



## **FY2017 Housing Counseling Grant Awards**

### **Alabama**

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

Florence, AL

\$24,788.00 - Comprehensive Counseling

Incorporated in March 1965, Community Action Agency of Northwest Alabama has 51 years of experience in fighting poverty. The agency serves residents in Lauderdale, Colbert, and Franklin Counties. The agency's mission is to empower low-income individuals, families, and communities to achieve self-sufficiency through advocacy, resource mobilization, and service delivery. Services provided by the agency include comprehensive housing counseling and quarterly homebuyer education workshops. Topics covered in education workshops include delinquency, default, foreclosure counseling, homeownership pre-purchase/post-purchase and post-occupancy, civil rights and fair lending laws, how escrow accounts work, taxes, and insurance responsibility. Topics for rental session and rental education workshops include eviction prevention, tenancy laws, credit counseling, and civil rights and fair lending laws. Homeless Assistance provided by the agency includes, but is not limited to, transitional housing, information, and referral services. [www.caanw.org](http://www.caanw.org)

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

Huntsville, AL

\$20,542.00 - Comprehensive Counseling

Community Action Partnership Huntsville/Madison & Limestone Counties, Inc., (CAPHMLC) was founded in February 1965 as a private nonprofit community action agency. CAPHMLC'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. CAPHMLC's mission statement is "[t]o enhance the quality of life through the mobilization of federal, state and local resources in order to provide advocacy, economic development and assistance to move low-income people toward self-sufficiency." CAPHMLC's operations are located in north Alabama within Madison and Limestone counties. CAPHMLC's services and activities include comprehensive housing counseling, first-time homebuyer education, financial literacy/credit counseling, homeless prevention, utilities assistance, rental/mortgage assistance, energy conservation counseling, education/training counseling, employment information referrals, household weatherization, and emergency services. CAPHMLC has developed an extensive network of partners that allows it to leverage its limited resources and provide high quality and comprehensive services. [www.caa-htsval.org](http://www.caa-htsval.org)

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

Decatur, AL

\$22,042.00 - Comprehensive Counseling

The Community Action Partnership of North Alabama, Inc., established in August 1965 and a HUD-approved housing counseling agency since 1974, is a results-driven 501(c)(3) nonprofit that serves 15 northern counties in the State of Alabama with housing development experience in 11 other counties throughout the state. The Partnership serves on average more than 30,000 families per year and has a portfolio of direct services that include affordable housing development and assistance, housing preservation, housing counseling, homeownership readiness, foreclosure and loss mitigation, home energy conservation, rent and mortgage assistance, energy assistance, community disaster recovery, disaster case management, family development and self-sufficiency counseling, senior independent-living assistance and services, early childhood development and parent involvement, daily meal services for homebound individuals, and crisis or emergency services. [www.northalabamacomunities.org](http://www.northalabamacomunities.org)

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

Tuscaloosa, AL

\$25,609.00 - Comprehensive Counseling

Community Service Programs of West Alabama, Inc., (CSP) is a private, nonprofit organization whose mission is to provide resources and services, which resolve immediate needs and lead to long term self-sufficiency in low-income and vulnerable populations. CSP programs include housing counseling, home repair and weatherization, affordable housing development, and other supportive services. CSP operates a Homeownership Promotion line of business that provides homebuyer education and low-interest second mortgage products to qualifying first-time homebuyers. CSP is a HUD-approved local housing counseling agency and has provided housing counseling services for more than 25 years. Additionally, CSP is a NeighborWorks® organization that is certified to conduct National Foreclosure Mitigation Counseling (NFMC), and CSP has provided mortgage delinquency prevention counseling services to hundreds of families in the Tuscaloosa Metro Area over the past seven years. The agency furthers fair housing by providing persons with counseling, education, and/or information on discriminatory housing and mortgage lending practices and the rights and remedies available under federal, state, and local fair housing civil rights laws. The agency also markets to underserved populations by providing outreach to communities not typically served by the agency and by providing counseling services to clients with limited English proficiencies. <https://cspwal.com/>

**Consumer Credit Counseling Services of Alabama, Inc.**

Montgomery, AL

\$24,236.00 - Comprehensive Counseling

Consumer Credit Counseling Service of Alabama, Inc., is a nonprofit, 501(c)(3) organization formed in January 1967 by local community leaders and business partners with a mission to help families solve financial problems, learn to manage money, reduce debt, and establish good credit. In 1992, the agency expanded its mission to promote responsible homeownership by adding a formalized housing counseling program. The agency became a HUD-approved local

housing counseling agency and offers the following housing counseling services: one-on-one pre-purchase counseling for first-time homebuyers; financial counseling for homeowners desiring to improve their money management skills or solve non-mortgage debt related problems; mortgage delinquency counseling to help homeowners resolve a financial crisis involving their mortgage; home transition counseling to help homeowners who can no longer afford their home; and financial education experiences including group workshops, self-directed learning and web learning opportunities on topics including home buying, managing household finances, building a better credit score, predatory lending, avoiding lending scams, identity theft, building wealth, fair housing, and asset building. [www.budgethelp.com](http://www.budgethelp.com)

**Housing Authority of the City of Prichard**

Prichard, AL

\$18,221.00 - Comprehensive Counseling

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

**Jefferson County Housing Authority**

Birmingham, AL

\$15,476.00 - Comprehensive Counseling

Incorporated in 1941, the Jefferson County Housing Authority is a public housing authority covering the rural communities of Jefferson County, Alabama. Its mission is to provide decent, safe, sanitary, and affordable housing and related services to qualified citizens. Jefferson County Housing Authority has been a HUD-approved housing counseling agency since 1994. The Jefferson County Housing Authority provides comprehensive housing counseling services for any resident of Jefferson County, particularly those with low or very low income status. Services include financial management, home improvement and rehabilitation, pre-purchase counseling, and rental and homeless counseling. The Jefferson County Housing Authority also provides non-delinquency post-purchase counseling, predatory lending and pre-purchase homebuyer education, and rental and mortgage delinquency workshops. [www.jeffcntyhousing.com/](http://www.jeffcntyhousing.com/)

**Organized Community Action Program, Inc.**

Troy, AL

\$20,840.00 - Comprehensive Counseling

The Organized Community Action Program, Inc., (OCAP) is a private nonprofit organization serving seven rural counties in Southern Alabama: Bullock, Butler, Covington, Crenshaw, Dale, Lowndes, and Pike Counties. Incorporated in 1966, as a result of the Economic Opportunity

Act, OCAP provides a variety of programs to the low-income citizens in the service area. OCAP assists families and individuals to eliminate barriers and move towards self-sufficiency. Housing Counseling is one of the programs that OCAP administers and will continue to administer by utilizing other resources obtained with programs such as Emergency Food and Shelter, Low Income Home Energy Assistance Program (LIHEAP), Weatherization, Housing Preservation Grant and the agency's Community Service Block Grant. OCAP has developed five multi-family housing projects, one lease/purchase, and two elderly projects with the HUD HOME program and tax credits to assist low- and moderate-low- and moderate-income families with a safe, decent, and affordable place to live. [www.ocaptroy.com](http://www.ocaptroy.com)

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

Birmingham, AL

\$308,121.00 - Comprehensive Counseling

United Way of Central Alabama, Inc., (UWCA), organized in 1923, is a 501(c)(3) nonprofit corporation. Its mission is to increase the organized capacity of people to care for one another and to improve their community, and its 2015 campaign raised over \$38.8 million to support health and human services in a five-county region of north-central Alabama. UWCA has provided HUD-approved housing counseling services in north-central Alabama since 2011. Since 2005, the agency has worked through its Financial Stability Partnership of Alabama to increase the financial stability of Alabamians through "Earn, Learn, and Save" strategies by administering Individual Development Accounts to purchase a first-time home, capitalize a small business, or fund post-secondary education, as well as by providing free tax preparation assistance and supporting financial literacy education and efforts to decreased the un-banked population. For FY 2016, UWCA was designated by HUD as a Regional Intermediary serving Alabama, Georgia, Mississippi, and Florida with affiliates serving primarily low-to-moderate income clients throughout the region. [www.uwca.org](http://www.uwca.org)

**Arizona**

**Newtown Community Development Corporation**

Tempe, AZ

\$22,594.00 – Comprehensive Counseling

Newtown Community Development Corporation is a Tempe, Arizona-based nonprofit that provides various housing services to the greater Phoenix metro area. Established in 1994, Newtown is a HUD-approved housing counseling agency and has adopted the National Industry Standards for Homeownership Education and Counseling. Services provided include pre-purchase education and counseling, post-purchase education and counseling, and mortgage delinquency/default counseling. Newtown also operates an Individual Development Account program that has provided over \$5 million in IDA match funds to help low-income households buy their first home. Newtown also created the first successful Community Land Trust program in Arizona, providing affordable homeownership opportunities for low-income households who are otherwise priced out of the housing market. [www.newtowncdc.org](http://www.newtowncdc.org)

## Arkansas

### **Crawford-Sebastian Community Development Council**

Fort Smith, AR

\$24,788.00 - Comprehensive Counseling

Organized in 1965, Crawford-Sebastian Community Development Council, Inc., is a community action agency whose purpose is to make improvements in the lives of low-income individuals and families and the community in which they live with the goal of self-sufficient living.

This agency provides valuable services including housing counseling to assist clients obtain, sustain, and maintain quality, affordable housing; homebuyer's down payment and closing cost assistance; new construction of homes in rural areas for low- and moderate-income families; owner-occupied home rehabilitation to rectify health and safety issues; acquisition/resale of Fort Smith sub-standard properties; weatherization of homes to conserve energy and reduce carbon footprints; Individual Development Accounts with 3-to-1 matched savings for education, homeownership or small business development; Community Dental Clinic serving those of low or no income; Child Care Food Program to ensure quality food is fed to children in daycares; Low-Income Home Energy Assistance; River Valley Regional Food Bank distributing over six million pounds of food to 200 qualifying agencies; and Emergency Solutions Grant to prevent homelessness and serve those presently experiencing homelessness. [www.cscdcca.org](http://www.cscdcca.org)

### **In Affordable Housing, Inc.**

Little Rock, AR

\$26,921.00 - Comprehensive Counseling

In Affordable Housing, Inc., (IAH) is a 501(c)(3) tax-exempt public benefit corporation established on June 24, 1994. Now in existence over 20 years, IAH strives to expand sustainable homeownership opportunities and education throughout eight counties, which include: Pulaski, Saline, Faulkner, Perry, Conway, Van Buren, White, and Yell. IAH's services assist distressed homeowners, first-time home buyers, and other participants to identify practical solutions and resolve their housing issues or financial concerns through: (1) budgeting, understanding credit, and mortgage products, (2) establishing financial goals, savings plans, and banking relationships, (3) and successfully implementing personal finance management and fair housing strategies.

The organization serves as an approved Housing Counseling Agency, which administers homeownership counseling and education focused on providing information about: (1) the home purchase process, credit, and personal finance management, (2) the rights and responsibilities of homeownership and tenancy, (3) shopping for a home, (4) and understanding the players in the home purchase process, home maintenance, and statutory fair housing provisions. The organization also serves as an approved Community Housing Development Organization (CHDO). As a CHDO, IAH is committed to developing, constructing and preserving affordable housing while promoting low income home ownership opportunities by implementing affordable pricing, down payment and closing cost assistance. [www.in-affordablehousing.org](http://www.in-affordablehousing.org)

### **Mississippi County Arkansas Economic Opportunity Commission**

Blytheville, AR

\$17,400.00 - Comprehensive Counseling

Mississippi County Arkansas Economic Opportunity Commission (MCAEOC) was established in 1965. MCAEOC is a 501(c)(3) organization and is committed to alleviating poverty and assisting low-income individuals to secure knowledge, skills, and opportunity, and become self-sufficient and lead lives of dignity. Located in Blytheville, Arkansas, MCAEOC is currently one of the largest employment agencies in Mississippi County and serves the entire county. MCAEOC provides numerous services through its Housing, Head Start, and Healthy Start departments. MCAEOC's Housing Department provides affordable housing to low- and moderate-income individuals and has worked closely with other agencies such as HUD and USDA Rural Development. MCAEOC also owns and operates a 34 Senior Housing Development. The agency currently has a nineteen-member board that consists of individuals from the public, private, and community sector. [www.MCAEOC.org](http://www.MCAEOC.org)

### **Northwest Regional Housing Authority**

Harrison, AR

\$16,296.00 – Comprehensive Counseling

In 1977, Northwest Regional Housing Authority was organized to administer HUD rental assistance in seven counties of Northwest Arkansas to provide needed rental housing assistance to families facing financial distress or displacement. Northwest Regional Housing Authority's mission is to ensure clean, safe, decent and affordable housing for low, very low, and extremely low income families in its service area. In order to accomplish this mission Northwest Regional Housing Authority administers 58 units of traditional Public Housing, 676 Housing Choice Vouchers (Section 8 Rental Assistance), including Section 8 Homeownership opportunities for eligible families. The Housing Authority also administers a USDA Rural Development Mutual Self Help Housing program that has built 72 homes in the past 7 years. Northwest Regional has built USDA Rural Development affordable multifamily housing properties and currently manages 10 senior and multifamily affordable apartment complexes for other developers. Northwest Regional Housing Authority became a HUD approved Housing Counseling Agency March 25, 2010 and has counseled 3620 clients since that date. Northwest Regional Housing Authority is approved to counsel clients on Mortgage Delinquency and Default Resolution Counseling, Fair Housing Assistance, Homebuyer Education Programs, Credit Counseling, Money Debt Management, Pre-purchase Counseling, Predatory Lending, Home Improvement and Rehabilitation Counseling, Loss Mitigation, Post Purchase Counseling and Renters Assistance Counseling. [www.nwregionalhousing.org](http://www.nwregionalhousing.org)

### **Southern Bancorp Community Partners (DBA “Community Partners”)**

Little Rock, AR

\$19,721.00 - Comprehensive Counseling

Southern Bancorp Community Partners (SBCP) is a Community Development Financial Institution (CDFI) loan fund, nonprofit, and HUD-approved housing counseling agency. SBCP was established in 1988 as an effort to stabilize and revitalize rural low-income communities by

providing the responsible and responsive financial services that are needed for community economic development and individual economic security. SBCP became a housing counseling agency in 2005. SBCP's theory of change is based on increasing individual net worth. As individuals become economically empowered, their community experiences increased economic activity, job creation, and a higher quality of life. SBCP builds communities and changes lives by helping individuals increase net worth through three economic opportunity pathways: entrepreneurship, homeownership, and savings. SBCP staff provides guidance to individuals and small businesses to help them understand and select financial tools that enhance their economic opportunities. SBCP provides a suite of services that accelerate the success of development activities, including pre-purchase, foreclosure, and post-purchase housing counseling. SBCP also offers financial education, credit counseling, and tax preparation. SBCP's education and counseling efforts are enhanced by its responsible lending and public policy work that focuses on eliminating barriers to building net worth. [www.southernpartners.org](http://www.southernpartners.org)

### **Universal Housing Development Corporation**

Russellville, AR

\$24,378.00 - Comprehensive Counseling

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

## **California**

### **ASIAN, Inc.**

San Francisco, CA

\$23,288.00 - Comprehensive Counseling

ASIAN, Inc., was founded in 1971 with a mission to empower disadvantaged Asian American and other underserved communities by removing dependencies, strengthening self-determination, and creating access to business opportunities, housing, and asset acquisition and preservation. ASIAN, Inc. provides home improvement and rehabilitation, mortgage default, pre-purchase, and rental counseling. The agency also provides post-purchase, predatory lending and homebuyer education workshops. [www.asianinc.org](http://www.asianinc.org)

### **City of Vacaville Housing Counseling Center**

Vacaville, CA

\$19,580.00 - Comprehensive Counseling

The City of Vacaville Housing Counseling Center is a HUD-approved housing counseling agency whose mission is to ensure everyone has access to the information and resources they need to make successful housing choices. The Center has been HUD-approved for over 21 years and its counselors have been trained extensively in the various areas of Homeownership Education and Housing Counseling. The Center is committed to meeting the needs of all individuals requesting services, including persons with disabilities and those with Limited English Proficiency, regardless of the complexity of the services involved. The Vacaville Housing Counseling Center currently offers pre-purchase counseling, budgeting and credit repair counseling, and FHA Back-To-Work counseling. Group education workshops are also offered on the topics of financial literacy, achieving rental success, and 8-Hour Homebuyer Education Learning Program (H.E.L.P.). The Center works under the premise that the best way to assist clients is to educate them and to provide them with the resources they need to make successful housing choices. [www.cityofvacaville.com](http://www.cityofvacaville.com)

### **Community Housing and Shelter Services**

Modesto, CA

\$21,378.00 - Comprehensive Counseling

Community Housing and Shelter Services (CHSS) has been providing services to residents of Stanislaus County for 35 years. CHSS is the only HUD-approved agency in Stanislaus County that is approved to provide rental housing counseling and homeless services counseling. The mission of CHSS is “to provide housing and related services to families in need.” CHSS is a full-service housing counseling agency and has qualified staff with the experience and background to assist low-to- moderate income renters and the homeless. CHSS offers the entire spectrum of housing services, including housing counseling, emergency shelter, rental assistance, and permanent housing supportive services. The primary objective for CHSS is to prevent and end homelessness by providing services that include individualized goal-based service planning and ongoing support services which will connect clients to mainstream resources, connections to supportive networks, referrals to employment, education, and housing related services. The CHSS program begins with outreach into communities throughout the county and ends with follow-up services after placement into permanent housing. In fiscal year 2014- 2015, CHSS provided Counseling Services to 996 families (2,673 Individuals).

