builds on the 70,000 plus graduates we have had since 1999. www.idahohousing.org

Illinois

Housing Action Illinois

Chicago, IL

\$1,200,141 - Comprehensive Counseling

Housing Action Illinois is a statewide coalition formed in 1987 to protect and expand the availability of quality, affordable housing throughout Illinois. Its mission is to strengthen communities through the pursuit of a safe and affordable home for all. It works toward this mission by creating a network of resources, including community stakeholders, residents, businesses, government and housing experts, to increase the supply and availability of affordable housing while building the capacity of community-based organizations to serve those in need. Housing Action members include nonprofit organizations, individuals, and corporations championing quality, affordable housing for all. Within its network are housing counseling agencies, homeless service providers, developers of affordable housing, and policymakers. Together they empower communities to thrive through policy advocacy and education. Housing Action provides training and technical assistance to increase the capacity of nonprofit housing agencies, particularly housing counseling agencies. Housing Action shares its collective experience and knowledge by providing a range of training and direct technical assistance to address pressing needs of these organizations. In turn, these organizations serve low- and moderate-income households, helping to provide a place to call home, thereby strengthening the community at large. Communities thrive when families and individuals have a place to call home. At Housing Action Illinois, its supporters, participants and members agree that a stronger Illinois begins at home. www.housingactionil.org

Macoupin County Housing Authority

Carlinville, IL

\$20,117 - Comprehensive Housing

The Macoupin County Housing Authority (MCHA) was formed in 1946 to provide decent, safe, and sanitary housing to low-income people in Macoupin County. MCHA owns and manages a 46-unit independent living with services facility for the elderly and 362 public housing apartments in nine towns throughout Macoupin County. MCHA administers a Family Self Sufficiency Program for its public housing residents and a homeownership program for all low- to moderate-income residents of Macoupin County. Since 2006, when the Authority was recognized as a HUD-approved housing counseling agency, MCHA has provided a broad range of housing counseling services at no cost to all the residents of Macoupin County. www.teamhousingcenter.com

Smart Money Housing

Chicago, IL

\$45,698 - Comprehensive Counseling

Smart Money Housing (SMH) is part of the Smart Women Smart Money Educational Foundation (SWSM) - a nonprofit HUD-approved housing counseling agency located on the West side of Chicago. SMH is a woman-founded organization started in 2001 as the Smart Women Smart Money Educational Foundation to provide financial literacy conferences to women throughout the state of Illinois. Over

11,000 women were served. In 2008, the organization evolved to meet the needs of the community and became HUD approved and now concentrates on housing counseling for both men and women in Cook County and telephone counseling nationwide. The organization's mission is to assist people in obtaining and keeping the American Dream, a home of their own. With the belief that knowledge opens doors, counseling and education provide the knowledge to help individuals make informed decisions. Since 2008, more than 53,000 persons have been served through group and individual sessions covering the following: homebuyer education; pre-purchase counseling; post-purchase counseling; mortgage delinquency counseling; money/debt Management; reverse mortgage/HECM counseling, and SB1167 anti-predatory lending database program counseling. www.smartmoneyhousing.org

Springfield Housing Authority

Springfield, IL

\$15,174 - Comprehensive Counseling

The Springfield Housing Authority (SHA) was incorporated in 1938 under enabling legislation of the Illinois Housing Authority Act and the United States Housing Act of 1937. The SHA continues to bridge the affordable housing gap by proudly serving the Springfield and surrounding community by providing affordable housing to a broad range of persons, inclusive of but not limited to senior citizens, individuals, families, persons with disabilities, etc. SHA has been operating under the mission of being the primary leader in providing quality affordable housing to individuals and families, while encouraging partnerships necessary for residents to develop self-sufficiency to be productive members of the community. The SHA provides housing opportunities through conventional Public Housing, Section 8 Housing Choice Vouchers, Mainstream Program Vouchers, Near Elderly Disabled Vouchers, Family Unification Vouchers and VASH Vouchers. In 2002, the SHA implemented the Section 8 Homeownership Voucher Program to assist families in the purchase of a home by making subsidy mortgage payments. Since 1992, the SHA has developed 54 lease-to-purchase homes that necessitated a need for housing counseling services to prepare purchasers for financing. In 2013, the SHA added foreclosure mitigation services to its housing counseling program. www.springfieldhousingauthority.org

Will County Center for Community Concerns

Joliet, IL

\$33,739 - Comprehensive Counseling

The Will County Center for Community Concerns, established in 1987 as the Community Action Agency serving Will County, Illinois, has provided programs and services to Will County residents for more than 30 years. The agency's mission is to assist and enable low- and moderate-income individuals to obtain the opportunities needed to prepare themselves for self-sufficiency 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 is a HUD-approved housing counseling agency and offers comprehensive counseling on pre-purchase, post-purchase, delinquency and default counseling, Home Equity Conversion Mortgage, certified renters, and mortgage assistance. In 2018, the agency provided nearly 14,000 services to individuals and families in Will County and provided HUD funded housing assistance and counseling services to 236 households. www.wcccc.net/

Indiana

City of Bloomington – Housing and Neighborhood Development

Bloomington, IN

\$10,000 - Comprehensive Counseling

The City of Bloomington – Housing and Neighborhood Development (HAND) is a HUD-approved housing counseling agency that offers comprehensive counseling primarily to low- and moderately low-

income clients Monroe County. The types of services offered include pre- and post-purchase, foreclosure intervention, homebuyer education, reverse mortgage, rental, and predatory lending counseling. HAND 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 in their community. HAND established partnerships include Habitat for Humanity, Shalom Center, Inc., Indiana Legal Services, Bloomington Housing Authority, landlords, lenders, realtors, insurance agencies, and many other social service agencies.

www.bloomington.in.gov/departments/hand

Hoosier Uplands Economic Development Corp.

Mitchell, IN

\$20,527 - Comprehensive Counseling

Hoosier Uplands is a nonprofit community action agency based in Mitchell that provides various services in Crawford, Lawrence, Orange, Martin, Washington, Daviess, Greene, Dubois and Pike counties. Hoosier Uplands was incorporated as a nonprofit community action agency in 1966 and is staffed by over 200 employees. Our corporate mission is to plan, implement or cause to be implemented, and provide comprehensive services to the low-income, elderly and disabled. We strive to alleviate poverty, improve living conditions, and provide access to health care and social services to those families and individuals in need within our service area. All our endeavors will be pursued with the client in mind, never forgetting the value of every human being or the importance of our responsibility to the public which we serve. The agency provides many services including weatherization, energy assistance, budget counseling, Section 8 Housing assistance, housing counseling, housing rehabilitation services, Head Start and Early Head Start. Housing counseling services provided include pre-rental counseling, post-purchase counseling, mortgage default/delinquency counseling, loss mitigation counseling, renter assistance counseling and fair housing assistance information. During the most recent grant year the housing counseling program assisted 112 families with their housing needs. www.hoosieruplands.org

Indiana Housing and Community Development Authority

Indianapolis, IN

\$113,680 - Comprehensive Counseling

The Indiana Housing and Community Development Authority (IHCDA) is a state housing finance agency, the collaborative applicant for the Indiana Balance of State Continuum of Care, and a public housing authority. IHCDA administers more than 30 federal and state programs focused on affordable rental housing, homeownership, homelessness, self-sufficiency, and community development. This includes programs funded at the federal level by HUD, Health and Human Services, Treasury, and the Internal Revenue Service. IHCDA leverages public funds to invest in financially sound, well-designed projects and initiatives that will benefit individuals and communities for years to come. IHCDA is driven by its vision of an Indiana with a sustainable quality of life for all Hoosiers in the community of their choice and its mission to provide housing opportunities, promote self-sufficiency, and strengthen communities. This work is done collaboratively with partners including, but not limited to, for-profit and nonprofit housing developers, community action agencies, local units of government, public housing authorities, investors, lenders, and homeless service providers. In 2018, IHCDA proudly celebrated 40 years of serving low- and moderate-income households and vulnerable populations. IHCDA aims to proactively plan its housing initiatives and to expand its menu of available programs and services to better meet the housing needs of constituents. www.in.gov/myihcda/

Lincoln Hills Development Corporation

Tell City, IN

\$19,568 - Comprehensive Counseling

Lincoln Hills Development Corporation is a nonprofit Community Action Agency, which was incorporated in 1965 to serve the needs of the residents of rural southern Indiana through housing, employment, economic, human services, and community development initiatives. The following mission statement guides the board of directors and staff in the provision of all agency services and programs: Lincoln Hills Development Corporation, a locally governed Community Action Agency, engages in making life better by providing opportunities to empower people to improve the quality of life and address the causes and effects of poverty in Southern Indiana. During the past 54 years, Lincoln Hills Development Corporation has provided needed services to thousands of persons throughout southern Indiana, with 7,400 persons assisted in 2018. Services are provided to all population ages, and include healthy families; health insurance navigation services, Head Start/Early Head Start; utility assistance; weatherization services; retired and senior volunteer program opportunities; Senior Farmers' Market Nutrition Program, Section 8 Housing Choice Voucher Programs, affordable multi-family housing; elderly/disabled housing; housing counseling; and other community services. Lincoln Hills is a HUD-approved housing counseling agency and a Certified Community Development Entity.

www.LHDC.org

Iowa

Center for Siouxland

Sioux City, IA

\$40,640 - Comprehensive Counseling

Center for Siouxland is a nonprofit human service agency located in Sioux City, Iowa. Center for Siouxland was organized in 1975, as a cooperative effort of the Iowa Department of Social Services, United Way of Siouxland, Area Agency on Aging, and YMCA. Center for Siouxland was incorporated in 1977. The organization's mission is to "provide assistance, information, and direction in order to help people empower lives and build futures." Initial programs included emergency financial assistance, crisis intervention, traveler's aid, assistance to older people, and a 24-hour program of information and referral. Our housing counseling program was added in early 1976, and in 1978, the agency received approval as a HUD-approved housing counseling agency. Today our comprehensive housing counseling program employs five housing and credit/financial counselors to provide free one-on-one housing and credit/financial counseling in the areas of: pre- and post-purchase (homebuyer education counseling and post-homebuyer education counseling), mortgage default/delinquency, non-delinquency post-purchase, rental, homeless/displacement, budgeting/money management, debt management, and predatory lending. The Center for Siouxland also provides consumer credit counseling; representative payee services; transitional housing for homeless families and individuals; free income tax preparation and filing; and prescription medication assistance. www.centerforsiouxland.org

Eastern Iowa Regional Housing Authority

Dubuque, IA

\$14,624 - 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 established and created as a regional housing authority for Cedar, Clinton, Delaware, Dubuque, Jackson, Jones and Scott Counties, excluding the cities of Davenport, Dubuque and Clinton. The mission 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 Section 8 Housing Choice Voucher (HCV) and Public Housing program participants. The EIRHA has an Annual Contributions Contract to serve 983 families on the Section 8 HCV program and owns and operates 164 Public Housing units. Since 1999, the EIRHA has operated a Family Self-Sufficiency program for its program participants. Since 2003, the EIRHA has operated a Section 8 HCV Homeownership Program. The Public Housing Homeownership Program has been in place since 2001 which allows the Housing Authority to sell its Public Housing units to qualifying families. www.eirha.org

Family Management Financial Solutions

Waterloo, IA

\$30,824 - Comprehensive Counseling

This program supports the delivery of a wide variety of housing counseling services to over 20,000 homebuyers, homeowners, low- to moderate-income renters, and the homeless in the last ten years. The primary objectives of the program are to reduce mortgage delinquency, affirm fair housing, improve access to affordable rental housing and preserve homeownership. Counselors provide guidance and advice to help families and individuals improve their housing conditions and meet the responsibilities of tenancy and homeownership. Counselors also help borrowers avoid inflated appraisals, unreasonably high interest rates, unaffordable repayment terms, and other conditions that can result in a loss of equity, increased debt, default, and eventually foreclosure. Additionally, counselors provide counseling services to homeowners to prevent or resolve mortgage delinquency, default, and foreclosure, with the primary objective to preserve homeownership. Counselors provide guidance and advice to help families and individuals meet the responsibilities of homeownership and modify or refinance their loans to avoid unreasonably high interest rates, unaffordable repayment terms, and other conditions that can result in a loss of equity, increased debt, default, and eventually foreclosure. Family Management Financial Solutions also provide Home Equity Conversion Mortgage counseling to those homeowners over 62 who seek to convert equity in their homes into income that can be used to pay for home improvements, medical costs, living expenses, or other expenses. www.familymanagementcc.com

Home Opportunities Made Easy, Inc.

Des Moines, IA

\$21,142 - Comprehensive Counseling

Founded in 1967, the mission of Home Opportunities Made Easy, Inc. (HOME, Inc.) is to create opportunities for quality affordable housing to stabilize low-income families and revitalize neighborhoods. HOME, Inc. has been a HUD-approved housing counseling agency since 2003. The agency programs and services include Community Housing Services Program, which assists landlords and tenants in solving housing problems through individual counseling and group education; Hope for Stable Families, which provides financial and supportive services to prevent very low-income families from becoming homeless; Property Program, which develops housing through acquisition, rehabilitation, and new construction; Homebuyers Education, which enables first time homebuyers navigate the process of buying and owning a home; and Homeownership Counseling and Supportive Services, which helps prospective homeowners to develop and implement a plan to purchase their home. www.homeincdsm.org

Muscatine Municipal Housing Agency

Muscatine, IA

\$17,166 - Comprehensive Counseling

The Muscatine Municipal Housing Agency (MMHA) provides a range of housing services to promote personal, economic, and social upward mobility for low-income families. As a department of the City of Muscatine and the designated public housing agency for the region, MMHA provides safe, decent, and affordable housing opportunities to low-income residents of Muscatine County through its Public Housing and Section 8 Housing Choice Voucher programs. Utilizing housing as a foundation to support

the efforts of families to improve their economic and social conditions, MMHA also offers family self-sufficiency, educational, and housing counseling programs. The MMHA became a HUD-approved housing counseling agency in 2008 and began providing homeownership education. Through this program the Agency has assisted more than 1,000 families prepare to purchase their first home in Muscatine County through the homebuyer education program and one-on-one Counseling. In the past five years, 251 households have completed the homebuyer education class, 134 of which have purchased a home in Muscatine County. In 2017, MMHA began offering a rental seminar called Step Ahead which educates renters on tenant and landlord rights and responsibilities. Over 200 households have completed the Step Ahead class. In addition to the services above, the MMHA Housing Counselor is trained to assist residents with financial management, budgeting, credit repair and fair housing. Services are focused on meeting client needs and supporting sustainable participation in the local housing market.
www.muscatineiowa.gov/74/Public-Housing

Kentucky

Campbellsville Housing and Redevelopment Authority

Campbellsville, KY

\$19,019 - Comprehensive Counseling

Since 1961, the Campbellsville Housing and Redevelopment Authority has served the community of Campbellsville. In 1999, the Campbellsville Housing Authority became the managing agent for the Lebanon Housing Authority in Lebanon, Kentucky. The Campbellsville Housing and Redevelopment Authority's Housing Counseling Program has been in existence since 1982 and has served over 1,500 clients. 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 and resolve their housing problems. The fiscal year 2019-20 comprehensive housing counseling work plan will continue to focus on one-on-one housing counseling and group sessions for homeowners and rental tenants. The available comprehensive housing counseling services include financial literacy education, pre-purchase homebuyer counseling, homebuyer education programs, delinquency counseling, post-purchase counseling and rental housing counseling and education. Our agency also provides counseling on shelter or services for the homeless. The HUD housing counseling grant provides funding to support the implementation of these activities by the Campbellsville Housing and Redevelopment Authority to the communities of Campbellsville and Lebanon, Kentucky. www.cvillehousingonline.com/

KCEOC Community Action Partnership

Gray, KY

\$18,469 - Comprehensive Counseling

KCEOC Community Action Partnership is a private, community action agency, designated as a 501(c)(3) nonprofit organization. For over 54 years, the agency has operated programs and services designed to fight and alleviate the causes of poverty. KCEOC Community Action Partnership is dedicated to recognizing human potential, improving communities, and creating opportunities for change. The primary purpose of the agency is to assist individuals and families in their fight against the causes of poverty; this is accomplished by providing a variety of programming and services designed to empower residents with the tools and resources needed to overcome barriers. Over the last 24 years, the housing programs developed and operated by KCEOC have enhanced the agency's capacity to meet the many needs of Knox County and surrounding communities, and to meet the agency's mission. The agency provides a continuum of housing services ranging from emergency shelter to homeownership. Within the realm of these services is the provision of housing counseling. Housing counseling is a touchstone amongst all the programs, providing a vital tool that supports and enhances the degree of success among those served. KCEOC's primary housing services are in Knox County, a designated Promise Zone.
<http://www.povertyisreal.org>

Kentucky Housing Corporation

Frankfort, KY

\$206,107 - Comprehensive Counseling

Kentucky Housing Corporation (KHC) is a state housing finance agency located in Frankfort. For over 40 years, KHC has provided safe, quality, affordable housing opportunities through an array of programs and services including single family purchase mortgage loans, homeowner-occupied housing rehabilitation, multifamily housing production, rental assistance, homeownership counseling, and homeless programs and services. KHC's housing counseling program partners with housing counselors across the state to provide Kentuckians with one-on-one counseling and/or group education on various housing-related topics including, but not limited to pre-purchase, budget/credit, predatory lending, Section 8 to homeownership, rental, transitional, and foreclosure prevention counseling. www.kyhousing.org

Live the Dream Development, Inc.

