



FY18 Housing Counseling Grant Awards

Alabama

Community Action Agency of Northwest Alabama, Inc.

Florence, AL

\$26,215 - Comprehensive Counseling

Incorporated March 19, 1965 Community Action Agency of Northwest Alabama has 53 years of experience in serving people with low incomes 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, renter counseling and homeowner including quarterly first-time home buyer's 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 & Limestone Counties, Inc.

Huntsville, AL

\$22,883 - Comprehensive Counseling

Community Action Partnership Huntsville/Madison & 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 Northern 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 the 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 limited 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

\$21,239 - Comprehensive Counseling

The Community Action Partnership of North Alabama, Inc., established in 1965 and a HUD-approved housing counseling agency since 1974, is a results-driven 501(c)(3) nonprofit that serves 20 counties in the state of Alabama, two counties in the state of South Carolina, and one county in the state of North Carolina. The Partnership serves on average of 10,000 families per year and has a portfolio of direct services that include affordable housing development and assistance, housing preservation, housing counseling, homeownership readiness, foreclosure and loss mitigation, home energy conservation, energy assistance, community disaster recovery, disaster case management, family development and self-sufficiency counseling, senior independent-living assistance and services, early childhood development and parent involvement, daily meal services for homebound individuals, and crisis or emergency services. www.northalabamacommunities.org

Community Service Programs of West Alabama, Inc.

Tuscaloosa, AL

\$32,322 - Comprehensive Counseling

Community Service Programs of West Alabama, Inc. (CSP) is a private, nonprofit organization with the mission of providing 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. Additionally, CSP is a NeighborWorks organization. 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, and/or 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 proficiencies. cspwal.com

Housing Authority of the City of Prichard

Prichard, AL

\$26,215 - Comprehensive Counseling

Established in 1940, the Housing Authority of the City of Prichard's mission is to ensure safe, decent, and affordable housing for low- and moderate-income families, including the elderly, handicapped, and disabled. The housing authority's housing counseling services include fair housing pre-purchase education workshops, financial management/budget counseling, home improvement and rehabilitation counseling, mortgage delinquency and default resolution counseling, non-delinquency post purchase workshops, pre-purchase counseling, pre-purchase homebuyer education workshops, predatory lending education workshops, and rental housing counseling. www.prichardhousing.com

Organized Community Action Program, Inc.

Troy, AL

\$24,837 - Comprehensive Counseling

The Organized Community Action Program, Inc. (OCAP) is a private nonprofit organization serving seven rural counties in Southern Alabama: Bullock, Butler, Covington, Crenshaw, Dale, Lowndes, and Pike. Incorporated in 1966 as a result of the Economic Opportunity Act, OCAP provides a variety of programs to the low-income citizens in the service area. OCAP's mission is to improve the quality of life for the low-income population served, help eliminate barriers, and move families and individuals towards self-sufficiency. It has adopted the National Community Action Partnership's motto: Helping People, Changing Lives. In 1993, OCAP qualified as a Community Housing Development Organization due to the growing need of affordable housing in the rural communities. Since then, OCAP has developed five multi-family housing units and two elderly projects with the HUD HOME program and tax credits to assist low and moderate-income families. With 25 years of experience and service, OCAP has the capacity and ability to conduct a comprehensive housing counseling program that will prove to be beneficial for not only the clients served but also the entire service community through pre-purchase, homebuyer, delinquency, default, rental, homeless, displacement, home repair, rehabilitation, energy conservation, and fair housing education counseling. www.ocaptroy.com

United Way of Central Alabama

Birmingham, AL

\$407,964 - Comprehensive Counseling

Founded in 1923, United Way of Central Alabama's (UWCA) work focuses on education, financial stability, health, and access to services in the Greater Birmingham-Hoover area. UWCA's mission is to increase the organized capacity of people to care for one another and improve their communities. United Way's Financial Stability Partnership (FSP), which launched in 2005, is an initiative that helps low-income working families overcome obstacles by providing financial skills development leading to managing personal finances, building savings, and acquiring assets. This has been achieved by researching and implementing national best practices focused on financial stability; networking with federal, state, regional and local organizations to collaborate and leverage human and financial resources; and expanding existing capacity to create a cadre of effective financial stability strategies including affordable housing services. FSP strategies include a set of programs to empower hard working Alabamians including: financial education and housing counseling — serving 2,500 low-to-moderate income individuals a year; free tax preparation; Individual Development Account/asset building; and family stability service. www.uwca.org

Arizona

Newtown Community Development Corporation

Tempe, AZ

\$27,058 - Comprehensive Counseling

Newtown Community Development Corporation is a Tempe Arizona-based nonprofit that provides various housing services to the greater Phoenix metro area. Established in 1994, Newtown is a HUD-approved housing counseling agency and has adopted the National Industry Standards for Homeownership Education and Counseling. Services provided include pre-purchase education and counseling, post-purchase education and counseling, and financial management/credit education and counseling. Newtown also operates an Individual Development Account (IDA) program that has provided over \$6 million in IDA match funds to help low-income households buy their first home. Newtown

operates the largest Community Land Trust (CLT) program in Arizona; providing affordable homeownership opportunities for low-income households who are otherwise priced out of the housing market. www.newtowncdc.org

Arkansas

In Affordable Housing, Inc.

Little Rock, AR

\$40,431 - Comprehensive Counseling

In Affordable Housing, Inc. (IAH) is a 501(c)(3) community housing development corporation established in 1994. Now in existence for over 24 years, IAH strives to expand sustainable homeownership education and opportunities throughout eight counties which include: Pulaski, Saline, Faulkner, Perry, Conway, Van Buren, White and Yell. The organization has emerged as one of Arkansas's leaders in providing new housing opportunities and quality renovated homes to families of modest means; resulting in an over \$125 million investment into the Central Arkansas economy. IAH's mission is to create and preserve affordable housing opportunities in targeted neighborhoods for families with limited incomes through training, financial education, and advocacy to encourage supportive economic development and investment partnerships. IAH's services assist distressed homeowners, first-time home buyers, renters, and other participants to identify practical solutions and resolve their housing issues or financial concerns. The organization is also focused on providing clients with information about banking, credit and financial management; the rights and responsibilities of homeownership or tenancy, including statutory fair housing provisions; foreclosure prevention; shopping for a home and the players in the home purchase process; and home maintenance. www.in-affordablehousing.org

Mississippi County, Arkansas Economic Opportunity Commission, Inc.

Blytheville, AR

\$16,798 - Comprehensive Counseling

Mississippi County, Arkansas Economic Opportunity Commission Inc, (MAEOC) was established in 1965 and is a 501(c)(3) nonprofit organization. Its mission is to alleviate poverty and assist low-income individuals to secure knowledge, skills and opportunity, become self-sufficient, and lead lives of dignity. There are numerous department and services provided throughout the agency. Some of the departments/programs include housing, Head Start, and Healthy Start. MCAEOC currently is one of the largest employed agencies in Mississippi County located. The housing department provides affordable housing to low- and moderate-income individuals and has work closely with other agencies, such as HUD and Rural Development. MCAEOC has constructed homes in the past to provide homeownership to individuals in the area. There is also a 34-unit senior housing development owned and operated by the agency. The agency currently has an eighteen-member board that consists of individuals from the public, private and community sectors. mcaeoc.com/

Northwest Regional Housing Authority

Harrison, AR

\$21,239 - Comprehensive Counseling

In 1977, Northwest Regional Housing Authority was organized to administer HUD rental assistance in seven counties of Northwest Arkansas and to provide needed rental housing assistance to families facing financial distress or displacement. Northwest Regional Housing Authority's mission is to ensure clean, safe, decent, and affordable housing for low, very low, and extremely low-income families in its service

area. Northwest Regional Housing Authority became a HUD-approved housing counseling agency in 2010 and has counseled over 3,000 clients since that date. Northwest Regional Housing Authority is approved to counsel clients in mortgage delinquency and default resolution counseling, fair housing assistance, homebuyer education programs, credit counseling, money debt management, pre-purchase counseling, predatory lending, home improvement and rehabilitation counseling, loss mitigation, post purchase counseling and renters assistance counseling. In addition, Northwest Regional Housing Authority administers 58 units of traditional Public Housing, 676 Housing Choice Vouchers, including Section 8 Homeownership opportunities for eligible families. The Housing Authority also administers a USDA Rural Development Mutual Self-Help Housing program that has built 72 homes. Northwest Regional has built USDA Rural Development affordable multifamily housing properties and currently manages 10 senior and multifamily affordable apartment complexes for other developers.

www.nwregionalhousing.org

Southern Bancorp Community Partners (DBA “Community Partners”)

Little Rock, AR

\$29,546 - Comprehensive Counseling

Southern Bancorp Capital Partners DBA Southern Bancorp Community Partners (SBCP) is a Community Development Financial Institution (CDFI) 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 housing counseling agency in 2005, providing a variety 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 thirty 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

\$31,767 - 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. UHDC focuses on individual counseling and also offers homebuyer education, post-purchase education, rental, and financial education classes in both English and Spanish, and will continue to expand its course offerings. UHDC is a 501(c)(3) corporation organized under the direction of a community-based board of directors with a mission to promote adequate and affordable housing, economic opportunity, and a suitable living environment, free from discrimination. UHDC 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

\$33,966 - Comprehensive Counseling

From its inception 47 years ago, the mission of ASIAN, Inc. 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, and to prevent 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

The City of Vacaville Housing Counseling Center

Vacaville, CA

\$21,239 - Comprehensive Counseling

The City of Vacaville Housing Counseling Center is a HUD-approved counseling center 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 3 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, regardless of the complexity of the services involved. The Vacaville Housing Counseling Center currently offers pre-purchase counseling, budgeting and credit repair counseling, and FHA Back-To-Work counseling. The Vacaville Housing Counseling 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

Community Services and Employment Training, Inc.

Visalia, CA

\$19,573 - Comprehensive Counseling

Established in 1976, Community Services and Employment Training, Inc. (CSET) expanded its role to serve as the Community Action Agency for Tulare County in 1984. CSET's initial services in youth job training and education have evolved to move the needle of poverty by providing wrap-around and integrated services including education, training, leadership, housing, and more. Its mission is to inspire youth, families, and communities to achieve self-reliance through innovative pathways and collaboration. CSET programs serve those affected by poverty including low-income families, at-risk youth, the homeless, and seniors. CSET's nearly 50 programs are operated in one of four program departments: Workforce Development, Sequoia Community Corps (SCC), Energy Services, and Community

Initiatives, which has successfully implemented CSET's housing programs. CSET's housing programs create strong and sustainable communities by advocating for, developing, and managing affordable housing for low- and moderate-income individuals and families. CSET's ability to successfully implement the proposed work plan is demonstrated by the successful operation of the following programs: CalWorks Housing Support Program, Permanent Supportive Housing, Keep Your Home California, foreclosure counseling, and first-time homebuyer. Since June 2016 CSET's housing services have achieved significant outcomes: 110 clients have received foreclosure housing counseling, 199 completed first time homebuyer workshops, 412 individuals were assisted with rental payments, 177 residents received assistance with housing deposits, and 658 individuals have been placed in housing. www.cset.org

Consumer Credit Counseling Services of San Francisco, DBA "BALANCE"

Concord, CA

\$767,514 - Comprehensive Counseling

For 47 years, Consumer Credit Counseling Service of San Francisco, DBA BALANCE, has consistently helped clients maneuver through life's personal finance challenges, from purchasing a home to planning retirement, overcoming debt, and developing smarter money habits. Many of the clients are able to secure a better future for themselves and their families utilizing free and low-cost support services and resources. BALANCE's mission is to help consumers achieve financial independence through debt reduction, homeownership, and improved money management skills. For over 20 years the housing program has been helping families attain the dream of owning a home and providing comprehensive housing 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 provides counseling in the areas of affordable housing, mortgage default, tenant's rights and responsibilities, pre-purchase, homebuyer education, early delinquency intervention, and Home Equity Conversion Mortgage (HECM) reverse mortgage counseling. Thirteen credit unions and nonprofit organizations in nine states join BALANCE as sub-grantees in this housing counseling project, which recognizes the critical link between successful homeownership and financial security.

www.balancepro.org

Consumer Credit Management, Inc. DBA credit.org

Riverside, CA

\$332,228 - 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. Credit.org believes the cornerstone of financial security is personal financial education and action. As such, the agency has spent the past four decades helping financially fragile consumers gain knowledge they need for life-long financial empowerment and well-being. Its programs strengthen the financial stability of individuals, families, and communities while simultaneously increasing homeownership and teaching wealth-enhancing habits. Credit.org's programs support clients through current struggles, help them navigate potential future obstacles, and provide options for achieving greater financial stability. Since its inception in 1974, 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. Credit.org has touched the lives of more than four million people with services that empower Americans to become and remain financially viable. Given the large number of clients that credit.org works with annually, the organization has a unique opportunity to truly move the needle, especially among the

community's most disenfranchised, from cyclical poverty and crisis management to financial strength and resilience. www.credit.org

Fair Housing Advocates of Northern California

San Rafael, CA

\$31,767 - 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. FHANC offers comprehensive fair housing, fair lending, foreclosure prevention and pre-purchase services: counseling, community outreach and education, testing and other forms of investigation, mediation, administrative and judicial referral, agency filing of housing discrimination complaints, lawsuits, systemic audits, and housing industry training. The sole HUD-approved housing counseling and full-service fair housing agency located in Marin, FHANC provides varying levels of housing counseling in Sonoma, Contra Costa, Solano, and Napa counties. www.fairhousingnorcal.org

Fair Housing Council of Riverside County, Inc.

Riverside, CA

\$38,942 - 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 (i.e., presence of children), 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

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

Oakland, CA

\$1,204,160 - 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. Impacting families nationwide towards sustainable homeownership and self-sufficiency. Its mission is to improve the quality of life in America's cities, for the underserved and marginalized. NID-HCA will accomplish this as partners, working together with friends and neighbors and will help 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/

Orange County Fair Housing Council, Inc. DBA Fair Housing Council of Orange County

Santa Ana, CA

\$22,595 - Comprehensive Counseling

Founded in 1965, the Orange County Fair Housing Council, Inc., DBA Fair Housing Council of Orange County (FHCOC), is a private nonprofit corporation, with a staff of 10 employees, governed by a 5-member volunteer board of directors. The mission of the Fair Housing Council of Orange County is to protect the quality of life in Orange County, California by ensuring equal access to housing opportunities, fostering diversity and preserving dignity and human rights. Through comprehensive community education, individual counseling, and advocacy, FHCOC works to eliminate housing discrimination and guarantee the rights of all people to the free and fair choice of housing for which they qualify.

Responding to over 2,400 requests for its free services annually, FHCOC primarily assists lower-income residents of Orange County through a combination of fair housing education, counseling and enforcement, landlord-tenant counseling, foreclosure prevention counseling and HUD-approved housing counseling. For more than 52 years, the Fair Housing Council has diligently worked to help Orange County residents, of diverse incomes and backgrounds, to find or offer and to obtain or provide housing, to stay in their homes, or to resolve housing-related problems. www.fairhousingoc.org

Project Sentinel, Inc.

