

**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
FY 2010 HOUSING COUNSELING GRANTS**

**ALABAMA**

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

Huntsville, AL

\$37,949.74 - Comprehensive Counseling

CAP was founded in 1965 as a private non-profit community action agency, as defined and designated by the Economic Opportunity Act of 1964. CAP's broad mission is to alleviate poverty and social deprivation by enabling low-income families and individuals to become active, self-sustaining participants in the mainstream of American life. Its services and activities include household weatherization projects, utilities assistance, housing counseling, energy conservation and education counseling. CAP's cooperation with public, private and faith-based organizations promotes copious participation by residents that qualify for available services. CAP served 122 clients in the 2008 - 2009 Fiscal Year. [www.caa-htsval.org](http://www.caa-htsval.org)

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

Decatur, AL

\$42,865.98 – Comprehensive Counseling

Community Action Partnership of North Alabama, Inc. is a results driven, comprehensive non-profit organization that works to reduce or eliminate the causes and consequences of poverty in North Alabama. Incorporated in 1965, Community Action Partnership of North Alabama, Inc. is a key human resource provider for families in the core service areas of Morgan, Lawrence and Cullman counties. The agency's central office is located in Decatur, Morgan County. The agency's community programming efforts include: outreach, social services, needs assessments, information and referral, as well as data collection and analysis of services. In addition, the comprehensive housing counseling program is provided to assist clients with pre-purchase, post-purchase, delinquency/default, rental, homeless and other general housing issues. Community Action Partnership of North Alabama served 272 clients in the 2008 - 2009 Fiscal Year. [www.northalabamacommunities.org](http://www.northalabamacommunities.org)

**Community Service Programs of West Alabama, Inc. (CSP)**

Tuscaloosa, AL

\$43,357.60 – Comprehensive Counseling

CSP is a private, non-profit organization created by the Economic Opportunity Act of 1964. CSP's mission is to provide resources and services to low-income and vulnerable populations that address immediate needs and lead to self-sufficiency. CSP operates in a six county, predominantly rural service area (Bibb, Fayette, Greene, Hale, Lamar and Tuscaloosa). CSP programs include Home Repair and Weatherization, Affordable Housing and Low Income Heating Energy Assistance. CSP offers a comprehensive housing counseling program that emphasizes one-on-one counseling services to address problems that impair occupancy in affordable decent, safe and sanitary housing. CSP served 1,380 clients in the 2008 - 2009 Fiscal Year. [www.cspwal.com](http://www.cspwal.com)

**Family Services Center, Inc. (FSC)**

Huntsville, AL

\$44,340.85 – Comprehensive Counseling

FSC is a non-profit, community-based agency founded in 1962 to provide affordable family counseling in the Huntsville, Alabama area. FSC's mission is to provide quality support programs and professional counseling to residents of north central Alabama. FSC provides an array of affordable housing services, including housing counseling and group training (pre-and post-purchase, activities related to shelter/services for the homeless and rental housing); homelessness prevention; transitional housing; neighborhood revitalization and stabilization; financial literacy training, as well as other human services. FSC served 492 clients during the 2008 – 2009 Fiscal Year. [www.fsc-hsv.org](http://www.fsc-hsv.org)

**Hale Empowerment and Revitalization Organization, Inc. (HERO)**

Greensboro, AL

\$41,391.11 – Comprehensive Counseling

\$29,184.15 – Reverse Mortgage Counseling

HERO seeks to empower families through change in their environments, providing both housing resources and community resources. The agency serves clients located in the Alabama Black Belt in Hale, Perry, Marengo, Sumter and Wilcox counties. Through its comprehensive housing counseling program, families participate in education workshops for homeownership, financial literacy, energy efficiency, fair housing, fair lending and loss mitigation. Clients can also choose support from a housing counselor for pre-purchase, loss mitigation, reverse mortgage, rental and homeless counseling. HERO served 50 clients during the past fiscal year. [www.herohousing.org](http://www.herohousing.org)

**Housing Authority of the City of Prichard (HACP)**

Prichard, AL

\$42,865.98 – Comprehensive Counseling

HACP established in 1940, is a public housing agency with the overall mission of providing affordable housing services for low and moderate income families within the City of Prichard, Alabama. HACP administers, implements and develops a wide range of multi-faceted housing programs and services aimed at promoting greater housing choice, homeownership opportunities, economic and housing self-sufficiency and opportunities for educational and employment advancement for vulnerable populations. The agency's housing counseling services include: homebuyer education, pre-purchase counseling, post-purchase counseling, renter assistance, money/debt management, fair housing assistance and predatory lending. HACP served 80 clients in the 2008 - 2009 Fiscal Year. [www.prichardhousing.com](http://www.prichardhousing.com)

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

Birmingham, AL

\$43,357.60 – Comprehensive Counseling

\$29,097.00 – Mortgage Modification and Mortgage Scams Assistance

JCCEO is the largest of the Community Action Agencies in the State of Alabama. JCCEO administers and provides a wide variety of federal, state and locally funded programs, projects and services which seek to alleviate and eliminate poverty and assist low-income people to improve their lives through increased self-sufficiency. The agency's comprehensive programming includes Head Start, home weatherization, energy assistance, senior and youth services, home renovation, and housing counseling, substance abuse and employment programs. Through JCCEO's housing counseling program, clients are assisted in the areas of pre-purchase, rental, loss mitigation, home maintenance, financial management and emergency shelter. JCCEO served 332 clients in Fiscal Year 2009. [www.jcceo.org](http://www.jcceo.org)

### **Jefferson County Housing Authority**

Birmingham, AL

\$42,374.36 – Comprehensive Counseling

The Jefferson County Housing Authority is a 59 year old, full service public housing authority. The agency administers 590 conventional public housing units, 1,810 Housing Choice vouchers and 412 Shelter-Plus-Care certificates. It's Community and Resident Service program offers Family Self Sufficiency in both Section 8 and Public Housing, a Section 8 homeownership program, a Public Housing Service Coordinator program (recently initiated in September 2010), youth programs; and comprehensive housing counseling services to residents of Jefferson County. During the 2008-2009 Fiscal Year, JCHA served 232 clients.

### **Organized Community Action Program (OCAP)**

Troy, AL

\$38,700.00 – Comprehensive Counseling

OCAP is a private non-profit organization serving seven rural counties in south Alabama: Bullock, Butler, Covington, Crenshaw, Dale, Lowndes and Pike. Incorporated in 1966, as a result of the Economic Opportunity Act, OCAP provides a variety of programs to the low-income citizens in the service area. OCAP assists families and individuals eliminate barriers and move towards self sufficiency. In 1993, OCAP became a Community Housing Development Organization due to the lack of affordable housing in the rural counties. Since then, OCAP developed five multi-family housing projects and two elderly projects through HUD's HOME program and tax credits. OCAP served 162 clients during Fiscal Year 2008 – 2009 in its housing counseling program. [www.ocaproy.com](http://www.ocaproy.com)

## **ARIZONA**

### **Desert Mission Neighborhood Renewal (DMNR)**

Phoenix, AZ

\$35,000 – Comprehensive Counseling

DMNR was established in 1993 and serves primarily the north Phoenix area of Arizona. It is affiliated with the larger and comprehensive John C. Lincoln Health Network as a local, non-profit community development corporation dedicated to the revitalization of housing, businesses and neighborhoods in north Phoenix. DMNR's services are provided in both English and Spanish and include pre-purchase homeownership education and homeownership counseling. DMNR proposes to serve 378 with funding from this year's grant. DMNR's website is: <http://www.jcl.com/content/neighborhoodrenewal/default.htm>

### **Family Housing Resources, Inc.**

Tucson, AZ

\$ 45,324.10 – Comprehensive Counseling

Family Housing Resources, Inc. is an Arizona based nonprofit organization whose primary mission is to assist low to moderate income individuals and families obtain decent, affordable housing in the Tucson and Pima County. FHR was established in 1991 as a statewide organization dedicated to providing low and moderate income individuals and families an opportunity to obtain quality, affordable housing through both rental and homebuyer support programs. Since 2001, FHR has also been providing mortgage default counseling to preserve homeownership in their area of service. In FY 2009, FHR provided counseling and education services to 1,295 households. FHR proposes to serve 347 clients with funding from this year's HUD grant.

**Newton Community Development Corp.**

Tempe, AZ

\$37,458.12 – Comprehensive Counseling

Newtown Community Development Corporation is located in Tempe, Arizona and was established in 1994 by community members to address concerns about housing, access to basic goods and services, neighborhood preservation, sustainable development and diversity. Newtown CDC provides services in both English and Spanish and will use HUD funding to serve 760 clients. The counseling services are Pre –purchase counseling, Pre purchase Homebuyer Education, Pre-purchase education community land trust Orientation, Foreclosure prevention education, and Foreclosure preventions counseling. For more information visit their website at: [www.newtowncdc.org](http://www.newtowncdc.org)

**SouthEastern Arizona Governments Organization (SEAGO)**

Bisbee, AZ

\$45,324.10 – Comprehensive Counseling

SEAGO was formed in 1972 to provide planning and program implementation services on a regional basis to the counties of Cochise, Graham, Greenlee and Santa Cruz in southeastern Arizona. SEAGO's regional housing program was developed to assist communities in meeting their affordable housing needs. The services that are provided include Pre-Purchase Counseling, Homebuyer Education, Delinquency/Default, Post Purchase, and Rental. Services are provided in both English and Spanish. Over the past 14 years SEAGO has provided homeownership education and counseling services to more than 6,000 households. SEAGO proposes to serve 625 clients with funding from this year's HUD grant. SEAGO's web site is:

<http://www.seago.org>

**Take Charge America, Inc. (TCA)**

Phoenix, AZ

\$40,000 – Comprehensive Counseling

TCA was established in 1987 and serves the residents of Maricopa County. The mission of TCA is to educate clients and the general public to help them achieve self-reliance, financial stability and financial independence. The organization provides pre-purchase counseling, mortgage delinquency and default resolution counseling, reverse mortgage, and financial management/budget counseling. TCA proposes to provide services to 1,304 clients with the grant. For additional information visit their website at: <http://www.takechargeamerica.org>

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

Yuma, AZ

\$43,849.23 – Comprehensive Counseling

WACOG was founded in 1971 and serves the counties of La Paz, Mohave and Yuma in Arizona. WACOG's provides a comprehensive array of services to help vulnerable populations achieve their highest level of self-sufficiency and improve living conditions. WACOG's A Hand up Program provides one-on-ounce housing financing counseling in addition to educational workshops in the areas of Home Buying, Resolving/Preventing Mortgage Delinquency, Budgeting and Post Purchase Non-delinquency. WACOG proposes to serve 249 clients with funding from this year's HUD grant. WACOG's web site is: [www.wacog.com](http://www.wacog.com)

## **ARKANSAS**

### **Crawford-Sebastian Community Development Council, Inc. (C-SCDC)**

Fort Smith, AR

\$39,424.61 – Comprehensive Counseling

C-SCDC is a non-profit agency that was incorporated in 1965 and whose mission is to help low income families become more self-sufficient through a variety of social services and housing programs. C-SCDC is a HUD-approved housing counseling agency that helps to make homeownership and affordable housing available to low-to- moderate income individuals and families in both the Crawford and Sebastian counties. C-SCDC provides: one-on-one pre-purchase counseling, mortgage delinquency and default resolution counseling, pre-purchase homebuyer education workshops, and renters assistance. C-SCDC provides services to over 1,000 households per year. As a result of these counseling services, 268 households obtained sustainable homeownership. For more information on this agency, visit their website at: [www.cscdcca.org](http://www.cscdcca.org).

### **JURHA Housing and Community Development Organization (JURHA HCDO)**

Jonesboro, Arkansas

\$36,966.49 – Comprehensive Counseling

JURHA HCDO received HUD approval as a Housing Counseling Agency as of January 31, 2007. The services provided include: Mortgage Delinquency and Default Resolution Counseling, Fair Housing Assistance, Homebuyer Education Programs, Loss Mitigation, Money/Debt Management, Pre-Purchase Counseling, Post-Purchase Counseling, Predatory Lending, and Rental Assistance. JURHA HCDO offers a "Mortgage Ready" program to enable individuals who may not be ready for a mortgage loan pre-approval to commit to a plan to become mortgage ready within 3-24 months. Certified Staff has provided Housing Counseling Services to the residents of Northeast Arkansas since November, 2004. For more information, visit the agency's website at [www.jurha.org](http://www.jurha.org).

### **Northwest Regional Housing Authority**

Harrison, Arkansas

\$35,491.62 – Comprehensive Counseling

In 1977, Northwest Regional Housing Authority was organized to administer HUD rental assistance in seven counties of Northwest Arkansas. 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 on March 25, 2010 and has counseled 125 clients since that date. Northwest Regional Housing Authority provides the following housing counseling services: Mortgage Delinquency and Default Resolution Counseling, Fair Housing Assistance, Homebuyer Education Programs, Money Debt Management, Pre-purchase Counseling, Predatory Lending, Home Improvement and Rehabilitation Counseling, Loss Mitigation, Post Purchase Counseling and Renters Assistance Counseling. Northwest Regional Housing Authority's web site is [www.nwregionalhousing.org](http://www.nwregionalhousing.org)

### **South Arkansas Community Development (SACD)**

Arkadelphia, Arkansas

\$41,882.73 – Comprehensive Counseling

SACD is a non-profit organization, designed and organized in December of 1999, with a primary mission of providing education and counseling to help low-and moderate- income families to achieve homeownership. SACD became a HUD-approved housing counseling agency in March of 2002. Housing counseling services offered by SACD include: pre-purchase, post-purchase, mortgage delinquency and default resolution counseling. SACD provides homebuyer education and financial literacy classes in English and Spanish, and serves South Arkansas in three primary counties: Clark, Hot Spring, and Garland. SACD believes that counseling and education on financial matters, such as credit, budgeting, and knowledge of predatory and discriminatory lending practices, is the first-step in the process that helps individuals and families have a better quality of life, obtain their dream of homeownership, and ultimately build a strong sense of community. In the past six and a half years, SACD has counseled over 3,500 clients and helped 350 families attain homeownership. For more information on this agency, visit its website at [www.arcommunity.com](http://www.arcommunity.com).

### **Universal Housing Development Corporation (UHDC)**

Russellville, Arkansas

\$41,391.11 – Comprehensive Counseling

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. Universal Housing Development Corporation (UHDC) has been providing high quality housing related services to the people of the Second and Third Congressional Districts of Arkansas since 1971. UHDC received HUD approval as a housing counseling agency in 1977. UHDC offers a full range of housing-related services from rental assistance, multi-family housing, comprehensive housing counseling, and new home construction, to weatherization and several different homeowner rehabilitation programs, the agency also offers homebuyer education and post-purchase education classes in both English and Spanish.

## **CALIFORNIA**

### **Asian, Inc.**

San Francisco, CA

\$44,832.47 - Comprehensive Counseling

For over 39 years, Asian, Inc., a non-profit organization, has been assisting Asian American and other underserved communities to remove dependencies, strengthen self-determination, and create access to housing and business opportunities in San Jose, Oakland, Alameda, and San Francisco, as well as Stockton, Modesto, and Merced. As a HUD approved Housing Counseling Agency, Asian, Inc. offers pre-purchase counseling, homebuyer education, delinquency/default counseling, and non-delinquency post-purchase education in a variety of languages including English, Cantonese, Vietnamese, Mandarin, Lao, Hmong, Thai, and Khmer. With the HUD funding Asian, Inc. proposes to assist 1,465 clients. For more information, please visit their website at: <http://www.asianinc.org>

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

Vacaville CA

\$39,916.24 – Comprehensive Counseling

\$60,000.00 - Mortgage Modification and Mortgage Scams Assistance

The City of Vacaville Department of Housing and Redevelopment, through the Vacaville Housing Counseling Center (VHCC), provides housing counseling services to individuals in the City and other areas of Solano County. Its mission is to ensure that its residents have access to the information and resources they need to make successful housing choices. The Center has been a HUD-approved housing counseling agency for 15 years and its counselors have been trained in various areas of housing counseling. The agency provides comprehensive counseling services that include homebuyer education workshops, pre purchase, mortgage delinquency, rental, HECM, post purchase non delinquency, rental and homeless assistance. HUD funding will assist this agency in providing services to an estimated 1,170 clients in these areas. In addition, it proposes to provide mortgage modification counseling and foreclosure scam prevention programs. The supplemental funding for mortgage modification and foreclosure scam prevention counseling will serve 156 clients during the fiscal year. The agency's website is: <http://www.cityofvacaville.com>

### **Community Housing Council of Fresno (CHC)**

Fresno, CA

\$36,000 – Comprehensive Counseling

CHC of Fresno was established in 2003 to promote fair housing opportunities and encourage homeownership for low- and moderate-income families. It provides housing counseling services to potential homebuyers and existing homeowners. Since the agency's approval by HUD under the Housing Counseling program in 2009, the CHC of Fresno became an active resource for community members who are unable to meet their mortgage obligations and at risk of losing their homes from foreclosure. Its mission statement, reads: "The Council is committed to strengthening local public/private partnerships to ensure adequate, affordable, and equitable housing opportunities for all members of the communities they serve". The CHC's Housing Resource Center employs five full-time and three part-time counselors. The Council also provides down payment assistance up to \$3,000 to help first-time homebuyers with their closing costs. It also receives National Foreclosure Mitigation Counseling (NFMC) grants from Neighbor Works America through its regional intermediary Rural Community Assistance Corporation (RCAC) to fund its mortgage default resolution and delinquency counseling. The CHC of Fresno plans to provide homebuyer education workshops for 192 clients and one-on-one pre-purchase counseling for 154 clients. For more information about CHC of Fresno, its website address is [www.chcfresno.org](http://www.chcfresno.org)

### **Community Housing Development Corp of North Richmond (CHDC)**

Richmond, CA

\$43,357.60 - Comprehensive Counseling

\$40,000 - Mortgage Modification and Mortgage Scams Assistance

CHDC provides comprehensive, culturally competent housing counseling services to lower-income residents of Contra Costa County, California especially in the city of Richmond. CHDC's mission is to create and sustain vibrant communities that make a positive impact in people's lives, by providing high quality affordable housing and neighborhood services. CHDC has assisted low-income individuals and families with a wide array of services since 1990, including housing development, counseling, economic development, and has been a HUD Certified Housing Counseling Agency 2005. Between October 2004 and June 2009, CHDC has provided housing counseling and education to more than 3500 households. The HUD Comprehensive and Mortgage Modification grants would enable CHDC to provide pre and post-purchase, default mortgage delinquency counseling, predatory lending workshops and homebuyer group education classes. CHDC projects serving 609 clients with both HUD grants.

### **Consumer Credit Counseling Service of Kern & Tulare Counties (CCCS)**

Bakersfield, CA

\$35,491.62 – Comprehensive Counseling

CCCS of Kern & Tulare Counties has served the local community for over 44 years. CCCS offers financial, housing counseling, and educational services providing options and solutions for clients. It specializes in the areas of confidential credit, housing and finance management counseling as well as credit, budgeting, money-management and homebuyer education programs. CCCS offers advice and solutions for each client's unique financial situation – from how to remove inaccurate information from credit reports, to comprehensive one-payment debt repayment plans, to how to develop a budget that will help ensure financial goal attainment. The agency proposes to serve 1,034 clients with the HUD grant. For more information see: [www.californiacccs.org](http://www.californiacccs.org)

**Consumer Credit Counseling Service of Orange County (CCCSOC)**

Santa Ana, CA

\$42,374.36 – Comprehensive Counseling

\$25,986.79 – Reverse Mortgage Counseling

\$70,000.00 - Mortgage Modification and Mortgage Scams Assistance

CCCSOC has been providing free counseling and financial seminars to the public for over 40 years. CCCSOC has five locations to serve Orange County. Its offices are conveniently located for all county residents and serve many clients from neighboring counties – Los Angeles, Riverside, San Bernardino and San Diego, with a combined population over 16 million people in over 35,000 square miles. CCCSOC's housing counseling goals are to expand homeownership opportunities and improve access to affordable housing through one-on-one and group education. Its services include counseling for financial management, first-time homebuyer purchase, foreclosure prevention, mortgage loan term improvement, maintaining homeownership, rental housing, and reverse mortgage. They propose to serve 1,800 clients with the comprehensive and supplemental grants. For more information view their website at: <http://www.cccsoc.org>

**Consumer Credit Counseling Service of San Francisco (CCCS)**

San Francisco, CA

\$43,849.23 – Comprehensive Counseling

CCCS has been providing money management information and assistance to the public since 1969. CCCS serves a HUD-approved geographic region that includes San Francisco, Marin, Mendocino, Napa, San Mateo and Sonoma counties. Given the significant population and diversity of the communities it serves, CCCS of San Francisco strives to remain attuned to the varying needs and concerns regarding rental housing and homeownership. The organization has been providing housing education and counseling that includes prepurchase, rental, early delinquency intervention, mortgage default and reverse mortgage counseling. CCCS proposes

to serve approximately 1,500 clients with this grant. CCCS of San Francisco maintains two websites for consumer education and information: [www.cccsf.org](http://www.cccsf.org) and [www.housingeducation.org](http://www.housingeducation.org)

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

Hayward, CA

\$41,882.73 – Comprehensive Counseling

\$32,381.51 – Reverse Mortgage Counseling

ECHO was founded in 1964 and incorporated in 1965 by community volunteers dedicated to equal housing opportunities and prevention and elimination of homelessness. Established as a fair housing agency, ECHO has expanded to a full service housing counseling organization providing services in Alameda, Contra Costa, San Mateo and Santa Clara, California counties. The housing counseling services they provide include Fair Housing Counseling, Tenant/Landlord counseling and mediation, Reverse Mortgage counseling, Homebuyer Education classes, Shared Housing counseling and placement, Mortgage Default, Homeless, and Pre-Purchase counseling. The agency also offers a Rental Assistance Program which provides Rent/Deposit grants. ECHO has a counselor who is fluent in Spanish and another who is fluent in Portuguese. ECHO meets the National Industry Standards for Homeownership Education and Counseling. ECHO proposes to serve 275 clients with funding from this year's HUD grant. More information on the agency can be found at: <http://www.echofairhousing.org>

**Fair Housing Council of Riverside County (FHCRC)**

Riverside, CA

\$35,000 – Comprehensive Counseling

FHCRC began in 1986 as a division of the Housing Authority of the County of Riverside. The organization was founded for the purpose of addressing the need that low-income residents in Riverside County had for education of housing discrimination. FHCRC's comprehensive housing counseling program offers pre-purchase, homebuyer education, delinquency/default, fair housing, and rental counseling services. Counseling needs for persons with disabilities, limited English proficiency, low-moderate income households are handled through a well-trained, bilingual staff, with an extensive background in housing counseling. Under their HUD grant, FHCRC proposes to carry out 3 of its priorities: further fair housing to increase public awareness of housing discrimination, foreclosure prevention/predatory lending and other activities that will enable families to preserve their homes, to prepare low and moderate income families to obtain and maintain homeownership through expansion of education and outreach counseling activities. They propose to serve 1,243 clients. An Outreach Counselor position will be funded through the supplemental funding grant for mortgage modification/scam assistance. FHCRC's information can be found at: <http://www.fairhousing.net/>

**Fair Housing of Marin (FHOM)**

San Rafael, CA

\$43,357.60 – Comprehensive Counseling

FHOM has been a nonprofit organization since 1984, providing fair housing and fair lending services in Marin County, and in 1998, expanding to include an office in Sonoma County. They have helped over 30,000 individuals in Marin and Sonoma Counties. FHOM provides individual mortgage foreclosure prevention and default/delinquency counseling, rental counseling, and loan document review counseling. FHOM also provides group workshops in fair housing education, and they educate their clients on the dangers of predatory lending practices. FHOM is wheelchair-accessible, and conducts site visits for clients when necessary. FHOM reaches many recent immigrant populations and provide most of their educational brochures in three different languages (English, Spanish, and Vietnamese) and proposes to serve 275 clients with the HUD comprehensive grant. For more information view their website at: <http://www.fairhousingmarin.com>

### **Habitat for Humanity Stanislaus**

Modesto, CA

\$37,458.12 – Comprehensive Counseling

Habitat for Humanity Stanislaus was founded in 1989. The agency impacts neighborhoods by providing opportunities for empowerment with their housing education services, neighborhood revitalization and cleanup efforts, as well as their housing rehabilitation and new home construction. They also offer ReStore, which provides low-income households with opportunities to purchase discounted home remodeling supplies. Homes are built or renovated using as much volunteer labor, tax-deductible donations, and donated materials as possible. Habitat never makes a profit on a home sold. The agency offers homebuyer and post-purchase education classes and pre- and post purchase counseling. Habitat for Humanity Stanislaus plans to serve 500 clients with the HUD grant. For more information on the agency's programs, visit their website at: [www.stanislaushabitat.org](http://www.stanislaushabitat.org)

### **Housing Authority of the City of Fresno (HACF)**

Fresno, CA

\$44,832.47 – Comprehensive Counseling

\$70,000 - Mortgage Modification and Mortgage Scams Assistance

HACF has been a HUD-certified local housing counseling agency since 1995. HACF's work plan was recently revised and approved under HUD's Housing Counseling program to include the City and County of Madera. *HACF's mission is to build strong communities by providing quality housing and empowerment opportunities to eligible families in partnership with community resource providers. Its goal is to provide low and moderate income families with safe, decent, and sanitary housing in an environment which would enable them to build self-confidence and pride. It helps families move from "dependency" to "self-sufficiency."* With the

HUD grant, HACF proposes to serve 510 one-on-one clients and 1,711 group education clients in comprehensive counseling, namely: in pre-purchase and home buyer education, mortgage default and delinquency, predatory lending education and rental housing assistance. In addition, it proposes to serve 150 one-on-one clients reviewing loan documents and 500 group education clients raising awareness on mortgage scams.

**Housing Resource Center of Monterey County (HRC)**

Salinas, CA

\$37,262 – Comprehensive Counseling

HRC's central mission is to address the fundamental housing needs of residents of Monterey County. Their comprehensive housing counseling services include pre-purchase, homebuyer education, delinquency/default, delinquency/default education, non-delinquency post-purchase, non-delinquency post purchase, rental, homeless, and fair housing counseling services. A team of well trained housing counselors address the needs of low-and-moderate income persons, persons with disabilities, the elderly, minorities and families with limited English proficiency which make up the majority of HRC's clients. The agency is committed to Affirmatively Furthering Fair Housing, building inclusive and sustainable communities and providing outreach activities towards HUD's Making Home Affordable Program. The Housing Resource Center of Monterey County proposes to serve 436 clients under their HUD grant. More information about the agency can be found at: <http://www.hrcmc.org/>

**Legal Aid Society of Orange County (LASCO)**

Santa Ana, CA

\$43,357.60 – Comprehensive Counseling

\$70,000 - Mortgage Modification and Mortgage Scams Assistance

LASCO, a non-profit organization was founded in 1958. Its mission is to provide civil legal services to low-income individuals and seniors in Orange County. LASCO promotes equal access to the justice system through advocacy, legal counseling, self-help services, legal representation, economic development and community education. The agency has a long-standing experience with providing services aimed at protecting home ownership through its Unlawful Detainer Clinic and Foreclosure Mitigation Unit. LASCO is the only community-based organization and housing counseling agency in Orange County, which employs staff attorneys with legal expertise necessary to further many of the HUD's policy priorities and goals. LASCO proposes to serve 387 clients with the requested grant funds. For more information, the Legal Aid Society of Orange County's website is at: <http://www.legal-aid.com>

**Legal Services of Northern California – Senior Legal Hotline**

Sacramento, CA

\$41,391.11 – Comprehensive Counseling

\$19,592.08 – Reverse Mortgage Counseling

\$70,000.00 - Mortgage Modification and Mortgage Scams Assistance

The Senior Legal Hotline, an affiliate of Legal Services of Northern California, has provided legal counseling to senior citizens over the age of 60 since 1991. While any senior is eligible, the Senior Legal Hotline targets low-income, frail, isolated and non-English speaking. The Senior Legal Hotline proposes to use grant funds to provide 2,253 seniors with counseling in Fair Housing, Pre-Purchase, Delinquency/Default, Post-Purchase, Rental, Reverse Mortgage (HECM) and Mortgage Modification & Mortgage Scam Assistance. Additional information on Senior Legal Hotline is available at: [www.seniorlegalhotline.org](http://www.seniorlegalhotline.org)

**Mission Economic Development Association (MEDA)**

San Francisco, CA

\$43,849.00 – Comprehensive Counseling

\$70,000 - Mortgage Modification and Mortgage Scams Assistance

MEDA, a Northern California-based community organization, provides first time homeownership counseling services to local residents and technical assistance to entrepreneurs and small businesses in the Greater San Francisco area. MEDA services the specific needs of the region's large minority and disabled populations. For 35-years MEDA has been a Bay area community leader - offering home-buyer education, default and delinquency counseling, fair housing workshops, and financial literacy education to low and moderate-income families. With this comprehensive counseling grant, and the mortgage modification and foreclosure scam counseling supplemental funding, MEDA will continue to work towards their goal of promoting economic development, free from discrimination, for lower income residents, and to help them achieve the American dream of homeownership. For additional information please visit MEDA at: <http://www.medasf.org>

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

Oakland, CA

\$584,521 – Comprehensive Counseling

NID-HCA was founded in 1985 as an independent affiliate of the National Association of Real Estate Brokers, the oldest and largest minority real estate trade association in the nation. NID-HCA will utilize its branches to deliver quality housing education and counseling services to urban and suburban minority areas throughout the country. NID-HCA will bring together clients, faith-based groups, community service groups, and real estate professional organizations to equip communities with education and resources to obtain fair, decent and affordable rental housing and homeownership opportunities.

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

Oakland, CA

\$785,000 – Comprehensive Counseling

Founded in 1999, National CapaCD is dedicated to meeting the needs of low-income Asian Americans and Pacific Islanders (AAPI). The agency's mission is to be a powerful voice for the unique community development needs of AAPI communities and to strengthen the capacity of community-based organizations to create neighborhoods of hope and opportunity. National CapaCD is a member-based network of more than 100 organizations across the country joined together by a shared commitment to equity and social justice. Members' services include: affordable housing development, commercial/ mixed-use development, neighborhood planning and advocacy, employment training, economic development and asset building, financial education and housing counseling, and other social services programs. For more information, visit [www.nationalcapacd.org](http://www.nationalcapacd.org).

### **Neighborhood House Association (NHA)**

San Diego, CA

\$43,357.60 – Comprehensive Counseling

\$70,000 - Mortgage Modification and Mortgage Scams Assistance

NHA has been a HUD-approved counseling agency since 1973 and has provided housing counseling services to San Diego residents for over 37 years. NHA's Housing Counseling program includes Pre-Purchase Home Counseling, Homebuyer Education Workshops, Delinquency/Default Counseling, Non-Delinquency Post-Purchase Counseling, Rental Counseling and Rental Housing Assistance. NHA will also provide clients Mortgage Scam assistance and Mortgage Modification assistance. NHA has a primary focus of one-on-one counseling services carried out by a culturally diverse staff that has the capacity to serve both English and Spanish speaking clients. With the proceeds from this HUD grant, NHA intends to serve 1,515 clients through one-on-one counseling, 125 clients through its Homebuyer Education workshops and 484 clients seeking Mortgage Scam and Mortgage Modification counseling. For additional information on NHA's services, please visit its website at: <http://www.neighborhoodhouse.org>

### **Neighborhood Housing Services of Orange County (NHSOC)**

Anaheim, CA

\$39,916.24 – Comprehensive Counseling

\$68,000.00 - Mortgage Modification and Mortgage Scams Assistance

NHSOC has been in existence since 1977 and serves low-to-moderate income families in their quest to attain and preserve the American dream of homeownership. NHSOC is a chartered member of NeighborWorks®. NHSOC accomplishes its mission through a host of programs including education and counseling, down payment assistance programs, and purchase and rehabilitation of bank owned properties to stabilize neighborhoods and prevent urban blight by turning the properties into affordable housing for low-to-moderate income families. The agency offers homebuyer and financial literacy education and prepurchase, mortgage default/mortgage

modification counseling with its HUD grant, and plans to serve 590 clients. Neighborhood Housing Services of Orange County's website is: [www.nhsoc.org](http://www.nhsoc.org)

**Neighborhood Housing Services of Silicon Valley (NHSSV)**

San Jose, CA

\$43,357.60 – Comprehensive Counseling

\$70,000 - Mortgage Modification and Mortgage Scams Assistance

NHSSV was established in 1995 as serves citizens in the Silicon Valley and Salinas areas of California. NHSSV strives to help communities in its target market respond to the housing needs of families needing information and guidance; especially families who seek to build or maintain assets through achieving or maintaining homeownership. NHSSV offers an array of coordinated programs and services, including community building for neighborhood revitalization; first-time homebuyer and foreclosure intervention educational classes and one-on-one counseling; down payment assistance and mortgage financing. NHSSV proposes to serve 860 clients with its HUD grant. The agency's website is: [www.nhssv.org](http://www.nhssv.org)

**Neighborhood Partnership Housing Services, Inc. (NPHS)**

Ontario, CA

\$45,324.10 – Comprehensive Counseling

NPHS is a local nonprofit community development organization part of the Neighborworks America network. NPHS mission statement: "Building stronger communities in the Inland Empire area (Western San Bernardino County, North Western Riverside County, and Eastern Los Angeles) by providing innovative home ownership opportunities, assisting families to succeed in home ownership and partnering to improve the quality of life in neighborhoods." Counseling services include pre and post purchase counseling, delinquency/default counseling, and homebuyer education. NPHS proposes to serve 1,179 clients with this grant. The agency's website is: <http://nphs.info/>

**Orange County Fair Housing Council, Inc. (FHCOC)**

Santa Ana, California

\$40,899.48 – Comprehensive Counseling

\$25,000 - Mortgage Modification and Mortgage Scams Assistance

FHCOC, founded in 1965, is a private nonprofit corporation. Its mission is Fair Housing, education, counseling and enforcement, landlord-tenant counseling, foreclosure prevention counseling and HUD- approved housing counseling. FHCOC works to eliminate housing discrimination and guarantee the rights of all people to the free and fair choice of housing they qualify for. FHCOC is responding to over 9500, requests for its free services annually. FHCOC proposes to serve 232 one-on-one counseling clients and 291 group education clients with funding from this year's HUD grant. Likewise with the Mortgage Modification and Mortgage

Scam Assistance grant they are propose to serve 71 one-on-one counseling clients and group education clients of 113. Additional information on Orange County Fair Council, INC. is available at: <http://www.fairhousingoc.org>

**Pacific Community Services, Inc.**

Pittsburg, CA

\$36,474.87 – Comprehensive Counseling

Pacific Community Services, Inc. was established in 1979 and serves the counties of Contra Costa and Solano, including the unincorporated areas of the counties. The agency addresses housing and community development needs by providing housing counseling, fair housing, and housing development services. In an effort to promote homeownership opportunities, the agency also participates in the rehabilitation of FHA-owned homes and in the development of low-income senior housing. They are also active in the low-income community areas by offering assistance in cultural and art activities. Pacific Community Services, Inc. plans to provide delinquency/default counseling, rental counseling, and pre-purchase counseling to 384 clients.

**Project Sentinel**

Redwood City, CA

\$39,424.61 – Comprehensive Counseling

\$22,789.44 – Reverse Mortgage Counseling

\$70,000.00 - Mortgage Modification and Mortgage Scams Supplemental

Project Sentinel has been a HUD approved Housing Counseling since 1992 serving the California counties of San Mateo, Santa Clara, Stanislaus, and South Alameda. It has a staff of twenty-two direct service providers working out of five offices. Project Sentinel provides education and counseling to first time homebuyers, homeowners who are in fear of mortgage foreclosure, and seniors who need HECM/ reverse mortgage counseling. The agency also helps tenants experiencing housing problems and homeless residents seeking housing. Project Sentinel is well known for its advocacy on behalf of victims of housing discrimination and other predatory housing practices. Project Sentinel proposes to serve approximately 1,000 clients with this year's comprehensive and supplemental grants. For further information visit their website at: <http://www.housing.org>

**Rural Community Assistance Corporation (RCAC)**

West Sacramento, CA

\$1,366,955– Comprehensive Counseling

RCAC provides technical assistance, training and financing so rural communities achieve their goals and visions. A nonprofit organization founded in 1978, RCAC provides community development services for rural and Native American communities in 13 western states and the

Western Pacific. In 2009, RCAC's 10-state housing counseling network provided counseling to more than 24,000 clients. In addition, RCAC partners with the California Housing Finance Agency to administer a National Foreclosure Mitigation Counseling Program grant to provide foreclosure counseling to clients in California. Additionally, RCAC will work with California Housing Finance Agency to administer Department of the Treasury's Hardest Hit Fund. For more information, visit [www.rcac.org](http://www.rcac.org).

**Sacramento Neighborhood Housing Services, Inc. (SNHS)**

Sacramento, CA

\$37,949.74 – Comprehensive Counseling

\$70,000.00 - Mortgage Modification and Mortgage Scams Assistance

SNHS was created in 1987 to serve the Greater Sacramento Region. SNHS is a community development financial institution certified by the U.S. Department of Treasury, a HUD-approved local housing counseling agency, and a chartered member of the NeighborWorks Network. Its mission is to provide opportunities for successful homeownership and strong communities through quality education, affordable lending, supportive partnerships and dedicated leadership with a special outreach to low and moderate income residents. With the HUD grant, SNHS proposes to serve 200 one-on-one clients and 480 group education clients in comprehensive counseling to include: pre-purchase and homebuyer education and mortgage default and delinquency. In addition, it proposes to serve 32 one-on-one clients for mortgage modification and mortgage scam assistance.

**San Francisco Housing Development Corp. (SFHDC)**

San Francisco, CA

\$39,424.61 – Comprehensive Counseling

SFHDC is a community based non-profit organization founded in 1988 by civic and community leaders from Western Addition and Bayview Hunters Point. The mission of SFHDC is to foster financial stability through the development of affordable housing and the facilitation of home ownership. More recently, the organization has expanded its focus to include the economic revitalization of the Third Street Corridor in Bayview Hunter's Point and other neighborhoods in Southeast San Francisco. SFHDC offers housing and financial counseling services, advocates for affordable housing in low income, minority communities, helps homeowners in mortgage default and nearing foreclosures, develops affordable homes for low and moderate income families and vulnerable populations, and promotes community economic development. The HUD grant would enable SFHDC to provide pre and post-purchase, default, rental delinquency, homeless prevention, one-on-one counseling and homebuyer group education classes. SFHDC projects serving approximately 820 clients.

**The Spanish Speaking Unity Council of Alameda County, Inc. aka The Unity Council**

Oakland, CA

\$ 45,815.72 – Comprehensive Counseling

The Spanish Speaking Unity Council is a 501(c) (3) non-profit corporation established in 1964. Through its Homeownership Center, The Unity Council is helping expand homeownership opportunities for low and moderate-income families throughout the counties of Alameda, Contra Costa, Solano, Napa, Sonoma, Marin, San Mateo, and Santa Clara. As a HUD approved Housing Counseling Agency, The Unity Council offers financial literacy workshops, pre-purchase counseling, homebuyer education, and foreclosure prevention counseling. The agency intends to assist 360 clients with the HUD grant. For more information, please visit their website at: <http://www.unitycouncilhoc.org>

**Springboard Nonprofit Consumer Credit Management (Springboard)**

Riverside, CA

\$869,042 – Comprehensive Counseling

\$627,586 – Reverse Mortgage Counseling

Springboard is an accredited, nonprofit community service organization that has helped hundreds of thousands of individuals with their financial concerns since 1974. The organization's mission is to improve the lives and financial well-being of individuals and families by providing quality financial education and counseling. Headquartered in Riverside, CA, Springboard offers confidential counseling assistance with a full spectrum of money management, credit and debt remediation plans, and education programs. Springboard maintains walk-in locations throughout California and in Arizona, Nevada, Texas, and New Mexico and provides phone counseling nationwide through a technologically-advanced phone counseling center. For more information on Springboard, please visit [www.homeownership.org](http://www.homeownership.org)

**COLORADO**

**Adams County Housing Authority (ACHA)**

Commerce City, CO

\$41,882.73 – Comprehensive Counseling

ACHA serves county residents for whom conventional housing is unaffordable. The agency assists individuals, families, seniors and persons with disabilities throughout Adams County, including the rural and unincorporated areas. ACHA's goal is to provide these households with quality, affordable housing options while supporting their efforts to achieve economic self-sufficiency. Adams County Housing Authority is a HUD-approved housing counseling agency that provides the following services to its community: mortgage default, foreclosure prevention, loss mitigation, predatory lending, pre-foreclosure sale, pre-occupancy, post-occupancy, pre-rental, rental delinquency, pre-purchase, budgeting, money management, debt/credit management, home improvement/rehabilitation, displacement/relocation, resident services, utility assistance, and long term/transitional housing assistance available through the Section 8 Housing Choice Voucher Program and Public Housing Program. Visit ACHA's website at:

[www.adamscountyhousing.com](http://www.adamscountyhousing.com) to learn more about their services, programs, and affordable housing.

**Boulder County Housing Authority (BCHA)**

Boulder, CO

\$43,357.60 – Comprehensive Counseling

\$10,205.00 – Reverse Mortgage Counseling

BCHA provides comprehensive one-on-one counseling services to Boulder County residents in the areas of pre-purchase, post-purchase, reverse mortgage (HECM), Mortgage Default and Foreclosure Intervention, and Credit Repair and Budgeting. BCHA conducts monthly CHFA-certified Homeownership Training workshops, regular Financial Literacy classes, and quarterly Post-purchase courses. Boulder County Housing Authority was one of five agencies in the nation to receive funding from Community Development Institutions Fund for a pilot financial education counseling program preparing people for homeownership. The BCHA housing counseling program is currently the only HUD-approved housing counseling agency based in Boulder County and makes its services available to all Boulder County residents and, occasionally, residents of other counties, when called upon.

**Brothers Redevelopment, Inc. (BRI)**

Denver, CO

\$44,832.47 – Comprehensive Counseling

\$10,000.00 – Reverse Mortgage Counseling

BRI, a Denver-based non-profit, was founded in 1971, when four Denver residents recognized the urgent need for free or low-cost housing and also housing-related services for Metro Denver's low-income residents. BRI's mission is to provide safe, affordable, accessible housing and housing services for the low-income, elderly and disabled of Colorado. As a HUD-approved housing counseling agency, the agency provides first-time homebuyers with information needed to understand the home buying process. Through workshops and one-on-one counseling, homebuyers are acquainted with everything from: finding a lender, understanding interest rates, signing the contract, to maintaining their investment. BRI provides default counseling for homeowners who have fallen behind on their payments and reverse mortgage counseling for senior homeowners who wish to access the equity in their homes. Each client served by BRI is screened to determine whether there have been any predatory lending issues with regard to their housing situation. On a yearly basis, BRI serves approximately 1,700 families through one-on-one counseling and classes. Additionally, BRI, administer the Colorado Foreclosure Hotline. Hotline Call Representatives get clients in touch with their local counseling agency and transfers them to their local agency with the entry of their zip code. For more information about this agency, visit their website at <http://www.brothersredevelopment.org/home>.

### **City Of Aurora, Community Development Division**

Aurora, CO

\$42,865.98 – Comprehensive Counseling

Founding in 1984, the City of Aurora, Home Ownership Assistance Program (HOAP) is dedicated to making affordable housing a realization for low-to moderate- income families in its community. HOAP offers down payment and closing cost financial assistance as well as comprehensive housing counseling services including pre-purchase, foreclosure prevention, reverse mortgage and rental counseling. HOAP conducts monthly, large group seminars for first-time home buyers. The seminar helps potential buyers understand terminology, credit reports, fair housing as well as how to work with realtors, lenders, inspectors, insurance agents and city code enforcement officers. HOAP is also a referral source to a diverse network of community service organizations throughout the metro area. HOAP has served of 25,000 clients since 1984. For more information about this agency, visit its website at [www.auroragov.org](http://www.auroragov.org).