Bowling Green, KY

\$14,075 - Comprehensive Counseling

With a mission of offering the most effective techniques for achieving homeownership and financial stability among low- to moderate-income individuals and families and to avoid predatory lending practices, Live the Dream Development, Inc. (LTDD) prepares potential homebuyers through homeownership education classes and pre- and post-purchase, foreclosure/forbearance, and loss mitigation counseling services. LTDD services are offered free of charge to clients. As a 501(c)(3) nonprofit, LTDD currently employs two part-time housing counselors with certification through NeighborWorks. Since its inception in 2002, LTDD has served more than 900 clients with 115 families becoming homeowners. In 2008, LTDD received the National Award of Excellence for Affordable Housing Initiatives from NAHRO. Additionally, the Kentucky Housing Corporation named LTDD Homeownership Program of the year in 2004 and presented the Outstanding Performance Award in 2005. LTDD is a HUD-approved housing counseling agency. The Housing Authority of Bowling Green provides administrative and management assistance and facilities for LTDD. Funding to support the programs of LTDD comes from HUD, PNC Bank, Hancock Bank and Trust, and Edmonton State Bank. habg.org/new/live-the-dream-homeownership/

Louisiana

Louisiana Housing Corporation

Baton Rouge, LA

\$580,206 - Comprehensive Counseling

The Louisiana Housing Corporation (LHC) was established in 1980 pursuant to the Louisiana Housing Finance Act contained in Chapter 3-A of Title 40 of the Louisiana Revised Statutes of 1950, as amended. The enacting legislation grants the agency the authority to undertake various programs to assist in the financing of housing needs in the state of Louisiana for persons of low- and moderate-incomes. LHC specializes in forming partnerships with federal, state, and local governments, banks, lending institutions, and nonprofit and for-profit developers to make housing affordable for Louisiana's families. These partners utilize LHC's financial and technical assistance programs to reach out to the individual homeowner or renter. LHC's mission is to increase substantially the availability of affordable, accessible, decent, safe, and sanitary residential housing in the state for persons and families of low- or moderate-income, senior citizens, and persons with disabilities, by encouraging private enterprise and investors to sponsor, build, and rehabilitate residential housing; to coordinate housing programs administered by the state or its agencies; to make available additional financial resources and technical skills in local communities; to mobilize the capacity of the private sector, including nonprofit community housing development organizations to provide a more adequate supply of such housing; to provide state leadership

in the furtherance of these goals as an instrumentality of Louisiana by coordinating and directing a statewide policy regarding funds for residential housing in order to assure that such housing remains available and affordable for the population described above. www.lhc.la.gov

Maine

Maine State Housing Authority

Augusta, ME

\$29,021 - Comprehensive Counseling

Maine State Housing Authority (MaineHousing) is an independent quasi-state agency. MaineHousing's mission is to assist Maine people to obtain and maintain, safe, affordable housing and services suitable to their unique housing needs. MaineHousing serves over 90,000 households each year and provides leadership, maximizes resources, and promotes partnerships to develop and implement sound housing policy. MaineHousing has been a recipient of HUD housing counseling program funding for 15 years and has chosen to serve underserved populations: rural, geographically isolated, non-English proficient, low-income renters, seniors and people with disabilities, homebuyers and homeowners. MaineHousing counselors and five affiliate nonprofit organizations will address specific housing priorities such as improving access to affordable mortgage programs, promoting and preserving successful homeownership, financial capabilities education (some ESL) to immigrant and refugees, and Native Americans living in rural areas. MaineHousing and affiliates are in compliance with civil rights requirements and in good standing under the laws of the State of Maine. All MaineHousing counselors and affiliate agencies meet or exceed HUD standards for housing counseling and have written agreements detailing their responsibilities. www.mainehousing.org/

Maryland

Allegany County Human Resources Development Commission, Inc

Cumberland, MD

\$22,314 - Comprehensive Counseling

Allegany County Human Resources Development Commission, Inc. (HRDC), is a private, nonprofit organization dedicated to improving the lives of the people it serves. It is HRDC's mission to eliminate social and economic barriers to promote individual and community stability through services, advocacy, and collaborations. HRDC designs, staffs, operates, and assembles funding for a wide range of programs. These programs improve the lives of the young, low-income, elderly, and those with disabilities in Allegany County. When a need is identified, HRDC creates effective public-private partnerships to help people to help themselves. HRDC's focus populations are low-income individuals/families, veterans, elderly individuals, and disabled individuals. Although there are income guidelines for a number of our programs, our housing counseling program and financial education services can be utilized by anyone. alleganyhrdc.org/

Arundel Community Development Services, Inc.

Annapolis, MD

\$29,587 - Comprehensive Counseling

Arundel Community Development Services, Inc. (ACDS) is a HUD-approved housing counseling agency and 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 each year. In addition, ACDS has

developed a financial literacy program, which provides both one-on-one financial counseling and group seminars for low-income households so they can improve their economic standings and stabilize their housing situations. ACDS is under contract with Anne Arundel County to administer its federally funded programs, including the Community Development Block Grant Program, HOME Investment Partnerships Program, Emergency Shelter Grant Program, the Continuum of Care Program, and the Housing Opportunities for Persons with AIDS 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. Our mission is to preserve and increase the supply of affordable housing for both tenants and owners through comprehensive property rehabilitation programs; promote homeownership through financial support, homebuyer education, foreclosure prevention counseling, and construction of affordable units; ensure housing for those with special needs, including the homeless, the elderly, and the physically and mentally challenged; and enhance the quality of life in low-income communities by providing community facilities and services to families and supporting job training and placement. www.acdsinc.org

Centro de Apoyo Familiar

Riverdale, MD

\$62,081 - Comprehensive Counseling

Centro de Apoyo Familiar's (CAF) asset building programs are designed to reach low- to moderate-income Latino and immigrant families. CAF serves families with income below the 80% median level. CAF's clients are a segment of the nation that financial institutions have failed to adequately serve. Language is a major barrier, and oftentimes literacy and life skills are poor. Other barriers for low-income citizens and immigrants include cultural practices, lack of trust, poverty, and unfamiliarity with the housing and financial industry. CAF addresses these issues through a variety of asset building programs which include financial literacy and financial management counseling, HUD-approved homeownership services for pre- and post-purchase education, credit rebuilding and foreclosure prevention services, and rental counseling. www.mycaf.org

Comprehensive Housing Assistance, Inc.

Baltimore, MD

\$23,274 - Comprehensive Counseling

Comprehensive Housing Assistance, Inc. (CHAI) is a 501(c)(3) nonprofit housing and community development organization serving northwest Baltimore City and adjacent Baltimore County neighborhoods. CHAI's mission is to strengthen neighborhoods with a significant Jewish presence by developing and enhancing housing, affecting community development, and supporting aging-in-community. Since 1983, through its community organizing efforts, CHAI has improved housing stock and economic stability, increased neighborhood safety, and strengthened community associations and public schools. CHAI has developed, owns, oversees management of, and provides resident services in 16 multi-family rental communities with 1,603 units in Baltimore City and Baltimore County, one 36-bed assisted living facility, six homes for 20 adults with disabilities, and one affordable multi-family building with 16 units. Through its homeownership services program, CHAI provides grants and interest-free loans, housing counseling, referrals, and homebuyer education workshops to first-time homebuyers. CHAI provides one-on-one counseling, budgeting, and mortgage modification preparation assistance to homeowners facing foreclosure. CHAI serves the needs of low-income senior adults through the provision of home repairs, home modifications, housing benefits counseling, and free transportation opportunities. CHAI oversees the management and operation of the Edward A. Myerberg Center, a community center that helps adults 55+ stay active, healthy, and connected. www.chaibaltimore.org

Diversified Housing Development, Inc.

Windsor Mill, MD

\$26,227 - Comprehensive Counseling

The Mission of Diversified Housing Development, Inc. (DHD) is to promote affordable housing options for low- and moderate-income families resulting in economic empowerment and strengthened communities. Formed out of the need for homebuyer education services in the western portion of Baltimore County, DHD has been serving the residents of Baltimore County since 2006. Among the services DHD offers are pre-purchase homebuyer education workshops, one-on-one counseling, foreclosure default and delinquency counseling, homebuyers clubs, down payment and closing cost assistance as well as home weatherization services. www.diversifiedhousing.org

Frederick Community Action Agency

Frederick, MD

\$34,530 - 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 FCAA 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. FCAA became a HUD-approved housing counseling agency in 1997 and currently provides comprehensive housing counseling services including pre-purchase homebuyer education, delinquency and default counseling, post-purchase counseling, reverse mortgage counseling, home improvement and maintenance counseling, rental counseling, and counseling for families and individuals who are homeless. This year, FCAA intends to increase its homebuyer education group trainings as well as increase one-on-one counseling for clients looking to purchase a home, are in default in their current home, or seeking a reverse mortgage.

www.cityoffrederick.com/fcaa**Garwyn Oaks Northwest Housing Resource Center**

Baltimore, MD

\$23,620 – Comprehensive Counseling

Garwyn Oaks Northwest Housing Resource Center (GO Northwest), a community based, 501(c)(3) nonprofit organization located in Baltimore, provides pre-purchase and post-purchase homeownership and financial education and counseling services to homebuyers and homeowners in Baltimore City, and foreclosure prevention services for homeowners in Baltimore City and County. Established in 1999 as Garwyn Oaks Housing Resource Center, the Center incorporated in 2007 as Garwyn Oaks Northwest Housing Resource Center to expand its services, outreach, clientele and partnerships. Our mission is to equip individuals to obtain, maintain, and retain their homes successfully. Our goal is to prepare individuals to strengthen financial capacity to stabilize their finances, purchase and maintain their home affordability, improve and maintain the condition, value, and appearance of their homes, and help residents preserve and sustain the viability of their communities. GO Northwest is listed on the federal, Maryland and Baltimore housing departments' lists for counseling agencies. Our services consist of monthly homebuyer group workshops, online homebuyer education, individual pre-purchase counseling and technical assistance and referral for homeownership and closing costs assistance programs; foreclosure prevention counseling, and technical assistance to homeowners facing foreclosure to help them retain their homes or seek other options; and home improvement counseling and technical assistance to help homeowners improve and maintain their homes in three Baltimore City communities. www.go-northwesthrc.org

Guidewell Financial Solutions, Inc. / Consumer Credit Counseling Service of Maryland and Delaware, Inc.

Baltimore, MD

\$392,706 - Comprehensive Counseling

Established in 1966, Guidewell Financial Solutions (also known as Consumer Credit Counseling Service of Maryland and Delaware, Inc.) is an accredited 501(c)(3) nonprofit agency with a mission to “create economic stability through financial advocacy and counseling.” Approved in 2018 as a HUD-approved national intermediary, Guidewell Financial Solutions provides housing counseling including: pre-purchase/homebuying, home maintenance/post-purchase, foreclosure prevention, rental, and reverse mortgage and HECM default counseling. For families and individuals seeking to purchase a home, we also provide in-person and online homebuyer workshops. Our services are available in English and Spanish. www.guidewellfs.org

Hagerstown Neighborhood Development Partnership, Inc.

Hagerstown, MD

\$27,119 - Comprehensive Counseling

Hagerstown Neighborhood Development Partnership, Inc. (HNDP) is improving community life in Hagerstown and Washington County by opening doors to homeownership and by promoting fair and equal housing opportunities for all persons. We accomplish our mission through consumer education, community outreach, and information dissemination. HNDP provides the following services through the Hagerstown Home Store 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. The total clients served since 1999 is 30,620.

www.hagerstownhomestore.org

Harford County Housing Agency

Bel Air, MD

\$41,390 - Comprehensive Counseling

Harford County Housing Agency is a division of the Harford County Office of Community and Economic Development (OCED). The Counseling Department within OCED has been a HUD-approved housing counseling agency since 1977. In 2018, the Housing Agency merged with the Harford County Office of Economic Development allowing the newly created OCED, to coordinate transportation, jobs and housing within one department. In addition, the merger resulted in two offices, Bel Air and Havre de Grace, both of which offer direct services, allowing for even greater access for our clients. Harford County Housing Agency’s mission is to offer housing and supportive services to low- and moderate-income families, seniors, and those with disabilities, so they can become self-sufficient and productive residents of the community. We encourage and contribute to the development of healthy, self-sustaining communities by creating partnerships with governments, nonprofits, faith communities, and citizens to identify and address the needs of Harford County residents and neighborhoods. As the largest HUD-approved housing counseling agency in Harford County, the agency provides a vast array of comprehensive housing services – all free of charge - enabling clients to make informed decisions on a particular housing goal in the areas of pre-purchase/homebuyer education, foreclosure prevention, post-purchase, financial capability, student loan, rental counseling, and HECM/reverse mortgage counseling. Harford County Housing strives to maintain the highest standards of excellence. Agency staff regularly attend NeighborWorks trainings, as well as all HUD place-based trainings.

www.harfordcountymd.gov/244/Housing-Community-Development

Home Partnership, Inc.

Joppa, MD

\$29,726 - Comprehensive Counseling

Home Partnership, Inc. (HPI) is a full-service housing organization with the mission to expand access to affordable and successful housing opportunities and to combat housing deterioration for low- and moderate-income families thereby strengthening communities. Incorporated under Maryland State laws, HPI received its 501(c)(3) status in 1995 and serves the upper Chesapeake region including Harford, Cecil, northern Anne Arundel, eastern Baltimore counties, and eastern Baltimore City. Since 1996, HPI has been HUD-approved for counseling and education, secondary financing, and participation in HUD single-family property programs for acquisition, rehab, and sale. Core programs provided are comprehensive housing counseling including pre-purchase, post-purchase, foreclosure prevention, rental, mobility, and homebuyer education services. HPI also provides financial coaching, USDA 502 Direct loan packaging, secondary financing, and develops single-family and multi-family housing. In 2004, HPI organized a totally new subsidiary, Home Partnership of Cecil County, Inc., as a Maryland State Certified Community Housing Development Organization. Last year, HPI helped almost 200 families seeking assistance with housing needs. www.homepartnershipinc.org

HomeFree-USA

Riverdale, MD

\$1,918,848 - Comprehensive Counseling

HomeFree-USA is on a mission to be the premier bridge to financial strength and homeownership success for people of color across America. Established 25 years ago, HomeFree-USA is at the forefront of serving the interests of 4.5 million diverse individuals and families through its nationwide network of community and faith-based nonprofits. We connect government, the mortgage banking and real estate industries, and consumers to produce new homebuyers, financially secure homeowners, affordable homes, and revitalized communities. www.homefreeusa.org

Housing Initiative Partnership, Inc.

Hyattsville, MD

\$72,628 - Comprehensive Counseling

Housing Initiative Partnership (HIP) is an innovative, green nonprofit housing developer and counseling agency based in Prince George's County, Maryland that was founded in 1988 and is dedicated to revitalizing neighborhoods. HIP creates housing and economic security for low- and moderate-income households and provides services that improve the quality of life in the communities 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. HIP's housing counseling program includes a team of 11 highly trained housing counselors, all of whom are currently certified by NeighborWorks in multiple counseling areas. HIP provides a continuum of homeownership counseling services in English and Spanish. The counseling program includes homebuyer education and counseling to first-time homebuyers, foreclosure prevention education and counseling to homeowners struggling to pay their mortgage, rental counseling, and financial capability counseling. The financial capability program includes monthly workshops and intensive individualized personal finance "coaching" to help homeowners and renters improve financial habits to stay on track. All services are offered in both English and Spanish. www.hiphomes.org

SHORE UP! Inc.

Salisbury, MD

\$15,174 - Comprehensive Counseling

SHORE UP! Inc. is a private, nonprofit Community Action Partnership established in 1965 on Maryland's Eastern Shore. Its mission and purpose are dedicated to building communities, changing lives, and empowering individuals and families to maintain long-term independence and achieve economic self-sufficiency through a comprehensive system of services and resources. SHORE UP! offers a wide range of services in the areas of employment, education, housing, family support, and health. The services are the following: emergency assistance; assistance with home energy costs; housing counseling; low-cost housing; weatherization; a comprehensive family-development program for families with children ages 3-5, including preparing the children for kindergarten (Head Start); programs for seniors, including adult day care, home-delivered meals, in-home assistance with chores and medications, senior activity centers, and work-opportunities for seniors (Foster Grandparents); assistance (education, parenting skills, etc.) for pregnant women and families with children ages birth-3; health assistant job training; alternative education and job training for at risk youth; and free tax-preparation. Affordable housing counseling services include foreclosure mitigation, pre-purchase, post-purchase, fair housing, financial education, homeless prevention, and rental counseling. We also provide intensive case management and follow up. www.shoreup.org

Southern Maryland Tri-County Community Action Committee, Inc.