Milpitas, CA

\$69,728 - Comprehensive Counseling

Project Sentinel was incorporated in 1991 and has been a HUD-approved comprehensive housing counseling agency since 1992. The agency's mission is to develop and promote fairness and equality of housing for all persons and to advocate peaceful resolution of disputes for community welfare and harmony. It accomplishes 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 and makes public presentations and provides media interviews. It distributes thousands of informational flyers annually. During the period of October 1, 2016 to September 30, 2017, Project Sentinel served 245 mortgage delinquency and default clients, 453 reverse mortgage clients, and 669 homebuyer education clients. www.housing.org

Rural Community Assistance Corporation

Sacramento, CA

\$832,841 - Comprehensive Counseling

\$504,100 - Housing Counseling Training Grant

Rural Community Assistance Corporation (RCAC) was founded 40 years ago in 1978. The organization was originally founded to help preserve and develop affordable housing options for rural, low-income communities and agricultural workers. During the past 40 years the organization has evolved, and its mission is to provide training, technical assistance and financial resources and advocacy so rural communities can achieve their goals and visions. RCAC is a HUD-approved housing counseling intermediary. In this role, RCAC strives to ensure that homeownership is a truly secure, sustainable, and wealth-building opportunity for middle and low-income families. RCAC's housing counseling staff

provides training, capacity building, quality control, advocacy, collaboration, budget management, and compliance monitoring for housing counseling agencies so they can successfully deliver housing counseling services to clients and plan for the future. RCAC achieves its mission through multiple programs and across a service area of 13 western states and the Pacific islands including Tribal and colonias communities. Housing technical assistance, training, and financing is provided to multiple nonprofit organizations, state, and federal agencies. www.rcac.org

Connecticut

Community Renewal Team, Inc.

Hartford, CT

\$17,352 - Comprehensive Counseling

The Community Renewal Team Inc. (CRT) was founded in 1963. It is the oldest and largest Community Action Agency in Connecticut helping people break the cycle of poverty. CRT's service delivery area reaches people in 40 cities and towns. 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. CRT's mission statement is "Preparing Our Community to Meet Life's Challenges." CRT provides a full spectrum of services that support individuals and families in their quest to overcome poverty and achieve the conditions for self-sufficiency. CRT, a HUD-approved local housing counseling agency and adopter of the National Industry Standards for homeownership education and counseling, has housing services that include permanent supportive housing, transitional housing services, eviction and foreclosure prevention, emergency shelters, domestic violence supportive housing, and housing for seniors. Additional services include financial literacy training, individual development accounts, elderly nutrition and assistance 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. www.crtct.org

Connecticut Housing Finance Authority

Rocky Hill, CT

\$182,806 - Comprehensive Counseling

The Connecticut Housing Finance Authority (CHFA) was established in 1969 for the purpose of alleviating the shortage of housing for low- and moderate-income families and persons in the state and, when appropriate, to promote or maintain the economic development of the state through employer-assisted housing efforts. CHFA is a self-funded, quasi-public organization that fulfills its 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. Since 1969, CHFA has provided mortgages to nearly 139,000 first-time homebuyers and has financed the development of more 50,000 affordable rental housing units. Over the past five years CHFA-Approved Housing Counseling Agencies provided education and counseled over 31,000 clients. An average of 6,390 clients have obtained housing counseling services each year. www.chfa.org

District of Columbia

Housing Counseling Services, Inc.

Washington, DC

\$87,539 - Comprehensive Counseling

Housing Counseling Services, Inc. (HCS) is a private nonprofit agency founded in 1972 to serve the metropolitan DC 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 9000 clients annually. HCS' services are designed to ensure full access to the public. The agency provides special assistance to the disabled, elderly, immigrant, and other special needs populations. HCS' highly experienced and multilingual staff ensures that limited English proficient clients have access to information and services that are important for participation in housing opportunities. www.housingetc.org

Marshall Heights Community Development Organization

Washington, DC

\$25,948 - Comprehensive Counseling

Marshall Heights Community Development Organization (MHCDO) was organized in 1979 to address neighborhood housing and deteriorating infrastructure. MHCDO continues to open doors of opportunity to individuals in the community and work daily to transform lives and neighborhoods in Ward 7 of Washington, DC. MHCDO, a nonprofit community-based organization, has 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 39 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, home buying 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

\$703,606 - 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. Its mission is to strengthen and mobilize members to build power nationally and further its 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, senior services, etc. Its membership is concentrated in approximately 26 states and US territories, generally located in the cities where the largest populations of low-income AAPIs live. National CAPACD's network of 20 housing counseling agencies provide pre- and post-purchase, resolving/preventing mortgage delinquency or default, rental, homeless, and reverse mortgage counseling, and various housing educational workshops. www.nationalcapacd.org

National Community Reinvestment Coalition

Washington, DC

\$1,023,312 - Comprehensive Counseling

\$1,129,758 - Housing Counseling Training Grant

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 (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 260,000 clients. As a HUD 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

\$1,153,659 - Comprehensive Counseling

The National Foundation for Credit Counseling (NFCC) has helped millions of consumers and small business owners improve their financial health, meet their goals for financial well-being, and start on a path to a secure financial future since 1951. The NFCC is America's largest and longest serving membership organization in the industry, delivering the highest quality financial education and counseling services through its national network of NFCC-certified members agencies. NFCC promotes a national agenda for financially responsible behavior by providing financial education, financial resources, all levels of housing counseling, and other financial counseling from credit counseling to student loans, small business, and retirement. Its members provide services through more than 600 community-based offices across all 50 states and Puerto Rico. In 2017, NFCC member agencies helped 1,044,828 people

find a pathway to a better financial future. Services are available in person, by phone, or online.
www.nfcc.org

NeighborWorks America

Washington, DC

\$3,000,000 - Comprehensive Counseling

\$1,064,111 - Housing Counseling Training Grant

As a congressionally chartered, nonpartisan nonprofit, NeighborWorks America has created places of opportunity in communities across the country for 40 years. The organization builds skills, supplements the funding, and amplifies the reach of grassroots organizations so they can leverage additional resources to achieve their missions. NeighborWorks America's mission is to create opportunities for people to live in affordable homes, improve their lives, and strengthen their communities. The National Industry Standards for Homeownership Education and Counseling that NeighborWorks developed collaboratively with partners have been recognized by HUD. The more than 240 organizations that comprise the NeighborWorks network must meet stringent membership criteria and undergo rigorous reviews every year to ensure they are delivering the highest-quality and most efficient and effective services to lower-income communities nationwide. NeighborWorks organizations have generated \$22.5 billion in local investment and helped almost 2.5 million families of modest means purchase or improve their homes; secure safe, decent rental housing; or receive foreclosure counseling. Together with the organization's foundation, business and public-sector partners, NeighborWorks continues to be a transformative agent, providing people of all means the opportunity for safe, decent communities in which to live and raise families. www.nw.org.

UnidosUS

Washington, D.C.

\$1,789,473 - Comprehensive Counseling

\$802,031 - Housing Counseling Training Grant

UnidosUS, formerly the National Council of La Raza, is the nation's largest Latino civil rights and advocacy organization working to improve opportunities for Hispanic Americans. Since its founding in 1968, UnidosUS has contributed to a stronger America by elevating the voice of Latinos and defending and advancing the community's concerns. Throughout its unique combination of research, advocacy, programs and a national network of nearly 300 community-based affiliate organizations across the country, UnidosUS simultaneously challenge the social economic and political barriers that affect Latinos in the United States. The UnidosUS Wealth and Housing Alliance (UWHA) is comprised of 49 affiliated organizations that receive grant funding through UnidosUS' HUD 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 the UWHA homeownership program model, organizational infrastructure, and client demand for bilingual, bicultural services in the community. UWHA's 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. www.unidosus.org/

Florida

Affordable Homeownership Foundation, Inc.

Fort Myers, FL

\$30,280 - 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 own 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

Agricultural and Labor Program, Inc.

Lake Alfred, FL

\$17,908 - 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

Bright Community Trust, Inc.

Clearwater, FL

\$19,840 - Comprehensive Counseling

Bright Community Trust was formed in 2008 as a 501(c)(3) nonprofit entity for the purpose of providing long-term affordable housing. It was the result of the Board of County Commissioners (BCC) forward thinking regarding new ways to address the affordable housing shortage. The BCC authorized the creation of the community housing program and authorized the housing finance authority to utilize land trusts as a vehicle to facilitate affordable housing in Pinellas County. The primary role of the Trust is to preserve subsidies of federal, state and local funds that either created or preserved the housing as perpetually affordable by utilizing a 99-year ground lease. The Trust's mission is to help create diverse and sustainable neighborhoods by assuring that a supply of permanently affordable housing options exists and homebuyers and homeowners obtain relative information to make educated decisions. Its vision is that the communities will be vibrant, diverse, and inclusive and provides affordable residential choices for

everyone. The Trust's services provided are pre-purchase counseling, post-purchase counseling, foreclosure counseling, financial management/budget counseling, and rental housing counseling. www.thebrightway.org

Broward County Housing Authority

Lauderdale Lakes, FL

\$24,837- Comprehensive Counseling

Broward County Housing Authority (BCHA) has been helping local families meet their housing needs since its founding in 1969. The Broward County Housing Authority is an independent special district of the State of Florida. Originally created to address a shortage of safe dwelling accommodations in Broward County available to persons of low income at rentals they can afford, BCHA's mission is "dedicated to creating, providing, and increasing high quality housing opportunities to Broward County residents through effective and responsive management and responsible stewardship of public and private funds". 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.bchafl.org/

Community Enterprise Investments, Inc.

Pensacola, FL

\$16,798 - Comprehensive Counseling

Established in 1974, Community Enterprise Investments, Inc. (CEII) is a nonprofit community development corporation located in Pensacola, Florida. 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. Additionally, CEII creates stable neighborhoods and supportive housing environments that foster independence through the development of affordable homeownership projects, affordable rental units, as well as financial/credit education and homeownership counseling. Through these programs, CEII strives to build strong, viable families and communities. www.ceii-cdc.org

Community Housing Initiative, Inc.

Melbourne, FL

\$30,101 - Comprehensive Counseling

Community Housing Initiative, Inc. (CHI), established in 1992, is a certified Community Housing Development Organization, a Community Development Corporation, and a 501(c)(3), charitable nonprofit housing provider. CHI has demonstrated capacity in the development of affordable housing in the community. The agency is dedicated to assisting in the provision of affordable housing to the residents of its community. CHI is committed to assisting the residents of the community in attaining the American dream of home ownership. It 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 898 households into their first homes and has provided 248 homebuyer workshops for over 6,395 potential buyers. www.chibrevard.org/

Community Solutions 360, Inc.

Sarasota, FL

\$22,616 - Comprehensive Counseling

Community Solutions 360 (CS 360) has served Sarasota/Manatee Counties as a nonprofit builder and developer of affordable housing since July 2000. CS 360 has been recognized as a Community Housing Development Organization on a federal, state, and local level. In the 18 years of service to the community, CS 360 has utilized approximately \$27 million in Neighborhood Stabilization Program, State Housing Initiatives Partnership, and HOME Investments Partnership Program funds from Sarasota and Manatee counties to complete over 145 homes for first-time homebuyers. \$6 million has been distributed to customers as down payment assistance (approximately \$45,000 per customer). In 2018, CS 360 became a HUD-approved housing counseling agency. Its housing counseling program provides case management, budget counseling, homebuyer education, and support/encouragement to customers who are interested in homeownership. www.mycommunitysolutions360.org

Comprehensive Housing Resources, Inc

Port Charlotte, FL

\$25,104 - Comprehensive Counseling

Since 2010, the mission of Comprehensive Housing Resources, Inc (CHR) is to provide families with services that will foster economic self-sufficiency, such as default prevention, financial education, credit repair, and training classes related to housing issues. In 2013, CHR's name changed to make it more suitable for the services the agency provided. In 2014, CHR relocated to a low-income neighborhood which is undergoing revitalization and rehabilitation. CHR's staff and board members are active in the strategies being implemented in this neighborhood. CHR's staff and leadership have extensive experience in administering the various rounds of the National Foreclosure Mitigation Counseling program, the Hardest-Hit Fund programs, local rental assistance and self-sufficiency programs. 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 neighborhood revitalization lease-to-own programs. In addition, CHR's staff is working with retired educators developing a series of financial education interactive programs. 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

\$90,038 - Comprehensive Counseling

Consolidated Credit Solutions, Inc. is a 501(c)(3) nonprofit organization and HUD-approved housing counseling agency with the mission to assist families in ending financial crisis and solving money management problems through education and professional counseling. Consolidated Credit is focused on helping Florida residents, with an emphasis in Palm Beach, Broward, and Miami Dade Counties, to manage their finances and achieve affordable and sustainable homeownership. Consolidated Credit housing counselors have worked with more than 16,200 individuals who desire to achieve the American dream of homeownership by either preventing foreclosure or by being able to purchase a home. www.consolidatedcredit.org

Credit Card Management Services, Inc. DBA Debthelper.com

West Palm Beach, FL

\$219,442 - Comprehensive Counseling

Credit Card Management Services, Inc. DBA Debthelper.com is a licensed, bonded, and insured 501(c)(3) nonprofit counseling agency. Founded in 1996, it 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 offices in Florida, Massachusetts, and North Carolina. Debthelper.com helps families manage their money, navigate the home-buying process, and secure and sustain their financial futures. Debthelper.com partners with those who create opportunities for people to live in affordable homes, improve their lives, and strengthen their communities. Debthelper.com has over 13 years of experience providing comprehensive housing counseling to almost 17,000 families each year. Debthelper.com 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, pre-purchase homebuyer counseling and education, financial, budgeting and credit education. Services are provided in Spanish, English, Creole, and Brazilian Portuguese languages. Debthelper.com offices offer extended operating hours during the week and are open on weekends. Same day appointments are available. www.debthelper.com

Crisis Housing Solutions (Adopt a Hurricane Family, Inc.)

Davie, FL

\$23,706 - 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 & 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

Debt Management Credit Counseling Corp.

Lighthouse Point, FL

\$112,136 - Comprehensive Counseling

Debt Management Credit Counseling Corporation (DMCC) was incorporated in Florida as a nonprofit 501(c)(3) corporation in 1999. DMCC provides counseling, education, and debt management plan programs to financially distressed consumers and the general public across the US. DMCC is accredited by the Bureau Veritas credit counseling standards, is an approved adopter of the National Industry Standards for Homeownership Education and Counseling, is approved by the U.S. Department of Justice to provide bankruptcy counseling and education, is approved by 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 Long Island, NY. DMCC is approved by HUD to provide comprehensive housing counseling including 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.dmcconline.org

Home Ownership Resource Center of Lee County, Inc. (HORC)

Fort Myers, FL

\$24,282 - 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. HORC's staff have counseled nearly 1,200 clients in the past two years. Collaborative endeavors and/or partnerships have been formed with several agencies and financial institutions in the Southwest Florida region.

www.horcswfl.org

Jacksonville Area Legal Aid, Inc.

Jacksonville, FL

\$31,212 - Comprehensive Counseling

Jacksonville Area Legal Aid, Inc. (JALA) has been a provider of free civil legal services in Northeast Florida since 1976. JALA is also 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 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, 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 homebuying, financial management and home maintenance, avoiding predatory lending and other scams, foreclosure prevention, 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

Mid-Florida Housing Partnership, Inc.