### **Colorado Coalition for the Homeless (CCH)**

Denver, CO

\$35,834.00 – Comprehensive Counseling

CCH was organized in 1984 to create opportunities and support for the growing number of people experience homelessness in Colorado. CCH is a mission-driven organization dedicated to creating lasting solutions to homelessness by working collaboratively to address the underlying issues that contribute to homelessness, while meeting the emergency and long term needs of families and individuals, as well as advocating and promoting systemic changes to community institutions to address and end homelessness. Services provided include housing counseling, integrated healthcare, mental health care, substance abuse services, dental care, residential services, employment and vocational services, homeless prevention assistance, rapid re-housing services, case management, and child care. CCH's comprehensive approach addresses the causes of homelessness, as well as the consequences, offering critical assistance to over 16,000 individuals and families each year. Additional information is available at [www.coloradocoalition.org](http://www.coloradocoalition.org).

### **Colorado Housing Assistance Corporation (CHAC)**

Denver, CO

\$42,374.36– Comprehensive Counseling

CHAC is a private, 501(c)(3) non-profit agency and Community Based Development Organization established in 1982 to increase homeownership opportunities for low-and moderate-income families. The agency's mission is to help make housing and successful

homeownership affordable to low- and moderate-income Colorado citizens by offering programs that create and preserve homeownership. CHAC has three active program-areas that serve its mission: housing counseling and education, mortgage assistance loans, and foreclosure prevention loans. CHAC has helped over 8,500 first- time homebuyers with financial assistance, enabling individuals and families to purchase their first home. CHAC has provided housing counseling and education since 1991, serving thousands of families. For more information about this agency, visit its website at [www.coloradohousingassistance.org](http://www.coloradohousingassistance.org).

### **Denver Housing Authority (DHA)**

Denver, CO

\$40,899.48 – Comprehensive Counseling

DHA, a HUD Approved Counseling Agency, has been providing safe and affordable rental housing to low income residents since 1938. DHA's mission is to serve the residents of Denver by developing, owning, and operating safe, decent, and affordable housing in a manner that promotes thriving communities. The following services are offered through DHA's Homeownership Program: homebuyer education and financial literacy training, individual pre-purchase counseling, and post-purchase counseling is offered to help clients sustain homeownership. Visit this agency's website at [www.denverhousing.org](http://www.denverhousing.org).

### **Douglas County Housing Partnership (DCHP)**

Lone Tree, CO

\$40,899.48 – Comprehensive Counseling

DCHP is a multi-jurisdictional Housing Authority that was formed by the City of Lone Tree, the Town of Castle Rock, the Town of Parker and Douglas County through an Intergovernmental Agreement in 2003. The DCHP was formed as a cooperative effort between businesses and local and county governments to address the lack of affordable housing for people who work in the area. The DCHP offers homebuyer education, down payment assistance, foreclosure counseling, and reverse mortgage counseling. Over 700 families have been educated through the first time homebuyer class and over 100 families have received down payment assistance to purchase their first home. Thousands of homeowners have contacted the Foreclosure Mediation Program with hundreds of families receiving individual counseling. Information on programs and services offered can be found at [www.douglascountyhousingpartnership.org](http://www.douglascountyhousingpartnership.org).

### **Grand Junction Housing Authority**

Grand Junction, CO

\$39,916.24 – Comprehensive Counseling

\$10,000.00 – Reverse Mortgage Counseling

GJHA was established by the Grand Junction City Council in 1974 as a means to provide safe affordable housing for low-income households. A safe, secure, affordable home is paramount to a self-sufficient and healthy family. Today GJHA serves approximately 1700 persons of the Grand Valley through seven affordable housing properties and five supportive service programs. Calling Mesa County Home is a program to promote, assist, retain and support opportunities for homeownership for low- and moderate- income individual and families through education, training, and counseling services. The program includes administration of down payment assistance grants and loans, provision of homebuyer education classes, and foreclosure prevention counseling and intervention offered in a manner consistent with the National Industry Code of Ethics and Conduct. Regardless of the ultimate outcome of the homeownership counseling and education experience, the agency seeks to improve client financial literacy skills. For more information on this agency, visit them on line at [www.gjha.org](http://www.gjha.org).

### **Housing Solutions for the Southwest (HS)**

Durango, CO

\$41,391.11 – Comprehensive Counseling

\$12,876.00 – Reverse Mortgage Counseling

HS is a non-profit housing agency which serves Southwest Colorado. HS was originally incorporated in 1981 in order to preserve community action programs, but beginning in 1988, HS began to focus primarily on housing needs. HS serves Archuleta, Dolores, La Plata, Montezuma and San Juan Counties by providing services in the following areas of housing and energy conservation: Development of Tax Credit Affordable Housing, Development of Senior Affordable Housing, Weatherization, Housing Choice Vouchers, Transitional Housing, and Home Rehabilitation. HS provides the full range of housing counseling services and offers its counseling in both one-on-one and group settings. Counseling types offered by the agency include the following: Mortgage Delinquency/Default, Money Management, Rental, Fair Housing, Homeless, Reverse Mortgage, Post-Purchase, and Pre-Purchase. More information on this agency can be found at [www.swhousingsolutions.com](http://www.swhousingsolutions.com).

### **Neighbor To Neighbor**

Fort Collins, CO

\$45,815.72 – Comprehensive Counseling

Neighbor to Neighbor helps people establish and maintain housing stability. The agency helps homeless people find homes; it counsels renters and home owners in unaffordable housing situations, it provides 126 affordable apartments; and educates people looking to purchase a home. Neighbor to Neighbor was established in 1970 and has helped thousands of Larimer County residents. Neighbor to Neighbor provides affordable housing and housing counseling services. Funding from HUD supports its housing counseling program by enabling the agency to

continue helping families and individuals in need of housing counseling services. These services include: home buyer education and pre-purchase counseling, which helps renters become successful homeowners and aids in down-payment assistance; foreclosure prevention counseling, reverse mortgage counseling, and rental assistance. The program provides advice, referrals and financial assistance for people seeking to stabilize their housing. More information on this agency can be found at [www.n2n.org](http://www.n2n.org).

### **Northeast Denver Housing Center (NDHC)**

Denver, CO

\$43,849.23 – Comprehensive Counseling

\$29,184.15 – Reverse Mortgage Counseling

NDHC is a Colorado non-profit corporation that was founded in 1982. The agency's mission is to create sustainable, healthy housing opportunities for underserved households through outreach, education and housing development. NDHC's housing counseling program has served over 8,334 households in metro Denver over the past 28 years. Northeast Denver Housing Center is a HUD-approved housing counseling agency that provides services in the following areas: Pre-purchase one-on-one counseling, Mortgage Delinquency and Default Resolution Counseling, and Rental Assistance counseling. NDHC has taken a leadership position in integrating Healthy-Homes principles with the practice of producing and managing affordable housing. Its programs: housing counseling/education, lead hazard control, asthma trigger reduction and green building exemplify NDHC's sustainability policy and practice. Find out more about Northeast Denver Housing Center at [www.nedenverhousing.org](http://www.nedenverhousing.org).

### **Partners in Housing (PIH)**

Colorado Springs, CO

\$36,600.00 – Comprehensive Counseling

PIH is a 501(c)(3) non-profit whose mission is to give homeless families with children the hope and opportunity to achieve self-sufficiency through supportive services and transitional housing. PIH accomplishes this mission by providing homeless families with up to two years of transitional housing, case management, life skills classes, individual budget counseling, and professional therapy. The organization has 70 units of transitional housing for homeless families, and 109 units of affordable housing for low-income families. The agency's housing counseling program offers monthly homebuyers education workshops, individual pre-purchase counseling, and homeless counseling. Our individual counseling sessions give households an opportunity to discuss their particular housing situation with our highly trained staff, and get specific answers to their questions. Additional information can be attained by calling by visiting the agency's website at [www.partnersinhousing.org](http://www.partnersinhousing.org).

### **SouthWest Improvement Council (SWIC)**

Denver, CO

\$41,882.73 – Comprehensive Counseling

Established in 1987, SWIC is a community-based organization dedicated to serving the residents of selected neighborhoods in southwest Denver, Colorado. In this urban community plagued by dramatically high foreclosure rates, transience and poverty, SWIC's mission is to provide solutions for affordable, quality neighborhood housing and personalized housing counseling services to reverse the trends that have turned this once thriving community into one of the most challenged in the nation. SWIC offers a full spectrum of housing counseling services, from preparing families to purchase an affordable home to preventing foreclosure by working with families on options to keep them in their homes. SWIC has provided services to over 1,700 clients in the past 15 years. For more information, visit SWIC's website at [www.swic-denver.org](http://www.swic-denver.org).

**Upper Arkansas Area Council of Governments (UAACOG)**

Canon City, CO

\$35,000.00 – Comprehensive Counseling

UAACOG became a HUD-approved housing counseling agency on February 12, 2007. The agency provides services in the counties of Fremont, Chaffee, Custer and Lake. UAACOG's mission is to assist families and/or individuals obtain and maintain decent, safe, affordable housing and other services suitable to their unique housing needs. In carrying out this mission, Upper Arkansas Area Council of Government offers: pre-purchase counseling, mortgage delinquency and default resolution counseling, post-purchase counseling, and fair housing assistance. UAACOG also offers monthly first-time homebuyer's workshops to help potential buyers understand the complexity of the home buying process. For more information about this agency, visit their website at <http://www.uaacog.com/Pages/Housing.htm>.

**CONNECTICUT**

**Bridgeport Neighborhood Trust (BNT)**

Bridgeport, CT

\$35,000.00 - Comprehensive Counseling

BNT's mission is to strengthen neighborhoods by embracing a holistic revitalization approach through advocacy, education, investment, and technical support. BNT is committed to improving the quality of life for families that live in Bridgeport by providing affordable housing opportunities and services to ensure long term stability.

**Community Renewal Team, Inc. (CRT)**

Hartford, CT

\$40,407.86 - Comprehensive Counseling

The CRT was founded in 1963. It is the oldest and largest Community Action Agency (CAA) in Connecticut helping people break the cycle of poverty. CRT's service delivery area stretches from the Long Island Sound to the Massachusetts border, reaching people in 65 cities and towns. CRT helps people meet their basic needs while promoting and supporting self-sufficiency, providing neighborhood-based outreach and social services to link people in need with those who help.

**Connecticut Housing Finance Agency (CHFA)**

Rocky Hill, CT

\$125,530.10 - Comprehensive Counseling

CHFA was established in 1969 by the Connecticut General Assembly for the purpose of addressing the housing needs of the state's low and moderate-income individuals and families. CHFA is a self-supporting, quasi-public agency offering programs financed primarily through the sale of federal tax-exempt Mortgage Revenue Bonds. CHFA is a leader in homebuyer education efforts across the state, and has working relationships with many local counseling agencies. In 2009, CHFA counseled 8,282 clients through its housing counseling programs. CHFA has assisted over 119,500 individuals and families achieve homeownership, most for the first time, through low interest rate mortgage loans. Since 1969, the combined mortgage financing for CHFA single family and multi-family programs has totalled over nine (9) billion dollars.

**Neighborhood Housing Services Of New Britain, Inc. (NHSNB)**

New Britain, CT

\$40,407.86 - Comprehensive Counseling

As a nonprofit corporation, NHSNB has been providing housing related services to low and moderate-income neighborhoods in Connecticut for almost 30 years. The organization is a member of NeighborWorks® America and has extensive experience in financing home rehabilitation and property improvements, educating and counseling clients for homeownership and economic independence, and developing new affordable housing and real estate projects. NHSNB is a HUD-certified Community and Housing Development Organization and Local Housing Counseling Agency and is licensed with State Banking for second mortgages. Since its inception in 1978, the organization has created over 1,400 units of affordable housing, provided education and counseling to approximately 13,000 clients, and helped more than 7,200 graduates successfully purchase their first homes.

**DELAWARE**

**First State Community Action Agency, Inc.**

Georgetown, DE

\$43,849.23 - Comprehensive Counseling

First State, formerly Sussex County Community Action Agency, Inc., was established in 1965. It is the only comprehensive HUD-approved housing counseling agency serving Sussex, Kent and New Castle counties. First State is committed to helping each client achieve homeownership through one-on-one counseling. First-time homebuyers receive personal support and encouragement to overcome the many challenges on the road to homeownership.

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

Dover, DE

\$41,391.11 - Comprehensive Counseling

NCALL has served Delaware as a leader in affordable housing development and services for more than 30 years. Established in 1976 and based in Dover, NCALL's mission "To improve housing conditions of low and moderate-income people primarily in rural communities" has led to the development and implementation of a number of products, services, and initiatives that have resulted in more than 6,000 first-time homebuyer closings and 45 affordable apartment communities.

**YWCA Delaware**

Newark, DE

\$40,899.48 - Comprehensive Counseling

In 1895, a small group of compassionate and progressive women began the YWCA in Delaware to address the issues of low wages, long hours, inadequate housing, and the poor working environments of young women in the community. Since then, YWCA Delaware has emerged as a leading advocate for women with housing, violence prevention, economic empowerment, racial justice and youth programming. Our goals are to advance equal opportunity for women, women's self-sufficiency and family stability, and social and racial justice. YWCA Delaware advances economic empowerment by offering programs that foster and build the economic growth and vitality of families and communities. We teach women how to understand financial terminology and concepts, and save and invest money wisely, so they can achieve the American dream of owning a home. A home is a primary asset for families, providing a sense of personal achievement and security. YWCA Delaware offers a comprehensive homeownership education program that includes pre-purchase counseling for homebuyers, first-time homebuyer assistance and services that ensure that homeowners build the value of their asset for long-term stability.

**DISTRICT OF COLUMBIA**

### **Housing Counseling Services, Incorporated (HCS)**

Washington, DC

\$43,849.23 – Comprehensive Counseling

\$27,585.47 – Reverse Mortgage Counseling

\$70,000.00 – Mortgage Modification and Mortgage Scams Assistance

HCS is a private non-profit agency founded in 1972 to serve the Metropolitan D.C. area, including the District of Columbia, Northern Virginia and Suburban Maryland. HCS provides comprehensive housing counseling, training, and advocacy to remove obstacles facing low and moderate-income homebuyers, homeowners, tenants and the homeless, and to help them achieve successful living in safe and affordable homes.

### **National Community Reinvestment Coalition (NCRC)**

Washington, DC

\$1,438,085 – Comprehensive Counseling

\$749,999 – Housing Counseling Training

NCRC is an association of more than 600 community –based organizations working to promote fair and equal access to credit, capital, and banking services for underserved populations and all communities. NCRC members include community reinvestment organizations, community development corporations, local and state government agencies, faith-based institutions, community organizing and civil rights groups, and local social service providers from across the nation.

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

Washington, DC

\$1,153,564– Comprehensive Counseling

\$1,325,000 – Housing Counseling Training

NCLR is the largest national Hispanic civil rights and advocacy organization in the United States and works to improve opportunities for Hispanic Americans. Through its network of nearly 300 affiliated community-based organizations, NCLR reaches millions of Hispanics each year in 41 states, Puerto Rico, and the District of Columbia. To achieve its mission, NCLR conducts applied research, policy analysis, and advocacy, providing a Latino perspective in five key areas – assets/investments, civil rights/immigration, education, employment and economic status, and health. In addition, it provides capacity-building assistance to its affiliates, which work at the state and local level to advance opportunities for individuals and families. Founded in 1968, NCLR is a private, nonprofit, nonpartisan, tax-exempt organization headquartered in Washington, DC.

### **National Council on Aging (NCOA)**

Washington, DC

\$1,048,002 – Comprehensive Counseling

\$1,479,310 – Reverse Mortgage Counseling

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

**Neighborhood Reinvestment Corporation dba NeighborWorks America**

Washington, DC

\$1,580,346 – Comprehensive Counseling

\$300,000 – Reverse Mortgage Counseling

\$3,050,001 – Housing Counseling Training

NeighborWorks America is a national nonprofit organization created and supported by Congress as well as private sector contributions to provide financial support, technical assistance and training for community-based revitalization efforts. The mission of NeighborWorks America is to create opportunities for people to live in affordable homes, improve their lives and strengthen their communities. The organization will use its HUD grant funds to assist 69 sub-grantees in support of their comprehensive and reverse mortgage counseling programs. The sub-grantees offer a variety of services to potential low- and moderate-income homebuyers and current homeowners. These services include group and one-on-one homeownership counseling, which includes pre-purchase and foreclosure prevention counseling and support services for renters.

**FLORIDA**

**Broward County Housing Authority (BCHA)**

Lauderdale Lakes, FL

\$35,923 – Comprehensive Counseling

BCHA was founded in 1969 and has been a HUD-approved housing counseling agency since 1987. BCHA's mission is dedicated to creating, providing and increasing high quality housing opportunities to Broward County residents through effective and responsive management and responsible stewardship of public and private funds. BCHA's Housing Counseling Program provides comprehensive, one-on-one counseling services in the areas of pre-purchase, post-purchase and mortgage default and foreclosure prevention, as well as monthly workshops for

first-time homebuyers and foreclosure prevention. For the period October 1, 2008 through September 30, 2009, BCHA counseled 537 individuals. [www.bchafll.org](http://www.bchafll.org)

### **Center for Independent Living (CIL)**

Winter Park, FL

\$43,849.23 – Comprehensive Counseling

\$20,150 – Mortgage Modification and Mortgage Scams Assistance

CIL is a private, nonprofit organization dedicated to helping people with disabilities achieve their self-determined goals for independent living. Founded in 1976 by a coalition of people with disabilities and their advocates, CIL has enhanced and enriched the lives of thousands of people with disabilities in Central Florida by providing essential services and advocating for the removal of architectural and attitudinal barriers within the community. CIL became a HUD-approved Housing Counseling Agency in early 2009 and provides the following housing counseling services: homeless assistance, rental housing, mortgage delinquency and default, home buying and homeownership counseling, and home equity conversion mortgages (HECM) counseling. During FY09, 34 individuals participated in group education counseling and 187 were counseled in a one-on-one environment. [www.cilorlando.org](http://www.cilorlando.org)

### **Central Florida Community Development Corporation (CFCDC)**

Daytona Beach, FL

\$39,424.61 – Comprehensive Counseling

CFCDC was established in 1982 to provide affordable economic and housing opportunities to low and moderate income people. CFCDC's mission is to provide affordable housing opportunities, stimulate investment in stagnant or declining communities to improve the quality of life for low to moderate income people. CFCDC, a HUD-approved Housing Counseling Agency and a Community Housing Development Organization, provides services throughout a six county area. Since 2004, the organization provided services to 1,176 people and assisted 745 people achieve their dream of homeownership. During FY 2009, CFCDC counseled 448 clients. [www.cfcdc.com](http://www.cfcdc.com)

### **City of Tampa Housing and Community Development Division (HCD)**

Tampa, FL

\$45,324.10 – Comprehensive Counseling

\$24,000 – Mortgage Modification and Mortgage Scams Assistance

HCD is a division of the City of Tampa's Growth Management and Development Services Department. The City has provided housing assistance to the citizens of Tampa since 1971. Housing assistance services include down payment and closing costs assistance for first-time home buyers, housing rehabilitation for low-income homeowners, housing opportunities for persons with AIDS, Emergency Shelter Grant, Neighborhood Stabilization

Program and multi-family low-income rental projects. The comprehensive housing counseling program consists of pre-purchase, homebuyer education, mortgage delinquency/default resolution, home improvement and rehabilitation counseling, financial management/budget counseling, predatory lending education workshops and loss mitigation. During Fiscal Year 2009, HCD provided counseling services to 136 clients.

[www.tampagov.net](http://www.tampagov.net)

### **Community Enterprise Investments, Inc. (CEII)**

Pensacola, FL

\$40,000 – Comprehensive Counseling

CEII, a not-for-profit community development corporation, has worked for over 30 years to improve the lives of Escambia County, Florida's residents. Its mission is to create and provide opportunities among low to moderate-income area residents for affordable home ownership, business ownership, and rental housing. CEII provides pre-purchase and financial literacy counseling classes, as well as individual counseling aimed at qualifying participants for financing and providing them with the knowledge necessary to become homeowners. During FY 2008-2009, CEII served 610 clients. [www.ceii-cdc.org](http://www.ceii-cdc.org)

### **Community Housing Initiative, Inc. (CHI)**

Melbourne, FL

\$42,374.36– Comprehensive Counseling

CHI is a certified Community Housing Development Organization, a Community Development Corporation, and a 501(c) (3) charitable non-profit housing provider that has been established since 1993. CHI is dedicated to assisting in the provision of affordable housing to the residents of the community. CHI provides homebuyer education, pre-purchase, mortgage default/delinquency, post-purchase and rental assistance counseling. During FY 2009, approximately 600 clients were served. [www.CHIBrevard.org](http://www.CHIBrevard.org)

### **Consolidated Credit Counseling Services**

Ft. Lauderdale, FL

\$44,340.85 – Comprehensive Counseling

\$32,381.51 – Reverse Mortgage Counseling

Consolidated Credit Counseling Services, Inc., founded in the early 1990s, is an industry leader in providing housing counseling, credit counseling and debt management programs throughout the United States. Its mission is to assist individuals and families throughout the United States in ending financial crisis, and solving money management problems through education and professional counseling, as well as to expand homeownership opportunities for low and moderate-income families. Consolidated Credit provides homebuyer education, pre-purchase, mortgage default/delinquency, post-purchase and rental assistance counseling. During FY 2009, 971 clients were served. [www.consolidatedcredit.org](http://www.consolidatedcredit.org)

### **Consumer Credit Management Services, Inc. (CCMS)**

Delray Beach, FL

\$36,474.87 – Comprehensive Counseling

\$10,000 – Reverse Mortgage Counseling

CCMS, founded in 1991 is a non-profit organization that provides financial literacy and empowerment through educational seminars, housing counseling, and credit counseling. The mission of CCMS is to provide families and individuals with quantifiable financial and housing programs to empower them to achieve the ultimate goal of securing financial independence and affordable housing. CCMS provides counseling programs that are custom-tailored to each consumer, ranging from budget planning, debt restructuring, and debt management to pre and post home purchase education and counseling, reverse mortgage counseling, and foreclosure prevention/mitigation. During the last Fiscal Year, CCMS counseled more than 9,800 clients.

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

### **Credit Card Management Services, Inc.**

West Palm Beach, FL

\$43,357.60 – Comprehensive Counseling

\$32,381.51 – Reverse Mortgage Counseling

\$70,000 – Mortgage Modification and Mortgage Scams Assistance

Credit Card Management Services, Inc., dba Debthelper.com, is a non-profit agency dedicated to its mission of providing compassionate housing counseling and education in an ethical and timely manner. Debthelper.com counselors are certified by the Center for Financial Certifications and its HECM counselors are exam-qualified in HUD's HECM Network. Debthelper.com has an A+ Rating with the Southeast Florida Better Business Bureau. The agency's housing counseling program consists of pre-purchase, homebuyer education, delinquency/default, reverse mortgage (HECM), post-purchase and fair housing counseling. During Fiscal Year 2008-2009, Debthelper.com provided 27,209 clients with one-on-one counseling and 3,765 clients in group counseling sessions. [www.debthelper.com](http://www.debthelper.com)

### **Empowerment Alliance of Southwest FL (EASF)**

Immokalee, FL

\$45,815.72 – Comprehensive Counseling

EASF Community Development Corporation was formed in November 1999, to implement the strategic plan for the Round II Federally designated Rural Enterprise Community covering Immokalee and Eastern Hendry County. EASF's mission is "Building Better Lives through Homeownership and Education". EASF constructs affordable housing units for sale to low and very low income households. The agency provides pre-purchase education workshops and one-on-one counseling to prepare families for homeownership, in addition to foreclosure prevention counseling for those already owning a home. In Fiscal Year 2009, EASF provided homebuyer education to 245 individuals and provided one-on-one pre-purchase and post-purchase counseling to 191 families. [www.easfonline.org](http://www.easfonline.org)

**Family Counseling Center of Brevard, Inc. (FCC)**

Rockledge, FL

\$42,374.36 – Comprehensive Counseling

Established in 1964, FCC's mission is to strengthen individuals, families and communities in Brevard and Indian River counties. The agency provides outpatient counseling, consumer credit counseling, substance abuse therapy, as well as education and related services to individuals and families. FCC, a nonprofit corporation, is accredited by the Council on Accreditation and is also a United Way member agency committed to serving people from all socio-economic backgrounds. In 1992, FCC became a HUD-certified Housing Counseling Agency and began offering the community a complete range of affordable housing counseling services, including default, pre-purchase, rental and HECM counseling. In Fiscal Year 2009, FCC provided counseling to more than 963 clients. [www.fccbrevard.com](http://www.fccbrevard.com)

**Goodwill Industries Manasota, Inc.**

Sarasota, FL

\$44,832.47 – Comprehensive Counseling

Over 27 years ago, Goodwill Industries Manasota, Inc. was established to serve the citizens of Manatee, Sarasota, Hardee and DeSoto counties. Goodwill Industries, a private not-for-profit human service organization, provides information and referral, case management, neighborhood resource development, job placement, housing and assistance with homeownership. Goodwill Industries has two housing programs: the Homebuyer's Club, which provides one-on-one counseling and conducts group homebuyer education workshops; and GoodHomes of Manasota, a Community Housing Development Organization, which serves the community as a not-for-profit builder and developer of affordable and workforce housing. Goodwill Industry's housing counseling program consists of pre-purchase, homebuyer education, delinquency/default, post-purchase, rental, homeless and fair housing counseling. During FY 2008-2009, the agency provided services to 609 homebuyer education clients and 252 clients in a one-on-one setting. [www.goodwillindustries.org](http://www.goodwillindustries.org)

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

Jacksonville, FL

\$40,407.86 – Comprehensive Counseling

HabiJax offers one-on-one pre-purchase, post-purchase, delinquency/default, and predatory lending counseling, as well as homebuyer education and predatory lending workshops. The agency provides clients with information concerning the foreclosure and eviction processes, legal timelines, financial situation analysis, and intermediary contact with lenders or landlords.

Referrals are also made to local and state agencies for emergency financial and housing assistance. HabiJax served 615 families in the last Fiscal Year. [www.habijax.org](http://www.habijax.org)

### **Home Ownership Resource Center of Lee County (HORC)**

Fort Myers, FL

\$39,916.24 – Comprehensive Counseling

Formed in 1999, HORC provides a complete range of services, including foreclosure prevention and intervention counseling, budget and credit counseling and homebuyer education. As of early 2008, HORC shifted its housing counseling program's emphasis to foreclosure prevention in an effort to address the foreclosure crisis in Lee County, Florida. During Fiscal Year 2009, HORC served 855 housing counseling clients. [www.horcswfl.org](http://www.horcswfl.org)

### **Homebuyer Counseling Collaborative of Central Florida Inc. (HCCCF)**

Winter Park, FL

\$36,966.49 – Comprehensive Counseling

HCCCF is a non-profit agency established in 1997. HCCCF's mission and commitment is to assist low-moderate and middle income first-time homebuyers obtain and maintain their properties. The agency assists its clients through the delivery of comprehensive homebuyer counseling and education, financial self-sufficiency counseling, foreclosure prevention and loss-mitigation counseling. Through a partnership with the local Orlando Housing Authority, HCCCF provides outreach and information to housing authority residents. In Fiscal Year 2008-2009, HCCCF provided housing counseling services to 150 of these residents.

### **Homes in Partnership, Inc. (HIP)**

Apopka, FL

\$35,000 – Comprehensive Counseling

HIP is a community-based organization specializing in affordable housing for very low to moderate income families residing in rural and underserved areas in Florida's Orange, Lake, and Sumpter counties. HIP has provided over 3,600 families with single family housing since its inception in 1975. The corporation purchases land, develops it and brings families together wishing to build their own homes through a self-help housing program. HIP is committed to providing safe and healthy communities through the provisions of lifestyle changing tools to clients through education. HIP's counseling service includes home buyer education, pre and post-purchase; predatory lending education, fair housing assistance and renters' assistance. During Fiscal Year 2009, HIP served 112 clients. [www.homesip.org](http://www.homesip.org)

### **Housing Authority of the City of Tampa**

Tampa, FL

\$43,849.23 – Comprehensive Counseling

\$20,000 – Mortgage Modification and Mortgage Scams Assistance

The Housing Authority of the City of Tampa was founded in 1937 as a non-profit corporate body. The mission of the Housing Authority is to develop and manage affordable housing opportunities, nurture neighborhoods, through supportive services provide economic development and self-sufficiency activities for residents, while assure equal access to safe, quality housing for low-to-moderate income families. The Housing Authority's Center for Affordable Homeownership has provided effective housing counseling program since 2002, successfully serving over 2,300 families. Within the last Fiscal Year, the Center provided comprehensive counseling services to 370 individuals. [www.thafl.com](http://www.thafl.com)

**Housing Partnership, Inc. (HP)**

Riviera Beach, FL

\$45,324.10 – Comprehensive Counseling

Formed in 1986, HP is a nonprofit, charitable organization and a chartered affiliate of the national NeighborWorks America that serves all of Palm Beach County. HP provides programming and resources in supportive housing for special needs populations and in family services. HP provides community outreach, pre-purchase counseling, homebuyer education, delinquency/default counseling, post-purchase education, and voucher homeownership counseling. HP also provides rental housing counseling through its partnership with the United Way's Prosperity Centers located in West Palm Beach, Delray Beach, Belle Glade and Pahokee. In the past fiscal year, HP provided homeownership counseling to 693 clients.

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

**InCharge Debt Solutions (IDS)**

Orlando, FL

\$43,357.60 – Comprehensive Counseling

IDS is a non-profit community service organization offering confidential and professional housing counseling, credit counseling, debt management services and financial education initiatives since 1997. IDS's mission is to provide relief to financially distressed individuals and families experiencing debt problems and provide consumers with education and personal financial management tools to enable them to use credit responsibly. The agency offers housing counseling services in the areas of pre-purchase and foreclosure prevention, as well as educational workshops for homebuyers and homeowners. [www.incharge.org](http://www.incharge.org)

**Lee County Housing Development Corporation**

Fort Myers, FL  
\$45,324.10 – Comprehensive Counseling

Incorporated in 1991, Lee County Housing Development Corporation is a private non-profit organization. The agency is dedicated to providing affordable housing to low to moderate-income citizens of Lee County and has assisted over 300 families with the purchase of their homes. The agency is currently working with the Lee County Board of County Commissioners to assist with qualifying home purchasers through the Neighborhood Stabilization Program. Its housing counseling services include one-on-one pre-purchase counseling, group homeowner pre-purchase training, and mortgage default/delinquency counseling. In FY 2008 – 2009, Lee County Housing Development Corporation served 413 clients. [www.leecountyhdc.org](http://www.leecountyhdc.org)

**Manatee Community Action Agency, Inc. (MCAA)**

Bradenton, FL  
\$35,491.62 – Comprehensive Counseling

MCAA is a non-profit agency organized to combat poverty in Manatee, Hardee, and DeSoto counties in Florida. Since 1968, MCAA has worked to develop, plan, implement and evaluate programs to serve low-income people in the community. The mission of MCAA is helping people, changing lives, and building communities. Over the last 12 years, MCAA's housing counseling program focuses on one-on-one sessions, and addresses default, rental, homeless, post-purchase and pre-purchase counseling to assist individuals in obtaining and/or maintaining safe and affordable long-term housing. MCAA served 611 clients during Fiscal Year 2008-2009. [www.manateecaa.org](http://www.manateecaa.org)

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

Daytona Beach, FL  
\$40,407.86 – Comprehensive Counseling

Mid-Florida Housing Partnership, Inc. was formed in 1989 to address the housing and economic needs of Volusia County, Florida (and later expanded to include Flagler County). The agency's two-fold mission is to promote decent affordable housing for homebuyers and renters; and improve economic status and opportunities for low and very low income households. As a Community Housing Development Organization, the agency owns 29 single family rental homes, which include 5 units for the disabled as well as 3 group sober living facilities. Mid-Florida Housing Partnership provided housing counseling to 1,474 clients during Fiscal Year 2008-2009. [www.mfhp.org](http://www.mfhp.org)

**Ocala Housing Authority (OHA)**

Ocala, FL  
\$42,865.98 – Comprehensive Counseling

Since 1951, OHA continues to address affordable housing needs in Marion County, Florida by providing safe, decent and affordable housing. The OHA offers Housing Choice Vouchers, Public Housing, Section 8 Homeownership, Family Self Sufficiency, VASH, a Neighborhood Stabilization Program, and comprehensive housing counseling services. The agency's housing

counseling program provides the following services: rental counseling, home buyer education, pre-purchase counseling, homeless assistance, mortgage foreclosure prevention education and mortgage foreclosure counseling. During Fiscal Year 2008-2009, OHA provided counseling services to 629 clients. [www.ocalafl.org](http://www.ocalafl.org)

**Opa-locka Community Development Corporation (OLCDC)**

Opa-locka, FL

\$43,357.60 – Comprehensive Counseling

OLCDC was established in 1980 as a nonprofit community development corporation to address distressed living and unemployment conditions, particularly in the Opa-locka and Northwest Miami-Dade communities. Through its Housing Counseling Center, OLCDC provides housing counseling services to homeowners, first-time buyers and rental residents throughout Miami-Dade and South Broward Counties. OLCDC has developed over 1,900 affordable rental housing units and constructed 61 affordable single family detached homes and rehabilitated more than 70 homes. During Fiscal Year 2008-2009, OLCDC counseled 124 clients through its comprehensive housing counseling program. [www.olcdc.org](http://www.olcdc.org)

**Reliable Business Solutions, Inc. (RBS)**

Orlando, FL

\$42,374.36 – Comprehensive Counseling

\$45,000 – Mortgage Modification and Mortgage Scams Assistance

RBS's mission is to help Central and East Florida families and individuals, particularly those with very low and moderate incomes, reach an adequate and equitable standard of living by providing the necessary resources and services that for self sufficiency. RBS's Comprehensive Housing Counseling, and its Mortgage Modification and Mortgage Scam Assistance Programs emphasize one-on-one counseling services and consist of services in the following areas: pre-purchase, homebuyer education, mortgage delinquency/default, post-purchase, rental, and homeless counseling. To date, RBS has assisted more than 537 families, of which 98 were assisted during Fiscal Year 2008-2009. [www.reliablebusinesssolutions.org](http://www.reliablebusinesssolutions.org)

**Solita's House, Inc.**

Tampa, FL

\$45,815.72 – Comprehensive Counseling

\$70,000 – Mortgage Modification and Mortgage Scams Assistance

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

document review. To date, the agency has served over 1,629 households in the areas of financial counseling and education, which includes 83 new homeowners utilizing over \$11.5 million in home sales. [www.solitashouse.com](http://www.solitashouse.com)

### **St. John's Housing Partnership (SJHP)**

Saint Augustine, FL

\$38,441.37 – Comprehensive Counseling

SJHP was established in 1996 to promote safe, affordable housing for low-income residents, working-class families, and seniors in the community. SJHP's housing services includes weatherization and emergency home repair, new construction for first-time homebuyers, credit repair and foreclosure mitigation counseling. SJHP was recognized as one of the leaders in the state with green building and Energy Star accomplishments (The Hancock Place). The agency's comprehensive housing counseling program consists of pre-purchase counseling, home improvement and rehabilitation counseling, financial management/budget counseling, pre-purchase homebuyer education workshops and non-delinquency post purchase workshops for homeowners. During FY 2009, SJHP provided counseling services to 343 clients.

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

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

Fort Pierce, FL

\$42,865.98 – Comprehensive Counseling

The St. Lucie County Housing and Community Services Department works under the direction of the St. Lucie County Board of County Commissioners. Since 1995, the Department has served residents as an all-in-one office for housing and social service assistance, education and referrals. In early 2010, the Department was approved by HUD, to provide in-depth housing counseling services. The Housing Division offers clients, pre-purchase, home improvement and rehabilitation services, as well as, and mortgage delinquency and default resolution counseling. During FY 2009, 230 clients were counseled in these areas. [www.stlucieco.gov/community/index/htm](http://www.stlucieco.gov/community/index/htm)

### **Tallahassee Lender's Consortium (TLC)**

Tallahassee, FL

\$45,324.10 – Comprehensive Counseling

\$20,352 – Mortgage Modification and Mortgage Scams Assistance

For 16 years, TLC, a Florida 501(c)(3) nonprofit corporation, has provided comprehensive homebuyer education, pre-purchase counseling and downpayment and closing cost assistance to low income families in the City of Tallahassee and Leon County. TLC's mission is to provide its clients with affordable homeownership options. TLC is a registered Non-Profit Organization and a City of Tallahassee designated Community Housing Development Organization. Programs at TLC have evolved over the years to also include post homeownership education, mortgage delinquency counseling, reverse mortgage counseling, personal finance education and a homebuyer's club. During Fiscal Year 2008-2009, TLC provided 1,685 clients with one-on-one counseling. [www.tallahasseeenders.org](http://www.tallahasseeenders.org)

### **Tallahassee Urban League (TUL)**

Tallahassee, FL

\$36,966.49– Comprehensive Counseling

TUL is a private non-profit, social service organization established in Tallahassee in 1969. The mission of the Urban League is to enable minority group members and low-income citizens to cultivate and exercise their full potential. The Tallahassee Urban League has been a HUD-approved counseling agency and has operated a Comprehensive Housing Counseling Program since 1978, serving Tallahassee/Leon County, Madison, Jefferson, Gadsden, Taylor, Wakulla and other surrounding counties in Florida and South Georgia. TUL provides homebuyer education, pre-purchase, post purchase, rental assistance mortgage default/delinquency and homeless assistance. During FY 2009, 234 clients were counseled by the Tallahassee Urban League, Inc. [www.talul.org](http://www.talul.org)

### **Tampa Bay Community Development Corporation**

Clearwater, FL

\$45,324.10 – Comprehensive Counseling

\$25,000 – Mortgage Modification and Mortgage Scam Assistance

Tampa Bay Community Development Corporation was incorporated in 1982 as a program to promote homeownership opportunities to low and moderate-income residents in Pinellas County Florida (and later expanded to include Hillsboro and Pasco Counties) by offering homebuyer education workshops. In 1994, Tampa Bay CDC began providing one-on-one pre-purchase and post-purchase counseling through its newly established Homebuyers Club (HBC). In 1999, Tampa Bay CDC was selected by Pinellas Housing Finance Authority to create a foreclosure prevention program, and to administer an emergency mortgage payment revolving loan fund. In 2008, Tampa Bay CDC became part of the National Foreclosure Mitigation Counseling Program. The agency's comprehensive housing counseling program consists of homebuyer education, pre-purchase, delinquency/default, post-purchase, rental counseling and loss mitigation. During Fiscal Year 2008-2009, Tampa Bay CDC provided 2,635 clients with counseling services. [www.tampabaycdc.org](http://www.tampabaycdc.org)

## **GEORGIA**

### **Affordable Housing Enterprises, Inc. (AHE)**

Griffin, GA

\$41,391.11 – Comprehensive Counseling

AHE was founded in 1993 and approved as nonprofit organization in 1997. The organization was formed by a group of concerned, community-based citizens to provide affordable housing to special needs populations, which includes low and moderate income persons; persons with

disabilities; elderly; minorities and families with limited English proficiency. AHE provides the following affordable housing services: homebuyer education; mortgage delinquency/default; non-delinquency post purchase; pre-purchase; homeless/displacement; and rental counseling. During Fiscal Year 2009, AHE served 2,181 clients.

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

**Appalachian Housing and Redevelopment Corporation (AHRC)**

Rome, GA

\$39,916.24 – Comprehensive Counseling

AHRC is a subsidiary non-profit organization of the Northwest Georgia Housing Authority. The agency provides comprehensive services and programs to benefit the low-income population of the City of Rome, Floyd County and surrounding counties. For the past 11 years, AHRC has been providing group homebuyer and fair housing workshops, as well as individual housing counseling in the following areas: loss mitigation; mortgage delinquency/default; post purchase; pre-purchase; renter assistance; and service to the homeless. AHRC served 308 clients from October 1, 2008 - September 30, 2009.

**Area Committee to Improve Opportunities Now, Inc. (ACTION)**

Athens, GA

\$41,882.73 – Comprehensive Counseling

ACTION is a non-profit community action agency that was incorporated in 1965 to address the needs of the low income citizens of northeast Georgia. ACTION, Inc. provides services that help reduce the impact of poverty for thousands of northeast Georgia families by helping these families become more self sufficient. ACTION, Inc. provides comprehensive housing counseling services which include: mortgage delinquency/default; pre-purchase; homebuyer education; reverse mortgage; and non-delinquency post-purchase. The agency provided services to 82 clients during Fiscal Year 2008-2009. [www.actionincorporated.org](http://www.actionincorporated.org)

**Center for Pan Asian Community Services (CPACS)**

Atlanta, GA

\$41,391.11 – Comprehensive Counseling

Established in 1980, the mission of CPACS is to create and deliver culturally competent and comprehensive social and health services to counteract problems faced by immigrants, refugees and racial-ethnic minorities in the Atlanta, Georgia area. CPACS has extensive experience providing services to Asian Pacific Islanders in Atlanta, including youth programs; employment services; an elderly enrichment program; immigration and naturalization assistance; housing counseling services and various advocacy programs. CPACS provides one-

on-one and group housing counseling services to Asian Pacific Islanders in the areas of homebuyer and fair housing education; mortgage delinquency and default resolution; pre-purchase; post-purchase non-delinquency counseling; homelessness; and rental assistance. CPACS served 597 clients during Fiscal Year 2009. [www.icpacs.org](http://www.icpacs.org)

**City of Albany**

Albany, GA

\$39,424.61 – Comprehensive Counseling

The City of Albany Department of Community & Economic Development (DCED) has been a HUD-approved housing counseling agency since 1992. The housing counseling program operates in 16 counties in southwest Georgia. DCED's housing counseling services include: homebuyer education; loss mitigation; mortgage delinquency/default; post and pre purchase; renter assistance; and services to homeless individuals. The agency also plays an active role in coordinating housing and fair housing related activities with other organizations. During Fiscal Year 2009, the City of Albany served 461 clients. [www.albany.ga.us](http://www.albany.ga.us)

**Cobb Housing, Inc.**

Marietta, GA

\$40,407.86 – Comprehensive Counseling

Cobb Housing, Inc. is a non-profit community based organization designated as a State of Georgia Community Housing Development Organization. The agency's mission is to enhance the community by providing a full range of affordable homeownership programs and services. Since 1993, Cobb Housing, Inc., a NeighborWorks America charter member, has provided individual and group pre-purchase, post-purchase and foreclosure prevention counseling to Metro Atlanta residents. The agency also provides foreclosure prevention and loss mitigation counseling through the National Foreclosure Mitigation Counseling Program. Cobb Housing, Inc. served 1,150 during Fiscal Year 2009. [www.cobbhousinginc.org](http://www.cobbhousinginc.org)

**Consumer Credit Counseling Service of Greater Atlanta dba CredAbility**

Atlanta, GA

\$1,580,346 – Comprehensive Counseling

\$1,479,310 – Reverse Mortgage Counseling

Founded in 1964, CredAbility provides free, confidential budget counseling, housing counseling, comprehensive financial education, bankruptcy counseling and education, and debt management programs to consumers nationwide from all walks of life. Effective May 2010, the agency changed its name from Consumer Credit Counseling Service of Greater Atlanta to CredAbility to better reflect its national scope. The agency's mission is to help financially-distressed people move from crisis to control by providing compassionate service and innovative and practical solutions. In 2009, CredAbility served more than 750,000 people, a 26% increase from 2008.

The agency provides services around the clock in English and Spanish, 365 days a year. Counseling and education are available in person, by telephone and via the Internet at [www.CredAbility.org](http://www.CredAbility.org).