Hughesville, MD

\$29,181 - Comprehensive Counseling

Established in 1965 as a 501(c)(3), the Southern Maryland Tri-County Community Action Committee's (SMTCCAC) mission is to provide services for eligible citizens that alleviate the causes and conditions of poverty, promote upward mobility, and enrich the quality of life. Our housing counseling goals are consistent with the Consolidated Plans for all three counties: to preserve and expand home ownership; to support housing stability and reduce default; to increase financial capacity and self-sufficiency; to expand affordable housing options; and to assist vulnerable populations improve their quality of life. All services are delivered under the HUD-approved housing counseling work plan and fair housing laws. We coordinate with a wide range of stakeholders, including homeless coalitions; service providers; disability groups; housing and health departments; realtors; lenders; and property managers. During the 53 years of existence, SMTCCAC has responded to the needs of our residents, homeowners, and potential homebuyers. We provide access to services for all residents through targeted outreach, special accommodations, translation services, and culturally sensitive training. We conduct needs assessments annually, assess program effectiveness and targeting, and make changes to our program in response to resident needs and program effectiveness. In 2019 SMTCCAC will begin providing HECM (reverse mortgage) counseling and student loan counseling. www.smtccac.org

Washington County Community Action Council, Inc.

Hagerstown, MD

\$32,535 - Comprehensive Counseling

Washington County Community Action Council Inc. (CAC) was established under the Economic Opportunity Act of 1964 to fight America's War on Poverty. As a federally designated community action agency, CAC's mission is to assist the people of our community in economic need to achieve and maintain self-sufficiency while respecting their diversity. Our agency provides services ranging from crisis intervention (including energy assistance) and transportation to case management and housing services. CAC's counseling programs began in 1987 with landlord-tenant counseling to address some of the rental instability issues experienced by low- to moderate-income clients. This service continues to this day, helping provide alternative solutions to eviction for our clients. As other client needs were identified,

CAC added other housing counseling services, such as pre-purchase homebuyer education workshops and mortgage default counseling to our programs. After over 30 years of providing housing counseling services to the local community, our housing services have expanded to include placement housing counseling to assist formerly homeless households in locating and securing affordable housing; HECM counseling services to senior households; and financial education and coaching, as part of a county-wide financial literacy collaborative. www.wccac.org

Massachusetts

Action for Boston Community Development, Inc.

Boston, MA

\$23,134 - Comprehensive Counseling

Action for Boston Community Development, Inc. (ABCD) is Boston's anti-poverty agency, established in 1962 through a "Gray Areas" grant from the Ford Foundation, and subsequently one of the earliest local programs of the federal War on Poverty. ABCD's core mission continues to focus on empowering families and individuals with the tools they need to escape poverty and build assets. After more than 50 years of service, ABCD has grown to manage an annual budget of over \$169 million and to reach over 107,000 households each year with a wide range of housing, health, and social services. The agency is the largest nonprofit human services provider in Boston and continues to develop new and innovative programs in response to community needs. ABCD provides comprehensive housing support services in Boston through a network of 13 local service sites that provide walk-in access to all the agency's supportive resources, in addition to centrally managed housing programs that help families build long term self-sufficiency. Housing counseling programs include shelter and services for homeless families; housing search and assistance for low-income families seeking rental housing; financial literacy education; pre- and post-purchase group education workshops; and foreclosure prevention education and one-on-one mortgage modification counseling and support. ABCD is the only HUD-approved housing counseling agency in the area that offers housing support services in every Boston neighborhood, particularly in communities impacted by high foreclosure rates. Asset development resources are integrated throughout ABCD's housing counseling program, and combined with ABCD wrap-around services, provide the steppingstones families need to reach self-sufficiency and long-term housing stability. www.bostonabcd.org.

Catholic Social Services of Fall River, Inc.

Fall River, MA

\$33,432 - Comprehensive Counseling

Catholic Social Services of Fall River, Inc. is a multi-service, multi-site nonprofit organization serving Southeastern Massachusetts. Catholic Social Services (CSS) has proudly served the community since 1924. Originating primarily as an adoption and welfare agency, CSS' service scope has broadened to serve the many needs in the area. CSS operates within the physical boundaries of the Diocese of Fall River providing over 30 unique programs and services that promote improving quality of life for the low-income and those in need, strengthen individuals and families, and advocate for social justice. CSS is committed to improving the quality of life for those in need by providing comprehensive social and human services including basic and emergency needs, homelessness, immigration issues, housing and residential services, disabilities, adoption, mental health counseling, elder services, neighborhood rehabilitation, foreclosure help, and much more. CSS works with everyone to advance human dignity and promote social justice, truth, and solidarity in the community. CSS is the largest provider of social and human services in the Southeastern Massachusetts area. Our programs provide services to individuals and families that target systemic discrepancies, thereby fulfilling our mission to address immediate and structural problems encountered by the disadvantaged. CSS links and collaborates with local parishes, agencies and systems to create strengthened community services. This diverse programming model

embodies its mission to help those in need with services designed to reach out to those facing socioeconomic, cultural, and racial barriers that preclude their engagement in mainstream services. www.cssdioc.org

Citizens' Housing and Planning Association

Boston, MA

\$628,335 - Comprehensive Counseling

Established in 1967, Citizens' Housing and Planning Association (CHAPA) is the leading statewide 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 Housing Network, CHAPA became a regional intermediary in 1999 and administers the HUD housing counseling program grant to 17 agencies in four New England states. These agencies provide comprehensive housing counseling services to low- and moderate-income homebuyers, homeowners, and renters. www.chapa.org

Community Service Network, Inc.

Stoneham, MA

\$26,837 - Comprehensive Counseling

Community Service Network's (CSN) mission is to help low- and moderate-income clients access knowledge, skills, and services promoting independence and self-sufficiency. The agency promotes both immediate and sustained success to maintaining and sustaining appropriate housing. CSN continues to be and has always been grassroots, nonprofit, advocacy agency dedicated to bridging households to appropriate services or solutions in the communities we serve. We extend a helping-hand rather than a hand-out. Our services are provided in-person. CSN's goal is to help our clients with their pursuit to secure the essentials of a reasonable standard of living obtaining, maintaining, and sustaining appropriate housing. CSN's offers the following primary services: pre-purchase education counseling, reverse mortgage counseling, loan counseling, refinancing counseling, and landlord-tenant education. CSN offers the following community specific services: rental, homeless, financial literacy, credit counseling, foreclosure prevention, and lead paint remediation, etc. CSN's primary service area incorporates the ten communities of Burlington, Lexington, Melrose, North Reading, Reading, Stoneham, Wakefield, Wilmington, Winchester, and Woburn. Additionally, CSN serves Andover, Arlington, Bedford, Billerica, Lynnfield, Malden, Medford, Middleton, Peabody, Saugus, and Tewksbury for foreclosure prevention and lead paint remediation services. Four of CSN's additional communities for community specific services are opportunity zone areas. www.csninc.org

Housing Partnership Network

Boston, MA

\$596,921 - Comprehensive Counseling

The Housing Partnership Network (HPN) is a peer network and business alliance of regional nonprofits that develop, manage, and finance affordable homes to revitalize communities and provide opportunities for lower-income and working families. HPN forges partnerships to achieve large scale impact. Its 100 members have provided over \$27.6 billion in debt financing; developed or preserved 420,000 affordable homes; provided counseling and education to over 1.3 million households with low- and moderate-income households; and provided more than 11 million residents with quality housing and improved economic and educational opportunities. HPN staff facilitate communication and joint initiatives among member organizations, identify resources, manage relationships with partners, and provide technical

assistance and program oversight. A HUD-approved counseling intermediary since 1995, HPN has supported its members' housing counseling efforts with a cumulative pass through of \$30 million. This year, HPN will fund 15 members in 15 states who will provide housing counseling to approximately 19,750 households. The goals of HPN'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; and support low- and moderate-income homeowners in maintaining their homes and building equity for the future. www.housingpartnership.net/

Neighborhood Stabilization Corporation

Boston, MA

\$2,579,917 - Comprehensive Counseling

The Neighborhood Stabilization Corporation (NSC) is a nonprofit housing counseling and homeownership organization that has established the national standard in providing comprehensive pre-purchase counseling. Through comprehensive counseling, NSC assists primarily low- and moderate-income people with the tools needed to educate the client with the process to become mortgage pre-approved to purchase a home, addressing an unaffordable mortgage, and improve their financial management. NSC provides services from office locations nationwide and a counseling center assisting hundreds of thousands of households. NSC is affiliated with the Neighborhood Assistance Corporation of America (NACA) and makes use of NACA's facilities, resources, contracts, and experience. NSC is committed to stabilizing communities and neighborhoods across the country that have been devastated by predatory, discriminatory, and restrictive lending practices. NSC accomplished its mission by providing both pre-purchase and foreclosure mitigation counseling with unprecedented outcomes. Through NSC's pre-purchase housing counseling program, homebuyers are prepared for the responsibilities of homeownership and determine a permanent affordable mortgage payment. NSC's HomeSave Program has responded to the devastation of the mortgage crisis. Through NSC's over 140 American Dream Events, many thousands of homeowners have been able to achieve an affordable mortgage payment, saving hundreds and sometimes over a thousand dollars in their mortgage payments. www.naca.com

Pro-Home, Inc.

Taunton, MA

\$20,527 - Comprehensive Counseling

Pro-Home, Inc. is a nonprofit corporation founded in 1990 to facilitate the production and protection of affordable housing. Its mission is exclusively for education and charitable purposes. Pro-Home produces and advocates for the production of affordable housing; works with individuals and individual 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 a HUD-approved housing counseling agency and approved by the Massachusetts Department of Housing and Community Development, Fannie Mae, Citizens' Housing and Planning Association, Mortgage Guaranty Insurance Corporation, Federal Deposit 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 14 communities it serves. Services provided included pre-purchase, post-purchase, mobility, financial literacy, foreclosure prevention, loan document review, landlord/tenant relations individual counseling and education, as well as fair housing advocacy. Pro-Home has also partnered with many community-based organizations to coordinate the delivery of its housing counseling service activities. www.prohomeinc.org

Springfield Partners for Community Action, Inc.

Springfield, MA

\$16,821 - Comprehensive Counseling

Springfield Partners for Community Action, Inc. is an anti-poverty Community Action Agency with the mission to utilize and provide resources that assist people in need and to obtain economic stability, ultimately creating a better way of life. Our current services include the housing counseling program, credit counseling, eviction clinic, emergency fuel assistance, financial literacy workshops, low-income taxpayer clinic, new beginnings early education and care center, community scholarship, volunteer income tax assistance, veterans' program, and weatherization. Springfield Partners staff members have been successfully guiding residents of our area towards self-sufficiency, economic stability, and a better quality of life for over 50 years. Springfield Partners believes that homeownership should be within everyone's reach. To this end, the housing counseling program focuses on bringing this American dream to underserved, economically disadvantaged Springfield communities. This is accomplished by housing counselors who provide advice and guidance to help families and individuals improve their housing conditions and meet the responsibilities of tenancy and homeownership. Counselors also help borrowers identify and avoid predatory lending practices, such as unaffordable repayment terms, inflated appraisals, unreasonably high interest rates, and other conditions that can result in increased debt, default, foreclosure, and a loss of equity. www.springfieldpartnersinc.com

Michigan

Bay Area Housing, Inc.

Bay City, MI

\$27,119 - Comprehensive Counseling

Bay Area Housing, Inc., doing business as Community Home Solutions, was established in 1993 to address housing needs in Bay County and the surrounding areas. Bay Area Housing, Inc.'s mission is to expand affordable housing opportunities to low-moderate income residents, create safe, thriving neighborhoods by forging partnerships with residents, business, and agencies; combat community blight and deterioration by undertaking and assisting community revitalization efforts; and provide counseling, training, and education on housing issues affecting the people of Bay County. www.bahinc.org

Community Action Agency

Jackson, MI

\$27,668 - Comprehensive Counseling

Community Action Agency (CAA) is a nonprofit corporation operating for over 50 years in Jackson, Lenawee, and Hillsdale counties in Michigan. The agency's mission is 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, supportive service for veteran families, Head Start, Women, Infant and Children, transitional and permanent supportive housing, tax assistance, and homeowner rehab. In the last fiscal year, CAA provided housing counseling services to 578 clients including homebuyer education, pre-purchase counseling, rental counseling, homeless services, and foreclosure prevention services. Annually, CAA serves over 22,000 clients across all agency programs. CAA's housing counseling program is flexible to the needs of residents and neighborhoods and serves potential home buyers, homeowners, renters, and the homeless. CAA provides expert, unbiased information and services. <http://www.caajlh.org>

Grand Rapids Urban League

Grand Rapids, MI

\$27,389 - Comprehensive Counseling

The Grand Rapids Urban League (GRUL) was organized in 1942 and is one of 85 affiliates located in 34 states and the District of Columbia and is the second largest affiliate in Michigan. Access to safe and affordable housing is a fundamental human right-and the fight for safe, affordable housing has long been the GRUL's mandate for over 75 years. The mission of the GRUL's Center for Housing and Community Development is to build strong, viable, resilient communities by providing people with opportunities to live in safe, healthy, and affordable housing, whether they own or rent. GRUL is the community's largest provider of rental counseling. GRUL's Housing Center aids families in need of better housing while combating housing inequities for low- to moderate-income households. As the first agency to become a HUD-approved housing counseling agency in Grand Rapids and Kent County in 1980, our comprehensive housing counseling services equip families with knowledge and support necessary to address their housing needs, improve their financial situation, and avoid experiencing the crisis of eviction or mortgage foreclosure. Our client-guests gain the financial literacy and knowledge necessary to obtain and maintain safe, clean, stable, and affordable housing. www.grurbanleague.org

GreenPath, Inc.

Farmington Hills, MI

\$2,136,790 - Comprehensive Counseling

Founded in 1961, GreenPath Financial Wellness is one of the country's most experienced and largest nonprofit financial and housing counseling organizations. GreenPath's mission is "Empowering people to lead financially healthy lives," and by doing so the organization is "Remixing the American Dream" so that it works for everyone! Headquartered in Farmington Hills where GreenPath houses the national call center, the organization also has over 40 counseling locations located in 21 states. GreenPath employs over 500 associates across the organization, many of whom have extensive training in human-centered design thinking and leadership skills. GreenPath is a HUD-approved national housing counseling intermediary and a member of the Coalition of HUD Intermediaries, a member of the National Foundation for Credit Counseling, and accredited by the Council on Accreditation, an independent third-party organization that reviews and monitors entities that provide services to consumers. The housing counseling services include pre-purchase counseling and education, mortgage delinquency counseling, post loan modification counseling, reverse mortgage pre-loan counseling, reverse mortgage delinquency counseling, financial and debt management counseling, homeless counseling, rental counseling, and homebuyer education. GreenPath counseled over 200,000 consumers in 2018 across all service lines. www.greenpath.org

Housing Services Mid Michigan

Charlotte, MI

\$30,824 - Comprehensive Counseling

Housing Services Mid Michigan was incorporated in 1997 as a nonprofit housing counseling agency. Since its inception, it has grown to provide the following services: homebuyer education, down-payment assistance, homelessness prevention services, homeless rapid re-housing and counseling services, rental education and housing search services, foreclosure education and counseling, prisoner re-entry services, and permanent supportive housing. Its mission is to assist low- to moderate-income individuals and families fulfill their need for affordable, safe, and sanitary housing through the participation in federal, state, and local programs and services. Through coordination of such programs and local providers, Housing Services will strive to provide a "continuum of care" approach to better serve the diverse needs of program participants and encourage their economic self-sufficiency. www.hsmidmichigan.org

Michigan State Housing Development Authority

Lansing, MI

\$644,716 - Comprehensive Counseling

The Michigan State Housing Development Authority (MSHDA), established in 1966, provides financial and technical assistance through public and private partnerships to create and preserve safe and decent affordable housing, engage in community economic development activities, develop vibrant cities, towns and villages, and address homeless issues. MSHDA partners to provide homes and preserve places for the people of Michigan. MSHDA's loans and operating expenses are financed through the sale of tax-exempt and taxable bonds and notes to private investors, not from state tax revenues. Proceeds of the bonds and notes are loaned to developers of rental housing and also fund home mortgages and home improvement loans. MSHDA also administers various federal housing programs. www.michigan.gov/mshda

Northwest Michigan Community Action Agency, Inc.