Daytona Beach, FL

\$28,435- 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 with its transitional housing shelter, Palmetto House, where those seeking shelter have the opportunity to get back on their feet and achieve

not only an end to their homelessness, but also job and financial stability and prepare to move on to permanent housing. MFHP is also a Community Housing Development Organization and rents affordable housing to low- and moderate-income households. www.mfhp.org

Ocala Housing Authority

Ocala, FL

\$40,298 - Comprehensive Counseling

The Ocala Housing Authority was established in 1951 by the City of Ocala and has been a provider of affordable housing in Marion County for 67 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, to provide economic opportunities and housing free from illegal discrimination, and to build 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

\$27,325 - Comprehensive Counseling

The Opa-locka Community Development Corporation (OLCDC) was established in 1980 to address the distressed unemployment conditions 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

\$34,255 - 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 that it serves. The agency meets its mission by providing 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 (IDAs). 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. The services are offered in both Spanish and English and can be conducted virtually. www.solitashouse.com

Tallahassee Urban League, Inc

Tallahassee, FL

\$24,837 - Comprehensive Counseling

For more than 40 years, the Tallahassee Urban League, Inc. (TUL) has made a major difference in citizen's lives in North Florida and South Georgia. Through its 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. TUL is a 501(c)(3) nonprofit social service organization established to provide services to African-American and other low-income residents. 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 900 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 successfully fostered and guided hundreds of youth through the achievement of their GED and assistance with their goals of employment. The agency 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. www.tallahasseeurbanleague.org

Tampa Bay Community Development Corporation

Clearwater, FL

\$33,878 - Comprehensive Counseling

Tampa Bay Community Development Corporation (CDC) is a nonprofit organization, 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, individualized 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 and in 2008, Tampa Bay CDC became part of the National Foreclosure Mitigation Counseling 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 is located in Clearwater, Florida and offers services to residents of Pinellas, Pasco, and Hillsborough Counties. CDC is proud to have served over 55,800 clients through various programs. Tampa Bay CDC continues to enhance its programs to meet current changes and challenges in the housing industry with the goal to better address the needs of the communities served. www.tampabaycdc.org

West Palm Beach Housing Authority

West Palm Beach, FL

\$26,503- 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 80 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. The WPBHA also administers 3,379 Housing Choice Vouchers; these vouchers include Veterans Affairs Supportive Housing (VASH) vouchers awarded by HUD. The WPBHA also manages 282 Rental Assistance Demonstration 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

\$21,506 – Comprehensive Counseling

Affordable Housing Enterprises, Inc. (AHE) was founded in 1993 and approved as a 501(c) (3) nonprofit organization in 1997. The organization was formed by a group of concerned, community-based citizens for the purpose of providing affordable housing to the underserved populations, which includes low-and-moderate income persons, veterans, persons with disabilities, the elderly, minorities, residents of rural areas and families with limited English proficiency. Through diligence and perseverance, the mission is committed to making the pursuit of affordable housing options attainable to the underserved populations by providing renter and homebuyer education forums, distributing available resource information, and developing safe, decent and affordable housing products. Staffed by a team of professionals in the areas of education, life skill counseling, real estate, lending practices, government assistance and public housing administration, AHE has the knowledge and 48 years collectively of experience to administer housing programs that meet the needs of the clients served from grassroots, community-tailored perspective. AHE provides the following affordable housing services: pre-purchase counseling, homebuyer education, delinquency/default counseling, non-delinquency post-purchase counseling, non-delinquency post-purchase education, rental counseling, rental education, marketing and outreach and homeless/displacement counseling. www.affordablehousingent.org

The Appalachian Housing and Counseling Agency

Rome, GA

\$24,015 - 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 cities of Rome, Floyd, Polk and surrounding counties. AHCA has served over 2,500 individuals and has been providing housing counseling services to the residents of Floyd County for the past 18 years. The agency provides group homebuyer workshops as well as individual housing counseling in the following areas: rental, homeless housing needs, pre-purchase, post purchase and mortgage delinquency counseling, and fair housing counseling. nwgha.com/appalachian.html

Area Committee to Improve Opportunities Now, Inc.

Athens, GA

\$20,128- Comprehensive Counseling

Area Committee to Improve Opportunities Now, Inc. (ACTION) was incorporated in 1965 in Northeast Georgia. Its 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 provides 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.actionathens.org/

Georgia Housing and Finance Authority

Atlanta, GA

\$627,524 - 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 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

\$510,990 - Comprehensive Counseling

Operation HOPE is a for-purpose organization working to disrupt poverty and empower inclusion for low- and moderate-income youth and adults. Its focus is financial dignity and inclusion. Operation HOPE equips young people and adults with the financial tools and education to secure a better future, coaching them through their personal aspirations and life's challenges and facilitating their journey to financial independence. Since 1992, the agency has been moving America from civil rights to "silver rights" with the mission of making free enterprise and capitalism work for the underserved. The mission connects the legacy of the Freedman's Bank, established by President Abraham Lincoln more than 150 years ago, to integrate all Americans into the nation's economic life. Project 5117 is a 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 credit 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

\$32,412 - Comprehensive Counseling

The mission of Refugee Family Assistance Program (RFAP) strives 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, pre/post purchase, loss mitigation, delinquency/default and foreclosure prevention, and rental counseling with the primary objective to preserve homeownership. RFAP helps clients with inquiries related to mortgage scams and reporting instances of potential mortgage scam victimization. RFAP delivers its services in Somali, Arabic, Amharic, Swahili, Nepalese, Afghani and Burmese. refugeefap.org/

Hawaii

Hale Mahaolu Homeownership/Housing Counseling Program

Hale Mahaolu, HI

\$26,682 - Comprehensive Counseling

Established in 1967, Hale Mahaolu is a private nonprofit housing corporation that develops, owns, and manages 14 low- and moderate-income rental housing sites for families, seniors, and disabled individuals. Its mission is to provide quality housing and support services for individuals and families. Hale Mahaolu's homeownership and housing counseling program provides individualized and group counseling in areas such as pre-purchase, mortgage default counseling, fair housing, rental housing, predatory lending, and first-time homebuyer education classes. In addition to its housing counseling services, the organization also provides a personal care program for Maui County's frail, elderly, disabled, and chronically ill adults, and serves over 3,500 nutritionally balanced, dietetic meals per week for Meals on Wheels, residents at its housing sites, and eligible Medicaid waiver clients.

www.halemahaolu.org

Idaho

Idaho Housing and Finance Association

Boise, ID

\$93,464 - 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. Its 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 to low- and moderate-income Idahoans, administers federal rental assistance in 34 out of 44 counties, convenes Idaho's Homeless Coordination Committee, manages one-stop funding centers for affordable apartment financing, and operates a clearinghouse of housing information through its Idaho Housing Hotline and through HousingIdaho.org. IHFA provides pre-purchase, post-purchase non-default, rental delinquency, foreclosure mitigation, homeless prevention, and reverse mortgage counseling. IHFA is expected to counsel over 3000 clients and/or their families in 2018. The homebuyer education classes are structured for first-time, low-to- moderate income homebuyers.

www.idahohousing.com/

Illinois

Housing Action Illinois

Chicago, IL

\$1,259,176 - 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

Lake County Housing Authority

Grayslake, IL

\$26,791 - Comprehensive Counseling

The Lake County Housing Authority (LCHA), established in 1946, is working to change the face of public housing in Lake County, Illinois. LCHA provides housing and housing related services for over 11,000 citizens of Lake County. LCHA provides safe, decent, and sanitary housing for the most vulnerable members of their community. Its team consists of dedicated management and housing professionals. With the continued leadership and assistance of their Board of Commissioners, they remain confident and excited about being aggressive in the housing arena. LCHA continues to play a vital role in maintaining the health of their community by building strong public and private partnerships, maintaining a high standard of property maintenance, and helping low-income families move toward economic self-sufficiency. Its commitment is to serve the Lake County community with housing opportunities and options. Housing services provided are the following: mortgage delinquency and default resolution counseling, homebuyer education programs, services for homeless, pre-purchase counseling, predatory lending, loss mitigation, and rental assistance. www.lakecountyha.org

Macoupin County Housing Authority

Carlinville, IL

\$22,349 - 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, Illinois. 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. In February 2006, MCHA became a HUD-approved housing counseling agency and has provided

a broad range of housing counseling services at no cost to all the residents of Macoupin County, Illinois.
www.teamhousingcenter.com

Springfield Housing Authority

Springfield, IL

\$17,352 - Comprehensive Counseling

The Springfield Housing Authority (SHA), incorporated in 1938, 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 a 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 September 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

\$44,753 - 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 31 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 Will County Center for Community Concerns 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 2017, the agency provided nearly 13,000 services to individuals and families in Will County and provided HUD funded housing assistance and counseling services to more than 271 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 including Habitat for Humanity, Shalom Center, Inc., Indiana Legal Services, Bloomington Housing Authority, landlords, lenders, realtors, insurance agencies, and many other social service agencies.
bloomington.in.gov/index.php/departments/hand

Hoosier Uplands Economic Development Corp.

Mitchell, IN

\$25,948 - Comprehensive Counseling

Hoosier Uplands is a not-for-profit community action agency based in Mitchell, Indiana 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. Its corporate mission is to plan, implement or cause to be implemented, and provide comprehensive services to the poor, elderly and disabled. They strive to alleviate poverty, improve living conditions, and provide access to health care and social services to those families and individuals in need within its service area. 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

\$130,079 - 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 the Departments of Housing and Urban Development 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.
www.in.gov/myihcda/

Lincoln Hills Development Corporation

Tell City, IN

\$22,905 - Comprehensive Counseling

Lincoln Hills Development Corporation (LHDC) is a nonprofit Community Action Agency, incorporated in 1965 to serve the needs of the residents of rural southern Indiana through housing, employment, economic, human services, and community development initiatives. LHDC's mission is to engage 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 53 years, LHDC has

provided needed services to thousands of persons throughout southern Indiana, with 5,870 persons assisted in 2017. 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. www.LHDC.org

Iowa

Center for Siouxland

Sioux City, IA

\$45,924 - 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. The housing counseling program was added in early 1976, and in 1978, the agency became a HUD-approved housing counseling agency. Today the 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, mortgage default/delinquency, non-delinquency post-purchase, rental, homeless/displacement, budgeting/money management, debt management, and predatory lending. Counselors also provide pre-post-purchase homebuyer, renter, and financial literacy group education. In addition to providing a comprehensive housing counseling program, the Center for Siouxland provides consumer credit counseling; representative payee services; transitional housing for homeless families and individuals; Volunteer Income Tax Assistance (VITA), free income tax preparation and filing; and prescription medication assistance. www.centerforsiouxland.org

Eastern Iowa Regional Housing Authority

Dubuque, IA

\$19,018 - Comprehensive Counseling

The Eastern Iowa Regional Housing Authority (EIRHA) was established in 1978 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, 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 May 1999, the EIRHA has operated a Family Self-Sufficiency program for its program participants. Since July 2003, the EIRHA has operated a Section 8 HCV Homeownership Program. The Public Housing Homeownership Program has been in place since October 2001 which allows the Housing Authority to sell its Public Housing units to qualifying families. www.eirha.org

Family Management Financial Solutions

Waterloo, IA

\$40,104 – Comprehensive Counseling

For the past 26 years, the Family Management Financial Solutions program has supported the delivery of a wide variety of housing counseling services to homebuyers, homeowners, low to moderate income renters, the elderly, disabled persons and the homeless. The primary objectives of the program are to reduce mortgage delinquency, affirm Fair Housing, improve access to affordable rental housing, rectify discrimination and preserve homeownership. Counselors 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. Counselors assist renters in budgeting their income, reducing expenses and provide referrals to community resources. Additionally, counselors serve as a mediator between the servicer and to homeowners to prevent or resolve mortgage delinquency, default, and foreclosure, with the primary objective to preserve homeownership and sustain the community. Applicants funded through this program may 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

\$20,395- 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, this program develops housing through acquisition, rehabilitation, and new construction; Homebuyers Education, provided through classes and online to enable first time homebuyers navigate the process of buying and owning a home; and Homeownership Counseling and Supportive Services, this program helps prospective homeowners to develop and implement a plan to purchase their home. www.homeincdsm.org

The Muscatine Municipal Housing Agency

Muscatine, IA

\$24,570 - 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 certified Homebuyer Class and one-one-one counseling. In the past five years 315 households have completed the eight-hour homebuyer education class, 144 of which have purchased a home in Muscatine County. In 2017 MMHA began offering a 2-hour rental seminar called Step Ahead which

educates renters on tenant and landlord rights and responsibilities. Almost 150 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 & Redevelopment Authority

Campbellsville, KY

\$23,460 - Comprehensive Counseling

Since 1961, the Campbellsville Housing & Redevelopment Authority has served the community of Campbellsville, Kentucky. In 1999, the Campbellsville Housing Authority became the managing agent for the Lebanon Housing Authority in Lebanon, Kentucky. The Campbellsville Housing & 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 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. The agency also provides counseling on shelter or services for the homeless. www.cvillehousingonline.com/

Housing Assistance and Development Services, Inc.

Bowling Green, KY

\$30,192- Comprehensive Counseling

Since May 1993, Housing Assistance and Development Services (HANDS) Inc. has filled the gap between the housing needed and the housing provided in Bowling Green-Warren County. HANDS recognizes the true path to successful homeownership was centered in comprehensive financial and homeownership education. HANDS has the expertise to provide educational opportunities through NeighborWorks, Money Smart, Credit Smart and Yes You Can Own A Home. The various educational opportunities offer something to everyone. HANDS has provided homeownership education to approximately 900 low income families in the past 25 years. HANDS conducts homeownership classes and plans to start reverse mortgage counseling this year. HANDS also offers one-on-one counseling to assist with mortgage delinquency and one-on-one, budget, credit, rental and homeownership counseling are available to individuals at no cost. The goal is to assist families in achieving the "American Dream" of owning a home, and counseling to struggling families trying to keep their home. Achieving this dream increases self-confidence in all family members. HANDS has become an example of "best practices" across the region and has attempted to diversify their funding and programs to best address the needs of their clients and the communities it serves.

KCEOC Community Action Partnership

Gray, KY

\$24,837 - Comprehensive Counseling

KCEOC Community Action Partnership (KCEOC) is a private, community action agency, designated as a 501(c)(3) nonprofit organization. For over 53 years, the agency has operated programs and services designed to fight and alleviate the causes of poverty. The mission of the agency 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 and 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 23 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, Kentucky, a designated Promise Zone. www.povertyisreal.org

Kentucky Housing Corporation

Frankfort, KY

\$318,588 - Comprehensive Counseling

Kentucky Housing Corporation (KHC) is a state housing finance agency located in Frankfort, KY. 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, Section 8 to homeownership, rental, homeless assistance, and foreclosure prevention counseling. www.kyhousing.org

Live the Dream Development, Inc.