**Early County Community Development Corporation (ECCDC)**

Blakely, GA

\$36,966.49 – Comprehensive Counseling

ECCDC has provided a wide range of affordable housing services to very low income families located in the southwest quadrant of the State of Georgia. ECCDC was formed in 2003, received Georgia Department of Community Affairs certification as a Community Housing Development Organization in 2007 and became a HUD-approved Housing Counseling Agency in 2009. ECCDC's services include housing development, housing counseling services, which include home buyer, fair housing, financial literacy, post-purchase education, pre-purchase, credit, default, rental counseling, homeless services, and micro enterprise development. During Fiscal Year 2009, ECCDC assisted 171 clients. [www.earlycocdc.org](http://www.earlycocdc.org)

**East Athens Development Corporation, Inc. (EADC)**

Athens, GA

\$43,849.23 – Comprehensive Counseling

EADC is a nonprofit community-based development organization, as well as a Community Housing Development Organization, incorporated in 1993. The agency provides community economic development, micro enterprise development, affordable housing construction and counseling, and neighborhood revitalization programs and services. The agency's housing counseling activities include homebuyer workshops, a homebuyers club, financial fitness, foreclosure prevention workshops, post purchase education, predatory lending/ID theft prevention, rental workshops, rent smart/homecare, pre-purchase, post-purchase non-delinquency, post purchase delinquency, and rental counseling. During Fiscal Year 2009, EADC assisted 402 clients. [www.eadcinc.com](http://www.eadcinc.com)

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

Savannah, GA

\$45,324.10 – Comprehensive Counseling

Economic Opportunity for Savannah-Chatham County Area, Inc. is a Community Action Agency and HUD-approved housing counseling agency, providing individuals and families with a range of housing services since 1975. The agency's target areas consist of Chatham, Bryan and Effingham counties in Georgia, as well as several counties in South Carolina. Economic Opportunity offers pre-purchase counseling and home buyer education, loss mitigation counseling, pre and post-rental counseling, credit counseling, budgeting, homeless

services, and money management counseling. The agency also provides other assistance in the areas of Head Start, weatherization, retired and senior volunteer programs, foster grand parenting, emergency services, employment development, energy assistance, payee representatives, apartment services for homeless families and Individual Development Accounts for business development. Through Economic Opportunity's housing program, 520 clients received assistance in Fiscal Year 2009. [www.eoasga.org](http://www.eoasga.org)

### **Georgia Department of Community Affairs – Georgia Housing Finance Authority**

Atlanta, GA

\$223,825.24 – Comprehensive Counseling

The Georgia Department of Community Affairs (DCA) was created in 1977 to serve as an advocate for local governments. In 1996, the Georgia Housing and Finance Authority (GHFA) and the Department of Community Affairs merged. Today, DCA operates a host of state and federal grant programs; serves as the state's lead agency in housing finance and development; promulgates building codes to be adopted by local governments; provides comprehensive planning, technical and research assistance to local governments; and serves as the lead agency for the state's solid waste reduction efforts. In Fiscal Year 2009, GHFA provided comprehensive housing counseling services to 4,200 Georgia clients. Overall, GHFA, through its network of housing counseling agencies, funded and served 14,374 clients.

[www.dca.state.ga.us](http://www.dca.state.ga.us)

### **Home Development Resources, Inc. (HDRI)**

Gainesville, GA

\$ 43,357.60 – Comprehensive Counseling

\$33,980.19 – Reverse Mortgage Counseling

\$54,000 – Mortgage Modification and Mortgage Scams Assistance

HDRI is committed to offering low and moderate income residents an opportunity to improve their quality of life, facilitate neighborhood revitalization, and help strengthen families and communities. HDRI was established by Hall County and the City of Gainesville to provide no-cost homebuyer and debt management education to its community. HDRI provides homebuyer education, pre-purchase, post-purchase, delinquency/default, debt management, credit counseling, home equity conversion mortgage counseling and mortgage modification and mortgage scam assistance. HDRI also offers a down payment assistance program, funded by the Georgia Department of Community Affairs Community Home Investment Program to help first-time home buyers. HDRI served 1,302 clients during Fiscal Year 2009.

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

### **Home First Housing Resources, Inc. (HFHRI)**

Macon, GA

\$36,474.87 – Comprehensive Counseling

HFHRI and its branch agency, Home First Augusta, are committed to offering low and moderate income residents an opportunity to improve their quality of life, facilitate neighborhood revitalization, and help strengthen families and communities. HFHRI serves the Macon Middle Georgia Counties; and Home First Augusta serves the Augusta-CSRA Counties. HFHRI is a non-profit agency created to provide local residents with homebuyer education services and programs. HFHRI provides homebuyer education, pre-purchase, foreclosure, delinquency/default, post occupancy and tenancy rental counseling and financial literacy education. Home First Housing Resources, Inc. served 1,712 clients during Fiscal Year 2009. [www.homefirstga.org](http://www.homefirstga.org)

**JCVision and Associates, Inc.**

Hinesville, GA

\$38,441.37 – Comprehensive Counseling

JC Vision and Associates, Inc. is a faith-based non-profit organization that provides comprehensive housing counseling services to potential homebuyers, homeowners, renters, and housing providers in the following counties in southeast Georgia: Appling, Bacon, Candler, Evans, Coffee, Liberty, Long, McIntosh, Wayne, Pierce, Tattnall, and Toombs. The agency provides housing counseling activities in the areas of fair housing; homebuyer education; loss mitigation; money debt management; mortgage delinquency/default; post purchase; pre-purchase; renter assistance; financial literacy; and homeless counseling. The agency served 594 clients from October 1, 2008-September 30, 2009. [www.jcvision.com](http://www.jcvision.com)

**Middle Georgia Community Action Agency, Inc. (MGCAA)**

Warner Robins, GA

\$39,916.24 – Comprehensive Counseling

MGCAA is a community-based organization that provides services in 35 counties in Georgia. MGCAA has been a HUD approved housing counseling agency since 1979 and provides the following services: home improvement and rehabilitation; homebuyer education; loss mitigation; mobility and relocation; money/debt management; mortgage delinquency; post-purchase; predatory lending; pre-purchase; renter assistance; services to homeless individuals; and fair housing. During Fiscal Year 2009, MGCAA counseled 1,002 clients. [www.mgcaa.org](http://www.mgcaa.org)

**NeighborWorks Columbus (formerly Columbus Housing Initiative)**

Columbus, GA

\$45,324.10 – Comprehensive Counseling

NeighborWorks Columbus was organized in 1998 as the Columbus Housing Initiative, in an overall effort by Columbus' civic leadership to improve substandard housing conditions and revitalize blighted neighborhoods. The agency partners with several governmental and private organizations to increase homeownership rates and help citizens realize the dream of homeownership. NeighborWorks Columbus provides the following housing counseling services: fair housing; homebuyer education; loss mitigation; marketing and outreach initiatives; money/debt management; mortgage delinquency/default; post purchase; predatory lending; pre-purchase; and renter assistance. The agency served 704 clients from October 1, 2008 – September 30, 2009. [www.nwcolumbus.org](http://www.nwcolumbus.org)

**Resources for Residents and Communities of Georgia, Inc. (RRC)**

Atlanta, GA

\$41,391.11– Comprehensive Counseling

RRC is a non-profit community development corporation founded in 1989 with the initial mission of revitalizing the Reynoldstown community of Atlanta. RRC creates sustainable communities through knowledge sharing, community building, housing, and economic opportunities. RRC began providing homeownership counseling services to low-income clients as a community-based partner of the United Way Individual Development Account program beginning in 1999. In 2006, RRC formally established its HomeOwnership Center, which provides homebuyer education and counseling, financial fitness education, post-purchase education, foreclosure prevention counseling, and a rescue loan fund to clients from throughout the metro Atlanta area. During Fiscal Year 2009, the RRC counseled 1,121 clients.

[www.rrc.reynoldstown.org](http://www.rrc.reynoldstown.org)

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

Vienna, GA

\$41,882.73 – Comprehensive Counseling

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

outreach/information dissemination. The agency served 540 clients in Fiscal Year 2009.

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

**Summech CDC (SCDC)**

Atlanta, GA

\$44,340.85 – Comprehensive Counseling

SCDC is a non-profit community-driven housing development organization founded in 1989, whose mission is to provide affordable housing to promote home ownership and to encourage economic development in the Mechanicsville community in the City of Atlanta. SCDC housing counseling services are targeted to potential homebuyers throughout the City of Atlanta, which includes Fulton County, and a small portion of DeKalb County. SCDC provides opportunities through several programs including: Paving the Way, Fill in the Gaps and the Youth Economic Empowerment Program. Paving the Way is the agency's housing counseling program that provides homebuyer education, financial literacy, pre-purchase, delinquency/default, and non-delinquency post-purchase counseling. During Fiscal Year 2009, Summech served 214 clients. [www.summechcdc.com](http://www.summechcdc.com)

**Totally Free, Inc.**

Brunswick, GA

\$40,407.86 – Comprehensive Counseling

Totally Free, Inc.'s goal is to bring more recognition to affordable housing in real estate and lending, while reaching as many low to moderate-income individuals as possible. Totally Free, Inc. provides homebuyer education, pre-purchase, delinquency/default, rental, homelessness displacement, and non-delinquency post-purchase counseling. Additionally, the agency provides housing choice vouchers and individual development account programs. In 2001, Totally Free, Inc. began educating families that desired homeownership and currently serves over 35 the Georgia counties, including Glynn, Camden, McIntosh, Wayne, Pierce, Brantley, Charlton, Pearson, Appling, Coffee, Toombs, Chatham, Bacon, Clinch and Ware. In 2005, Totally Free, Inc. received the Outstanding Achievement Award for Excellence in Housing Counseling at the Georgia Department of Community Affairs Magnolia Awards. During Fiscal Year 2009, the agency served 776 clients. [www.totallyfreeinc.org](http://www.totallyfreeinc.org)

**University of Georgia Family and Consumer Sciences Cooperative Extension Service**

Waynesboro, GA

\$35,983.25 – Comprehensive Counseling

Through its Project Education and Counseling Housing Outreach (ECHO), The University of Georgia College of Family and Consumer Sciences Cooperative Extension received approval

from HUD as a housing counseling agency in 2004. The College of Family and Consumer Sciences focuses on improving the overall well-being of individuals and families through programs related to housing, indoor environment, energy conservation, financial literacy, relationships, healthy parenting, child development, nutrition, and food safety. ECHO's housing educators provide counseling and education on financial literacy and housing in the counties of Burke, Butts, Chatham, Clayton, Colquitt, Gilmer, Glynn, Laurens, and Monroe. ECHO's housing counseling program includes pre-purchase and financial counseling; home buying workshops; financial literacy classes, mortgage delinquency, rental rights and responsibilities; predatory lending; fair housing and energy conservation. During Fiscal Year 2009, 416 clients received counseling services. [www.fcs.uga.edu](http://www.fcs.uga.edu)

## **HAWAII**

### **Hawaii Homeownership Center**

Honolulu, HI

\$39,916.24– Comprehensive Counseling

The Hawaii Homeownership Center's vision is "to substantially increase the number of successful homeowners by reaching out to low and moderate income families who never believed they would become homeowners." The Center has been promoting homeownership to the residents of Hawaii since 2003 and is a chartered member of the NeighborWorks Network, a select group of non-profit organizations serving urban and rural communities nationwide. The agency's mission is "to provide education, information and support to create successful first-time homeowners in Hawaii." Their mission and vision statements help them to address barriers in an effort to increase the homeownership rate within the state. In 2009, the Hawaii Homeownership Center offered free foreclosure prevention counseling in response to the influx of phone calls received over a six-month period. Using the grant amount requested from HUD, the Hawaii Homeownership Center plans to provide mortgage delinquency, pre-purchase counseling and pre-purchase home buying workshop to serve 106 clients.

## **IDAHO**

### **Community Action Partnership (CAP)**

Lewiston, ID

\$44,832.47 – Comprehensive Counseling

CAP provides comprehensive housing counseling services to individuals and conducts educational workshops for groups in North Central and North Idaho as well as Asotin County in Washington. CAP plans to provide homebuyer education seminars, foreclosure mitigation programs and individual counseling to their clients. They will continue to provide free services in pre-purchase, post-purchase, reverse mortgage, mortgage default, renter rights,

responsibilities, and opportunities and homeless counseling. CAP proposes to serve 307 clients during FY2011 with its housing counseling grant.

**Idaho Housing and Finance Association (IHFA)**

Boise, ID

\$133,721.36 – Comprehensive Counseling

IHFA has a 37 year history in leading Idaho families and individuals on the road home. Their mission is to provide funding for affordable housing opportunities in Idaho communities, administer federal rental assistance in most counties, lead Idaho's Homeless Coordination Network, and operate clearinghouse of housing information through the Idaho Housing Hotline. The HUD grant would enable IHFA, through its sub-grantee, Idaho Partners for Home Buyer Education (IPHBE, Inc.) to provide pre and post-purchase, default, rental delinquency, homeless prevention, one-on-one counseling and homebuyer group education classes. IHFA's nine affiliates will host the group homebuyer education classes for first-time, low-to-moderate income homebuyers. Services are offered free to any Idaho resident. IHFA projects to serve 5,600 clients under this grant. The agency's website is: <http://www.ihfa.org>

**ILLINOIS**

**Access Living of Metropolitan Chicago**

Chicago, IL

\$38,932.99 – Comprehensive Counseling

Access Living of Metropolitan Chicago is a nationally recognized center for independent living governed and staffed by a majority of people with disabilities. Over the last 30 years, Access Living provided services to over 50,000 people with disabilities. The agency proposes to increase the independence people with disabilities by educating them about their housing options and connecting them to available housing opportunities. Access Living offers rental assistance counseling, homeownership and education and fair housing education. During Fiscal Year 2008-2009, Access Living provided counseling services to 275 clients. [www.accessliving.org](http://www.accessliving.org)

**CDBG Operations Corporation**

East Saint Louis, IL

\$37,458.12 – Comprehensive Counseling

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

housing and various other housing and supportive services. Since its inception, the Corporation has served over 6,000 clients.

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

Effingham, IL

\$35,000.00 – Comprehensive Counseling

C.E.F.S. Economic Opportunity Corporation is a non-profit Community Action Agency which has successfully provided services to low and moderate income households for the past 45 years in Clay, Effingham, Fayette, Shelby, Moultrie, Montgomery and Christian counties in South Central Illinois. The C.E.F.S. housing counseling team strives to empower community members seeking assistance with housing issues and needs, and work diligently to equip customers with the tools and educational programs that will provide solutions for their financial situations. As a housing counseling agency, its main focus is to increase homeownership and access to rental opportunities, promote decent affordable housing and strengthen communities. During the Fiscal Year 2008-2009, CEFS served 3,088 clients with their housing needs. [www.cefseoc.org](http://www.cefseoc.org).

**Community and Economic Development Association of Cook County, Inc. (CEDA)**

Chicago, IL

\$37,949.74 – Comprehensive Counseling

For over forty years, CEDA has provided services to the low-income residents of Cook County. With multiple locations throughout Cook County, over 700 full and part-time employees and nearly 4,500 volunteers, CEDA's mission is to work in partnership with communities to empower families and individuals to achieve self sufficiency and improve their quality of life. CEDA provides in depth housing service to families living in and moving to suburban Cook County. CEDA's comprehensive housing counseling program provides one-on-one and group education in the areas of: pre-purchase/home buying; resolving or preventing mortgage delinquency or default; non-delinquency post-purchase counseling; rental housing counseling and shelter or services for the homeless. During Fiscal Year 2008-2009, CEDA provided counseling services to 1,930 households. [www.cedaorg.net](http://www.cedaorg.net)

**Community Investment Corporation of Decatur, Inc. (CIDC)**

Decatur, IL

\$41,137.00 – Comprehensive Counseling

CIDC offers counseling through the Welcome Home Housing Counseling Program. Welcome Home is a comprehensive housing counseling program, assisting families in purchasing and maintaining decent and affordable homes. It offers a full array of basic services, but its two priorities are one-on-one pre-purchase counseling and one-on-one default/delinquency prevention counseling. Welcome Home serves Macon County residents with particular emphasis

on low- and moderate-income households striving to become first-time buyers. In the past two years, Welcome Home has become active in default/delinquency counseling, helping dozens of households to retain their homes. To date, over 420 families received pre-purchase or post-purchase counseling services.

**DuPage Homeownership Center (DHOC)**

Wheaton, IL

\$43,357.60 – Comprehensive Counseling

DHOC is a non-profit organization whose mission is to increase accessibility to affordable homeownership and assist homeowners in retaining their homes. Established in 1991 as a result of a DuPage County Affordable Housing Task Force Report, DHOC primarily serves first-time homebuyers and low to moderate-income persons. DHOC offers free classes and counseling for first-time homebuyers, foreclosure prevention counseling for DuPage County homeowners in financial crisis and reverse mortgage counseling for seniors. During the past fiscal year, DHOC served 2,107 clients. [www.dhoc.org](http://www.dhoc.org)

**Family Credit Counseling Services, Inc.**

Rockford, IL

\$41,882.73 – Comprehensive Counseling

Family Credit Counseling Services, Inc. is a non-profit non-denominational Christian organization dedicated to helping people become debt free. The agency has assisted thousands of consumers since 1996, and its mission is to improve consumers' lives through debt management, education, budget and housing counseling. The agency offers services including homebuyer education, pre-purchase counseling, foreclosure prevention, and money/debt management to prospective homebuyers and distressed home owners, in addition to its existing consumer credit counseling programs. In Fiscal Year 2008-2009, the agency served 815 clients. [www.familycredit.org](http://www.familycredit.org)

**Greater Southwest Development Corporation (GSDC)**

Chicago, IL

\$46,307.35 – Comprehensive Counseling

\$15,000.00 – Reverse Mortgage Counseling

Formed in 1975, GSDC is a nonprofit corporation that has actively contributed to residential, commercial and industrial revitalization in southwest Chicago, Illinois for over 31 years. The organization's core service area includes the neighborhoods of Chicago Lawn, Gage Park, West Lawn, and West Elsdon. In 2006, GSDC opened the Southwest REACH Center based on the Annie E. Casey Foundation's Center for Working Families model. The REACH Center is a one-

stop source for the support families need to achieve their personal financial goals and provides employment services, financial literacy, housing counseling services and access to public benefits. During the previous fiscal year, GSDC provided comprehensive housing counseling services to 1,144 clients. [www.greatersouthwest.org](http://www.greatersouthwest.org)

**Housing Authority of the County of Lake (LCHA)**

Grayslake, IL

\$35,000.00 – Comprehensive Counseling

LCHA is a municipal corporation organized under the laws of the State of Illinois. LCHA was approved by HUD as a comprehensive housing counseling agency in 1992. The agency provides housing counseling services relating to: mortgage delinquency and default resolution counseling, home equity conversion mortgage (HECM) counseling, homeless counseling, loss mitigation counseling, pre-purchase counseling, predatory lending counseling and renters assistance. LCHA also manages a conventional public housing program, administers a Housing Choice Voucher program, and administers a Section 8 new construction program. During the past fiscal year, LCHA provided housing counseling to 180 clients. [www.lakecountyha.org](http://www.lakecountyha.org)

**Housing Choice Partners (HCP) of Illinois, Inc.**

Chicago, IL

\$41,391.11 – Comprehensive Counseling

HCP is a non-profit organization dedicated to providing access to quality affordable housing for low-income families through expanded housing choices and has served thousands of clients during its now fifteen year history. The agency specializes in rental mobility/relocation counseling for families who receive a housing choice voucher. HCP also provides pre and post move homebuyer education/counseling, general renter assistance, mortgage default and fair housing counseling. Also, HCP administers its own rental subsidy program to reduce homelessness in suburban Cook County. During 2008-2009, the agency assisted 275 individuals and families. [www.HCP-chicago.org](http://www.HCP-chicago.org)

**Housing Opportunity Development Corp. (HODC)**

Techny, IL

\$41,391.11 – Comprehensive Counseling

HODC is a community-based, not-for-profit developer of permanent low and moderate-income housing, serving the residents of north suburban Cook County and south suburban Lake County, Illinois. HODC's mission is to develop, preserve and manage affordable housing throughout the northern suburbs of Chicago. HODC housing counseling program provides group workshops covering the basics of ownership and one-on-one meetings to help potential buyers work towards purchasing their own home. To date, HODC has helped over two dozen families buy homes. The agency operates an employer-assisted housing program that promotes affordable housing

options near job opportunities and helps employees live closer to their job. HODC has developed 14 affordable properties and currently manages 168 rental units. During the 2008-2009 Fiscal Year, the agency assisted 1,012 individuals and families. [www.hodc.org](http://www.hodc.org)

**Interfaith Housing Center of the Northern Suburbs**

Winnetka, IL

\$45,815.72 – Comprehensive Counseling

The Interfaith Housing Center of the Northern Suburbs is a community and faith-based fair housing organization with over 35 congregations and 10 civic organizations as members. Formally founded in 1972, the organization began its work during the Civil Rights Movement when a group of local women organized an effort to protest housing discrimination. The agency's service area comprises 16 municipalities in northern Cook and southern Lake Counties. Interfaith serves persons with housing needs in the areas of discrimination, landlord/tenant and predatory lending complaint investigation, foreclosure prevention counseling, and the facilitation of home-sharing matches; and acts as the primary north suburban community organizer and advocate for the preservation and expansion of fair and affordable housing. Interfaith offers workshops that focus on safe loan products, such as FHA, and provides translation support and multiple-language materials. Interfaith served 227 clients during Fiscal Year 2008-2009. [www.interfaithhousingcenter.org](http://www.interfaithhousingcenter.org)

**Kingdom Community, Inc.**

Chicago, IL

\$38,441.37 – Comprehensive Counseling

Kingdom Community, Inc., established in 2005, is a nonprofit community development organization whose mission is to save neighborhoods from decay and destruction and to provide leadership and vision to area residents. Kingdom Community, Inc. serves the Austin, Lawndale, and Garfield Park communities in Chicago. Its housing counseling program offers pre purchase; post-purchase; money/debt and credit management; default and foreclosure; and rental counseling; as well as fair housing education and homebuyer education workshops. During Fiscal Year 2008 - 2009, Kingdom Counseling Center served 90 clients with their housing needs. [www.kindomcommunityinc.org](http://www.kindomcommunityinc.org)

**Latin United Community Housing Association (LUCHA)**

Chicago, IL

\$46,307.35 – Comprehensive Counseling

\$37,177.55 – Reverse Mortgage Counseling

\$70,000.00 – Mortgage Modification and Mortgage Scams Assistance

LUCHA is a community-based, nonprofit organization founded in 1982 whose mission is to stabilize the Latino community and other residents of Chicago's Humboldt Park, West Town and Logan Square communities by developing decent, affordable housing and providing housing services. The agency provides housing technical assistance and advocacy, housing rehabilitation and construction, and homeownership counseling. LUCHA's housing counseling services include: first-time homebuyer education; pre-purchase; mortgage foreclosure prevention education; post-purchase; reverse mortgage counseling; pre-and post purchase counseling to Section 8 Homeownership Voucher holders; assistance in accessing affordable rental and subsidized apartments; as well as mortgage modification and mortgage scam assistance. During Fiscal Year 2008-2009, LUCHA provided services to 2,690 clients. [www.lucha.org](http://www.lucha.org)

### **METEC**

Peoria, IL

\$37,458.12 – Comprehensive Counseling

Established in 2001, METEC is a non-profit resource center with expertise in housing counseling, financial management, down payment administration and youth employment. METECH serve seven counties in Illinois – Peoria, Fulton, Knox, Marshall, Stark, Tazewell and Woodford. The agency offers pre and post-purchase education, mortgage default counseling, budget and credit counseling, money management, loan document review and down payment assistance. During the previous Fiscal Year, METECH provided housing counseling services to 1,475 clients. [www.metec1.org](http://www.metec1.org)

### **Northwest Side Housing Center (NWSHC)**

Chicago, IL

\$44,832.47 – Comprehensive Counseling

NWSHC, a community grassroots non-profit organization, was opened in June 2003 in response to the needs of northwest side Chicago residents. NWSHC's mission is to build and strengthen communities by working with people for safe and affordable housing. NWSHC offers comprehensive housing counseling services including pre-purchase counseling and education, post purchase non-delinquency counseling and education, delinquency/default counseling and education, loan document review, reverse mortgage counseling and education, rental education, budgeting financial education and landlord and condo trainings. During 2008-2009, the agency assisted 666 individuals and families. [www.nwshc.org](http://www.nwshc.org)

### **Partners in Charity (PIC)**

West Dundee, IL

\$37,949.74 – Comprehensive Counseling

\$70,000.00 – Mortgage Modification and Mortgage Scams Assistance

PIC is a non-profit and HUD-approved housing counseling agency providing counseling, classroom education and seminars for pre-purchase, financial literacy, post purchase and mortgage modification and mortgage scam assistance. PIC works with the Illinois Housing Development Authority and is a recipient of the NFMFC Round 3 & 4 grants. The agency is

focusing efforts to help stop foreclosures as part of the National Foreclosure Mitigation Counseling Program administered by NeighborWorks America, providing this counseling free of charge in communities. [www.Partnersincharity.org](http://www.Partnersincharity.org)

**Rogers Park Community Development Corporation (RPCD)**

Chicago, IL

\$42,865.98 – Comprehensive Counseling

RPCD is a nonprofit corporation created in 1996 with a mission to foster community development and create and preserve affordable and diverse housing opportunities in Rogers Park and Chicago through education, training, advocacy and development. RPCDC partnered with various employers to provide housing counseling and down-payment assistance through Employer Assisted Housing initiatives, including the Chicago Public Schools and Teacher Homebuyer Assistance Program. Since its inception as a HUD-approved housing counseling agency in 2002, RPCDC has worked with over 7,000 families and offers the following homeownership counseling services: one-on-one foreclosure prevention, pre-purchase first time homebuyer training, pre-purchase condominium training, one-on-one mortgage readiness assessment anti-predatory lending database file review. [www.rogersparkcdc.org](http://www.rogersparkcdc.org)

**S & S Development Group (SSD)**

Chicago, IL

\$44,340.85 – Comprehensive Counseling

\$37,177.55 – Reverse Mortgage Counseling

\$70,000.00 – Mortgage Modification and Mortgage Scams Assistance

Established in 2004, SSD is a nonprofit organization committed to increasing homeownership and raising the quality and availability of affordable housing for low-income families in the Chicago metropolitan area. SSD offers workshops and individual counseling covering credit and debt management, financial management, budgeting, the home buying process, escrow management, homeowners' rights and foreclosure intervention. During Fiscal Year 2008-2009, SSD served 1,449 clients. [www.ssdevelopment.org](http://www.ssdevelopment.org)

**Smart Money Housing (SMH)**

Chicago, IL

\$42,865.98 – Comprehensive Counseling

\$35,578.87 – Reverse Mortgage Counseling

SMH is part of the Smart Women Smart Money Educational Foundation (SWSM), a HUD-approved housing counseling agency located on the west side of Chicago, Illinois. The organization was founded in 2001 as the SWSM Education Foundation to provide financial literacy conferences to women throughout the state of Illinois. In 2008, the organization evolved to meet the needs of the community and became a HUD-approved Housing Counseling Agency and concentrates on housing counseling for men and women in Cook County. Since 2008, over

17,500 persons have been served through the following group and individual counseling sessions: homebuyer education, pre-and post-purchase, mortgage delinquency, money/debt management, reverse mortgage and predatory lending. [www.smartmoneyhousing.org](http://www.smartmoneyhousing.org)

**South Suburban Housing Center (SSHC)**

Homewood, IL

\$43,849.23 – Comprehensive Counseling

\$25,000.00 – Mortgage Modification and Mortgage Scams Assistance

SSHC is a nonprofit, regional fair housing agency serving over 50 communities in southern Cook and northeastern Will counties. SSHC was formed in 1975 by several chapters of the League of Women Voters for the purpose of monitoring and addressing discriminatory practices in the south Chicago metropolitan region's housing markets. SSHC's housing counseling activities, administered by its Homeseekers Service Program, provide comprehensive and supplemental mortgage modification counseling assistance to homebuyers, renters, homeless individuals, and existing homeowners. During the past Fiscal Year, SSHC served 500 clients. [www.southsuburbanhousingcenter.org](http://www.southsuburbanhousingcenter.org)

**Springfield Housing Authority (SHA)**

Springfield, IL

\$41,882.73 – Comprehensive Counseling

SHA has 70 years of experience in providing housing opportunities for low-to-moderate income families in and around the City of Springfield. SHA operates conventional public housing, Housing Choice Voucher and Public Housing 5(h) Homeownership programs. Over the past 10 years, SHA developed 49 lease-to-purchase homes. SHA operates a HUD "best practice" Family Self Sufficiency Program designed to assist families in setting and achieving goals to establish and maintain self-sufficiency within 5 years. During Fiscal Year 2008-2009, the SHA served 100 clients through its HUD-approved housing counseling program. [www.springfieldhousingauthority.org](http://www.springfieldhousingauthority.org)

**TSP-HOPE, Inc.**

Springfield, IL

\$37,949.74 – Comprehensive Counseling

TSP-Hope, Inc. (The Springfield Project Home Ownership Program for Equity) is a nonprofit organization established in July 1999. Its purpose is to unite Springfield as a community working to improve the quality of life in area neighborhoods. TSP-HOPE is a Community Housing Development Organization and has constructed and sold 33 homes to low-income families. TSP-HOPE assists families with a full spectrum of housing counseling services

including foreclosure/default prevention, reverse mortgage, pre and post purchase, basic home maintenance and predatory lending counseling, as well as fair housing assistance. During the Fiscal Year 2008-2009 period, TSP-HOPE served 709 clients through its HUD-approved Housing Counseling Program. [www.tsphope.org](http://www.tsphope.org)

**Will County Center for Community Concerns**

Joliet, IL

\$45,324.10 – Comprehensive Counseling

The Will County Center for Community Concerns was established in 1987 to serve as the Community Action Agency for Will County, Illinois. The Center provides training and counseling to help low-income households become self-sufficient and attain stable, affordable housing. The Center serves renters and homeowners by providing housing counseling in the following areas: pre-purchase/homebuyer, rental assistance, loss mitigation/foreclosure prevention, home equity conversion mortgage (HECM), and post-purchase counseling. During the last Fiscal Year, the Center counseled 300 clients. [www.wcccc.net](http://www.wcccc.net)

**INDIANA**

**Affordable Housing Corporation (AHC)**

Marion, IN

\$42,374.36 – Comprehensive Counseling

AHC is a HUD-approved housing counseling agency serving Grant County. AHC counsels homeowners referred to the agency through the Indiana Foreclosure Prevention Network. The agency also administers a call center for statewide counseling referrals. The types of counseling the agency provides include: homebuyer education; pre-purchase, post-purchase non-delinquency; default; rental; and homeless assistance. During the 2008-2009 Fiscal Year, AHC served 1,358 households. [www.ahcindiana.org](http://www.ahcindiana.org)

**B & D Training Services, Inc**

Indianapolis, IN

\$43,849.23 – Comprehensive Counseling

\$70,000.00 – Mortgage Modification and Mortgage Scams Assistance

Established in 1997, B & D Training Services is a non-profit counseling organization. B & D, Inc.'s primary mission is to enhance and provide affordable homeownership opportunities to low-income residents by assisting clients with their housing needs. B & D, Inc. was approved as a HUD Housing Counseling Agency in 2005 and has provided on-going pre and post-purchase housing counseling services. Currently, the agency's primary focus is providing foreclosure

prevention counseling. During Fiscal Year 2008-2009, the agency served over 300 clients.  
[www.indianahousingcounseling.com](http://www.indianahousingcounseling.com)

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

Bloomington, IN

\$45,815.72 – Comprehensive Counseling

City of Bloomington - Housing and Neighborhood Development (HAND) is a HUD-approved housing counseling agency offering comprehensive counseling to low and moderately low-income clients in Brown, Greene, Morgan, Monroe, and Owen counties. Since 1974, HAND developed an array of programs and local community partnerships to assist individuals and families in finding decent and affordable housing. The types of counseling services offered include pre and post purchase, default, homebuyer education, reverse mortgage (HECM), rental assistance, homeless assistance, and predatory lending. During Fiscal Year 2008-2009, the agency served 548 clients with HUD funding. [www.bloomington.in.gov/hand](http://www.bloomington.in.gov/hand)

### **Hammond Housing Authority (HHA)**

Hammond, IN

\$35,983.25 – Comprehensive Counseling

HHA has been serving residents of Hammond, Indiana since 1941. The Housing Authority continues to serve low-income, senior and disabled individuals by providing safe, decent and sanitary living conditions. HHA has endeavored to provide opportunities for its residents by offering services that enable individuals and families to become self-sufficient. Through its HUD-approved housing counseling program, HHA offers: budget counseling, money management workshops, homebuyer education, pre-purchase homeownership counseling, mortgage default counseling, reverse mortgage (HECM) counseling, rental placement assistance, and tenant/landlord information. During 2009, HHA counseled 422 individuals.  
[www.hammondhousing.org](http://www.hammondhousing.org)

### **Hoosier Uplands Economic Development Corporation**

Mitchell, IN

\$35,000.00 – Comprehensive Counseling

Hoosier Uplands Economic Development Corporation is a not-for-profit Community Action Agency that provides various services in Indiana's Crawford, Lawrence, Orange, Martin, Washington, Daviess and Greene counties. The agency's mission is to plan, implement and provide comprehensive services to the poor, elderly and disabled. Its housing counseling program provides: pre and post-purchase counseling, rental assistance, mortgage default/delinquency counseling, and fair housing assistance. During the 2008-2009 Fiscal

Year, the agency's housing counseling program provided assistance to 299 families.  
[www.hoosieruplands.org](http://www.hoosieruplands.org)

**HOPE of Evansville, Inc.**

Evansville, IN

\$44,340.85 – Comprehensive Counseling

HOPE of Evansville, Inc. is a nonprofit agency providing comprehensive housing counseling services to residents of Vanderburgh, Posey, Warrick, Gibson, Pike, Perry, Spencer, and Dubois counties in southwestern Indiana. HOPE's housing counseling services include pre and post-purchase counseling and homebuyer education classes, foreclosure and default prevention, and reverse mortgage counseling for seniors. For the 2008-2009 Fiscal Year, HOPE served 783 clients. [www.hopein.com](http://www.hopein.com)

**Housing Authority of the City of Elkhart (EHA)**

Elkhart, IN

\$43,357.60 – Comprehensive Counseling

Established in 1962, EHA provides low-income housing for area residents. Elkhart Housing Authority has 672 public housing units and provides rental subsidies for 633 families through its Housing Choice Voucher Program. EHA's housing counseling activities include delinquency/default, pre and post-purchase, predatory lending, credit, rental, fair housing, homeless/displacement counseling, as well as homebuyer education workshops. The Housing Authority, City of Elkhart served 941 clients during Fiscal Year 2008-2009. [www.ehai.org](http://www.ehai.org)

**Housing Authority of the City of Fort Wayne (FWHA)**

Fort Wayne, IN

\$43,357.60 – Comprehensive Counseling

FWHA is a public not-for-profit corporation created in 1938 under the Indiana Housing Authority Act of 1937. Its mission is to provide quality, affordable housing and superior services to eligible members of the Fort Wayne Community and to maintain an atmosphere which encourages self sufficiency. FWHA provides assistance to more than 3,300 families through its Section 8 Housing Choice Voucher and Low Income Housing programs. During Fiscal Year 2008-2009, the agency served 738 clients. [www.fwha.org](http://www.fwha.org)

**Housing Opportunities, Inc.**

Valparaiso, IN

\$37,949.74 – Comprehensive Counseling

Housing Opportunities, Inc. is a HUD-approved housing counseling agency and a Community Housing Development Organization. Housing Opportunities Inc. is also a certified housing

counseling agency and provides pre-purchase and loss mitigation counseling for the State of Indiana. In the past year, Housing Opportunities, Inc. served 1,007 clients who benefited from the agency's pre and post-purchase education counseling, reverse mortgage counseling or foreclosure prevention services. [www.housing-opportunities.com](http://www.housing-opportunities.com)

**Lafayette Neighborhood Housing Services, Inc. dba Homestead Consulting Services**

Lafayette, IN

\$44,832.47 – Comprehensive Counseling

Lafayette Neighborhood Housing Services, Inc, dba Homestead Consulting Services, is a nonprofit organization and HUD approved counseling agency. Homestead is a member of the Indiana Foreclosure Prevention Network servicing 10 Indiana counties: Tippecanoe, Benton, Boone, Carroll, Clinton, Fountain, Montgomery, Putnam, Warren and White. Incorporated in 1982, its mission as a non-profit corporation is to work with residents, the business community and local government to strengthen and enhance neighborhoods and promote decent affordable housing. Homestead Consulting Services currently offers foreclosure and delinquency counseling; homebuyer education; pre-purchase and post-purchase counseling; reverse mortgage counseling; down payment assistance and home repair grants. During the agency's 2009 Fiscal Year, Homestead served over 550 clients. [www.homesteadconsulting.net](http://www.homesteadconsulting.net)

**Lake County Community Economic Development Department (LCCEDD)**

Crown Point, IN

\$36,474.87 – Comprehensive Counseling

LCCEDD has been a HUD-approved housing counseling agency for over 19 years and has operated since 1982 as a recipient/administrator of HUD CDBG and HOME funds. It oversees approximately 10 public improvement projects in low income areas; rehabilitates and constructs new rental and owner housing; provides funds for elderly transport and emergency housing needs; and provides downpayment assistance to new homebuyers. LCCEDD's housing counseling program provides the following counseling services: pre-purchase; delinquency default; reverse mortgage; homeless/displacement counseling; and rental assistance, as well as homebuyer education. In FY 2009 the agency served 462 clients. [www.lakecountyin.com](http://www.lakecountyin.com)

**Lincoln Hills Development Corporation (LHDC)**

Tell City, IN

\$37,500.00 – Comprehensive Counseling

LHDC is a non-profit Community Action Agency created in 1965 to serve the needs of rural southern Indiana's residents through housing, employment, economic, human services, and community development initiatives. LHDC offers a range of services relating to healthy families, children/youth, senior citizens, affordable housing and elderly/disabled housing. LHDC's housing counseling services include: pre and post-purchase, homebuyer education, delinquency/default, reverse mortgage, rental assistance and homeless/displacement

counseling. LHDC provided housing counseling services to 260 clients during the 2009 Fiscal Year. [www.lhdc.org](http://www.lhdc.org)

**Muncie Urban Enterprise Association dba Muncie Homeownership and Development Center**

Muncie, IN

\$39,916.24 – Comprehensive Counseling

Muncie Urban Enterprise Association dba The Muncie Homeownership and Development Center (The Home Center) was established in 1992 and since then, The Home Center has assisted over 387 families in “living the dream of homeownership”. The Home Center has constructed 60 new homes in Muncie’s Industry neighborhood, and assisted in providing affordable housing to area residents. The Home Center operates Family Self Sufficiency and Section 8 Voucher Choice Homeownership programs in conjunction with the Muncie Housing Authority. The Home Center provides housing counseling services to residents of Delaware, Randolph, Henry, Marion, and Blackford counties and offers the following housing counseling services: mortgage education, financial literacy, fair lending, mortgage fraud analysis, reverse mortgage counseling, foreclosure prevention, rental assistance and homeless prevention. During Fiscal Year 2008-2009, the agency served 592 clients. [www.munciehomecenter.com](http://www.munciehomecenter.com)

**IOWA**

**Center for Siouxland (CFS)**

Sioux City, IA

\$45,324.10 – Comprehensive Counseling

CFS has a 35-year history of providing assistance, information, and direction by building bridges between people with needs and people with solutions. CFS has been a HUD-approved housing counseling agency for 32 years. The agency’s Comprehensive Housing Counseling Program employs 7 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, HECM/Reverse Mortgage, rental, budgeting/money management, debt management, and predatory lending. Counselors also provide pre-/post-purchase homebuyer and financial literacy group education. In addition to providing a comprehensive housing counseling program, Center for Siouxland also provides Consumer Credit Counseling; Conservatorship/Representative Payee Program; Community Assistance (food, utility assistance and prescription assistance); Transitional Housing for the homeless; 2-1-1 Information and Referral Helpline; and the

Retired/Senior Volunteer and Senior Companion Programs. The agency's website is:  
[www.centerforsiouxland.org](http://www.centerforsiouxland.org).

**Family Management Credit Counselors (FMCC)**

Waterloo, IA

\$43,849.23 – Comprehensive Counseling

FMCC is a nonprofit, grassroots agency that has provided financial and housing counseling services to Northeast Iowa for 50 years. Its mission is to provide comprehensive financial counseling and debt management services to assist persons in developing and maintaining a budget, reducing debt, saving money, and ultimately making good financial decisions. The agency's target area consists of Black Hawk, Bremer, Buchanan, Butler, Chickasaw, Grundy and Tama Counties, with our primary area of service being Waterloo and Cedar Falls in Black Hawk County. FMCC housing counseling program supports the delivery of a wide variety of housing counseling services to 2,732 homebuyers, homeowners, low- to moderate-income renters, and the homeless. The primary objectives of the program are to reduce mortgage delinquency, affirm Fair Housing, improve access to affordable rental housing and preserve homeownership. More information on this agency can be found at [www.familymanagementcc.com](http://www.familymanagementcc.com).

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

Des Moines, IA

\$44,340.85 – Comprehensive Counseling

Founded in 1967, HOME's mission is to create opportunities for quality affordable housing to enable low-income families to become self-sufficient. HOME, Inc. provides a variety of programs and services and has been a HUD-approved housing counseling agency since 2003. Annually, CHSP provides Individual Rental Housing and Homeless Prevention Counseling to 2,500 households, provides Public Education/Outreach to 1,500 households, and also provides Citizen's Advocacy. The agency's Homeownership Counseling and Supportive Services helps prospective homeowners determine if they are ready to purchase a home and assists them in creating a plan to do so. Through HUD's grant, HOME, Inc. will provide homeownership counseling, information and referrals. Households will continue to participate in homeownership readiness interviews/assessments and pre-purchase counseling, and also participate in mortgage default counseling. For further information about the agency, visit their website at [www.homeincdsm.org](http://www.homeincdsm.org).

**Iowa Finance Authority (IFA)**

Des Moines, IA

\$166,486.41 – Comprehensive Counseling

IFA's mission is to finance, administer, advance and preserve affordable housing, and to promote community and economic development for Iowans. The Iowa Finance Authority was established in 1975 to undertake programs to assist in the attainment of housing for low- and moderate-income Iowans. HUD's grant is part of the Iowa Finance Authority's efforts to fund and administer a variety of programs throughout the state of Iowa that address a continuum of housing needs. The Iowa Home Ownership Education Project (IHOEP), our partner in this grant, was established as a non-profit in 1999 and supports homeowner education in Iowa through a collaboration of organizations and individuals. IFA's HUD housing counseling grant will continue to provide the following services: homebuyer education to prepare new homeowners for their responsibilities; financial literacy; delinquency and foreclosure counseling through the Iowa Mortgage Help Project; and other services to meet the housing counseling needs of Iowans. For more information on this agency, visit their website at [www.iowafinanceauthority.gov](http://www.iowafinanceauthority.gov).

**United Neighbors, Inc. (UNI)**

Davenport, IA

\$35,000.00 – Comprehensive Counseling

UNI is a local housing counseling agency located in Davenport, Iowa and predominantly serves residents from the Quad City area: Davenport and Bettendorf in Iowa and Moline, Rock Island, East Moline and Silvis in Illinois. United Neighbors was formed in 1973 to address the need for community reinvestment, youth social development, and neighborhood improvements in the central city. The youth social development programs are still going strong, and housing counseling programs have grown to help these same residents work toward the purchase of their first home through the agency's DREAM program and greatly increased the quality of life in the quad cities. UNI's housing counseling programs also offers loss mitigation counseling and foreclosure prevention counseling, helping numerous families keep their homes. United Neighbors has continued to grow with the hiring and training of additional staff to meet the foreclosure counseling needs of Iowa and Illinois residents. More information on this agency can be found on-line at [www.unitedneighbors.com](http://www.unitedneighbors.com).

**KANSAS**

**Housing and Credit Counseling, Inc. (HCCI)**

Topeka, KS

\$46,307.35 – Comprehensive Counseling

HCCI has been a HUD-approved housing counseling agency since 1978. The agency has grown from its start in 1972 as a small tenant advocacy organization to a comprehensive housing counseling agency with over a \$1 million operating budget. HCCI has a main office in Topeka

and branch offices in Lawrence and Manhattan. HCCI provides services for one-on-one counseling and educational classes in a 22 county service area in northeast Kansas and also one-on-one counseling through a 1-800 telephone number and e-mail. HCCI strives to increase economic security and self-sufficiency; raise community awareness of fair housing practices and eliminate discrimination in housing opportunities to create strong, sustainable, inclusive communities and quality, affordable homes for all. For more information on this agency visit their website [www.hcci-ks.org](http://www.hcci-ks.org).