Traverse City, MI

\$33,981 - Comprehensive Counseling

Northwest Michigan Community Action Agency, Inc. (NMCAA) has been operating for approximately 44 years and is the “One-Stop Shopping Center” for housing counseling services for northwest lower Michigan. Its newly expanded Homeownership Center includes services through a customer portal. NMCAA is a Community Action Partnership that covers a rural ten-county service area of Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Missaukee, Roscommon, and Wexford Counties, including some geographically isolated areas. NMCAA’s mission is “Helping People by Linking Services, Resources and Opportunities.” NMCAA staff delivers federal, state, and locally funded programs in coordination with other services offered in each community including pre-purchase/home buying education, foreclosure prevention education/counseling, homeless prevention programs/services, financial capability workshops/counseling, supportive services for veterans families, home repair programs, free tax preparation programs, individual development accounts, and emergency assistance. www.nmcaa.net

Oakland County Housing Counseling

Pontiac, MI

\$43,035 - Comprehensive Counseling

For over 35 years Oakland County Community and Home Improvement's Housing Counseling Unit has provided comprehensive housing counseling to tens of 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 our community. Community outreach activities are conducted to increase and preserve, homeownership opportunities for low-income, minority, and disabled families. The Unit affirmatively furthers fair housing by identifying barriers, setting goals to overcome these impediments, providing information and referrals on housing choice free from discrimination, and reviewing progress and revising goals as needed. The Oakland County Housing Counseling unit is a HUD-approved housing counseling agency and approved by the Michigan State Housing Development Authority. In addition, its counselors provide: Home Equity Conversion Mortgages (reverse mortgages) counseling for senior citizens, pre-purchase counseling for homebuyers, post-purchase/non-delinquency counseling, foreclosure intervention and default counseling, financial management counseling, and rental counseling. In addition, the unit provides education, information, and referral to federal, state, and local housing programs for low-income residents. www.advantageoakland.com

Oakland Livingston Human Service Agency

Pontiac, MI

\$22,314 - Comprehensive Counseling

Oakland Livingston Human Service Agency (OLHSA), a Community Action Agency, was founded in 1964 as a part of President Johnson's War on Poverty. OLHSA provides dozens of services to assist families and individuals to succeed. OLHSA is the largest private nonprofit agency delivering human services to Oakland and Livingston Counties. OLHSA's mission is to, through collaboration and partnership, empower people in need of our assistance who live in the communities we serve, to gain the knowledge, skills, and resources to improve the quality of their lives. In pursuit of this mission, OLHSA will advocate on a client's behalf to provide more opportunities and fewer barriers, provide educational and economic resources to increase client self-sufficiency, help reduce the causes and effects of poverty, and foster citizen participation to initiate programs and improve existing services based upon local community needs. OLHSA does its work through the promise of community action: community action changes people's lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community and we are dedicated to helping people help themselves and each other. www.olhsa.org

Minnesota

Catholic Charities of the Diocese of St. Cloud

St. Cloud, MN

\$44,338 - Comprehensive Counseling

Catholic Charities of the Diocese of St. Cloud is a nonprofit organization that advances the charitable and social mission of the Diocese of St. Cloud. The organization 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. Catholic Charities provides services in a 16-county service area. It collaborates with numerous organizations to provide a continuum of care for individuals and families. The services are provided through five program divisions: Day Treatment Services, Caritas Family Services, Housing Services, Community Services and the Office of Social Concerns. Catholic Charities has served Central Minnesota for over 100 years, beginning in the late 1800s, when the Benedictine Sisters began caring for orphans in the community of St. Joseph. Throughout the years, services were added to address emerging community needs. Catholic Charities was incorporated as a nonprofit agency in 1955. The Financial and Housing Counseling Program provides affordable housing counseling services on the following topics: preventing/resolving mortgage delinquency, post homeownership, financial management for homeowners, reverse mortgage, renting, and homelessness. Catholic Charities of the Diocese of St. Cloud provides individual and group education. www.ccstcloud.org

Minnesota Homeownership Center

St. Paul, MN

\$600,696 - Comprehensive Counseling

The Minnesota Homeownership Center is a nonprofit, housing intermediary whose mission is to promote and advance successful, sustained homeownership with a focus on serving those facing the greatest barriers to homeownership. We believe that equitable access to homeownership is essential to strong communities and creates opportunities for generations to come. We link individuals, homeownership advisors, and industry stakeholders. We support 38 community-based organizations with the structure and funding to develop and deliver culturally responsive homeownership education and counseling. We collaborate and lead the development of innovative homeownership programming. Our innovative approach provides a methodology for ensuring service quality and program consistency throughout the

state. The Center manages program models, standards, training and certification and is a one-stop location for accessing trustworthy resources, including the operation of a consumer referral hotline and website.
www.hocm.org

Southern Minnesota Regional Legal Services, Inc.

Saint Paul, MN

\$36,449 - Comprehensive Counseling

Southern Minnesota Regional Legal Services (SMRLS) is Minnesota's oldest legal aid provider. Founded in 1909 as a branch of Associated Charities to provide legal aid to low-income people, the organization is celebrating 110 years of service. SMRLS' mission is to provide a full range of high quality legal services to low-income persons and eligible client groups in civil matters in a respectful manner, which enables clients to enforce their legal rights; obtain effective access to the courts, administrative agencies and forums which constitute our system of justice; maintain freedom from hunger, homelessness, sickness and abuse; empower persons and assure equal opportunity, thus, helping people to help themselves become economically self-reliant to the extent their individual abilities and circumstances permit. SMRLS, through a diverse, respectful, and fair working environment and legal assistance and community education activities, promotes and respects the dignity of low-income persons and seeks new and effective solutions to the critical and common legal problems of low-income persons which arise in a broad community context. SMRLS's housing counselors work to prevent homelessness for low-income residents by preventing foreclosure, preserving rental subsidies, preventing evictions, and obtaining necessary repairs. The priorities of the project include enforcement of local, state, and federal fair housing laws to protect tenants and the enforcement of the tenants' ability to live in housing of their choice.
www.smrls.org

Mississippi

Housing Education and Economic Development Inc.

Jackson, MS

\$30,890 - Comprehensive Counseling

Housing Education and Economic Development, Inc. (HEED) is a nonprofit organization that has been providing comprehensive housing counseling for 30 years. We have served over 15,000 clients. From the office and performing outreach in various communities across the state, caring housing counselors with a working knowledge of HUD programs and the local housing market provide guidance and advice to all Mississippians desiring to benefit. HEED provides pre-purchase, post-purchase, reverse mortgage, default, rental, and homeless one-on-one counseling in English and Spanish. Counseling services are available in person, by phone, or online. We also provide group homebuyer education. HEED is a fair housing organization helping HUD enforce the Fair Housing Act. It is HEED's mission to keep the public aware of current fair housing and fair lending laws and issues. Our goal is to educate Mississippians about their rights under the Fair Housing Act. It is our duty to make sure that female heads of households, families with children, and people with disabilities can identify an illegal act of discrimination. We want individuals to know their rights and provide them with solutions to their discrimination problems.
www.heedhousing.org

Mississippi Home Corporation

Jackson, MS

\$286,152 - Comprehensive Counseling

Mississippi Home Corporation (MHC) is a public-purpose corporation created by the Mississippi Home Corporation Act of 1989 to address housing needs. MHC plays a critical role in these efforts working with the governor, the Mississippi legislature, the U.S. Congressional delegation, and the affordable

housing industry to develop private and public partnerships throughout the state and nation to increase the awareness of Mississippi's desperate need for affordable housing. As the State Housing Finance Agency, MHC offers a variety of down-payment and assistance programs to assist homebuyers with down payment and closing costs. MHC operates Mississippi's Low-Income Housing Tax Credit Program and a multifamily bond program, which assists in the development of rental housing. MHC also operates the Mississippi Affordable Housing Development Fund, created by the State, which assists in financing site development, construction, and mortgages on single and multi-family properties for low- and moderate-income Mississippians. MHC's mission is to enhance Mississippi's long-term economic viability by financing safe, decent, affordable housing and helping working families build wealth. Our core function is to assist owner-occupied and rental housing targeted to moderate- and lower-income working families. www.mshomecorp.com

Mississippi Homebuyer Education Center-Initiative

Jackson, MS

\$294,910 - Comprehensive Counseling

Mississippi Homebuyer Education Center-Initiative (MHBEC-MHI) was established in 2001 to provide statewide homeownership education and counseling service for first-time mortgage applicants through a network of affiliated agencies. Our mission is to increase homeownership for low- to moderate-income individuals through education, counseling, financial literacy, and wealth building, and to provide community, economic, and housing development to communities we serve. MHBEC-MHI and all subgrantees support the delivery of a wide variety of housing counseling services to homebuyers, homeowners, low- to moderate-income renters, and the homeless. The primary objectives of the program are to improve financial literacy, expand homeownership opportunities, improve access to affordable housing, and preserve homeownership. Counselors provide guidance and advice to help families and individuals improve their housing conditions and meet the responsibilities of tenancy and homeownership. www.mhbec.com

Missouri

Community Services League

Independence, MO

\$32,194 - Comprehensive Counseling

Community Services League's (CSL) mission is to assist communities in reaching their potential by providing immediate relief to people in need, assessing their situations, and providing solutions that lead to economic stability. Our vision is a community where all people have resources to meet their basic needs, find meaningful work, and have a place to call home. CSL was founded in 1916 by a group of women from an ecumenical bible study class, including former First Lady Bess Wallace Truman. Since its inception, the mission has never changed from helping those less fortunate in our community. CSL is one of the largest service providers in the Kansas City Metropolitan area. In many communities we serve, CSL is the only option residents have for support. We accomplish our mission through an integrated service delivery model composed of: Income Supports, which provides families with basic needs such as food, financial assistance, personal care items, and seasonal support; Employment Services, which helps individuals obtain and retain employment making livable wages; Financial Coaching assists clients with long-term financial health by budgeting, credit improvement tools, and asset building; and Housing Counseling, which assists families who are at risk of homelessness and provides tools which assist families in stabilizing and maintaining housing. www.cslcares.org

Housing Options Provided for the Elderly

St. Louis, MO

\$174,988 - Comprehensive Counseling

Housing Options Provided for the Elderly (HOPE) is a national HUD-approved intermediary specifically for HECM counseling services. HOPE opened in 1987 as an agency serving seniors in Missouri. HOPE began providing reverse mortgage counseling in 1993. HOPE now boasts an exceptional roster of experienced HECM counselors, several of whom are also nationally recognized HECM counseling trainers. HOPE serves the entire U.S., providing both standard HECM counseling and HECM default counseling. Hope also develops training opportunities specifically for HECM counselors, including HECM default. www.hecmhope.org

Neighborhood Housing Services of Kansas City, Inc.

Kansas City, MO

\$15,174 - Comprehensive Counseling

Neighborhood Housing Services of Kansas City, Inc. (NHSKC) is a nonprofit community development corporation founded in 1974 to address the issues of vacant and abandoned housing causing blight in Midtown neighborhoods. NHSKC currently provides the following: affordable housing through a 16-unit apartment building, minor home repair, homebuyer education and counseling, and estate planning. The homebuyer education and counseling program helps low- to moderate-income homebuyers qualify for a mortgage loan the first time and prevents all the guess work. Applicants for minor home repair and estate planning are also offered the budget and credit counseling services to help design a more complete financial picture. The counseling efforts with current homeowners helps prevent foreclosure, establishes bank accounts, insures properties, and discourages predatory investors. Homebuyer education and counseling is crucial to increase minority and low/moderate-income borrowers. www.nhsokcmo.org

Youth Education and Health in Soulard

St. Louis, MO

\$25,329 - Comprehensive Counseling

Youth Education and Health in Soulard (YEHS), a nonprofit community-based corporation, was founded in 1972 to reduce the dropout rate and prevent the displacement of low- and moderate-income residents through the development of housing, youth, elderly, and employment programs. YEHS' primary mission is affordable housing. YEHS has developed more than 352 units of affordable housing, which includes for-sale homes for low- to moderate-income families and senior housing. YEHS owns and manages 150 affordable rental units, of which 32 units are Project Based Section 8. YEHS has been the sponsor of YouthBuild St. Louis, an alternative education, construction training, and employment program serving low-income youth between the ages of 18-24. Since 2001, YEHS has been a HUD-approved housing counseling agency. It provides counseling services to individuals, targeting low- and moderate-income area residents, including the following: pre-purchase counseling, mortgage delinquency and default resolution counseling, rental housing counseling, services for the homeless, and reverse mortgage counseling. www.yehstl.org

Montana

Montana Homeownership Network, Inc.

Great Falls, MT

\$443,184 - Comprehensive Counseling

Montana Homeownership Network, Inc. doing business as NeighborWorks Montana (NWMT) is a nonprofit corporation dedicated to increasing homeownership and preserving affordable housing for low-

income families throughout Montana. More than 30 housing organization partners, including nonprofits, state and federal agencies, and private sector lenders formed NWMT in 1998. Since its creation, it has grown from a loose-knit coordinating effort to an effective delivery system offering homebuyer counseling and education, down payment assistance, housing rehabilitation, and foreclosure prevention counseling statewide. NWMT has secured more than \$17 million in operational funding since 1998 and has received more than \$41 million in capital funding for first and second mortgages. Its success has earned national recognition, including a first-place award from NeighborWorks America in 2010 for the number of potential homebuyers who have been educated. NWMT has grown to include all levels of homeownership services, from the earliest pre-purchase work, all the way through foreclosure prevention, and has expanded to address the need for safe, affordable, accessible rentals, preservation and upgrading of manufactured home parks, wealth building and financial fitness, and other interlinked housing issues. The NWMT network consists of 15 partner organizations that provide homebuyer, rental, and financial education and counseling. www.nwmt.org

Nebraska

Blue Valley Community Action, Inc.

Fairbury, NE

\$23,823 - Comprehensive Counseling

Blue Valley Community Action Partnership (BVCA) is a locally controlled, private, nonprofit human services organization incorporated as a Community Action Agency in 1966, serving the needs of low-income people in southeast Nebraska for the last 50 years. BVCA's mission is: Overcoming poverty by helping people, improving lives, and strengthening communities. Our focus has been to develop community activities that eliminate the causes of poverty and to ameliorate the condition of poverty within our area. We have flexibility to try new approaches with our core funding resource and we mobilize local, state, and national resources to provide the activities and services needed for motivating individuals and creating opportunities for self-sufficiency. Some services are traditional, but innovation is an important part of our organization. Most programs and services offered by BVCA are designed to interact with and complement each other. The housing department offers the following services: development and management of affordable rental housing utilizing HOME, Low-Income Housing Tax Credits, and USDA Rural Development; housing counseling and homebuyer education; down payment assistance; and owner-occupied housing rehabilitation. Funds provided through the HUD housing counseling grant will help BVCA provide one-on-one counseling that will assist individuals and families acquire or maintain safe and decent housing. www.bvca.net/

Credit Advisors Foundation

Omaha, NE

\$127,604 - Comprehensive Counseling

Credit Advisors Foundation (CAF) is an accredited national, nonprofit credit, debt, and housing counseling agency, working as a HUD-approved multi-state organization that has helped clients with their housing goals for over 25 years. CAF provides a variety of group sessions webinars, workshops, and individual counseling opportunities to enhance the financial literacy of consumers nationwide, help consumers prepare for homeownership, avoid default or foreclosure, and sustain their housing situation of choice that is fair and free from discrimination. Our mission is to empower consumers to effectively manage their finances, create economic security, and realize equality of access and opportunity. Services available in Arizona, Iowa, and Nebraska 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. Housing counseling is an important step in owning a home and asset building and is especially advantageous in certain segments of the population, including low- and moderate-income homebuyers, minority homebuyers, seniors, and first-

time homebuyers. It promotes positive, successful homeownership experiences for consumers. All of CAF's housing counseling and education programs are available in English, Spanish, Korean, and Thai. www.creditadvisors.org

Family Housing Advisory Services, Inc.

Omaha, NE

\$44,000 - Comprehensive Counseling

Family Housing Advisory Services (FHAS) has been HUD-approved housing counseling agency since 1970, with a mission to improve the quality of life and eliminate poverty by helping people achieve housing stability and financial security in greater Omaha. For over 50 years, FHAS has offered a unique combination of services to address housing and poverty issues. FHAS is dedicated to, and passionate about, bringing about community-wide change. FHAS services include homeless assistance, rental counseling, pre-purchase homebuyer education, mortgage delinquency and default resolution, financial education, and foreclosure mitigation. FHAS complements these services with financial education, matched-savings, mortgage lending, and free tax preparation. In addition, FHAS is a Qualified Fair Housing Organization (QFHO) and the only Fair Housing Initiatives Program (FHIP) in the state of Nebraska. The organization's work is governed by five pillars: Economic Advancement; Client Empowerment; Organizational Excellence; Innovative Solutions; and Creative Collaboration. FHAS has educated over 5,000 homebuyers, created over 1,500 new homeowners, and has helped over 200 avoid foreclosure, including senior citizens facing tax foreclosure due to lack of knowledge of homestead exemption rules. FHAS has counseled over 28,000 tenants, distributed over \$1.2 million in rent and utility assistance to persons at risk of homelessness, prevented homelessness for over 7,000, and provided relocation or mobility services for over 1,500. www.fhasinc.org

High Plains Community Development Corporation, Inc.