### **Community Services & Employment Training, Inc.**

Visalia, CA

\$18,079.00 - Comprehensive Counseling

Community Services & Employment Training, Inc., (CSET) is the Community Action Agency for Tulare County, California. With its headquarters in Visalia, the nonprofit organization employs about 200 people who operate field offices and senior citizen centers throughout Tulare County, as well as an office in Kings County. Founded in 1976 to provide youth employment training and rural community services, CSET’s programs have expanded to serve persons of all



ages and backgrounds. CSET's mission is to inspire youth, families, and communities to achieve self-reliance through innovative pathways and collaboration. CSET's housing counseling program is part of the Community Initiatives Department, which operates Family Resource Centers and provides services ranging from youth programs and community engagement activities to Volunteer Income Tax Assistance. Among its many programs, CSET offers drought relief services; energy assistance and weatherization; workforce development through Employment Connection one-stop centers; beverage container and electronic waste recycling; urban forestry; construction training; high school diplomas for graduates of its in-house John Muir Charter School; and a youth conservation corps, the Sequoia Community Corps. During the fiscal year that ended June 30, 2014, CSET provided rental or mortgage assistance to 248 individuals and placed 21 households in permanent supportive housing. [www.cset.org](http://www.cset.org)

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

Concord, CA

\$619,754.00 - Comprehensive Counseling

For 47 years, Consumer Credit Counseling Service of San Francisco, DBA BALANCE, has helped clients maneuver through life's personal finance challenges, from purchasing a home to planning retirement, overcoming debt, and developing smarter money habits. Many BALANCE clients are able to secure a better future for themselves and their families utilizing the free and low-cost support services and resources provided. BALANCE's mission is to help consumers achieve financial independence through debt reduction, homeownership, and improved money management skills. The organization's housing program is in its 20<sup>th</sup> year of helping families attain the dream of owning a home and providing comprehensive housing counseling. These services are provided through in-person meetings, phone counseling sessions, workshops, online educational tools, and partner programs. Affordable housing resources for low- and moderate-income individuals and families include rental assistance programs, community homebuyer programs, and other opportunities for clients who normally would not be able to purchase a home. BALANCE provides counseling in the areas of affordable housing, mortgage default, tenant's rights and responsibilities, pre-purchase, homebuyer education, early delinquency intervention, and Home Equity Conversion Mortgage (HECM) reverse mortgage counseling. Fourteen credit unions and affiliated nonprofit organizations in 14 states have joined BALANCE as sub-grantees in housing counseling, which recognizes the critical link between successful homeownership and financial security. [www.balancepro.org](http://www.balancepro.org)

### **Eden Council for Hope and Opportunity**

Hayward, CA

\$24,251.00 - Comprehensive Counseling

Eden Council for Hope and Opportunity (ECHO Housing) has been in existence for 50 years serving the housing needs of tenants and property owners in Alameda and Contra Costa Counties and the San Francisco mid-peninsula. It incorporated in 1965 as a fair housing agency. Since its inception, ECHO Housing has expanded its service delivery to provide a more comprehensive approach to the housing counseling needs of Bay Area residents. ECHO Housing has served approximately 150,000 clients in its 50-year history. ECHO Housing emphasizes homelessness

prevention, providing a variety of services dedicated to helping people retain and stabilize their housing situations. ECHO's ultimate goal is to promote equal access in housing and provide support services which would aid in the prevention of homelessness and promote permanent housing conditions. Current services include: fair housing counseling, investigation and enforcement, tenant/landlord counseling and mediation, homebuyer education classes, shared housing counseling and placement, pre-purchase counseling, rental assistance programs, rent/deposit grants, and home seeking. [www.echofairhousing.org](http://www.echofairhousing.org)

**Fair Housing Council of Riverside County**

Riverside, CA

\$33,041.00 - Comprehensive Counseling

The Fair Housing Council of Riverside County, Inc., (FHCRC) is a nonprofit organization that fights to protect the housing rights of all individuals. FHCRC was founded in 1986 and began providing anti-discrimination and landlord-tenant services. Since that time, FHCRC has strived to ensure that all individuals will live free from unlawful housing practices and discrimination. In 2005, FHCRC became a HUD-approved counseling agency. The mission of FHCRC is, “to provide comprehensive services which affirmatively address and promote fair housing (anti-discrimination) rights and further other housing opportunities for all persons without regard to race, color, national origin, religion, age, sex, familial status (i.e., presence of children), disability, ancestry, marital status, age, source of income, sexual orientation, genetic information, or other arbitrary factors.” FHCRC currently offers the following services to the public: anti-discrimination services, rental counseling, landlord-tenant services, foreclosure prevention services, services for the homeless, pre-purchase counseling, and homebuyer education. [www.fairhousing.net](http://www.fairhousing.net)

**Fair Housing Advocates of Northern California (Formerly Fair Housing of Marin)**

San Rafael, CA

\$20,825.00 - Comprehensive Counseling

Fair Housing of Marin (FHOM) is a private, local, nonprofit fair housing organization incorporated as a 501(c)(3) in 1984. FHOM’s staff members work diligently to carry out the mission “to ensure equal housing opportunity and to educate the community on the value of diversity in our neighborhoods.” For over 30 years, FHOM has provided comprehensive fair housing and fair lending services in Marin County, including counseling, community outreach and education, representation in administrative complaints, testing and other forms of investigation, mediation, administrative and judicial referral, agency filing of housing discrimination complaints, lawsuits, systemic audits, and housing industry training. As the only HUD-approved housing counseling agency in Marin County, FHOM provides fair housing, advisory, and training services in Marin as well as some services in Sonoma, Contra Costa, Solano, and Napa counties. [www.fairhousingmarin.com](http://www.fairhousingmarin.com)

**Habitat for Humanity, Stanislaus County**

Modesto, CA

\$25,199.00 - Comprehensive Counseling

Habitat for Humanity, Stanislaus County is a nonprofit corporation with its own board of directors and committee structure founded in 1989. The organization impacts neighborhoods by providing opportunities for empowerment through housing education services, neighborhood revitalization and cleanup efforts, as well as housing rehabilitation and new home construction. The agency's ReStore provides low-income households with opportunities to purchase discounted home remodeling supplies that would otherwise be cost-prohibitive. Homeowners never pay more than 30% of their gross monthly income towards their house payment. Every family who is selected must complete 500 hours of "sweat equity." [www.stanislaushabitat.org](http://www.stanislaushabitat.org)

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

\$1,048,234.00 - Comprehensive Counseling

The National Association of Real Estate Brokers-Investment Division, Inc., Housing Counseling Agency (NID-HCA) is a 501(c)(3) nonprofit HUD-approved housing counseling intermediary organization. It was founded in 1985 as an independent affiliate of the National Association of Real Estate Brokers (NAREB). The agency's mission is to provide quality, effective, efficient and culturally competent services that increase the number of underserved families receiving long-term and sustainable benefits from comprehensive housing counseling and financial literacy education in California and nationally. This mission is set forth with the overall goal of playing a proactive role in helping provide access to financial education, financial services, and banking resources to historically disadvantaged communities. NID-HCA believes that all families should be live in affordable, safe and decent housing and possess the financial asset management and wealth building literacy skills to achieve their long-term financial security. The agency offers pre-purchase, mortgage default, post-purchase, rental, homeless, and reverse mortgage counseling services. NID-HCA reported serving 8,259 clients during fiscal year 2015. [www.nidonline.org](http://www.nidonline.org)

**Operation Hope**

Riverside, CA

\$200,000 - Comprehensive Counseling

Serving 2.5 million youth and adults since 1992, Operation HOPE (HOPE) is a provider of financial education and economic empowerment programs for low- or moderate-income youth, individuals, and families in underserved communities throughout the United States. HOPE's mission is to expand economic opportunity in low-income communities, offering financial education and entrepreneurship programs to stabilize communities and create financial stakeholders. They walk alongside homeowners and families in financial crisis with one-on-one and group counseling, and technical assistance - converting check-cashing customers into banking customers, renters into homeowners, small business dreamers into small business owners, and minimum wage workers into living wage workers. HOPE is a Charity Navigator 4-Star Charity two years in a row, and a HUD-approved housing counseling agency. Through their Adult Empowerment Division, HOPE provides the following programs and services to low- and middle-income individuals: homeownership program, which includes homebuyer workshops and pre-purchase counseling; foreclosure prevention program, which includes foreclosure prevention workshops and foreclosure prevention counseling; credit counseling program, which includes

credit and money management workshops, 700 credit score communities classes, and one-on-one credit counseling; Earned Income Tax Credit Awareness during tax season; and their Small Business Development Program (supported by the U.S. EDA) which includes small business workshops, a 12-week Entrepreneurial Training Course, and one-on-one technical assistance. [www.operationhope.org](http://www.operationhope.org)

**Orange County Fair Housing Council, Inc. DBA Fair Housing Council of Orange County**  
Santa Ana, CA  
\$17,542.00 - Comprehensive Counseling

Founded in 1965, the Orange County Fair Housing Council, Inc., doing business as the Fair Housing Council of Orange County (FHCOC), is a private nonprofit corporation. FHCOC's mission is to protect the quality of life in Orange County, California, by ensuring equal access to housing opportunities, fostering diversity, and preserving dignity and human rights. Through comprehensive community education, individual counseling, and advocacy, FHCOC works to eliminate housing discrimination and guarantee the rights of all people to the free and fair choice of housing for which they qualify. Responding to over 2,700 requests for its free services annually, FHCOC primarily assists lower income residents of Orange County through a combination of fair housing education, counseling and enforcement, landlord-tenant counseling, foreclosure prevention counseling and HUD-approved housing counseling. [www.fairhousingoc.org](http://www.fairhousingoc.org)

**Project Sentinel, Inc.**  
Santa Clara, CA  
\$30,823.00 - Comprehensive Counseling

Project Sentinel was founded in 1971 and separately incorporated in 1991. It has been a HUD-approved housing counseling agency since 1992. The agency's mission is to "develop and promote fairness and equality of housing for all persons and to advocate peaceful resolution of disputes for community welfare and harmony, with specific focus on ensuring that low to moderate income households have access to secure, affordable homeownership opportunities and the financial ability to preserve those opportunities for homeownership, once obtained." It currently serves the counties of San Mateo, Santa Clara, Stanislaus, and Alameda. Services include: education workshops, one-on-one housing counseling, trainings, mediation, and fair housing enforcement. Project Sentinel also provides counseling services to first-time homebuyers, homeowners at risk of mortgage foreclosure, and seniors who need reverse mortgage counseling. The agency also helps tenants experiencing housing problems and homeless residents seeking housing. Project Sentinel is an advocate for victims of housing discrimination and predatory housing practices. Project Sentinel publishes a housing advice column in newspapers throughout Northern California, makes public presentations, provides media interviews and distributes thousands of informational flyers annually. During the period October 1, 2014, to September 30, 2015, Project Sentinel served 183 foreclosure clients, 235 HECM clients, 330 Homebuyer Education and pre-purchase clients, and 40 foreclosure prevention clients. [www.housing.org](http://www.housing.org)

### **Rural Community Assistance Corporation**

West Sacramento, CA

\$831,486.00 - Comprehensive Counseling

\$709,789.25 - Housing Counseling Training Grant

Rural Community Assistance Corporation (RCAC) opened more than 37 years ago to help preserve and develop affordable housing options for the rural poor. RCAC's mission is to provide training, technical and financial resources, and advocacy so rural communities can achieve their goals and visions. RCAC is a HUD-approved national housing counseling intermediary. Through this intermediary role, RCAC strives to ensure that homeownership is a truly secure, sustainable and affordable wealth-building opportunity for middle and low-income families. RCAC provides training, capacity building, quality control, advocacy, collaboration, budget management, and compliance monitoring for housing counseling agencies so that they can successfully deliver housing counseling services to clients and plan for the future. RCAC achieves its mission through multiple programs and across a service area of 13 Western states and Pacific islands, including tribal and colonias communities. Housing technical assistance, training, and financing is provided to multiple nonprofit organizations and state and federal agencies. [www.rcac.org](http://www.rcac.org)

## **Colorado**

### **Colorado Housing and Finance Authority**

Denver, CO

\$588,701.00 - Comprehensive Counseling

The Colorado Housing and Finance Authority (CHFA) is a self-sustaining public enterprise with a mission to finance the places where people live and work in Colorado. The organization strengthens communities by making loans to low- and moderate-income homebuyers, affordable multifamily rental housing developers, and small and medium sized businesses. The organization provides education and technical assistance relative to affordable housing and economic development. CHFA accomplishes its goals through a network of private, nonprofit, and public partners such as banks, developers, and local governments. [www.chfainfo.com](http://www.chfainfo.com)

## **Connecticut**

### **Community Renewal Team, Inc.**

Hartford, CT

\$17,117.00 - Comprehensive Counseling

The Community Renewal Team, Inc., (CRT) was founded in 1963. CRT is the oldest and largest Community Action Agency 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. CRT's mission statement is "Preparing Our Community to Meet Life's Challenges." CRT provides a full spectrum of services that support individuals and families in their quest to overcome poverty and achieve the conditions for self-sufficiency. During the last ten years, CRT targeted its services to specific populations and their specific barriers to more precisely provide appropriate means and resources to overcome the barriers that limit full participation in society. CRT, a HUD-approved local housing counseling agency and Adopter of the National Industry Standards for Homeownership Education and Counseling, has housing services that include permanent supportive housing, transitional housing services, eviction and foreclosure prevention, emergency shelters, domestic violence supportive housing, and housing for seniors. Additional services include financial literacy training, individual development accounts, elderly nutrition and assistance, Meals on Wheels, substance abuse offender reentry programs, housing and treatment for female substance abusers, and alternative incarceration centers. CRT's numerous programs and facilities also provide energy assistance, early childhood education, HIV prevention and treatment, youth employment and training, and behavioral health. [www.crtct.org](http://www.crtct.org)

**Connecticut Housing Finance Authority**

Rocky Hill, CT

\$224,070.00 - Comprehensive Counseling

The Connecticut Housing Finance Authority (CHFA) was established in 1969 by the Connecticut General Assembly for the purpose of addressing the housing needs of the state's low and moderate income individuals and families. CHFA is a self-supporting quasi-public agency offering programs financed primarily through the private sale of federal tax-exempt Mortgage Revenue Bonds. CHFA has assisted over 133,000 individuals and families achieve homeownership, most for the first time, through low-interest rate mortgage loans. Additionally, CHFA has also assisted the State's renters by financing the construction and/or rehabilitation of more than 35,800 quality rental units. In fiscal year 2015, CHFA's housing counseling agencies counseled 7,235 clients. [www.chfa.org](http://www.chfa.org)

**Delaware**

**Delaware State Housing Authority**

Dover, DE

\$116,071.00 – Comprehensive Counseling

Delaware State Housing Authority (DSHA) is a State Housing Finance Agency whose mission is to efficiently provide, and assist others to provide, quality affordable housing opportunities and appropriate supportive services to low- to moderate-income Delawareans. DSHA was created in 1968 as a public corporation in the Delaware State Department of Housing. In 1998, DSHA was established as an independent authority in the Executive Department, with the Director reporting to the Governor as a member of the Cabinet. Since its origins in 1968, when the Delaware General Assembly appropriated \$100,000 for first-year operations, DSHA's assets have grown to

more than \$500 million. DSHA has the power to make loans and grants to both for-profit and non-profit housing sponsors; to make loans to mortgage lenders and require that they use the proceeds to make new residential mortgage loans; to apply for and receive subsidies from the federal government and other sources; and to issue its own bonds and notes. In addition to its role as the State's Housing Finance Agency, DSHA also serves as a Public Housing Authority and acts as a Community Development and Planning Agency. [www.destatehousing.com](http://www.destatehousing.com).