**Urban League of Kansas Inc. (ULK)**

Wichita, KS

\$42,374.36 – Comprehensive Counseling

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

**KENTUCKY**

**Brighton Center, Inc.**

Newport, KY

\$44,340.85 – Comprehensive Counseling

\$30,000.00 – Reverse Mortgage Counseling

\$20,000.00 – Mortgage Modification and Mortgage Scams Assistance

Brighton Center, Inc. is a private nonprofit community-based organization with the mission to create opportunities for individuals and families to reach self-sufficiency through family support services, education and leadership. Brighton Center has been offering housing counseling services throughout the northern Kentucky community since 1980. Its continuum of financial services includes financial education and homeownership educational classes, as well as one-on-one budget and credit, homeownership, default and foreclosure, and reverse mortgage counseling services. During Fiscal Year 2008-2009, the agency served 704 individuals.

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

**Campbellsville Housing & Redevelopment Authority (CHRA)**

Cambellsville, KY

\$35,000.00 – Comprehensive Counseling

CHRA has served the community of Campbellsville, Kentucky since 1961. Its goal is to provide comprehensive housing counseling to assist homebuyers, homeowners, and tenants in gaining knowledge and skills needed to meet their housing needs. The agency's available comprehensive housing counseling services include: financial literacy education, pre-purchase homebuyer counseling, homebuyer education programs, default counseling, home equity conversion mortgage (HECM) counseling, post purchase counseling, rental housing counseling and education and services for the homeless. During Fiscal Year 2009, CHRA served 229 clients. [www.cvillehousingonline.com](http://www.cvillehousingonline.com)

**Housing Assistance and Development Services, Inc. (HANDS)**

Bowling Green, KY

\$35,000.00 – Comprehensive Counseling

HANDS, Inc. began in 1993 with the purpose of filling the gap between the housing needed and the housing provided in Bowling Green-Warren County. HANDS provides financial literacy information through NeighborWorks, Money Smart, Credit Smart and Yes You Can Own A Home programs. To date, HANDS has provided homeownership education to approximately 800 low income families in the past 17 years. HANDS also offers one-on-one counseling to assist families with mortgage delinquency. HANDS served 347 clients during Fiscal Year 2008-2009. [www.handsinc.net](http://www.handsinc.net)

**Kentucky Housing Corporation (KHC)**

Frankfort, KY

\$191,060.19 – Comprehensive Counseling

KHC, the State's Housing Finance Agency, was created by the 1972 General Assembly to provide housing opportunities for lower and moderate income Kentuckians. KHC offers lower-than-market rate home mortgages, multifamily housing production financing, homeownership education and a variety of rental assistance and housing rehabilitation and repair programs. KHC's Housing Counseling Program has been in operation for over a decade and provides pre-purchase and post-purchase counseling to thousands of persons statewide. KHC is also the state agency responsible for the statewide Homeownership Protection Center, established in 2008 by the Kentucky Legislature to assist homeowners at risk of foreclosure or who are already in foreclosure. In 2009, KHC, through its network of housing counseling agencies, provided counseling to 8,829 clients. [www.kyhousing.org](http://www.kyhousing.org)

**Live the Dream Development, Inc.**

Bowling Green, KY  
\$35,491.62 – Comprehensive Counseling

Live the Dream Development, Inc. is a nonprofit agency with a mission of offering the most effective techniques for achieving homeownership and financial stability to low- to moderate-income families and to avoid predatory lending practices. Live the Dream Development provides homebuyer education, pre- and post-purchase, financial management and budget, mortgage delinquency and default resolution, and predatory lending counseling. Since inception in 2002, Live the Dream Development has served over 650 clients with 83 families becoming homeowners. During Fiscal Year 2008-2009, Live the Dream Development served 328 clients. [www.habg.org](http://www.habg.org)

**Purchase Area Housing Corporation**

Mayfield, KY  
\$35,000.00 – Comprehensive Counseling

Purchase Area Housing Corporation is a public non-profit organization developed to provide safe affordable housing to meet the needs of low and moderately low-income citizens of Western Kentucky. The agency's activities include housing rehabilitation, comprehensive housing counseling, loan programs, apartments for the elderly and disabled, plus initiatives for area residents' specific housing needs. During Fiscal Year 2008-2009, 193 clients were served by the agency. [www.purchaseadd.org](http://www.purchaseadd.org)

**REACH, Inc.**

Lexington, KY  
\$46,307.35 – Comprehensive Counseling

REACH, Inc. is a non-profit agency with a mission to help low to moderate-income families and individuals of central Kentucky become first-time homebuyers. Serving a 13-county area, REACH provides budget, credit and homeownership education to help clients become financially self-sufficient. REACH participants receive homeownership education that includes information on Fair Housing laws, looking for the right house, home financing, home inspection, loan closing, home maintenance, foreclosure prevention and predatory lending. During Fiscal Year 2008-2009, the agency served 1,846 clients. [www.reachky.com](http://www.reachky.com)

**LOUISIANA**

**Calcasieu Parish Police Jury Housing Department (CPPJHD)**

Lake Charles, LA  
\$35,491.62 – Comprehensive Counseling

CPPJHD is a component of the Calcasieu Parish Police Jury, the governing authority of Calcasieu Parish, Louisiana and a political subdivision of the State of Louisiana. CPPJHD services the area of the unincorporated areas of Calcasieu Parish including the communities of Dequincy, Iowa, the outlying areas of Lake Charles, Moss Bluff, and the outlying areas of Sulphur, Vinton, and Westlake. The agency's mission is to consistently and efficiently provide the highest quality of services to the people of Calcasieu Parish in a manner that is responsive to the will and needs of its citizens. As a newly HUD-approved housing counseling agency Calcasieu Parish Police Jury Housing Department provides pre-purchase, mortgage delinquency and default resolution, and rental housing counseling. Pre-purchase workshops are also offered by this agency. For more information about this agency, visit them online at [www.cppj.net](http://www.cppj.net).

**Desire Community Housing Corporation (DCHC)**

New Orleans, LA

\$35,491.62 – Comprehensive Counseling

DCHC is a 501(c)(3) nonprofit tax-exempt organization (1968) located New Orleans, Louisiana. The organization is the oldest comprehensive housing organization in New Orleans and the State of Louisiana. DCHC's mission is to ensure that opportunities to obtain decent and affordable housing, housing services, and other relative support services are available to low-moderate income families, homeless, persons living with HIV/AIDS, those physically and mentally challenged, and other underserved populations. DCHC has been a HUD-approved housing counseling agency since 1972 and has served over 300 clients in the past fiscal year. Housing Counseling Services provided by DCHC include: first-time homebuyer training; fair housing education/outreach; comprehensive housing counseling/special needs counseling; Section 8 housing placement assistance. DCHC's website is [www.desirechc.org](http://www.desirechc.org).

**Greater New Orleans Fair Housing Action Center (GNOFHAC)**

New Orleans, LA

\$42,865.98 – Comprehensive Counseling

\$20,000.00 – Mortgage Modification and Mortgage Scams Assist

GNOFHAC is a private, non-profit civil rights organization established in 1995 to eradicate housing discrimination throughout the greater New Orleans area. Through education, investigation, enforcement activities, and housing counseling, GNOFHAC promotes fair competition throughout the housing marketplace -- rental, sales, lending, and insurance. GNOFHAC now offers housing counseling and education to over 1200 homeowners and potential homebuyers annually, specializing in foreclosure prevention and post-purchase counseling, along with fair housing, predatory lending and post-purchase education. More information about this agency's services can be found at [www.gnofairhousing.org](http://www.gnofairhousing.org).

### **Jefferson Community Action Programs (JEFFCAP)**

Jefferson, LA

\$35,491.62 – Comprehensive Counseling

JEFFCAP was founded in 1965 during the evolution of the Great Society Programs. Today JEFFCAP is a multi-service agency serving low-moderate income residents with seven community centers in Jefferson Parish. The agency is dedicated to its mission of empowering as many families of Jefferson Parish, including the elderly, disabled, economically disadvantaged and youth through its programs. As a HUD-approved housing counseling agency since 1974, JEFFCAP provides customers with housing counseling services that include: educational and outreach training such as financial fitness training, first time homebuyer training, predatory lending, post-purchase, pre-purchase, Individual Development Accounts, credit action plans, and preventing mortgage delinquency. Services also include FHA loss mitigation, mortgage payment, legal advice, foreclosure prevention and reverse mortgage counseling for elderly homeowners, tenancy counseling, and homeless assistance. Annually JEFFCAP serves 2,612 clients. For additional information about the programs and services visit us at: [www.jeffparish.net](http://www.jeffparish.net).

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

Lafayette, LA

\$45,815.72 – Comprehensive Counseling

In August 2010, Neighborhood Counseling Services was awarded “Agency of the Year” by National Association of Housing Counselors and Agencies. The Neighborhood Counseling Services (NCS) Program is a HUD-approved comprehensive housing counseling agency under the Human Services Division of Lafayette Consolidated Government. The agency has been in existence for over 37 years serving and is staffed by certified comprehensive housing counselors. Neighborhood Counseling Services Program provides one-on-one pre- and post- purchase counseling for first time home buyers, renter’s counseling, homeless counseling, default and delinquency mortgage counseling. Group education is provided through home buyer’s training, financial literacy workshops, fair housing seminars, rental housing workshops, homeless workshops and non-delinquency post purchase workshops. The agency maintains a housing discrimination complaint hotline and provides general information on landlord and tenant rights and responsibilities. For additional information, visit [www.lafayettela.gov/cd/dpt842neighborhoodcounseling.asp](http://www.lafayettela.gov/cd/dpt842neighborhoodcounseling.asp).

### **St. James Parish Department of Human Resources (JPDHR)**

Convent, LA

\$35,000.00 – Comprehensive Counseling

JPDHR has a proud history of serving low-income and elderly residents of St. James Parish. JPDHR began operating in 1965 as a local community action agency and in 1980 was incorporated under the umbrella of parish government, with the local Council on Aging serving as the advisory board. JPDHR's mission is "to empower individuals and families to self-sufficiency by providing resources and services to improve their quality of life." JPDHR is a HUD-approved housing counseling agency and provides the following services within its housing counseling program: pre-purchase, mortgage delinquency and default resolution, and, rental housing counseling. Pre-purchase workshops are also offered by this agency. For more information on this agency, visit them online at: [www.stjamesla.com](http://www.stjamesla.com).

**Seventh District Pavilion, Inc. (SDP)**

Crowley, LA

\$35,491.62 – Comprehensive Counseling

SDP is a non-profit 501(c)(3) organization that was founded in May of 1997 to provide decent, safe, sanitary, secure and affordable housing opportunities to the very low-, low- and moderate-income families in our service area, including: Acadia, Calcasieu, Evangeline, Jefferson Davis, Lafayette, St. Landry and Vermilion parishes. The Pavilion's goals are to increase, improve and provide access to affordable housing in the seven parish area we service. As a HUD approved housing counseling agency since 2003, SDP has provided pre-purchase, post-purchase, credit, budget and first-time homebuyer workshops to over 400 clients per year. The agency recognizes the need for these services and the importance of the role the information provided plays in helping these families achieve their goal of home ownership. The agency's website address is: [www.seventhdistrictpavilion.com](http://www.seventhdistrictpavilion.com).

**Volunteers of America of North Louisiana (VOA)**

Shreveport, LA

\$40,000.00 – Comprehensive Counseling

VOA is a national, non-profit organization which provides human service programs, and opportunities for individual and community development. Founded in 1896, VOA's innovative services respond to community needs to help abused and neglected children, youth at risk, the elderly, and persons with disabilities, the homeless, and many others. Volunteers of America's housing counseling agency has emerged as a leader in the Shreveport/Bossier area in providing comprehensive credit counseling, budget counseling, pre-purchase counseling, the First Time Homebuyer's Class, Loss Mitigation, loan review and soon to be mortgage scam awareness. For more information on this agency, visit their website at [www.voa.org](http://www.voa.org).

**MAINE**

### **Central Maine Area Agency on Aging D/B/A Spectrum Generations**

Augusta, ME

\$37,458.12 - Comprehensive Counseling

Founded in 1972, Spectrum Generations is committed to actively enriching the lives of families through programs and services that encourage generations of adults to age in a comfortable way that is right for them. Providing reverse mortgage counseling among many other social services as Central Maine's Area Agency on Aging, Spectrum Generations serves over 32,000 people each year in a six-county region from the state line to the coast line.

### **Maine State Housing Authority (Maine Housing)**

Augusta, ME

\$212,500.00 - Comprehensive Counseling

Maine Housing was created by the legislature in 1969. It is an independent, quasi-state agency that bridges public and private housing finance, combining them to benefit Maine's low- and moderate-income people. Maine Housing's mission is to assist its residents to obtain and maintain decent, safe, affordable housing and services suitable to their unique housing needs. To affect this mission, Maine Housing provides leadership, maximizes resources, and promotes partnerships to develop and implement sound housing policy. Maine Housing has been a recipient of HUD Housing Counseling funding since 1999 and also manages other HUD programs. Maine Housing offers homebuyer education, financial literacy training and one-on-one housing counseling through 12 sub-grantee affiliates and five independently contracted foreclosure prevention counselors, all of whom make services accessible to persons with disabilities and assist people with disabilities locate suitable housing. The agency serves over 90,000 households each year.

### **Midcoast Maine Community Action (MMCA)**

Bath, ME

\$39,916.24 - Comprehensive Counseling

MMCA is one of ten Community Action Agencies in the state of Maine. The organization has been in operation since 1973 and provides services in a five-county area of mid-coast Maine. MMCA serves several communities in this semi-rural area through four major departments: Child and Family Services, Community Services, Housing, and Workforce Development. Some of its programs include Head Start, LIHEAP, WIC, weatherization, home loan programs, family case management, and education and retraining programs. MMCA counseling efforts include delinquency/default, rental, and homeless displacement counseling. Two important counseling components are skill-development and follow-up services. Skill development includes budgeting and service advocacy, so that families can prevent housing crises and practice self

advocacy. Follow-up services are designed to ensure that Housing Counseling Interventions have longer term benefits for families.

**Tedford Housing**

Brunswick, ME

\$35,983.25 - Comprehensive Counseling

Tedford Housing is a 501(c)(3) nonprofit organization whose mission is to work in conjunction with others to end homelessness in Maine by providing shelter, housing and services to people in need. It works to help people become more self-sufficient and advocate for change so that no one faces the prospect of being without a home. The Brunswick Area Interfaith Council established Tedford in 1987 after a growing number of people sought shelter at midcoast Maine churches. Today Tedford is the primary agency providing shelter and services to families and individuals who are homeless or at risk of homelessness in midcoast Maine.

**MARYLAND**

**Arundel Community Development Service, Inc. (ACDS)**

Annapolis, MD

\$41,391.11 - Comprehensive Counseling

ACDS is a Local Housing Counseling Agency (LHCA) as designated and approved by the Department of Housing and Urban Development (HUD). ACDS is a private, nonprofit corporation established in 1993 by Anne Arundel County to create and retain affordable housing opportunities within the County. ACDS has a proven track record of supporting homeownership opportunities in Anne Arundel County, Maryland, providing homebuyer assistance, property rehabilitation assistance and homeownership and foreclosure-prevention counseling. In addition to its status as a HUD-approved secondary financing agency, ACDS has been a HUD-approved Homeownership Counseling Agency since 1996. The ACDS Homeownership Counseling Program is one of Anne Arundel County's affordable housing program priorities and plays an integral role in assisting low- and moderate-income residents of the County meet their homeownership goals.

**Cecil County Housing Agency**

Elkton, MD

\$35,000.00 - Comprehensive Counseling

\$10,000.00 – Reverse Mortgage Counseling

The Cecil County Housing Agency has been awarded funding to provide housing counseling services to include budgeting, credit repair, pre- and post-purchase counseling, homebuying education, mortgage default and reverse mortgage counseling. Cecil County Housing Agency's mission is to promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination to eligible low- and moderate-income persons and families in Cecil County. You may visit our office during normal business hours, located at 200 Chesapeake Blvd., Suite 1800 in Elkton, Maryland.

**Frederick Community Action Agency (FCAA)**

Frederick, MD

\$38,441.37 - Comprehensive Counseling

Through a wide array of programs and services, 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, FCAA is sponsored by the City of Frederick and the Friends for Neighborhood Progress, Inc. with support from the Frederick County Government and the United Way of Frederick County.

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

Oakland, MD

\$42,374.36 - Comprehensive Counseling

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

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

Baltimore, MD

\$41,391.11 - Comprehensive Counseling

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

purchase services. The mission of the Center is to ensure strong, healthy communities by equipping residents to obtain, maintain and/or retain their homes successfully.

**Hagerstown Neighborhood Development Partnership, Inc. (HNDP)**

Hagerstown, MD

\$43,357.60 - Comprehensive Counseling

HNDP continues to assist individuals and families in understanding the homebuying process, evaluating their financial situation, determining their readiness to accept the responsibilities of homeownership, and accessing special finance and incentive programs. Since 1999, 1,975 households have used HNDP's homebuyer counseling services, and 1,170 of those have gone on to purchase homes. In addition, the organization has administered three community lending programs to assist in home renovation and community revitalization efforts.

**Harford County Housing Agency**

Bel Air, MD

\$43,357.60 - Comprehensive Counseling

\$10,000.00 – Reverse Mortgage Counseling

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

**HomeFree-USA**

Hyattsville, MD

\$797,912.00 – Comprehensive Counseling

Established in 1995, HomeFree-USA is a minority-founded, 501(c)(3) not-for-profit organization specializing in homeownership counseling and foreclosure intervention. It is one of just 15 HUD-approved organizations currently receiving congressional funds to act as an intermediary between homeowners and lenders to prevent foreclosure. Based in the Washington metro area with regional offices in Atlanta, South Florida and Kansas City, HomeFree-USA provides services across the country through its network of faith- and community-based nonprofit partners. The HomeFree-USA network represents the interests of 15 million homeowners and homebuyers and enjoys a 0% foreclosure rate among families that participate in its pre- and post-purchase counseling activities. To learn more, visit [www.homefreeusa.org](http://www.homefreeusa.org).

**Home Partnership, Incorporated (HPI)**

Joppatowne, MD

\$40,407.86 - Comprehensive Counseling

\$20,000.00 - Mortgage Modification and Mortgage Scams Assistance

HPI is a nonprofit housing organization dedicated to creating successful homeownership opportunities for families living in the Upper Chesapeake region of Maryland. Since 1995, HPI has been helping families through counseling, education, financial literacy, secondary financing and housing development services. In 13 years, HPI has sold over 100 homes, provided counseling and education services to over 3,000 families and now administers closing cost and secondary financing programs such as the Workforce Homeownership Program for Harford and Cecil Counties, Maryland.

**Housing Initiatives Partnership, Inc. (HIP)**

Hyattsville, MD

\$40,899.48 - Comprehensive Counseling

\$35,500.00 - Mortgage Modification and Mortgage Scams Assistance

HIP is a 20-year-old organization in Prince George's County, Maryland that has been concerned about housing opportunities for low- and moderate-income persons since it began. HIP does low-income rental, and rehabs vacant derelict single-family homes for purchase by persons with low- and moderate-incomes.

**National Foundation for Credit Counseling (NFCC)**

Silver Spring, MD

\$1,722,606 – Comprehensive Counseling

\$1,610,346 – Reverse Mortgage Counseling

Founded in 1951, NFCC is the nation's largest and longest serving nonprofit credit counseling organization and one of HUD's largest national housing counseling intermediaries. The NFCC vision is to create a national culture of financial responsibility. Its mission is to promote the national agenda for financially responsible behavior and build capacity for its members to deliver the highest quality financial education and counseling services. With 99 Member Agencies and 811 community-based agency offices in all 50 states and Puerto Rico, NFCC members provide financial, credit and housing counseling services, and financial education to more than 4,000,000 clients annually. NFCC Member Agencies offer a unique breadth and depth of counseling and education services delivered face-to-face, by phone, or over the Internet in a manner best suited to the client's needs. For more information, visit [www.nfcc.org](http://www.nfcc.org).

**Washington County Community Action Council (CAC)**

Hagerstown, MD

\$38,441.37 - Comprehensive Counseling

The Washington County CAC is a private nonprofit agency committed to its mission of "providing encouragement, guidance, and assistance to the people of Washington County in the mobilization of resources to combat poverty." CAC was established under the Economic

Opportunity Act of 1964 to fight America's War on Poverty. CAC's purpose is to help people to help themselves in achieving self sufficiency. CAC is the designated community action agency for Washington County. Founded in 1965, CAC has been a service provider in Washington County for over 40 years. The agency's structure consists of 5 components, composed of 25 full-time and 6 part-time staff persons, who provide a continuum of services for the customer from crisis intervention to the realization of homeownership.

## **MASSACHUSETTS**

### **Action for Boston Community Development (ABCD)**

Boston, MA

\$35,000.00 - Comprehensive Counseling

\$20,000.00 - Mortgage Modification and Mortgage Scams Assistance

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

### **American Consumer Credit Counseling (ACCC)**

Auburndale, MA

\$37,949.74 - Comprehensive Counseling

\$19,592.08 – Reverse Mortgage Counseling

\$30,399.00 - Mortgage Modification and Mortgage Scams Assistance

ACCC, founded in 1991, is a non-profit 501(c)(3) organization which offers confidential credit counseling, debt management and financial education to consumers nationwide. ACCC has more than eighteen years of national credit counseling experience. ACCC is dedicated to helping people regain control of their finances and plan for a debt free future. ACCC's Housing Counseling Department provides the following types of counseling: Home Equity Conversion Mortgage, Money Debt Management, pre-prurchase, post-purchase, mortgage delinquency and default and homebuyer education. Since January 2010, ACCC has served 1,781 clients in its LHCA capacity.

**Berkshire County Regional Housing Authority**

Pittsfield, MA

\$45,815.72 - Comprehensive Counseling

Berkshire County Regional Housing Authority's Housing & Mediation Program (HSMP) administers a wide array of programs and services to promote housing stability. These programs and services include, comprehensive housing counseling; loss mitigation counseling; alternative dispute resolution programs (i.e. mediation, conciliation and negotiation programs); homelessness prevention and resolution services; and anti-poverty programming.

**Chelsea Restoration Corporation (CRC)**

Chelsea, MA

\$35,000.00 - Comprehensive Counseling

\$20,000.00 - Mortgage Modification and Mortgage Scams Assistance

CRC is a community-based, non-profit agency that has been and remains an integral part of the preservation and revitalization of Chelsea and the neighborhood surrounding communities for over 31 years. Since its incorporation as a not-for-profit affordable housing organization on May 12, 1977, its mission has been to provide quality housing for the area's low- to moderate-income families. CRC is one of the pioneers in the arena of first-time homebuyers and continues to provide the opportunity for disadvantaged populations to experience the dream of homeownership. CRC's work is more than just providing housing. CRC also works with first-time homebuyers and other local residents to rehabilitate property as well as create more affordable rental properties. The cornerstone of CRC is homeownership counseling.

**Citizens' Housing and Planning Association (CHAPA)**

Boston, MA

\$1,440,300 – Comprehensive Counseling

Established in 1967, CHAPA is the leading statewide housing policy and research organization in New England. CHAPA's mission is to encourage the production and preservation of housing which is affordable to low-income families and individuals. 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 22 agencies in five New England states. These agencies provide comprehensive housing counseling services to low- and moderate-income homebuyers, homeowners, and renters. To date, CHAPA's network has served more than 60,000 clients through homebuyer education classes and one-on-one counseling. For more information, visit [www.chapa.org](http://www.chapa.org).

**Community Service Network, Inc. (CSN)**

Stoneham, MA

\$35,000.00 - Comprehensive Counseling

CSN is a grassroots, community-based organization founded 23 years ago as a small information and referral service. CSN's mission is to help low- and moderate-income clients access the knowledge, skills, and services that promote the independence and self sufficiency essential for success. CSN accomplishes this by providing both one-on-one and group counseling on topics such as pre-purchase, tenant's rights, fair housing, foreclosure prevention, predatory lending, HECM, credit, budgeting, housing search, post-purchase rights and responsibilities, and the Homeownership Voucher program. CSN also has an ADDI down payment assistance program and provides pro bono legal services to low-income tenants.

### **Greater Boston Legal Services (GBLS)**

Boston, MA

\$38,441.37 - Comprehensive Counseling

\$40,000.00 - Mortgage Modification and Mortgage Scams Assistance

GBLS, founded in 1900, is the primary provider of free, civil legal assistance to low-income individuals and families in 32 cities and towns in the greater Boston area. With a mission of serving as many poor people as possible, GBLS assists more than 16,800 people a year and provides a full range of legal options to its clients. A national leader in poverty law, GBLS has achieved numerous successes for the low-income residents of Massachusetts in critical aspects of their lives. GBLS has been a HUD-approved housing counseling agency since 1994. Housing counseling services provided include such services as rental counseling; homelessness/displacement counseling; pre-occupancy counseling; expiring use; anti-displacement counseling; and mortgage foreclosure counseling.

### **Housing Partnership Network (HPN)**

Boston, MA

\$2,000,000 – Comprehensive Counseling

The Housing Partnership Network is a peer network and business alliance of regional nonprofits that develop, manage and finance affordable homes that revitalize communities and provide opportunities for lower-income and working families. The Network forges partnerships to achieve large scale impact. Its 99 members have provided counseling to 600,000 low and moderate income households, resulting in 100,000 families who have bought or retained their homes. A HUD-approved counseling intermediary since 1995, the Network has supported its members' housing counseling efforts with a cumulative pass through of \$20 million. This year, the Network will fund 33 members in 22 states, who will provide housing counseling to approximately 68,000 households.

### **Plymouth Redevelopment Authority**

Plymouth, MA

\$41,391.11 - Comprehensive Counseling

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

**Pro-Home Housing Counseling Agency (PHI)**

Taunton, MA

\$42,374.36 - Comprehensive Counseling

\$56,496.71 - Mortgage Modification and Mortgage Scams Assistance

PHI, founded in 1991, is a non-profit, affordable housing agency dedicated to assisting low- to moderate-income individuals and families in obtaining affordable housing. The agency serves the residents of the cities of Attleboro and Taunton, and the towns of Berkley, Dighton, Easton, Lakeville, Mansfield, Middleboro, North Attleboro, Plainville, Raynham, and Seekonk. PHI's housing counseling services provided include homebuyer education, property management and maintenance, mortgage default, rental delinquency, marketing and outreach, fair housing laws and relocation assistance.

**Quincy Community Action Programs, Inc. (QCAP)**

Quincy, MA

\$42,865.98 - Comprehensive Counseling

\$10,000.00 – Reverse Mortgage Counseling

\$20,000.00 - Mortgage Modification and Mortgage Scams Assistance

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

**RCAP Solutions, Inc.**

Gardner, MA

\$36,474.87 - Comprehensive Counseling

RCAP has been serving households with their housing counseling needs in Worcester County, Massachusetts since 1969. During the middle 1980's through the early 1990's, RCAP Solutions provided housing counseling and information /referral services as part of a state-funded Housing Service Program. In the 1990's, under a HUD grant and a contract with Freddie Mac, RCAP Solutions counseled distressed [particularly FHA-HUD] homeowners facing default. Today, RCAP Solutions' Client Resource division and programs are perhaps the most important, successful, comprehensive, and necessary set of affordable housing, homelessness prevention, and family unification and self-sufficiency resources in Worcester County.

**Springfield Neighborhood Housing Services, Inc. (SNHS)**

Springfield, MA

\$36,966.49 - Comprehensive Counseling

\$50,000.00 - Mortgage Modification and Mortgage Scams Assistance

SNHS's mission is to transform families and revitalize distressed neighborhoods through sustainable homeownership, rehabilitation and development of blighted properties and resident empowerment. Through its Full-Cycle Lending Model, SNHS is a HUD-approved Local Housing Counseling Agency and a one-stop shop that achieves its objectives of wealth creation via sustainable homeownership. In 2008, SNHS celebrated 30 years of serving communities in western Massachusetts and launched its new marketing pieces... "Buying a Home... Keeping a Home... Building a Neighborhood". SNHS is a member of NeighborWorks America.

**MICHIGAN**

**Abayomi Community Development Corporation**

Detroit, MI

\$39,916.24 - Comprehensive Counseling

Abayomi CDC's mission is to strengthen and secure the local community through comprehensive community building. Abayomi is a HUD-approved housing counseling agency in Detroit that has been in existence since 1998. To date, Abayomi has provided housing counseling and education services to approximately 700 clients. Other services include its Jr. NBA/Jr. WNBA Sports Programs where over 350 youth participate annually in basketball leagues, camps, clinics, and competitions. Its Village Teen Counseling program provides individual, group and family counseling for adjudicated teens or youth at risk for entering the juvenile justice system.

**Bay Area Housing, Inc.**

Bay City, MI

\$36,966.49 - Comprehensive Counseling

Bay Area Housing, Inc. was established in 1993 to provide affordable housing for persons of low and moderate income and to combat community blight and deterioration by undertaking and assisting community revitalization efforts in Bay County. Bay Area Housing, Inc. has three programs to assist in this purpose: the Homebuyer Purchase/Rehabilitation program, the Acquisition Development/Resale program, and the Neighborhood Preservation Project. In addition, homebuyer counseling is available to homeowners and homebuyers. Pre-purchase education and budget counseling is given to potential homebuyers in the community who participate in Bay Area Housing, Inc.'s and other agency down payment assistance programs. Foreclosure Prevention counseling is available to homeowners in the area who are facing financial difficulties.

**Community Action Agency (CAA)**

Jackson, MI

\$40,407.86 - Comprehensive Counseling

CAA is a 501(c)(3) nonprofit corporation operating for over 40 years in Jackson, Lenawee and Hillsdale counties in Michigan. As an organization chartered in the OEO war on poverty, the agency's mission throughout the years has been to assist low-income families achieve self sufficiency. This year, services will be provided to clients through over 60 programs across the three counties. Programs range from Adult Literacy to Weatherization. CAA also assists families to self sufficiency through Head Start, WIC (Women, Infant & Children), Community Dispute Resolution, Parent Education, 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.

**Grand Rapids Urban League**

Grand Rapids, MI

\$41,391.11 - Comprehensive Counseling

The Grand Rapids Urban League is a private not-for-profit, community service organization whose vision is to create equity, opportunity, and justice in our community. It was founded in 1943 and is one of 110 affiliates of the National Urban League that are located in 34 states and the District of Columbia. The mission of the Grand Rapids Urban League is to deliver quality services, to create changes which eliminate racism, and to improve the life chances of African Americans and the poor thus benefiting the entire community.

**GreenPath, Inc.**

Farmington Hills, MI with 40 branch offices in AZ, IL, IN, MI, NY and WI

\$575,000.00 - Comprehensive Counseling

\$500,000.00 – Reverse Mortgage Counseling

Founded in 1961, GreenPath is one of the country's oldest and largest nonprofit financial and housing counseling organizations. Through financial knowledge and expertise, GreenPath enables individuals to enjoy a better quality of life. GreenPath is a member of the National Foundation for Credit Counseling (NFCC) and accredited by the Council on Accreditation (COA). GreenPath became a HUD-approved housing counseling agency in 1968 and has provided quality, comprehensive housing counseling programs for over 40 years, which include Pre-Purchase Homebuyer Counseling; Mortgage Delinquency Counseling; Home Maintenance/Financial Management Counseling; and Rental Housing Counseling. On average, GreenPath counsels over 250,000 consumers each year across all service lines.

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

Grand Rapids, MI

\$42,374.36 - Comprehensive Counseling

Home Repair Services provides a variety of programs designed to equip low-income homeowners be effective, successful homeowners in the Grand Rapids metropolitan area (Kent County, Michigan). Programs include critical repairs provided at very low cost, access modifications for people with disabilities, a surplus building materials store, tool library, educational classes for do-it-yourself home maintenance, and housing counseling. Founded 30 years ago in 1979, Home Repair Services now serves more than 3,400 lower income families per year.

**Hope America, Inc. - -a/k/a Helping Ordinary People Excel**

Ypsilanti, MI

\$35,983.25 - Comprehensive Counseling

HOPE America, Inc. is a nonprofit organization focused on improving financial literacy and stability in Washtenaw County. HOPE America provides homebuyers education in a group setting and one-on-one counseling in Washtenaw County, with particular emphasis on the Ypsilanti community, since its inception in 2005. It is the mission of HOPE America to assist individuals and families in need. HOPE America has provided housing counseling to nearly 1,600 individuals and through its food distribution program to more than 6,400 families.

**Inner City Christian Federation (ICCF)**

Grand Rapids, MI

\$44,340.85- Comprehensive Counseling

\$65,761.00 - Mortgage Modification and Mortgage Scams Assistance

ICCF is a nonprofit 501(c)(3) Community Development Corporation based in Grand Rapids, Kent County, Michigan. Since 1974, ICCF has provided homeownership opportunities for low- and moderate-income families. Today we offer a continuum of housing opportunities including emergency shelter and support services for homeless families, 96 units of affordable rental housing, and a broad array of services including group and individual housing counseling and enablement services.

### **Lighthouse Community Development**

Pontiac, MI

\$41,391.11 - Comprehensive Counseling

\$70,000.00 - Mortgage Modification and Mortgage Scams Assistance

Lighthouse Community Development received certification as a HUD-approved housing counseling agency in February 2003. The agency serves residents of Oakland County, Michigan providing housing counseling, financial management, post-closing support services, foreclosure prevention, home repair, and one-on-one counseling to repair credit and prepare county residents for homeownership.

### **Michigan State Housing Development Authority (MSHDA)**

Lansing, MI

\$240,207.76 - Comprehensive Counseling

MSHDA is dedicated to building a thriving and vibrant future for Michigan and provides the tools and resources to improve people's lives through programs across the state. These programs assist with housing, build strong neighborhoods and help create places where people want to live and work. MSHDA's programs work in four areas: Affordable Rental Housing, Supporting Homeownership, Ending Homelessness, and Creating Vibrant Cities and Neighborhoods. MSHDA's loan and operating expenses are financed through the sale of tax-exempt and taxable bonds as well as notes to private investors, not from state tax revenues. Proceeds are loaned at below-market interest rates to developers for rental housing and help fund both mortgages and home improvement loans. MSHDA also administers several federal housing programs.

### **NCCS Center for Nonprofit Housing**

Fremont, MI

\$40,899.48 - Comprehensive Counseling

NCCS Center for Nonprofit Housing (CNH) is committed to assuring all members of its community have access to quality affordable housing, one home at a time. This mission is accomplished through Housing Education, Housing Choice Vouchers, Individual Development Accounts, Homebuyer Assistance, Rental Housing, and other housing programs.

**Northwest Michigan Community Action Agency (NMCAA)**

Traverse City, MI

\$43,849.23 - Comprehensive Counseling

NMCAA is the "One-Stop Shopping Center" for Housing Counseling Services, Foreclosure Prevention, Reverse Mortgage Counseling, Financial Management Education, Free Low-Income Tax Preparation and Education, and Individual Development Accounts in Northern Michigan. NMCAA is a Community Action Agency covering the ten-county region of Northwest Lower Michigan. Those counties include: Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Missaukee, Roscommon, and Wexford. Throughout NMCAA's 36-year history, one theme has remained constant: dedication to the improvement and self sufficiency of the families served.

**Oakland County Housing Counseling**

Pontiac, MI

\$42,374.36 - Comprehensive Counseling

\$16,394.72 – Reverse Mortgage Counseling

\$35,000.00 - Mortgage Modification and Mortgage Scams Assistance

For the past 20 years, Oakland County Community & Home Improvement's Housing Counseling Unit has provided comprehensive housing counseling to Oakland County residents. Oakland County believes that housing counseling promotes and protects the interests of housing consumers leading to a better quality of life in our community. Community outreach activities are conducted to increase and preserve homeownership opportunities for low-income, minority, and disabled families. The unit affirmatively furthers fair housing by identifying barriers, setting goals to overcome these impediments, and reviewing progress and revising goals as needed.

**Oakland Livingston Human Service Agency (OLHSA)**

Pontiac, MI

\$40,899.48 - Comprehensive Counseling

OLHSA is a nonprofit, community action agency serving Oakland and Livingston counties. Founded in 1964, OLHSA's mission is to enable low-income, elderly and persons with disabilities living in Oakland and Livingston Counties to gain the knowledge and skills to become self sufficient. OLHSA offers counseling in pre-purchase and homebuyer education,

delinquency and default, non-delinquency post-purchase, homeownership vouchers and predatory lending counseling. Housing counseling services are available in English and Spanish.

## **MINNESOTA**

### **Anoka County Community Action Program, Inc. (ACCAP)**

Blaine, MN

\$37,949.74 – Comprehensive Counseling

ACCAP is an independent nonprofit human service provider that began in 1965 under the Economic Opportunity Act. ACCAP is committed to helping low income individuals of Anoka County move out of poverty and into the community as productive citizens, and helps in attaining their dream of self-sufficiency. ACCAP focuses on affordable housing, early childhood development, affordable childcare, self-sufficiency support, and services to seniors and services that provide basic needs. Within the realm of permanent affordable housing, comes this agency's homeownership program. ACCAP has been a HUD- approved comprehensive counseling agency since October 24, 1997. The agency has to date educated and counseled over 1,000 individuals to become successful homeowners, realizing the agency's mission of being a catalyst for empowering lower income Anoka County residents to achieve their aspirations and dreams. Visit this agency's website at [www.accap.org](http://www.accap.org).

### **Arrowhead Economic Opportunity Agency Incorporation (AEOA)**

Virginia, MN

\$41,391.11 – Comprehensive Counseling

AEOA is a private non-profit community action agency in its 45th year of service to the residents of Northeastern Minnesota. It is the agency's mission to "strengthen communities by providing opportunities to people experiencing social and economic challenges." AEOA has operated a Homeownership Program for over twelve years in Lake, Cook and St. Louis Counties – excluding the City of Duluth. AEOA's Homeownership Program provides pre-purchase education and counseling to first-time homebuyers and foreclosure prevention counseling and financial assistance to homeowners in danger of foreclosure. Arrowhead Economic Opportunity Agency, Inc. is a HUD-approved housing counseling agency and since inception has assisted over 3500 households with homeownership services. AEOA believes in investing in programs that help people build assets and work toward self-sufficiency. For more information about the services AEOA offers, visit the agency's website at [www.aeoa.org](http://www.aeoa.org).

### **Carver County Community Development Agency (CDA)**

Chaska, MN

\$39,916.24 – Comprehensive Counseling

CDA is a HUD-approved housing counseling agency that has been providing services to Carver and Scott County residents since 1996. The CDA's mission is to provide comprehensive housing counseling services to those in need in Carver and Scott Counties. The type of counseling provided by CDA includes: homeless, rental, pre-purchase (home buyer education) and post-purchase (including foreclosure mitigation counseling and non-delinquency counseling). As a Community Development Agency we also provides affordable housing options which include Public Housing, Section 8, Shelter Plus Care, Transitional Housing and several other state funded housing options. As of the end of June 2010, CDA has served over 2,290 clients and anticipates serving over 3,500 by the end of 2010. For more information on the services that the CDA offers, please visit the agency's website at [www.carvercda.org](http://www.carvercda.org).

**Catholic Charities of the Diocese of St. Cloud (CCDSC)**

St. Cloud, MN

\$44,340.85 – Comprehensive Counseling

CCDSC is a non-profit, human services organization supported by generous individuals, foundations, businesses and faith communities. The agency builds communities, promotes family life, and enhances human dignity by providing quality services to meet the physical, social, emotional, and spiritual needs of individuals and families of all faiths and beliefs. The agency has served Central Minnesota since the late 1800s, adding services to address emerging community needs. Today the agency hosts comprehensive housing counseling services including: pre-purchase counseling, mortgage delinquency and default resolution counseling, financial management/budget counseling, rental housing counseling, services for homeless counseling, and workshops include: non-delinquency post purchase, fair housing, pre-purchase education, predatory lending education, and pre-purchase homebuyer education workshops. More information about the organization can be found at [www.ccstcloud.org](http://www.ccstcloud.org).

**City of Saint Paul Department of Planning and Economic Development (PED)**

St. Paul, MN

\$44,832.47 – Comprehensive Counseling

\$45,000.00 – Mortgage Modification and Mortgage Scams Assistance

The City of Saint Paul Department of PED has been in existence for over 22 years. As a HUD-approved housing counseling agency, each year PED's housing counselors serve well over a thousand individuals and families in the areas of mortgage delinquency and default resolution counseling. The agency's foreclosure prevention program is known as the Mortgage Foreclosure Prevention Program (MFPP). MFPP housing counselors serve Saint Paul homeowners facing foreclosure by providing education about the foreclosure process and legal

timelines, working with the homeowner's lender on Making Home Affordable including HAMP and HARP modifications and refinance, evaluating possible foreclosure solutions, making referrals to community resources and providing one-time loans to cure default available on a case by case basis. For more information, visit [www.stpaul.gov](http://www.stpaul.gov).

### **Community Action Duluth (CAD)**

Duluth, MN

\$41,882.73 – Comprehensive Counseling

CAD's mission is to use innovative strategies to mobilize low- income people and the broader community to build assets that prevent poverty, create equality, and strengthen the community. Since 1965, CAD has provided financial asset building services to over 8500 low-income clients. Housing Counseling activities are designed to assist low- and moderate- income people before they become homeowners. Individual on-going sessions increase skills and knowledge of participants to make them mortgage ready. Financial education classes are offered to increase the knowledge of potential homebuyers on issues such as credit repair, debt reduction, budgeting, savings, money management, predatory lending avoidance, investing, increasing credit scores, qualifying for a mortgage and dealing with banks and insurance companies. Visit their website at [www.communityactionduluth.org](http://www.communityactionduluth.org).

### **Dakota County Community Development Agency (CDA)**

Egan, MN

\$41,882.73 – Comprehensive Counseling

\$20,000.00 – Mortgage Modification and Mortgage Scams Assistance

The Dakota County CDA is a local government organization that was created in 1971. Since that year, the CDA has grown into one of the largest local providers of affordable housing and community development programs in Minnesota. Currently, the CDA administers over 30 programs that serve the communities and residents of Dakota County (a suburb of Minneapolis-St. Paul metropolitan area). The CDA has been administering the pre-purchase education program since 1996 and began offering pre-purchase and foreclosure counseling in 2003. Over the past two years, agency staff members have counseled over 2,770 household experience or concerned about foreclosure and have counseled over 425 household interested in purchasing their first home. For FY10, CDA proposes to continue providing housing counseling in the areas of pre-purchase and foreclosure counseling and pre-purchase education. In addition, the CDA will provide additional efforts in assisting clients with mortgage modifications and inform clients about fair lending abuse and/or loan scams. Visit the agency's website at [www.dakotacda.org](http://www.dakotacda.org).

### **Homeownership Preservation Foundation (HPF)**

Minneapolis, MN

\$1,722,606 – Comprehensive Counseling

\$1,000,000.00 – Mortgage Modification and Mortgage Scams Assistance

Established in 2004, HPF is a national nonprofit organization dedicated to reducing foreclosures and preserving homeownership. HPF created and operates the nationally recognized Homeowner's HOPE Hotline, 888-995-HOPE. HPF is a trusted resource for households in need of assistance with foreclosure issues. The organization is educating homeowners, hoping to increase their financial confidence and leave them better able to achieve their homeownership goals. HPF works with a broad network of partners, including local and national nonprofit organizations, government and mortgage industry leaders. Since 2004, HPF's HOPE Hotline has received more than four million calls and has counseled more than one million distressed homeowners nationwide. For more details, visit [www.995hope.org](http://www.995hope.org).

**Lutheran Social Service of Minnesota (LSS)**

Duluth, MN

\$40,899.48 – Comprehensive Counseling

\$70,000.00 – Mortgage Modification and Mortgage Scams Assistance

LSS of Minnesota is one of the largest providers of full-service, community-based, financial counseling services in Minnesota and has offered services since 1987. LSS, a member agency of the National Foundation for Credit Counseling, is a HUD-approved housing counseling agency, and meets or exceeds state requirements for professional licensure and delivery of services. The mission of LSS Financial Counseling Service is to “help people gain control of their finances and achieve financial wellness.” Housing counseling services provided by the agency include: pre-purchase and mortgage delinquency counseling, as well as reverse mortgage counseling. The agency also serves as a provider of budget counseling and assessment, debt management programs, bankruptcy counseling / education and financial education services. Since 1994, LSS has been an administrator for the Minnesota Housing Finance Agency Foreclosure Prevention Assistance Program for much of greater Minnesota. The agency successfully provides foreclosure counseling and loss mitigation assistance for about 60 of 87 counties in the state, and has taken on under-served areas, as needed. Visit the agency's website at [www.lssmn.org/debt](http://www.lssmn.org/debt).