Chadron, NE

\$45,092 - Comprehensive Counseling

High Plains Community Development Corp., Inc. was incorporated in the state of Nebraska in 1995 and received HUD housing counseling agency approval in 2000. High Plains is the only HUD-approved housing counseling agency in Nebraska's Third Congressional District, encompassing nearly 65,000 square miles, covering two time zones, and 68.5 counties. Reverse mortgage counseling services include the entire state of Nebraska and Wyoming with two HECM roster counselors on staff. Individual counseling services include pre-purchase/home buying; resolving or preventing mortgage delinquency or default; home maintenance and financial management for homeowners (non-delinquency post-purchase); and reverse mortgage counseling. Group education consist of pre-purchase/home buying. High Plains' partners with Family Housing Advisory Services (FHAS) in Omaha to provide individual client counseling on the Fair Housing Act as well as the Nebraska Residential Landlord/Tenant Act and intakes of fair housing complaints. High Plains also partners with the Nebraska Equal Opportunity Commission, a Fair Housing Enforcement Organization. The agency is a member of the Nebraska Housing Developers Association and has access to First Down funds from Federal Down Funds from Federal Home Loan Bank of Topeka for down payment/closing cost assistance available to first-time homebuyers. High Plains is a USDA Rural Development Certified Loan Packager for 502 Direct Loans for low-income families in Nebraska. ww.highplainscdc.com

New Hampshire

New Hampshire Housing Finance Authority

Bedford, NH

\$176,256 - Comprehensive Counseling

New Hampshire Housing Finance Authority (NHHFA) administers a broad range of programs designed to assist low- and moderate-income persons and families to obtain decent, safe, and affordable housing. As a self-sustaining public corporation, NHHFA offers mortgages and financial and homeownership education, finances the development of quality, affordable rental housing, and administers the Housing Choice Voucher program. Since its inception, NHHFA has helped more than 45,000 families purchase their own homes and has been instrumental in financing the creation of more than 15,000 multi-family housing units. NHHFA has been a part of HUD's housing counseling network since 1998. Four local housing counseling agencies partner with NHHFA to provide a network of quality housing education and counseling services throughout the state, serving over 2,600 households annually. NHHFA also operates the Family Self-Sufficiency (FSS) Program, a voluntary program for Housing Choice Voucher clients who are able and willing to work at least part-time. In addition, NHHFA has developed four online consumer education programs: Find Financial Freedom, Becoming a Homeowner, Mortgage Credit Certificate, and Home Flex Purchase Rehabilitation Program. www.NHHFA.org

New Jersey

Consumer Credit and Budget Counseling DBA National Foundation for Debt Management

Marmora, NJ

\$158,547 – Comprehensive Counseling

Consumer Credit and Budget Counseling doing business as National Foundation for Debt Management (NFDm) is a credit and housing counseling agency with a long-term commitment to building credit and maintaining homeownership. As a nonprofit organized in 1998, NFDm has grown its housing services through providing superior service to its clients. NFDm is approved as a multi-state housing organization with three branches in New Jersey and Florida and an annex in Atlantic City. The organization is a national leader in reverse mortgage counseling with an emphasis on helping elders maintain homeownership through our HECM taxes and insurance foreclosure intervention services. NFDm serves two states that have not participated fully in the housing recovery with teams of trained and certified default and foreclosure intervention and prevention counselors that provide clients with education, foreclosure, and default counseling. www.nfdm.org

Garden State Consumer Credit Counseling, Inc. DBA Navicore Solutions

Manalapan, NJ

\$556,769 - Comprehensive Counseling

Navicore Solutions strengthens the well-being of individuals and families through education, guidance, advocacy and support. Founded in 1991, we provide services nationally in the areas of housing counseling, personal financial counseling, debt management, pre/post-bankruptcy counseling, and education, student loan counseling, financial education, and community outreach and disaster recovery counseling. We are a member of the National Foundation for Credit Counseling, accredited by the Council on Accreditation, and have been a HUD-approved housing counseling agency since 2003. The primary focus of Navicore Solutions is to ensure the consistent delivery of high-quality services to our clients, program partners and employees. This is achieved through continuous endeavors to improve our quality system in the areas of policies, procedures, human resources and agency efforts. Our deepest proficiency is counseling clients with an unparalleled dedication to quality and compassion. The foundation of this core strength is in the unique depth and quality of our counseling model, the rigorous

gold standard training we provide to each of our certified counselors, and the display of compassion we demonstrate to every individual that reaches out to us for help. www.navicoresolutions.org

Housing and Community Development Network of New Jersey

Trenton, NJ

\$288,223 - Comprehensive Counseling

Since 1989, the Housing and Community Development Network of New Jersey has worked to improve the environment for the work of community development corporations and to strengthen their capacity to create housing and revitalize distressed neighborhoods throughout New Jersey. The Network is a statewide association of over 250 nonprofit housing and community development corporations, individuals, professional organizations, and prominent New Jersey corporations that support the creation of housing choices and economic opportunities for low- and moderate-income community residents. Since 2014, the Network serves as a HUD-approved regional intermediary through which funding, technical assistance, training, and compliance review are extended to housing counseling agencies across the state on a quarterly basis. The Network and its members share a commitment to promoting economic justice and the empowerment of low-income individuals and communities and encouraging wider participation in the framing and implementation of public policies. We support our members by providing targeted technical assistance and educational programs, pursuing additional resources and improved public policies, and conducting research on ways to enhance the impact and effectiveness of the community development sector. www.hcdnnj.org

Housing Authority of the City of Paterson

Paterson, NJ

\$16,272 – Comprehensive Counseling

The Housing Authority of City of Paterson (HACP) is a governmental instrumentality and is the third largest housing development in New Jersey. It owns and operates 1,285 public housing units and administers 2,830 Housing Choice Vouchers. As one of Paterson's principal housing agencies, the HACP's mission is to provide leadership, policies, and programs to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination. To fulfill this purpose, the HACP has embraced high standards of ethics, management, and accountability and forges new partnerships in order to carry out this mission. In 2000 the HACP became the first public housing authority in New Jersey to be a HUD-approved housing counseling agency. With a HUD-approved Section 8 homeownership program since 2001, the goal of the housing counseling is to improve financial literacy, stabilize neighborhoods, expand/preserve homeownership opportunities and improve access to affordable housing for low- to moderate-income residents in Paterson. To date, the HACP has provided 2,500 residents with education and counseling services and assisted approximately 350 residents successfully purchase a home and/or avoid foreclosure. www.patersonhousingauthority.org.

New Jersey Housing and Mortgage Finance Agency

Trenton, NJ

\$250,530 - Comprehensive Counseling

The New Jersey Housing and Mortgage Finance Agency (NJHMFA) created in 1983, is an independent state agency, with the mission to provide funding for affordable home ownership and housing opportunities for New Jersey residents. The Agency is a strong, unified advocate for housing production, financing, and improvement. It accomplishes its mission by responding to the needs of its residents by implementing creative programs and establishing alliances that fund affordable home mortgages for first-time home buyers; promoting construction and rehabilitation of rental housing; encouraging mixed-income, owner-occupied housing growth as a means to stabilize neighborhoods; advancing the growth and development of municipalities; contributing to the quality of life of older adults, the disabled and

those with special housing needs; and formulating partnerships to foster the economic development of New Jersey and the personal development of its residents. www.njhousing.gov

North Hudson Community Action Corporation

Union City, NJ

\$16,272 - Comprehensive Counseling

North Hudson Community Action Corporation (NHCAC) was founded in 1965 by forward-thinking mayors in northern Hudson County using War on Poverty funds to address community needs. NHCAC's mission is to promote and improve the quality of life and to eliminate factors leading to poverty for northern New Jersey residents by providing comprehensive health and social services with compassion, and through collaborations and partnerships in a culturally sensitive environment. In 1994, the mission was expanded to include the provision of primary health care services and in 1997 it was officially designated the first Federally Qualified Health Center (FQHC) opened in Hudson County. Today NHCAC is the largest and only FQHC and Community Action Agency in the State of New Jersey. Ten health centers, over twenty social service programs, and five Head Start sites are strategically located throughout Bergen, Passaic, and Hudson Counties where the highest concentrations of poverty exist. Raising the bar on quality of life for nearly 87,000 health center and social service patients/clients in 2018, NHCAC has become a trusted one-stop service agency in its communities and a cornerstone for health and human services in New Jersey. The multi-service delivery system allows NHCAC to take a comprehensive and integrated approach to reducing disparities and improving health and social outcomes of the low-income, urban, largely Hispanic immigrant population in the area. www.nhcac.org

Senior Citizens United Community Services, Inc.

Audubon, NJ

\$32,740 - Comprehensive Counseling

Senior Citizens United Community Services (SCUCS) is a nonprofit social service agency established in 1979 to improve services for the elderly and people with disabilities. Its mission is to "enhance the quality of life, encourage independence and provide a safe and supportive living environment for older adults and adults with disabilities, especially those with the greatest socio-economic need". Services include transportation, emergency assistance services, personal care, housing counseling, shared housing, telephone reassurance, nutrition, adult family care, respite services, case management, and DDD support coordination. SCUCS began the shared housing program in 1982, HECM counseling in 1990, and housing counseling in 2007. Since then, SCUCS has been providing housing counseling, locating, securing, or maintaining rental housing for senior and adults with disabilities. SCUCS is part of the Homeless Network Planning Committee of Community Planning and Advocacy Council and the Southern Regional Continuum of Care. SCUCS is an important gateway to local state, federal, and private housing assistance. SCUCS has a HECM roster counselor who provides counseling throughout the U.S.

www.scucs.org

New York

Allegany County Community Opportunities and Rural Development

Belmont, NY

\$39,334 - Comprehensive Counseling

Allegany County Community Opportunities and Rural Development (ACCORD) is a private, nonprofit Community Action Agency, established under the Economic Opportunity Act of 1964 to fight America's War on Poverty. For over 47 years, ACCORD has administered a variety of programs aimed at assisting vulnerable and impoverished people in escaping the grips of poverty. Our mission is "As a Community Action Agency, we believe in the strength, dignity and potential of all people. We offer access to

opportunities, resources and services to strengthen individuals, families and communities. We are committed to improving the community's response to rural poverty and giving a voice to the unheard." ACCORD's vision is "Educate, Encourage, Empower." ACCORD has continually expanded the array of programs and services for low- and moderate-income individuals and families. Today ACCORD provides residents with services including small business, childcare referral, domestic violence, emergency food, Head Start, homeless and housing, and afterschool programs. Housing services include homebuyer education, rental assistance, foreclosure prevention, homelessness assistance, homeless prevention services, owner occupied home repair, and rental opportunities for low- to moderate-income persons. www.accordcorp.org

Greater Sheepshead Bay Development Corporation

Brooklyn, NY

\$10,230 - Comprehensive Counseling

Greater Sheepshead Bay Development Corporation (GSBDC) is a nonprofit community-based 501(c)(3) HUD-approved housing counseling agency that has served the community for the past 40 years. Its mission is to prevent eviction and foreclosure, and thus preserve affordable housing for its multicultural low- to moderate-income residents, as well as many older adults. GSBDC is a Neighborhood Preservation Company located in the Southern half of Brooklyn, New York. We advocate for affordable homeownership, tenant protection services, foreclosure prevention, and pre-purchase homebuying counseling. Our community residents are comprised of 40% tenants and 60% coop-owners and homeowners. The agency focuses on ensuring that tenants remain in their apartments at affordable rents, coop-owners at affordable maintenance, and homeowners at affordable mortgage payments. www.gsbdcorp.org/

National Urban League

New York, NY

\$871,183 - Comprehensive Counseling

The National Urban League (NUL) grew out of the grassroots movement for freedom and opportunity known as the Great Migration. When the U.S. Supreme Court approved segregation in the 1896 Plessy v. Ferguson decision, the brutal system of economic, social and political oppression adopted by the South rapidly motivated African Americans to move northward. Unfortunately, newcomers to the North soon discovered they had not escaped racial discrimination. Founded in 1910 and headquartered in NYC, NUL was established to counsel and train these Black migrants, working in a variety of ways to bring educational and employment opportunities to Blacks. The mission of the Urban League is to enable African Americans and other underserved urban residents to secure economic self-reliance, parity, power and civil rights. NUL spearheads the efforts of 90 local affiliates in 36 states and DC through public policy, advocacy, and direct services that impact more than 2 million people annually. NUL focuses on five major program areas – education, jobs, entrepreneurship, health, and housing. A housing counseling provider for over 30 years, NUL serves as an intermediary to 29 counseling operations. NUL's affiliates provide housing counseling and/or education in the following service areas: fair housing; financial literacy; rental; predatory lending prevention; pre- and post-purchase; foreclosure prevention; reverse mortgage; and homelessness prevention. www.nul.org

New York Mortgage Coalition, Inc.

New York, NY

\$370,944 – Comprehensive Counseling

The New York Mortgage Coalition (NYMC) is a nonprofit collaboration of financial institutions and community housing agencies focused on expanding the opportunity for responsible and sustainable homeownership to minority, and low- and moderate-income individuals and families in the five boroughs of New York City, as well as the surrounding counties of Nassau, Suffolk, Dutchess, Orange, Rockland,

and Westchester. NYMC supports its nine neighborhood-based nonprofit members in their pre-purchase counseling, post-purchase education, and financial literacy programs. Coalition members provide the public with access to the tools to achieve the dream of homeownership. NYMC also supports its member agencies who play a leading role in preserving homeownership offering informational workshops and one-on-one counseling to troubled homeowners through foreclosure prevention programs. NYMC was founded in 1993 as a coalition of nonprofit housing counseling agencies and lenders to meet the requirements of the Community Reinvestment Act, and to help low- to moderate-income buyers become first-time homebuyers in the Greater New York area. www.nymc.org.

New York State Housing Finance Agency - New York State Homes and Community Renewal

New York, NY

\$953,521 - Comprehensive Counseling

New York State Homes and Community Renewal (HCR) consists of all the State's major housing and community renewal agencies and offices, including the Affordable Housing Corporation, the Division of Housing and Community Renewal, Housing Finance Agency, State of New York Mortgage Agency, Housing Trust Fund Corporation and others. The Finance and Development Office oversees the development of affordable housing, including Low-Income Housing Tax Credit programs, tax exempt and taxable bond finance programs, single family loan, and Capital awards programs. The Housing Preservation Office oversees all the programs that maintain and enhance the state's portfolio of existing affordable housing. This includes the Office of Rent Administration, the Section 8 program, Asset Management, and the Weatherization Assistance Program. The Community Renewal Office includes all the programs geared toward community and economic development, job creation and downtown revitalization, including the NYS CDBG Program, NY Main Street program, Affordable Housing Corporation, Neighborhood Stabilization Program and the Neighborhood and Rural Preservation programs. In 1926, the Division of Housing was created within New York's Department of State. It was originally an arm of the State Board of Housing that administered a Limited Dividend Program, the first of its kind in the nation. New York State continued to be an innovator with the creation of the New York State Housing Finance Agency in 1960. www.nyshcr.gov

Niagara Falls Neighborhood Housing Services, Inc.

Niagara Falls, NY

\$17,920 - Comprehensive Counseling

Niagara Falls Neighborhood Housing Services, Inc., is a nonprofit organization dedicated to preserving the housing stock in the city of Niagara Falls, New York by offering core services such as homebuyer education, credit repair and counseling, homeownership incentives for the first-time homebuyer in addition to owning and managing 56 rental units and offering home rehabilitation grant programs for low-moderate income households. www.niagrafallsnhs.org

PathStone Corporation

Rochester, NY

\$289,495 - Comprehensive Counseling

PathStone Corporation is a nonprofit community development and human service organization providing services to low-income families and economically depressed communities throughout New York, Pennsylvania, New Jersey, Ohio, Indiana, Virginia, Vermont, and Puerto Rico. PathStone Corporation was organized and incorporated in 1969. PathStone's mission is to "build family and individual self-sufficiency by strengthening farmworker, rural and urban communities." PathStone promotes social justice through programs and advocacy and has successfully operated a wide array of programs funded by federal, state, local, faith-based, and private sources. These programs include comprehensive housing counseling services, adult training and employment, child and family development, community revitalization, economic development services, emergency and supportive services, farmworker housing

assistance, health and safety, home ownership, housing choice, manufactured home cooperative services, real estate development, property management resident services, financial literacy, entrepreneurship, and housing rehabilitation and energy services. www.pathstone.org

Rockaway Development and Revitalization Corporation

Far Rockaway, NY

\$15,174 - Comprehensive Counseling

Rockaway Development and Revitalization Corporation (RDRC) is a 501(3)(c) nonprofit corporation established in 1978 by a group of community residents, civic and religious leaders, elected officials, and business owners in response to serious social and economic decline that engulfed the entire Rockaway peninsula region. This included deteriorated commercial areas, residential blight, substandard housing, and high rates of poverty, unemployment, and crime. Since our inception, our priority has been to serve as a catalyst for the community's revitalization by initiating community development activities, which remove barriers to economic growth, stimulate the local economy, and create jobs. RDRC's programs enhance the quality and diversity of educational offerings for students, reduce the blight and neglect of our neighborhoods, and assist our residents in overcoming the community's severe geographic and social isolation. For over 40 years, RDRC has been a leading advocate for homeownership working with banks and mortgage lenders to find the best available loan or refinancing products for our clients, free of charge. We provide housing counseling services to persons interested in purchasing a home or who currently own a home and are having difficulties in maintaining their home. With over 5,000 units of new affordable rental housing units planned for the Rockaways over the next 10+ years, RDRC has begun to prepare renters interested in relocating from single and multi-family rental units and public housing through our financial capacity building program, which focuses on the importance of credit in determining the approval of a loan, credit application, employment and housing. www.rdrc.org

Strycker's Bay Neighborhood Council, Inc.

New York, NY

\$11,878 - Comprehensive Counseling

Strycker's Bay Neighborhood Council, Inc. (SBNC) has been part of the Upper West Side community in New York City for nearly 60 years. Since 1959, the organization has played a significant role in the preservation and creation of affordable housing in the region. SBNC advocates on behalf of and assists families to avoid displacement and prevent homelessness by utilizing a combination of eviction prevention strategies; it connects families to work and other supports for which they are eligible; and creates, promotes, and facilitates access to affordable rental housing and low- and moderate-income homeownership opportunities. SBNC assists low-income residents of the Upper West Side to solve problems of inadequate housing and other related community services and helps empower them to improve their quality of life. Since its beginning, the agency has looked beyond housing problems to address the comprehensive range of issues that affect the welfare of community residents, including education, employment, youth development, and open space. westsidecommons.org

The Center for New York City Neighborhoods, Inc.