## **District of Columbia**

### **Housing Counseling Services, Inc.**

Washington, DC

\$77,205.00 - Comprehensive Counseling

Housing Counseling Services, Inc. (HCS) is a private nonprofit agency founded in 1972 to serve the Metropolitan D.C. area, including the District of Columbia, Northern Virginia and Suburban Maryland. HCS provides comprehensive housing counseling, training, and advocacy to remove obstacles facing low and moderate income homebuyers, homeowners, tenants, and the homeless, and to help them achieve successful living in safe and affordable homes. HCS provides a wide range of services through individual counseling and educational workshops including: home pre-purchase, foreclosure prevention, homebuyer and post occupancy; reverse mortgage, tenancy issues; credit and budget; rental housing search; and services to respond to fair housing violations. Additionally, HCS offers specialized housing programs including services for persons living with HIV, rental assistance for low income households, and training/technical assistance to multi-family residential buildings. As an agency that is committed to building individual and group capacity for the economic, physical, and social development of homes, neighborhoods, and communities, HCS serves over 9000 clients annually. HCS' services are designed to ensure full access to the public. HCS provides special assistance to the disabled, elderly, immigrant and other special needs populations. HCS' highly experienced and multilingual staff ensures that limited English proficient clients have access to information and services that are important for participation in housing opportunities. [www.housingetc.org](http://www.housingetc.org)

### **National Coalition for Asian Pacific American Community Development**

Washington, DC

\$709,815.00 - Comprehensive Counseling

Founded in 1999, the National Coalition for Asian Pacific American Community Development (National CAPACD) is dedicated to meeting the needs of low income Asian Americans and Pacific Islanders (AAPI), with a mission to improve the quality of life for low-income Asian Americans and Pacific Islanders by promoting economic vitality, civic and political participation, and racial equity. National CAPACD is a member-based network of organizations from across the country joined together by a shared commitment to equity and social justice. The network comes together to bring visibility to the housing, community, and economic development needs of the nation's low income AAPIs and the neighborhoods where they live. National CAPACD has grown from having 16 founding organizations, to over 100 members in more than 25 metropolitan areas across the country, in over 19 states and the Pacific Islands. The services provided by member organizations to their local communities or regions includes

the development of affordable housing, commercial/ mixed-use development, neighborhood planning and advocacy regarding the preservation of historic and ethnic neighborhoods and/or communities, employment training, economic development and asset building programs, financial education and housing counseling programs, and social services and other programs designed to enhance the lives of those in the neighborhoods or communities the organizations serve. [www.nationalcapacd.org](http://www.nationalcapacd.org)

### **National Community Reinvestment Coalition**

Washington, DC

\$1,380,384.00 - Comprehensive Counseling

\$779,942.25 - Housing Counseling Training Grant

The National Community Reinvestment Coalition (NCRC) was formed in 1990 by national, regional, and local organizations to develop and harness the collective energies of community reinvestment organizations from across the country. NCRC has grown to an association of more than 600 community-based organizations that work to increase the flow of private capital into traditionally underserved communities and to promote access to basic banking services in order to create and sustain affordable housing, job development and vibrant communities for America's working families. NCRC's Housing Counseling Network (HCN) members include community reinvestment organizations, community development corporations, local and state government agencies, faith-based institutions, community organizing and civil rights groups, and minority and women-owned business associations, as well as local and social service providers from across the nation. NCRC's network affiliates provide comprehensive housing counseling services and education, including pre-purchase, mortgage delinquency and default, non-delinquency post-purchase, rental housing, shelter and homeless services, financial capability, and reverse mortgage counseling. To date, NCRC HCN has served over 230,000 clients. As a HUD Intermediary, NCRC HCN offers support network members by providing access to funding opportunities, research data, client management systems, and technical assistance. NCRC's National Training Academy (NTA) offers substantive state-of-the-art training and technical assistance both on-site and online with a focus on housing counseling agencies. NCRC's mission is to give advocates and leaders the skills and knowledge necessary to economically empower their communities and its members. NTA coordinates with NCRC's GROWTH initiative, which provides affordable, opportunity-rich single family housing in most of the places the NTA will serve in the coming year. Additionally, the NTA coordinates with the Housing Counseling Network; and NCRC's Center for Civil Rights to track systematic discrimination and enforce fair housing violations. [www.ncrc.org](http://www.ncrc.org)

### **National Council of La Raza**

Washington, D.C.

\$1,811,601.00 - Comprehensive Counseling

\$930,110.25 - Housing Counseling Training Grant

The National Council of La Raza (NCLR) is the largest national Hispanic civil rights and advocacy organization in the United States and works to improve opportunities for Hispanic Americans. Founded in 1968, NCLR is a nonpartisan organization headquartered in Washington, DC. Through its network of nearly 270 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 areas – assets/investments, civil rights/immigration, education, employment and economic status, and health. In addition, it provides capacity-building assistance to its Affiliates who work at the state and local level to advance opportunities for individuals and families. The NCLR Homeownership Network (NHN) is comprised of 51 affiliated organizations. Each NHN affiliate is an independent 501(c)(3) organization and is selected for incorporation into the NHN based on its ability to implement NCLR’s homeownership program model, organizational infrastructure, and client demand for bilingual, bicultural services in the community. The NHN is the largest family of community based organizations working together since 1997 to empower Latino wealth building through homeownership by developing effective, efficient programs which blend research, advocacy, and direct consumer counseling. The main focus of the NHN is pre-purchase, foreclosure, and rental counseling in low to moderate-income communities. The NCLR Homeownership Network Learning Alliance or NHNLA is a UHUD-funded training and certification program for housing counselors. NHNLA courses are developed in collaboration with the NHN and housing counseling experts to ensure real world experience-based knowledge is integrated into the curriculum and classroom. [www.nclr.org](http://www.nclr.org)

### **National Foundation for Credit Counseling**

Washington, DC

\$1,623,724.00 - Comprehensive Counseling

Founded in 1951, the National Foundation for Credit Counseling (NFCC) is the nation’s largest and longest serving nonprofit financial counseling organization. The NFCC’s 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. In 2015, NFCC members helped 1.2 million consumers through more than 600 community-based offices nationwide. [www.nfcc.org/](http://www.nfcc.org/)

### **NeighborWorks America**

Washington, DC

\$3,000,000 - Comprehensive Counseling

\$1,080,158.25 - Housing Counseling Training Grant

NeighborWorks® America creates opportunities for people to improve their lives and strengthen their communities by providing access to homeownership and safe and affordable rental housing. Created by Congress in 1978, NeighborWorks America is a national nonprofit organization assisting low- to moderate-income families by supporting more than 4,500 local and regional nonprofits and municipalities with training, technical assistance and grants. NeighborWorks America’s strategic goals are to create and preserve housing opportunities that are sustainable and affordable, and to advance comprehensive community development and resident engagement to achieve positive community impact. NeighborWorks America also works to strengthen the knowledge, skills, and effectiveness of the community development and affordable housing field. The agency affiliates offer a full range of housing counseling and

education in their communities, including pre-and post-purchase, delinquency and foreclosure, rental housing, shelter or services for the homeless, and reverse mortgage counseling. In FY 2015, NeighborWorks America awarded 20,500 training certificates to 12,000 individuals from over 3,400 organizations around the nation. The NeighborWorks Center for Homeownership Education and Counseling (NCHEC) provides homeownership education and counseling training and specialized certification to thousands of nonprofits each year. In 2015, NCHEC delivered in-person and online training and certification to housing counseling professionals providing services in their community. Working with a broad cross-section of industry leaders, NCHEC spearheads the ongoing refinement, implementation and support of the National Industry Standards for Homeownership Education and Counseling to promote and guide consistent and reliable services to consumers. [www.NeighborWorks.org](http://www.NeighborWorks.org)

## Florida

### **Affordable Homeownership Foundation Inc.**

Fort Myers, FL

\$20,953.00 - Comprehensive Counseling

Affordable Homeownership Foundation, Inc., (AHF) was incorporated in 2000 and received final 501(c) (3) status in 2001 and has been in continuous operation since. AHF was formed with the mission and purpose of the provision of neighborhood-based affordable housing, including housing for low to moderate income households, affordable rental housing, supportive housing for persons with disabilities, veterans, and seniors, and housing counseling. An additional purpose of the corporation is to preserve the quality and affordability of future housing for very low-, low-, and moderate-income residents of the community including performing and/or assisting to perform activities associated with forming a Community Land Trust. AHF provides the following counseling services: pre- and post-purchase/home buying, financial education, financial coaching, foreclosure prevention/intervention, credit counseling, homeless prevention, rental, and veteran counseling services. [ahf.today/](http://ahf.today/)

### **The Agricultural and Labor Program, Inc.**

Lake Alfred, FL

\$17,527.00 - Comprehensive Counseling

The Agricultural and Labor Program, Incorporated (ALPI) was established almost 50 years ago to provide support services to farmworkers and their families. ALPI has since grown into a multi-million-dollar, nonprofit organization that provides a wide variety of services to low income families, farmworkers, and the local community. As a Community Action Agency ALPI's mission is "to propose, implement, and advocate developmental and human service delivery programs for the socially and economically disadvantaged, children and families, and farmworkers." Between October 2014 and September 2015, ALPI provided an array of services to more than 9,800 families comprised of more than 32,000 family members from across the State of Florida. Such services included Utility Assistance benefitting more than 32,000 family members; vocational training to more than 100 individuals; and affordable housing, through

financial assistance, housing counseling, and/or foreclosure mitigation, to 120 families.  
[www.alpi.org](http://www.alpi.org)

**All American Foreclosure Solutions, Inc.**

Cape Coral, FL

\$20,132.00 – Comprehensive Counseling

All American Foreclosure Solutions Inc. was created in 1999. Our mission is to provide affordable housing counseling, education, assistance and advocacy for low - to - moderate income citizens. We provide stabilization of neighborhoods and communities through revitalization, rehabilitation and occupancy of bank-owned, abandoned and blighted homes that restore homeownership & pride in our communities. We provide housing counseling services such as Financial Management/Budget Counseling, Mortgage Delinquency and Default Resolution Counseling, Pre-purchase Counseling, Prepurchase Homebuyer Education Workshops, Rental Housing Counseling- Rental Housing Workshops, and Resolving/Preventing Mortgage Delinquency Workshops. [www.aafshousinghelp.org](http://www.aafshousinghelp.org)

**Bright Community Trust**

Clearwater, FL

\$21,094.00 - Comprehensive Counseling

Bright Community Trust was formed in May 2008 as a 501(c)(3) nonprofit entity for providing long-term affordable housing. The Board of County Commissioners authorized the creation of the Community Housing Program and authorized the Housing Finance Authority to utilize land trusts as a vehicle to facilitate affordable housing in Pinellas County. The primary role of the Trust is to preserve subsidies of federal, state, and local funds that either created or preserved the housing as perpetually affordable by utilizing a 99-year ground lease. Bright's mission is to help create diverse and sustainable neighborhoods by assuring that a supply of permanently affordable housing options exists and homebuyers and homeowners obtain relative information to make educated decisions. To assist Tampa Bay residents, Bright Community Trust provides the following services: pre-purchase counseling, post-purchase counseling, foreclosure counseling, financial management/budget counseling, and rental housing counseling. [www.thebrightway.org](http://www.thebrightway.org)

**Broward County Housing Authority**

Lauderdale Lakes, FL

\$23,415.00 - Comprehensive Counseling

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

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

Davie, FL

\$20,146.00 – Comprehensive Counseling

Adopt a Hurricane Family (AHF) was founded in August 2005 in response to the Gulf Coast devastation caused by Hurricane Katrina. Shortly thereafter, families affected by Hurricane Wilma in South Florida were added to the cause. After diligently working to assist approximately 375 families with temporary & permanent housing solutions, AHF expanded its mission in 2009 to assist those adversely affected by any disaster - natural, manmade or economic. With this came a name change to Crisis Housing Solutions (CHS). Since inception, CHS has successfully provided housing assistance to over 3,000 families. Community collaboration has been integral to these outcomes. Some of the services CHS are Community Stabilization, Disaster Relief, Principal Reduction Program, and Foreclosure Prevention. [www.crisishousingsolutions.org](http://www.crisishousingsolutions.org)

**Community Enterprise Investments, Inc.**

Pensacola, FL

\$22,453.00 - Comprehensive Counseling

Community Enterprise Investments, Inc., (CEII) was incorporated in 1974. CEII's board of directors and its then grassroots membership established program priorities aimed at job creation through small and micro business lending and affordable rental and ownership housing. CEII's mission is to create and develop opportunities among low- and moderate-income area residents for employment, business ownership and affordable housing. CEII provides pre-purchase homeownership counseling to residents in the Pensacola, Florida, Bay Area with the goal of owning their own home; this includes providing client education, counseling, guidance, and support in individual and group counseling sessions. CEII's homeownership counseling program focuses on the client's resources and problem resolution as primary factors in overcoming barriers to homeownership. Counseling includes credit and debt resolution, as well as budgeting and home purchase assistance. During Fiscal Year 2015, CEII counseled 300 clients. [www.ceii-cdc.org](http://www.ceii-cdc.org)

**Community Housing Initiative, Inc.**

Melbourne, FL

\$23,147.00 - Comprehensive Counseling

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

assist 819 households into their first homes and has provided 222 homebuyer workshops for over 5,775 potential buyers. [www.CHIBrevard.org](http://www.CHIBrevard.org)