**Reverse Mortgage Counselors, Incorporated (RMCI)**

St. Paul, MN

\$35,983.25 – Comprehensive Counseling

RMCI is a HUD-approved nonprofit housing counseling agency formed in 2004 and located in St. Paul, Minnesota. Its mission is to educate senior citizens in Minnesota about reverse mortgages and to assist them in making decisions about their housing options. RMCI started providing counseling to seniors in Minnesota and Wisconsin in 2005. During the counseling process, RMCI educates people by providing information about housing options so they can

make an informed decision. They also help people connect to programs and services that can be beneficial. Visit the agency's website at [www.reversemortgagecounselors.us](http://www.reversemortgagecounselors.us).

**Southern Minnesota Regional Legal Services (SMRLS)**

St. Paul, MN

\$45,324.10 – Comprehensive Counseling

SMRLS is the oldest legal aid organization in Minnesota and has been providing high quality legal services for over 80 years. SMRLS has been in operation as a HUD-approved housing counseling agency for over 25 years. SMRLS provides comprehensive counseling services including: pre-occupancy and post occupancy counseling and mortgage delinquency and default counseling. The agency assists clients with housing searches, fair housing issues, mortgage defaults, rental delinquencies, non-monetary defaults in rental housing, eviction defense and habitability issues. The program also provides trainings to groups on landlord-tenant rights and responsibilities. Last year, the program provided assistance to 1398 clients. Visit their website at [www.smrls.org](http://www.smrls.org).

**Tri-County Action Program, Inc. (Tri-CAP)**

Waite Park, MN

\$35,000.00 – Comprehensive Counseling

Tri-CAP is a private, non-profit agency that has served the counties of Benton, Sherburne and Stearns for 45 years. Its mission is to expand opportunities for the economic and social well being of our residents and also to expand the development of our communities. Tri-CAP has been a HUD approved housing counseling agency since 1996. Tri-CAP currently administers the Family Homeless Prevention & Assistance Program (FHPAP), the Emergency Food & Shelter Program (EFSP), and the HUD housing counseling program. Under these programs for the time period of October 1, 2009 to August 18, 2010 we have served 277 households. This year's HUD grant will support the continuation of these important programs. Visit the agency's website at [www.tricap.org](http://www.tricap.org).

**Twin Cities Habitat for Humanity (TCHH)**

Minneapolis, MN

\$35,500.00 – Comprehensive Counseling

TCHH brings people together to create and preserve homeownership in its neighborhoods, to partner with hard-working, low-income families to be successful homeowners, and to inspire action that promotes affordable housing for everyone in our community. Twin Cities Habitat will serve more than 900 families this year by creating and preserving homeownership in the Twin Cities. TCHH became a HUD approved housing counseling agency in 2009, and has since

offered services in both mortgage delinquency and default resolution counseling and also offers pre-purchase homebuyer education workshops. The agency is best known for its homeownership program which builds and rehabs simple, quality homes in partnership with low-income families and the community. Twin Cities Habitat for Humanity also preserves homeownership by helping low-income homeowners repair and maintain their homes through our A Brush with Kindness program and by assisting families living in the City of Minneapolis who are facing foreclosure or who have fallen behind in their mortgage payments through our Mortgage Foreclosure Prevention program. The agency's website is [www.tchabitat.org](http://www.tchabitat.org).

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

St. Paul, MN

\$42,865.98 – Comprehensive Counseling

\$20,000.00 – Mortgage Modification and Mortgage Scams Assistance

The Washington County Housing and Redevelopment Authority was established in 1981 and is governed by a seven member Board of Commissioners appointed by the Washington County Board of Commissioners. The Authority's mission is "to promote community and economic development, and provide and maintain affordable, decent and safe housing opportunities in Washington County". In 2002, the Authority began providing a homeownership program with an eight-hour home buyer education workshop entitled "HomeStretch". In December 2007, a resolution was adopted and authorized the Authority to provide housing counseling services. The Authority offers a full spectrum of affordable housing services including pre-purchase/home buying; resolving or preventing mortgage delinquency or default; locating, securing, or maintaining residence in rental housing; and shelter or services for the homeless. For additional information, visit the Authority's website at [www.wchra.com](http://www.wchra.com).

## **MISSISSIPPI**

### **Housing Authority of the City of Jackson, MS (JHA)**

Jackson, MS

\$39,424.61 - Comprehensive Counseling

JHA was established in 1969 by resolution of the City Commission of the City of Jackson, Mississippi. JHA is a leader in the community in providing quality and affordable housing, while maintaining a safe environment, supported by programs and services to encourage economic improvement, personal empowerment and homeownership. JHA operates 164 units of low-income public housing, 12 single-family homes and 584 Housing Choice Vouchers. Currently under construction are 22 new affordable housing units and a commercial complex that will house, among other things, the Housing Counseling Program and Family Self

Sufficiency Program. JHA became a HUD approved Housing Counseling Agency in December 2009 and provides pre-purchase counseling, mortgage delinquency and default resolution counseling, home improvement and rehabilitation counseling, financial management/budget counseling, rental counseling, services for the homeless, homebuyer education workshops, post purchase counseling, fair housing counseling and predatory lending workshops.

**Housing Education and Economic Development, Inc. (HEED)**

Jackson, MS

\$44,832.47 - Comprehensive Counseling

\$15,000.00 – Reverse Mortgage Counseling

\$30,000.00 - Mortgage Modification and Mortgage Scams Assistance

HEED is a non-profit organization that has been providing comprehensive housing counseling in Mississippi for 21 years. HEED's goal is to help Mississippi residents make wise housing choices and avoid becoming victims of predatory lending or unfair lending practices. Through its counseling program, HEED assists individuals and families in improving their housing conditions. The organization provides homebuyer education, fair housing workshops, predatory lending workshops, financial literacy workshops, mortgage default workshops, pre-purchase counseling, default counseling, rental counseling, home equity conversion mortgage (HECM) counseling and homeless counseling. During Fiscal Year 2008-2009, HEED provided 445 clients with housing counseling services.

**Mississippi Home Corporation (MHC)**

Jackson, MS

\$175,000 – Comprehensive Counseling

MHC is a public-purpose corporation created to help provide affordable housing within the state. As the State Housing Finance Agency, MHC offers both low-interest mortgages and low-interest loans for down payment and closing costs. MHC also offers mortgage financing to help individuals with weak credit become homeowners, while improving their credit. Further, MHC operates the Mississippi Affordable Housing Development Fund, which assists in financing site development, construction and mortgages on single and multi-family properties for low and moderate-income individuals. MHC's housing counseling services benefited 13,728 clients during Fiscal Year 2008-2009. [www.mshomecorp.com](http://www.mshomecorp.com)

**Mississippi Housing Initiative (MHI)**

Jackson, MS

\$300,000 – Comprehensive Counseling

MHI is a HUD regional housing counseling intermediary that works with other Community Housing Development Organizations, Community Development Corporations, faith-based

organizations, local municipalities and other housing-related entities to meet the challenges facing its constituents and partners. Its goal is to spearhead sustainable homeownership and financial literacy education throughout the States of Alabama, Arkansas, Louisiana, Mississippi and Tennessee, while continuing to provide quality comprehensive direct client services in all areas of homeownership, financial literacy and fair housing education.

## **MISSOURI**

### **Better Family Life, Inc. (BFL)**

St. Louis, MO

\$38,932.99 – Comprehensive Counseling

BFL celebrated 27 years of service to the St. Louis region in February 2010. BFL is a regionally focused community development corporation dedicated to the prosperity and growth of the American Family. Its mission is to develop low- and- moderate income housing as well as establish youth, job training, financial literacy and cultural arts programs for residents who are unemployed, underemployed or skill deficient. In addition to employing a full time professional staff of 117, BFL annually serves over 25,000 clients in its service area. BFL is a HUD-approved housing counseling agency and is also FDIC certified to provide a myriad of financial literacy services. All counseling programs are delivered with a commitment to excellence and a focus on one-on-one confidential counseling. Since 1999, BFL has served over 2,250 clients and provided down payment financial assistance for over 500 first-time homebuyers.

### **Community Services League (CSL)**

Independence, MO

\$40,407.86 – Comprehensive Counseling

CSL is dedicated to eradicating poverty by promoting self-sufficiency and providing resources through innovative and effective programs to people in need. In 1916, a group of women created Community Welfare League as a way to reach out to those who had fallen on hard times. The name was later changed to Community Services League, but the legacy of neighbors-helping-neighbors still serves as the foundation for CSL's work. Over the past 95 years, the program has evolved as one generation took over from the next, but the mission to move families from poverty to self-sufficiency has remained the same. Last year, CSL helped more than 49,000 individuals through Work Express, which provides assistance in obtaining, retaining and advancing employment through emergency assistance, by providing help with the basic needs of food, clothing, prescription and utility costs; and through the agency's housing program. CSL's housing program assists the homeless and those at risk of becoming homeless with permanent housing, housing counseling, budgeting, rent-assistance, liaison and advocacy with public

housing agencies, landlords, and lenders as well as an on-site HUD certified Housing Counselor. Visit this agency's website at [www.cslcares.org](http://www.cslcares.org).

### **Greater Kansas City Housing Information Center (HIC)**

Kansas City, MO

\$38,932.99 – Comprehensive Counseling

Greater Kansas City HIC was established in 1970 and became the first HUD-approved housing counseling agency in the Kansas City metropolitan area. This agency serves the areas of Clay, Cass, Platte, and Jackson counties in Missouri, Johnson, and Wyandotte in Kansas. Its goal is to make sure all people have access to affordable housing on an equal opportunity basis and foster economic opportunity for low-income persons and minorities through public-private partnerships. HIC provides a full range of housing counseling activities to all ages, individuals, families, and all ethnic groups. Annually, HIC provides quality housing counseling services to over 1,500 people. HIC provides the following housing counseling activities: mortgage default resolution and foreclosure prevention, fair housing, pre-purchase counseling, homebuyer education workshops, rental counseling, predatory lending issues, and services for the homeless. More information about this agency can be found on their website at [www.hickc.org](http://www.hickc.org).

### **Housing Options Provided for the Elderly (HOPE)**

St. Louis, MO

\$44,832.47 – Comprehensive Counseling

HOPE exists to help older adults live with dignity and independence in the housing most appropriate to their circumstances. HOPE helps seniors and their families explore the range of housing choices and other options available to them by visiting clients in their homes; understanding clients' needs and desires; identifying problems or needs clients would like address; educating about available resources and other means of addressing problems and meeting needs; assisting clients in identifying outcomes of their choice; assisting clients in making a plan to achieve their goals; and assisting clients in carrying out their plans. The agency targets low-income elderly, minority elderly, and senior homeowners for their services, and a current focus is Reverse Mortgage Counseling. HOPE was incorporated as a not-for-profit agency in 1987, has served over 28,000 clients to date and serves clients without regard to race, religion or sexual preference. HOPE's website is [www.HOPEstl.com](http://www.HOPEstl.com).

### **Justine Peterson Housing and Reinvestment Corporation**

St. Louis, MO

\$44,832.47 – Comprehensive Counseling

\$33,980.19 – Reverse Mortgage Counseling

\$30,000.00 – Mortgage Modification and Mortgage Scams Assistance

Justine Peterson Housing and Reinvestment Corporation is named after the late Justine M. Peterson who helped hundreds of low- to moderate-income families in the St. Louis area purchase their own homes. Justine Peterson is a Missouri not-for-profit corporation that assists low- to moderate-income families to acquire assets. Loan counselors prepare and train individuals for home purchase through one-on-one counseling and homebuyer education seminars. Justine Peterson continues to assist its clients after home purchase by providing counseling services to clients who struggle with payment issues in order to protect their ownership investment. Since its inception in 1997, Justine Peterson has counseled over 16,000 one-on-one prospective homebuyers and assisted nearly 4,000 clients to close on homes, accessing \$340 million in mortgage loans. Of these closed clients, 80 percent were under 80% of the median income, 81 percent were minorities, and 68 percent were female-headed households. For additional information, visit the agency's website at <http://justinepetersen.org>.

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

Kansas City, MO

\$44,340.85 – Comprehensive Counseling

\$14,655.60 – Reverse Mortgage Counseling

Legal Aid of Western Missouri is a private, not-for-profit law firm with over 100 staff members including 50 attorneys serving clients throughout Western Missouri. The agency's mission is to improve the lives of those in need through quality legal assistance. Legal Aid has, since 1964, carried out that mission by solving the housing problems of low-income residents of Western Missouri. Legal Aid doesn't charge a fee for the services it provides to its clients, and the agency handles more than 1,200 housing cases per year. The spectrum of housing cases handled by the agency range from preventing unlawful foreclosures and evictions to drafting beneficiary deeds for low-income home owners, enabling them to transfer their property to loved ones when they pass away. The agency also helps low-income urban neighborhoods convert blighted abandoned houses into high quality, owner-occupied property. For additional information about Legal Aid, please see the agency's website at [www.lawmo.org](http://www.lawmo.org).

### **Legal Services of Eastern Missouri (LSEM)**

St. Louis, MO

\$41,391.11 – Comprehensive Counseling

LSEM is an independent non-profit organization that has served the legal needs of low-income people for more than five decades. LSEM's mission is to provide high-quality civil legal assistance and equal access to justice for low-income people in eastern Missouri. LSEM's HUD-approved housing counseling program will provide services to individuals and families facing loss of housing due to eviction, condemnation, foreclosure, or predatory lending practices. LSEM

offers a holistic approach to its housing counseling services, providing legal representation with a supportive social work component. The agency will provide services to eligible residents in LSEM's 21 county service area, which includes Adair, Clark, Franklin, Jefferson, Knox, Lewis, Lincoln, Macon, Marion, Monroe, Montgomery, Pike, Ralls, Schuyler, Scotland, Shelby, St. Charles, St. Louis, Warren, and Washington counties and St. Louis City. On average, LSEM handles more than 1,800 cases involving housing and homelessness annually. For more information visit: the agency's website at [www.lsem.org](http://www.lsem.org).

### **North East Community Action Corporation (NECAC)**

Bowling Green, MO

\$35,983.25 – Comprehensive Counseling

NECAC is a community action agency founded in 1965. NECAC services a twelve county area in Northeast Missouri. The mission of the agency is to provide temporary assistance to our neighbors in need, helping them to become self-sufficient to build better lives. NECAC is a HUD-approved housing counseling agency that provides pre-purchase/homebuyer education counseling; post purchase counseling, foreclosure prevention counseling; and develops and manages affordable housing. NECAC has served over 400 families with the counseling programs in the past year. NECAC's web address is [www.necac.org](http://www.necac.org).

### **West Central Missouri Community Action Agency (WCMCAA)**

Appleton City, MO

\$41,882.73– Comprehensive Counseling

\$17,993.40 – Reverse Mortgage Counseling

WCMCAA has been in community action and social services for over 45 years and has been a HUD-approved housing counseling agency for over 26 years. WCMCAA has been a regular recipient of housing counseling funds and provides a wide variety of housing counseling services that include mainly one-on-one and some group counseling for the following services: pre- and post-purchase homeownership, mortgage delinquency/default, scams and predatory lending, reverse mortgage and HECM, renter counseling, fair housing and homeless referrals. The WCMCAA's housing counseling activities have increased dramatically over the past few years, and the WCMCAA anticipates continued growth and need for housing counseling services in the agency's jurisdiction.

### **Youth Education and Health in Souard (YEHS)**

St. Louis, MO

\$43,357.60 – Comprehensive Counseling

YEHS, a non-profit community based corporation, was founded in 1972 to reduce the drop-out rate and prevent the displacement of low and moderate income residents through the development of

housing, youth, elderly, employment and other programs. YEHS has been a HUD-approved housing counseling agency since 2001. The housing counseling program provides financial education, and both individual and group counseling services. These services target low- and moderate- income area residents, homeless persons, and young people from YouthBuild. Housing counseling clients are given priority for placement in YEHS's rental housing and affordable homes it is developing with Red Brick Community Land Trust for purchase. Each year persons seeking housing counseling and financial services from YEHS have increased significantly; last year 755 clients were assisted. For more information on this agency, please visit its website at [www.yehstl.org](http://www.yehstl.org).

## **MONTANA**

### **Human Resource Development Council of District IX, Inc. (HRDC)**

Bozeman, MT

\$44,832.47 – Comprehensive Counseling

HRDC of District IX, Inc. is Southwest Montana's leading community development and social services provider. Since 1975, HRDC has provided innovative programs to assist and empower low- income families to its service area, which includes Gallatin, Park and Meagher counties. This year's HUD grant will provide rental, emergency housing and homeownership assistance to the HRDC's customers through individual and group counseling and education. Services to be provided include: pre-purchase homeownership education and counseling, mortgage delinquency prevention, post-purchase counseling, counseling to locate or maintain affordable rental housing, and services for homeless persons. The agency's website is [www.thehrdc.org](http://www.thehrdc.org).

### **Montana Board of Housing (MBOH)**

Helena, MT

\$166,486.41 – Comprehensive Counseling

MBOH serves the housing needs of Montana's low- and moderate- income population as the tax-exempt bond and tax credit financing agency for the state. Since its inception in 1975, MBOH has assisted more than 35,000 Montanans in becoming homeowners and provided nearly 5,000 units of rental housing through federal tax credits and other rental housing financing. MBOH is one of 31 housing organization partners that formed the Montana Homeownership Network (MHN) in 1997. Today, MHN offers rental counseling, homebuyer counseling and education, down payment assistance, housing rehabilitation, and foreclosure prevention counseling statewide. Its success has brought national recognition, including a first-place award from NeighborWorks® America in 2010 for the number of potential homebuyers who have been educated, several first-place NeighborWorks® for innovation, and the national award in 2007 for MHN's Executive Director, who was named Emerging Leader of the Year among all NeighborWorks® organizations nationally. MBOH will use the funds from this grant to support

MHN and its 22 partners who will provide counseling services all across Montana. Visit the MBOH website at [www.housing.mt.gov/About/MBOH/default.mcp.x](http://www.housing.mt.gov/About/MBOH/default.mcp.x).

## **NEBRASKA**

### **Credit Advisors Foundation (CAF)**

Omaha, NE

\$43,357.60 – Comprehensive Counseling

\$37,177.55 – Reverse Mortgage Counseling

CAF is an accredited national, non-profit credit, debt, and housing counseling organization that has helped clients with their housing goals for 50 years. CAF provides financial education to enhance the financial literacy of consumers nationwide, help consumers prepare for home ownership, avoid default or foreclosure, and sustain their housing situation of choice. The organization became a HUD-approved housing counseling agency on May 4, 2004 and now offers housing services to the Great Omaha area. Services available to Western Iowa and Nebraska include homebuyer education, pre-purchase counseling, mortgage delinquency counseling, home equity conversion mortgage (HECM) counseling, financial education and literacy, money debt management, and post-purchase counseling. The agency's website is [www.creditadvisors.org](http://www.creditadvisors.org).

### **Family Housing Advisory Services, Inc. (FHAS)**

Omaha, NE

\$45,815.72 – Comprehensive Counseling

Established in 1968, FHAS became a HUD-approved housing counseling agency in 1970. FHAS addresses housing issues for the homeless, renters, first-time homebuyers, homeowners, seniors, the disabled and domestic violence victims. FHAS's goal is to prevent homelessness, increase homeowner education, reduce foreclosures, improve financial literacy, build assets, and eliminate discriminatory housing barriers through its Fair Housing Center. FHAS mission is to improve the quality of life by helping people achieve housing and financial stability through education and advocacy. For more information, please visit this agency on the web at: [www.fhasinc.org](http://www.fhasinc.org).

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

Chadron, NE

\$45,324.10 – Comprehensive Counseling

\$29,184.15 – Reverse Mortgage Counseling

High Plains Community Development Corp. was incorporated in January 1995 and received CHDO status in March 1995. The agency became a HUD-approved housing counseling agency in 2000 and has served over 4600 clients since that year. Its services are provided throughout western Nebraska, with limited services also provided in Wyoming. High Plains is the only HUD-approved housing counseling agency in Nebraska's 3<sup>rd</sup> Congressional District, an area encompassing 64,000 square miles. High Plains' services include homebuyer education programs, pre-purchase and post-purchase counseling, loss mitigation counseling for those facing default and foreclosure, homeless/displacement counseling, reverse mortgage counseling, predatory lending and assistance. The agency also makes referrals for Fair Housing complaints as well as providing assistance for renters regarding Nebraska's Landlord and Tenant Act. High Plains employs two HUD HECM Roster Counselors who specialize in reverse mortgage counseling for the states of Nebraska and Wyoming. High Plains' website is [www.highplainscdc.com](http://www.highplainscdc.com)

**Neighborhoods Inc, d/b/a NeighborWorks® Lincoln**

Lincoln, NE

\$42,865.98 – Comprehensive Counseling

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

**NEVADA**

**Consumer Credit Counseling of Southern Nevada (CCCS)**

Las Vegas, NV

\$39,916.24 – Comprehensive Counseling

\$17,993.40 – Reverse Mortgage Counseling

\$70,000.00 - Mortgage Modification and Mortgage Scams Assistance

CCCS of Southern Nevada and Utah, a non-profit 501(c)(3) organization, has been serving the residents of Nevada since 1972, with Utah added in 2005. CCCS is a United Way member

agency in Southern and Northern Nevada. CCCS has been a HUD approved local housing counseling agency for over two decades. The CCCS Vision is to create a community culture of financial responsibility. Their Mission, to promote economic security through financially responsible behavior to all consumers, regardless of the ability to pay, is fulfilled through provision of comprehensive services. These services, available in English and Spanish, include default/delinquency, reverse mortgage, foreclosure and scam prevention counseling, first-time homebuyer pre- and post-purchase education, down-payment assistance programs, assistance in maintaining rental housing, and services for the homeless. During the last HUD year CCCS served 26,870 households with housing services in English and Spanish. The agency proposes to serve 1,660 clients with the HUD grants. Access to services for consumers may be through the CCCS toll-free number (800) 451-4505.

**Nevada Legal Services, Inc. (NLS)**

Las Vegas, NV

\$40,899.48 – Comprehensive Counseling

\$70,000.00 - Mortgage Modification and Mortgage Scams Assistance

NLS is a non-profit law firm that has provided free legal assistance to low-income residents of Nevada for more than 27 years. NLS is a state wide organization assisting residents in every county of Nevada. Its mission is to strengthen the community by ensuring fairness and providing equal access to justice for low income residents. The agency primarily offers direct one-on-one counseling in the following areas: Rental Counseling, Homelessness/Displacement Counseling and Mortgage Delinquency/Default Counseling. Nevada Legal Services, Inc. proposes to serves approximately 2,000 clients with funding from these grants. For further information visit:

<http://www.nlslaw.net>

**Washoe County Dept of Senior Services**

Reno, NV

\$ 41,882.73 – Comprehensive Counseling

\$ 10,000.00 – Reverse Mortgage Counseling

\$ 70,000.00 - Mortgage Modification and Mortgage Scams Assistance

Washoe County Senior Law Project (SLP) is operated by Washoe County Senior Services, a Department of Washoe County. SLP provides legal services without charge to the senior citizens of Washoe County and surrounding communities regarding civil law issues. SLP's mission is to help seniors to remain as independent as possible. SLP prioritizes issues of basic need such as housing, consumer, government benefits including health resources, elder rights, and basic end of life planning matters. SLP services give priority to low-income, minority and frail seniors. SLP has operated in its present form since 1990 and has been a HUD approved Housing Counseling Agency since July of 1998. Within those areas, there are a multitude of housing issues including rental subsidies, home foreclosures, fair housing and supportive

housing that are resolved through housing counseling. SLP has recently increased its housing counseling commitment to assist its clients avoid foreclosure. SLP's staff of three attorneys, four paralegals and three legal secretaries, supported by substantial pro bono assistance from private attorneys, allows SLP to handle over 2,300 legal and housing counseling matters each year. SLP proposes to serve 1,295 with the HUD grants. For additional information visit:

<http://www.washoecounty.us/seniorsrv/legal.htm>

**Women's Development Center (WDC)**

**Las Vegas, NV**

\$35,983.25 – Comprehensive Counseling

WDC has been providing housing counseling services to residents of Clark County, Nevada for over 20 years. WDC is an organization committed to providing opportunities to economically disadvantaged families by securing transitional, permanent housing and home ownership. The organization provides homebuyer education, foreclosure intervention and mitigation services, and credit/debt management to low and low-moderate income residents in Southern Nevada. WDC proposes to provide services to 870 clients with the grant. For additional information visit their website at: <http://www.wdclv.org/>

**NEW HAMPSHIRE**

**Affordable Housing, Education and Development, Inc. (AHEAD)**

Littleton, NH

\$40,407.86 - Comprehensive Counseling

Since its startup in 1991 with modest beginnings, AHEAD has grown into a mature community-based development corporation with a staff of eight professionals. AHEAD owns and operates 278 units of affordable multifamily rental housing in nine separate communities throughout northern Grafton and Coös Counties. AHEAD develops an average of 10 new units per year using a combination of new construction and substantial rehabilitation. Since 2000, AHEAD has educated nearly 1,000 households and assisted over 375 families to realize their dream of homeownership.

**Concord Area Trust for Community Housing (CATCH)**

Concord, NH

\$38,000.00 - Comprehensive Counseling

CATCH Neighborhood Housing, an award winning, community-based nonprofit organization, has been offering affordable housing and housing services to Merrimack County families for 19 years. Since 1989, CATCH has created 197 safe, attractive, permanently affordable housing

units. Over the last eight years, CATCH has broadened its services to assist families and individuals in achieving financial stability and realizing the dream of homeownership through its Affordable Homes for Sale program and Home Buyer and Financial Success Center.

**Granite State Independent Living (GSIL)**

Concord, NH

\$43,849.23 - Comprehensive Counseling

Founded in 1980, GSIL is a statewide nonprofit organization whose mission is to promote life with independence for people with disabilities. GSIL has a long, distinctive history of providing services for over 159,641 people with disabilities living in New Hampshire.

**Neighborhood Housing Services of Greater Nashua (NHSGN)**

Nashua, NH

\$35,000.00 - Comprehensive Counseling

NHSGN is a community based nonprofit organization and a charter member of NeighborWorks America. By providing homebuyer education, and developing and managing low-income rental housing with the help of private and federal funding sources, NHSGN has created high-quality, affordable housing throughout the greater Nashua area, including apartments with supportive services for low-income seniors.

**Neighborworks @ Greater Manchester (NWGM)**

Manchester, NH

\$38,932.99 - Comprehensive Counseling

NWGM is a nonprofit organization dedicated to the improvement of the lives of individuals and families living in the Greater Manchester region. Founded in 1992, its mission is to enhance peoples' lives and the community environment by providing access to quality housing, revitalizing neighborhoods and supporting opportunities for personal empowerment.

**New Hampshire Housing Finance Authority (NHHFA)**

Bedford, NH

\$108,294.00 - Comprehensive Counseling

NHHFA is a nonprofit, public benefit corporation established by the State Legislature in 1981. NHHFA's mission is to promote, finance and support safe, affordable and needed housing and related services to New Hampshire families. It operates a number of programs designed to assist low- and moderate-income persons to obtain housing. Since its inception, NHHFA has assisted

more than 37,000 families to purchase their own homes and has been instrumental in financing the creation of more than 14,000 multi-family housing units.

## **NEW JERSEY**

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

Millville, NJ

\$40,407.86 - Comprehensive Counseling

\$70,000.00 - Mortgage Modification and Mortgage Scams Assistance

AHOME is a nonprofit, faith-based community housing provider located in Millville, NJ. It has provided a full range of housing counseling services at no cost to more than 2,400 families in the City of Millville and the South Jersey region. Housing counseling services include comprehensive pre- and post-purchase, debt management and family asset building, credit, landlord/tenant dispute, home repair and maintenance, Fair Housing issues, and foreclosure prevention (loss mitigation).

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

Eatontown, NJ

\$42,374.36 - Comprehensive Counseling

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

### **Brand New Day (BND)**

Elizabeth, NJ

\$38,932.99 - Comprehensive Counseling

BND was established in 1985 as a 501(c)(3) not-for-profit community development corporation. Its mission is to (1) enhance the quality of life for low-to-moderate income people via development, management and preservation of affordable housing, (2) promote neighborhood-based education and economic development opportunities, and (3) advocate for social equality in New Jersey. Since 2003, before becoming a HUD-Approved Counseling Agency in 2007 and prior to its designation as a NeighborWorks Homeownership Center in 2009, Brand New Day has provided quality homeownership education and housing counseling services. With nationally certified counselors, and the support of national, government partners and financial

institutions, it has been able to provide services to 1,199 clients ranging from financial literacy for youth and adults to homebuyers education and most recently foreclosure prevention and intervention counseling. BND has helped make homeownership a reality for several NJ residents who may not have had the opportunity and have helped many others maintain their home.

**Burlington County Community Action Program (BCCAP)**

Willingboro, NJ

\$41,882.73 - Comprehensive Counseling

BCCAP was established in 1965, as a result of the passage of the Economic Opportunity Act of 1964, to address the needs of the low-income population in Burlington County. The mission of the Agency is to combat the causes and reduce the effects of poverty in Burlington County. Since its inception, BCCAP has served the low-income population through a wide range of programs designed to help low-income families achieve self sufficiency.

**Fair Housing Council of Northern New Jersey**

Hackensack, NJ

\$37,949.74 - Comprehensive Counseling

The Fair Housing Council of Northern New Jersey is a private, nonprofit organization that has served as a HUD-approved Counseling Agency for over 20 years. The Council was founded in 1959 and, to date, has provided counseling services to over 20,000 clients throughout the Northern New Jersey area and other surrounding counties. The Council is one of the oldest and most respected fair housing organizations in the United States, and the impact of its programs is felt throughout the state and the nation. The purpose of the Fair Housing Council is to ensure that all who seek housing have an equal opportunity to rent, purchase, finance, insure, and retain the property they choose. The Council provides individual housing counseling services as well as group educational/outreach activities pertaining to pre-purchase/home buying, resolving or preventing mortgage delinquency or default; locating, securing or maintaining residence in rental housing; shelter search and referral services for the homeless; and enforcement of fair housing or fair lending laws prohibiting discrimination.

**Faith Fellowship Community Development Corporation (FFCDC)**

Sayerville, NJ

\$40,899.48 - Comprehensive Counseling

FFCDC is a grass-roots, faith-based, nonprofit 501(c)(3) organization that provides programs and services to improve the quality of life of people in need. We work with community residents and families to uncover and overcome specific barriers to success. FFCDC goes one step further

by empowering people to own their own share of the pond. FFCDC's commitment to asset-building and wealth creation is embodied in its three-fold mission.

**Garden State Consumer Credit Counseling, Inc. d/b/a NOVADEBT**

Freehold, NJ with Offices in CA, NC, NJ, and TX

\$488,043.48 - Comprehensive Counseling

NOVADEBT is a 501(c)(3) nonprofit, financial management service agency headquartered in Freehold, New Jersey in 1991. NOVADEBT provides a wide range of housing counseling services including six core services of budget counseling, financial education, debt management, personal finance, bankruptcy pre-petition counseling and pre-discharge education as well as housing counseling in the areas of pre-purchase/homebuyer education, default/foreclosure prevention, and reverse mortgages. NOVADEBT is a founding member of the Association of Independent Consumer Credit Counseling Agencies and is an active member of the Better Business Bureau of Central New Jersey, NJ Coalition for Financial Education, AICCCA, JumpStart Coalition for Financial Literacy and the Homeownership Preservation Foundation. NOVADEBT was one of the first credit counseling agencies to be designated with ISO 9001:2000 certification, which ensures that NOVADEBT consistently delivers quality services. Financial education is the core of our organization and provided at no cost to any individual in need. For more information, visit their web site at [www.novadebt.org](http://www.novadebt.org).

**Housing Authority of the City of Paterson**

Paterson, NJ

\$42,865.98 - Comprehensive Counseling

It is the Authority's goal is to educate low- to moderate-income families in the homebuyer process in order to provide families with the skills and information that will assist them in maintaining and sustaining their home after purchase. This is achieved through home education group counseling and pre-purchase one-on-one counseling.

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

Perth Amboy, NJ

\$43,357.60 - Comprehensive Counseling

The Housing Authority of the City of Perth Amboy is a Public Housing Authority providing affordable, safe, decent housing in the City of Perth Amboy for over 70 years. In addition to providing housing services, it assists its families and the community to become economically self sufficient. Services provided include housing counseling, Section 8 homeownership program, one-stop training center, credit counseling, Family Self-Sufficiency Program and financial

literacy. These services ensure that its community continues to produce successful homeowners and knowledgeable consumers. The Authority serves over 2,000 families each year.

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

Dover, NJ

\$46,307.35 - Comprehensive Counseling

The Housing Partnership for Morris County, located in Dover, New Jersey, was founded in 1992 to provide resources, group education and one-on-one counseling, focusing on working households on a more modest income who wish to plan for and move on to homeownership. The Partnership provides homeownership education to over 550 households a year. Since 2001, over 375 households have purchased homes through the Housing Partnership programs, investing over \$4.7 million in the economy. Minority homeowners have demonstrated increased success over the past several years constituting almost 40 percent of the Partnership's success.

### **Isles, Incorporated**

Trenton, NJ

\$38,932.99 - Comprehensive Counseling

Founded in 1981, Isles, Inc. is a nationally recognized community development and environmental organization that fosters self-reliant families in healthy, sustainable communities. Annually, Isles provides a range of products and services to thousands of New Jersey residents, including environmental education, community health, urban agriculture, education and job training for at-risk youth, neighborhood and regional planning, asset creation strategies, such as foreclosure and homeownership counseling, financial literacy education, micro business development and micro lending.

### **La Casa De Don Pedro**

Newark, NJ

\$38,441.37 - Comprehensive Counseling

\$25,000.00 - Mortgage Modification/Mortgage Scam Assistance

La Casa de Don Pedro is a comprehensive community-based development corporation and a HUD-approved Housing Counseling agency that has served residents of Newark, New Jersey and Essex County for over 37 years. Built from the bottom up, La Casa is a dynamic organization that has evolved with the changing needs of the community. Its charter program is New Jersey's first bilingual, bicultural daycare center that evolved into an award-winning, accredited early childhood education program. Other outstanding services include: adult education, youth and family initiatives, immigration assistance, weatherization and low-income home energy assistance, affordable housing and real estate development and foreclosure

prevention and housing counseling. Last year La Casa served more than 36,000 people following our mission of fostering self sufficiency, empowerment, and neighborhood revitalization.

**New Jersey Citizen Action (NJCA)**

Newark, NJ

\$45,815.72 - Comprehensive Counseling

\$70,000.00 - Mortgage Modification and Mortgage Scams Assistance

NJCA is a nonprofit organization founded in 1982. NJCA has more than 60,000 individual members and over 100 affiliate organizations representing a population broadly diverse in terms of race, class, gender, ethnicity, age, sexual orientation and disability. Citizen Action provides and coordinates programs and services that work to empower low- and moderate-income people as consumers, citizens and community members and to help them build their financial literacy skills and financial assets. NJCA offers statewide, comprehensive homeownership counseling and financial education programs at no cost to clients. Counseling and education programs are available in English & Spanish.

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

Toms River, NJ

\$35,000.00 - Comprehensive Counseling

Since 1965, O.C.E.A.N. has been the designated Community Action Agency for Ocean County's low- to moderate-income residents. The agency's mission is to provide comprehensive services that improve the quality of life of individuals and families and assist them in moving toward self sufficiency. O.C.E.A.N. has provided housing counseling to the community for 32 years.

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

New Brunswick, NJ

\$38,441.37 - Comprehensive Counseling

PRAB is a nonprofit corporation established in 1971 to provide services that improve the quality of life of the low-income population of central New Jersey in a bilingual and bicultural setting, and to continue its historic role as advocates for the Latino community. PRAB is the primary service provider in Middlesex County that provides bilingual/multicultural diversity in its services. It is through PRAB's Housing Coalition Unit we can provide a range of programs to assist Middlesex County resident's with housing services. Residents receive the following types of housing counseling and education: Homebuyer Education Program; Mortgage Assistance Program; Pre-purchase Homeownership Counseling; NJ Judiciary Foreclosure Mediation Program; Mortgage Delinquency, Default, and Loss Mitigation counseling; Home Equity

Conversion Mortgage (HECM); Marketing and Outreach on Affordable Units; Fair Housing Counseling.

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

West Collingswood Hts, NJ

\$35,000.00 - Comprehensive Counseling

SCUCS is a local nonprofit agency located at 146 Black Horse Pike in West Collingswood Heights. SCUCS is a HUD-approved agency and has provided HECM/reverse mortgage and general housing counseling since 1990. SCUCS's general housing counseling ranges from housing search assistance for seniors interested in securing safer, more affordable housing to mortgage holders and renters experiencing budgetary difficulties.

**Somerset County Coalition on Affordable Housing, Inc. (SCCOAH)**

Raritan, NJ

\$43,849.23 - Comprehensive Counseling

SCCOAH was founded in 1987 in response to the community need for affordable housing in one of the most expensive counties to live in the nation. SCCOAH provides direct housing counseling services to clients free of charge and promotes affordable housing solutions in collaboration with other organizations. SCCOAH assists clients to overcome significant housing hurdles and compete for the limited affordable housing opportunities in the region. The team of trained housing counselors is available to help clients secure and maintain affordable homeownership or rental housing. SCCOAH specializes in intensive counseling services, including reverse mortgage counseling and default mortgage counseling.

**Tri-City Peoples Corporation**

East Orange, NJ

\$40,899.48 - Comprehensive Counseling

\$14,796.04 – Reverse Mortgage Counseling

Tri-City Peoples Corporation is a nonprofit community development corporation that provides comprehensive services to low-income, moderate-income and disadvantaged residents. Tri-City provides group and one-on-one counseling, homebuyer education, pre- and post-purchase homeowner workshops, reverse mortgage counseling, mortgage delinquency, loss mitigation/foreclosure prevention/intervention, mobility and relocation assistance, money/debt management, homeless/rental assistance/Section 8 referrals, homeownership vouchers.

**Tri-County Community Action Agency**

Bridgeton, NJ

\$35,491.62- Comprehensive Counseling

Tri-County Community Action Agency, Inc. has been the federally designated Community Action Program for Cumberland, Salem, and Gloucester counties in New Jersey since 1987. During that time, the agency has received contracts to provide services to the homeless through Social Services to the Homeless grants in all three counties. Tri-County operates more than 109 programs in the areas of housing and economic development, child care/early childhood development, health/nutrition, emergency assistance, youth education/job training and community culture/recreation. Tri-County Community Action Agency, Inc. provides a wide variety of housing counseling services to homebuyers, low- and moderate-income renters and the homeless in Cumberland, Salem, and Gloucester counties in New Jersey. Its mission is "to provide services that improve the quality of life and promote self-sufficiency."

## **NEW MEXICO**

### **Greater Albuquerque Housing Partnership (GAHP)**

Albuquerque, NM

\$38,932.99 – Comprehensive Counseling

GAHP is a nonprofit 501(c)(3) affordable housing developer providing housing development, housing counseling and education, and down payment assistance to first-time, low-income home buyers. GAHP's mission is to improve the quality of life and economic well being of Albuquerque's consolidated plan neighborhoods through the development of quality affordable housing opportunities. In addition to housing development services, GAHP provides one-on-one bilingual homebuyer counseling and group education classes to first-time homebuyers. Over the past seven years, the GAHP has provided homebuyer counseling to over 900 first time homebuyer families. GAHP is currently providing homebuyer counseling and group education classes to all applicants of the New Mexico Mortgage Finance Authority's area and the City of Albuquerque's Neighborhood Stabilization Programs in Bernalillo, Sandoval, and Valencia Counties as well as the City of Albuquerque. More information about this agency can be found online at [www.abqgahp.org](http://www.abqgahp.org).

### **Independent Living Resource Center (ILRC)**

Albuquerque, NM

\$44,340.85 – Comprehensive Counseling

ILRC opened in 1989 and provides housing counseling, individual advocacy, life skill training, peer counseling and information & referral in such areas as transportation, benefits, education,

finances, housing and employment. ILRC has served approximately 12,000 consumers to date, with approximately 3600 of those consumers receiving various forms of housing counseling. The mission of ILRC is to promote a philosophy of independent living, including consumer control, peer support, self-help, self-determination, equal access and individual and system advocacy, in order to maximize the leadership, empowerment, independence and productivity of individuals with disabilities, and the integration and full inclusion of individuals with disabilities into the mainstream of American society. The agency's housing division provides pre-purchase, rental and foreclosure prevention counseling.

### **New Mexico Mortgage Finance Authority (MFA)**

Albuquerque, NM

\$181,940.00 – Comprehensive Counseling

The New Mexico MFA is the state's designated housing agency, providing a full continuum of affordable housing finance. Established in 1975 by the state of New Mexico, MFA's mission is to provide quality, affordable housing opportunities for all New Mexicans. The MFA's role in affordable housing provision in New Mexico is primarily that of a financing and resource distributor. The MFA neither operates nor develops housing directly, but instead works cooperatively with a plethora of private nonprofit and for-profit housing development organizations, service providers, and local governments in order to fulfill its mission. The success of the MFA depends on the success of these entities. Visit this agency's web site at [www.housingnm.org](http://www.housingnm.org).

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

Anthony, NM

\$45,324.10 – Comprehensive Counseling

Since becoming established in 1973 as a nonprofit organization to address housing and economic conditions in southern New Mexico, Tierra del Sol Housing Corporation has become nationally recognized for its ability to improve the living conditions of low-income persons by providing comprehensive housing counseling services, affordable housing through its homeownership and rental programs and for its community development services. Tierra Del Sol has a strong presence in the colonias of New Mexico and a long history of serving minorities, farm workers, displaced persons, single parents, the elderly, and persons with disabilities. Tierra Del Sol has been providing homebuyer education services in Dona Ana County, New Mexico for more than 20 years and in 2004 became a HUD-approved housing counseling agency. Housing education and counseling services include homebuyer education programs, pre-purchase counseling, post-purchase counseling, fair housing education and counseling, financial literacy education and counseling including information on predatory lending tactics, mortgage delinquency counseling, and rental assistance counseling. HUD's 2011 housing counseling grant funds will be used to

provide group workshops and one-on-one counseling services. Tierra Del Sol Housing Corporation's website is [www.tierradelsolhousing.org](http://www.tierradelsolhousing.org).

## **NEW YORK**

### **Abyssinian Development Corporation (ADC)**

New York, NY

\$42,374.36 - Comprehensive Counseling

Founded in 1989, ADC is a 501(c)(3) not-for-profit comprehensive community and economic development corporation dedicated to building the human, social, and physical capital in Harlem. In 1987, Reverend Dr. Calvin O. Butts, III encouraged Abyssinian Baptist Church parishioners to work to rebuild Harlem brick by brick and block by block. From that time, ADC has grown into a nationally renowned entity at the forefront of the local community development field. Since 1989, ADC has created more than 1,200 homeownership and rental units and through community organizing efforts has worked to save and preserve an additional 2,000 affordable housing units.

### **Albany County Rural Housing Alliance, Inc. (ACRHA)**

Voorheesville, NY

\$44,832.47 - Comprehensive Counseling

\$14,200.00 - HECM Counseling

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

### **Allegany County Community Opportunities and Rural Development Corporation (ACCORD)**

Belmont, NY

\$39,424.61 - Comprehensive Counseling

ACCORD, approved as a HUD Housing Counseling Agency, administers several New York State HOME-funded homebuyer assistance grant programs that provide down payment, closing

cost, and mortgage write-down assistance to income-eligible potential homebuyers throughout Allegany County. ACCORD provides pre- and post-purchase counseling, mortgage delinquency, mobility and relocation assistance, renter assistance/Section 8, money/debt management, fair housing assistance, and homeless services.