New York, NY

\$34,661- Comprehensive Counseling

Founded in 2008, the Center for New York City Neighborhoods (the Center) promotes and protects affordable homeownership in New York City so that working- and middle-class families are able to build strong, thriving communities. The Center supports these homeowners at every step of their journey. The Center provides a range of housing counseling services to New York City residents including foreclosure prevention, rental housing, and post-purchase counseling. www.cnycn.org

North Carolina

Chatham County Housing Authority

Silver City, NC

\$15,723 - Comprehensive Counseling

The Chatham County Housing Authority is a quasi-governmental agency. Since 1970, Chatham County Housing Authority has endeavored to increase its housing stock in order to better help those requiring housing assistance. The Housing Authority, through its Housing Choice Voucher (HCV) program is providing housing assistance to approximately 460 households with a total population in excess of 990 persons. The mission of the Chatham County Housing Authority is to be committed to achieving excellence in providing safe, decent, and affordable housing assistance while promoting self-sufficiency, upward mobility, and homeownership opportunities to residents of Chatham County. The Chatham County Housing Authority has provided housing counseling services since 2010 for approximately 200 citizens of Chatham County. The Housing Authority's Homeownership Academy provides the following housing counseling services: pre-purchase, financial management/budgeting; home improvement and rehabilitation and rental housing counseling; fair housing pre-purchase education, pre-purchase homebuyer education; predatory lending education, resolving/preventing mortgage delinquency, and rental housing workshops. www.chathamnc.org

Housing Authority of the City of Greensboro

Greensboro, NC

\$28,627 - Comprehensive Counseling

Greensboro Housing Authority (GHA) is currently celebrating 78 years of excellence in affordable housing. Since its establishment in 1941, GHA has strived to fulfill its mission to the citizens of Greensboro. Greensboro Housing Authority is Greensboro's largest provider of affordable housing, housing over 10,000 individuals through the public housing and Housing Choice Voucher Programs. Together with its community partners, the GHA staff implements and maintains programs that promote education, homeownership, youth achievement, wellness, and self-sufficiency. Our mission is to provide safe, quality, affordable housing to low-income families, elderly, and the disabled in the Greensboro community; to maintain a secure community environment; and to encourage personal responsibility and upward mobility of residents while maintaining the fiscal integrity of the agency. www.gha-nc.org

Housing Authority of the City of High Point

High Point, NC

\$17,576 - Comprehensive Counseling

The Housing Authority of the City of High Point (HPHA) was chartered as a Public Housing Authority in 1940 in order to provide decent, safe, and sanitary housing to the low-income citizens of High Point. The agency administers 1,146 units funded under the Public Housing Program, 1,519 tenant-based Section 8 Housing Choice Vouchers, and 101 units through the Section 8 New Construction Program. Additionally, the agency operates programs in the areas of housing counseling, Public Housing Capital Fund Program (CFP), Congregate Housing Supportive Services, and Affordable Housing Program, Upward Mobility Program and Resident and Supportive Services. The agency also operates a nonprofit organization, Low Income Housing Opportunities, Inc. to provide housing and homeownership opportunities to residents of High Point. Our 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. Towards this goal, we offer a variety of programs, including rental subsidies, urban development investments, and affordable housing. www.hpha.net

North Carolina Housing Coalition

Raleigh, NC

\$764,695 - Comprehensive Counseling

Established in 1988, the North Carolina Housing Coalition (NCHC) is a private, nonprofit resource and advocacy organization located in Raleigh. Its mission is to lead a movement to ensure that every North Carolinian has a safe, decent, affordable place to live in with dignity. Although NCHC does not provide direct housing counseling services to the community, it trains and represents housing counselors and agencies in North and South Carolina through its program, the Association of Housing Counselors (TAHC). Through TAHC, NCHC supports the availability of high-quality housing counseling services as part of their commitment to affordable housing. www.nchousing.org

Telamon Corporation

Raleigh, NC

\$394,964 - Comprehensive Counseling

Empowering individuals and improving communities for more than 50 years, Telamon brings human services to individuals in 11 states across the Southeast, Mid-Atlantic, and Great Lakes regions. Initiated in 1965 as the Migrant Project of the North Carolina Council of Churches, Telamon's mission is to provide educational services that lead to better jobs, better lives, and better communities. We accomplish our mission through the operation of three lines of business: Early Childhood and Family Support, Workforce and Career Services, and Housing and Financial Empowerment. These initiatives support migrant and seasonal farmworkers, veterans, children and youth from low-income families, and individuals and families of the communities we serve. Telamon provides early childhood education, job training, emergency services, housing opportunities, and an array of programs and services funded by federal and state agencies, foundations, and private donations. Telamon's Housing and Financial Empowerment line of business, which offers a wide range of housing services in nine states, was designated as HUD-approved national intermediary in 2015. We provide education, coaching, and counseling in the areas of financial literacy, fair housing, pre-purchase, rental, non-delinquency post-purchase, and homeownership retention. Branch interagency offices concentrate on the needs of customers, promoting efficient and streamlined service delivery, and maximizing performance outcomes. www.telamon.org

Twin Rivers Opportunities, Inc.

New Bern, NC

\$24,921 - Comprehensive Counseling

Twin Rivers Opportunities, Inc. (TRO, Inc.) is a nonprofit corporation 501(c)(3) formed in 1966. TRO Inc.'s mission is to expand the agency's service to the optimum provision of housing and home ownership opportunities to very low- and lower-income families residing in Craven, Jones, and Pamlico Counties. TRO Inc. has successfully administered the HUD Section 8 Voucher Rental Assistance for more than forty years. This program enables clients to find affordable rental units. TRO, Inc. receives funding from HUD for a Family Self Sufficiency Program. The FSS program assists Section 8 tenants in obtaining their goals in employment, education, and homeownership. TRO, Inc. implemented the Housing Counseling Department fifteen years ago which provides all types of housing counseling services.

www.twinrivershousing.com

Western Piedmont Council of Governments

Hickory, NC

\$40,701 - Comprehensive Counseling

The Western Piedmont Council of Governments (WPCOG) is a voluntary association of local governments organized in 1968 as a nonprofit group to provide long-range planning and technical

assistance. WPCOG has 24 local government members (cities, towns, and counties) in the counties of Alexander, Burke, Caldwell, and Catawba. Our mission statement is to "serve all local government members with professional, cost effective assistance on a variety of local, regional, state and federal issues and programs." WPCOG Regional Housing Authority has been designated by HUD to be an Envision Center demonstration site. WPCOG is the only EnVision Center in North Carolina and the southeast region. WPCOG's EnVision Center will offer HUD assisted family's access to centralized support services that can help them achieve self-sufficiency, thereby making scarce Federal resources more readily available to a greater number of households currently waiting to receive HUD assistance. It will offer services in four areas: Economic Empowerment, Educational Advancement, Health and Wellness and Character and Leadership Development. WPCOG will collaborate with resident councils, housing authorities, and community leaders to select the services to offer to our communities. WPCOG housing counselors bring together more than 50 years of homeownership training and experience. WPCOG offers a first-time homebuyer down payment assistance program, mortgage delinquency and default counseling, HECM counseling, Housing Choice Voucher (HCV) rental assistance, Family Self Sufficiency, and HCV Homebuyer Assistance. www.wpcog.org

Ohio

Community Housing Solutions

Cleveland, OH

\$23,823 - Comprehensive Counseling

Since its founding in 1973, Community Housing Solutions (CHS), formerly Lutheran Housing Corporation, 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, 2,000 residents of Cuyahoga County are able to obtain or preserve affordable housing because of CHS's extensive delivery system of development, information, and assistance. CHS maintains a strong relationship with its funders, private and public, and is the second largest private nonprofit housing organization of its kind in Cuyahoga County.

communityhousingsolutions.wordpress.com/

County Corp

Dayton, OH

\$37,135 - Comprehensive Counseling

County Corp is the private nonprofit development corporation for Montgomery County. The mission of County Corp is to improve our greater Dayton-Montgomery County community by offering affordable housing and economic programs for residents and small businesses. Our vision is to be the premier provider of programs that create safe, stable neighborhoods, and successful small businesses. Through housing counseling, our mission is to work with residents to create sustainable homeownership and financial success. The mission is achieved through homebuyer education and counseling, foreclosure prevention counseling, HECM counseling, and financial capabilities counseling. www.countycorp.com

Fair Housing Contact Service, Inc

Akron, OH

\$30,682 - Comprehensive Counseling

Fair Housing Contact Service Inc. (FHCS) is a nonprofit organization located in Akron and was founded in 1965. During its 54-year history, FHCS has and continues to support and encourage 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 affordable housing in the neighborhood of their choice. FHCS's mission statement is to prevent and eliminate discrimination and to promote equal housing opportunity. 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 for seniors, default/delinquency counseling, predatory lending counseling, rental, homelessness counseling, homebuyer classes, and education and outreach.

www.fairhousingakron.org

Fair Housing Resource Center, Inc.

Painesville, OH

\$31,234 - Comprehensive Counseling

The Fair Housing Resource Center, Inc. (FHRC) is a 501(c)(3) organization located in Lake County. FHRC has operated as a HUD-approved housing counseling agency since 2002 and over the past 17 years, has established positive working relationships with both the private and public sector of Lake Geauga, and Ashtabula Counties. FHRC provides a flexible range of services to address the wide variety of housing and financial needs to homebuyers, homeowners, renters, and the homeless. FHRC provides one-on-one counseling services to assist individuals and families to obtain housing and to stay in their homes. These topics include landlord/tenant rights, fair housing complaint investigations, loss mitigation, scam prevention, homeownership, Home Equity Conversion Mortgages, property maintenance, pre-purchase/home buying, and financial management/literacy. FHRC provides group counseling for individuals in the following areas: rental counseling workshops, fair housing workshops, pre-purchase home buying workshops, and mortgage delinquency/scam prevention workshops. FHRC has assisted over 13,000 households. The work plans created by the FHRC assist individuals in becoming self-sufficient and ensure that all persons are provided safe, decent, and affordable housing. www.FHRC.org

West Ohio Community Action Partnership

Lima, OH

\$21,626 - Comprehensive Counseling

In 1993, West Ohio Community Action Partnership (WOCAP) was founded as a nonprofit private organization to serve our community in meeting the needs of both young and old low-income families in Allen County. 24 years later, WOCAP now offers twelve programs in four counties, Allen, Auglaize, Hardin and Mercer. WOCAP provides opportunities for people to reach their highest potential by providing steppingstones to success. We open paths to self-sufficiency and empowerment for individuals and families to enhance our community. We provide down payment assistance, financial assistance, and our goal is to provide rental counseling to eligible participants seeking to obtain or maintain safe affordable rental housing. WOCAP is a HUD-approved housing counseling agency that provides the following housing counseling services: pre-purchase counseling, pre-purchase homebuyer education, resolving/preventing mortgage delinquency workshops, predatory lending education, financial management/budget counseling, fair housing pre-purchase education, rental housing counseling, and services for the homeless. www.wocap.org

Working in Neighborhoods

Cincinnati, OH

\$24,372 - Comprehensive Counseling

For over 40 years, Working in Neighborhoods (WIN), a Cincinnati-based nonprofit organization, has empowered people to make informed choices for themselves and their neighborhoods through community building, home ownership, and economic learning. WIN prepares families to purchase their first home by offering homebuyer training classes and individual housing counseling/coaching. Annually, WIN teaches over 300 families how to purchase their first home. WIN also effectively saves homes from foreclosure, protecting families' investments and maintaining neighborhood stability. It has created partnerships with

national and local lenders and servicers. These partnerships have enabled WIN to save over 1,600 homes from foreclosure, protecting \$143.9 million in assets in Greater Cincinnati. WIN provides tools and education workshops to improve its neighbors' economic situations to increase their financial stability. Workshops include budgeting and money management, credit, home maintenance, and identity theft. WIN also offers financial literacy training to 200 families annually including Ohio Benefit Bank services. WIN's IDA program provides families with financial education, asset specific education, and coaching that will help them achieve their long-term goal of buying a house, funding educational expenses, or senior home repair. www.wincincy.org

WSOS Community Action Commission, Inc.

Fremont, OH

\$14,075 - Comprehensive Counseling

WSOS Community Action Commission, Inc., a 501(c)(3) nonprofit, 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. The WSOS mission is "We create partnerships and opportunities to help individuals, families and communities thrive." WSOS operates hundreds of programs encompassing child development, emergency services, community and economic development, employment and training, transportation, services to seniors, energy conservation, housing rehabilitation and repair, nutrition, new housing development, and housing counseling. The housing counseling services includes foreclosure counseling, rehabilitation, home repair, rental assistance, homebuyer assistance, neighborhood revitalization, lead-based paint abatement, affordable housing development/construction (owner- and renter-occupied) and homeless assistance. WSOS has provided housing counseling and down payment assistance to homebuyers for 24 years, assisting more than 8,000 households. We employ housing counselors, wrap-around specialists, and support personnel who have had counseling training through nationally recognized training providers. www.wsos.org

Youngstown Metropolitan Housing Authority

Youngstown, OH

\$19,568 - Comprehensive Counseling

The Youngstown Metropolitan Housing Authority (YMHA) has a staff of 62, administers 2,269 Housing Choice Vouchers, manages a portfolio of 1,251 public housing units, and operates with a budget of \$18 million. The agency's housing portfolio is concentrated in the city of Youngstown; however, YMHA has property throughout Mahoning County. YMHA was established in 1933 and retains jurisdiction over public housing throughout Mahoning County. YMHA is a high performer in regard to Section 8 Management Assessment Program scores and a standard performer in regard to Public Housing Assessment System scores and has over 83 years of experience in the development and management of housing and programs. YMHA has been awarded and administers several supportive service grants funded by HUD and various other funding sources. YMHA is a HUD-approved housing counseling agency. YMHA is dedicated to creating and maintaining healthy, service enriched neighborhoods. We strive to enhance the quality of life for our residents by providing attractive, secure, affordable housing and innovative programs designed to enable residents to achieve a higher level of economic and social self-sufficiency. www.ymhaonline.com

Youngstown Neighborhood Development Corporation

Youngstown, OH

\$25,471 - Comprehensive Counseling

The Youngstown Neighborhood Development Corporation (YNDC) is a citywide community development corporation launched in 2009 to catalyze strategic reinvestment in neighborhoods throughout the city of Youngstown. The mission of the organization is to improve the quality of life in Youngstown by building and encouraging investment in neighborhoods of choice for all through a dual

approach that includes strategic investments to rebuild market confidence in neighborhoods with strong assets and broader partnership strategies to strengthen Youngstown's community development capacity. The organization provides affordable housing services including pre-purchase housing counseling and education, non-delinquency post-purchase housing counseling, first-mortgage financing, owner-occupied home repair and rehabilitation, and the acquisition and rehabilitation of vacant housing for affordable homeownership. www.yndc.org

Oklahoma

Community Action of Oklahoma City and Oklahoma/Canadian Counties, Inc.

Oklahoma City, OK

\$15,000 - Comprehensive Counseling

In partnership with the community, the mission of Community Action Agency of Oklahoma City and Oklahoma/Canadian Counties Inc. (CAA) is to promote the self-sufficiency of the socially, economically, and culturally disadvantaged citizens of Oklahoma City and Oklahoma and Canadian Counties, and to eliminate the paradox of poverty among these citizens by opening to everyone the opportunity to work, to live in decency, dignity, and worth, and to secure the opportunities needed to become fully self-sufficient. CAA's mission includes planning and evaluating new types of services, innovative approaches, and strategies for overcoming the root causes of poverty in the community, to include providing affordable housing to low- and moderate-income households. CAA departments include: Head Start, Turning Point Drug and Alcohol, Housing/Home Repair, Special Projects Housing Division, Economic Development, Community Services, Administrative Services, and Fiscal Management. The Housing Division accomplishes weatherization, emergency home repair, and exterior maintenance tasks. The Special Projects Division works with clients on a daily basis either with down payment and closing costs assistance to help income-eligible households purchase a home, housing counseling to help prepare a potential homeowner for the home buying process, and default counseling to help a homebuyer maintain their homeownership. www.caaofokc.com

Community Development Support Association, Inc.

Enid, OK

\$15,174 - Comprehensive Counseling

Community Development Support Association, Inc. (CDSA) is a private nonprofit 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 our communities. 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. www.cdsaok.org

Housing Authority of the Choctaw Nation of Oklahoma

Hugo, OK

\$44,409 - Comprehensive Counseling

Established in 1965, the Housing Authority of the Choctaw Nation of Oklahoma (HACNO) is the Tribally Designated Housing Entity (TDHE) of the Choctaw Nation of Oklahoma. HACNO has provided housing related services to Native Americans living throughout the Choctaw Nation's 10 county service area in southeastern Oklahoma for over 50 years. Its mission is to provide affordable quality homes, professional management services, and economic growth while promoting opportunities for resident self-sufficiency and safety. Services offered include affordable rental housing, supportive housing for elders,

home finance products, home maintenance, modernization, rehabilitation and energy efficiency assistance for low-income homeowners, storm shelter grants, and more. HACNO's Home Finance Department, established in 2002, helps furthers HACNO's mission by providing affordable home loan opportunities designed to obtain decent, safe, and sanitary housing, as well as extensive counseling services through its Home Finance Counseling Program. The counseling program's services include homebuyer education, mortgage delinquency and default resolution, one-on-one budget and credit counseling, and pre- and post-purchase counseling. www.choctawnation.com/tribal-services/housing

Housing Partners of Tulsa, Inc.