**Comprehensive Housing Resources, Inc.**

Port Charlotte, FL

\$20,825.00 - Comprehensive Counseling

Comprehensive Housing Resources' (CHR) core mission since 2010 is to provide families with services that will foster economic self-sufficiency, such as foreclosure prevention, financial education, and training classes related to housing issues. CHR staff and leadership have extensive experience in administering the various rounds of the National Foreclosure Mitigation Counseling program, the Hardest-Hit Fund programs, the Residential Mortgage Foreclosure Mediation program, and local Rental Assistance and Self-Sufficiency programs. The organization also provides various first-time homebuyer programs and credit repair sessions. CHR partners with local community partners and state entities providing additional funding to support its many programs. CHR is an adopter of the Homeownership National Industry Standards. It is a Department of Justice approved Agency offering pre and post-bankruptcy related courses and counseling sessions. CHR is also a Military Housing Specialist agency. With the support of local government, CHR's leadership has administered local Neighborhood Revitalization Lease-to-Own programs. CHR is also a part of a Neighborhood Revitalization project in Charlotte County. CHR's staff is continuously working with community partners in developing additional services to serve its communities. CHR served 117 clients in fiscal year 2015. [www.comprehensivehousingresources.org](http://www.comprehensivehousingresources.org)

**Consolidated Credit Solutions**

Ft. Lauderdale, FL

\$46,737.00 – Comprehensive Counseling

**Consolidated Credit Solutions, Inc. (Consolidated Credit)** is a nonprofit organization, founded in 2011, dedicated to helping Florida residents with an emphasis in Palm Beach, Broward, and Miami-Dade Counties to manage their finances and achieve affordable and sustainable homeownership. our mission is to provide you with the advice, information, and financial education you need to budget and manage your money successfully, pay down your debts, and find your path to a brighter tomorrow. Consolidated Credit housing counselors have worked with more than 16,200 individuals who desired to achieve the American Dream of homeownership by either preventing foreclosure or by being able to purchase a home. Other services provided by Consolidated Credit include Pre-purchase counseling and Reverse Mortgage Counseling. [www.consolidatedcreditsolutions.org](http://www.consolidatedcreditsolutions.org)

**Credit Card Management Services DBA Debthelper.com**

West Palm Beach, FL

\$198,435.00 - Comprehensive Counseling

Credit Card Management Services, Inc., DBA Debthelper.com is a licensed, bonded and insured 501(c)(3) Nonprofit Counseling Agency founded in 1996 and located in Florida, Massachusetts, and North Carolina. The organization's mission is to help families manage their money, navigate the home-buying process, and secure and sustain their financial futures. Debthelper.com partners with those who create opportunities for people to live in affordable homes, improve their lives and strengthen their communities. Credit Card Management Services, Inc., has over a decade of experience and has provided more than 10,000 families a year with comprehensive housing counseling. The organization provides Home Equity Conversion/reverse mortgage counseling, money and debt management, mortgage delinquency and default resolution, pre-purchase homebuyer counseling and education, financial, budgeting, and credit education over the phone and in person. [www.debthelper.com](http://www.debthelper.com)

**Debt Management Credit Counseling Corp.**

Lighthouse Point, Florida

\$124,970.00 - Comprehensive Counseling

Debt Management Credit Counseling Corp. (DMCC) was incorporated in Florida as a nonprofit corporation in May 1999 and has been recognized as a public charity under Section 501(c)(3) of the U.S. Internal Revenue Code since September 1999. DMCC provides counseling, education and debt management plan programs to financially distressed consumers and the general public across the United States. DMCC is accredited by the British Standards Institute as compliant with ISO 9001 credit counseling standards, is an approved adopter of the National Industry Standards for homeownership education and counseling, is approved by the U.S. Department of Justice to provide bankruptcy counseling and education, is approved by the Florida Office of Financial Regulation as a DPP Credit Counselor for payday loan deferments, and is a HUD-approved multi-state organization with branch offices in Tallahassee, Florida, and Long Island, New York. DMCC is approved by HUD to provide comprehensive housing counseling to residents of Florida and New York, including pre-purchase counseling and homebuyer education, non-delinquency post purchase counseling, mortgage delinquency and default resolution counseling, financial literacy, educational workshops, reverse mortgage counseling, and homeless counseling services. Counseling services are provided by certified counselors employed by DMCC, and are available in English, Spanish, and Creole. [www.dmconline.org](http://www.dmconline.org)

**Habitat for Humanity of Jacksonville, Inc.**

Jacksonville, FL

\$19,042.00 - Comprehensive Counseling

Habitat for Humanity of Jacksonville, Inc., (HabiJax) has been a HUD-approved housing counseling agency since 2009. Its mission is to serve low to moderate income residents of Jacksonville, Florida through the delivery of comprehensive housing counseling services. The agency offers pre-purchase, mortgage delinquency/default, post-purchase and rental counseling services. HabiJax has helped make the dream of homeownership a reality by delivering affordable single family homes with zero-interest mortgages. In 2006, HabiJax received from Habitat for Humanity International, the prestigious Affiliate of the Year award. And, in 2009, Habitat for Humanity International recognized HabiJax as one of the Top 25 affiliates in the

United States. The agency has provided counseling services to more than 2,000 individuals since 2009. [www.habijax.org](http://www.habijax.org)

**Home Ownership Resource Center of Lee County, Inc.**

Fort Myers, FL

\$18,900.00 - Comprehensive Counseling

Home Ownership Resource Center of Lee County, Inc., (HORC) was incorporated on July 1, 1999, as a private, not-for-profit Florida Corporation under the provisions of Chapter 617 of the Florida Statutes. HORC assists both homebuyers and existing homeowners in Southwest Florida acquiring and sustaining a home of their own. HORC's goal is to provide compassionate counseling, information, non-traditional loan products, and education to homebuyers and homeowners. HORC was initially established to provide information and assistance to existing homeowners regarding rehabilitation, repairs, and renovation of existing homes, as well as the potential purchase of new and older homes. Such information and assistance can include, but not limited to, best rehabilitation options, appropriate nonprofit and/or for profit housing providers, and financing options. HORC counselors are conversant in the CounselorMax System to track client data and project outcomes. HORC staff have counseled over 1,100 clients in the past two years. [horcswfl.org/index.php](http://horcswfl.org/index.php)

**Jacksonville Area Legal Aid, Inc.**

Jacksonville, FL

\$22,736.00 - Comprehensive Counseling

Jacksonville Area Legal Aid, Inc., (JALA) is the local nonprofit legal aid service provider for Northeast Florida and has been the legal advocate for low-income families and individuals since 1979. Advocates are committed to providing counseling and legal services to low-income neighborhoods, families and individuals. The mission of JALA is to obtain and provide high quality legal assistance to low income and other special needs groups and to empower groups of low-income people to accomplish energetic and affirmative advocacy, all to alleviate the circumstances, incidents and causes of poverty. Since 1996, JALA has been designated by HUD as a Fair Housing Initiatives Program and approved counseling agency established to enforce the fair housing laws through education, investigation and enforcement in the Florida counties of Duval, Clay, Nassau, and St. Johns. Affordable housing services include group and individualized housing and financial counseling including financial literacy, predatory lending avoidance and advocacy, first-time homebuyers courses, foreclosure prevention, and preserving affordable housing by assisting other nonprofits specifically addressing affordable housing issues. [www.jaxlegalaid.org](http://www.jaxlegalaid.org)

**Lee County Housing Development Corporation**

Fort Myers, FL

\$18,079.00 - Comprehensive Counseling

Lee County Housing Development Corporation (LCHDC) was incorporated in 1991 and received final 501(c)(3) status in 1992. LCHDC was formed with the mission and purpose of providing neighborhood-based affordable housing, including housing for low to moderate

income households, affordable rental housing, supportive housing for persons with disabilities, and housing counseling. In addition, the corporation preserves the quality and affordability of future housing for very low-, low-, and moderate-income residents of the community, including performing and/or assisting with the performance of activities associated with the Community Land Trust. LCHDC provides the following counseling services: pre-purchase/home buying, financial education, post-purchase foreclosure prevention/intervention, and credit counseling services. [www.LeeCountyhdc.org](http://www.LeeCountyhdc.org)

**Manatee Community Action Agency, Inc.**

Bradenton, FL

\$20,811.00 - Comprehensive Counseling

Manatee Community Action Agency, Inc., (MCAA) is a 501(c)(3) 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 and the community and has expanded some programs into Sarasota and Charlotte Counties. The mission of MCAA is “[h]elping people, changing lives in our community through education, partnerships, and the delivery of quality services.” MCAA has a fifteen-member Board of Directors which represents the low-income, business, and government sectors of the community. The Board participates in the development, planning, implementation, and evaluation of all programs and services. MCAA has provided housing counseling services since the early 1970’s. Currently, one full-time counselor with nineteen years of experience is employed to provide housing counseling services and First Time Home Buyer classes. The counselor addresses resolving or preventing mortgage delinquency or default, non-delinquency post-purchase, locating, securing or maintaining residence in rental housing, and shelter or services for the homeless to meet the goal of obtaining and/or maintaining safe and affordable long-term housing. In addition, MCAA provides other services which support affordable housing such as energy assistance, weatherization, rental and mortgage assistance, and deposit assistance.

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

**Miami Beach Community Development Corporation**

Miami Beach, FL

\$14,655.00 - Comprehensive Counseling

The Miami Beach Community Development Corporation (MBCDC) serves Miami Beach and was founded in 1981 by the Miami Design Preservation League as a vehicle for historic preservation and economic revitalization. In 1995, MBCDC embarked on a mission to preserve historic Art Deco buildings and develop much-needed affordable housing. As the rental market began to improve, Miami Beach residents were being forced out of their homes. MBCDC, in partnership with the City of Miami Beach and Miami-Dade County, set out to create housing for low-income people in an area that was quickly becoming an international resort destination. MBCDC developed over 400 units from 1995 to 2013. MBCDC currently manages over 350 units for low-income residents of Miami Beach, primarily elderly and disabled. In addition, MBCDC has a very active Housing Counseling Program which assists over 200 low- to moderate-income families per year in achieving homeownership. [www.miamibeachcdc.com/](http://www.miamibeachcdc.com/)



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

Daytona Beach, FL

\$22,736.00 - Comprehensive Counseling

Mid-Florida Housing Partnership, Inc., (MFHP) is a HUD-approved local housing counseling agency providing comprehensive housing counseling for over 23 years to low and moderate income households of Volusia and Flagler Counties, Florida. Its mission is the provision of decent affordable housing for lower income persons and expansion of the opportunities available to very low-, low-, and moderate-income citizens to obtain decent, adequate, affordable housing accommodations. As an Approved Housing Partner with Volusia and Flagler Counties, MFHP helps to facilitate home purchases by first-time homebuyers with Home Buyer Assistance that covers down payment and closing costs. MFHP provides a variety of counseling services including pre-and post-purchase counseling and rental and foreclosure intervention counseling, as well as non-delinquency counseling for homeowners. MFHP also addresses the needs of the homeless in the two-county area with its transitional housing shelter, Palmetto House. Palmetto House is a transitional housing shelter, where those seeking shelter have the opportunity to get back on their feet and achieve not only an end to their homelessness, but job and financial stability as well, and prepare to move on to permanent housing. MFHP is also a Community Housing Development Organization and, as such, rents affordable housing to low and moderate income households. [www.mfhp.org](http://www.mfhp.org)

**Ocala Housing Authority**

Ocala, FL

\$28,370.00 – Comprehensive Counseling

The Ocala Housing Authority (OHA) has a committed precedence in fulfilling its mission to the City of Ocala, County of Marion for more than six (6) decades by providing safe, decent, sanitary and affordable housing opportunities through our programs and services. We are the LEAD AGENCY in Marion County for providing rental subsidies and housing opportunities to families in need. In August 2000, HUD designated the OHA as a HUD Certified Housing Counseling Agency. The OHA's programs provide direct financial assistance to approximately 1,400 low-income families, seniors and persons with disabilities through our rental subsidy (Housing Choice Voucher/Section 8) programs. We are the owner and manager of four Public Housing complexes containing 186 Public Housing units and an additional 40 open market-rate units that are not subsidized. We have greatly expanded our role as a housing service provider, to complement our rental programs. We have a progressive Family Self Sufficiency (FSS) Program, which provides the tools, resources and counseling to assist families with becoming economically self-sufficient. We also provide new homeownership opportunities through our low-income subdivision; Paradise Trails, which will encompass 28 single family housing units. In addition, we offer opportunities in credit rebuilding, financial management, and lease option homeownership. [www.ocalahousing.org](http://www.ocalahousing.org)

**Opa-locka Community Development Corporation**

Opa-locka, FL

\$23,005.00 - Comprehensive Counseling

Opa-locka Community Development Corporation (OLCDC), a 501(c)(3) organization, was established in November 1980 to address distressed living and unemployment conditions, particularly in the Opa-locka and Miami Gardens communities. OLCDC is governed by a board of directors with 22 members. OLCDC's mission is to transform neighborhoods by capitalizing on community assets, empowering residents, and creating community and economic initiatives that serve as a catalyst in promoting sustainable development. OLCDC seeks to fulfill its mission by attracting and creating business opportunities in North Miami-Dade; assisting in the area's commercial revitalization; constructing housing for low-to-moderate-income families; and providing financial and housing counseling services. OLCDC's vision is for a revitalized Opa-locka to be the catalyst for an economically reinvigorated North Miami Dade [www.olcdc.org](http://www.olcdc.org)

**Solita's House, Inc.**

Tampa, FL

\$26,161.00 - Comprehensive Counseling

Solita's House, Inc., is a HUD-approved housing counseling agency, which was founded in June 2006. Since its inception, this agency has been providing assistance to the City of Tampa and surrounding areas' low-to-moderate income residents. The agency's mission is to build the financial capabilities of the people and communities they serve. Solita's House meets its mission by providing housing counseling, homebuyer education, pre and post-purchase counseling, financial literacy training, and foreclosure intervention to low and moderate income persons. As an emerging Community Development Financial Institution, Solita's House offers specialized financial products such as individual development savings accounts (IDAs) and small dollar loans and IDAs with matched savings. [www.solitashouse.com/](http://www.solitashouse.com/)

**Tampa Bay Community Development Corporation**

Clearwater, FL

\$25,340.00 - Comprehensive Counseling

Tampa Bay Community Development Corporation (CDC) is a private nonprofit organization that was incorporated in 1982 with a mission to "promote homeownership opportunities to low- and moderate-income households in the Tampa Bay area." CDC has been a HUD-approved housing counseling agency since 2001, and a NeighborWorks America Chartered member since 2010. In 2012, Tampa Bay CDC was awarded the additional designation as a NeighborWorks Homeownership Center. This designation is federally-recognized and it is awarded to Nonprofit agencies that do Full Cycle Lending. Tampa Bay CDC offers homebuyer education workshops, one-on-one pre-purchase counseling and post-purchase counseling. The CDC also administers housing development, down payment assistance programs and 0% home improvement loans on behalf of local funding sources. As of September 30, 2015, these comprehensive statewide counseling and educational services have benefitted over 48,800 residents of the State of Florida. Tampa Bay CDC continues to enhance its programs to meet current changes and challenges in the housing industry with the ultimate goal to better address the needs of the communities they serve. [www.tampabaycdc.org](http://www.tampabaycdc.org)