**Asian Americans for Equality (AAFE)**

New York, NY

\$37,458.12 - Comprehensive Counseling

\$50,000.00 - Mortgage Modification and Mortgage Scams Assistance

For over 30 years, AAFE has assisted in the economic development of the Lower East Side/Chinatown area while also being an advocate and provider of social services for the community. AAFE was founded in 1974 as an advocate for the rights of Asian immigrants and others in need. Since then, AAFE has grown from a volunteer, grassroots, community activist group into a nationally recognized social services and community development organization committed to community service and empowerment, targeting immigrants, low-income families and minorities of New York City.

**Belmont Shelter Corporation**

Buffalo, NY

\$44,340.85 - Comprehensive Counseling

\$18,600.00 – Reverse Mortgage Counseling

Belmont Shelter Corporation has been providing quality service and creative alternatives to meet the affordable housing needs of our community since our incorporation in 1977. Belmont administers a Comprehensive Counseling program for Erie County, New York. These services include counseling residents on topics related to purchasing a home, financial management education, responsibilities of home ownership, fair housing, rental opportunities, foreclosure prevention methods, home equity conversion mortgages, and referral services.

**Better Neighborhoods, Incorporated (BNI)**

Schenectady, NY

\$47,290.59 - Comprehensive Counseling

BNI, a not-for-profit 501(c)(3) organization founded in 1966, is dedicated to promoting affordable homeownership and housing revitalization in Schenectady, New York through housing counseling services, homeownership grants, housing rehabilitation and new construction activities. During its 42 year history, BNI has demonstrated that it has both the capability and the staffing needed to successfully implement a work plan to create opportunities for first-time homebuyers of limited financial resources to become homeowners.

### **Bishop Sheen Ecumenical Housing Foundation**

Rochester, NY

\$38,932.99 - Comprehensive Counseling

Since 1968, Bishop Sheen Ecumenical Housing Foundation has played a critical role in supporting our community. Bishop Sheen Ecumenical Housing Foundation provides a wide variety of housing counseling services to homebuyers, homeowners, low-to-moderate income renters, and the homeless, with a commitment to compassionate, quality service. Primary objectives are to expand homeownership opportunities, improve access to affordable housing and preserve homeownership.

### **Chautauqua Opportunities, Incorporated (COI)**

Dunkirk, NY

\$44,340.85 - Comprehensive Counseling

COI is a Community Action Agency and Community Development Corporation that has been serving Chautauqua County, a rural county in the southwest corner of New York State since the mid-1970s. COI has a broad range of capabilities in affordable housing, development, management, rehabilitation and counseling. Staff members have expertise and knowledge in areas as diverse as accessing funding, pre-development, construction, rehabilitation, weatherization, housing management, mortgage and credit counseling, homeless prevention and specialized services for seniors and the disabled. COI serves approximately 25,000 people each year under 65 separate programs.

### **Community Action in Self Help, Incorporated**

Lyons, NY

\$35,000.00 - Comprehensive Counseling

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

### **Community Action Program for Madison County (CAP)**

Morrisville, NY

\$42,865.98 - Comprehensive Counseling

CAP has provided economic opportunities promoting self-sufficiency within the low-income community since 1986. CAP provides a full continuum of services from homelessness intervention to housing ownership. CAP's mission is to promote empowerment, foster economic independence and develop opportunities to create a stronger, healthier community for Madison County's citizens. CAP provides counseling assistance to prospective homebuyers covering pre- and post-purchase counseling, homebuyer education, default management, predatory lending information, fair housing information, financial literacy and budgeting.

**Community Development Corporation of Long Island (CDC)**

Centereach, NY

\$42,865.98 - Comprehensive Counseling

\$70,000.00 - Mortgage Modification/Mortgage Scam Assistance

CDC supports residents of Nassau and Suffolk counties to pursue their housing dreams. CDC has been a HUD-approved housing agency since 1997. As a charter member of NeighborWorks® America, CDC is certified to meet a high standard of fiscal integrity and service performance to assist local residents in developing leadership, improving their neighborhoods, and securing decent, affordable housing.

**Community Housing Innovations, Inc. (CHI)**

White Plains, NY

\$41,391.11 - Comprehensive Counseling

CHI, founded in 1991, a not-for-profit organization serving five New York State counties. The organization's mission is to provide "low and moderate-income families and individuals with the housing and human services that enable them to achieve the greatest social and economic independence at the lowest cost to society." CHI began by developing emergency housing for homeless families and subsequently expanded to build an inventory of emergency, transitional and nearly 600 units of permanent affordable housing.

**Community Unified Today, Incorporated (CUT)**

Geneva, NY

\$38,932.99 - Comprehensive Counseling

CUT has been providing educational, financial, entrepreneurial, and social opportunities to low income families and persons of color in the Geneva area for over 30 years. Through the Housing Counseling Program, CUT provides education and one-on-one services in the areas of: foreclosure, eviction, and homelessness prevention, homeownership assistance, and rental housing assistance as well as timely and relevant social service referrals aimed at assisting

clients' compelling needs. Led by seasoned community development professionals, this minority-based organization has a service area encompassing portions of four counties in Upstate New York.

**Cortland Housing Assistance Council, Incorporated**

Cortland, NY

\$35,000.00 - Comprehensive Counseling

The Cortland Housing Assistance Council, Inc. is a private, not-for-profit, Rural Preservation Company who has been monitoring and addressing the housing needs of Cortland County since 1973. The housing counseling provided includes, but is not limited to; pre and post-purchase, money management, mortgage default, loss mitigation proceedings, rental delinquency, relocation, eviction, displacement, energy conservation measures, tenant/landlord counseling and reverse mortgages for seniors.

**County of Nassau Economic Development - Office of Housing & Intergovernmental Affairs (OHHS)**

Hempstead, NY

\$37,949.74 - Comprehensive Counseling

Nassau County's OHHS is a HUD-approved Local Housing Agency in good standing since 2005 with a strong existing infrastructure of housing programs to meet the housing needs of families in Nassau County. It has been in operation under the guidance of the Director, Connie Lassandro since 2002. OHHS administers has a Homeownership Center that provides comprehensive Housing Counseling Services and homeownership opportunities, including individual mortgage counseling; homebuyer group education; Down Payment Assistance; foreclosure prevention/home preservation counseling services; Housing Choice Voucher Homeownership program; non-delinquency post purchase counseling; financial literacy; rental counseling and reverse mortgage counseling. Nassau County Homeownership Center endorsed and adopted the National Industry Standards for Homeownership Counseling since September 4th 2008 and is a member of the New York State Coalition for Excellence in Homeownership Education. It has served 5,243 clients since 2002.

**Franklin County Community Housing Council**

Malone, NY

\$35,000.00 - Comprehensive Counseling

Franklin County Community Housing Council, Inc is a nonprofit organization, established in 1980. The agency serves very-low to moderate-income families throughout Franklin County. The agency's primary function is in addressing housing issues in rural northern New York.

**Friends of the North Country**

Keeseville, NY

\$42,374.36 - Comprehensive Counseling

Friends of the North Country is a nonprofit organization formed in 1981 to address the housing and community development needs of the rural North Country region of New York State. Friends is a State-designated Rural Preservation Company by the New York Division of Housing and Community Renewal and, since April 2004, a HUD-approved Housing Counseling Agency. Friends of the North Country provides comprehensive housing counseling to North Country residents, meeting their significant, diverse needs in the areas of pre-purchase, post-purchase (including delinquency and predatory lending counseling) and other types of counseling.

**Fulton Community Development Agency**

Fulton, NY

\$40,976.00 - Comprehensive Counseling

The City of Fulton Community Development Agency administers federal and state grants for the City of Fulton and the programs of HUD. Counseling services related to the following areas are currently provided: rental housing needs, fair housing issues, pre-purchase and homebuyer assistance, mortgage delinquency/default issues, post-purchase non-delinquent and rehabilitation problems.

**HomeFront, Inc.**

Buffalo, NY

\$43,357.60 - Comprehensive Counseling

HomeFront Inc. has provided homeownership services for more than 32 years and offers a myriad of services and programmatic activities for low-to-moderate income clients in the City of Buffalo. The organization's mission is centered on providing "equitable, sustainable and efficient strategies for community development and revitalization in the Greater Buffalo Community." The service provision process is focused to address the major steps in home buying. This makes HomeFront Inc. the 'one stop shop' for home ownership.

**Housing Council in Monroe County, Inc.**

Rochester, NY

\$41,391.11 - Comprehensive Counseling

The Housing Council in Monroe County, Inc. was founded in 1971 to advocate for the development of housing opportunities for low and moderate-income persons in Monroe County,

New York. Since its founding, services have expanded to include: financial literacy education, predatory lending awareness, assistance to victims of predatory lending, pre-purchase counseling, HECM counseling, foreclosure prevention counseling, assistance to tenants and landlords, fair housing education and outreach, homelessness prevention, and case management services to the homeless.

**Human Development Services of Westchester, Inc. (HDSW)**

Mamaroneck, NY

\$43,357.60- Comprehensive Counseling

HDSW is a multi-service, community-based organization with offices in Mamaroneck and Port Chester, NY, providing services throughout Westchester County. Services include tenant assistance and advocacy; home purchase guidance; delinquency/default counseling; grants for moderate home repairs, renovations, and rehabilitation; financial literacy workshops; and homeless assistance referrals.

**Keuka Housing Council (KHC)**

Penn Yan, NY

\$38,932.99 - Comprehensive Counseling

A Rural Preservation Company nestled in the heart of Finger Lakes of Upstate New York, KHC began serving Yates County in 1976. KHC strives to assist residents to live in suitable and safe housing whether owned or rented. KHC administers funds for CDBG, NYS AAHC, HOME, HUD and NYS DHCR to help improve the quality and quantity of housing for modest-income people. These grants assist 1st time Homebuyers, Repair Programs for persons who own their home, and apartment rentals. KHC provides a wide variety of counseling services to homebuyers, homeowners and modest-income renters. KHC works with homeowners and potential homeowners to understand mortgages to avoid unreasonable high rates, unaffordable repayment terms and other conditions that can result in a loss of equity, increased debt, default and eventually foreclosure. Counseling sessions include loss mitigation, budgeting sub-coordination of loans, Home Equity Conversion Mortgages (HECM), Making Home Repairs and working with persons to obtain affordable rentals. As a not-for-profit agency, Keuka Housing Council's goals are two-fold: A. to promote homeownership and maintain homeownership among modest income families and B. to stimulate the development, stabilization, use of Energy Star products, visit ability/universal designs and preservation of the Yates County community.

**Marketview Heights Association, Inc. (MHA)**

Rochester, NY

\$44,340.85 - Comprehensive Counseling

MHA is a not-for-profit, community-based organization committed to improving the quality of life within the City of Rochester. MHA seeks to strengthen the bonds of community in Rochester by making it the best place to live through underscoring the need for decent housing that is affordable to low and moderate-income people. MHA is a counseling agency devoted to counseling clients in Homebuyer Education, Post-Purchase, Mortgage Delinquency, Foreclosure Prevention, Pre-purchase One-on-one counseling, and other services to low and moderate-income households in order to expand homeownership opportunities, improve access to affordable housing and to preserve homeownership.

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

New York, NY

\$1,257,522 – Comprehensive Counseling

Federation represents more than 230 community development credit unions serving urban and rural low-income communities across the United States. Founded in 1974, the Federation's mission is to help low- and moderate-income people and communities achieve financial independence through credit unions. Since 2008, the Federation has served as the HUD-approved national housing counseling intermediary for credit unions. Sixteen credit unions and affiliated non-profit organizations in eleven states join the Federation as sub-grantees in this housing counseling project, which recognizes the critical link between successful homeownership and financial security. For more information about the Federation's housing counseling program, visit [www.cdcu.coop/counseling](http://www.cdcu.coop/counseling).

**National Urban League (NUL)**

New York, NY

\$1,295,824 – Comprehensive Counseling

A housing counseling provider for over 30 years, NUL coordinates a network of 38 local affiliates that provide housing counseling in 23 states and the District of Columbia. NUL affiliates provide comprehensive housing counseling services tailored to the needs of the communities they serve. Services include pre- and post-purchase counseling and education, foreclosure prevention counseling and education, reverse mortgage counseling, rental counseling and education, homeless counseling, predatory lending and fair housing education. NUL affiliates provide education and outreach on predatory lending and fair housing issues by directing clients to mortgage products with flexible underwriting criteria and encouraging the "unbanked" to use financial services. NUL also coordinates its counseling activities with a diverse group of public and private organizations in unique ways that benefit their clients.

**Neighborhood Housing Services of Jamaica (NHSJ)**

Jamaica, NY

\$35,983.25 - Comprehensive Counseling

\$20,000.00 - Mortgage Modification and Mortgage Scams Assistance

NHSJ is a 35-year-old, not-for-profit organization that was incorporated in the Baisley Park Section of Queens in 1974 by a group of community residents who were concerned about redlining by private insurance companies and the lack of reinvestment by local lending institutions. Currently, NHSJ offers pre and post-purchase counseling, homebuyer education, home maintenance training, foreclosure prevention and resident leadership development. NHSJ also offers rehabilitation financing, closing cost assistance grants as well as owner-occupied grants to help homeowners with needed repairs. NHSJ promotes safe and healthy homes through its Lead Safe Educational Program. NHSJ has provided direct program services for more than 28,018 families since 1974.

**Neighborhood Housing Services of New York City (NHS Of NYC)**

New York, NY

\$38,441.37 - Comprehensive Counseling

\$11,598.68 – Reverse Mortgage Counseling

\$20,000.00 - Mortgage Modification and Mortgage Scams Assistance

After 25 years of operations, NHS of NYC's broad range of services encourages and supports neighborhood self-reliance and creates, preserves, and promotes affordable housing in New York City neighborhoods. Our outreach initiatives help transcend barriers to homeownership - such as blemished credit, lack of savings, low levels of financial literacy, discrimination or predatory lending practices.

**Neighbors Helping Neighbors, Inc. (NHN)**

Brooklyn, NY

\$44,832.47 - Comprehensive Counseling

NHN has served tenants, first-time homebuyers, and homeowners with a focus on the Latino immigrant community of Sunset Park, Brooklyn since 1990. NHN's mission is to empower low and moderate-income Brooklyn residents to secure quality housing and build financial assets. Through both housing and financial education and counseling, NHN serves our clients by educating and providing them with tools which will empower them to make better, more well-informed decisions about their housing situation.

**Neighbors of Watertown, Inc.**

Waterstown, NY

\$40,899.48 - Comprehensive Counseling

Neighbors of Watertown, Inc is a 501(c)(3) Housing and Community Development Organization incorporated in 1969. Its mission is to provide safe, decent, affordable housing to rehabilitate

and return blighted property to productive use and to aid others with similar purposes. Neighbors Of Watertown, Inc. is a Homeownership Education Center that provides Homebuyer Education and Budget Counseling services. Also a full service Community Development Organization with ongoing programs such as First-Time Homebuyer assistance, Home Rehabilitation assistance, Rental Apartments, Rehabilitated Homes for purchase, Historic Building Rehabilitation and an array of Community Development services.

**Niagara Falls Neighborhood Housing Services**

Niagara Falls, NY

\$37,949.74 - Comprehensive Counseling

Niagara Falls Neighborhood Housing Services has participated in housing counseling for seven years, administered affordable housing homeownership programs for over 15 years and provided safe decent and affordable housing to existing homeowners and owned rental units for 30 years.

**Northfield Community Local Development Corporation**

Staten Island, NY

\$44,832.47 - Comprehensive Counseling

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

**NY State Office of Mental Retardation and Development Disabilities (OMRDD)**

Albany, NY

\$43,849.23 - Comprehensive Counseling

\$70,000.00 - Mortgage Modification and Mortgage Scams Assistance

The New York State OMRDD was founded in response to needs identified by parents and caregivers, to provide developmental disabilities services to improve the quality of life of individuals with developmental disabilities through the provision of quality, cost-effective housing, employment and family support services. Activities include Pre-Purchase/Home buying, Post-Purchase non-delinquency, Mortgage delinquency (foreclosure prevention), Predatory Lending, and Financial Literacy.

**Opportunities for Chenango, Inc. (OFC)**

Norwich, NY

\$36,966.49 - Comprehensive Counseling

OFC is a not-for-profit organization established to eliminate poverty through self-sufficiency programs that promote respect for human dignity, the ability of the individual to determine his/her own future, family solidarity and development. OFC is a designated NeighborWorks® America member and provides the housing choice voucher, first-time homebuyer and transition housing programs.

**Orange County Rural Development Advisory Corp. (RDAC)**

Pine Bush, NY

\$35,491.62 - Comprehensive Counseling

\$35,000.00 - Mortgage Modification and Mortgage Scams Assistance

Orange County RDAC has been a HUD-approved Housing Counseling Agency for over 16 years, consistently providing Orange County with comprehensive housing counseling.

**Oswego Housing Development Council, Inc. (OHDC)**

Parish, NY

\$40,899.48 - Comprehensive Counseling

OHDC was incorporated in 1979 for the purpose of providing a broad range of housing resources for persons of low to moderate-income in Oswego County. The Council's Comprehensive Housing Counseling Services consist of homebuyer education counseling, financial literacy counseling, mortgage delinquency/credit counseling, home maintenance education, HECM Reverse Mortgage counseling, homeless prevention counseling and fair housing counseling. In addition to counseling services, the Council administers several housing rehabilitation and homebuyer assistance programs.

**Putnam County Housing Corporation (PCHC)**

Carmel, NY

\$42,865.98 - Comprehensive Counseling

PCHC was organized in 1982 as a Rural Preservation Company under the New York State Division of Housing and Community Renewal. PCHC's mission is to provide safe, decent and affordable housing for every Putnam County resident. The organization provides comprehensive housing counseling services designed to meet the needs of all individuals requesting services.

**Rockland Housing Action Coalition (RHAC)**

New City, NY

\$44,340.85 - Comprehensive Counseling

RHAC was incorporated in 1987 as an affordable housing developer to provide homeownership opportunities for Rockland County residents. RHAC's homeownership/financial counseling programs are available in different languages because of the diverse population groups living in the county. The counseling program assists approximately 1,700 individuals annually by helping them resolve housing and financial issues.

**Rural Ulster Preservation Company (RUPCO)**

Kingston, NY

\$44,340.85 - Comprehensive Counseling

\$20,000.00 – Reverse Mortgage Counseling

RUPCO, a not-for-profit organization, was established over 20 years ago with the mission to create and develop affordable homeownership and rental opportunities, create understanding and acceptance of affordable housing initiatives, and to foster development and revitalization for a diverse community within Ulster County. RUPCO has established partnerships and alliances in developing creative solutions to existing housing problems, such as NeighborWorks®. It includes services such as real estate development, rental assistance, counseling and emergency assistance, and owner occupied and rental rehabilitation.

**Southern Hills Preservation Corporation (SHPC)**

LaFayette, NY

\$35,000.00 - Comprehensive Counseling

SHPC is a nonprofit housing organization established in 1985 to provide much-needed housing services to low and moderate-income residents living in rural southern Onondaga County, New York. In 1986, SHPC received designation as a Rural Preservation Company (RPC) from the NYS Division of Housing & Community Renewal. The agency's mission is to promote affordable housing and community revitalization through development, financing, advocacy, counseling and education.

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

Canton, NY

\$42,865.60 - Comprehensive Counseling

Since its incorporation in 1981, the St. Lawrence County Housing Council, Inc., a private, not-for-profit organization, has brought more than \$41 million in public and private funds to bear on the housing and revitalization needs of St. Lawrence County: Homeownership assistance program, Housing preservation and rehabilitation: Multi-family and elderly rental housing projects, Community development facilities. It is the vision of the St. Lawrence County Housing

Council, Inc. that every resident of St. Lawrence County should have access to decent and affordable housing in vital and vibrant communities.

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

New York, NY

\$1,722,606 – Comprehensive Counseling

Seedco is a national nonprofit organization that creates economic opportunities for disadvantaged jobseekers, workers and neighborhood entrepreneurs. Seedco uses practical, effective strategies to address the challenges confronting Americans who are struggling to leave poverty. Working on these issues for more than two decades, Seedco is a leader in implementing innovative, multi-partner initiatives that foster financial advancement. For its National Housing Counseling Network, Seedco provides program management to housing counseling staff at 47 affiliates in 14 states and Washington, DC. Seedco is committed to promoting neighborhood stability by increasing homeownership in minority and low-to-moderate income communities.

**Tri-County Housing Council**

Big Flats, NY

\$43,357.60 - Comprehensive Counseling

\$12,569.00 – Reverse Mortgage Counseling

Tri-County Housing Council is a nonprofit housing agency in upstate New York that provides housing assistance to low and moderate-income families in Chemung, Schuyler and Steuben Counties. Tri-County expanded counseling services to include pre and post-purchase counseling, credit counseling, delinquency/foreclosure prevention counseling, and reverse mortgage counseling.

**Troy Rehabilitation and Improvement Program (TRIP)**

Troy, NY

\$46,307.35 - Comprehensive Counseling

TRIP was founded in 1968 to provide affordable homeownership opportunities to low and moderate-income families. TRIP has grown into a comprehensive community development corporation that is the premier provider of a continuum of affordable housing and neighborhood services in the City of Troy and throughout Rensselaer County in upstate New York.

**WestChester Residential Opportunities, Incorporated (WRO)**

White Plains, NY

\$46,307.35 - Comprehensive Counseling

\$46,769.63 – Reverse Mortgage Counseling

\$50,000.00 - Mortgage Modification and Mortgage Scams Assistance

WRO is a not-for-profit organization established in 1968 that helps low- and moderate-income households locate and maintain decent and affordable housing. WRO provides comprehensive housing counseling services that are a mix of one-on-one counseling and educational workshops, services include pre and post-purchase counseling and education, mortgage default counseling, reverse equity mortgage counseling, assistance in finding and maintaining rental housing including eviction and utility shut-off prevention, fair housing, and helping disabled persons make accessibility improvements.

## **NORTH CAROLINA**

### **Alliance Credit Counseling, Inc.**

Charlotte, NC

\$40,080 - Comprehensive Counseling

Alliance Credit Counseling, Inc. has provided credit counseling and financial education to over one million individuals since May 2000. Alliance's mission is to provide help and hope through charitable relief to the poor and distressed by personalized education, counseling and support programs that reduce and avoid the burdens of financial crisis, debt stress, bankruptcy, foreclosure and their consequences. Alliance provides the following housing counseling services: pre-purchase, mortgage delinquency and default resolution, financial management/budget, pre/post purchase homebuyer education workshops, predatory lending education workshops and loss mitigation counseling. During Fiscal Year 2008-2009, Alliance served 2,085 clients. [www.knowdebt.org](http://www.knowdebt.org)

### **AMEZ Housing Community Development Corporation**

Wilmington, NC

\$37,458.12 - Comprehensive Counseling

AMEZ Housing Community Development Corporation mission is to provide affordable housing to low- to moderate-income people through innovative housing and human development programs. With 14 years of HUD/HOME funding, AMEZ constructed and sold 31 single-family homes to eligible first-time home buyers, completed 60% of two new houses, and rehabilitated two houses. AMEZ has provided home buying education counseling to 825 households, Rapid Response – Mortgage Delinquency Workshops to four large local employers, and foreclosure mitigation services to 618 households with 80% success. AMEZ counseled 9 group clients, and 134 one on one clients during FY 2008-2009. [www.amezhousing.org](http://www.amezhousing.org)

### **Blue Springs-Hoke County Community Development Corporation**

Raeford, NC

\$42,865.98- Comprehensive Counseling

The Blue Springs-Hoke County Community Development Corporation is a 501(c)(3) nonprofit organization incorporated in 1995. The CDC prides itself in identifying as a full-service community economic development entity committed to building the futures of families from within communities in which they live, work and play. Blue Springs-Hoke County CDC is also a HUD approved local housing counseling agency that has been providing housing counseling services since 2003. During Fiscal Year FY 2008-2009, Blue Springs-Hoke County CDC counseled 84 clients in pre-purchase, post-purchase/mortgage default, homebuyer education and non-delinquency post purchase counseling. [www.bluespringscdc.com](http://www.bluespringscdc.com)

**Choanoke Area Development Association of North Carolina, Inc. (CADA)**

Rich Square, NC

\$43,357.60 - Comprehensive Counseling

CADA has provided comprehensive services in some of the most distressed areas of North Carolina, Bertie, Halifax, Hertford and Northampton counties, for over 40 years. CADA's programs and services target low-income families, assisting them to become self-sufficient. The agency offers the following types of housing counseling services: mortgage delinquency and default resolution, home equity conversion mortgage (HECM) counseling, pre-purchase and rental counseling, as well as homebuyer education. During Fiscal Year 2008-2009, CADA counseled over 303 clients in group sessions and 1,882 one-on-one clients. [www.nc-cada.org](http://www.nc-cada.org)

**Cleveland County Community Development Corporation (CCCDC)**

Shelby, NC

\$44,340.85 - Comprehensive Counseling

Founded in 1991, CCCDC has provided housing counseling and produced affordable housing in Cleveland County for 19 years. CCCDC delivered 50 units of single-family affordable housing to the community in addition to two multi-family tax credit properties for a total of 104 affordable apartments. CCCDC annually provides a comprehensive menu of housing counseling services, including pre and post-purchase counseling, rental assistance, delinquency/default counseling, homeless/displacement services, as well as homebuyer and fair housing education; and financial literacy workshops. In Fiscal Year 2008 – 2009, CCCDC provided counseling services and workshops to 310 clients. [www.clevelandcountycdc.org](http://www.clevelandcountycdc.org)

**Consumer Credit Counseling Service of Forsyth County, Inc. (CCCS)**

Winston-Salem, NC

\$46,307.35 – Comprehensive Counseling

\$46,769.63– Reverse Mortgage Counseling

CCCS of Forsyth County, Inc. has been a HUD-approved housing counseling agency since 1980. Through its comprehensive housing counseling program, CCCS assists consumers in the areas of homeownership, mortgage delinquency, predatory lending, home equity conversion mortgages (HECM), rentals and landlord/tenant issues. CCCS works with local non-profit agencies, city and county governments, local lenders, real estate agencies and others in offering pre-purchase counseling and homebuyer education. In Fiscal Year 2008-2009, CCCS served 4,964 clients. [www.cccsforsyth.org](http://www.cccsforsyth.org)

**CCCS of Western North Carolina dba OnTrack Financial Education & Counseling**

Ashville, NC

\$46,798.97- Comprehensive Counseling

\$25,000.00 - HECM Counseling

OnTrack Financial Education and Counseling (formerly CCCS of WNC) is a non-profit, United Way agency, dedicated to helping people manage their money and credit. OnTrack/CCCS has been a HUD certified housing counseling agency since 1979. OnTrack provides housing counseling to people in the 18 western-most counties of the state through its main office in Asheville and 9 satellite locations throughout the region. Its comprehensive counseling services include: pre-purchase counseling, homebuyer education, budget development and debt management, reverse mortgage (HECM) counseling, foreclosure prevention, tenant services, financial literacy education workshops, credit report access/review, and mortgage loan document review for predatory lending prevention. In FY 2008-2009, the agency served 2,833 clients. [www.ontrackwnc.org](http://www.ontrackwnc.org)

**Consumer Education Services, Inc. (CESI)**

Raleigh, NC

\$46,307.35 - Comprehensive Counseling

CESI was incorporated in North Carolina in 1998 and began its housing counseling program in 2007. CESI's Housing Counseling Division facilitates personal economic empowerment and community stability through homeownership and services to Fayetteville and Raleigh residents. CESI provides consumers with access to information, resources and tools that help them achieve their housing goals. FY 2008-2009, CESI provided counseling to 56 group clients and 414 one-on-one clients in pre-purchase counseling, homebuyer education, delinquency/default counseling, non-delinquency post-purchase counseling, rental counseling, HECM counseling and loan document review counseling. [www.housing-counseling.org](http://www.housing-counseling.org)

**Cumberland Community Action Program, Inc.**

Fayetteville, NC

\$44,832.47 – Comprehensive Counseling

\$41,973.59 – Reverse Mortgage Counseling

Through its consumer credit counseling services program, the Cumberland Community Action Program, Inc. delivers housing, mortgage default, reverse mortgage, and credit counseling, as well as educational services. With a network of 10 branch locations, the agency serves central, eastern and southern North Carolina. During the 2008-2009 Fiscal Year, Cumberland Community Action Program, Inc. counseled 8,583 clients. [www.ccap-inc.org/cccs.htm](http://www.ccap-inc.org/cccs.htm)

**Durham Regional Financial Center dba Durham Regional Community Development Group (DRFC)**

Durham, NC

\$44,832.47 – Comprehensive Counseling

DRFC is a non-profit agency established in 1988 that provides comprehensive counseling services to residents living in the City of Durham and Durham County, North Carolina. DRFC's menu of services includes pre and post-purchase, rental, default/delinquency, and home equity conversion mortgage (HECM) counseling, as well education services on how to avoid mortgage scams. The agency counseled over 1,717 clients during Fiscal Year 2008-2009.

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

**Elizabeth City State University**

Elizabeth City, NC

\$43,849.23 – Comprehensive Counseling

The Community Development Center located at Elizabeth City State University provides housing counseling services to low and moderate-income residents of rural northeastern North Carolina. The organization's target area includes Pasquotank, Perquimans, Currituck, Camden, Gates, and Chowan counties. Clients are counseled on a range of housing topics, including homeownership and pre-purchase counseling, tenants' rights, evictions, default resolution, mortgage delinquency, predatory lending, home improvement and rehabilitation counseling and homeowner non-delinquency post purchase workshops. During Fiscal Year 2008-2009, Elizabeth City State University counseled 857 clients with their housing needs. [www.ecsu.edu](http://www.ecsu.edu)

**Greensboro Housing Authority (GHA)**

Greensboro, NC

\$42,374.36 - Comprehensive Counseling

GHA is a public housing authority with a history of providing housing counseling for its public housing and housing choice voucher clients. Chartered in 1941 under North Carolina law as a quasi-governmental corporation, GHA is governed by a seven-member Board of Commissioners appointed by the Mayor of Greensboro. For more than 60 years, GHA has played a role in providing housing options for low-to-moderate income citizens of Greensboro, North Carolina.

During the 2008-2009 Fiscal Year, GHA provided homebuyer education, non-delinquency post-purchase counseling and education, rental counseling and fair housing education to 325 clients. [www.gha-nc.org](http://www.gha-nc.org)

**Greensboro Housing Coalition (GHC)**

Greensboro, NC

\$42,374.36 – Comprehensive Counseling

Formed in 1989 by non-profit housing providers, GHC advocates decent, affordable housing for low and moderate-income people and those with special needs. Through education, individual counseling, crisis intervention, and collaboration with other organizations, GHC assists people with finding and maintaining suitable housing. Its housing counseling services includes pre-purchase homebuyer, home repair, and delinquency/default counseling. Additionally, GHC helps homeless people access shelter and assists renters locate suitable housing. During the 2008-2009 Fiscal Year, GHC served over 2,166 clients. [www.greensborohousingcoalition.com](http://www.greensborohousingcoalition.com)

**Guilford County Homeownership Center (GCHC)**

Greensboro, NC

\$38,932.99 – Comprehensive Counseling

GCHC was established as a nonprofit organization in 2004 and offers financial education classes to residents in Greensboro and High Point. GCHC offers the following housing counseling services: pre-purchase counseling, homebuyer education, rental counseling (including rental counseling for families and individuals experiencing evictions), and fair housing education. GCHC serviced 454 individuals and families during Fiscal Year 2008-2009. [www.guilfordcountyhomeownershipcenter.com](http://www.guilfordcountyhomeownershipcenter.com)

**Highland Family Resource Center, Inc. (HFRC)**

Gastonia, NC

\$45,324.10 – Comprehensive Counseling

HFRC is a HUD-approved housing counseling agency and a Community Housing Development Corporation for the City of Gastonia Community Development Department. HFRC's goal is to promote and expand housing counseling services to homebuyers, homeowners, low-to moderate-income renters, disabled persons, the elderly and the homeless. Its housing counseling services include homebuyer education classes, rental housing assistance, foreclosure prevention, budgeting and credit counseling. During Fiscal Year 2008-2009, the agency served 2,311 clients.

**The Housing Authority of the City of High Point (HPHA)**

High Point, NC

\$43,357.60 – Comprehensive Counseling

HPHA is a public non-profit corporation that was chartered in 1940. HPHA provides housing assistance for residents in 1,096 public housing units and 1,484 units in Section 8 housing. In the past 30 years, HPHA assisted over 386 residents become homeowners. HPHA's counseling services include a comprehensive mix of individual counseling and group educational workshops on financial literacy, pre-rental, homebuyer, default/foreclosure counseling, post-purchase, fair housing and predatory lending. During FY 2008-2009, HPHA assisted 605 residents with various housing needs. [www.hpha.net](http://www.hpha.net)

### **Kingdom Community Development Corporation**

Fayetteville, NC

\$44,340.85– Comprehensive Counseling

Kingdom Community Development Corporation was established to promote community-based development by providing affordable housing, counseling and education services to low to moderate income families in Fayetteville and Cumberland County, North Carolina. Since its founding in 1995, Kingdom Community Development Corporation built 52 affordable housing units and counseled hundreds of current and prospective homeowners. Kingdom CDC's housing counseling program provides financial literacy, pre-purchase counseling, rental assistance and foreclosure prevention. During Fiscal Year 2008-2009, Kingdom CDC counseled 88 clients. [www.kingdomcdc.org](http://www.kingdomcdc.org)

### **Monroe-Union County Community Development Corporation (MUCCDC)**

Monroe, NC

\$41,150.00 – Comprehensive Counseling

MUCCDC is a nonprofit agency, incorporated in 1990 by a group of concerned citizens. The organization's mission is to assist low and moderate-income families obtain affordable housing, develop small businesses and promote economic development through education and training. MUCCDC provides one-on-one and group housing counseling sessions and sponsors pre and post-homeownership workshops, as well as mortgage delinquency counseling, rental assistance and fair housing training. During the 2008-2009 Fiscal Year, MUCCDC served 873 clients.

### **Mountain Projects, Inc.**

Waynesville, NC

\$43,357.60– Comprehensive Counseling

Mountain Projects, Inc. was founded in 1965 as a Community Action Agency and provides vital services to the elderly, disadvantaged and the general public in Western North Carolina. Receiving its HUD-approval status as a housing counseling agency in 2006, Mountain Projects, Inc. is the only HUD-approved counseling agency west of Asheville. Mountain Projects, Inc. provides the following housing counseling services: credit repair, homeownership education,

pre-purchase counseling, financial literacy, mortgage delinquency, and rental counseling. During Fiscal Year 2008 – 2009, Mountain Projects, Inc. served 1,257 clients. [www.mountainprojects.org](http://www.mountainprojects.org)

**Northeastern Community Development Corporation (NCDC)**

Camden, NC

\$43,849.23 - Comprehensive Counseling

NCDC is a non-profit organization located in Camden, North Carolina, established in 1979. NCDC's service areas include Camden, Chowan, Currituck, Gates, Perquimans and Pasquotank counties. NCDC's purpose is to transform its service counties into more desirable places to live and work by improving education and familial structures, increasing low-income housing opportunities and low-wealth homeowners; and providing equitable socio-economic opportunities for Hispanic and other minority populations. During the 2008-2009 Fiscal Year, NCDC provided homebuyer education, rental assistance, pre-purchase, non-delinquency post-purchase, home equity conversion mortgage (HECM), delinquency counseling and fair housing information, as well as post-purchase education to 352 clients. [www.northeasterncdc.org](http://www.northeasterncdc.org)

**Northwestern Regional Housing Authority (NRHA)**

Boone, NC

\$46,799.23 - Comprehensive Counseling

NRHA operates performance-based housing assistance programs funded by federal and state governments, as well as private firms. The agency provides on-going rental assistance to low and moderate-income families in seven counties in the northwestern part of the state. In addition to providing direct housing assistance, NRHA participates in, and actively promotes, a variety of special programs, such as Family Self Sufficiency, North Carolina Home Protection Pilot Program, NC HOPE Hotline Initiative, Section 8 Voucher Homeownership, and HUD approved housing counseling services. During the 2008-2009 Fiscal Year, NRHA served 2,336 families through its housing counseling program.

**Olive Hill Community Economic Development Corporation (OHCEDC)**

Morganton, NC

\$44,832.47 - Comprehensive Counseling

OHCEDC is a non-profit community development corporation whose mission is to positively impact the social, physical, educational and economic environments of area communities. For the past nine years, OHCEDC provided services to residents of North Carolina's Burke, Caldwell, Catawba, and McDowell counties. The organization provides pre and post-purchase, homebuyer education, delinquency/default, non-delinquency post-purchase, rental education,

homeless/displacement, predatory lending and home equity conversion mortgage (HECM) counseling. In Fiscal Year 2008-2009, OHCEDC counseled 534 clients.

**The Outer Banks Community Development Corporation (OBCDC)**

Kill Devil Hills, NC

\$40,899.48 – Comprehensive Counseling

\$15,749.99 – HECM Counseling

\$ 34,650.00 – Mortgage Modification and Mortgage Scam Assistance

OBCDC has been a HUD-approved housing counseling agency since 2007. OBCDC's mission is to strengthen the community by advocating, facilitating and developing housing for low and moderate-income citizens, and providing related economic, social and educational services. Serving the residents of North Carolina's Dare, Hyde, and Currituck counties, the agency advances its mission by providing pre and post-purchase counseling, rental assistance, and homebuyer education. During Fiscal Year 2008-2009, OBCDC served 312 clients with their housing needs. [www.obx-cdc.org](http://www.obx-cdc.org)

**Prosperity Unlimited, Inc.**

Kannapolis, NC

\$46,798.97 – Comprehensive Counseling

Since 1995, Prosperity Unlimited, Inc. has provided comprehensive housing counseling services for families in Cabarrus County, North Carolina and its surrounding area. The agency offers the following housing counseling services: pre and post-purchase, financial literacy, delinquent/default, rental counseling; foreclosure prevention and homebuyer education. During fiscal Year 2008 – 2009, Prosperity Unlimited, Inc. counseled 1,178 clients.

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

**Raleigh Area Development Authority, Inc. (RADA)**

Raleigh, NC

\$43,357.60 – Comprehensive Counseling

RADA is a nonprofit community economic development organization founded in 2003 to provide financial and counseling assistance to low and moderate income residents of Wake County and the City of Raleigh. RADA Homeownership Center's mission is to increase the rate of successful low to moderate-income homebuyers through comprehensive education services, information and long term support. Its housing counseling services offered include homebuyer education, fair housing assistance, money and debt management, mortgage delinquency and default resolution, pre and post-purchase counseling and predatory lending. Rental and homeless

clients are also counseled or referred to other agencies for assistance. During Fiscal Year 2008-2009, RADA served 460 clients. [www.rada-nc.com](http://www.rada-nc.com)

**River City Community Development Corporation (RCCDC)**

Elizabeth City, NC

\$43,849.23 – Comprehensive Counseling

RCCDC is a nonprofit organization whose mission is to strengthen communities and improve the quality of life for residents in Elizabeth City and northeastern North Carolina. RCCDC has implemented programs such as comprehensive housing counseling, youth-build, disaster relief, summer youth work camp and urgent repair programs. RCCDC developed a 17-unit single family housing subdivision and a 48-unit senior housing complex in addition to rehabilitating public housing units. The agency offers the following housing counseling services: pre and post-purchase, delinquency/default, non-delinquency, HECM, rental, homeless/displacement counseling, as well as homebuyer and fair housing education. [www.rivercitycdc.org](http://www.rivercitycdc.org)

**Robeson County Community Development Corporation (RCCDC)**

Rowland, NC

\$35,491.62 – Comprehensive Counseling

RCCDC is a non-profit organization that provides technical and supervisory assistance to aid needy, very low, and low-income families in acquiring family financial fitness and home ownership in North Carolina's Robeson, Bladen, and Scotland counties. Funded in 2003 by The Duke Endowment through the Program for the Rural Carolinas, RCCDC's primary focus is to provide opportunities to build healthier financial futures through financial counseling and successful homeownership through home buyer education as well as the prevention of foreclosure and loss mitigation counseling. During Fiscal Year 2008-2009, RCCDC served 262 clients through its HUD-approved Housing Counseling Program.

**Rocky Mount-Edgecombe Community Development Corporation (RMECDC)**

Rocky Mount, NC

\$40,407.86- Comprehensive Counseling

RMECDC is a tax-exempt non-profit organization incorporated in 1988 to improve the community by addressing citizen's needs for both economic and real estate developments in the City of Rocky Mount. RMECDC provides free comprehensive housing counseling service by assisting homebuyer in obtaining and preserving homeownership. The agency offers one-on-one pre-purchase, delinquency/default, non-delinquency post, financial literacy counseling, and homebuyer education. In 17 years of existence, RMECDC has served 6,408 individuals with their housing needs and during Fiscal Year 2008-2009, it served 363 clients. [www.rmecdc.org](http://www.rmecdc.org).

### **Sandhills Community Action Program, Inc. (SCAP)**

Carthage, NC

\$35,983.25 – Comprehensive Counseling

SCAP was established in 1965 as a private nonprofit corporation, to provide community and individual services as part of the nation's anti-poverty effort. SCAP serves Anson, Montgomery, Moore and Richmond counties. Its housing counseling activities include: pre and post-purchase, mortgage default and rent delinquency, home improvement/rehabilitation, displacement and relocation counseling, as well as homebuyer education. During Fiscal Year 2008 – 2009 SCAP served 320 clients.

### **Telamon Corporation**

Raleigh, NC

\$410,217.39 – Comprehensive Counseling

Telamon Corporation is a twelve-state non-profit organization whose purpose is to improve the lives of those in need, especially migrant and seasonal farm workers in rural populations. The agency has a 45-year history of operating grant-based programs and since 1965 has expanded its focus to serve diverse groups of people with education, training and housing needs. The agency participated in USDA Rural Development Self Help Housing Program, as well as other programs such as Single Family Rehab Programs, Weatherization, YouthBuild, and the construction of new single family homes. Over the course of the agency's history, a total of 4,356 housing units have been produced with housing counseling serving as an important role in the success of these programs. During Fiscal Year 2009, the agency counseled 650 clients. [www.telamon.org](http://www.telamon.org)

### **Twin Rivers Opportunities, Inc. (TRO)**

New Bern, NC

\$44,340.85 – Comprehensive Counseling

\$12,500.00 – HECM Counseling

TRO was formed in 1966 to serve Craven, Jones and Pamlico counties. Through its housing counseling department, TRO fulfills its mission to assist lower income, minority clients obtain homeownership. TRO works with Habitat for Humanity to help low-income clients purchase a home. TRO offers a range of housing counseling services in the areas of pre-purchase, mortgage delinquency and default resolution, home equity conversion mortgage (HECM) counseling; as well as rental and homeless/displacement referrals. The agency also provides rental assistance to approximately 800 tenants; and is an approved lender of down payment and closing costs funds via the North Carolina Housing Finance Agency. In Fiscal Year 2008-2009, TRO served 650 clients. [www.twinrivershousing.org](http://www.twinrivershousing.org)

### **Washington Housing Non Profit**

Washington, NC

\$42,865.98 – Comprehensive Counseling

Washington Housing Non Profit has been a HUD-approved housing counseling agency since May 2010. Through its housing counseling program, the agency provides pre-purchase homebuyer education workshops, post purchase workshops, one-on-one counseling sessions on mortgage delinquency, financial management, home improvement and rehabilitation, fair housing, as well as rental and homeless issues. Complementing the agency's housing counseling activities, over the last six years its objective has been to move residents from poverty back to mainstream through Individual Development Assistance, Family Self Sufficiency, and Housing Choice Voucher programs. In Fiscal Year 2008-2009, Washington Housing counseled 208 clients.

### **Western Piedmont Council of Governments (WPCOG)**

Hickory, NC

\$43,357.60 – Comprehensive Counseling

WPCOG is one of 18 lead regional organizations in North Carolina. WPCOG is comprised of 28 local government members in the counties of Alexander, Burke, Caldwell and Catawba, North Carolina. The agency provides local governments with technical assistance and professional services, and serves as a forum to address regional issues. During the 2008-2009 Fiscal Year, WPCOG provided pre-purchase counseling, homebuyer education, delinquency, non-delinquency post-purchase, fair housing and home equity conversion mortgage (HECM) counseling, as well as post-purchase education to 696 clients. [www.wpcog.org](http://www.wpcog.org)

### **White Oak Foundation, Inc.**

Apex, NC

\$35,000 – Comprehensive Counseling

White Oak Foundation, Inc. was organized in 1998 to serve western Wake County, eastern Chatham County, and southern Durham County. White Oak Foundation, Inc. is a faith-based non-profit corporation providing foreclosure prevention assistance, and built 7 homes in Apex, NC and 9 townhomes in Durham, NC for low to moderate income families. Its housing counseling services include: pre and post-purchase, delinquency/default, rental, homeless displacement counseling, as well homebuyer education and fair housing education. In Fiscal Year 2008- 2009, White Oak Foundation, Inc. served 120 families.