Bowling Green, KY

\$17,352 - 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 one-on-one pre- and post-purchase counseling sessions as well as foreclosure/forbearance and loss mitigation counseling services. All LTDD services are offered free of charge to clients. As a 501(c)(3) nonprofit, Live the Dream currently employs two part-time housing counselor with certification through NeighborWorks. Since its inception in 2002, Live the Dream has served more than 900 clients with 115 families becoming homeowners. In 2008, Live the Dream received the National Award of Excellence for Affordable Housing Initiatives from NAHRO. Additionally, the Kentucky Housing Corporation named Live the Dream Homeownership Program of the year in 2004 and presented the Outstanding Performance Award in 2005. Live the Dream is a HUD-approved housing counseling agency through the U.S. Department of Housing and Urban Development. The Housing Authority of Bowling Green provides administrative and management assistance and facilities for LTDD. Funding to support the programs of Live the Dream Development comes from the U.S. Department of Housing and Urban Development, PNC Bank, Hancock Bank & Trust and Edmonton State Bank. habg.org/new/live-the-dream-homeownership/

Louisiana

Louisiana Housing Corporation

Baton Rouge, LA

\$579,800 - Comprehensive Counseling

The Louisiana Housing Corporation (LHC) was established in 1980, undertakes 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 governmental units, 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 for such persons and families; 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 the State 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

\$43,849 - Comprehensive Counseling

Maine State Housing Authority (Maine Housing) is an independent quasi-state agency that has been a recipient of HUD housing counseling program funds for 15 years and serves the following underserved populations: rural, geographically isolated, non-English proficient, low income renters, seniors, people with disabilities, homebuyers and homeowners. Maine Housing's mission is to assist the people of Maine to obtain and maintain safe, affordable housing and services suitable to their unique housing needs. Maine Housing counselors and five Affiliate nonprofit organizations address specific housing priorities such as improving access to affordable mortgage programs, promoting and preserving successful homeownership, financial capabilities education to immigrant and refugee populations, and Native Americans living in rural areas. Maine Housing serves over 90,000 households each year and provides leadership, maximizes resources, and promotes partnerships to develop and implement sound housing policy.

www.mainehousing.org/

Maryland

Allegany County Human Resources Development Commission, Inc

Cumberland, MD

\$19,018 - 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 collaboration. HRDC, under the direction of its Board of Directors, designs, staffs, operates and assembles funding for a wide range of programs. These programs improve the lives of the young, the low-income, the elderly and those with disabilities in Allegany County, Maryland. 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, veterans, elderly individuals and disabled individuals. Although there are income guidelines for a number of its programs, its Housing Counseling and Financial Education Services can be utilized by anyone. alleganyhrdc.org/

Arundel Community Development Services, Inc

Annapolis, MD

\$27,037 - Comprehensive Counseling

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

\$90,618 - Comprehensive Counseling

Centro de Apoyo Familiar (CAF)'s asset building programs are designed to reach low-to moderate income Latino and immigrant families. This program will utilize a community outreach and engagement model called community transformation. This model has been used by CAF in prior projects and has proven to be very effective. CAF serves families whose income is below the 80% median level in the areas where CAF operates. 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: financial literacy, and one-on-one financial management counseling, HUD–approved homeownership services for pre- and post-purchase education, credit rebuilding programs that target families not yet ready for homeownership and those families that have experienced foreclosure in the past, foreclosures prevention services and rental counseling. mycaf.cefas.com/

Comprehensive Housing Assistance, Inc.

Baltimore, MD

\$18,175 - Comprehensive Counseling

Comprehensive Housing Assistance, Inc. (CHAI) is a 501(c)(3) nonprofit housing and community development organization founded in 1983 that serves 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. It accomplishes this mission by developing and managing affordable housing for seniors, families, and individuals with disabilities; rehabilitating housing and providing supporting repair services to low-income homeowners to improve housing stock and enhance economic stability in northwest Baltimore; promoting sustainable homeownership through homebuyer education, housing counseling, and favorable financing mechanisms; undertaking community organizing and supporting residents to become agents of change in their neighborhoods; and supporting older adults to age in their own homes and communities. CHAI developed, owns, and oversees the management of 17 affordable rental communities for seniors with 1,603 units in Baltimore City and Baltimore County, one 36-bed assisted living facility, and one affordable multi-family building with 16 units. CHAI manages four homes for low-income adults with mental illness and is developing two more homes. CHAI has been a HUD-approved housing counseling agency since 2014 and provides grants and zero-interest loans, counseling and homebuyer education to first-time homebuyers, financial literacy, budgeting, and mortgage modification preparation to homeowners facing foreclosure. CHAI serves the needs of low-income seniors through the provision of home repairs, home modifications, and housing benefits counseling. www.chaibaltimore.org

Diversified Housing Development, Inc.

Windsor Mill, MD

\$20,000 - Comprehensive Counseling

Diversified Housing Development, Inc. (DHD) is a nonprofit HUD-approved agency committed to the availability of adequate affordable housing in Baltimore County. The mission of DHD is to promote affordable housing options for low and moderate-income families resulting in economic empowerment and strengthened communities. DHD recognizes the importance of preserving and promoting the viability and stability of its county’s neighborhoods through homeownership. Since 2005, DHD has provided free first-time homebuyer workshops to thousands of potential and eager homebuyers and has counseled over 3500 families through its pre-purchase and foreclosure prevention counseling sessions. The agency has also provided over \$6 million dollars of Baltimore County down payment and closing cost assistance funds to help hundreds of deserving families with the purchase of their first home.

www.diversifiedhousing.org

Frederick Community Action Agency

Frederick, MD

\$37,993 - Comprehensive Counseling

Through a wide array of programs and services, the Frederick Community Action Agency (FCAA) provides food, shelter, medical care, transportation, housing, and other forms of assistance to families and

individuals that are homeless or low-income. Started in 1968, the Frederick Community Action Agency is sponsored by the City of Frederick and the Friends for Neighborhood Progress, Inc. with support from the Frederick County Government and the United Way of Frederick County. The Frederick Community Action Agency became a HUD-approved housing counseling agency in 1997 and currently provides comprehensive housing counseling services including pre-purchase homebuyer 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. The 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

\$17,352 – Comprehensive Counseling

Garwyn Oaks (GO) Northwest Housing Resource Center, a community based, 501(c)(3) nonprofit organization located in Baltimore, MD, provides pre 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 program offerings and outreach and has operated under this name for 11 years. Its mission is to equip individuals to obtain, maintain, and retain their homes successfully. Its goal is to equip individuals to make informed homeownership choices, strengthen and build the condition, value, and appearance of its neighborhoods, and help residents preserve their communities. GO Northwest is listed on the federal, Maryland and Baltimore housing departments' lists for counseling agencies. GO's services consist of the following: Pre-Purchase: Monthly homebuyer group workshops; online homebuyer education; one on one counseling; technical assistance and referral for homeownership and closing costs assistance programs. Post-Purchase: Foreclosure Prevention: Counseling and technical assistance to homeowners facing foreclosure to help them retain their homes or obtain a positive outcome. 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

\$398,200 - 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 help stabilize communities by creating hope and promoting economic self-sufficiency to individuals and families through financial education and counseling. Approved in June 2018 as a HUD National Intermediary, Guidewell Financial Solutions provides housing counseling to include: pre-purchase/homebuying, home maintenance, post-purchase, foreclosure prevention, rental, reverse mortgage and HECM default counseling. For families and individuals seeking to purchase a home, they also provide in-person and online homebuyer workshops. Services are available in English and Spanish.

www.guidewellfs.org

Hagerstown Neighborhood Development Partnership, Inc.

Hagerstown, MD

\$30,389 - Comprehensive Counseling

Hagerstown Neighborhood Development Partnership, Inc. (HNDP) is improving community life in Hagerstown and Washington County, Maryland by opening doors to homeownership and by promoting fair and equal housing opportunities for all persons. HNDP's mission is accomplished through consumer education, community outreach, and information dissemination. The agency was designated as a HUD-approved housing counseling agency in 2002. HNDP, through the Hagerstown Home Store, provides free of charge, pre-purchase housing counseling, post-purchase housing counseling, credit, foreclosure, budget and delinquency counseling, home buyer counseling and workshops, fair housing education, and landlord/tenant information and referrals for the benefit of the citizens of Washington County. The total clients served since 1999 is 27,764. www.hagerstownhomestore.org

Harford County Housing Agency

Bel Air, MD

\$43,436 - 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. 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. The agency encourages and contributes 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. Harford County Housing Agency provides a vast array of comprehensive housing services enabling clients to make informed decisions on a particular housing goal in the areas of pre-purchase/homebuyer education, foreclosure prevention, post-purchase, financial literacy, rental, homeless assistance, and reverse mortgage counseling.

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

HomeFree-USA

Riverdale, MD

\$1,952,955 - 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 24 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. HomeFree-USA connects 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

Home Partnership, Inc.

Joppa, MD

\$31,123 - Comprehensive Counseling

Home Partnership Inc (HPI) is a full-service housing organization whose mission is 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 include 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 250 families seeking assistance with housing needs. www.homepartnershipinc.org

Housing Initiative Partnership, Inc.

Hyattsville, MD

\$55,766 - Comprehensive Counseling

Founded in 1988, Housing Initiative Partnership (HIP) is an innovative, green nonprofit housing developer and counseling agency based in Prince George's County, Maryland that 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 served. HIP has counseled over 15,000 clients, including over 7,500 families during the foreclosure crisis of 2008-2014. It has developed over 490 affordable rental apartments, often in partnership with private developers, and has redeveloped over 65 single-family homes for first-time home buyers. 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 the buildings' residents. HIP's housing counseling program includes a team of 10 highly trained housing counselors that provide 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

\$27,356 - 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, including preparing the children for kindergarten (Head Start); programs for seniors; assistance for pregnant women and families with children ages birth-3; alternative education and job training; and free tax-preparation. Affordable housing counseling services include: foreclosure mitigation, pre-purchase, post-purchase, fair housing, financial education, homeless prevention, and rental counseling. SHORE UP! also provides intensive case management and follow up. www.shoreup.org

Southern Maryland Tri-County Community Action Committee, Inc.

Hughesville, MD

\$32,996 - 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. SMTCCAC is governed by a 15-member volunteer Board of Directors composed of representatives from Calvert, Charles and St. Mary's County. Its 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. SMTCCAC coordinates with a wide range of stakeholders, including: homeless coalitions; service providers; disability groups, housing and health departments, Realtors, lenders, and property managers. During the 52 years of existence, SMTCCAC has responded to the needs of its residents, homeowners, and potential homebuyers. SMTCCAC provide access to services for all residents through targeted outreach, special accommodations, translation services, and culturally sensitive training. SMTCCAC conduct needs assessments annually, assess program effectiveness and targeting, and make changes to its program in response to resident needs and program effectiveness.

www.smtccac.org

Washington County Community Action Council, Inc.

Hagerstown, MD

\$27,732 - 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 the community in economic need to achieve and maintain self-sufficiency while respecting their diversity. The agency provides services ranging from crisis intervention (including energy assistance) and transportation to case management and housing services. CAC 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 clients. As other client needs were identified, CAC added other services, such as pre-purchase and mortgage default counseling to its programs. Eventually, the housing services expanded to include placement housing counseling to assist formerly homeless households in locating and securing affordable housing; HECM counseling to senior households as the only certified HECM counseling in the rural county; and financial education and coaching as part of a county-wide financial education partnership. As a Certified Housing Development Organization, CAC operates a rental property acquisition and rehabilitation program that develops the stock of affordable and safe housing for low-to-moderate income households in the community. www.wccac.org

Massachusetts

Action for Boston Community Development, Inc.

Boston, MA

\$24,282 - 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 \$164 million and to reach over 107,000 households each year with a wide range of housing, health and social services. The agency is a 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 of 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; foreclosure prevention education and one-on-one mortgage modification counseling and support. Asset development resources are integrated throughout ABCD's Housing Counseling Program and, combined with ABCD wrap-around services, provide the stepping stones families need to reach self-sufficiency and long-term housing stability. www.bostonabcd.org.

Catholic Social Services of Fall River, Inc.

Fall River, MA

\$47,353- Comprehensive Counseling

Catholic Social Services of Fall River, Inc. is a multi-service, multi-site not-for-profit organization serving Southeastern Massachusetts. Catholic Social Services (CSS) has proudly served the community since 1924. Originating as primarily 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 poor 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 persons of all faiths to advance human dignity and promote social justice, truth, and solidarity in the community. CSS is a provider of social and human services in the Southeastern Massachusetts area. 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

\$674,066 - Comprehensive Counseling

Established in 1967, Citizens' Housing and Planning Association (CHAPA) is a 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

\$28,287 - Comprehensive Counseling

For 30 years, Community Service Network, Inc., (CSN) has served the towns of Burlington, Lexington, North Reading, Reading, Stoneham, Wakefield, Wilmington, and Winchester, as well as the cities of Melrose and Woburn. CSN's mission is to help low- and moderate-income clients access the knowledge, skills and services that help promote independence and self-sufficiency, so the clients will have both immediate and sustained success. As a grassroots, 501(c)(3) nonprofit agency, CSN is dedicated to acting as a bridge helping households access appropriate solutions and/or services. CSN is a multi-purpose local housing counseling agency active in all aspects of housing, from initially purchasing or renting a home to maintaining that home, dealing with landlords, fair housing, and/or, if necessary, eviction or foreclosure. CSN works to help prevent clients from becoming homeless by giving them the tools they need to remain self-sufficient and legal aid when necessary. CSN provides mediation services for both landlords and tenants. www.csninc.org

The Housing Partnership Network

Boston, MA

\$720,390 - 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 \$25.5 billion in CDFI financing; developed or preserved 425,700 affordable homes; provided counseling and education to over 1.2 million low and moderate-income households; and provided more than 12.2 million residents with quality housing and improved economic and educational opportunities. HPN staff facilitate communication and joint initiatives among member organizations, identify resources and 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 \$28 million. This year, HPN will fund 17 members in 18 states, who will provide housing counseling to approximately 21,148 households. The goals of HPN's housing counseling program are as follows: 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

\$1,946,309 - Comprehensive Counseling

The Neighborhood Stabilization Corporation (NSC), organized in 1997, is a HUD-approved nonprofit housing counseling organization. NSC is one of the most effective organizations in providing comprehensive counseling towards affordable homeownership. NSC is committed to stabilizing families and communities across the country devastated by predatory and discriminatory lending practices. NSC is affiliated with the Neighborhood Assistance Corporation of America (NACA) which has been in the forefront of addressing the mortgage crisis and in providing affordable homeownership. NSC provides services from 47 locations nationwide. NSC achieves its mission by providing primarily low and moderate-income individuals with both pre-purchase and foreclosure mitigation counseling. NSC counsels home buyers to become ready for homeownership by improving their financial management and educating them on the home buying process. Home buyers are qualified for homeownership with an

affordable mortgage payment. They become very desirable home buyers for real estate agents and sellers to work with. Their qualification also allows them to obtain an affordable conventional mortgage. NSC continues to provide comprehensive counseling for homeowners with an unaffordable mortgage. This counseling was crucial during the mortgage crisis in assisting hundreds of thousands of homeowners obtain an affordable mortgage solution. This often occurred during the Save-the-Dream five-day events nationwide where many homeowners obtained a same day solution saving hundreds of dollars and more in their mortgage payment. www.naca.com

Pro-Home, Inc.

Taunton, MA

\$25,948 - 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 individual individuals and families to prevent loss of, or displacement from, existing housing; strives to eliminate discrimination in housing; and brings together diverse groups and individuals to aggressively work toward solutions. Pro-Home is approved by HUD, the Massachusetts Department of Housing and Community Development, Fannie Mae, Citizen's Housing and Planning Association, Mortgage Guaranty Insurance Corporation, and the Massachusetts Housing Partnership. The agency's offering of comprehensive housing counseling programs is constantly evolving to address the changing needs of the residents of the 14 communities it serves. Services provided include education and one-on-one housing counseling regarding pre-purchase, post-purchase, mobility, financial literacy, foreclosure prevention, loan document review, landlord/tenant relations, 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

RCAP Solutions

Worcester, MA

\$25,392 – Comprehensive Counseling

RCAP Solutions, Inc. was established as a nonprofit rural development corporation in 1969. For almost a half a century, RCAP Solutions, Inc. has been helping individuals, families and communities with a wide range of beneficial services including affordable housing, providing housing and counseling services, rental assistance, safe drinking water and more. Through the years, RCAP Solutions, Inc. grew very quickly, emerging as a catalyst for service delivery throughout its entire service area including Northeastern United States, Puerto Rico and the US Virgin Islands. RCAP Solutions, Inc. headquarters are in Worcester, Massachusetts, a corporate office in Gardner, Massachusetts and additional offices and staff located throughout its service area. RCAP Solutions, Inc. offers many diverse and supportive programs and services through two separate but linked divisions - Housing and Community Resources. RCAP Solutions, Inc administers a \$33 million budget with approximately 80% (\$24 million) of these funds are pass through dollars going directly to programming and services to its clients. About 90% of its funding comes from public sources (federal and state government). Its Housing Division provides support services throughout Worcester County, Massachusetts including residential assistance for families in transition (RAFT), counseling assistance through its Housing Consumer Education Center. Its Community Resources Division supports the Northeastern United States, PR and the US Virgin Islands. RCAP Solutions, Inc are a dynamic organization providing services to improve the quality of life for individuals, families and communities. www.rcapsolutions.org

Springfield Partners for Community Action, Inc

Springfield, MA

\$24,015 - Comprehensive Counseling

Springfield Partners for Community Action, Inc. is an anti-poverty Community Action Agency located in Springfield, Massachusetts whose mission is to utilize and provide resources that assist people in need, to obtain economic stability, ultimately creating a better way of life. Its 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 & care center, community scholarship, volunteer income tax assistance, veterans' program, and weatherization. Springfield Partners for Community Action's staff members have been successfully guiding residents of its area towards self-sufficiency, economic stability, and a better quality of life for over fifty 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. Springfield Partners for Community Action is proud to be the first Community Action Agency in Western Massachusetts, established in 1964 shortly after the Economic Opportunity Act opened the way for a network of poverty-fighting agencies across the nation. www.springfieldpartnersinc.com

Michigan

Bay Area Housing, Inc.