**West Palm Beach Housing Authority**

West Palm Beach, FL

\$23,415.00 - Comprehensive Counseling

The West Palm Beach Housing Authority (WPBHA) was established by the City of West Palm Beach in 1938 pursuant to Florida Statute Section 421 and the enactment of the National Housing Act of 1937. The City of West Palm Beach formed the WPBHA to provide safe, decent, and affordable housing to individuals and families with limited financial resources in the area. The WPBHA is a governmental entity and has been in operation for 78 years. The mission of the WPBHA is to provide safe, decent, and affordable public housing to persons and families with limited financial resources and to provide residents with access to programs, which will assist them in making the transition to greater financial security. The WPBHA is a HUD-approved housing counseling agency. The WPBHA administers 3,209 Housing Choice Vouchers; these vouchers include Veterans Affairs Supportive Housing (VASH) vouchers awarded by HUD. The WPBHA also manages 282 RAD units, 194 public housing units, and 255 units of market rate affordable housing in West Palm Beach. [www.wpbha.org](http://www.wpbha.org)

## Georgia

### **Affordable Housing Enterprises, Inc.**

Griffin, GA

\$21,363.00 – Comprehensive Counseling

Affordable Housing Enterprises, Inc., (AHE) was founded in 1993 and approved as a 501(c)(3) nonprofit organization in 1997. The organization was formed by a group of concerned, community-based citizens for the purpose of providing affordable housing to special needs populations, which includes low and moderate income persons, persons with disabilities, the elderly, minorities, and families with limited English. AHE is committed to making the pursuit of affordable housing options attainable to special needs populations by providing renter and homebuyer education forums, distributing available resource information, and developing safe, decent, and affordable housing products. Staffed by a team of professionals in the areas of education, life skills counseling, real estate, lending practices, government assistance, and public housing administration, AHE has the knowledge and over 23 years of experience to administer housing programs that meet the needs of the clients it serves from a grass roots, community-tailored perspective. AHE provides the following affordable housing services: pre-purchase counseling, homebuyer education, delinquency/default counseling, non-delinquency post-purchase counseling, non-delinquency post-purchase counseling, rental counseling, and homeless/displacement counseling. [www.affordablehousingent.org](http://www.affordablehousingent.org)

### **Appalachian Housing and Redevelopment Corporation**

Rome, GA

\$14,655.00 - Comprehensive Counseling

Appalachian Housing and Redevelopment Corporation (AHCA) is a subsidiary nonprofit organization of the Northwest Georgia Housing Authority. AHCA has provided comprehensive housing counseling services to the residents of the City of Rome, Floyd, and surrounding counties of Georgia for the past 16 years. AHCA provides a wide range of counseling services

including pre-purchase, mortgage delinquency, rental, homeless assistance, and financial management counseling. [nwgha.com/ahca.html](http://nwgha.com/ahca.html)

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

Athens, GA

\$20,542.00 - Comprehensive Counseling

Area Committee to Improve Opportunities Now, Inc. (ACTION, Inc.) is a nonprofit agency dating back to the 1960's, that helps Northeast Georgia families become more self-sufficient. Major programs include: Housing Counseling, Opportunities Now/Community Services, and Housing Repair. ACTION, Inc. provides comprehensive housing counseling and education services that include: foreclosure prevention counseling, rental counseling, credit and budget counseling, homebuyer counseling and education, homeless counseling, and home maintenance counseling and education. The mission of the Opportunities Now Program is to break the cycle of poverty by helping those who want to help themselves achieve success by increasing their level of education and enhancing their employment skills. Community Services provide a helping hand to families in need. Services include emergency food assistance, and help with rent, mortgage, and energy expenses as a result of unforeseen hardships. Housing Program services assist persons in their efforts to secure, affordable, and energy-efficient housing through Weatherization Assistance and Housing Repair. [www.actionathens.org/](http://www.actionathens.org/)

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

Savannah, GA

\$19,594.00 - Comprehensive Counseling

Economic Opportunity for Savannah-Chatham County Area, Inc., (EOA Savannah) was incorporated in 1965 as part of Lyndon Johnson's war on poverty effort, and has provided various services to low-moderate income individuals and families including Head Start, Early Head Start, Day Care, Comprehensive Housing Counseling, Youth Development, Housing for Special Needs populations, Energy Conservation through weatherization and solar installation, programs for seniors, programs for veterans, substance abusers, high school drop outs, and funds management for individuals who receive SSA, SSI, and VA benefits. The agency has over 240 employees, four of which work exclusively on housing counseling activities. EOA Savannah housing counseling staff have over 50 years of combined housing experience. The agency became a HUD-approved housing counseling agency in 1975 and has consistently maintained its annual approval. The agency provides counseling in the following area; mortgage default and delinquency (loss mitigation), homebuyer education, pre-purchase counseling, energy conservation counseling, rental counseling and homeless counseling. The agency provides transitional housing and supportive services for 12 homeless families. EOA Savannah provides 40 permanent subsidized SRO units for homeless men and has provided services to 350 clients between October 1, 2014, and September 30, 2015. In addition, the agency provided energy conservation counseling and weatherization to 43 households during the same period. [www.eoasga.org/](http://www.eoasga.org/)

**Georgia Department of Community Affairs (Georgia Housing and Finance Authority)**  
Atlanta, GA  
\$570,000 - Comprehensive Counseling

The Georgia Department of Community Affairs (DCA) was created in 1977 to serve as an advocate for local governments. In 1996, the Governor and General Assembly merged the Georgia Housing and Finance Authority (GHFA) with DCA. The mission of DCA is to partner with communities to help create a climate of success for Georgia's families and businesses. DCA promotes and implements community and economic development, local government assistance, and safe and affordable housing. Using state and federal resources, DCA helps communities spur private job creation, implement planning, develop downtowns, generate affordable housing solutions, and promote volunteerism. DCA also helps qualified low- and moderate- income Georgians buy homes, rent housing, and prevent foreclosure and homelessness. [www.dca.ga.gov](http://www.dca.ga.gov)

**Home Development Resources, Inc.**  
Gainesville, GA  
\$15,886.00 - Comprehensive Counseling

Home Development Resources, Inc., (HDRI) is a 501(c)(3) nonprofit organization. HDRI is a HUD-approved housing counseling agency. HDRI was formally known as Gainesville-Hall County Neighborhood Revitalization, Inc., which was established in 1995. HDRI strives to offer low- and moderate-income residents an opportunity to improve their quality of life, facilitate neighborhood revitalization, and help strengthen family and community. HDRI was originally established to provide no-cost homebuyer and debt management education to its community. All services are funded through grants and government assistance. HDRI provides the following counseling services: pre-purchase, loss prevention counseling, post-purchase, debt management, reverse mortgage, credit counseling, and first-time homebuyer seminars. HDRI has served over 536 pre-purchase clients, 1136 loss mitigation clients, and 842 reverse mortgage clients, and 1,034 clients have attended the seminars in the past years. In addition to providing counseling services HDRI also provides down payment and/or closing cost to income eligible Neighborhood Stabilization homebuyers purchasing in Jackson and homeowner repairs for income eligible families that cannot afford to bring their homes up to the current standards. [www.homedevloppmentresources.org](http://www.homedevloppmentresources.org)

**Refugee Family Assistance Program**  
Stone Mountain, GA  
\$21,915.00 - Comprehensive Counseling

Refugee Family Assistance Program (RFAP) is a nonprofit organization founded in 2006 by refugee women in Metropolitan Atlanta. RFAP strives to provide services and support to refugee and immigrant families to ensure that they are healthy and are socially, economically, and culturally adjusted to life in the Atlanta area. The agency aims to assure that these families are welcomed and engaged as valued members in their communities. This is accomplished by aiding in the social and emotional adjustments and cultural transitions of refugees and immigrants through education, social support, and economic opportunities. RFAP provides

financial literacy, money management, homebuyer education, pre/post purchase, loss mitigation, delinquency/default, and foreclosure prevention, rental counseling with the primary objective to preserve homeownership. Services are provided in Somali, Arabic, Amharic, Swahili, Nepalese and Burmese. [www.refugeefamilyassistance.org](http://www.refugeefamilyassistance.org)

**SUMMECH Community Development Corp.**

Atlanta, GA

\$23,623.00 - Comprehensive Counseling

SUMMECH is a 501(c) organization which was organized in 1989 to provide affordable housing, promote homeownership, and encourage economic development in Atlanta's Mechanicsville community for present and future residents. Recognizing that there are many depressed communities in desperate need of revitalization, in September of 2010, SUMMECH Community Development Corporation (CDC) amended its Articles of Incorporation to allow SUMMECH to extend the reach of its services to any community where there is an observed need in the State of Georgia. SUMMECH CDC is a developer of single and multi-family affordable housing for rent and sale to low- and moderate-income persons. They provide over 1,000 units of affordable rental housing in partnership with for-profit developers and have developed over 100 units of housing units for homeownership. SUMMECH became a HUD-approved housing counseling agency in 2006. SUMMECH has counseled over 1000 individuals and families offering pre-purchase, post-purchase, rental, and mortgage delinquency counseling services at no cost to participants. SUMMECH's housing counseling services prepare clients for obtaining homeownership; shopping for a home; obtaining a mortgage; loan closing; and life as a homeowner, including home improvement and rehabilitation, debt management, and preventing foreclosure. [www.summechcdc.com](http://www.summechcdc.com)

## **Idaho**

**Idaho Housing and Finance Association**

Boise, ID

\$267,723.00 - Comprehensive Counseling

Idaho Housing and Finance Association (IHFA) is a mortgage finance and housing services organization with over 35 years of experience in leading Idaho families and individuals on the road to home. IHFA's mission is to provide funding for affordable housing opportunities in Idaho communities. IHFA offers below-market-rate mortgages (not sub-prime) to low-to-moderate income Idahoans, administers federal rental assistance in 34 out of 44 counties, convenes Idaho's Homeless Coordination Committee, manages one of the nation's few one-stop funding centers for affordable apartment financing, and operates a clearinghouse of housing information through its Idaho Housing Hotline and through HousingIdaho.org. In the coming year IHFA is expected to counsel over 3000 clients and/or their families. IHFA's branch offices and sub-grantees will sponsor both group homebuyer education as well as Rent Smart classes. The Homebuyer education classes are structured for first-time, low- to moderate-income homebuyers. [www.idahohousing.org](http://www.idahohousing.org)

## **Illinois**

### **Community Investment Corporation of Decatur, Inc.**

Decatur, IL

\$21,221.00 - Comprehensive Counseling

The Community Investment Corporation of Decatur, Inc., (CICD), an Illinois not-for-profit corporation, offers counseling through the Welcome Home Housing Counseling Program. This program, launched in 1999, obtained HUD approval as a Local Housing Counseling Agency in 2003. Welcome Home is a comprehensive housing counseling program, assisting families in purchasing and maintaining decent and affordable homes. It offers an array of basic services, but its three priorities are: one-on-one pre-purchase counseling, homebuyer group workshops, and one-on-one foreclosure/delinquency prevention counseling. Welcome Home serves Macon County and surrounding rural county residents, with a particular emphasis on low- and moderate-income households striving to become first-time homebuyers. In the past three years, Welcome Home has become much more active in default/delinquency counseling, helping households to retain their homes. To date, over 700 families have received pre-purchase or post-purchase counseling services. One of the Welcome Home Program's strengths is its close partnership with local agencies, businesses, lenders, and nonprofit housing developers. CICD is an active member of the Community Reinvestment Act, Housing Action Illinois, and Financial Services committees in the Decatur area.

### **Housing Action Illinois**

Chicago, IL

\$820,030.00 - Comprehensive Counseling

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

### **Lake County Housing Authority**

Grayslake, IL

\$23,684.00 - Comprehensive Counseling

The Lake County Housing Authority (LCHA) has been working to change the face of public housing in Lake County, Illinois since 1946. The agency provides housing and housing-related services for over 11,000 citizens of Lake County. LCHA continues to play a vital role in maintaining the health of housing in the community by building strong public and private partnerships, maintaining a high standard of property maintenance, and helping low-income families move toward economic self-sufficiency. LCHA's commitment is to serve the Lake County community with housing opportunities and options. The organization provides safe, decent, and sanitary housing, while considering the needs of its clients in program development and operation. LCHA encourages clients toward independence and self-sufficiency by offering the following housing services: mortgage delinquency and default resolution counseling, homebuyer education programs, services for homeless, pre-purchase counseling, predatory lending, loss mitigation, and renter assistance. [www.lakecountyha.org](http://www.lakecountyha.org)

### **Latin United Community Housing Association**

Chicago, IL

\$25,000.00 - Comprehensive Counseling

Founded in 1982, the Humboldt Park-based Latin United Community Housing Association (LUCHA) is both a HUD-approved housing agency as well as a Community Housing Development Organization with a mission to "advance housing as a human right by empowering communities- particularly the Latino and Spanish-speaking populations - through advocacy, education, affordable housing development and comprehensive housing services." LUCHA serves over 7,000 clients per year (59% Latino, 28% African American, 7% Caucasian, 5% Asian, and 1% other races) through programs and services which encompass five areas: 1) affordable rental housing development (153 units for over 350 tenants); 2) homeownership/foreclosure mitigation outreach and counseling; 3) community home improvements (repairs, outreach, and counseling); 4) client supportive services; and 5) the LUCHA Law Project and its legal advocacy, education, and outreach work. [www.lucha.org](http://www.lucha.org)

### **Macoupin County Housing Authority**

Carlinville, IL

\$18,348.00 - Comprehensive Housing

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



**Open Communities**

Winnetka, IL

\$17,259.00 - Comprehensive Counseling

Founded in 1972 by local residents and congregations, Open Communities (formerly, Interfaith Housing Center of the Northern Suburbs) is a nonprofit, membership-based organization rooted in the civil rights movement. The agency serves the northern Cook and southern Lake County municipalities of Deerfield, Des Plaines, Evanston, Glencoe, Glenview, Highland Park, Highwood, Kenilworth, Lincolnwood, Morton Grove, Niles, Northbrook, Northfield, Park Ridge, Skokie, Wilmette, and Winnetka. its mission is to educate, advocate and organize to promote just and inclusive communities in north suburban Chicago. The original 1965 North Shore Summer Project confronted the real estate industry's practice of racial discrimination. They rallied 10,000 people on the Winnetka Green and featured Dr. Martin Luther King, Jr. Today, Open Communities works collaboratively with current and prospective residents, local groups and municipalities. Open Communities serves persons with housing needs through fair housing, landlord/tenant and predatory lending complaint investigation, foreclosure prevention housing counseling, and the facilitation of Homesharing matches; and acts as the primary north suburban organizer and advocate for housing and social justice. Open Communities has provided foreclosure and predatory lending housing counseling to more than 2,000 households since receiving HUD approval in 2008, assisting approximately one-third to preserve their homes. Counseling staff are fully bilingual in Polish, Russian, and Spanish. [www.open-communities.org](http://www.open-communities.org)

**Smart Money Housing**

Chicago, IL

\$41,975.00 - Comprehensive Counseling

Smart Money Housing (SMH), part of the Smart Women Smart Money Educational Foundation (SWSM), is a nonprofit HUD-approved housing counseling agency located on the West side of Chicago, Illinois. SMH is a woman-founded organization started by the former state treasurer, Judy Baar Topinka in 2001. In 2008, the organization evolved to meet the needs of the community and became HUD-approved and now concentrates on providing housing counseling services in Cook County. The organization's mission is to assist people in obtaining and keeping the American Dream, a home of their own. With the belief that knowledge opens doors, counseling and education provide the knowledge to help individuals make informed decisions. Since 2008, over 4,000 persons have been served through group and individual sessions covering the following: homebuyer education; pre-purchase counseling; post-purchase counseling; mortgage delinquency counseling; money/debt management; reverse mortgage/HECM counseling, and SB1167 Anti Predatory Lending Database Program Counseling (initiated in Cook County, Illinois). [www.smartmoneyhousing.org](http://www.smartmoneyhousing.org)

### **Springfield Housing Authority**

Springfield, IL

\$14,655.00 - Comprehensive Counseling

The Springfield Housing Authority (SHA) was incorporated in January 1938 under enabling legislation of the Illinois Housing Authority Act and the U.S. Housing Act of 1937. The SHA continues to bridge the affordable housing gap by proudly serving the Springfield and surrounding community by providing affordable housing to a broad range of persons, including but not limited to, senior citizens, individuals, families and persons with disabilities. The SHA operates under the mission of being the primary leader in providing quality affordable housing to individuals and families, while encouraging partnerships necessary for residents to develop self-sufficiency to be productive members of the community. The Family Self-Sufficiency Program was established in 1990 to promote economic self-sufficiency among residents. The SHA provides housing opportunities through conventional Public Housing, Section 8 Housing Choice Vouchers, Mainstream Program Vouchers, Shelter Plus Care Vouchers and Family Unification Vouchers. In September 2002, the SHA implemented the Section 8 Homeownership Voucher Program to assist families in the purchase of a home. Since 1992, the SHA has developed 54 lease-to-purchase homes that necessitated a need for housing counseling services. In 2013, the SHA added foreclosure mitigation services to its housing counseling program.