[www.whiteoakfoundation-apex.org](http://www.whiteoakfoundation-apex.org)

**Wilson Community Improvement Association, Inc. (WCIA)**

Wilson, NC

\$43,357.60 – Comprehensive Counseling

WCIA was organized in 1968 to empower African-American residents of Wilson, North Carolina in becoming self sufficient through increased education, job training and economic development. Since its incorporation in 1973, WCIA has addressed issues such as health, job creation, housing, crime, education, and leadership development. Presently, WCIA's housing counseling activities include pre-purchase counseling, homebuyer education, mortgage delinquency prevention and rental assistance. During Fiscal Year 2008-2009, WCIA provided housing counseling services to 341 clients. [www.wciainc.org](http://www.wciainc.org)

**NORTH DAKOTA**

**North Dakota Housing Finance Agency (NDHFA)**

Bismarck, ND

\$174,677.67 – Comprehensive Counseling

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. For more information, visit this agency's website at [www.ndhfa.org](http://www.ndhfa.org).

**OHIO**

**Children's & Family Service a/k/a Family Service Agency**

Youngstown, OH

\$36,411.00 - Comprehensive Counseling

\$20,000.00 - Mortgage Modification and Mortgage Scams Assistance

Family Service Agency is a nonprofit social service organization that has been serving the Mahoning Valley for nearly 100 years. The agency's mission is to respond to the changing needs of our community by providing an array of services that empower, enhance and strengthen families. The agency's counseling services include individual and family counseling, housing counseling, and rape information and counseling, case management for persons infected with HIV/AIDS, guardianship for the elderly, and a 24-hour shelter for runaway and homeless youth.

### **Community Action Commission of Belmont County**

St. Clairsville, OH

\$35,491.62 - Comprehensive Counseling

Since 1996, The Community Action Commission of Belmont Co. has provided housing counseling and first time homebuyer education to customers in Belmont County Ohio and its contiguous Ohio and West Virginia Counties with the aim of strengthening community, and nurturing self-sufficiency through the promotion of safe, decent, and affordable homeownership and rental housing opportunities.

### **Community Housing Solutions (CHS)**

Cleveland, OH

\$36,966.49 - Comprehensive Counseling

Since its founding in 1973, CHS (formerly known as 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.

### **Fair Housing Contact Service**

Akron, OH

\$39,916.24 - Comprehensive Counseling

Fair Housing Contact Service was founded in 1965 and its mission statement is "Fair Housing Contact Service strives to prevent and eliminate discrimination and to promote equal housing opportunity". FHCS supports and encourages freedom of residence in the Greater Akron region so that all persons, regardless of race, color, religion, national origin, sex, familial status, or disability can secure the housing they want and can afford in the neighborhood of their choice.

### **Fair Housing Resource Center (FHRC)**

Painesville, OH

\$42,374.36 - Comprehensive Counseling

\$70,000.00 - Mortgage Modification and Mortgage Scams Assistance

FHRC is a 501(c)(3) organization located in Lake County, Ohio. FHRC has one office and operates in the county seat of Painesville, Ohio. Fair Housing Resource Center, Inc. provides one-on-one counseling for individuals who need assistance in the following areas:

Landlord/Tenant Rights, Fair Housing, Loss Mitigation, Homeownership, and Predatory

Lending. The work plans created by the Fair Housing Resource Center, Inc., support individuals in becoming self-sufficient and ensure that all persons are provided safe, decent and affordable housing.

**Mid-Ohio Regional Planning Commission (MORPC)**

Columbus, OH

\$44,340.85 - Comprehensive Counseling

\$20,000.00 - Mortgage Modification and Mortgage Scams Assistance

MORPC is a voluntary association of local governments in mid-Ohio. MORPC serves as a nonprofit regional planning agency created under federal and state laws. Some of MORPC's major challenges and community opportunities include improving the quality of life for residents of member communities by increasing the supply of affordable housing and opportunities for homeownership; promoting fair housing, jobs and economic opportunity; and reducing homelessness. MORPC has operated homeownership education and counseling programs for first-time homebuyers since 1994.

**Neighborhood Housing Partnership of Greater Springfield, Inc. (NHP)**

Springfield, OH

\$39,916.24 - Comprehensive Counseling

NHP is a not-for-profit 501(c)(3) organization created in response to deteriorating housing and neighborhood conditions in the city of Springfield, Ohio. NHP is overseen by a diverse Board of Trustees comprised of neighborhood residents, business and government, minority and low-income representatives. NHP utilizes HOME funds as well as other federal, state, local and private funding. Primary activities include: low-interest loans for home repairs, construction management, and homebuyer education/credit counseling; financial literacy counseling, down payment assistance; foreclosure prevention counseling and; first mortgage lending and referrals.

**Northwest Ohio Development Agency (NODA)**

Toledo, OH

\$38,932.99 - Comprehensive Counseling

NODA is also a Community Development Financial Institution (CDFI) certified by the U.S. Department of Treasury. NODA helps people become self-sufficient and builds stable communities. NODA was founded in 1998 and opened for business in 2000. NODA provides loans, investment capital, grants and supportive services in a holistic fashion. NODA provides a predatory lending counseling program to assist consumers from losing their homes to foreclosure due to unscrupulous lending practices.

### **Ohio Housing Finance Agency (OHFA)**

Columbus, OH

\$174,677.67 - Comprehensive Counseling

Created in 1983, OHFA's mission is to "open the doors to an affordable place to call home" for thousands of Ohio families by making available the resources necessary to ensure first-time homebuyers, renters, senior citizens, and other populations with special needs have a safe, quality place to call home. Since 1983, OHFA has offered stable financing options, such as the First-Time Homebuyer Program, Ohio Heroes Program, Down Payment Assistance, Target Area Program and Mortgage Credit Certificate Program and has made homeownership possible for more than 130,000 borrowers across the state. OHFA also provides homebuyer education and foreclosure prevention through partnerships with housing counseling organizations helping thousands of Ohioans through these initiatives. In addition, the Agency offers funding to support the creation and rehabilitation of affordable rental housing for families, seniors and other populations, single-family lease-purchase homes and permanent supportive housing. For more information, visit OHFA's website at [www.ohiohome.org](http://www.ohiohome.org).

### **Working in Neighborhoods (WIN)**

Cincinnati, OH

\$43,357.60 - Comprehensive Counseling

WIN, a Cincinnati-based nonprofit organization, works to revitalize communities and to help families build equity by providing homebuyer education and support for current home owners. WIN sponsors homebuyer and credit counseling, financial literacy classes, renovates and builds homes for first-time homeowners, and trains neighborhood residents to work together to improve their communities.

### **WSOS Community Action Commission, Inc. (WSOS CAC)**

Green Springs, OH

\$37,949.74 - Comprehensive Counseling

WSOS CAC, a comprehensive service organization, has been providing housing counseling services for the homeless, those at risk of becoming homeless, potential renters and purchasers within rural northwestern Ohio for 28 years. Housing counseling services are provided in one-on-one or group counseling sessions. The counseling activities include transitional and permanent supportive housing for the homeless, rent/mortgage/utility assistance to those at risk of homelessness, pre and post-occupancy counseling for renters and purchasers, mortgage default/rent delinquency counseling, home improvement and rehabilitation assistance, down payment assistance and homebuyer education classes.

**Youngstown Metropolitan Housing Authority (YMHA)**

Youngstown, OH

\$36,966.49 - Comprehensive Counseling

YMHA was established in 1933, created through the authority of 42 United States Code 3601 and Ohio Revised Code Sec.3735.27 and retains jurisdiction over public housing throughout Mahoning County. Although it secures funds from HUD, YMHA is not a federal agency, nor is it a state or city division. A five-member Board of Commissioners, appointed by various local officials, governs YMHA and is responsible for the overall operation of YMHA.

YMHA is a standard performer in regard to PHAS scores and has over 75 years of experience in the development and management of housing and programs. YMHA has an annual budget of \$36.2 million, manages 1,599 public housing units in Mahoning County, administers 2,239 Housing Choice Vouchers and has been awarded and administers several supportive service grants funded by HUD and various other funding sources.

**OKLAHOMA**

**Community Action Agency of Oklahoma City and Oklahoma/Canadian Counties, Inc (CAA of OKC)**

Oklahoma City, OK

\$43,357.60 – Comprehensive Counseling

CAA of OKC began serving the community in 1965. The Special Projects Division has been reaching out and working with low- to moderate-income families and individuals addressing a broad range of housing needs in the communities of Oklahoma and Canadian Counties since 1993. All special projects employees have received housing counseling training conducted by HUD, NeighborWorks® and the Oklahoma Homebuyer Education Association. CAA of OKC was designated as a HUD-approved housing counseling agency in 1995, which has enabled it to help over 2,000 homebuyers and homeowners with counseling needs through a wide range of services. HUD's housing counseling grant allows CAA of OKC to conduct workshops, do one-on-one individualized counseling and provide information through housing fairs, and town meetings. The Agency continues to ensure that homebuyers are not victims of predatory lending practices, fair housing standards are upheld, and communities are aware of the many programs available to them. Visit CAA of OKC online at [www.caaofokc.org](http://www.caaofokc.org).

**Community Development Support Association (CDSA)**

Enid, OK

\$40,899.48 – Comprehensive Counseling

CDSA is a private non-profit community action agency established in 1980, and has been a HUD-approved housing counseling agency since 1998. The mission of the agency is to work with others to identify needs, secure resources, and deliver services that improve lives in our communities. The agency does this by employing qualified staff to implement programs based on community needs that have been identified through research and needs assessments. CDSA provides comprehensive housing counseling including homebuyer education, mortgage delinquency/default counseling, homeless services, and services to renters as well as services that promote energy efficiency. This agency can be contacted on-line at [www.cdsoak.org](http://www.cdsoak.org).

### **Consumer Credit Counseling Service of Central Oklahoma (CCCS)**

Bethany, OK

\$41,882.73 – Comprehensive Counseling

\$13,846.91 – Reverse Mortgage Counseling

CCCS of Central Oklahoma was established in 1967. CCCS is a private nonprofit organization dedicated to empowering Oklahomans with the knowledge and confidence they need to become financially self-sufficient. Its mission is “to help people help themselves become financially strong individuals and families through counseling, debt management, and education.” CCCS provides free counseling and education services throughout central and western Oklahoma. CCCS is a HUD-approved housing counseling agency, and all counselors are certified by the National Foundation for Credit Counseling (NFCC). Comprehensive housing counseling services include homebuyer education and post-purchase counseling, foreclosure prevention and alternatives to foreclosure, reverse mortgages, affordable rental housing, and fair and accessible housing issues. Other counseling services include budgeting, credit, and debt management. Visit the agency’s website at [www.cccsok.org](http://www.cccsok.org).

### **Housing Authority of the City of Muskogee**

Muskogee, OK

\$36,966.49 – Comprehensive Counseling

Housing Authority of the City of Muskogee’s mission is to enhance the quality of life for residents in the Muskogee area by providing affordable, quality housing options, advocating for resident involvement in community and employment opportunities, exemplifying leadership roles within the communities and promoting an ideology of self-sufficiency. The Housing Authority of the City of Muskogee’s housing counseling program provides comprehensive housing counseling services to the Muskogee County and surrounding areas. Utilizing the expertise of qualified counselors, MHA has assisted hundreds of families with services including pre-purchase, rental, mortgage default, post-purchase, homebuyer education and financial literacy counseling. All counseling services provided by MHA’s Housing Counseling Program are free of charge. This agency’s website can be found at [www.mhastaff.org](http://www.mhastaff.org).

### **Housing Authority of the City of Shawnee**

Shawnee, OK

\$43,849.23 – Comprehensive Counseling

\$10,010.00 – Reverse Mortgage Counseling

The Housing Authority of the City of Shawnee, Oklahoma is a public housing authority established in 1967 and is also a HUD-approved Housing Counseling agency. The Authority provides Public Housing and Section 8 Rental Assistance and offers additional services such as: comprehensive housing counseling, family self-sufficiency programs, and resident opportunities for self-sufficiency and site-based resident councils. While this grant is designed to serve residents of Shawnee, Pottawatomie County and surrounding areas, the agency is willing to serve any resident of Central Oklahoma that needs assistance. Through the administration of this HUD grant, the agency will provide one-one-one pre-purchase, rental, mortgage default and delinquency and post-purchase counseling. The Authority will also offer group education in the form of homebuyer education classes and rental housing workshops. The agency's housing counselors are trained and certified through the Oklahoma Homebuyer Education Association (OHEA) and the NeighborWorks® Center for Homeownership Education and Counseling (NCHEC) and their program complies with the National Industry Standards for Homeownership Education and Counseling.

**Housing Authority of the City of Stillwater**

Stillwater, OK

\$38,441.37 – Comprehensive Counseling

The Stillwater Housing Authority has been meeting the housing needs of low-income, elderly, and disabled residents in Stillwater for over 25 years. The mission of the Stillwater Housing Authority is to “promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination.” To facilitate this mission, the Stillwater Housing Authority implemented a housing counseling program in 1997. The Stillwater Housing Authority offers counseling in the areas of pre-purchase homebuyer education, resolving or preventing mortgage delinquency counseling, locating, securing or maintaining residence in rental housing, and services for the homeless for Section 8 participants, Public Housing residents, City of Stillwater Down-payment Assistance Program recipients, and the community in general. The agency counsels several hundred clients per year. For more information about the agency's housing counseling services, visit the agency's website at [http://pages.sbcglobal.net/stillwater\\_ha/](http://pages.sbcglobal.net/stillwater_ha/).

**Housing Partners of Tulsa, Inc. (HPT)**

Tulsa, OK

\$40,899.48 – Comprehensive Counseling

HPT is a HUD-approved housing counseling agency and offers services to various clients such as renters, potential homebuyers and current homeowners. To assist clients, HPT offers various classes including group sessions and individual counseling sessions. Counseling sessions offered by HPT include pre-purchase education, post-purchase education, fair housing education, predatory lending, financial literacy, fair lending, avoiding foreclosure, and maintaining a home. HPT also offers individual counseling sessions along with educational classes.

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

Stigler, OK

\$43,849.23 – Comprehensive Counseling

KI BOIS Community Action Foundation, Inc., is a non-profit organization that provides a myriad of services in Haskell, Latimer, Leflore and Pittsburg counties. KI BOIS Community Action is a HUD-approved housing counseling agency, and its counselors provide housing counseling services to individuals and families residing in the four-county service area. These services include pre-purchase counseling/home buying; resolving or preventing mortgage delinquency or default; non-delinquency post purchase; and locating, securing, or maintaining residence in rental housing. The agency's website is [www.kibois.org](http://www.kibois.org).

**OREGON**

**Native American Youth and Family Center**

Portland, OR

\$ 44,340.85 - Comprehensive Counseling

Native American Youth and Family Center was established in 1974 as a grassroots parent and volunteer effort, and it has grown over the past 35 years into a professionally staffed community-based organization. NAYA Family Center achieved 501(c) 3 nonprofit status in 1994. Its mission is to “enhance the diverse strengths of our youth and families in partnership with the community through cultural identity and education.” NAYA Family Center provides comprehensive wraparound services and programs to the Native American and broader Portland community through their Youth services, Family, and Employment, Housing and Community Development Departments. Furthermore, NAYA Family Center as a HUD approved agency has been providing homebuyer education, one on one counseling, and community-based housing events to provide resources, information and support that are instrumental in increasing the number of homeowners within the Portland Urban Native Community. NAYA Family Center proposes to serve 180 clients with the HUD grant. For more information visit their website at: [www.nayapdx.org](http://www.nayapdx.org)

**Neighborhood Economic Development Corporation (NEDCO)**

Springfield, OR

\$42,865.98 - Comprehensive Counseling

NEDCO has been building human and capital assets to strengthen neighborhood and broaden participation in community ownership and governance. NEDCO was established in 1979. It is Oregon's first and Oldest Community Development Corporation providing homeownership counseling, education and access to financial tools to achieve financial goals; business development; and neighborhood revitalization. NEDCO is a HUD approved Housing Counseling Agency and a Regional Housing Center for Lane and Marion Counties. The organization provides pre-purchase homeownership counseling and education courses, foreclosure intervention counseling and education, financial literacy counseling education and non-delinquency post-purchase counseling. NEDCO proposes to serve 754 clients with the HUD grant. For more information visit their website at: [www.nedcocdc.org](http://www.nedcocdc.org)

**NeighborImpact**

Bend, OR

\$ 46,798.97 – Comprehensive Counseling

NeighborImpact was incorporated in 1984 to serve the economically disadvantaged, low and moderate income residents of Central Oregon region of Crook, Deschutes and Jefferson counties. The Agency serves these communities through advocacy, community education, and delivery of services. NeighborImpact's Housing Center provides pre-purchase education and counseling, foreclosure education and counseling, financial fitness education, reverse mortgage counseling, individual development accounts, credit and budget counseling, energy education. They propose to serve over 130 clients in FY 2011 with the HUD grant. Their website address is: [www.neighborimpact.org](http://www.neighborimpact.org)

**Open Door Counseling Center (ODCC)**

Hillsboro, OR

\$39,424.61 – Comprehensive Counseling

\$10,000.00 – Reverse Mortgage Counseling

ODCC, established in 1984, is the only HUD- approved housing counseling agency in Washington County, Oregon. The agency's mission statement includes facilitating client success by providing clients with permanent housing opportunities through structured programs and to promote positive client self-determination to achieve a better quality of life. ODCC provides clients with case management, and on-site counseling for many of the problems that lead to homelessness, as well as providing pre-purchase counseling, mortgage foreclosure prevention counseling, and HECM counseling. During FY 2011, the agency plans to serve 1,155 clients with its comprehensive and HECM housing counseling grants.

**Willamette Neighborhood Housing Services Inc. (WNHS)**

Corvallis, OR

\$ 44,832.47 - Comprehensive Counseling

WNHS located in Corvallis, Oregon is a member of the NeighborWorks Network. The agency provides a range of services that help people buy their first home and continue to maintain it. WNHS has educated over 2,000 people and helped 700 families buy their first home. Counseling services include pre-purchase, homebuyer education, mortgage delinquency, and financial management education. The agency is committed to improving lives and strengthening communities through quality affordable housing, homeownership, economic opportunity, and community partnerships. The agency proposes to serve 455 clients with HUD grant. For more information, visit their web site at: <http://www.w-nhs.org>

**PENNSYLVANIA**

**Blair County Community Action Agency (BCCAP)**

Altonna, PA

\$42,865.98 - Comprehensive Counseling

BCCAP was incorporated on June 8, 1965 as a private, nonprofit corporation pursuant to Section 501(c)(3) of the Internal Revenue Code. BCCAP has developed a comprehensive support system to assist county residents with all levels of housing needs. BCCAP provides programs that help community residents overcome homelessness through a holistic, intensive case management approach. BCCAP has provided one-on-one case management and assistance for individuals and families with non-homeless housing issues through its Housing Counseling Program. Assistance has been provided to families on issues such as home purchase, mortgage delinquency, finding a rental property, evictions, and any other housing related issue they may be encountering.

**Bucks County Housing Group (BCHG)**

Wrightstown, PA

\$43,849.23 - Comprehensive Counseling

BCHG opened the first homeless shelter in Bucks County in 1980. BCHG works to transform the lives of the client families it serves. BCHG was instrumental in the development of Pennsylvanian's Homeownership Emergency Mortgage Assistance Program (HEMAP) in 1984. BCHG advocates for the development of programs to assist first-time homebuyers to secure their mortgages. BCHG's unique First-Time Homebuyers Boot Camp program is a 6-month support group session for people who need additional assistance in evaluating their credit, actively saving

towards a home, and learning the home purchase process. All services and programs are designed and implemented to bring about a lasting, purposeful alteration in the lives of the clients.

**Center for Family Services, Incorporated**

Meadville, PA

\$43,357.60 - Comprehensive Counseling

The Center for Family Services, Inc. is located in Meadville, PA. The agency is non-governmental and local with a volunteer board of directors. Agency history dates back to 1863 when a group of local women organized to assist the families of Civil War Veterans with food and clothing. The agency has grown into a multi-service 501(c)(3) organization providing Essential Services and Family Oriented Education. The Center provides Rental Assistance Programs, Homeless/Displacement Counseling, Utility Assistance Programs, Pre-Purchase, Post-Purchase, Reverse Mortgage and Delinquency and Default counseling and Workshops for Homebuyers, Predatory Lending and Fair Housing.

**Chester Community Improvement Project (CCIP)**

Chester, PA

\$42,865.98 - Comprehensive Counseling

CCIP is a community-based organization with the mission of helping to "revitalize the City of Chester by building the base of homeownership." CCIP's mission is accomplished through public-private partnerships that focus on targeted housing rehabilitation and new construction, supported by comprehensive pre and post-purchase homeownership counseling programs, credit and budget counseling, and foreclosure prevention. CCIP works with providers of construction skills training to address workforce development and underlying economic problems of our target neighborhoods. CCIP serves low-to-moderate income families in the City of Chester and throughout Delaware County.

**Commission on Economic Opportunity of Luzerne County**

Wilkes-Barre, PA

\$42,865.98 - Comprehensive Counseling

The Commission is a private nonprofit corporation established in 1965 as a committee of the United Way of Wyoming Valley. The Commission on Economic Opportunity has developed a wide variety of programs to meet the needs of the poor and the elderly of Luzerne County. Presently, the Commission operates more than thirty (30) separate programs in areas of Housing, Weatherization, Energy Assistance, Nutrition, Emergency Assistance, Home Improvement and

Employment/Training, Economic Development, Outreach and referral, In-Home Services, Summer Youth Recreation and Employment.

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

Bethlehem, PA

\$35,000.00 - Comprehensive Counseling

The Community Action Committee of the Lehigh Valley, Inc., located in Bethlehem, Pennsylvania was incorporated in 1965 as a 501(c)(3) nonprofit corporation in order to combat poverty. CACLV provides programs that meet basic needs while encouraging self-sufficiency; contributes towards the economic and community development of low-income neighborhoods; engages in community planning and advocacy efforts; and establishes partnerships with community organizations, local government, and the private sector.

**Community Action Southwest (CAS)**

Washington, PA

\$39,424.61 - Comprehensive Counseling

CAS is a nonprofit agency founded in 1965 with a mission to serve as a catalyst to mobilize the resources of the entire community to enable families and individuals in Washington and Greene Counties to attain the skills, knowledge, motivation, and opportunity to become self-sufficient. CAS is dedicated to moving people out of poverty by facilitating programs for emergency assistance, housing, employment, adult education, family literacy, early childhood education, senior services, nutrition services and asset development. CAS is a Local Housing Counseling Agency that directly provides a variety of housing counseling services to homebuyers, homeowners, low to moderate-income renters, and the homeless. Primary objectives are to expand homeownership opportunities, improve access to affordable housing and preserve homeownership.

**Credit Counseling Center (CCC)**

Richboro, PA

\$42,865.98 - Comprehensive Counseling

\$20,000.00 - Mortgage Modification and Mortgage Scams Assistance

CCC is nonprofit community service organization. The central purpose of the Credit Counseling Center is to provide the highest quality, community based services to families and individuals who are in need of financial literacy through programs designed to improve money management skills for life long independence. CCC has helped thousands of clients repay debt, establish a household budget, improve credit, attain homeownership, prevent foreclosure and improve financial literacy, knowledge and skills.

**Fayette County Community Action Agency (FCCAA)**

Uniontown, PA

\$41,391.11 - Comprehensive Counseling

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

**Greater Erie Community Action Agency (GECAC)**

Erie, PA

\$41,391.11 - Comprehensive Counseling

GECAC's mission is to provide "services directed toward elimination of poverty or causes of poverty in the Greater Erie Area." GECAC's housing counseling program provides default delinquency counseling to households seeking to improve their rental situations and to those who are behind in their mortgage payments (as early as one month behind) and further advance our efforts to provide Erie County residents "the opportunity to live in decency and dignity."

**Housing Alliance of York**

York, PA

\$40,000.00 - Comprehensive Counseling

The Housing Alliance of York delivers an array of housing programs and services: Rental Assistance, Down Payment and Closing Cost Assistance, Mortgage Default Programs, Tenant Landlord Workshops, Tenant Landlord Complaints, First-Time Homebuyer Education Workshops and the Family Savings Account Program.

**Housing Authority of the County of Butler**

Butler, PA

\$41,882.73 - Comprehensive Counseling

The Butler County Housing Authority administers comprehensive services to Butler County residents through its housing counseling program. The program was initiated in 1997 to fill the

gap in the local services system to assist traditionally under-served low-to-moderate income residents to achieve successful homeownership. The housing counseling program targets families in the 80 percent of area median income or lower. These families include single mothers who are the head of the household, persons with disabilities, the elderly, and welfare to work participants. Counseling services include pre-occupancy, rental, delinquency/default, eviction/foreclosure prevention, pre-purchase, post-purchase, first-time homebuyers and homeownership opportunities.

### **Lawrence County Social Services Incorporated**

New Castle, PA

\$43,849.23 - Comprehensive Counseling

Incorporated in 1974, Lawrence County Social Services, Inc., a member of Lawrence County Community Action Partnership is dedicated to enhancing the quality of life within Lawrence County by eliminating and preventing the causes and effects of poverty by mobilizing and directing resources to assist, educate, and promote self-sufficiency. Services available will include: pre-purchase/homebuyer education, post-purchase education, delinquency/default counseling, rental counseling, and homeless counseling.

### **Media Fellowship House**

Media, PA

\$35,100.00 - Comprehensive Counseling

Media Fellowship House is a non-sectarian, non-political group of diverse members, who all agree on the need to promote understanding and acceptance of all people without regard for their race, culture, gender, age or disabilities. Our organization is centrally located in Media, Delaware County but our housing counseling services reach as far as Chester, Bucks, Montgomery and Philadelphia Counties. We specialize in helping low and moderate-income individuals and families attain the dream of homeownership by providing education and funding for potential first-time homebuyers. We also help our clients avoid losing their homes to foreclosure by providing individual counseling sessions to those that are in financial distress. We have been helping our neighbors for more than sixty years.

### **Mon Valley Initiative (MVI)**

Homestead, PA

\$1,174,684 – Comprehensive Counseling

Incorporated in 1988, MVI is a nonprofit coalition of community development corporations representing communities in the Monongahela River Valley, south of Pittsburgh. MVI continues to strive to meet its mission of working together to unite these communities and restore their economic vitality. It works to meet this goal by renovating and constructing high quality, affordable housing and assisting communities to develop and maintain their main street districts;

by providing individuals with the tools they need to enter the workforce; by providing in-depth, one-on-one housing counseling and group education services to put people on the path to successful home ownership; and by helping member Community Development Corporations to become efficient and effective organizations.

**Mt. Airy, U S A**

Philadelphia, PA

\$39,916.24 - Comprehensive Counseling

Mt. Airy USA is a nonprofit that utilizes real estate development strategies to revitalize the communities within which it works. Founded in 1980, Mt. Airy USA's successful efforts have included the construction of commercial and retail buildings, along with affordable homeownership housing. Mt. Airy USA offers comprehensive housing counseling services to low and moderate-income, first-time homebuyers, as well as older homeowners aging in place and struggling with home repair needs. Client services include one-on-one mortgage counseling, credit repair, financial management, anti-predatory loan counseling, deed-related concerns, foreclosure prevention and default and delinquency counseling.

**Nueva Esperanza (Esperanza)**

Philadelphia, PA

\$450,000 – Comprehensive Counseling

With a national network of 12,000 faith- and community-based agencies, Esperanza is one of the leading voices for Hispanics in America. The organization focuses its work on five key areas: advocacy, education, capacity building, community development, and workforce development. As an intermediary, Esperanza provides funding and technical assistance to emerging organizations that might otherwise not receive funding. The Esperanza housing counseling network provides bilingual services including: pre- and post-purchase counseling, rental counseling, home inspection counseling, pre- and post-purchase loan counseling, services for deed-related problems, housing consumer education, rental delinquency counseling, post-occupancy counseling, housing mortgage counseling, and homeowner counseling across the United States. For more information, visit [www.esperanza.us](http://www.esperanza.us).

**Pennsylvania Housing Finance Agency (PHFA)**

Harrisburg, PA

\$182,868.93 - Comprehensive Counseling

PHFA was created by the state legislature in 1972 to help enhance the quality and supply of affordable homes and apartments for older adults, persons of modest means, and persons with disabilities. To meet this mandate, the Agency operates three (3) basic programs: a single-family homeownership initiative; a multifamily rental housing development effort; and a foreclosure abatement measure. In addition to its major programs, PHFA conducts housing studies, promotes counseling and education for renters and homebuyers, and offers supportive services at

apartments it has financed, administers more than 40,000 Section 8 subsidized unit contracts, and acts as an advocate to promote the benefits of decent affordable shelter for those who need it most. PHFA has provided more than \$7,000,000,000 of funding and tax credits for 140,000 home mortgage loans and 83,000 apartment units, and has saved nearly 44,000 houses from foreclosure.

**Philadelphia Council for Community Advancement (PCCA)**

Philadelphia, PA

\$37,949.74 - Comprehensive Counseling

PCCA has served the Greater Philadelphia area for more than 44 years. The agency provides high quality, comprehensive housing counseling services to a broad-based constituency, including women, people with disabilities, immigrants and families of low and moderate-incomes. PCCA has assisted over 76,000 individuals and families to date, with homebuying and financing, reverse mortgage counseling and homelessness-prevention strategies critical to helping families to become self-sufficient and avoid foreclosure and eviction.

**Schuylkill Community Action (SCA)**

Pottsville, PA

\$38,441.37 - Comprehensive Counseling

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

**Southwestern Pennsylvania Legal Services, Inc.**

Washington, PA

\$42,865.98 - Comprehensive Counseling

For forty-one years, Southwestern Pennsylvania Legal Services, Inc. has been providing an ensemble of legal and supportive services to low-income individuals and families residing in this predominantly rural area in southwestern Pennsylvania. The program has been recognized throughout the state and nationally as a leader in the development of initiatives combining legal and social services to provide comprehensive assistance to the low-income rural community clientele.

**Tabor Community Services, Inc.**

Lancaster, PA

\$42,865.98 - Comprehensive Counseling

Tabor Community Services was founded in 1968 to help low-income and minority families find affordable housing. Tabor has steadily offered a wider, more comprehensive array of services in Lancaster, Pennsylvania to fulfill its mission to rebuild communities by helping families find housing and financial solutions. Tabor counsels over 4,000 households (over 10,000 individuals) each year, teaching them the skills and disciplines that empower them to become productive, responsible members of the community. Services provided include budget counseling and education, consumer credit counseling, rental counseling to prevent homelessness, transitioning sheltered persons to independent living, first-time homebuyer counseling, default mortgage and predatory lending counseling and education, self-sufficiency counseling to get recipients off rental assistance, and independent development accounts to help the low-income save to make an asset-building purchase, such as a home or education.

**Trehab**

Montrose, PA

\$41,882.73 - Comprehensive Counseling

The TREHAB Center, a Community Action Agency in Northeastern Pennsylvania, has been serving the needs of the local population for over 35 years. The Homeownership Program covers Bradford, Tioga, Sullivan, Susquehanna and Wyoming Counties offering low and moderate-income first-time homebuyers one-on-one counseling and workshops on mortgage foreclosure, pre-purchase education and reverse equity mortgage (HECM).

**Unemployment Information Center (UIC)**

Philadelphia, PA

\$39,916.24 - Comprehensive Counseling

UIC is a nonprofit community-based organization which has provided housing counseling services related to Default and Delinquency, Foreclosure Prevention and rental assistance since 1976.

**United Neighborhood Centers of Northeastern Pennsylvania (UNC)**

Scranton, PA

\$41,391.11 - Comprehensive Counseling

UNC of Northeastern Pennsylvania is a neighborhood-based, grassroots social service agency providing programs and services to poverty and low-income households in northeastern Pennsylvania since 1923. UNC's mission is to work together with neighbors to provide services

and create opportunities which empower individuals and build strong interdependent communities.

## **PUERTO RICO**

### **Ceiba Housing and Economic Development Corporation (CHEDCO)**

Ceiba, Puerto Rico

\$40,899.48 – Comprehensive Counseling

CHEDCO is a private, non-profit organization incorporated under the laws of the Commonwealth of Puerto Rico. Since its inception in 1986, CHEDCO administered and participated in many programs designed to confront community housing issues, becoming an advocate for communities. Its HUD-approved housing counseling program seeks to guarantee the availability of an ample variety of alternatives to assist low and moderate income first-time homebuyers, homeowners, tenants, elderly, handicapped and homeless in their pursuit of successful homeownership. The agency also offers occupancy and accessibility services to further promote, affordable and fair housing. During Fiscal Year 2008-2009, CHEDCO provided 752 clients with one-on-one counseling.

### **Corporacion Milagros Del Amor (CorMA)**

Caguas, Puerto Rico

\$38,932.99 – Comprehensive Counseling

CorMA is a nonprofit, faith-based community organization seeking to ensure that homeownership and rental opportunities are possible to low and moderate income persons, persons with disabilities, the elderly and minorities. For the last ten years, CorMA has assisted homeless individuals and families through case management, social work, vocational and life skills coordination, psychological therapy and educational programs. In its effort to offer quality comprehensive housing counseling, CorMA continues to establish processes to identify new clients and facilitate referrals to an expanding network of partners. During Fiscal Year 2008-2009, CorMA counseled 825 clients through its HUD-approved housing counseling program.

### **Ponce Neighborhood Housing Services, Inc.**

Ponce, Puerto Rico

\$36,966.49 – Comprehensive Counseling

Ponce Neighborhood Housing Service, Inc. is a nonprofit organization incorporated under the laws of the Commonwealth of Puerto Rico since 1983. The organization is certified by the

U.S. Department of Treasury as a Community Development Financial Institution. Ponce NHS is a HUD certified Housing Counseling Agency and a Puerto Rico Department of Housing certified Community Housing Development Organization. The organization continues working together with municipal governments and community groups of the southern area of Puerto Rico to enhance the living standards of its low and moderate-income families. Ponce NHS served 607 clients with one-on-one counseling during Fiscal Year 2008-2009.

**San Juan Neighborhood Housing Services, Inc.**

San Juan, Puerto Rico

\$35,000 – Comprehensive Counseling

San Juan Neighborhood Housing Services, Inc. is a private, nonprofit, faith based organization. It is an active chartered member of NeighborWorks America; remains in compliance with the “Full Cycle Lending” at state and national levels; and performs as an active member of the Neighborhood Housing Services Association initiative. For over three years, San Juan NHS participated in the National Foreclosure Mitigation Campaign, running the first and only Foreclosure Prevention Center in Puerto Rico. The agency offers housing education and counseling to clients who are referred from banks and other financial institutions. During Fiscal Year 2008-2009, the agency provided one-on-one counseling to 911 clients.

**RHODE ISLAND**

**Providence Housing Authority (PHA)**

Providence, RI

\$37,458.12 - Comprehensive Counseling

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 public housing and Section 8 residents and to assisting families to achieve self-sufficiency, the organization's Department of Resident Services takes a holistic approach to addressing the needs of youth, parents, and elderly or disabled individuals. The mission that drives Resident Services is: "...to address residents' social, educational and healthcare needs through effective programming and creative service partnerships". Affordable housing counseling services provided by the Residents Services Department include: Family Self-Sufficiency (FSS), Section 8 to homeownership, Individual Development Accounts for homeownership, and Financial Literacy. In March 2010, the PHA became a HUD-certified Local Housing Counseling Agency.

**Rhode Island Housing And Mortgage Finance Corporation (RIH)**

Providence, RI

\$215,633.98 - Comprehensive Counseling

RIH will utilize grant funds to provide a network of support services for pre-purchase, post-purchase, and rental counseling that also includes group education and legal services. This year's grant provides much needed support for foreclosure prevention. RIH will work the Housing Network of Rhode Island, Rhode Island Legal Services Inc., and Project Basic. The work funded by this grant is also supported by RI Housing Resources Commission, Money Management Int./CCCS, and the National Consumer Law Center. RIH is a self-supporting corporation and the housing finance agency for the state of Rhode Island. Over the years, the agency has helped more than 60,000 Rhode Island families purchase homes.

**The Urban League of Rhode Island (URLI)**

Providence, RI

\$35,000.00 - Comprehensive Counseling

URLI, one of 110 affiliates of the National Urban League, is a nonprofit, tax exempt community based agency with a 70 year history in providing services to Rhode Island's minority and low-income communities. The URLI Housing Counseling services include Pre-purchase Counseling, Homebuyer Education, Delinquency and Default Counseling, Non-delinquency Post Purchase Counseling and Education, Rental Counseling, Homeless/Displacement Counseling, Transitional/Supportive Housing and Fair Housing Education. The agency program takes a holistic approach to financial fitness by offering individual Credit Counseling and group Credit Counseling workshops.

**SOUTH CAROLINA**

**Charleston Area Community Development Corporation (CACDC)**

North Charleston, SC

\$35,000 – Comprehensive Counseling

CACDC emerged in 1994 as one of the first Community Development Corporations in South Carolina. CACDC has been credited with beginning the community economic development movement in South Carolina. The goal of the CACDC is to implement programs that support economic development in the neighborhoods that it serves. CACDC provides services through the implementation of several programs including the following housing counseling services: financial literacy education, home buyer education, pre and post-purchase counseling. During FY 2009, CACDC served 837 clients. [www.charlestoncdc.org](http://www.charlestoncdc.org)

**Family Services, Inc. (FSI)**

Charleston, SC

\$46,307.35 – Comprehensive Counseling

\$70,000 – Mortgage Modification and Mortgage Scams Assistance

FSI was organized in 1988 to empower families and individuals through counseling, advocacy and education. FSI has five divisions including the Homeownership Resource Center, Financial Literacy Education, Consumer Credit Counseling, Conservator/Representative Payee, and a Family Violence Intervention Program. During the 2009 Fiscal Year, FSI provided pre-purchase, post-purchase, delinquency/default, HECM/reverse mortgage, rental, and homeless/displacement counseling, along with home-buyer and fair housing education to 15,444 clients. [www.foreclosurehelpforsc.org](http://www.foreclosurehelpforsc.org)

### **Greenville County Human Relations Commission (GCHRC)**

Greenville, SC

\$46,307.35 – Comprehensive Counseling

\$45,170.95 – Reverse Mortgage Counseling

GCHRC is a local government body that became a HUD-approved housing counseling agency in 2001. GCHRC serves the entire City and County of Greenville and surrounding areas. During the 2008-2009 Fiscal Year, GCHRC provided counseling to 2,009 clients in the areas of pre-purchase, delinquency/default, non-delinquency post-purchase, reverse mortgage, rental, homeless/housing placement, non-delinquency post-purchase and fair housing. [www.greenvillecounty.org](http://www.greenvillecounty.org)

### **Spartanburg Housing Development (SHD)**

Spartanburg, SC

\$37,949.74 – Comprehensive Counseling

Created in 2001, SHD is a 501(c) (3) nonprofit corporation with the primary purpose of creating affordable housing opportunities for low-income, elderly, and disabled residents of Spartanburg County, South Carolina. SHD operates a Homeownership Resource Center to increase the production of safe, decent, affordable housing and prepare families for the responsibility of homeownership. Qualified housing counselors provide education, counseling, and intensive case management in the areas of pre-purchase home buying, financial literacy, post-purchase/non-delinquency, home maintenance, foreclosure prevention, and fair housing. During Fiscal Year 2009, SHC served 27 clients. [www.homeinspartanburg.org](http://www.homeinspartanburg.org)

### **Trident United Way (TUW)**

Charleston, SC

\$35,000 – Comprehensive Counseling

TUW's mission is to solve critical problems facing people in Berkeley, Charleston and Dorchester counties. TUW has been a leader in changing the lives of Low-country residents since 1922 when it was established as the Social Services Exchange. Today, TUW addresses community needs through its funded partners and direct service programs. TUW's Housing Counseling Assistance Program has been continuously providing counseling services since 1974 and serves area residents in the areas of first-time homebuyer education, delinquency/default, reverse mortgage, rental, fair housing, homeless displacement, post-purchase and pre-purchase counseling. During Fiscal Year 2008-2009, TUW served 833 clients with their housing needs. [www.tridentunitedway.org](http://www.tridentunitedway.org)

### **Upstate Homeless Coalition of South Carolina (UHCSC)**

Greenville, SC

\$41,391.11 – Comprehensive Counseling

UHCSC is a private, nonprofit organization dedicated to ending homelessness through programming, advocacy and construction of affordable housing. UHCSC provides housing counseling services to residents in Greenville, Spartanburg, Cherokee, Laurens, Pickens, Union, Oconee, and Anderson counties. UHCSC offers the following types of housing counseling services: pre and post-purchase, delinquency/default, reverse mortgage, homebuyer education, and rental counseling. During Fiscal Year 2008-2009, UHCSC counseled 239 clients. [www.upstatehomeless.com](http://www.upstatehomeless.com)

## **SOUTH DAKOTA**

### **Oglala Sioux Tribe Partnership for Housing, Inc. (OSTPH)**

Pine Ridge, SD

\$43,849.23.00 – Comprehensive Counseling

OSTPH, Inc. is a non-profit organization, which was approved by the Oglala Sioux Lakota Tribal laws and incorporated in the State of South Dakota in 1999. OSTPH's primary mission is to enhance and provide affordable homeownership opportunities to the tribal members of the Pine Ridge Indian Reservation. The OSTPH, Inc. was granted status as a HUD-approved housing counseling agency in February 2000 and has provided housing counseling and educational programs to over 1,500 tribal members. The agency assisted 128 homebuyers with the purchase of their homes. OSTPH has also assisted over 100 clients with a mortgage work out plan to save their home. This year OSTPH, Inc. will use HUD's grant money to continue its efforts in providing housing counseling program to the tribal members. OSTPH realizes that due to the low income history of the tribal members, the occurrences of predatory lending are quite

high. OSTPH, Inc. has developed a predatory lending program, along with a housing counseling program, and will continue to provide that program to its tribal members to assist them with recognition and acknowledgement of predatory lending activities.

**Pioneer Credit Counseling (PCC)**

Rapid City, SD

\$42,865.98 – Comprehensive Counseling

\$10,000.00 – Reverse Mortgage Counseling

PCC has been providing financial counseling and education since 1989. The agency exists to help people get out of financial constraints and is committed to the belief that "all people are individuals with purpose and worth." PCC provides an array of housing counseling, which include homebuyer education; pre-purchase counseling; money & debt management; mortgage delinquency counseling; loss mitigation counseling; post-purchase counseling; and reverse mortgage counseling. PCC received HUD approval as a housing counseling agency in December 2008 and has served over 200 housing clients to date. The agency's website is [www.pioneercredit.com](http://www.pioneercredit.com).

**South Dakota Housing Development Authority (SDHDA)**

Pierre, SD

\$182,868.93 – Comprehensive Counseling

SDHDA was created in 1973 by the State Legislature and offers residents a variety of affordable homeownership and rental housing opportunities. SDHDA has taken an active role in working to end homelessness in South Dakota. Since 1998, SDHDA has administered HUD's housing counseling grant program for various housing counseling service providers statewide. To date, SDHDA has disbursed more than \$1,468,730 through this program benefiting nearly 34,000 South Dakota residents with housing counseling and education services. For further information, visit SDHDA online at [www.SDHDA.org](http://www.SDHDA.org).