Bay City, MI

\$25,392- Comprehensive Counseling

Bay Area Housing, Inc., DBA 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 in the Bay area by recognizing, obtaining and administering funding for housing needs, combating community blight and deterioration by undertaking and assisting community revitalization efforts, developing and operating permanently affordable housing that builds strong and stable communities and providing counseling, training and education on housing issues affecting the people of Bay County. www.bahinc.org

Community Action Agency

Jackson, MI

\$38,875 - Comprehensive Counseling

Community Action Agency (CAA) is a 501(c)(3) nonprofit corporation operating for over 45 years in Jackson, Lenawee and Hillsdale counties in Michigan. The agency's mission throughout the years has been to assist low-income families achieve self-sufficiency, initially as an organization chartered in the OEO war on poverty. This year, services will be provided to clients through over 60 programs across the three counties. Programs range from Adult Literacy to Weatherization. CAA also assists families to self-sufficiency through Head Start, WIC (Women, Infant & Children), YouthBuild, Volunteer Income Tax Assistance and Homeowner Rehab. Services are provided in a holistic manner, integrating new programs into CAA's overall structure to ensure that all program resources are available to clients. CAA's annual

budget of over \$18 million dollars is overseen by a professional management team with over twenty years' experience. CAA is a HUD-approved local housing counseling agency and has counselors certified by the Michigan State Housing Development Authority. CAA has been providing IDAs as a member of the Southern Tier of the Michigan IDA Partnership since 2000. www.caajlh.org

Grand Rapids Urban League

Grand Rapids, MI

\$30,368 - Comprehensive Counseling

The Grand Rapids Urban League was organized in 1942 and is one of 100 affiliates located in 36 states and the District of Columbia and is the second largest affiliate in Michigan. The idea of a local Urban League began during 1942 when the League, known as The Brough Community Association of Grand Rapids was organized to provide recreational and self-development opportunities for the Grand Rapids African American community. The mission of the Grand Rapids Urban League is to provide the means to empower African Americans and other minorities to achieve economic self-reliance, parity and civil rights. Its housing counseling services include mortgage delinquency and default resolution counseling and rental housing counseling. www.grurbanleague.org/

GreenPath, Inc.

Farmington Hills, MI

\$2,340,846 - 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 to empower 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, Michigan where GreenPath houses the national call center, the organization also has over 50 counseling locations located in 20 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 2017 across all service lines. www.greenpath.org

Housing Services Mid-Michigan

Charlotte, MI

\$33,699 - Comprehensive Counseling

Housing Services Mid-Michigan, incorporated in 1997 as a nonprofit housing counseling agency, has been a HUD-approved housing counseling agency since 2014. Since its inception, it has grown to provide home buyer education, down payment assistance (IDA), 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. The mission of Housing Services Mid-Michigan 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

Mid-Michigan 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

\$650,000 - 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. The Michigan State Housing Development Authority 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 at below-market interest rates 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

Neighborhoods Inc. of Battle Creek

Battle Creek, MI

\$19,840 - Comprehensive Counseling

In 2016, Southwestern Michigan Community Development Corporation rebranded itself and is now known as Neighborhoods Inc. of Battle Creek (NIBC), with a mission to help communities thrive through creating solutions for equitable living. NIBC strives to empower and equip individuals, families, neighborhoods and businesses by identifying leadership, resources, and effective strategies that bring about long term change and achievement. Southwest Michigan Community Development Corporation considers a healthy community to be one that is safe, clean, diverse, drug and crime free, and where creativity, accountability, and hard work fuel economic growth. Although, increasing home ownership is its number one objective, NIBC recognizes that home ownership is not always the correct choice for some families. NIBC offers homeownership counseling and education, as well as opportunities for home buyers and families choosing to lease. www.nibc.org

Northwest Michigan Community Action Agency, Inc.

Traverse City, MI

\$32,034 - 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. The 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 as a Community Action Agency 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

\$49,574 - Comprehensive Counseling

For over 30 years, Oakland County Community & Home Improvement's Housing Counseling Unit has provided comprehensive housing counseling to tens of thousands of Oakland County residents. Oakland County Housing Counseling believes that housing counseling promotes and protects the interests of housing consumers leading to a better quality of life in its community. Community outreach activities are conducted to increase and preserve, home ownership opportunities for low-income, minority, and disabled families. The unit affirmatively furthers fair housing by identifying barriers, setting goals to overcome these impediments, providing information and referral on housing choice free from discrimination and reviewing progress and revising goals as needed. The Oakland County Housing Counseling unit is approved by the Department of Housing & Urban Development and the Michigan State Housing Development Authority and has HUD-approved counselors who at no cost provide home equity conversion mortgages (reverse mortgages) counseling for senior citizens, pre-purchase counseling for homebuyers, post-purchase/non-delinquency counseling, foreclosure intervention & default counseling, financial management, 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

\$27,058 - Comprehensive Counseling

Oakland Livingston Human Service Agency (OLHSA), located in Pontiac, Michigan, is a nonprofit that was founded in 1964, as part of President Lyndon Johnson's War on Poverty. OLHSA, a Community Action Agency, through collaboration and partnership, empowers people in need of assistance who live in the community served, to gain the knowledge, skills, and resources to improve the quality of their lives. OLHSA delivers human services to Oakland and Livingston Counties. Those in need are welcomed with a comprehensive set of services, focusing on meeting the basic needs of senior citizens, persons with disabilities, and people suffering from economic hardship. Through its comprehensive services, OLHSA empowered more than 13,482 clients last year to reach or maintain self-sufficiency. OLHSA's housing counseling program offers group and individual housing counseling in the areas of pre-purchase and homebuyer education, rental housing counseling, mortgage delinquency, financial education, and predatory lending counseling. www.olhsa.org

Minnesota

Catholic Charities of the Diocese of St. Cloud

St. Cloud, MN

\$28,168 - 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, Minnesota. Throughout the years, services were added to address emerging community needs. Catholic Charities was incorporated as a nonprofit agency in 1955. Affordable Housing Services Catholic Charities Financial and Housing Counseling Program provides affordable housing counseling services on the following topics: resolving/preventing mortgage delinquency or default, home maintenance and financial management for homeowners, reverse mortgages, renting, and homelessness. Individual housing counseling and group education are available. www.ccstcloud.org

Homeownership Preservation Foundation

Minneapolis, MN

\$92,993 - Comprehensive Counseling

Homeownership Preservation Foundation (HPF) is a national nonprofit HUD-approved counseling intermediary dedicated to guiding consumers onto the path of sustainable homeownership and improving their overall financial health. HPF believes that everyone should have a place to call home and the ability to achieve their financial dreams. The housing counseling and coaching programs paired with digital money management tools are unique and customized to meet the needs of homeowners, renters, or homebuyers. HPF's vision is to guide all Americans to a bright, financially-healthy future and each household's personalized vision of the American Dream of home. The Homeowner's HOPE™ Hotline, 888-995-HOPE™ was created in 2007 in response to the subprime mortgage crisis. Through this Hotline, HPF provides comprehensive financial education and confidential foreclosure prevention counseling for free in over 220 languages with convenient, extended hours of availability. Through its Homeowner's HOME Hotline, 844-995-HOME, HPF provides comprehensive financial education and pre-purchase housing counseling. In addition, HPF has partnered with many large servicers to provide a free financial coaching series for clients whose mortgage has been modified focusing on client driven goals for long term financial success. Since 2007, HPF has served more than two million distressed homeowners who depend upon HPF as a trusted, neutral source of information and assistance.

www.homeownershippreservation.org

Minnesota Homeownership Center

St. Paul, MN

\$730,879 - 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. The Minnesota Homeownership Center believe that equitable access to homeownership is essential to strong communities and creates opportunities for generations to come. They link individuals, homeownership advisors, and industry stakeholders. They support over 40 community-based organizations with the structure and funding to develop and deliver culturally responsive homeownership education and counseling. They collaborate and lead the development of innovative homeownership programming. Its innovative approach provides a methodology for ensuring service quality and program consistency throughout the state. The Center manages program models, standards, and training and certification. It's a one-stop location for accessing trustworthy resources, including the operation of a consumer referral hotline and a website. A managed, coordinated approach to raising awareness of housing issues through public education and outreach. Centralized leadership for the implementation of partnerships with lenders, REALTORS®, governments, and other industry professionals. A balanced approach to ensuring program funding throughout the state. The Center works to establish a sustainable base of program funding. www.hocm.org.

Southern Minnesota Regional Legal Services, Inc.

Saint Paul, MN

\$33,678 - Comprehensive Counseling

Southern Minnesota Regional Legal Services, Inc. (SMRLS) is the oldest legal aid organization in Minnesota and has been providing high quality legal services for over 100 years. The Housing Counseling Program of SMRLS has been in operation and has been HUD-approved for over 30 years. Last year the Program provided assistance to over 1,000 clients. SMRLS provides comprehensive counseling services which include pre-occupancy and post-occupancy counseling as well as mortgage delinquency and default counseling. SMRLS cases include helping clients with access to housing, fair housing issues, HUD program issues, mortgage defaults, rental delinquencies, non-monetary defaults in rental housing, eviction defense and habitability issues. The Program also provides trainings on housing rights and responsibilities to tenants, service providers and subsidized housing providers. www.smrls.org

Mississippi

Covenant Faith Outreach Ministries Inc.

Tulepo, MS

\$28,991 – Comprehensive Counseling

In 2005, Covenant Community Development Corporation (CCDC) was launched as a faith-based outreach extension of Covenant Faith Outreach Ministries Inc. (CFORM). In December 2006, Covenant Development Homeownership Center was established to provide comprehensive housing services to the community. In November 2009, CFORM/CCDC, became a HUD-approved housing counseling agency. March of 2010, CFORM/CCDC adopted the National Industry Standards for Professional Excellence in homeownership education and counseling by the advisory council. In March of 2010, CFORM/CCDC received NCHEC Certification for Program Managers and Executive Directors and in April 2015 Financial Capability/Coaching certification and various other national membership associations. Since 2007-2018, they have serviced over 800 clients. CFORM/CCDC are continuing to expand in the affordable housing market, through rehabilitation, down-payment assistance for approved prospective homebuyers and rentals. As a full homeownership center, they provide various services such as homeless counseling through housing first for veterans and domestic violence persons, pre-post homeownership counseling and education, maintenance and repair, post purchased, financial capability and coaching youth and older adults, rental and energy efficiency, fair housing, scam awareness, mortgage assistance and delinquency and credit counseling. www.cforminc.org

Housing Education and Economic Development Inc.

Jackson, MS

\$31,797 - Comprehensive Counseling

Housing Education and Economic Development, Inc. (HEED) is a nonprofit organization that has been providing comprehensive housing counseling in Mississippi for 29 years. HEED have served over 15,000 clients to date. HEED provides 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 (also TTY) or via internet. HEED also provide group homebuyer education. HEED is a fair housing organization helping HUD enforce the Fair Housing Act, which prohibits housing discrimination on the basis of race, color, national origin, sex, religion, familial

status or disability. It is HEED's mission to keep the public aware of current Fair Housing and Fair Lending laws and issues. Its goal is to educate Mississippians about their rights under the Fair Housing Act. HEED feels it is their duty to make sure that female heads of households, families with children, and people with disabilities can identify an illegal act of discrimination. HEED wants individuals to know their rights and provide them with solutions to their discrimination problems. www.heedhousing.org.

Mississippi Home Corporation

Jackson, MS

\$297,491 - Comprehensive Counseling

The Mississippi Home Corporation (MHC) is a public-purpose corporation created by the Mississippi Home Corporation Act of 1989 to address housing needs in the state. As the State Housing Finance Agency (SHFA), MHC offers a variety of down-payment 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 of Mississippi, 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. MHC's core function is to assist owner occupied and rental housing targeted to moderate and lower-income working families. MHC does this by providing housing finance products not available from other sources. MHC continually evolves its products to fit current and emerging housing needs throughout Mississippi. www.mshomecorp.com/

Mississippi Homebuyer Education Center-Initiative

Jackson, MS

\$208,332 - 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. Its mission is to increase homeownership for low-to-moderate income individuals through education, counseling, financial literacy, wealth building, and to provide community and economic and housing development to communities it serves. 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, and 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

\$32,301 - Comprehensive Counseling

Community Services League (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. CSL's vision is a community where all people have resources to meet their basic needs, find meaningful work, and have a place to call home. Community Services League was founded

102 years ago 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 its community. CSL is one of the largest service providers in the Kansas City Metropolitan area. They accomplish its mission through an integrated service delivery model composed of five main services: Income Supports (Formerly referred to as Emergency Assistance) – provides families with basic needs such as food, financial assistance, personal care items, and seasonal support. Employment Services – 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. Housing Counseling – assists families who are at risk of homelessness to stabilize and maintain housing. www.cslcares.org

Housing Options Provided for the Elderly

St. Louis, MO

\$219,242 – Comprehensive Counseling

Housing Options Provided for the Elderly (HOPE) is a national intermediary approved by HUD specifically for HECM counseling services. HOPE opened in 1987 as an agency serving seniors in St. Louis, Missouri. HOPE began providing Reverse Mortgage Counseling in 1993 as an LHCA. In 2017, HOPE became a HUD National Intermediary and boasts an exceptional roster of 10 HECM counselors, several of whom are also nationally-recognized HECM counseling trainers. HOPE serves the entire United States, providing both standard HECM counseling and HECM default counseling. As an Intermediary, HOPE supports and funds senior-focused agencies and LHCAs that specialize in HECM counseling. HOPE also develops training opportunities specifically for HECM counselors, including HECM default. hopeforseniorsstl.org/

Youth Education and Health in Soulard

St. Louis, MO

\$32,641 - Comprehensive Counseling

Youth Education and Health in Soulard (YEHS), a nonprofit community-based corporation, 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 included for-sale homes for low to moderated income families and senior housing. YEHS owns and manages 150 affordable rental units, of which 32 units are Project Based Section 8. In 2001, YEHS became a HUD-approved housing counseling agency. YEHS provides counseling services to individuals, targeting low and moderate-income area residents including pre-purchase counseling, mortgage delinquency and default resolution counseling, rental housing counseling services for the homeless counseling and reverse mortgage counseling. YEHS has partnered with the Gateway 180, Missouri's largest emergency shelter and Humanitri, a transitional housing organization. www.yehstl.org

Montana

Montana Homeownership Network, Inc.

Great Falls, MT

\$434,246 - Comprehensive Counseling

Montana Homeownership Network, Inc. DBA 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 it was created, 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 \$16 million in operational funding since 1998 and has received more than \$39 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 14 partner organizations that provide homebuyer, rental and financial education and counseling across Montana. www.nwmt.org

Nebraska

Blue Valley Community Action, Inc.