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

### **Total Resource Community Development Organization**

Chicago, IL

\$22,609.00 - Comprehensive Counseling

Total Resource Community Development Organization (TRCDO) was established in 1999 and incorporated in 2000 as a 501(c)(3) nonprofit entity. Located on the south side of Chicago, Illinois, TRCDO's key mission is to help close the service gaps for families that are in need of immediate wraparound services. Its purpose is to be a "one-stop" resource offering programs that provide daily living resources and support. This is accomplished through collaborative relationships with communities, businesses and governmental agencies. TRCDO services an average of 40,000 individuals annually through housing counseling, energy assistance, youth programs, employment training and a food pantry. In 2012, TRCDO became a HUD-approved local housing counseling agency. TRCDO's housing services include pre-purchase counseling, mortgage delinquency and default resolution counseling, non-delinquency post-purchase counseling, home improvement and rehabilitation counseling, and workshops in pre-purchase counseling homebuyer education, resolving/preventing mortgage delinquency, financial budgeting and credit repair, fair housing pre-purchase education, predatory lending education, and non-delinquency post-purchase for homeowners and buyers. TRCDO's 2015 affordable housing counseling service results provided assistance to 188 households, saved 98 homes from foreclosure, and secured \$488,000 in financial assistance to homeowners. This was achieved through collaborative relationships with Housing Action Illinois, Illinois Housing Development Authority, Cook County, and Chicago. [totalresourcecco.com](http://totalresourcecco.com)

### **Will County Center for Community Concerns**

Joliet, IL

\$32,398.00 - Comprehensive Counseling

The Will County Center for Community Concerns, established in 1987 as the Community Action Agency serving Will County Illinois, has provided programs and services to Will County residents for more than 25 years. The agency's mission is to assist and enable low- and moderate-income individuals to obtain the opportunities needed to prepare themselves for self-sufficiency and attain stable, affordable housing. Since its inception, the Center has provided education and counseling at no cost to renters, homeowners, and prospective homebuyers who reside within Will County. The Center is a HUD-approved housing counseling agency and offers comprehensive counseling on pre-purchase, post-purchase, delinquency, and default counseling, Home Equity Conversion Mortgage, and Certified Renters and Mortgage Assistance. In 2014, the agency provided more than 17,000 services to individuals and families in Will County and provided HUD-funded housing counseling services to more than 254 households. [www.wcccc.net/](http://www.wcccc.net/)

## **Indiana**

### **Affordable Housing & Community Development Corporation**

Marion, IN

\$26,982.00 - Comprehensive Counseling

Affordable Housing & Community Development Corporation (AHCDC) was incorporated in 1995 and became a 501(c)(3) tax-exempt entity in July 1996. AHCDC was first certified as a Community Housing Development Organization for Grant County in 1997 and continues to assist in delivering HOME Investment Partnerships Program funds to meet local needs. AHCDC provides counseling through the Indiana Foreclosure Prevention Network and has been a HUD-approved housing counseling agency since 2002. AHCDC is driven by a mission to "serve as an agent of change for building better communities" through the following programs and services: comprehensive housing counseling services including homeless, rental, pre-purchase, post-purchase non-delinquency, foreclosure prevention, and reverse mortgage counseling; administration of federal and state grants on behalf of local units of government and nonprofits; development/management of affordable multi-family and single-family units for rent/sale; hosting the 1-877-GETHOPE call center on behalf of the Indiana Foreclosure Prevention Network; training, technical assistance, and loan servicing for micro-entrepreneurs; and management of matched savings accounts for homeownership, education/employment training, and small businesses. [www.ahcgrantcounty.com](http://www.ahcgrantcounty.com)

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

Bloomington, IN

\$25,675.00 - Comprehensive Counseling

City of Bloomington - Housing and Neighborhood Development (HAND) is a HUD-approved housing counseling agency that offers comprehensive counseling to low- and moderately low-income clients of Monroe County in the state of Indiana. The types of services offered include pre- and post-purchase, default, home purchase education, HECM, rental, and avoiding predatory lending counseling. During the prior fiscal year, this agency counseled 275 clients, held three home purchase educational workshops, two avoiding predatory lending workshops, and two rental workshops with HUD funding. This agency has been providing housing counseling services since 1974 and since then has developed an array of programs and local community partnerships to assist individuals and families in finding decent and affordable housing in their community. HAND's established partnerships include, but are not limited to: Habitat for Humanity, Shalom Community Center, Community Kitchen, Mother Hubbard's Cupboard, Monroe County United Ministries, Bloomington Housing Authority, local lenders, realtors, landlords, and appraisal firms. [www.bloomington.in.gov/hand](http://www.bloomington.in.gov/hand)

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

Evansville, IN

\$21,915.00 - Comprehensive Counseling

The Community Action Program of Evansville & Vanderburgh County, Inc. (CAPE) has addressed the needs of the economically disadvantaged for over 40 years. CAPE was founded in 1965 as a result of the Economic Opportunity Act, which was enacted to stimulate and incent urban and rural communities to mobilize their resources to combat poverty through community action programs. Since its formation, CAPE has grown considerably in order to fulfill its mission of promoting programs for self-sufficiency and has increased its services to address specific needs. Currently, CAPE's programs focus on the social and economic self-sufficiency of low- to moderate-income families. The programs and services provided by CAPE are aimed at ensuring basic needs are met, as well as promoting skills and training to achieve self-sufficiency. Most of the programs provided by CAPE are income-based and prioritize the elderly, disabled, and families with small children. CAPE is recognized as a Community Housing Development Organization providing affordable housing for low- to moderate-income families in Gibson, Posey, Vanderburgh, and Warrick Counties in Southwestern Indiana. CAPE also administers a homeownership program, providing down payment assistance and housing counseling services to families who are at or below 80% of the area median income. Foreclosure prevention counseling is also offered to households experiencing difficulties meeting their mortgage obligations. [www.capeevansville.org/](http://www.capeevansville.org/)

**Hoosier Uplands Economic Development Corporation**

Mitchell, IN

\$24,378.00 - Comprehensive Counseling

Hoosier Uplands is a not-for-profit community action agency based in Mitchell, Indiana, that provides various services in Crawford, Lawrence, Orange, Martin, Washington, Daviess, Greene, Dubois, and Pike counties. Hoosier Uplands was incorporated as a nonprofit community action agency in 1966 and is staffed by over 200 employees. The agency's corporate mission is to plan, implement or cause to be implemented, and provide comprehensive services to the poor, elderly and disabled. Hoosier Uplands strives to alleviate poverty, improve living conditions, and

provide access to health care and social services to those families and individuals in need within its service area. The agency provides many services including: weatherization, energy assistance, budget counseling, Section 8 Housing Choice Voucher assistance, housing counseling, and housing rehabilitation services. Housing counseling services provided include: pre-purchase, pre-rental counseling, post-purchase counseling, mortgage default/delinquency counseling, loss mitigation counseling, renter assistance counseling and Fair Housing assistance information. During the 2015 fiscal year, the Housing Counseling Program assisted 417 families with their housing needs. [www.hoosieruplands.org](http://www.hoosieruplands.org)

### **Lincoln Hills Development Corporation**

Tell City, IN

\$22,453.00 - Comprehensive Counseling

Lincoln Hills Development Corporation is a nonprofit Community Action Agency, which was incorporated in 1965 to serve the needs of the residents of rural southern Indiana through housing, employment, economic, human services, and community development initiatives. Lincoln Hills is an Indiana Community Housing Development Organization and a Certified Community Development Entity. During the past 50 years, Lincoln Hills Development Corporation has provided needed services to thousands of persons throughout southern Indiana, with 6,452 persons assisted in 2015. Services are provided to all population ages, and include: Healthy Families; Head Start/Early Head Start; utility assistance; weatherization services; Retired and Senior Volunteer Program opportunities; affordable multi-family housing; elderly/disabled housing; Housing Counseling; and other community services. [www.LHDC.org](http://www.LHDC.org)

### **Muncie Home Ownership and Revitalization**

Muncie, IN

\$21,363.00 - Comprehensive Counseling

Muncie Home Ownership and Revitalization (MHOR) was established in 1992. In 1995, MHOR became a HUD-approved housing counseling agency. Since 1992, MHOR has assisted over 450 families in living the dream of homeownership. MHOR constructs new homes and rehabilitates existing homes in mixed-income neighborhoods, and assists in assuring clean, safe, affordable housing for residents of the City of Muncie. In 2013, MHOR, in partnership with the Muncie Area Career Center Building Trades Program (MACC) and Ball State University's Architect Program, built its first "Build Green" home. The home meets all energy efficiency standards as defined by HUD. Through this partnership, MHOR and MACC have built over 25 new homes for low-income families. MHOR has identified the needs of the community and continued to work with The City of Muncie as a Community Housing Development Organization. MHOR continues to play a vital role in the Supportive Services programs in cooperation with the Muncie Housing Authority's Family Self-Sufficiency Program and Section 8 Housing Choice Voucher Program. MHOR provides Housing Counseling Services to residents of Delaware County, and the six surrounding counties. Participants of the program are offered the following services: mortgage education, financial literacy, fair lending and mortgage fraud analysis, post-purchase foreclosure prevention, homeless assistance, fair housing assistance, and rental assistance. [www.munciehomecenter.com](http://www.munciehomecenter.com)

## Iowa

### **Center for Siouxland**

Sioux City, IA

\$27,534.00 - Comprehensive Counseling

Center for Siouxland is a nonprofit human service agency located in Sioux City, Iowa. Center for Siouxland was organized in 1975, as a cooperative effort of the Iowa Department of Social Services, United Way of Siouxland, Area Agency on Aging, and YMCA. Center for Siouxland was incorporated in 1977. The organization's mission is to "provide assistance, information, and direction in order to help people empower lives and build futures." Initial programs included emergency financial assistance, crisis intervention, traveler's aid, assistance to older people, and a 24-hour program of information and referral. The housing counseling program was added in early 1976, and in 1978, the agency received approval as a HUD Housing Counseling Agency. Today the Comprehensive Housing Counseling Program employs five housing and credit/financial counselors to provide free one-on-one housing and credit/financial counseling in the areas of: pre and post-purchase, mortgage default/delinquency, non-delinquency post-purchase, rental, homeless/displacement, budgeting/money management, debt management, and predatory lending. Counselors also provide pre-post-purchase homebuyer, renter, and financial literacy group education. In addition to providing a Comprehensive Housing Counseling Program, the Center for Siouxland provides Consumer Credit Counseling; Representative Payee services; Transitional Housing for homeless families and individuals; Volunteer Income Tax Assistance (VITA) Free Income Tax Preparation and filing; and Prescription Medication Assistance. [www.centerforsiuoxland.org](http://www.centerforsiuoxland.org)

### **Eastern Iowa Regional Housing Authority**

Dubuque, IA

\$22,250.00 - Comprehensive Counseling

The Eastern Iowa Regional Housing Authority (EIRHA) was established in 1978 and operates as a division of the East Central Intergovernmental Association (ECIA). EIRHA was organized pursuant to Chapter 28E, Code of Iowa, and was established and created as a regional housing authority for Cedar, Clinton, Delaware, Dubuque, Jackson, Jones, and Scott counties, excluding the cities of Davenport, Dubuque and Clinton. The goal of the EIRHA is to provide decent, safe, and affordable housing for eligible households; to provide opportunities and promote self-sufficiency; create economic independence; and provide housing counseling and home ownership opportunities for Section 8 Housing Choice Voucher (HCV) and Public Housing program participants. The EIRHA has an Annual Contributions Contract to serve 983 families on the Section 8 HCV program and owns and operates 164 Public Housing units. Since July 2003, the EIRHA has operated a Section 8 HCV Homeownership Program. The Public Housing Homeownership Program has been in place since October 2001 and allows the Housing Authority to sell its Public Housing units to qualifying families. The Resident Opportunities and Self-Sufficiency (ROSS) Family and Homeownership Grant was awarded in June 2008 and assisted over 113 families. [www.eirha.org](http://www.eirha.org)

### **Family Management Financial Solutions**

Waterloo, IA

\$23,496.00 – Comprehensive Counseling

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

### **Home Opportunities Made Easy, Inc.**

Des Moines, IA

\$21,221.00 - Comprehensive Counseling

Founded in 1967, the mission of Home Opportunities Made Easy, Inc. (HOME, Inc.) is to create opportunities for quality affordable housing to enable low-income families to become self-sufficient. HOME, Inc. has been a HUD-approved housing counseling agency since 2003. HOME, Inc. provides the following programs and services: Homeownership Counseling and Supportive Services, which helps prospective homeowners prepare to purchase their own homes through counseling and educational sessions; the Community Housing Services Program, which assists landlords and tenants in solving housing problems; and the Property program, which develops 8-10 units of housing annually through acquisition, rehabilitation, and new construction. HOME, Inc. develops financing models and attracts grant funds to keep housing costs affordable, thus making homeownership available to low-income families in Polk County. In addition, general contracting services are provided to 25 low-income homeowners annually to address emergency repairs or deferred maintenance. HOME, Inc. is also a certified Community Housing Development Organization for the City of Des Moines and the State of Iowa. [www.homeincdsm.org](http://www.homeincdsm.org)

### **Muscatine Municipal Housing Agency**

Muscatine, IA

\$21,632.00 - Comprehensive Counseling

The Muscatine Municipal Housing Agency (MMHA) provides safe, decent, affordable housing opportunities to, and promotes social, economic, and personal upward mobility for, low-income residents of Muscatine County through its Public Housing, Section 8 Housing Choice Voucher, Family Self-Sufficiency, and Housing Counseling Programs. In 2008, MMHA became a HUD-approved Housing Counseling Agency, providing homeownership education. The MMHA housing counselor provides one-on-one and group counseling on purchasing and maintaining a home, money management, and fair housing. In 2016 the agency is initiating a rental housing counseling class. The MMHA housing counselor is trained in homeownership counseling from pre-purchase to foreclosure prevention, financial management, rental counseling, and fair housing. To date more than 330 households have completed the eight-hour homebuyer education class, 125 of which have purchased homes in Muscatine County. Services are provided using a variety of instructional methods with a focus on meeting client needs, including providing alternate methods of instruction to address disabilities and learning styles and offering translation assistance. In addition, MMHA partners with Spanish-speaking professionals in the community to expand education opportunities for Muscatine County's Spanish-speaking residents. [www.muscatineiowa.gov/74/Public-Housing](http://www.muscatineiowa.gov/74/Public-Housing)