Tulsa, OK

\$30,275 - Comprehensive Counseling

Housing Partners of Tulsa, Inc. (HPT), created in 1991, is a 501(c)(3) nonprofit corporation. HPT's mission is to provide educational services and housing counseling services for low- and moderate-income Tulsans and promote programs leading to self-sufficiency and homeownership. Counselors at HPT strive to empower people to improve their quality of life by creating educational programs to assist low-income homebuyers, homebuyers with disabilities, elderly homebuyers, and homebuyers with language barriers. These potential homebuyers need additional resources made available to them in order to complete their home buying experience. HPT provides the following services: homebuyer education classes, down payment/closing cost assistance, post-purchase counseling, delinquency management, foreclosure/loss mitigation counseling, predatory lending prevention education, default management, fair housing education, and financial literacy. HPT's objectives are to encourage responsible homeownership, to expand homeownership opportunities, and improve access to affordable housing. Counselors provide guidance to help families and individuals meet the responsibilities of a homeowner. With more than 15 years of experience providing housing assistance, HPT expects to continue providing down payment assistance to first-time homebuyers through the HOME program in conjunction with the City of Tulsa and Tulsa County HOME Consortium. All services are provided at no cost to the potential homebuyer.

www.tulсахousing.org

QuickCert, Inc.

Tulsa, OK

\$128,486 - Comprehensive Counseling

QuickCert, Inc. is a 501(c)(3) organization founded in 2007. The organization is a HUD-approved housing counseling agency that offers housing counseling services across the United States and Puerto Rico in English and Spanish. QuickCert, Inc.'s goal is to provide housing counseling services with their primary focus on offering senior services and reverse mortgage counseling. www.quickcert.org

Oregon

Community Connection of Northeast Oregon, Inc.

La Grande, OR

\$21,216 - Comprehensive Counseling

Community Connection of Northeast Oregon, Inc. (CCNO) was incorporated as Eastern Oregon Community Development Council (EOCDC) in 1969. CCNO was issued a Community Action Program designation for the counties of Baker, Union, and Wallowa by the Office of Economic Opportunity. In 1970, we were granted nonprofit 501(c)(3) status. In 1970, EOCDC received designation as an Area Agency on Aging. In 1987, CCNO added Grant County to its Community Action Program service area and in 1993, our name was changed to Community Connection of Northeast Oregon, Inc. In 1996, CCNO's board of directors adopted the State of Oregon's requirements to become a Community Development Corporation. The mission of Community Connection of Northeast Oregon, Inc. is to

advocate for and assist senior citizens, children, low-income persons, and persons with disabilities in attaining basic human needs, and in becoming more self-sufficient. This will be accomplished by providing direct client services; stimulating a more efficient use of existing resources; broadening the available resource base; and providing decent, safe, sanitary and affordable housing for low- and moderate-income persons. CCNO provides the following affordable housing services: education; fair housing; pre-purchase and first-time home-buying; financial management, budget counseling, credit repair; rental readiness counseling; pre-purchase; mortgage delinquency and default resolution; financial capability; mortgage payment and delinquency assistance; energy assistance; self-sufficiency; and emergency and weatherization and housing rehabilitation. www.ccno.org

Housing Authority of Yamhill County

McMinnville, OR

\$23,823 - Comprehensive Counseling

The Housing Authority of Yamhill County (HAYC) was established in 1951. The Housing Authority operates as an independent local public agency under federal and state law. The mission of the Housing Authority is to provide the opportunity for decent, safe, and affordable housing to individuals and families in our community and opportunities to position themselves for success. HAYC operates a Housing Choice Voucher Program, including Housing Choice Voucher for homeownership, housing counseling, and information and referral. Between HAYC, the Yamhill County Affordable Housing Corporation, and the Yamhill Housing Resource Center, we can provide assistance to over 2,000 local families monthly and put over \$10 million dollars back into the local economy annually. www.hayc.org.

Open Door Counseling Center

Hillsboro, OR

\$41,736 - Comprehensive Counseling

Established in 1984 as a 501(c)(3) nonprofit agency, Open Door Counseling Center (ODCC), formerly Housing Services of Oregon, began as a program to help provide rural families with food, clothing, and other essential items. ODCC'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. All ODCC staff members receive extensive housing counseling training. ODCC provides housing counseling services such as financial, budgeting and credit repair workshops, mortgage delinquency and default resolution counseling, non-delinquency post-purchase workshops, pre-purchase counseling, pre-purchase homebuyer education workshops, predatory lending education workshops, rental housing counseling, resolving/preventing mortgage delinquency workshops, and services for homeless counseling. All services are provided in English, Polish, Russian, Spanish, and Ukrainian. www.opendoorcc.net/eng/index.cfm

Pennsylvania

Hispanic Association of Contractors and Enterprises

Philadelphia, PA

\$47,444 - Comprehensive Counseling

Since 1992, the Hispanic Association of Contractors and Enterprises' (HACE) housing counseling program has served as a core program to the neighborhood development strategy providing comprehensive housing counseling services, with a focus in the Eastern North and Lower Northeast communities in Philadelphia. HACE has been a HUD-approved housing counseling agency since 2004. Its housing counseling services include homeownership counseling and education, foreclosure intervention and default counseling, and post-purchase homeownership counseling. These programs have helped make significant strides in preventing homelessness, increasing homeownership rates, preserving

equity, leveraging resources for down payment assistance and home repairs, and advocating for increased access to weatherization and basic system programs offered by the city. In the past 20 years, HACE has helped more than 15,000 individuals. www.hacecdc.org

Intercommunity Action, Inc.

Philadelphia, PA

\$15,583 - Comprehensive Counseling

Intercommunity Action's (Interact) mission is to help people live fulfilling lives by providing resources for aging, behavioral health, and intellectual disabilities. Our vision is that everyone deserves a "fulfilling life". Interact serves over 5,000 adults, children, and adolescents every year in over 20 programs across our 3 divisions. We primarily serve the Philadelphia neighborhoods of Roxborough, East Falls, Andorra, and Wissahickon, as well as surrounding communities and several of our programs are citywide. Interact was formed in 1969 by a small group of community residents who saw a need for behavioral and other human services in their neighborhood. These citizens established the first free standing community mental health and intellectual or developmental disabilities center in Philadelphia. Interact strives to provide the highest possible quality of services, focusing on the strengths, needs, and desires of each individual and family. Interact's affordable housing services include a specialized housing counseling program and supportive independent apartment buildings for older adults. Interact also provides supportive housing for persons with intellectual/developmental disabilities and for persons recovering from mental illness/substance abuse. www.intercommunityaction.org

Mon Valley Initiative

Homestead, PA

\$605,606 - Comprehensive Counseling

The Mon Valley Initiative (MVI) formed in 1988 as a 501(c)(3) grass-roots coalition made up of 10 community development corporations (CDCs). These neighbors came together to deal with the losses of jobs, people, and tax base after the closing of the major steel mills and related industries in the region. Today, MVI functions as a regional CDC. Our partner groups have learned that by working together, they are able to more effectively implement change and leverage greater resources. MVI is currently organized into three main program areas to strengthen the Mon Valley region by responsibly investing in its people and places. These include Real Estate and Community Development, Housing Counseling, and Workforce and Business Development. Through these programs, we seek to improve the lives of individuals in the Mon Valley and help rebuild the community infrastructure. The MVI HUD housing counseling national intermediary network has been operating since 1998, when it was established by Housing Opportunities, Inc. The MVI intermediary network is comprised of independent nonprofit agencies that provide the full range of HUD housing counseling and education services to households throughout the United States. www.monvalleyinitiative.com

Nueva Esperanza, Inc.

Philadelphia, PA

\$633,037 - Comprehensive Counseling

Nueva Esperanza, Inc.'s (NEI) mission was driven by the biblical mandate to serve the "least of these." Nueva Esperanza strengthens Hispanic communities in Philadelphia and across the United States. NEI was founded in 1986 in response to the unmet needs of the Hispanic community in North Philadelphia. Since then, NEI has grown into one of the largest Hispanic, faith-based community development agencies in the nation, with a national network of more than 13,000 clergy, churches, and ministries and over 500 nonprofit organizations. NEI provides community-based organizations with training, technical assistance, and program grant sub-awards. NEI's subsidiary corporations provide educational, employment, legal, and housing counseling services to low-income households. NEI became a HUD-approved housing counseling intermediary in 2009. This process began in 2003, when NEI's President Reverend Luis

Corte/s, Jr. and the HUD Secretary, Mel Martinez, announced an initiative to encourage low-income minority home ownership by educating Hispanics throughout the nation about financial literacy, obtaining a mortgage, and preparing for homeownership. Under an \$800,000 Reaching the Dream Program contract with HUD, NEI provided mortgage counseling training and technical assistance to more than 80 faith-and community-based agencies to enable them to improve their services. Since 2012, NEI has provided HUD intermediary services to one branch office and at least 15 subcontracting housing counseling agencies. For 2019, we propose to provide HUD intermediary services to one branch and 18 sub-grantees.

www.esperanza.us

Pennsylvania Community Real Estate Corp. DBA Tenant Union Representative Network

Philadelphia, PA

\$33,815 - Comprehensive Counseling

Since 2005, Pennsylvania Community Real Estate Corporation (PCRC) is a nonprofit housing counseling corporation that does business as the Tenant Union Representative Network (TURN). PCRC/TURN's mission is to advance and defend the rights of low-income tenants and homeless people in city and county of Philadelphia. PCRC/TURN is a nonprofit tenant service and advocacy organization which educates and organizes tenants to promote housing as a human right. This human right is recognized in Article 25 of the United Nation's Universal Declaration of Human Rights. For PCRC/TURN this means that everyone is entitled to have reasonable access to a decent place to live regardless of his or her social status or circumstances. A decent place to live is one which is safe and sanitary, not necessarily spacious or fancy. Decent housing is housing which does not make its occupants sick or put them in physical danger. Such housing should be spacious enough for its occupants not to be overcrowded. It should provide the basic human necessities of privacy and security. PCRC/TURN offers a variety of housing related services including tenant rights workshops, individual rental counseling, hotline assistance, and organizing assistance. PCRC/TURN also administers several rental subsidy programs. www.ourturn.net

Pennsylvania Housing Finance Agency

Harrisburg, PA

\$1,622,362 - Comprehensive Counseling

The Pennsylvania Housing Finance Agency (PHFA) was created by the state legislature in 1972 to help enhance the quality and quantity of affordable homes and apartments for older adults, persons of modest means, and persons with disabilities. To meet this mandate, the agency operates in three primary program areas: a single-family homeownership initiative; a multifamily rental housing development effort; and a foreclosure abatement measure. As a self-supporting public corporation, PHFA has provided more than \$14.2 billion of funding for more than 175,900 home mortgage loans; has provided tax has administered federal tax credits funding the construction of 134,507 affordable apartment units; and has saved more than 49,800 houses 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 at 50,444 subsidized units, and acts as an advocate to promote the benefits of decent, affordable shelter for those who need it the most. Funding for PHFA programs is generated from the sale of securities to investors across the nation and from fees paid by program users. www.phfa.org/

Westmoreland Community Action

Greensburg, PA

\$20,734 - Comprehensive Counseling

Since 1980, Westmoreland Community Action (WCA) has made Westmoreland County a better place to live by helping struggling families improve their standard of living and become more self-sufficient. WCA's mission is to strengthen communities and families to eliminate poverty. This is accomplished

through housing, counseling, support, education, intervention, collaborations, partnerships, information, referrals, and networking. The Housing Counseling and Money Management Center (HCMMC) of WCA, approved by HUD and PHA, provides free comprehensive housing counseling services to current and potential homeowners and tenants to assist them in improving their housing conditions and meeting the responsibilities of homeownership or tenancy through one-on-one and group counseling. WCA's Housing Program offers two workshops: homebuyer education/pre-closing and credit enhancement. Individual counseling topics are the following: homeless assistance; rental topics; pre-purchase/homebuying; home maintenance and financial management for homeowners, resolving or preventing mortgage delinquency or default. Clients who choose to participate in the HCMMC are eligible to purchase a home constructed through the Neighborhood Revitalization Program. The program targets and acquires distressed housing units or vacant lots through Westmoreland County. The units are renovated or razed to make way for the re-construction of single-family, energy-efficient, affordable homes. The newly constructed homes provide affordable housing opportunities for qualified Westmoreland County residents. WCA's recent project includes the City of Jeanette South Sixth Street Project. www.westmorelandca.org

Rhode Island

Providence Housing Authority

Providence, RI

\$18,469 - Comprehensive Counseling

Founded in 1939, the Providence Housing Authority (PHA) is committed to developing and maintaining decent, safe, and sanitary housing and to addressing the economic and social needs of its residents. The PHA is committed to high standards of public accountability and continuous improvement through management excellence, professional development, and customer satisfaction. The PHA operates 2,601 public housing units that house 5,613 residents. These units are designated as elderly/disabled high rises, family developments, and scattered site housing. They also administer more than 2,600 Section 8 vouchers, which allows low-income families to rent in the private market or project-based units throughout Providence. In total, the PHA directly serves more than 12,000 Providence residents with public housing or housing assistance and impacts the lives of many others through provision of education, employment, and social support services including homebuyer education and financial/credit coaching. Services not provided directly by PHA staff are provided via partners in the area to meet resident needs. PHA services, such as our Housing Counseling programs, are open and available to the broader Providence community and provide culturally sensitive support, coaching and education to those interested in building wealth and accessing new opportunities. www.ProvHousing.org

South Carolina

Charleston Trident Urban League

Charleston, SC

\$24,372 - Comprehensive Counseling

The Charleston Trident Urban League (CTUL) is a member of the National Urban League, the nation's oldest and largest community-based movement devoted to moving African Americans, the low-income, and other minorities into economic and social mainstream. CTUL's mission is to promote diversity and inclusion; provide multifaceted programs to assist racial minorities and other underserved groups to achieve social and economic parity and equal justice in the realm of the law. Since its founding in 1991, the CTUL has been at the forefront of providing an array of programs to affirmatively further fair housing in the Charleston Metropolitan Statistical Area. CTUL provides an array of programs and services that include housing counseling; pre/post counseling; first-time homebuyer education; landlord tenant mediation; financial literacy, and education and outreach. CTUL also published the Home Mortgage

Disclosure Act for the region and is a member of the Mayor's Region Task Force on Affordable Housing. www.CTUL.org

Greenville County Human Relations Commission

Greenville, SC

\$39,332 - Comprehensive Counseling

Founded in 1972, Greenville County Human Relations Commission (GCHRC) works to improve the quality of life in the County of Greenville by promoting positive community relations and equal opportunity. Offering a range of housing and financial education services, GCHRC was recognized at the Fair Housing Agency for Greenville County in 1986 and in 2001 became a HUD-approved housing counseling agency. GCHRC received the certificate of adoption of the National Industry Standards for Homeownership Education and Counseling in 2016. On average each year, GCHRC serves over 1,000 clients. As one of SC Help's largest contractors from 2014 to 2018, GCHRC assisted 814 households avoid foreclosure. During the same time, GCHRC also filed over 60 fair housing complaints with HUD-FHEO. Our staff includes one of only two AARP and HUD-approved reverse mortgage/HECM counseling providers in South Carolina. GCHRC also operates two free programs to increase homeownership. Both programs include two components; free counseling with a certified housing counselor; and an 8-hour workshop covering financial literacy and homeownership topics. To improve client outcomes further, in early 2019, GCHRC launched the Greenville Financial Empowerment Centers, a nationally recognized free financial counseling program. www.greenvillecounty.org/humanrelations

Southeastern Housing and Community Development

Barnwell, SC

\$30,824 - Comprehensive Counseling

Southeastern Housing and Community Development (Southeastern) is a 501(c)(3) nonprofit community development corporation founded in 1976 to support housing and community needs of rural South Carolina. Its mission is to build sustainable communities by stimulating economic development, creating affordable housing opportunities, and empowering individuals and families towards self-sufficiency. Southeastern accomplishes its mission by providing affordable rental and homeownership opportunities; educating and empowering residents through its housing counseling program; creating economic and job opportunities through the sustainable warehouse and financial management programs; and increasing the stock of affordable housing through rehabilitation and renovation of existing housing units. Acknowledging the need to be more than a housing provider and to meet the growing needs of the community, Southeastern began providing housing counseling for its tenants and community residents in 2013. Services within this program include pre-purchase, financial management, rental counseling, and homebuyer educational workshops. www.southeasternhcd.org

South Dakota

South Dakota Housing Development Authority

Pierre, SD

\$213,520 - Comprehensive Counseling

South Dakota Housing Development Authority (SDHDA) was created by the South Dakota Legislature in 1973 with a stated mission to provide decent, safe, and affordable housing to low- and moderate-income South Dakotans. SDHDA is a self-supporting, nonprofit entity that uses no state tax dollars to fund its operating budget. SDHDA utilizes housing bonds, tax credits, and other federal and state resources to fund housing programs which provide mortgage and down payment assistance, housing construction and rehabilitation, homelessness prevention, and rental assistance. 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 \$3,089,595 through this program benefiting over 49,863 South Dakota residents with housing counseling and education services. The assembly of nonprofit HUD-approved housing counseling agencies will provide HUD housing counseling services in the entire state. www.SDHDA.org

Tennessee

Clinch-Powell Resource Conservation and Development Council, Inc.