Fairbury, NE

\$26,910 - Comprehensive Counseling

Blue Valley Community Action Partnership (BVCA) is a locally controlled, private, not-for-profit, human services organization incorporated as a Community Action Agency (CAA) on January 19, 1966, serving the needs of low-income people in southeast Nebraska for the last 50 years. BVCA's Mission: Overcoming poverty by helping people, improving lives, and strengthening communities. The agency's focus has been to develop community activities that eliminate the causes of poverty and to ameliorate the condition of poverty within its area. BVCA mobilizes 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 the 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 Community Action 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

\$138,113 - Comprehensive Counseling

Credit Advisors Foundation (CAF) is an accredited national, nonprofit credit, debt, and housing counseling agency that has helped clients with their housing goals for over 25 years. CAF provides group sessions, webinars, workshops, and individual counseling opportunities to enhance the financial literacy of consumers nationwide, increase economic stability and inclusion, help consumers prepare for homeownership, avoid default or foreclosure, and sustain their housing situation of choice. The organization became a HUD-approved housing counseling agency in 2004, offering housing services to the Greater Omaha Metro area. In 2010, CAF received HUD recognition as a multi-state organization. Services are available in Arizona, Iowa, and Nebraska and 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. 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

\$36,166 - 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 compassionate 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 homeowners 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 people, and provided relocation or mobility services for over 1,500 people. www.fhasinc.org

High Plains Community Development Corporation, Inc.

Chadron, NE

\$40,066 - 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. Its mission is to support individuals, families, and communities by providing housing related programs, advocacy, and information that enhances success and fosters social justice. High Plains is the only HUD-approved housing counseling agency in Nebraska's Third Congressional District. The primary service area is the Third District of Nebraska, encompassing nearly 65,000 square miles, covering two time zones and 68.5 counties. Reverse mortgage counseling services include the entire states of Nebraska and Wyoming, with two HUD HECM roster counselors on staff. High Plains' services include: individual counseling - 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 in Omaha to intake fair housing complaints and provide individual counseling and group presentations on the Fair Housing Act and the Nebraska Residential Landlord/Tenant Act. High Plains partners with the Nebraska Equal Opportunity Commission and is a USDA Rural Development Certified Loan Packager for 502 Direct Loans for low-income families in Nebraska. www.highplainscdc.com

New Hampshire

New Hampshire Housing Finance Authority

Bedford, NH

\$302,816 - Comprehensive Counseling

New Hampshire Housing administers a broad range of programs designed to assist low- and moderate-income persons and families to obtain decent, safe and affordable housing. Serving over 11,000 New Hampshire families each year, New Hampshire Housing offers safe, fixed rate mortgages and homeownership education, finances the development of quality, affordable rental housing in New Hampshire and administers the Housing Choice Voucher (Section 8) program. Since its inception, New Hampshire Housing has helped more than 40,000 families purchase their own homes and has been instrumental in financing the creation of more than 14,500 multi-family housing units. New Hampshire Housing has been a part of HUD's housing counseling network since 1998. New Hampshire Housing is in its fourth year coordinating a comprehensive statewide Foreclosure Prevention Program. Four local housing counseling agencies partner with New Hampshire Housing to provide a network of quality housing education and counseling services throughout the state. New Hampshire Housing 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. Over 200 of the 3,555 Housing Choice Voucher households participate in the FSS Program annually. In addition, New Hampshire Housing has developed four online consumer education programs: (1) Find Financial Freedom (2) Becoming a Homeowner (3) Mortgage Credit Certificate and (4) Home Flex Purchase Rehabilitation Program. New Hampshire Housing Finance Authority is a self-supporting public benefit corporation. www.nhhfa.org or www.GoNewHampshireHousing.com

New Jersey

Consumer Credit and Budget Counseling (DBA National Foundation for Debt Management)

Marmora, NJ

\$150,137 – Comprehensive Counseling

Consumer Credit and Budget Counseling (CCBC) DBA National Foundation for Debt Management (NFD) is a highly respected and efficient credit and housing counseling agency with a long-term commitment to building credit and maintaining homeownership. As a nonprofit organized in 1998, CCBC has grown its housing services through providing superior service to its clients. NFD is approved as a Multistate 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 (HECM) counseling with an emphasis on helping elders maintain homeownership through its HECM Taxes and Insurance foreclosure intervention services. CCBC/NFD serves two "Hardest Hit" states with teams of trained and certified default and foreclosure intervention and prevention counselors that provide clients with education, foreclosure and default counseling. A member of the Financial Counseling Association of America (FCAA), accredited by the Council on Accreditation (COA), NFD offers an online Homebuyer education class that meets the guidelines of the National Industry Standards for Housing Education and Services. NFD maintains four websites for consumer education and information, www.nfdm.org, www.cc-bc.com, www.hurricanehousinghelp.org and www.homebuyercert.org

Garden State Consumer Credit Counseling, Inc. DBA Navicore Solutions

Manalapan, NJ

\$483,426 - Comprehensive Counseling

Navicore Solutions “strengthens the well-being of individuals and families through education, guidance, advocacy and support.” Founded in 1991, the agency provides 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. Navicore Solutions is a member of the National Foundation for Credit Counseling (NFCC), accredited by the Council on Accreditation (COA), and has been a HUD-approved housing counseling agency since 2003. Navicore Solutions has established an excellent standing in its industry and has become a common resource for low-and-moderate income families and the housing insecure population throughout the country. The primary focus of Navicore Solutions is to ensure the consistent delivery of high quality services to its clients, program partners and employees. This is achieved through continuous endeavors to improve its quality system in the areas of policies, procedures, human resources and agency efforts. Navicore Solutions prides itself on counseling clients with dedication to quality and compassion.

www.navicoresolutions.org

Housing and Community Development Network of New Jersey

Trenton, NJ

\$305,013 - Comprehensive Counseling

The Housing and Community Development Network of New Jersey (HCDNNJ) is a member organization with 150 community development organizations and over 100 individual members. Eighteen of these organizations are HUD-approved counseling agencies with an additional 10-20 others who provide homeownership seminars and counseling as part of marketing their housing development projects. As a regional intermediary, HCDNNJ works with its 8 sub-grantees that serve residents throughout New Jersey and recently added its 9th to the HUD Comprehensive Housing Counseling Program Grant. HCDNNJ has been involved in coordinating, assisting and providing technical assistance to housing and foreclosure counseling agencies. Its quarterly Network Meetings for Housing Counselors provides substantive training and resources for its members and local housing counselors from across the state. The agency offer in-person and webinar training opportunities focused on HUD requirements and other community and economic development areas. HCDNNJ has enjoyed serving New Jersey residents and the housing industry for nearly 30 years. www.hcdnnj.org/

Housing Authority of the City of Paterson

Paterson, NJ

\$24,570 - Comprehensive Counseling

The Housing Authority of City of Paterson (HACP) is a governmental instrumentality and is the 3rd largest housing development in the State of New Jersey, which owns and operates 1,285 public housing units, administers 2,830 Section 8 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 the State of New Jersey to be a HUD-approved housing counseling agency. With a HUD-approved Section 8 Homeownership Program since April 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 under the program and

assisted approximately 350 residents successfully purchase a home and/or avoid foreclosure.
www.patersonha.org.

Hudson County Housing Resource Center, Inc

Jersey City, NJ

\$16,243 - Comprehensive Counseling

The Hudson County Housing Resource Center, Inc. (HCHRC) is a nonprofit organization formed in 1990 by the County Executive, Hudson County Board of Chosen Freeholders, and the late Msgr. John J. Gilchrist. HCHRC's mission is to protect, maintain and increase the affordable housing stock in Hudson County and to prevent homelessness. Since its inception, HCHRC, has provided free (confidential) information on rental rights and responsibilities to tenants and landlords who call, email or visit its office. Services are provided in English, Spanish and Portuguese. The goal of HCHRC is to assist tenants and homeowners in improving their housing conditions and fulfilling the responsibilities of tenancy and home ownership. HCHRC assists tenants/landlords resolve disputes and educate on fair housing. In 1992, HCHRC expanded its services to provide Tenant Based Rental Assistance (TBRA) to low and moderate low income, disabled residents who live in Hudson County. Since then, HCHRC has provided 1,108 families with long term, rental assistance. HCHRC is also a Community Housing Development Organization (CHDO). With the support of the HOME funds through the Department of Housing and Urban Development and the County's Division of Community Development, HCHRC acquired and rehabilitated a multi-family property in West New York, New Jersey. Because of this program, HCHRC is able to provide affordable housing to eight low and moderate low-income families.

www.hudsonhrc.org

New Jersey Housing and Mortgage Finance Agency

Trenton, NJ

\$244,481 - Comprehensive Counseling

The New Jersey Housing and Mortgage Finance Agency (NJHMFA), created in 1983, is an independent state agency whose primary mission is 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. Services provided include: pre-purchase/home buying, resolving/preventing mortgage delinquency or default, home maintenance and financial management, rental, homeless assistance and reverse mortgage counseling. www.njhousing.gov

Senior Citizens United Community Services, Inc.

Audubon, NJ

\$36,794 - Comprehensive Counseling

Senior Citizens United Community Services (SCUCS) is a nonprofit social service agency established in 1979 to improve services offered to the elderly and people with disabilities 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, in-home, housing counseling, nutrition, adult family care, respite services, case management, and DDD support coordination. SCUCS began its housing counseling program 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 which includes Camden, Gloucester, Cumberland, and Cape May Counties. SCUCS is an important gateway to local state, federal and private housing assistance. Housing counseling is supported in part through county, state and federal Funds. www.scucs.org

New York

Allegany County Community Opportunities and Rural Development

Belmont, NY

\$33,411- Comprehensive Counseling

Allegany County Community Opportunities and Rural Development (ACCORD) is the designated Community Action Agency in Allegany County, New York. For over 46 years, ACCORD has administered a variety of programs aimed at assisting vulnerable and impoverished people in escaping the grips of poverty. Since 1972, when the agency began as the Housing Action Corporation, the agency's mission was to act as an entity for the delivery of housing programs within Allegany County. In 1986, the Allegany County Legislature designated Housing Action Corporation as the Community Action Agency for the county which opened the door for new federal funds and the agency began providing comprehensive human services within the county. ACCORD's mission, which was redefined in 2012, is "As a Community Action Agency, ACCORD believe in the strength, dignity and potential of all people. ACCORD offerS access to opportunities, resources and services to strengthen individuals, families and communities. ACCORD's 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 offers many housing services including: group and individual education on home buying, rental assistance, foreclosure prevention; homeless prevention services; and rental opportunities for low to moderate income persons, at risk or homeless persons, persons with disabilities, the elderly, minorities, and families with limited English proficiency. www.accordcorp.org

The Center for New York City Neighborhoods, Inc.

New York, NY

\$16,243 - 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: Helps homeowners affected by predatory lending, foreclosure rescue scams, loss of employment or reduced employment income, death, divorce, medical costs, increases flood insurance costs, deferred maintenance/emergency repair needs, change in household composition, and other hardships that may contribute to mortgage default; Rental Housing: Assists former homeowners' transition into affordable rental housing. The Center advises on all housing and financial options or support available to clients through their transition into housing that is better suited to their financial circumstances, allowing them a "graceful exit." The Center works with clients until they have secured permanent affordable housing; and Post-Purchase: Counsels homeowners on home maintenance and financial management, including escrow funds; budgeting; refinancing; home equity; home improvement; utility costs; energy efficiency; climate change/flood resiliency; as well as rights and responsibilities of homeowners. www.cnycn.org

Greater Sheepshead Bay Development Corporation

Brooklyn, NY

\$28,754 - 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 multi-cultural low-moderate income residents as well as a large number of older adults. GSBDC is an established HUD Housing Counseling Agency as well as an NPP Neighborhood Preservation Company located in the Southern half of Brooklyn, NY. The agency advocates for affordable homeownership, tenant protection services, foreclosure prevention, and pre-purchase home buying counseling. The community residents are comprised of (40%) tenants, (60%) coop-owners and homeowners. The Center focuses on ensuring that tenants remain in their apartments at affordable rents, coop-owners at affordable maintenance, and homeowners at affordable mortgage payments. www.gsbdc.org/

National Urban League

New York, NY

\$1,114,060 - Comprehensive Counseling

The National Urban League (NUL) is a civil rights organization dedicated to economic empowerment aimed to raise the standard of living in historically underserved urban communities. NUL grew out of the grassroots movement for freedom and opportunity known as the Great Migration. Founded in 1910 and headquartered in NYC, NUL was established to counsel and train Black migrants, working in a variety of ways to bring educational and employment opportunities to Blacks. The mission of NUL 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 92 local affiliates in 34 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. nul.iamempowered.com/

New York State Housing Finance Agency

Albany, NY

\$882,051- Comprehensive Counseling

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 (HFA) in 1960. 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. Finance and Development Office– 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. Housing Preservation Office- 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. 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. Services provided include: pre-purchase/home buying, resolving/preventing mortgage delinquency or default, home maintenance and financial management, rental, homeless assistance and reverse mortgage. www.nyshcr.org/

New York Mortgage Coalition

New York, NY

\$474,577 - 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 9 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 including information on competitive, fixed-rate loans, closing cost grants, and down payment assistance. 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. The New York Mortgage Coalition was founded in 1993 as a coalition of nonprofit housing counseling agencies and lenders to meet the requirements of the Community Reinvestment Act (CRA), and to help low-to-moderate income buyers become first time homebuyers in the Greater New York area.

www.nymc.org

Niagara Falls Neighborhood Housing Services

Niagara Falls, NY

\$27,346 - 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 home buyer in addition to owning and managing 56 rental units and offering home rehabilitation grant programs for low-moderate income households. www.niagarafallsnhs.org

PathStone Corporation

Rochester, NY

\$488,334 - Comprehensive Counseling

PathStone Corporation is a not-for-profit 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. One of the most valued and strongest lines of business is housing counseling. PathStone Corporation offers housing counseling services at the following branches (6) and affiliate (1): The Housing Council at PathStone (affiliate), the Chambersburg, Pennsylvania Branch, the Newburgh, New York Branch, the Batavia, New York Branch, the Canandaigua, New York Branch, the Muncie, Indiana Branch and its Ponce, Puerto Rico Branch. 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

Strycker’s Bay Neighborhood Council, Inc.

New York, NY

\$16,798 - 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. Strycker’s Bay advocates on behalf of and assists families to avoid displacement and prevent homelessness by utilizing a combination of eviction prevention strategies; connecting families to work and other supports for which they are eligible; and creating, promoting, and facilitating 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, SBNC 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

North Carolina

Chatham County Housing Authority

Silver City, NC

\$22,905 – Comprehensive Counseling

The Chatham County Housing Authority is a quasi-governmental agency (supported by the government but managed privately) governed by a five-member Board of Commissioners. The Executive Director of the Housing Authority acts as Secretary/Treasurer for the Board. 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 (Section 8), is providing housing assistance to approximately 460 households with a total population in excess of 986 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 150 citizens of Chatham County. These counseling services are provided through this agency which is a HUD-approved Housing counseling agency. The Housing Authority’s Homeownership Academy provides the following housing counseling services: pre-purchase, financial management and budgeting; home improvement and rehabilitation and rental housing counseling; fair housing pre-purchase education, pre-purchase homebuyer education; predatory lending education, resolving and preventing mortgage delinquency, and rental housing workshops. www.chathamnc.org

Foothills Credit Counseling, Inc.

Forest City, NC

\$33,196 - Comprehensive Counseling

Foothills Credit Counseling Inc. (FCC) was founded on the idea of helping those in need. FCC, established in 1991, incorporated in 1998 and has been in operation as a HUD-approved housing counseling agency for the last 17 years. FCC is a nonprofit community supported program dedicated to providing financial counseling and debt management for families and individuals. FCC is not a lending institution. FCC is funded by contributions from individuals, creditors, and grants. Affordable Housing services provided: financial counseling, money management, debt management, consumer credit education and telephone and mail counseling available. www.fhccinc.org.