**United Neighbors, Inc.**

Davenport, IA

\$18,348.00 - Comprehensive Counseling

United Neighbors, Inc. (UNI), is a community-based agency that provides services in housing, youth programs, neighborhood watch and improvement, and health education. It is also a HUD-approved local housing counseling agency. UNI grew out of Central & Western Neighborhood Development Corporation, which started in 1973. Central & Western served as a neighborhood center with youth activities and general assistance programs. Initially UNI's programs were fully funded by United Way. The earliest programs were informational-based and centered on referral/advocacy and neighborhood organizing. UNI provides housing counseling services such as mortgage delinquency and default resolution counseling, pre-purchase counseling, and pre-purchase homebuyer education workshops. [www.unitedneighbors.com/](http://www.unitedneighbors.com/)

## **Kentucky**

**Campbellsville Housing & Redevelopment Authority**

Campbellsville, KY

\$11,970.00 - Comprehensive Counseling

Since 1961, the Campbellsville Housing & Redevelopment Authority (CHRA) has served the community of Campbellsville, Kentucky. The CHRA's Housing Counseling Program has been in existence since 1982 and has served over 1,000 clients. Its goal is to provide comprehensive housing counseling assisting homebuyers, homeowners, and tenants in gaining the knowledge and skills needed to meet their housing needs and resolve their housing problems. In 1999, the Campbellsville Housing Authority became the managing agent for the Lebanon Housing Authority in Lebanon, Kentucky. The available comprehensive housing counseling services include: financial literacy education, pre-purchase homebuyer counseling, homebuyer education



programs, default counseling, post-purchase counseling, rental housing counseling, fair housing information, and loss mitigation. [www.cvillehousingonline.com](http://www.cvillehousingonline.com)

**Housing Assistance and Development Services, Inc.**

Bowling Green, KY

\$20,953.00 - Comprehensive Counseling

Housing Assistance and Development Services Inc., (HANDS) began in May 1993. The purpose of the organization was to fill the gap between the housing needed and the housing provided in Bowling Green-Warren County. HANDS has provided homeownership education to approximately 800 low-income families in the past 18 years. HANDS conducts homeownership and money/debt management classes four times each year. Approximately 50 individuals have participated in these classes during the past year. HANDS also offers one-on-one counseling to assist with mortgage delinquency. One-on-one budget, credit and homeownership counseling is available to individuals at no cost. The goal is to assist families in achieving the “American Dream” of owning a home. [www.handsinc.net](http://www.handsinc.net)

**KCEOC Community Action Partnership, Inc.**

Gray, KY

\$20,684.00 - Comprehensive Counseling

KCEOC Community Action Partnership, Inc. is a private community action agency, designated as a 501(c)(3) nonprofit organization. For over 51 years, the agency has operated programs and services designed to fight and alleviate the causes of poverty. The mission of the agency is to recognize human potential, improve communities, and create opportunities for change.

The primary purpose of the agency is to assist individuals and families in their fight against the causes of poverty; this is accomplished by providing a variety of programming and services designed to empower residents with the tools and resources needed to overcome barriers. Over the last 21 years, the housing programs developed and operated by KCEOC have enhanced the agency’s capacity to meet the many needs of Knox County and the surrounding communities, and to meet the agency’s mission. The agency provides a continuum of housing services ranging from emergency shelter to homeownership. Within the realm of these services is the provision of housing counseling. Housing counseling is a touchstone amongst all the programs, providing a vital tool that supports and enhances the degree of success among those served. KCEOC’s primary housing services are located in Knox county, Kentucky, which is also a designated Promise Zone. [www.povertyisreal.org](http://www.povertyisreal.org)

**Kentucky Housing Corporation**

Frankfort, KY

\$357,292.00 - Comprehensive Counseling

Kentucky Housing Corporation (KHC) is a state housing finance agency. For over 40 years, KHC has provided safe, quality, affordable housing opportunities through an array of programs and services including single family purchase mortgage loans, homeowner-occupied housing rehabilitation, multifamily housing production, rental assistance, homeownership counseling and homeless programs and services. KHC’s housing counseling program partners with housing

counselors across the state to provide Kentuckians with one-on-one counseling and/or group education on various housing-related topics including, but not limited to pre-purchase, budget/credit, predatory lending, Section 8 to homeownership, rental, transitional, and foreclosure prevention counseling. [www.kyhousing.org](http://www.kyhousing.org)

**Live the Dream Development, Inc.**

Bowling Green, KY

\$17,117.00 - Comprehensive Counseling

Live the Dream Development, Inc., (LTDD) is a 501(c)(3) nonprofit that currently employs two part-time housing counselors with certification through NeighborWorks. Since its inception in 2002, LTDD has served more than 850 clients, with 100 families becoming homeowners. LTDD's mission is to offer the most effective techniques for achieving homeownership and financial stability among low- to moderate-income individuals and families and to avoid predatory lending practices. LTDD prepares potential homebuyers through homeownership education classes and one-on-one pre- and post-purchase counseling sessions as well as foreclosure/forbearance and loss mitigation counseling services. All LTDD services are offered free of charge to clients. The Kentucky Housing Corporation named LTDD the Homeownership Program of the year in 2004, and presented the organization with the Outstanding Performance Award in 2005. LTDD is a HUD-approved housing counseling agency. [habg.org/new/live-the-dream-homeownership/](http://habg.org/new/live-the-dream-homeownership/)

## Louisiana

**Louisiana Housing Corporation**

Baton Rouge, LA

\$580,191.00 - Comprehensive Counseling

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

**St. Martin, Iberia, Lafayette Community Action Agency, Inc.**

Lafayette, LA

\$20,132.00 – Comprehensive Counseling

The St. Martin, Iberia, Lafayette Community Action Agency, Inc., or SMILE (as it is widely known by its popular acronym), serves as the primary provider of social services in a tri-parish region in south Louisiana. Chartered as a 501 (c)(3), tax-exempt corporation in 1968, the Agency is headquartered in Lafayette, La. It serves St. Martin, Iberia and Lafayette Parishes, part of a region known worldwide for its Zydeco and Cajun music, and its spicy cuisine. This year, the Agency will celebrate its 49th anniversary. The Agency’s motto, *"People Helping People,"* stems from the Economic Opportunity Act’s goal to uplift the nation’s disadvantaged, and to assist them in becoming economically secured. SMILE’s mission is to serve as “a clearinghouse for community needs, with a focus on health, education, economic stability, and the betterment of all disadvantaged individuals, children and families” that it encounters. SMILE provides a wide array of supportive services to promote independent living, including Head Start/Early Head Start, affordable housing services, transportation, senior volunteers, emergency assistance, food distribution, youth initiatives, income tax assistance, transitional housing, and more. [www.smilecaa.org](http://www.smilecaa.org)

**Maine**

**Maine State Housing Authority**

Augusta, ME

\$178,000.00 - Comprehensive Counseling

Maine State Housing Authority (MaineHousing) is an independent quasi-state agency. MaineHousing’s mission is to assist Maine people to obtain and maintain, safe, affordable housing and services suitable to their unique housing needs. MaineHousing serves over 90,000 households each year and provides leadership, maximizes resources, and promotes partnerships to develop and implement sound housing policy. MaineHousing has been a recipient of HUD Housing Counseling Program funding for 14 years. Sub-grantees have been chosen to serve underserved populations: elderly, rural, veterans, non-English proficient, people with disabilities, and the homeless. Through seven sub-grantee nonprofit organizations MaineHousing addresses specific housing needs such as improving access to affordable rental housing and preventing homelessness; providing financial literacy education (some ESL) to immigrant and refugees, homeless individuals and families, and Native Americans living in rural areas; and promoting and preserving successful homeownership. [www.mainehousing.org/](http://www.mainehousing.org/)

**Midcoast Maine Community Action**

Bath, ME

\$22,057.00 – Comprehensive Counseling

Midcoast Maine Community Action (MMCA) is the largest provider of comprehensive social services for low-income individuals and families in the mid-coast area. Incorporated as a Community Action Agency in 1973, MMCA’s Mission is “...*advocating on behalf of low-*

*income and other at-risk individuals, assisting them to identify and address their needs, enabling them to achieve self-sufficiency and independence.”* MMCA’s primary objective is to help families develop the resources and skills they need to meet their immediate and long-term needs and goals toward self-sufficiency. All programs in the agency assume responsibility for particular service areas in support of the two major goals of the organization: 1) To address the risk factors that hinder family progress toward self-sufficiency by assisting families to maintain safe and affordable housing and prevent homelessness; and obtain transportation, child care, health insurance, and supportive services such as mental health counseling. 2) To promote the development of family self-sufficiency by assisting families to obtain education/training and a job; secure permanent, sustaining employment; develop/attain assets toward independence; and enroll in preventive services. Counseling & Education Services include: Locating, Securing, or Maintaining Residence in Rental Housing; Non-Delinquency Default Counseling; Homeless/Displacement Counseling; Distribution of emergency funds to reduce or prevent homelessness; and Follow-up. [www.midcoastmainecommunityaction.org](http://www.midcoastmainecommunityaction.org)

## Maryland

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

Annapolis, MD

\$25,340.00 - Comprehensive Counseling

Arundel Community Development Services, Inc., (ACDS) is a private, nonprofit corporation established in 1993 to create and retain affordable housing opportunities within Anne Arundel County and to ensure the efficient delivery of community development services to those most in need. Since its founding in 1993, ACDS has worked to create and retain affordable housing, promote homeownership, facilitate neighborhood revitalization strategies and programs, preserve the County’s rich cultural history, and implement community development programs to serve County residents most in need. [www.acdsinc.org](http://www.acdsinc.org)

### **Diversified Housing Development, Inc.**

Windsor Mill, MD

\$24,378.00 - Comprehensive Counseling

The mission of Diversified Housing Development, Inc., (DHD) is to promote affordable housing options for low- and moderate-income families resulting in economic empowerment and strengthened communities. DHD is a housing organization that offers homeownership services to low- and moderate-income families. Formed out of the need for homebuyer education services in the western portion of Baltimore County, DHD has been serving the residents of Baltimore County since 2006. Among the services DHD offers are pre-purchase homebuyer education workshops, one-on-one counseling, foreclosure default and delinquency counseling, homebuyers clubs, down payment and closing cost assistance, home weatherization services, and, as of 2015, housing development. DHD was approved as a HUD-approved Counseling Agency in 2012. [www.diversifiedhousing.org](http://www.diversifiedhousing.org)

**Frederick Community Action Agency**

Frederick, MD

\$27,869.00 - Comprehensive Counseling

Frederick Community Action Agency (FCAA) was started in 1968 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, and became a HUD-approved housing counseling agency in 1997. The FCAA currently provides Comprehensive Housing Counseling Services including pre-purchase homebuyer education, delinquency and default, post-purchase, reverse mortgage, home improvement and maintenance, rental counseling, and counseling for families and individuals who are homeless. The FCAA intends to utilize funding to increase Homebuyer Education group trainings as well as to increase one-on-one counseling for clients looking to purchase a home, are in default in their current home, or seeking a reverse mortgage. [www.cityoffrederick.com/fcaa](http://www.cityoffrederick.com/fcaa)

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

Oakland, MD

\$26,855.00 - Comprehensive Counseling

Garrett County Community Action Committee (GCCAC) is a private nonprofit 501(c)(3) corporation that has been operating in Garrett County, Maryland, since 1965. GCCAC is also a HUD-approved housing counseling agency. The agency currently serves approximately 8,600 low- to moderate-income clients out of the county's 30,000 residents. The agency employs a staff of 180 people across a wide variety of programs, including Energy Assistance, Head Start, Garrett Transit, Area Agency on Aging, emergency and homeless services, rental, and homeownership programs such as the first-time homebuyers program, repair and rehab and weatherization. The corporation is governed by a 15-member board of directors representing community and local interests. [www.garrettcac.org](http://www.garrettcac.org)

**Garwyn Oaks Northwest Housing Resource Center**

Baltimore, MD

\$23,005.00 – Comprehensive Counseling

Garwyn Oaks (GO) Northwest Housing Resource Center, a community based, 501 c3 nonprofit organization located in Baltimore, MD, provides pre and post purchase homeownership and financial education and counseling services to homebuyers and homeowners in Baltimore City, and foreclosure prevention services for homeowners in Baltimore City and County. Established in 1999 as Garwyn Oaks Housing Resource Center, the Center incorporated in 2007 as Garwyn Oaks Northwest Housing Resource Center, to expand its program offerings and outreach, and has operated under this name for 10 years. Our mission is to equip individuals to obtain, maintain, and retain their homes successfully. Our goal is to strengthen and build the condition, value, and appearance of our neighborhoods, equip individuals to make informed homeownership choices, and help residents preserve their communities. GO Northwest is listed on the federal, Maryland and Baltimore housing departments' lists for counseling agencies. Our services consist of: Pre Purchase, Monthly homebuyer workshops; daily one on one counseling; technical assistance for homeownership /closing costs assistance programs; Post Purchase,

Foreclosure Prevention: Individualized counseling and technical assistance to homeowners facing foreclosure to help them retain their homes or obtain a positive outcome. Home Improvement: Counseling and technical assistance to help homeowners improve and maintain their homes in four (4) communities. [www.go-northwesthrc.org](http://www.go-northwesthrc.org)

**Hagerstown Neighborhood Development Partnership, Inc.**

Hagerstown, MD

\$23,826.00 - Comprehensive Counseling

Hagerstown Neighborhood Development Partnership's (HNDP) mission is to improve community life in Hagerstown and Washington County, Maryland, by opening doors to homeownership and by promoting fair and equal housing opportunities for all persons. HNDP accomplishes its mission through community outreach, and by providing consumer education. HNDP provides services free of charge through the Hagerstown Home Store. Housing counseling services include: pre-purchase housing counseling; post-purchase housing counseling; credit, foreclosure, budget and delinquency counseling; homebuyer counseling and workshops; fair housing education; and landlord/tenant information and referrals for the benefit of the citizens of Washington County, Maryland. Since 1999, HNDP has served 20,345 clients. [www.hagerstownhomestore.org](http://www.hagerstownhomestore.org)

**Harford County Housing & Community Development**

Bel Air, MD

\$26,906.00 - Comprehensive Counseling

Harford County Housing & Community Development (HCHCD) is a department made up of the Harford County Housing Agency and the Community Development division previously under the Harford County Department of Community Services. The Counseling Department within HCHCD has been a HUD-approved housing counseling agency since 1977. HCHCD offers services for all levels of renters and homebuyers. The programs work to build communities by providing housing and budget counseling to help primarily low- to moderate-income families. HCHCD's First-Time Homebuyer Workshops are an educational opportunity for individuals who have not previously owned a home. Additional counseling services are available to assist Harford County families enhance their financial management skills, to increase awareness of programs available to prevent foreclosure, to discuss reverse mortgage programs and options to consider when applying for a reverse mortgage, to help families calculate financial gain through available programs, and to work on a family's behalf with lenders. HCHCD's mission is to offer housing and supportive services for low-income families, seniors, and those with disabilities, so they can become self-sufficient and productive residents of the community. HCHCD has assisted thousands of clients since its inception. [www.harfordcountymd.gov/244/Housing-Community-Development](http://www.harfordcountymd.gov/244/Housing-Community-Development)