**TENNESSEE**

**Clinch-Powell Resource Conservation and Development Council (RC&DC)**

Rutledge, TN

\$35,020 – Comprehensive Counseling

Clinch-Powell RC&DC is a community development organization working to protect natural resources, foster local leadership and build stronger communities. RC&DC became a Community Housing Development Organization in 2002, committed to affordable housing

development, improving existing housing and promoting homeownership through one-on-one counseling, educational workshops and outreach activities. RC&DC currently provides counseling and education in eight counties, including pre-purchase and delinquency counseling; and post-purchase education. During the past fiscal year, Clinch-Powell RC&DC counseled 257 clients. [www.clinchpowell.net](http://www.clinchpowell.net)

**Financial Counselors of America (FCA)**

Memphis, TN

\$176,739.13 – Comprehensive Counseling

FCA is a non-profit organization founded in 1991. FCA strives to assist individuals in breaking their dependency on debt and in enriching their lives through financial independence. The agency's goal is to provide clients with necessary education and tools to make sound financial decisions. FCA is committed to raising the level of financial literacy in the greater Memphis area and provides counseling on all major housing issues. FCA's housing counseling program includes pre-purchase homebuyer education, mortgage intervention/foreclosure prevention, rental assistance and post-purchase home retention/maintenance counseling. During the past Fiscal Year, the agency assisted 1,508 individuals with their housing needs.

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

**GAP Community Development Resources, Inc. (GAPCDR)**

Franklin, TN

\$45,815.72 – Comprehensive Counseling

GAPCDR is a nonprofit organization whose mission is to help low and moderate-income families overcome barriers to homeownership, create social mobility, and inspire civil responsibility. GAPCDR offers homebuyer education, financial literacy classes, pre and post-purchase counseling, mortgage delinquency and foreclosure prevention counseling, rental counseling and assistance for homeless individuals. During the past fiscal year, the agency assisted 546 individuals with their housing counseling needs. [www.gapcdr.org](http://www.gapcdr.org)

**Memphis Consumer Credit Education Association (MCCEA)**

Memphis, TN

\$42,374.36 – Comprehensive Counseling

MCCEA is a nonprofit organization established in 2004 to provide consumer credit counseling, and homebuyer education and counseling services to area residents. Although MCCEA is relatively young as an organization, its parent organization, Memphis Consumer Credit Association was founded in 1949 as a non-profit credit bureau and provides financial

responsibility, credit and housing counseling. During the past fiscal year, the agency assisted 445 individuals with their housing needs. [www.mccea.net](http://www.mccea.net)

### **New Level Community Development Corporation**

Nashville, TN

\$35,100 – Comprehensive Counseling

New Level Community Development Corporation is a nonprofit that is also recognized as a Community Housing Development Organization. It was created by and with the support of Mount Zion Baptist Church in 2002 to help people break through economic barriers, reach financial stability and build assets. New Level CDC has provided housing counseling and home buyer education to Nashville and the greater middle Tennessee Area for the past 8 years. New Level CDC was granted approval as a HUD Housing Counseling Agency in July 2010. [www.newlevelcdc.org](http://www.newlevelcdc.org)

### **Partnership for Families, Children and Adults/ CCCS of Chattanooga**

Chattanooga, TN

\$70,000– Mortgage Modification and Mortgage Scams Assistance

The Partnership for Families, Children and Adults is a comprehensive social services agency that has been serving people in the Tennessee Valley for 133 years. Last year, Partnership services touched the lives of nearly 50,000 persons in Tennessee, Northwest Georgia and North Alabama. Since 1981, the Partnership's Consumer Credit Counseling Services Program has helped individuals learn money management skills and budgeting plans to help regain control of personal finances. Consumer Credit Counseling Center is the only face-to-face nonprofit credit counseling center in the Tennessee Valley.

### **West Tennessee Legal Services (WTLS)**

Jackson, TN

\$1,224,694 – Comprehensive Counseling

WTLS, a Tennessee private nonprofit corporation with 501(c)(3) status, a Legal Services Corporation affiliate and a HUD-Approved National Housing Counseling Intermediary, has been providing housing counseling assistance and education to underserved rural areas for 20 years. Affiliates in Tennessee, Mississippi, Georgia, Alabama, Arkansas, Florida, Kentucky, Montana, Nebraska, Arizona, Pennsylvania and Louisiana will participate in this comprehensive housing counseling program and will offer pre-purchase counseling, first-time homebuyer education, reverse mortgage counseling, mortgage default counseling, rental counseling, fair housing counseling and predatory lending counseling. WTLS and its affiliates seek to promote and ensure equal housing rights and opportunities for all individuals residing within these areas. For more information, see the WTLS website at [www.wtls.org](http://www.wtls.org).

**TEXAS**

### **Avenue CDC**

Houston, TX

\$43,357.60 – Comprehensive Counseling

Created in 1991 as an organization to develop affordable housing, preserve historic buildings, and revitalize the Old Sixth Ward, a National Register Historic District in the shadow of Houston's Downtown, Avenue CDC expanded its target area to include the entire Near Northside and Washington Avenue communities in 1999. Today, Avenue's mission is to revitalize its community by developing affordable housing and economic opportunities, while preserving the cultural, economic, and historical diversity of the area served by the agency. As a result of various market analysis and community assessment processes, Avenue CDC has developed several business lines to achieve its mission of revitalizing its community by developing affordable housing and economic opportunities which include: homeownership promotion and preservation; real estate development, property and asset management, environmental and historic preservation initiatives; community-based economic development; community building and organizing.

### **CCCS of Greater Dallas**

Dallas, TX

\$550,000.00 – Comprehensive Counseling

CCCS of Greater Dallas, Inc. is a HUD-approved non-profit 501(c)(3) housing and credit counseling and education organization headquartered in Dallas, Texas. Since CCCS opened its doors in 1974, almost 1.5 million clients have been served through its 19 branch offices in Texas, Colorado, New Mexico and Oklahoma. Free budget and credit counseling and education is offered via phone, online, or face-to-face is critical to the long standing mission of financial empowerment. CCCS has been a HUD-approved Local Housing Counseling Agency since 1979 and became part of HUD's Reverse Mortgage Counseling Network in 2001, delivering critical financial and housing counseling services to seniors. In 2009, CCCS became a HUD Multi-State Organization, reflecting the capacity of the organization to provide bilingual housing counseling and education services at branch locations in four states and via telephone in all fifty states and Puerto Rico. Visit the CCCS website at [www.cccs.net](http://www.cccs.net).

### **CEN-TEX dba BCL of Texas**

Austin, TX

\$40,899.48 – Comprehensive Counseling

CEN-TEX was established in 1990 as a statewide not-for-profit Certified Development Corporation and is currently doing business as BCL of Texas. This HUD-approved housing

counseling agency successfully promotes community development and provides various empowerment programs throughout Texas. The agency's mission is: "to stabilize communities through community development." BCL of Texas has facilitated over 4,500 new homeowners. In addition to providing families with full cycle lending assistance, BCL of Texas provides financial literacy, credit counseling, and mortgage related assistance. BCL's goal is to help families continue to be responsible and successful homeowners. BCL of Texas is a member of the nationwide NeighborWorks® Network, which engages in revitalization strategies that strengthen communities and transform lives. For more information, go to [www.bcloftexas.org](http://www.bcloftexas.org) or [www.bclhomeownershipcenter.org](http://www.bclhomeownershipcenter.org).

### **City of San Antonio Department of Community Initiatives**

San Antonio, TX

\$40,407.86 – Comprehensive Counseling

The City of San Antonio's housing counseling program provides comprehensive housing counseling services to residents of San Antonio and Bexar County and has been providing those services as a HUD-approved Housing Counseling Agency since 1979. The services offered by the agency include: housing discrimination/Fair Housing Act outreach and investigation, foreclosure prevention counseling, predatory lending counseling, pre- and post-purchase housing counseling, emergency financial assistance for mortgage payments, mediation of tenant/landlord disputes, reverse mortgage counseling, and homeless/displacement counseling.

### **Community Council of Southwest Texas (CCSWT)**

Uvalde, TX

\$35,000.00 – Comprehensive Counseling

CCSWT is a private non-profit 501 (c)(3) organization chartered with the State of Texas since April 1965. For nearly a decade, CCSWT has provided housing counseling services to residents in its service area. CCSWT is a HUD-approved housing counseling agency that provides assistance to low-income families and at-large in the eight county service areas known as the Middle Rio Grande region in rural Southwest Texas. The primary objective of the housing counseling program is to expand homeownership opportunities and improve access to affordable housing through the provision of a wide variety of housing counseling services to potential homeowners and current homeowners. CCSWT offers homeownership education and counseling services in the following areas of housing counseling: credit counseling, mortgage delinquency, homebuyer education programs, home improvement and rehabilitation, money/debt management, foreclosure prevention and pre-purchase counseling. CCSWT has assisted over 500 families in the last five years. For more information contact us at [ccswt@ccswt.org](mailto:ccswt@ccswt.org).

### **El Paso CAP (Project Bravo)**

El Paso, TX

\$37,458.12 – Comprehensive Counseling

Project Bravo, Inc. is a 501(c)(3) nonprofit that develops comprehensive programs to assist low-income families of El Paso County. The word BRAVO means Building Resources and Vocational Opportunities and is reflected in the agency's mission statement: "Project Bravo is a Community Action Agency that exists to maximize resources for an improved quality of life for the economically disadvantaged of El Paso County". The agency's housing counseling program provides one-on-one counseling and education/outreach to inner-city and rural "Colonia" residents. Annually over five hundred households are served. Public Service Announcements, distribution of flyers/brochures and other marketing strategies are used to inform the public about Project Bravo's counseling services. Additionally, regularly scheduled workshops and outreach events are planned throughout the city's and Colonia community centers.

**Frameworks CDC (FCDC)**

Austin, TX

\$40,899.48 – Comprehensive Counseling

FCDC is a nonprofit HUD-approved housing counseling agency. FCDC builds vibrant communities and enriches the lives of low-income families. By intervening through foreclosure prevention counseling, Frameworks helps families to save their homes from the threat of foreclosure. 1,725 families have been assisted to resolve mortgage delinquency and foreclosure problems. Through homebuyer counseling and education, Frameworks makes homeownership and asset building possible for families. To date, 1475 families have completed the homebuyer counseling and education program. Skills gained through Framework's financial literacy programs allow families and individuals to gain control of their resources, manage credit and address debt issues. To date several hundred individuals have participated in Frameworks CDC's financial literacy classes. For additional information, visit Frameworks' website at [www.frameworkscdc.org](http://www.frameworkscdc.org).

**Money Management International (MMI)**

Sugarland, TX

\$1,509,215– Comprehensive Counseling

\$1,413,793 – Reverse Mortgage Counseling

MMI is a nonprofit community service organization that provides comprehensive housing counseling, professional financial guidance, counseling, community-wide educational programs, and debt management assistance. MMI and its family of agencies has over 45 years experience helping consumers regain financial control of their lives and has assisted more than 900,000 clients in housing need. The organization's housing counseling program meets its mission of improving lives through financial education by providing comprehensive housing counseling services in 24 states and the District of Columbia. Services to be provided include: mortgage

delinquency/default counseling, reverse mortgage counseling, post-purchase non-delinquency counseling, rental counseling, pre-purchase counseling and homebuyer education. For more information, visit MMI's website at <http://www.moneymanagement.org>.

**Neighborhood Housing Services of Waco (NeighborWorks® Waco)**

Waco, TX

\$39,424.61 – Comprehensive Counseling

NeighborWorks® Waco is a local non-profit organization dedicated to assisting Waco and Central Texas individuals and families in the purchase of their first home. The organization is a chartered member of the nationwide NeighborWorks® Network and is a HUD-approved housing counseling agency. Services provided through this agency's comprehensive counseling program include pre-purchase; mortgage delinquency and default resolution; home improvement and rehabilitation; financial management/budget; and rental housing counseling. Workshops offered include non-delinquency post purchase, fair housing, pre-purchase education, predatory lending education, and pre-purchase homebuyer education. For additional information on NeighborWorks® Waco, visit its website at [www.nw-waco.org](http://www.nw-waco.org).

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

Lubbock, TX

\$35,000.00 – Comprehensive Counseling

Founded in the spring of 2004, NELCDC has been designated by the U.S. Department of Housing and Urban Development as a Local Housing Counseling Agency ("LHCA"). As such, NELCDC provides its clientele with homebuyers' education, pre and post purchase counseling, renters' assistance, and money/debt management counseling. NELCDC is responsible for providing housing counseling services to 71 counties located in the 13th and 19th Congressional Districts of Texas. Many of these counties are rural and have shown declining populations over the past several censuses. The Housing Counseling Program at NELCDC is designed to actively assist residents in finding the home of their choice. The goal is to assure and educate homebuyers on the nuances of homeownership, empowering them to make well-informed decisions when purchasing their home. For more information on NELCDC, please visit [www.nelcdc.org](http://www.nelcdc.org).

**Our Casas Resident Council**

San Antonio, TX

\$37,949.74 – Comprehensive Counseling

The mission at Our Casas Resident Council, Inc. is to develop and implement initiatives for the empowerment of low income families. Our Casas a 501(c)(3) non-profit organization and a Community Housing Development Organization was organized and chartered in October of 1990. During its nineteen year history, it has been fulfilling its mission by providing at no cost to

families, one-on-one housing counseling, homebuyer education seminars, foreclosure intervention/prevention, down-payment/closing costs financial assistance and rental assistance to over 5,000 low- to moderate-income families. As a HUD-approved housing counseling agency, three primary objectives of the program are to improve financial literacy, expand homeownership opportunities, improve access to affordable housing and preserve homeownership. Our Casas comprehensive counseling services include: pre-purchase counseling, delinquency/default counseling, non-delinquency post-purchase counseling, loan document review counseling, renter assistance/homeless counseling and referral, and homebuyer education.

**Texas Rio Grande Legal Aid (TRLA)**

Weslaco, TX

\$44,340.85 – Comprehensive Counseling

Incorporated as a nonprofit organization in 1971, TRLA provides free legal aid and related educational services. TRLA's service area, about the size of Colorado, spans 68 counties covering the southwestern third of Texas. Each year, TRLA serves over 22,000 residents of these communities. TRLA will provide guidance and advice to help families access affordable housing and preserve homeownership. TRLA housing counselors will help these families avoid inflated appraisals, unreasonably high interest rates, unaffordable repayment terms, predatory lending, "contract-for-deed" rent-to-own contracts, discriminatory housing practices, default and foreclosure, and other housing counseling issues. For additional information, please visit this agency on-line at [www.trla.org](http://www.trla.org).

**United Cerebral Palsy of Greater Houston**

Bellaire, TX

\$40,899.48 – Comprehensive Counseling

United Cerebral Palsy of Greater Houston, Inc. is a nonprofit organization that is dedicated to providing innovative services, including affordable housing, to people with disabilities and their families in Houston and surrounding communities. Since 1946, UCP Houston has offered a wide variety of programs, including respite services, adult recreation, summer camps, infant development intervention, high school vocational/technical programs, and assistive technology resources, to the Houston area. UCP Houston currently provides housing services to first-time homebuyers with disabilities in the City of Houston and Harris, Montgomery, and Ft. Bend Counties through its Housing Initiative. Through the Housing Initiative, UCP Houston provides first-time homebuyer education and counseling, credit and debt reduction counseling, financial literacy, post-purchase counseling and support, emergency financial assistance, down payment and closing cost assistance, and funding for accessibility-related modifications. Since the program's inception in 2000, UCP Houston has provided homebuyer orientation for more than

1,200 consumers and intensive housing counseling for more than 1,100 people with disabilities. UCP Houston is a HUD-approved Local Housing Counseling Agency and is in its fourth year of funding through a HUD housing counseling grant.

**Waco Community Development Corporation**

Waco, TX

\$41,391.11 – Comprehensive Counseling

Waco Community Development Corporation (d.b.a. Waco CDC) is a neighborhood based CHDO and HUD-approved housing counseling agency that was established in 2001. Comprehensive Housing counseling services include: pre-purchase counseling, credit counseling, loan document review, financial literacy training, homebuyer education training, mortgage preparation assistance, counseling to resolve/ prevent mortgage delinquency or default, post purchase counseling and post-purchase education. Waco CDC serves Waco and the surrounding area.

**UTAH**

**Cedar City Housing Authority**

Cedar City, UT

\$36,000.00 – Comprehensive Counseling

As the only HUD-Approved Housing Counseling Agency in Southern Utah, Cedar City Housing Authority provides a variety of counseling services, including first-time homebuyer workshops, default/foreclosure workshops, money management courses, and default/foreclosure prevention one-on-one counseling. The mission of Cedar City Housing Authority is “to provide affordable housing opportunities for low and moderate income families throughout rural Utah.” Since its creation in 1991, the Cedar City Housing Authority has developed and now manages more than 200 low income housing rental units. Additionally, Cedar City Housing Authority owns and manages the only family transitional housing complex in Southern Utah. For additional information on the Cedar City Housing Authority, call 435-586-8462.

**Community Action Services and Food Bank (CAS)**

Provo, UT

\$43,849.23 – Comprehensive Counseling

\$21,618.00 – Reverse Mortgage Counseling

CAS has assisted low-and moderate- income families in Utah, Wasatch and Summit Counties since 1967. CAS’s mission is to help people and change lives, and it provides a variety of

services to help stabilize families and support their efforts to improve their situations. The agency has been a HUD-approved housing counseling agency since 1984 and has provided a range of services for more than 40 years. The organization's Home Buyer and Mortgage Counseling Program works to empower families to obtain long-term home ownership through education and individualized counseling. CAS is a HUD-approved housing counseling agency that provides a wide variety of services including foreclosure prevention, reverse mortgage counseling, homebuyer education, pre-purchase counseling, post-purchase refinance counseling, and much more. For more information, visit [www.CommunityActionUC.org](http://www.CommunityActionUC.org).

**Neighborhood Housing Services of Provo dba NeighborWorks® Provo**

Provo, UT

\$35,000.00 – Comprehensive Counseling

Neighborhood Housing Services of Provo, d.b.a. NeighborWorks® Provo, is a 501(c)(3) non-profit organization that works in partnership with residents, government and private businesses to enhance communities. NeighborWorks® Provo is a member of the national NeighborWorks® network and has been in operation for 16 years. The agency's mission is to create neighborhoods of choice by increasing homeownership, improving housing quality, and promoting neighborhood unity and leadership. Neighborhood Housing Services of Provo is a HUD-approved housing counseling agency, and its services include pre-purchase, and mortgage delinquency and default resolution counseling. For more information, visit [www.NeighborWorks.provo.wordpress.com](http://www.NeighborWorks.provo.wordpress.com).

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

Salt Lake City, UT

\$43,849.23 – Comprehensive Counseling

NWSL, a private non-profit 501(c)(3), opened its doors in 1977. The agency's mission is to revitalize neighborhoods and create affordable housing by providing dynamic and creative leadership through partnerships with residents, youth, businesses, and government entities. NWSL is a HUD-approved housing counseling agency that provides the following counseling services: pre-purchase, mortgage delinquency and default resolution, rental, financial management and debt, home improvement and rehabilitation services. Workshops provided include predatory lending and pre-purchase education. More information on this agency can be found at [www.nwsaltlake.org](http://www.nwsaltlake.org).

**Utah State University - Family Life Center Housing and Financial Counseling Services (FLC)**

Logan, UT

\$45,324.10 – Comprehensive Counseling

\$17,000.00 – Reverse Mortgage Counseling

FLC is a non-profit housing counseling agency serving residents in Utah and Southern Idaho. FLC was established by the Utah State University College of Family Consumer and Human Development in 1993 to provide counseling services for the community and training for students in the Consumer Science Family Finance Emphasis. The agency's 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. FLC offers 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, FLC offers: pre and post purchase educational workshops and individualized one-on-one counseling, mortgage default counseling and loss mitigation negotiation, reverse mortgage (HECM) counseling, and rental counseling. In addition, the Family Life Center provides financial counseling on budgeting, credit management, debt reduction, risk management, and a saving for a home program.

## **VERMONT**

### **BROC - Community Action in Southwestern Vermont**

Rutland, VT

\$35,000.00 - Comprehensive Counseling

BROC-Community Action in Southwestern Vermont has a 45 year history of serving low-income persons in Rutland and Bennington Counties. BROC provides an array of programming, including housing counseling to help each client attain self-sufficiency. During fiscal year 2009, BROC served over 14,500 individuals and provided 1,241 housing services. BROC's housing counseling services include search and retention, vocational counseling, landlord/tenant mediation, providing and mobilizing financial assistance and coaching clients on life skills. It is committed to empowering clients to make positive choices and become independent, productive members of their communities.

### **Central Vermont Community Action Council, Inc. (CVCAC)**

Barre, VT

\$41,882.73 - Comprehensive Counseling

Founded in 1965, CVCAC provides services to 15,000 residents of Lamoille, Orange and Washington Counties annually. Programs include short-term services to alleviate the immediate suffering caused by poverty as well as developmental programs that start people on the path to a better economic future. In response to a growing community crisis in housing availability, access, and retention CVCAC created its Family Housing Partnership program (FHP) and

received certification from HUD as a Local Housing Counseling Agency. By working closely with families through one-on-one counseling to assess their issues and to develop and implement a comprehensive housing plan of action, FHP counselors have been able to help families deter eviction and foreclosure.

## **VIRGINIA**

### **Accomack-Northampton Planning District Commission (A-NPDC)**

Accomack, VA

\$46,798.97 - Comprehensive Counseling

A-NPDC was established pursuant to Section 51.2-4201 of the Code of Virginia in 1970 by Accomack County and Northampton County. The staff of the A-NPDC administers the following programs with significant housing counseling components: Section 8 Housing Choice Vouchers, Homeless Intervention Program (HIP), Virginia CDBG Projects, Indoor Plumbing/Rehabilitation Program (IP/R), Housing Opportunities for Persons with Aids (HOPWA), NeighborWorks Homeownership Program and Sponsoring Partnerships and Revitalizing Communities (SPARC).

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

Saluda, VA

\$40,899.48 - Comprehensive Counseling

Bay Family Housing has been providing comprehensive housing counseling services to over 150 clients since 2006. Bay Family Housing offers group, individual, and personalized financial literacy counseling, pre-purchase housing counseling, homebuyer's education classes, access to mortgage funds, and help locating down payment and closing cost assistance to assist renters to become homeowners. For homeowners we offer foreclosure loss/mitigation assistance and home maintenance counseling. Bay Family Housing also administers a number of state funded programs such as Indoor Plumbing Rehabilitation Program, Emergency Home Repair, Weatherization, and Urgent Need (disaster related programs).

### **Catholic Charities USA (CCUSA)**

Alexandria, VA

\$1,366,955 – Comprehensive Counseling

CCUSA is the national office for the Catholic Charities network of 164 main agencies and over 1600 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 2007, CCUSA launched its multi-tiered Campaign to Reduce Poverty in America, the goal of which is to reduce poverty in the U.S. by 50% by the year 2020. With its focus on the growth of human capital, housing counseling has been identified as one of the key elements of this asset building strategy.

**ClearPoint Financial Solutions, Inc.**

Richmond, VA

\$1,082,433 – Comprehensive Counseling

\$889,655 – Reverse Mortgage Counseling

Clear Point Financial Solutions is committed to helping individuals and families take control of their finances and build a better future. Established in 1979, ClearPoint Financial Solutions has decades of experience providing innovative solutions and education services addressing their clients' unique financial circumstances. Budget and credit counseling, and housing counseling and education are all core services.

**Hampton Redevelopment and Housing Authority**

Hampton, VA

\$43,357.60 - Comprehensive Counseling

Hampton Redevelopment and Housing Authority, a political subdivision of the Commonwealth of Virginia, was created under House Bill No. 324 on January 27, 1958, by the General Assembly of Virginia. The Authority is the designated housing agency of Hampton and is responsible for managing and maintaining public housing units, administering the Section 8 Housing Assistance Payments Program, and redeveloping blighted areas in the City of Hampton. Over the years, the Authority has expanded housing opportunities in Hampton. Currently, the Authority: develops commercial, residential and multi-family properties; manages and maintains commercial and residential properties; provides linkages to educational, employment, and business opportunities for our residents and clients; provides opportunities for homeownership and programs aimed at enhancing the quality of family life; HRHA currently serves about 7,362 clients.

**Housing Opportunities Made Equal of Virginia, Inc. (HOME)**

Richmond, VA

\$44,340.85 - Comprehensive Counseling

HOME is one of the nation's oldest and most well-respected fair housing and housing counseling organizations. HOME works to protect existing housing choices through fair housing education and enforcement; to expand housing choices through the creation of systemic change so that everyone has access to neighborhoods with good schools and good jobs; and to provide people with the skills and knowledge they need to take advantage of new housing opportunities. The organization will help homeowners in default avoid foreclosure and challenge predatory lending

practices; provide pre and post-purchase counseling and down payment assistance to first-time homebuyers; help renters improve their ability to find and keep the housing of their choice through focused tenant education.

**Lynchburg Community Action Group, Inc. (Lyn-CAG)**

Lynchburg, VA

\$39,916.24 - Comprehensive Counseling

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

**Newport News Office of Human Affairs (OHA)**

Newport News, VA

\$38,932.99 - Comprehensive Counseling

OHA is a 501(c)(3) community action agency established in 1965 to address the social service and community development needs of low-income residents. OHA has over 40 years experience assisting low-income individuals and families by fulfilling its mission to "plan, develop and implement programs that foster self-sufficiency through educational, social, physical and economic development." Some Housing Counseling activities performed are: assistance with housing selection, generalized Fair Housing Laws, predatory lending strategies, qualifying for HUD and other Federal, State and Local subsidies, predatory lending marketing, budgeting for mortgage or rent payments, money management, how to avoid predatory lending practices, housing care and maintenance, conducting VHDA 1st Home Education Ownership Seminars, application to purchase procedures, alternatives and options for financing the purchase, HUD and other affordable rental programs including rent subsidy, arranging reinstatement plans, alternatives to foreclosure, mortgage rate reduction program, home equity conversion mortgage

program/reverse mortgage counseling, renter's and landlord's rights, deposits and their use or recovery and eviction procedures, and preventing mortgage delinquency and default.

**New River Community Action, Inc. (NRCA)**

Radford, VA

\$44,340.85 - Comprehensive Counseling

NRCA is a nonprofit charitable corporation that was established in 1965. NRCA's mission is to promote and support the well-being and self-reliance of individuals, families and communities. NRCA develops programs that address issues of housing, health, education, employment, emergency assistance, and other areas known to be related to poverty.

**People Incorporated of Southwest Virginia**

Abingdon, VA

\$35,491.62 - Comprehensive Counseling

People Incorporated of Southwest Virginia has an established history of providing quality services to low-income people to assist them in improving their lives, their families and their communities. Since its inception in 1964, People Incorporated has grown to serve both rural and urban people throughout five jurisdictions in Virginia including Buchanan, Dickenson, Russell and Washington Counties and the City of Bristol.

**Piedmont Housing Alliance (PHA)**

Charlottesville, VA

\$42,865.98 - Comprehensive Counseling

PHA is a private, nonprofit organization established in 1983 to address affordable housing and other community development needs on a regional basis that creates housing and community development opportunity for very-low to moderate-income families and individuals.

**Prince William County Virginia Cooperative Extension**

Manassas, VA

\$43,849.23 - Comprehensive Counseling

\$20,000.00 – Reverse Mortgage Counseling

\$27,882.00 - Mortgage Modification and Mortgage Scams Assistance

Virginia Cooperative Extension is an "extension" of Virginia Tech and Virginia State Universities. Located in Prince William County Virginia, our Financial Education Program provides education and counseling to help families and individuals help themselves develop a goal-oriented strategy for managing personal finances and securing stable housing. In addition

to one-on-one counseling and education, we offer free seminars and workshops on Homeownership, Responsible Renting, and most any personal finance related topic.

**Quin Rivers, Inc.**

New Kent, VA

\$43,849.23 - Comprehensive Counseling

\$10,000.00 – Reverse Mortgage Counseling

Established in 1970, Quin Rivers is a nonprofit corporation with the mission of strengthening individual, family, and community development. Quin Rivers' vision is to facilitate the development and provision of services for citizens of low income and low wealth to create "healthy" families and communities. Quin Rivers uses housing as a base around which to organize services and the supports necessary to help clients become financially self-reliant.

**Skyline Community Action Program, Incorporated**

Standardsville, VA

\$44,340.85 - Comprehensive Counseling

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

**Total Action Against Poverty In Roanoke Valley (TAP)**

Roanoke, VA

\$41,882.73 - Comprehensive Counseling

TAP is a 501(c)(3) nonprofit corporation formed in 1965 as the official anti-poverty community action agency for Virginia's Fifth Planning District in southwestern Virginia. TAP serves low-income, children, adults, families, and neighborhoods through over 30 programs structured under five components: Head Start, This Valley Works, Financial Services, Housing and Community Development, and Families-in-Transition.

**Virginia Beach Community Development Corporation (VBCDC)**

Virginia Beach, VA

\$46,307.35 - Comprehensive Counseling

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

**Virginia Housing Development Authority (VHDA)**

Richmond, VA

\$250,500.00 - Comprehensive Counseling

VHDA is a self-supporting, not-for-profit organization created by the Commonwealth of Virginia in 1972 to help Virginians attain quality, affordable housing. VHDA provides free homeownership classes in addition to providing assistance to people with disabilities and the elderly with the goal of making their homes more livable. VHDA works with lenders, developers, local governments, community service organizations and others to help put quality housing within the reach of every Virginian. Since its founding, VHDA has committed financing for more than 131,000 single family homes and 96,000 multi-family apartments ensuring an ongoing inventory of affordable housing for low and moderate-income households, underserved minority populations, people with disabilities and the frail elderly which supports strong, viable communities.

**Virginia Supportive Housing (VSH)**

Richmond, VA

\$40,899.48 - Comprehensive Counseling

Founded in 1988, VSH provides permanent housing and comprehensive support services to individuals and families who are homeless, at risk of homelessness or with disabilities in order to initiate and promote their transition from homelessness to productivity and independence. VSH's goal is to reduce homelessness by helping people break the cycle of homelessness and secure permanent housing and economic stability. To fulfill its mission, VSH has developed, owns and operates 264 units of supportive housing for homeless and disabled individuals and families in metro Richmond and in the South Hampton Roads area of Virginia. VSH provides support services in all of its housing to ensure that residents remain stably housed and become self

sufficient. Support services include but are not limited to case management, life skills training, budget counseling, employment counseling, and mental health support services. VSH also operates a housing first program, a Shelter Plus Care program and a Housing Resource Center with a housing locator data base for affordable rental housing and housing specialists that act as brokers with area landlords. VSH also offers asset building opportunities and provides financial literacy, homebuyer education and credit and debt management counseling for low to moderate-income individuals and families with children through the Financial Foundations program.

## **VIRGIN ISLANDS**

### **Virgin Islands Housing Finance Authority (VIHFA)**

St. Thomas, VI of the U.S.

\$60,000 – Comprehensive Counseling

In June, 1984, VIHFA opened its doors to serve the public. VIHFA has provided thousands of residents of the Virgin Islands with affordable housing options to fulfill the purpose for which it was created – to address the existing shortage of low- and moderate-income housing in the Territory. The Authority is now armed with a new mission, “To increase housing access and community development initiatives for low- to moderate-income families by developing safe, decent and sanitary homes, rental and emergency housing, educating homebuyers and sponsoring programs to maintain sustainable communities in the Territory.” VIHFA provides mortgage loans, mortgage subsidy programs, administers the Low Income Housing Tax Credit, Housing Counseling, Emergency Housing and also administers the Affordable Housing Programs in the Virgin Islands. During FY 2009, the agency provided housing counseling services to 396 clients. [www.vihfa.gov](http://www.vihfa.gov)

## **WASHINGTON**

### **Solid Ground Washington**

Seattle, WA

\$41,882.73 – Comprehensive Counseling

\$10,000 – Reverse Mortgage Counseling

Founded in 1974, Solid Ground provides housing advocacy for at least 4,000 people each year at imminent risk of foreclosure or eviction through its Housing Stability Project and Housing counseling programs. In addition, Solid Ground provides safe housing and support services for 1,000 people each year through the Family Shelter, Broadview Emergency Shelter and Transitional Housing, Bethlehem House, JourneyHome, Santo’s Place Transitional Housing and

Sand Point Family Housing Programs. It offers home buyer education, financial literacy education, preventing mortgage delinquency education, fair housing education, and loss mitigation counseling. They propose to serve 224 clients in FY 2011 with their comprehensive and HECM housing counseling grants. Solid Ground's web site is at: [www.solid-ground.org](http://www.solid-ground.org)

**Spokane Neighborhood Action Partners (SNAP)**

Spokane, WA

\$42,865.98 – Comprehensive Counseling

Established in 1976, SNAP has provided services to low-income and highly vulnerable persons for over 40 years. It provides mortgage default counseling, pre-purchase counseling, rental counseling, financial literacy education, home buyer education, transitional and homeless housing counseling and HECM/Reverse Mortgage counseling. In FY 2011, it proposes to serve 507 clients with its comprehensive housing counseling grant. SNAP's web site is at: [www.snapwa.org](http://www.snapwa.org)

**Washington State Housing Finance Commission (WSHFC)**

Seattle, WA

\$ 133,721.35 - Comprehensive Counseling

WSHFC, a state housing finance agency, has administered a statewide housing counseling and homebuyer education program since 1998. They will partner with 18 nonprofit affiliates and local housing authorities to administer a comprehensive housing counseling program for the entire state of Washington. In response to the needs identified in Washington State's Consolidated Plan and the Analysis of Impediments to Fair Housing Choice in Washington, WSHFC will provide the following services: one-on-one pre-purchase counseling, mortgage delinquency/default counseling, reverse mortgage (HECM) counseling, post-purchase counseling, and homebuyer education seminars. WSHFC proposes to serve 1,920 clients with its comprehensive grant. For further information, visit their website at: <http://www.wshfc.org>

**WEST VIRGINIA**

**CHANGE, Inc.**

Wheeling, WV

\$35,000.00 - Comprehensive Counseling

CHANGE, Inc. is a private, non-profit Community Action Agency that provides a variety of programs to low- to moderately-low income individuals/families residing in the Northern Panhandle of West Virginia and the surrounding communities in Ohio and Pennsylvania. CHANGE, Inc.'s mission is to "encourage the integration of services, the building of partnerships, and the pulling of resources to empower families towards self-sufficiency."

CHANGE, Inc. began serving customers in March of 1983, and offering affordable housing services, such as First Time Homebuyers Program, HELP Loan, Home Assessment & Repair Programs, Neighborhood Stabilization Program, Homebuyer Education, Pre-Purchasing Counseling, Credit and Budget Counseling, and Foreclosure Prevention Counseling. Since becoming a HUD Certified Housing Counseling Agency in April 2010, CHANGE, Inc. has served 63 customers. Prior to certification, CHANGE, Inc. educated over 140 customers.

**CCCS of Southern West Virginia (CCCS SWV)**

Dunbar, WV

\$39,424.61 - Comprehensive Counseling

CCCS SWV is a nonprofit organization dedicated to helping people achieve their personal financial goals. The agency was founded in 1964 as a credit counseling and financial education organization and, over time, has grown from a small agency with one office in Dunbar and just a few staff members to a multi-service community organization with seven offices and 14 employees serving the entire state of West Virginia. CCCS SWV is a member of the National Foundation for Credit Counseling, Inc. and is certified by the Council on Accreditation. The agency is also a HUD-approved Local Housing Counseling Agency and is a member of HUD's Reverse Mortgage Counseling Network, delivering critical financial and housing counseling services to seniors. CCCS SWV is also an approved provider of pre-bankruptcy filing counseling and pre-bankruptcy discharge education. services to persons going through the United States Bankruptcy Court system. CCCS SWV provides a wide variety of services including financial literacy education, credit counseling, debt management programs, comprehensive housing counseling and education.

**Fairmont Housing Authority**

Fairmont, WV

\$45,000.00 - Comprehensive Counseling

Fairmont Housing Authority is celebrating its 50th year of providing a wide variety of housing services to the residents of Monongalia, Marion, Preston and Taylor counties. Currently the Fairmont Housing Authority operates 137 public housing apartments, 1100 Housing Choice Vouchers, a housing counseling program, affordable mortgage products, new and modular home construction, lease-to-own homeownership, and contract administration.

**Family Service Upper Ohio Valley, Inc.**

Wheeling, WV

\$36,966.49 - Comprehensive Counseling

Family Service Upper Ohio Valley was established in 1909. The credit counseling and housing division was implemented in 1975 in response to the agency's mission to provide human services designed to enable families and individuals of all ages to deal successfully with continuing changes and challenges that occur throughout the family life cycle. A challenge that many were facing at that time and are still facing is that of managing personal finances and housing problems. The agency has been a HUD-Approved Housing Counseling agency for decades.

**Huntington West Virginia Housing Authority**

Huntington, WV

\$37,949.74 - Comprehensive Counseling

The Huntington West Virginia Housing Authority was formed April 1, 1938 and currently manages 900 public housing apartments and 1,525 Section 8 Rental Assistance Program units in Huntington, WV. Beginning in 1995, the Authority has provided homeownership counseling and other related assistance to low-income families who were living in public housing or who were participants of the Section 8 Rental Assistance Program. Forty (40) have become first-time homeowners.

**Kanawha Institute For Social Research & Action, Inc. (KIRSA)**

Dunbar, WV

\$39,424.61 - Comprehensive Counseling

KIRSA was established in 1993 as a 501(c)(3) organization, by Ferguson Memorial Baptist Church. KIRSA is the faith-based and community-serving initiative of Ferguson. Located in West Dunbar, Kanawha County, West Virginia, KIRSA is a HUD-Certified Housing Counseling Agency, a Community Housing Development Organization and a Correspondent Lender with the West Virginia Housing Development Fund.

**Mountain CAP of West Virginia Inc.**

Buckhannon, WV

\$41,391.11 - Comprehensive Counseling

Mountain CAP of WV, Inc., a CDC is a private, nonprofit community agency maintaining offices in Upshur County, Braxton County, Webster County and Greenbrier County. We provide services in 32 central West Virginia counties. Since its inception in 1965, Mountain CAP of WV has been providing services to low and moderate-income families in an effort to assist those families toward developing self-sufficiency. Mountain CAP of West Virginia, Inc., a Community Development Corporation, is an active leader and advocate on local and state levels for positive growth in rural communities in West Virginia. The agency promotes and empowers family and individual success through a comprehensive approach to education, employment,

community health, social involvement and safe, affordable housing. It creates partnerships within our communities to maximize existing resources to improve infrastructures, and to encourage long-term economic growth.

**Safe Housing and Economic Development, Inc. (SHED)**

Kimball, WV

\$35,000.00 - Comprehensive Counseling

SHED was incorporated in 2002 with the mission of working to provide stable and sustainable communities by empowering people to bring positive changes in their lives. SHED will directly assist people in southern West Virginia to provide housing and economic development opportunities for a better quality of life.

**Southern Appalachian Labor School Foundation, Inc. (SALS)**

Robson, WV

\$37,458.12 - Comprehensive Counseling

SALS was established as a nonprofit organization in 1979, to provide housing, education, and human needs programs to Fayette County, primarily within the EZ/EC-II area of the Upper Kanawha Valley Enterprise Community. The organization was approved by HUD as a Local Housing Counseling Agency on March 7, 2006. SALS services include homebuyer education and counseling for families.

**WISCONSIN**

**Community Action Inc. of Rock & Walworth Counties (CAI)**

Janesville, WI

\$41,391.11 – Comprehensive Counseling

CAI was founded in 1965 as part of Lyndon Johnson's "War on Poverty" initiatives. At its start, the agency served Rock County, and added Walworth County to its service territory in 1978. CAI provides access and opportunity for those we serve and those who support our efforts. Through innovative programs and strong community partnerships the agency seeks to eliminate barriers, establishing clear pathways to economic self-reliance. Funds provided through this year's HUD housing counseling grant will help CAI provide one-on-one and group counseling that will assist individuals and families acquire or maintain safe, decent housing. Services will include mortgage delinquency counseling and education to those at risk of losing their home to foreclosure, pre-purchase counseling to those interested in purchasing homes, individual rental counseling to those at risk of homelessness, and group rental education to the homeless.

**Movin' Out Inc.**

Madison, WI

\$38,932.99 – Comprehensive Counseling

In 1992 a group of parents got together to create Movin' Out, Inc., a statewide, housing counseling agency for people with disabilities. Movin' Out, in partnership with people with disabilities and their allies, creates and sustains community-integrated, safe, affordable housing solutions. As a HUD-approved housing counseling agency, the agency assists over 500 individuals and households in the areas of pre-purchase counseling, mortgage delinquency and default resolution counseling, financial management/budget counseling, and rental housing counseling. Workshops offered include non-delinquency post purchase workshops for homeowners, fair housing, and pre-purchase education classes. Movin' Out also provides an extensive, statewide, information and assistance program for people looking for answers to housing questions. More than 1,000 calls are responded to annually.

**Newcap, Inc.**

Oconto, WI

\$35,000.00 – Comprehensive Counseling

NEWCAP, Inc. is happy to announce that it has recently been awarded a HUD housing counseling grant to continue to provide counseling services in the counties of Marinette, Oconto, Forest, Florence, Vilas, Oneida, Langlade, and Shawano for the 2010-2011 award year. HUD has awarded this grant for the continuation of services, including but not limited to: pre-purchase, mortgage delinquency, financial management and budgeting, rental, homelessness, and home improvement and rehabilitation counseling. These housing counseling funds will be used to assist families in becoming first time homeowners and remaining in their homes after purchase, as well as offering financial literacy training to renters and homeless individuals and families. For more information, visit NEWCAP, Inc's website at [www.newcap.org](http://www.newcap.org).

**Sci-Tech Development, Inc. (SDI)**

Milwaukee, WI

\$38,441.37 – Comprehensive Counseling

\$16,394.72 – Reverse Mortgage Counseling

\$20,000.00 – Mortgage Modification and Mortgage Scams Assistance

SDI is a 501(c)(3) non-profit organization that has provided housing counseling services to low-income and moderate-income households in underserved parts of Milwaukee County since June 22, 2005. The agency was approved by HUD as a housing counseling agency on October 1, 2006. SDI's goal is to alleviate the housing burden of low-income, elderly and physically

challenged households. SDI's services include: pre-purchase counseling; post-purchase counseling - mortgage delinquency and non- mortgage delinquency; rental housing counseling; fair housing assistance; services for the homeless; and HECM counseling. More than 2,500 households have benefited from SDI counseling and community outreach activities since its inception. This year's HUD grant award will enable SDI to continue its services to hundreds of households in Milwaukee and suburban counties of Ozaukee, Washington and Waukesha in Wisconsin as well as implement a series of community outreach activities that could benefit minority households in underserved and un-served parts of Milwaukee - Waukesha Housing Market Area. SDI is able to serve clients in English language as well as in Chinese, French, Portuguese, Russian and Swahili by using a culturally sensitive counseling curriculum and volunteers.

**West Central Wisconsin Community Action Agency, Inc. (West CAP)**

Glenwood City, WI

\$37,949.74 – Comprehensive Counseling

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

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

Independence, WI

\$44,832.47 – Comprehensive Counseling

Western Dairyland EOC Inc is a not-for-profit community action agency serving the counties of Buffalo, Trempealeau, Jackson and Eau Claire. The agency has been serving the area since 1966, and its mission is to alleviate poverty and provide opportunities for individuals to achieve social and economic advancement. Western Dairyland EOC is a HUD-approved housing counseling agency, and its services include: weatherization, rental housing development, emergency shelter, transitional housing, foreclosure mitigation, rental assistance, financial counseling, housing rehabilitation, and lead abatement. On an annual basis, the agency provides

opportunities to over 8,000 individuals through its various programs. Further information is available on the agency's website at [www.westerndairyland.org](http://www.westerndairyland.org).

## **WYOMING**

### **Wyoming Housing Network, Inc. (WHN)**

Casper, WY

\$43,849.23 – Comprehensive Counseling

WHN was established through a collaborative statewide planning process led by local, regional, and national housing interest. Based in Casper, WHN works with communities throughout Wyoming to address the critical need for workforce and affordable housing. WHN's capacity to accomplish its mission has expanded as an affiliate of NeighborWorks® America. Primary lines of business are homebuyer education and housing assistance including preservation of existing and construction of new affordable housing units. In 2009, WHN became a HUD-approved housing counseling agency, initiated foreclosure mitigation counseling services to help preserve home ownership, initiated one-on-one pre- and post-purchase homeownership counseling, established an online homeownership education program, and entered into a contract with the Wyoming Community Development Authority to provide pre-and post-purchase homeowner counseling services to WCDA clients. For more information, visit [www.whninc.org](http://www.whninc.org).