Franklin-Vance-Warren Opportunity, Inc.

Henderson, NC

\$17,908 - Comprehensive Counseling

Franklin-Vance-Warren Opportunity, Inc. (FVW) is a community action agency governed by an 18-member Board of Commissioners. The Chief Executive Officer (CEO) provides oversight of the agency's programs. Since March 25, 1964, FVW has been committed to its mission to "mobilize and utilize resources to combat poverty by providing services, technical assistance and programs that improve the quality of life for families in the areas of housing, early childhood development, family services, employment and training, alternative agriculture, technology and entrepreneurial opportunities". FVW, through its Housing Choice Voucher (HCV) program (Section 8), is providing housing assistance to approximately 579 households and more than 1,172 families totaling more than 2,828 individuals in 2016 through its Community Services Block Grant programs, Head Start, Weatherization and multi-family housing programs. FVW was approved as a HUD-approved housing counseling agency in 2009 and has provided the following housing counseling services for more than 600 residents of Franklin, Granville, Vance and Warren Counties: pre-purchase/home buying; financial literacy; predatory lending/fraud prevention; fair housing; resolving or preventing mortgage delinquency or default; and home maintenance and financial management for homeowners (non-delinquency port-purchase. www.FVWOPP.com

Housing Authority of the City of High Point

High Point, NC

\$27,613 - Comprehensive Counseling

The Housing Authority of the City of High Point (HPHA) was chartered as a Public Housing Authority in 1940. HPHA provides property management to 1,145 Public Housing units, 101 Section 8 New Construction units and administers 1,519 housing choice vouchers under the Section 8 Housing Assistance Program. The HPHA became a HUD-approved housing counseling agency in 1999. Housing counseling is one of several supportive service programs that the HPHA provides the City of High Point and the surrounding areas within a 30-mile radius services offered. Through the HPHA HUD-approved housing counseling program, the following services are provided: financial management and budget, mortgage delinquency and default resolution, pre-purchase counseling, rental counseling, financial management, budget and credit repair, fair housing, pre-purchase education, post-purchase education, and resolving/preventing mortgage delinquency. The HPHA's housing counseling program takes a comprehensive approach to financial wellness and stability. This approach provides the necessary tools and resources that if applied enables program participants to become empowered and self-sufficient. The HPHA's mission is to provide eligible families and individuals with adequate housing, economic advancement and homeownership opportunities in a safe, drug-free, suitable living environment without discrimination. www.hpha.net

North Carolina Housing Coalition

Raleigh, NC

\$705,501 - Comprehensive Counseling

Established in 1988, the North Carolina Housing Coalition (NCHC) is a private, nonprofit resource and advocacy organization located in Raleigh, North Carolina. 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

Statesville Housing Authority

Statesville, NC

\$30,101 - Comprehensive Counseling

Statesville Housing Authority (SHA), established in 1968, provides low income citizens with safe, clean and affordable housing; and to help improve their quality of life. The Statesville Housing Authority mission is to provide affordable, quality housing for low to moderate income person(s), and to improve their quality of life. SHA operates as a governmental unit chartered by the City of Statesville through HUD. SHA is responsible for the administration of public housing units owned and operated within the city limits, housing choice vouchers providing financial assistance to families in Iredell County with a private landlord providing physical structure, promoting the furtherance of fair housing and building partnerships with public agencies and private organizations to provide a wide array of support services for residents, enabling them to productive and self-sufficient citizens. www.statesvillehousing.org/

Telamon Corporation

Raleigh, NC

\$933,037 - 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. It accomplishes its mission through the operation of three lines of business including 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 it serves. 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 Corporation, designated as a National Intermediary by the U.S. Department of Housing and Urban Development in 2015, offers a wide range of housing services in nine states including 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

\$29,279 - Comprehensive Counseling

Twin Rivers Opportunities, Inc., (TRO, Inc) is a nonprofit corporation 501 (c) (3) formed in 1966. The agency is governed by a Board of Directors. The day to day operations of the agency is administered by an Executive Director and managed by a staff of nine employees. Its 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 (15) years ago which provides all types of housing counseling services. TRO partners with the NC Housing Finance Agency who can provide a second mortgage, zero interest, deferred to home buyers for down payment and closing costs. www.twinrivershousing.com

Western Piedmont Council of Governments

Hickory, NC

\$45,635 - 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. WPCOG's 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 its 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, reverse mortgage counseling, Section 8 rental assistance, Family Self Sufficiency, and Section 8 Homebuyer Assistance. WPCOG has been recognized as a leader in the state of North Carolina for the Section 8 Homebuyer Program. Staff administers the Unifour HOME Consortium Program, a program that is consistently rated number one in overall performance in the State of North Carolina by HUD. www.wpcog.org

North Dakota

North Dakota Housing Finance Agency

Bismarck, ND

\$102,345 - Comprehensive Counseling

The North Dakota Housing Finance Agency (NDHFA), under an Initiated Measure approved by the citizens of the State on November 4, 1980, was authorized to create a mortgage purchase program and

certain other housing programs and to issue revenue bonds of the State to fund these programs. The Industrial Commission of North Dakota, consisting of the Governor, Attorney General and Agriculture Commissioner, oversees the agency with advice from a six-member citizen advisory board and appoints the Executive Director. NDHFA is a public financial institution dedicated to making housing affordable for North Dakota's residents. By providing financing, management, information, and other appropriate assistance, NDHFA facilitates affordable mortgage financing and assures the continued availability of low-income rental housing. Programs include the popular "FirstHome™ programs," providing affordable rental options for North Dakota's low-income citizens, the Low-Income Housing Tax Credit Program (LIHTC) and the North Dakota Housing Incentive Fund (HIF). The agency also oversees several North Dakota housing counseling agencies in its network. As part of the NDHFA's objective of meeting the state's affordable housing needs, several programs have been developed to assist local communities in leveraging other funds for locally determined housing needs. www.ndhfa.org/

Ohio

Community Housing Solutions

Cleveland, OH

\$24,282 - 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, 3,000 residents of Cuyahoga County are able to obtain or preserve affordable housing because of CHS's extensive delivery system of development, information and assistance. An 11-person board of directors, representing a wide spectrum of experience, knowledge, and community involvement governs CHS. CHS maintains a strong relationship with its funders, private and public, and is the second-largest (by revenue) private nonprofit housing organization of its kind in Cuyahoga County, with an annual budget (including housing development and projects done through limited partnerships) of \$3 million. Most of CHS's 15 staff members have been with the group for 10 years and know and work well with the community and CHS's funders.

communityhousingsolutions.wordpress.com/

County Corp

Dayton, OH

\$45,508 - Comprehensive Counseling

County Corp is the private nonprofit development corporation for Montgomery County, OH. The mission of County Corp is to improve the greater Dayton-Montgomery County community by offering affordable housing and economic programs for residents and small businesses. The agency's vision is to be the premier provider of programs that create safe, stable neighborhoods and successful small businesses. Through housing counseling, County Corp's 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

\$37,905 - Comprehensive Counseling

Fair Housing Contact Service Inc. (FHCS), a not-for-profit organization located in Akron, Ohio and was founded in 1965. During its 53-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, default/delinquency counseling, predatory lending counseling, rental, homelessness counseling, home buyer classes, and education and outreach. www.fairhousingakron.org

Fair Housing Resource Center, Inc.

Painesville, Ohio

\$33,411 - Comprehensive Counseling

The Fair Housing Resource Center, Inc. is a 501(c)(3) organization located in Lake County, Ohio. FHRC has one office and operates in the county seat of Painesville, Ohio. FHRC has operated as a HUD-approved housing counseling agency since 2002 and over the past 16 years, has established positive working relationships with both the private and public sector of Lake, Geauga, and Ashtabula Counties. Fair Housing Resource Center, Inc. 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 Fair Housing Resource Center, Inc. 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

\$21,239 - Comprehensive Counseling

In 1993, West Ohio Community Action Partnership (WOCAP) was founded as a nonprofit private organization to serve the low-to moderate income families of Allen County, OH. WOCAP programming has grown to include: COLT Transportation, Home Energy Assistance, Homeownership and Financial Literacy education, Fair Housing, Head Start, Nurturing Fathers, Prescription Assistance, Homeless Prevention Services, employment services, youth employment, and Kindergarten Kamp. WOCAP is a nonprofit, 501(c)(3) that provides opportunities for people to reach their highest potential by providing stepping stones to success. WOCAP partners with organizations to coordinate homelessness prevention in each county. The Homeless Planning Region 12 develops policy for services provided, monitors quality of services and ensures that families are permanently housed. WOCAP's programs provide more than

\$1.5 million in direct financial benefits to low-income residents. The homeownership program has helped 600+ families become home owners with an economic impact of \$34,541,042. Of the families who have participated, ninety percent of those who have purchased still own their own home. WOCAP's Homeless Prevention Program has helped 400 families. For every dollar received from Community Service Block Grant funds, WOCAP leverages \$18 dollars in financial support for programming from federal, state and local resources. www.wocap.org

Working In Neighborhoods

Cincinnati, OH

\$28,724 - Comprehensive Counseling

For 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

\$53,883 - 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 as a whole. The WSOS mission: 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 & training, transportation, services to seniors, energy conservation, housing rehabilitation and repair, nutrition, new housing development and housing counseling. WSOS has 37 years of experience implementing housing programs. This includes housing counseling and education, 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 23 years, assisting more than 8,000 households. The agency employs 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

\$19,018 - Comprehensive Counseling

The Youngstown Metropolitan Housing Authority (YMHA) has a staff of 62, administers 2269 Housing Choice Vouchers, manages a portfolio of 1251 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. The Youngstown Metropolitan Housing Authority was established in 1933 and retains jurisdiction over public housing throughout Mahoning County. A five-member Board of Commissioners, appointed by various local officials, governs YMHA and is responsible for the overall operation of YMHA. YMHA has over 82 years of experience in the development and management of housing and programs and 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. The Youngstown Metropolitan Housing Authority is dedicated to creating and maintaining healthy, service enriched neighborhoods. The agency strives to enhance the quality of life for its 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

\$24,282 - 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 Development Support Association, Inc.

Enid, OK

\$20,128 - 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 its 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

\$28,414 - 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 ½ 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

\$25,104 - 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 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. Counselors provide guidance to help families and individuals meet the responsibilities of a homeowner. In addition, HPT expects to continue to provide down payment assistance to first-time homebuyers through the HOME Program and in conjunction with the City of Tulsa. HPT provides 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. www.tulsahousing.org/housing-options/home-ownership/housing-partners-of-tulsa-inc/

QuickCert, Inc.

Tulsa, OK

\$172,433 - Comprehensive Counseling

QuickCert is a 501(c)(3) organization founded in 2007, and headquartered in Tulsa, Oklahoma. The organization is HUD-approved to offer housing counseling services across the United States and Puerto Rico in English and Spanish. Its primary focus is to provide housing counseling services to seniors. www.quickcert.org

Oregon

Community Connection of Northeast Oregon, Inc.

La Grande, OR

\$24,570 - Comprehensive Counseling

Community Connection of Northeast Oregon, Inc. (CCNO) was incorporated as Eastern Oregon Community Development Council in 1969. The agency was issued a Community Action Program designation for the counties of Baker, Union and Wallowa by the Office of Economic Opportunity. In 1970, it was granted nonprofit 501(c)(3) status. In 1979, EOCDL received designation as an Area Agency on Aging. In 1987, CCNO added Grant County to its Community Action Program service area and in 1993, the 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; transition; mortgage delinquency and default resolution; energy assistance; self-sufficiency; and emergency and weatherization and housing rehabilitation. www.ccno.org

Housing Authority of Yamhill County

McMinnville, OR

\$20,951 - Comprehensive Counseling

The Housing Authority of Yamhill County was established January 10, 1951 by resolution of the Yamhill County Board of Commissioners. The Housing Authority operates as an independent local public agency under federal and state law. The Housing Authority is governed by a five-member Board of Commissioners, which is appointed by the Yamhill County Commissioners. The Board is responsible for establishing policies and generally overseeing its operations. The mission of the Housing Authority is to provide the opportunity for decent, safe, and affordable housing to individuals and families in its 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 the Housing Authority of Yamhill County, the Yamhill County Affordable Housing Corporation and the Yamhill Housing Resource Center, they are able to provide assistance to almost 2,000 local families monthly and put over \$7 million dollars back into the local economy annually. www.hayc.org

Open Door Counseling Center

Hillsboro, OR

\$52,772 - 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

\$40,076 - 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

\$18,730 - Comprehensive Counseling

Intercommunity Action's (Interact) mission is to help people live fulfilling lives by providing resources for Aging, Behavioral Health, and Intellectual and Developmental Disabilities (IDD). Interact's vision is "everyone deserves a fulfilling life." Interact serves over 5,000 adults, children, and adolescents every year in over 20 programs across their three divisions. The agency serves the Philadelphia neighborhoods of Roxborough, Manayunk, East Falls, Andorra, and Wissahickon, as well as surrounding communities, and several of its programs are citywide. Interact was formed in 1969 by a small group of community residents who saw a need for behavioral health and other human services in their community. These citizens established the first free-standing community mental health and IDD center in Philadelphia. Interact's board of directors has overseen the growth of the agency from a staff of 20 people to a comprehensive human services agency engaging 200 caring professional and support staff. Interact strives, in all of its programs, 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

\$793,119 - Comprehensive Counseling

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

\$796,035 - Comprehensive Counseling

Nueva Esperanza, Inc. (NEI) was founded in 1987 in response to the unmet needs of the Hispanic community in North Philadelphia. Since then, Nueva Esperanza has grown into one of the largest Hispanics, 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. Nueva Esperanza 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. 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 fifteen subcontracting housing counseling agencies. For 2018 we propose to provide HUD Intermediary services to one branch and 19 sub-grantees. www.esperanza.us/

Pennsylvania Community Real Estate Corp. DBA Tenant Union Representative Network (TURN)

Philadelphia, PA

\$31,479 - Comprehensive Counseling

Since 2005, Pennsylvania Community Real Estate Corporation does business as the Tenant Union Representative Network or TURN. PCRC/TURN's mission is to advance and defend the rights of low-income tenants and homeless people in Philadelphia. 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 TURN this means that everyone is entitled 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 provides the basic human necessities of privacy and security. TURN offers a variety of housing related services including tenant rights workshops, individual rental counseling, hotline assistance, organizing assistance and rental and mortgage payment assistance. www.ourturn.net

Pennsylvania Housing Finance Agency

Harrisburg, PA

\$2,455,579 - Comprehensive Counseling

The Pennsylvania Housing Finance Agency was created by the state legislature in 1972 to help enhance the quality and quantity of affordable homes and apartments for older adults, people of modest means, and people with disabilities. To meet this mandate, the agency operates in four primary program areas: making affordable home loans for single-family housing; providing funding to support the construction of multifamily rental housing with reasonable rents; offering housing counseling and education for consumers; and managing homeowner requests for foreclosure prevention assistance. As a self-supporting public corporation, PHFA has provided more than \$13.9 billion of funding for 173,000 home mortgage loans; has administered federal tax credits funding the construction of 134,507 affordable apartment units; and has saved more than 49,300 houses from foreclosure. In addition to its major

programs, PHFA conducts housing studies; offers supportive services at apartments it has financed; administers HUD Section 8 and PBCA contracts at more than 54,800 subsidized units; and acts as an advocate to promote the benefits of decent, affordable housing for those who need it most. Most funding for PHFA programs is generated from the sale of securities to investors across the nation and from fees paid by program users, not from public tax dollars. www.phfa.org/