Rutledge, TN

\$24,921 - Comprehensive Counseling

Clinch-Powell Resource Conservation and Development Council, Inc. has served rural East Tennessee since 1989. It is the mission of Clinch-Powell to build strong, sustainable communities by investing in people, housing, ecotourism, and conservation of natural resources. This is accomplished through partnerships, direct investments, financial education, and counseling and by providing housing solutions. As a CHDO and Housing Counseling agency since 2002, Clinch-Powell provides homebuyer education and financial literacy workshops, loss mitigation, rental, pre- and post-purchase counseling, in addition to the development of affordable energy-efficient homeownership and rental units. www.clinchpowell.net

Eastern Eight Community Development Corp.

Johnson City, TN

\$31,784 - Comprehensive Counseling

Chartered in 1998, Eastern Eight Community Development Corporation (E8CDC) is a 501(c)(3) nonprofit corporation and a certified Community Housing Development Organization. Eastern Eight's mission is strengthening communities through the creation and preservation of affordable housing. E8CDC's priority is to assist in the development of affordable housing for citizens of very low-, low- and moderate-incomes in Carter, Greene, Hancock, Hawkins, Johnson, Sullivan, Unicoi, and Washington Counties in Tennessee. E8CDC has developed extensive capacity in three areas: homeownership education; single-family new construction; and multi-family housing development. In addition to increasing the agency's single-family construction capacity, E8CDC has also increased the number of affordable rental units, bringing total rental units' inventory to 195 units at scattered sites through the region, both urban and rural areas. E8CDC's 20+ years' experience in housing is diverse, providing the region with a staff that understands community needs, governmental relationships, available resources and partnerships, as well as the future plans for the region. Beyond helping families and individuals, E8CDC adds millions to the region's property tax base. E8CDC is creating affordable housing solutions for Northeast Tennessee. www.e8cdc.org

Tennessee Housing Development Agency

Nashville, TN

\$186,978 - Comprehensive Counseling

The Tennessee Housing Development Agency (THDA) is Tennessee's housing finance agency, created by the General Assembly in 1973. THDA was created to promote the production of more affordable new housing units for very low-, low-, and moderate-income individuals and families in the state, to promote the preservation and rehabilitation of existing housing units for such persons, and to bring greater stability to the residential construction industry and related industries to assure a steady flow of production of new housing units. In addition to serving as the primary administrator for numerous federal and state housing programs, THDA is authorized to issue tax-exempt mortgage revenue bonds to support financing opportunities for first-time homebuyers and veterans. THDA is not a direct lender. THDA purchases qualified home loans originated through its private-sector lending partners. All homebuyers receiving down-payment assistance must complete a homebuyer education course. www.thda.org

West Tennessee Legal Services, Inc.

Jackson, TN

\$789,130 - Comprehensive Counseling

West Tennessee Legal Services (WTLS) is a Tennessee private nonprofit corporation with 501(c)(3) status affiliated with Legal Services Corporation and a HUD-approved national housing counseling intermediary. WTLS has been providing counseling assistance and education for over 25 years. WTLS provides collaborative service in 11 states and the District of Columbia with 15 local nonprofit Legal Aid Office Affiliates, thus providing clients with uniform access to housing counseling and educational services in these underserved rural communities. Affiliates will offer the following services: pre-purchase counseling, first-time home buyer education, HECM/reverse mortgage counseling, mortgage delinquency/default counseling, landlord/tenant counseling, assistance to persons alleging violation of the Fair Housing Act, and predatory lending counseling. Through the housing counseling comprehensive grant 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

Texas

Austin Habitat for Humanity, Inc.

Austin, TX

\$22,890 - Comprehensive Counseling

For 34 years, Austin Habitat for Humanity has been the leading provider of affordable housing for Central Texas families. We strive daily to fulfill our mission; through faith in action, Austin Habitat for Humanity brings people together to build strong, stable, and self-reliant communities. We serve five counties with our signature programs. The affordable homeownership program builds and sells high-quality, energy-efficient homes for families otherwise unable to afford a home. Each family completes housing counseling and invests “sweat equity” before purchasing a home at affordable cost. Austin Habitat holds the mortgages for our homeowners and recycles mortgage payments into the program to support more families. We have built 470 affordable homes since 1985. Home Repair provides critical repairs and accessibility modifications for low-income homeowners, increasing the safety and stability of these homes and improving the affordable housing stock. Participants are primarily seniors and people with disabilities, and our repairs help them continue to live at home and access the community. We have provided more than 340 repairs since 2006. Housing counseling helps local residents increase financial capability through workshops and one-on-one support from our HUD-certified, bilingual counselors, focusing on topics including credit, debt, budgeting, and the true cost of homeownership. We have supported more than 11,000 local residents including Habitat homebuyers and members of the public, since 2010. <https://www.austinhabitat.org>

City of San Antonio, Department of Human Services

San Antonio, TX

\$26,430 - Comprehensive Counseling

The City of San Antonio, Neighborhood and Housing Services Department is dedicated to supporting and enhancing the quality of life for residents of San Antonio by providing effective management and delivery of our city’s resources for a vibrant future. The City of San Antonio’s vision is to create stable and diverse neighborhoods where individuals can thrive. The City’s housing counseling program, a HUD-approved housing counseling agency, has provided comprehensive housing counseling services at no cost to residents of San Antonio and Bexar County since 1979. These services include housing discrimination/Fair Housing Act outreach and investigation, foreclosure prevention counseling, predatory lending counseling, general pre- and post-purchase housing counseling, default mortgage counseling, mediation of tenant/landlord disputes, accessibility review of new multifamily construction plans, and

homeless/displacement counseling. The housing counseling program supplements traditional fair housing/housing counseling services with services for residents residing in boarding homes, including routine inspection and relocation assistance, when needed. The housing counseling program counselors will also connect residents to emergency assistance and to financial counseling to prevent homelessness as well as providing education to reduce discrimination in housing. In 2018, the City of San Antonio's Neighborhood and Housing Services Department engaged with the National Associations for Latino Community Asset Builders to conduct a study of housing vulnerability in San Antonio, including implications for vulnerable populations and vulnerable affordable housing stock. The Analysis of Housing Vulnerability in San Antonio (2018) states that the city's mayor is prioritizing housing as a top policy issue for the city and appointed a housing task force to "develop a framework for a comprehensive and compassionate housing policy to address the pressing housing challenges – from availability and affordability to gentrification and displacement – that the city faces."

www.sanantonio.gov/humanservices/FinanceEmergency/FairHousing

Eastern Seals Greater Houston

Houston, TX

\$28,488 - Comprehensive Counseling

Founded in Houston in 1947, Easter Seals Greater Houston (ESGH) provides a variety of needed services to individuals of all ages with all types of disabilities and their families in the twenty counties surrounding the Houston area. Through its housing counseling assistance program, ESGH housing counselors provide critical guidance to the potential homebuyers by empowering the person with a disability to gain knowledge regarding the home buying process. Housing counselors also assist families in improving their overall financial stability and making critical choices through services such as financial coaching, Credit Boot Camp, budgeting/debt reduction/IDA plans, access to down payment funding, fair housing, Energy Star training, home modification needs, information and assistance selecting third-party providers, and closing assistance such as loan document review. Nationally, Easter Seals is a leading nonprofit provider of services for individuals with autism, developmental disabilities, physical disabilities and any other type of disability. Easter Seals Greater Houston puts hope within reach for hundreds of low-income families by assisting individuals with disabilities, caregivers of people with disabilities and military families, purchase their first home. www.eastersealshouston.org

Money Management International, Inc.

Sugar Land, TX

\$1,118,715 - Comprehensive Counseling

Money Management International, Inc. (MMI) is founded on a 61-year heritage of helping individuals and families create, restore, and maintain a life of financial wellness through empowered choices. Through a series of strategic mergers, over 30 organizations have been brought under the MMI umbrella, which was formally incorporated in 1997. MMI has helped over a million people get back on a path to financial success. MMI's housing counseling program meets its mission of improving lives through financial education by providing comprehensive housing counseling services through its network of 26 branch offices in 18 states, with telephone and online counseling available nationwide. Budget and credit counseling, housing counseling, and education are all core services. Affordable housing services include mortgage delinquency/default counseling, post-modification, reverse mortgage (HECM) and HECM default counseling, disaster recovery, post-purchase (non-delinquency), rental, pre-purchase counseling, and homebuyer education. MMI is a HUD-approved housing counseling agency, national intermediary, and leader in the communities served. MMI's enduring presence in the financial counseling, housing, and education service sector has provided a deep understanding of consumer financial needs and goals. MMI remains committed to helping clients achieve financial confidence through nonprofit programs that educate, motivate, and liberate. MMI inspires action by delivering expert professional guidance and timely solutions that are aligned with its clients' goals. www.MoneyManagement.org

North and East Lubbock Community Development Corporation

\$11,915 - Comprehensive Counseling

The North and East Lubbock Community Development Corporation (NELCDC) is a HUD-approved housing counseling agency and an adopter of the National Industry Standards (NIS) for Homeownership Education and Counseling. The NELCDC became a HUD-approved housing counseling agency in 2005 and adopted NIS standards for the first time in 2017. NELCDC's employees are NeighborWorks Center for Homeownership Education and Counseling certified housing counselors. NELCDC services are free to the public. NELCDC provides financial management/budget counseling, pre-purchase counseling, financial, budgeting and credit workshops, pre-purchase financial literacy, and homebuyer education workshops and plan to soon implement non-delinquency post-purchase workshops. The NELCDC is also an affordable housing nonprofit and works to build affordable housing for clients who meet the 60-80% AMI HUD income guidelines. www.nelcdc.org

Waco Community Development Corporation

Waco, TX

\$23,823 - Comprehensive Counseling

Waco Community Development Corporation (also known as Grassroots) was incorporated in 2001 when 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. Grassroots quickly found that clients needed help navigating the homebuying process. Grassroots began offering one-on-one housing counseling services that included pre-purchase counseling, financial literacy training, homebuyer education training, loan document review assistance, and post-purchase counseling. Grassroots became a HUD-approved housing counseling agency in 2004. To date, Grassroots has served approximately 2,347 clients. www.grassrootswaco.org

Utah

Community Action Services and Food Bank

Provo, UT

\$21,216 - Comprehensive Counseling

Community Action Services and Food Bank works to stabilize families and then rebuild their lives. We help meet their basic needs (food, shelter, and housing) while providing the long-term solutions needed to rebuild their financial and social self-sufficiency, enabling many to break out of poverty. The agency was founded in 1967 and serves Utah, Wasatch, and Summit Counties. Our services have been adapted over the past 51 years in response to changing low-income community needs and issues. We currently have a food bank, housing counseling, rent and deposit assistance, emergency sheltering, community gardens, kitchen incubator, and the Circles Initiative. The agency has been a HUD-approved housing counseling agency for almost 30 years and currently provides homebuyer education classes and pre-purchase counseling. www.CommunityActionUC.org

Utah State University

Logan, UT

\$42,630 - Comprehensive Counseling

The Housing and Financial Counseling Program at the Utah State University is a nonprofit housing counseling agency serving residents in Utah and Southern Idaho. Utah State University Housing and Financial Counseling was established by the Utah State University College of Family, Consumer, and Human Development (FLC) in 1993 to provide counseling services for the community and training for

students in the Consumer Science Family Finance Emphasis. With twenty years of experience, the FLC has served thousands of clients. Utah State University Housing and Financial Counseling'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. Utah State University Housing and Financial Counseling 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. As a HUD-approved housing counseling agency, Utah State University Housing and Financial Counseling offers pre- and post-purchase housing education and counseling, mortgage default counseling and prevention education, reverse mortgage (HECM) counseling, and rental counseling. Utah State University Housing and Financial Counseling provides service to the community, encourages empowerment through education in housing and finance, and works to promote the dignity of every individual. www.Hdfs.usu.edu/services/hfc

Vermont

Bennington Rutland Opportunity Council, Inc.

Rutland, VT

\$40,638 - Comprehensive Counseling

Bennington-Rutland Opportunity Council, Inc. (BROC) is located in Southwestern Vermont and has served low-income residents in Rutland and Bennington counties for 54 years. The agency provides an array of programming to help each client attain self-sufficiency and realize their full potential. BROC's counseling services include housing search and retention, vocational coaching, landlord/tenant mediation, providing and mobilizing financial assistance, and life skills. BROC is committed to empowering clients so they make positive choices and become successful and productive members of their communities.

www.broc.org

Virgin Islands

Virgin Islands Housing Finance Authority

St. Thomas, VI

\$49,964 - Comprehensive Counseling

The Virgin Islands Housing Finance Authority (VIHFA) is the state housing finance authority for the U.S. Virgin Islands. In 1984, the Authority opened its doors to serve the public. The basic mission of the VIHFA is to originate programs to create an adequate supply of affordable housing to meet the needs of low- and moderate-income families through the support of investment of capital to stimulate the construction of owner-occupied and rental housing and through the provision of assistance to homebuyers and renters. The focus of the VIHFA's housing counseling initiative is the provision of counseling and education to assist potential homebuyers. The VIHFA currently provides the following services as part of its housing counseling activity: dissemination of general information on the home purchase process and homebuyer programs, homeownership education seminars, and pre- and post-purchase homeownership counseling. Additional services provided by the VIHFA include mortgage loans, mortgage subsidy programs, and emergency housing programs. The Authority is also the administrator of the Community Block Grant – Disaster Recovery program for the U.S. Virgin Islands. www.vihfa.gov

Virginia

Catholic Charities USA

Alexandria, VA

\$936,211 - Comprehensive Counseling

Catholic Charities USA (CCUSA) is the National Office for the Catholic Charities network of 167 main agencies and over 3,450 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. In 2018, the member agencies and affiliates reported that they provided services to almost 10 million clients. Of these, more than 3.1 million clients were living below the federal poverty line. For more than 290 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 services to low-income and marginalized populations. For over a decade, CCUSA has been waging a multi-tiered Campaign to Reduce Poverty in America. 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.

www.catholiccharitiesusa.org

Virginia Housing Development Authority

Richmond, VA

\$1,169,727 - Comprehensive Counseling

Virginia Housing Development Authority (VHDA) was created in 1972 by the General Assembly to help Virginians attain quality, affordable housing. We carry out this mission by working in public-private partnerships with local governments, community service organizations, lenders, realtors, developers and many others. We provide mortgages for first-time homebuyers, as well as financing for apartment communities and neighborhood revitalization efforts. We offer free homebuyer classes, support housing counseling, and help people with disabilities and the elderly make their homes more livable. We also administer the federal Housing Choice Voucher and Housing Credit programs in Virginia. VHDA is self-supporting and receives no state taxpayer dollars to fund its programs. Instead, we raise money in the capital markets, and we contribute a significant portion of our net revenues each year to help meet Virginia's most difficult housing needs. www.vhda.com/Pages/Home.aspx

Washington

Washington State Housing Finance Commission

Seattle, WA

\$372,314 - Comprehensive Counseling

The Washington State Housing Finance Commission (WSHFC), a state housing finance agency formed in 1983, has administered a statewide housing counseling and homebuyer education program since 1998. It partners with ten nonprofit affiliates to administer the comprehensive housing counseling program. In response to the needs identified in the Washington State's Consolidated Plan and Analysis of Impediments of Fair Housing, the WSHFC provides statewide the following services: one-on-one pre-purchase counseling, mortgage delinquency/default counseling, non-delinquency post-purchase counseling, reverse mortgage counseling, homebuyer education seminars, and foreclosure prevention seminars. www.wshfc.org

West Virginia

Housing Authority of Mingo County

Delbarton, WV

\$19,226 - Comprehensive Counseling

The Housing Authority of Mingo County (HAMC) was established in 1977. The quasi-governmental agency serves the citizens of Mingo, Logan, Wayne, McDowell, Lincoln, Mercer, and Wyoming Counties with several housing needs by offering programs including the Section 8 Housing Choice Voucher Program, Section 8 Homeownership Program, Small Cities Block Grant Program, and the WV Housing Development Fund Homeownership Program. HAMC is committed to building better neighbors by providing comprehensive housing and economic development opportunities through creative and professional service in partnership with the community. HAMC owns and manages a 10-unit homeless/transitional shelter, a four-unit homeless/disabled Shelter, a 35-unit public housing complex, a 16-unit apartment complex, a 20-unit apartment complex, and a 60-unit complex. HAMC has conducted homebuyer education services since 2001. In the 16 years that HAMC has offered counseling and homebuyer education, the agency has served over 1,000 clients. Approximately 500 clients completed counseling and approximately 200 clients became homeowners. www.mingohousing.com

Wisconsin

Movin' Out, Inc.

Madison, WI

\$33,022 - Comprehensive Counseling

Movin' Out is a statewide, nonprofit, 501(c)(3) housing organization that helps low-income households seeking housing solutions. Movin' Out helps to plan for safe, affordable housing in a location that links clients to community, work, supportive services, and their preferred activities and interests. The mission is to create and sustain community-integrated, safe, affordable housing solutions in partnership with people with disabilities and their allies. Movin' Out helps low-income people purchase their own homes by providing tailored housing counseling and an individualized housing plan. For many homebuyers, Movin' Out can line up sources of down payment subsidies in the form of deferred loans. Movin' Out helps current homeowners plan accessibility, health, and safety modifications and provides funding to carry out the plan. Since 1996, more than 1,600 Wisconsin homeowners have received down payment assistant or home rehabilitation assistance. www.movin-out.org