Rhode Island

Providence Housing Authority

Providence, RI

\$16,798 - Comprehensive Counseling

The Providence Housing Authority (PHA) is an independent public housing authority which has administered assisted housing programs since its creation in 1939. The PHA's primary mission is to "provide affordable, decent, safe and sanitary housing through the maintenance of our existing units and the development of new units." Dedicated to improving the quality of life for all residents and assisting families to achieve self-sufficiency, the organization's Department of Resident Services takes a holistic approach to addressing the needs of youth, adults and the elderly and disabled. The Department's mission is "to address residents' social, educational and healthcare needs through effective programming and creative service partnerships." Affordable Housing Counseling services provided by PHA include: Family Self-Sufficiency (FSS), Section 8 Homeownership, Financial Education and Credit Counseling. Since 2004, the seventy-one (71) Section 8 households converted their rental vouchers to homeownership vouchers. In March 2010, the PHA became a HUD-approved local housing counseling agency. Since then, 572 households have participated in financial literacy education and credit counseling. www.pha-providence.com

South Carolina

Beaufort County Black Chamber of Commerce

Beaufort, SC

\$31,212 - Comprehensive Counseling

The Beaufort County Black Chamber of Commerce (BCBCC) based in Beaufort, South Carolina is a 501(c)(3) nonprofit organization. The primary mission of BCBCC is to provide development services and products that promote economic development, financial literacy and strengthen the underserved and disenfranchised communities in South Carolina. The mission is carried out through robust programing, which consists of free comprehensive workshops tailored specifically to the underserved and disenfranchised communities in South Carolina. BCBCC specifically works towards expanding and promoting the economic empowerment of these underserved and disenfranchised communities, by expanding business opportunities, increasing education via its financial literacy programs, English as a Second Language workshops, SC Organization of Retired Executives workshops, community development, housing counseling, small business training. BCBCC's four-pronged purpose is as follows: Promote dignity and self-esteem; foster independence and self-determination; facilitate social interaction and involvement in community life; and dispel stereotypes and myths about underserved individuals. The housing counseling individual and group education services offered include: resolving/preventing mortgage delinquency; home maintenance and financial management for homeowners, financial literacy, predatory lending, loan scams or fraud protection, fair housing, and pre-purchase/home buying. www.bcbcc.org

Charleston Trident Urban League

Charleston, SC

\$ 27,058 - Comprehensive Counseling

The Charleston Trident Urban League (CTUL) promotes diversity and racial inclusion and provides multifaceted programs that assist African Americans and all other underserved groups to achieve social equality and economic self-sufficiency. CTUL implements its mission through advocacy, direct services and referrals on behalf of clients through an array of social service agencies and organizations. Since its inception in 1991, the CTUL has established positive and longstanding partnerships with local and national corporations as well as state and local governments to solve complex social and economic problems. Over the years, the CTUL has created and implemented programs to improve the socioeconomic conditions of minority and low-income individuals. Through unique programming, combined with public policy, CTUL has assisted thousands of individuals and families in the Charleston community. The Center for Housing at CUTL provides assistance to families in need of better housing while combating housing inequities for low-to-moderate income households, and its comprehensive housing counseling services equip families with the knowledge and support necessary to address their housing needs, improve their financial situation and avoid the crisis of mortgage foreclosure. CUTL clients gain the financial literacy and knowledge necessary to obtain and maintain safe, clean, stable and affordable housing. www.cutl.org

Community Development and Improvement Corp.

Aiken, SC

\$22,616 - Comprehensive Counseling

The Community Development & Improvement Corporation (CDIC) was formed in 1996 as a subsidiary nonprofit of the Aiken Housing Authority. The corporation, formerly New Labor Housing and Economic Development Corporation, was created to address the challenges the low-to-moderate income families encounter and to provide education, experience, jobs and promote a future of self-reliance. The mission of the CDIC is to assist low-income families with safe, decent, and affordable housing opportunities in a non-discriminatory manner as they strive to achieve self-sufficiency and improve the quality of their lives. The CDIC is committed to operating in an efficient, ethical, and professional manner. The CDIC will develop and maintain partnerships with its clients and appropriate community agencies in order to accomplish this mission. Affordable Housing Services provided include: Fair Housing, pre-education workshops, home improvement and rehabilitation counseling, mortgage delinquency and default resolution counseling, non-delinquency post purchase workshops, pre-purchase counseling, pre-purchase homebuyer education workshops, and rental housing counseling. www.aikenhousing.org/

Southeastern Housing and Community Development

Barnwell, SC

\$27,901 - 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 and rental counseling, as well as homebuyer educational workshops. www.southeasternhcd.org

Tennessee

Clinch-Powell Resource Conservation and Development Council, Inc.

Rutledge, TN

\$31,767 - Comprehensive Counseling

Clinch-Powell Resource Conservation & 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

\$19,840 - 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 (CHDO). 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: 1) homeownership education; 2) single-family new construction; and 3) multi-family housing development. In addition to increasing the agency's single-family construction capacity, Eastern Eight has also increased the number of affordable rental units, bringing total rental units inventory to 184 units at scattered sites through the region, both urban and rural areas. Eastern Eight'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, Eastern Eight adds millions to the region's property tax base. Eastern Eight is creating affordable housing solutions for Northeast Tennessee. www.e8cdc.org

West Tennessee Legal Services, Inc.

Jackson, TN

\$796,050 - 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 housing counseling assistance and education for over 25 years. WTLS provides collaborative service in 13 states and the District of Columbia with 17 local nonprofit Legal Aid Office Affiliates, thus providing clients with uniform access to housing counseling and educational services in these underserved rural areas. Affiliates in Tennessee, Mississippi, Georgia, District of Columbia, Alabama, North Carolina, Florida, Kentucky, Montana, Nebraska, Missouri, Louisiana, Michigan and Pennsylvania, will participate in this comprehensive housing counseling

program offering pre-purchase counseling, first-time home buyer education, HECM/Reverse Mortgage counseling, mortgage delinquency/default counseling, landlord/tenant counseling, assist persons alleging violation of the Fair Housing Act, and predatory lending counseling. Through this funding source, WTLS and its Affiliates seek to promote and ensure equal housing rights and opportunities for all individuals residing within these areas. www.wtls.org

Texas

Austin Habitat for Humanity, Inc.

Austin, TX

\$16,798 - Comprehensive Counseling

Through faith in action, Austin Habitat for Humanity brings people together to build homes, communities, and hope. Opening in 1985, Austin Habitat for Humanity has become the largest provider of affordable homeownership in Central Texas. In its 30-plus year history, the agency has built 435 homes, repaired 310 homes, and educated over 10,000 people through three core programs – Affordable Homeownership, Home Repair, and Housing Counseling. The Affordable Homeownership Program builds new homes with an affordable mortgage for low-income families. Along with financial education, clients are instilled with the tools and knowledge to be successful homeowners. The Home Repair Program makes critical repairs on homes that improve safety and accessibility for low-income homeowners, particularly seniors and people with disabilities. The HUD-approved housing counseling program provides free individual and group services to Habitat families and the general public, which includes developing a financial plan to fit clients' unique needs. In 1992, Austin Habitat founded the nation's first ReStore, a nonprofit home-improvement store that generates revenue to support Austin Habitat's mission and programs. Austin Habitat for Humanity's holistic programs support responsible homeownership, which is a catalyst for strength, stability, and self-reliance in low-income communities. Its vision is a world where everyone has a decent place to live. www.austinhabitat.org

City of San Antonio, Department of Human Services

San Antonio, TX

\$26,770 - Comprehensive Counseling

The City of San Antonio, Department of Human Services serves as a catalyst for coordinating resources and partnerships that promote economic self-sufficiency, family strengthening, and enhance the quality of life for children, families and seniors and ensure greater public accountability for the investment of resources. The City's Housing Counseling Program, a HUD-approved housing counseling agency, has provided comprehensive housing counseling services 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. On April 22, 2015, the Mayor's Task Force on Preserving Dynamic and Diverse Neighborhoods issued a report designating the City of San Antonio's Housing Counseling Program and the Fair Housing Council of Greater Bexar County as primary resources for vulnerable residents to minimize displacement due to redevelopment and mitigate the effects of neighborhood change. 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.

www.sanantonio.gov/humanservices/FinanceEmergency/FairHousing

Dallas Area Habitat for Humanity

Dallas, TX

\$36,973 – Comprehensive Counseling

Incorporated in 1986, Dallas Area Habitat for Humanity (DAHfH) addresses the lack of affordable housing in Dallas communities and the need for mixed-income housing through several strategies. DAHfH Mission is seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope. Primarily, DAHfH serves low-income families earning up to 60 percent of the area median income through: affordable homeownership opportunities (Homeownership Program), critical home repairs (A Brush with Kindness Program or "ABWK"); and, homeowner financial education (Homeowner Education Program). Additionally, in November 2011, DAHfH launched Dream Dallas, dramatically increasing investment in affordable housing and homeownership to achieve neighborhood stabilization and revitalization. Dream Dallas invested \$100 million in Dallas' most neglected areas: Bonton, Joppa, Lancaster Transportation Corridor, South Dallas/Fair Park, and West Dallas/The Los Arboles LEED-ND. DAHfH has built over 1,326 homes and repaired/rehabilitated 396 houses, investing approximately \$160 million in more than 20 neighborhoods throughout Dallas County that return over \$111M to property tax rolls each year. www.dallasareahabitat.org

Money Management International, Inc.

Sugar Land, TX

\$1,723,342 - Comprehensive Counseling

Money Management International, Inc. (MMI) is founded on a 60-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 43 branch offices in 30 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, reverse mortgage (HECM) & HECM Default counseling, post purchase (non-delinquency) counseling, rental counseling, 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

Waco Community Development Corporation

Waco, TX

\$25,948 - Comprehensive Counseling

Waco Community Development Corporation (also known as Grassroots) 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 home buying 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 2,234 clients.
www.grassrootswaco.org

Utah

Community Action Services and Food Bank

Provo, UT

\$24,570 - Comprehensive Counseling

Community Action Services and Food Bank works to stabilize families and then rebuild their lives. The agency helps meet their basic needs (food, shelter, 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 in Utah. The services have been adapted over the past 50 years in response to changing low income community needs and issues. Community Action Services and Food Bank currently has a food bank, housing counseling, rent and deposit assistance, emergency sheltering, community gardens, kitchen incubator, and the Circles Initiative. Its main facility is located in Provo in Utah County. The agency has been a HUD-approved housing counseling agency for almost 30 years and currently provides home buyer education classes and pre-purchase counseling through the Housing Counseling Program. www.CommunityActionUC.org

Utah State University

Logan, UT

\$39,015 - 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. The agency 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. The agency'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. hdfs.usu.edu/services/hfc/

Vermont

Bennington Rutland Opportunity Council, Inc.

Rutland, VT

\$33,123 - Comprehensive Counseling

Bennington-Rutland Opportunity Council, Inc. (BROC) in Southwestern Vermont has served low-income residents in Rutland and Bennington counties for 53 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 teaching 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

Virginia

Catholic Charities USA

Alexandria, VA

\$1,091,128 - Comprehensive Counseling

Catholic Charities USA (CCUSA) is the National Office for the Catholic Charities network of 166 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 2017, the member agencies and affiliates reported that they provided services to 8.6 million unduplicated clients. Of these more than 4.6 million clients (53%) were living below the federal poverty line. For more than 280 years, local Catholic Charities agencies have been providing vital social services in their communities, ranging from day care and counseling to food and housing, distinguishing themselves as the go-to source for quality social services to low-income and marginalized populations. For almost 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

\$1,258,402 - Comprehensive Counseling

VHDA was created in 1972 by the General Assembly to help Virginians attain quality, affordable housing. The agency carries out this mission by working in public-private partnerships with local governments, community service organizations, lenders, Realtors, developers and many others. VHDA provide mortgages for first-time homebuyers, as well as financing for apartment communities and neighborhood revitalization efforts. It offers free homebuyer classes, support housing counseling, and helps people with disabilities and the elderly make their homes more livable. VHDA also administers 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, the agency raises money in the capital markets, and contributes a significant portion of its net revenues each year to help meet Virginia's most difficult housing needs. Since its founding, VHDA has committed financing for more than 182,000 single family homes and 144,000 multifamily units. www.vhda.com/Pages/Home.aspx

Virgin Islands

Virgin Islands Housing Finance Authority

St. Thomas, VI

\$47,133 - Comprehensive Counseling

The Virgin Islands Housing Finance Authority (“VIHFA”) is the state housing finance authority for the Territory of the U.S. Virgin Islands. From June 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, housing counseling programs, emergency housing program. The Authority also administers the Low-Income Housing Tax Credit (LIHTC) affordable housing program in the Virgin Islands. www.vihfa.gov

Washington

Washington State Housing Finance Commission

Seattle, WA

\$758,194 - 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 will partner with 12 nonprofit affiliates to administer a 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 will provide statewide the following services: one-on-one pre-purchase counseling, mortgage delinquency/default counseling, non-delinquency post-purchase counseling, reverse equity mortgage (HECM) counseling, five-hour homebuyer education seminars and foreclosure prevention seminars. www.wshfc.org

West Virginia

Housing Authority of Mingo County

Delbarton, WV

\$23,727 - 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. HACM provides financial management and

budget, home improvement and rehabilitation, mortgage delinquency and default, pre-purchase, rental, and services for homeless counseling. HACM also provides pre-purchase homebuyer education workshops. www.mingohousing.com

Southern Appalachian Labor School Foundation, Inc.

Kincaid, WV

\$22,061 - Comprehensive Counseling

Southern Appalachian Labor School (SALS) was established as a nonprofit organization in 1981 to provide housing, education, and human needs programs in Fayette County, a county designated as "distressed" by the Appalachian Regional Commission. SALS is a HUD-approved housing counseling agency, a Community Development Corporation, and a Community Housing Development Organization (CHDO). SALS services include homebuyer education, pre/post purchase counseling, foreclosure prevention, delinquency/default counseling, rental counseling, homeless counseling, fair housing education, Energy Star Education, and loan document review counseling. www.sals.info

Wisconsin

Movin' Out, Inc.

Madison, WI

\$33,432 - Comprehensive Counseling

Movin' Out is a statewide, nonprofit, 501(c)(3) housing organization that helps low income households seeking housing solutions. Movin' Out provides assistance 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 home buyers, Movin' Out can line up sources of down payment subsidies in the form of deferred loans. Movin' Out helps current home owners 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

Tenant Resource Center

Madison, WI

\$36,679 - Comprehensive Counseling

The Tenant Resource Center has been providing housing counseling about rights and responsibilities to tenants and landlords in Wisconsin since 1980. Its mission statement is "for housing justice in Wisconsin". Tenants and landlords rely on the agency to help understand what rights and responsibilities each party has. In addition to providing housing counseling for the entire state of Wisconsin, the Tenant Resource Center provides a mediation service, runs an eviction clinic program that provides funding and services, runs a rapid re-housing program for homeless individuals, serves as coordinated entry for homeless prevention services and works at the Beacon (day resource center) as part of the coordinated entry team for homeless individuals and families in the community. The agency has an extensive website with information about rights and responsibilities, has a housing counselor training guide detailing tenant and landlord issues and teaches statewide seminars to landlords, service providers, police and sheriffs as well as social workers. Tenant Resource Center is currently funded by HUD, the State of Wisconsin EHH funds, the City of Madison, Dane County, University of Wisconsin-Madison and the UW

Department of Medicine. Additionally, the agency relies heavily on volunteer support and donations from the community. www.tenantresourcecenter.org