**Home Partnership, Inc.**

Joppa, MD

\$19,990.00 - Comprehensive Counseling

Home Partnership, Inc. (HPI) is a full-service housing organization whose mission is to expand access to affordable and successful homeownership opportunities and to combat community deterioration for low- and moderate-income families, thereby strengthening communities. Incorporated under Maryland State laws, HPI received its 501(c)(3) status in 1995 and serves the upper Chesapeake region including eastern Baltimore City/County, Harford and Cecil Counties. Core programs are centered on the corporate mission and include housing counseling, homebuyer education, financial literacy, secondary financing, and housing development services and multi-family housing solutions, as well as foreclosure prevention. Since 1996, HPI has been HUD-approved for counseling and education, secondary financing and participation (acquisition, rehab and sale) of HUD Single-Family Property Programs. In 2007, the Secretary of the Maryland Department of Housing and Community Development awarded the Commitment to Excellence Award to HPI. Last year, through the housing counseling and education services alone HPI helped almost 500 families seeking assistance with housing needs. There are two full-time employees. Currently, HPI is governed by a board of directors comprised of seven members, all of whom are volunteers. The geographic service area of HPI includes Harford, Cecil and Eastern Baltimore Counties. [www.homepartnershipinc.org](http://www.homepartnershipinc.org)

**HomeFree-USA**

Hyattsville, MD

\$2,207,859.00 - Comprehensive Counseling

Established in 1995, HomeFree-USA is a nonprofit homeownership preparation, foreclosure intervention, and financial empowerment organization. The organization's mission is to strengthen low- to moderate-income people, enhance communities, and elevate its partners. HomeFree-USA strengthens low- to moderate-income people through sustainable homeownership, financial education, and financial capability. HomeFree-USA enhances low- to moderate-income communities by creating affordable homeownership opportunities through the acquisition, rehabilitation and sale of real-estate-owned properties. HomeFree-USA also provides its nonprofit affiliated partners (sub-grantees) with capacity building assistance and mutually beneficial programs and initiatives. HomeFree-USA has been a HUD intermediary since 2003, starting with just nine affiliated agencies. Since then, the HomeFree-USA network has grown to 43 sub-grantees in 26 states that represent the homeownership and financial improvement interests of more than 5 million homebuyers, homeowners and other consumers. HomeFree-USA empowers women, minorities, and low- to moderate-income families by helping them to prepare for homeownership, prevent foreclosure, recover from a financial crisis, and/or to improve their overall financial knowledge and skills. The organization delivers its services through one-on-one counseling that is delivered face-to-face or remotely as necessary. [www.homefreeusa.org](http://www.homefreeusa.org)

**Housing Initiative Partnership, Inc.**

Hyattsville, MD

\$33,786.00 - Comprehensive Counseling

Housing Initiative Partnership (HIP) is an innovative, green nonprofit housing developer and counseling agency based in Prince George's County, Maryland, dedicated to revitalizing neighborhoods. HIP creates housing and economic security for low- and moderate-income households and provides services that improve the quality of life in the communities served. HIP's affordable development program both constructs and rehabilitates multifamily and single-family housing. HIP is committed to "green" development and providing social services to all building residents. HIP's Housing Counseling Program includes a team of ten housing counselors, all of whom are currently certified by NeighborWorks in multiple counseling areas. HIP provides a continuum of homeownership counseling services in English and Spanish. The Counseling Program includes homebuyer education and counseling to first-time homebuyers, foreclosure prevention education and counseling to homeowners struggling to pay their mortgage, rental counseling, and financial capability counseling. The Financial Capability Program includes monthly workshops and intensive individualized personal finance "coaching" to help homeowners and renters improve financial habits to stay on track. All services are offered in both English and Spanish. [www.hiphomes.org](http://www.hiphomes.org)

**Maryland Rural Development Corporation**

Greensboro, MD

\$20,400.00 - Comprehensive Counseling

Maryland Rural Development Corporation's (MRDC) mission is to provide resources that promote self-sufficiency in low-income families and build strong, sustainable communities throughout rural Maryland (for 30 years). MRDC's activities include: Small Town Circuit Rider Town Management Program; Housing Counseling Services; Head Start and Family Development; Youth Employment; and Small Town Infrastructure. MRDC has been recognized as an "Outstanding Rural Development Program" by the National Association of Development Organizations and the Rural Maryland Council. MRDC is designated as the official Community Action Agency for Cecil, Caroline, and Kent Counties, MD. MRDC is governed by a volunteer Board of Directors composed of 1/3 Elected or Appointed Officials; 1/3 Representatives of the Private Sector; and 1/3 Representatives of the Low-Income community. MRDC's Board monitors and strengthens programs and services; ensures adequate financial resources; protects assets; and provides proper financial oversight ensuring adherence to legal and ethical standards. MRDC's collaborative efforts with partners help to bring resources together to deliver a centralized approach and provide services, information, and referrals. MRDC's affordable housing services include: provision of financial literacy, foreclosure, and first-time homebuyer workshops/training; direct foreclosure and loss mitigation assistance; post homebuyer workshops; and case management services. [www.mrdc.net](http://www.mrdc.net)



**SHORE UP! Inc.**

Salisbury, MD

\$18,900.00 - Comprehensive Counseling

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

**Southern Maryland Tri-County Community Action Committee, Inc.**

Hughesville, MD

\$25,609.00 - Comprehensive Counseling

Southern Maryland Tri-County Community Action Committee, Inc., (SMTCCAC) is a private nonprofit that has been serving residents of Calvert, Charles, and St. Mary's Counties since it was formed in 1965 after the enactment of the Economic Opportunity Act of 1964. The agency provides a wide array of services to carry out its mission of providing services for eligible citizens that alleviate the causes and conditions of poverty, promote upward mobility, and enrich the quality of life. The 58-member staff provides services in locations throughout the tri-county area, with administrative offices located in the Charles County village of Hughesville. As the only HUD-approved housing counseling agency in the tri-county region, SMTCCAC provides accessible pre-purchase and foreclosure prevention, as well as budget and credit improvement services, to people living in a predominantly rural area of the State of Maryland. The agency impacts the lives of area low-wage workers and vulnerable residents. Other program services include energy assistance, medical adult day care, Commercial Driver's License Training school, The Emergency Food Assistance Program (TEFAP), the Head Start program, and the Senior Companion program. [www.smtccac.org](http://www.smtccac.org)

**Washington County Community Action Council, Inc.**

Hagerstown, MD

\$26,227.00 – Comprehensive Counseling

Washington County Community Action Council Inc. (CAC) was established under the Economic Opportunity Act of 1964 to fight America's War on Poverty. As a federally designated community action agency, CAC's mission is to assist the people of our community in economic need to achieve and maintain self-sufficiency while respecting their diversity. Our agency provides services ranging from crisis intervention (including energy assistance) and transportation to case management and housing services. Our programs began in 1987 with landlord-tenant counseling, to address some of the rental instability issues experienced by our low-to-moderate income clients. This service continues to this day, helping provide alternative solutions to eviction for our clients. As other client needs were identified, we added other services, such as Pre-Purchase and Mortgage Default counseling to our programs. Eventually, our housing services have expanded to include Placement Housing Counseling to assist formerly homeless households in locating and securing affordable housing; HECM counseling to senior households as the only certified HECM counseling in our rural county; and financial education and coaching as part of a county-wide financial education partnership. As a Certified Housing Development Organization, CAC operates a Rental Property Acquisition & Rehabilitation program that develops the stock of affordable and safe housing for low-to-moderate income households in our community. [www.wccac.org](http://www.wccac.org).

**Massachusetts**

**Action for Boston Community Development, Inc.**

Boston, MA

\$29,166.00 - Comprehensive Counseling

Action for Boston Community Development, Inc. (ABCD) is Boston's anti-poverty agency, established in 1962 through a "Gray Areas" grant from the Ford Foundation, and subsequently one of the earliest local programs of the Federal War on Poverty. ABCD's core mission continues to focus on empowering families and individuals with the tools they need to escape poverty and build assets. ABCD provides comprehensive housing support services in Boston through a network of 14 local service sites that provide walk-in access to all of the agency's supportive resources in addition to centrally managed housing programs that help families build long-term self-sufficiency. Housing Counseling Programs include shelter and services for homeless families; housing search and assistance for low-income families seeking rental housing; financial literacy education; pre- and post-purchase group education workshops; foreclosure prevention education, and one-on-one mortgage modification counseling and support. [www.bostonabcd.org](http://www.bostonabcd.org)

**Catholic Social Services of Fall River, Inc.**

Fall River, MA

\$17,117.00 - Comprehensive Counseling

Catholic Social Services of Fall River, Inc., (CSS) has a solid history of providing high-quality, community-based services for low-income, minority, and immigrant populations. CSS is a nonprofit, multi-service agency serving southeastern Massachusetts. The mission is to “help those in need,” regardless of religious affiliation, and it is carried out through the myriad of programs and services. Incorporated in 1924, CSS has grown from its original model of primarily providing adoption and welfare services to providing over 30 programs and services tailored to meet the needs presented in its region. In 2014-2015, CSS served over 65,000 individuals consisting of adults, elders and children. CSS operates in five cities and surrounding towns across southeastern Massachusetts; the central office is located in Fall River, with satellite offices in New Bedford, Attleboro, Taunton, and Hyannis on Cape Cod. CSS is the largest provider of social and human services to immigrants in the region and the largest provider of services to homeless families and individuals in the Southcoast region with 386 beds that are dedicated to serving homeless families and individuals each evening. CSS employs linguistically proficient, culturally diverse staff who demonstrate a capacity to engage clients in effective encompassing assistance. [www.cssdioc.org](http://www.cssdioc.org)

**Chelsea Restoration Corporation**

Chelsea, MA

\$21,646.00 - Comprehensive Counseling

Chelsea Restoration Corporation (CRC) has provided housing counseling to low-income individuals in the City of Chelsea and surrounding areas for nearly 40 years. CRC offers a year-round series of educational housing workshops in both English and Spanish, helping clients to achieve the dream of successful, sustainable homeownership. CRC’s housing counseling programming is aligned with HUD requirements and complies with the National Industry Standards for Homeownership Education and Counseling. CRC also provides a variety of services designed to increase homeownership in the communities served, including a Foreclosure Prevention Initiative, a Receivership Program, Down Payment Assistance, and a Home Improvement Rehabilitation Program. [www.chelsearestoration.org](http://www.chelsearestoration.org)

**Citizens' Housing and Planning Association**

Boston, MA

\$801,584.00 - Comprehensive Counseling

Established in 1967, Citizens' Housing and Planning Association (CHAPA) is a statewide housing policy and research organization in New England. CHAPA's mission is to encourage the production and preservation of housing which is affordable to low-income families and individuals. CHAPA pursues its goals through advocacy with local, state, and federal officials;

research and an information clearinghouse on affordable housing issues; community education and training; and coalition and consensus building. CHAPA is a co-founder of the New England Housing Network, a broad coalition of housing and community development organizations established in 1995. Through its work with the New England 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. [www.chapa.org](http://www.chapa.org)

**Community Service Network, Inc.**

Stoneham, MA

\$20,750.00 - Comprehensive Counseling

For 30 years, Community Service Network, Inc., (CSN) has served the towns of Burlington, Lexington, North Reading, Reading, Stoneham, Wakefield, Wilmington, and Winchester, as well as the cities of Melrose and Woburn. CSN's mission is to help low- and moderate-income clients access the knowledge, skills and services that help promote independence and self-sufficiency so the clients will have both immediate and sustained success. As a grassroots, 501(c)(3) nonprofit agency, CSN is dedicated to acting as a bridge helping households access appropriate solutions and/or services. CSN is a multi-purpose local housing counseling agency active in all aspects of housing, from initially purchasing or renting a home to maintaining that home, dealing with landlords, fair housing, and/or, if necessary, eviction or foreclosure. CSN works to help prevent clients from becoming homeless by giving them the tools they need to remain self-sufficient and legal aid when necessary. They provide mediation services for both landlords and tenants. In addition, CSN provides pro bono legal services to low- and very low-income tenants. CSN has served over 420 households in the past year. [www.csninc.org](http://www.csninc.org)

**Housing Partnership Network**

Boston, MA

\$987,136.00 - Comprehensive Counseling

The Housing Partnership Network (HPN) is a peer network and business alliance of regional nonprofits that develop, manage, and finance affordable homes to revitalize communities and provide opportunities for lower-income and working families. Its 95 members have provided \$12.8 billion in Community Development Financial Institutions (CDFI) financing, developed or preserved 373,600 affordable homes, and provided counseling and education to over 750,000 low- and moderate-income households. HPN counseling partners have provided the full range of housing counseling services since 1995. This year, HPN will fund 22 members in 16 states who will provide counseling to approximately 35,000 households. [www.housingpartnership.net/](http://www.housingpartnership.net/)

**Neighborhood Stabilization Corporation**

Boston, MA

\$1,717,297.00 - Comprehensive Counseling

The Neighborhood Stabilization Corporation (NSC) is a nonprofit community advocacy and homeownership organization. Through comprehensive counseling, NSC assists primarily low- and moderate- income people navigate the mortgage process to purchase a home or restructure

an unaffordable mortgage. NSC provides services from 40 office locations nationwide and a counseling center, assisting over one million households. NSC is affiliated with the Neighborhood Assistance Corporation of America (NACA) and makes use of NACA's facilities, resources, contracts, and experience. NSC is committed to stabilizing communities and neighborhoods across the country that have been devastated by predatory and discriminatory lending practices and by massive foreclosures. NSC accomplishes its mission by providing both pre-purchase and foreclosure mitigation counseling with unprecedented outcomes. Through NSC's pre-purchase housing counseling program, homebuyers are prepared for the responsibilities of homeownership and determine a permanent affordable mortgage payment. [www.naca.com](http://www.naca.com)

### **Pro-Home, Inc.**

Taunton, MA

\$24,236.00 - Comprehensive Counseling

Pro-Home, Inc., is a nonprofit corporation founded in 1990 to facilitate the production and protection of affordable housing. Pro-Home's mission is exclusively for education and charitable purposes. The agency works with individuals and families to prevent loss of, or displacement from, existing housing, while bringing together diverse groups and individuals to aggressively work toward solutions. Pro-Home is HUD-approved and certified by the Massachusetts Department of Housing and Community Development, Fannie Mae, Citizen's Housing and Planning Association, Mortgage Guaranty Insurance Corporation, and the Massachusetts Housing Partnership. The agency's offering of comprehensive housing counseling programs is constantly evolving to address the ever changing needs of the residents in the 13 communities it serves. Pro-Home offers one-on-one housing counseling services which include pre-purchase, post-purchase, financial literacy, foreclosure prevention, loan documentation review, landlord/tenant relations, and Fair Housing advocacy. These programs are also offered in a group setting. Group counseling services include pre-purchase, post-purchase, and financial literacy education seminars. Pro-Home has also partnered with many community-based organizations to coordinate the delivery of its housing counseling service activities. [www.prohomeinc.org](http://www.prohomeinc.org)

### **RCAP Solutions**

Worcester, MA

\$23,967.00 – Comprehensive Counseling

Established in 1969 (as Rural Housing Improvement), RCAP Solutions has been helping individuals, families, communities and small business owners with a wide range of housing and other beneficial services for almost a half a century. RCAP Solutions is a comprehensive and complex 501(c)(3) non-profit corporation. With its headquarters in Worcester, a corporate office in Gardner, and additional offices and staff located throughout the northeast and Puerto Rico, RCAP's Client Services Division works with eligible individuals and families in Massachusetts to provide a wide range of affordable housing, homelessness prevention, workforce development, family unification and self-sufficiency services. These services include housing assistance payments for low income tenants, transitional housing and assistance for the homeless or those fleeing domestic violence and landlord/tenant mediation. We offer training and support

for property owners, tenants and home owners on a wide variety of topics including elder services, financial literacy, first time homeownership and foreclosure prevention. We have multiple offices to better serve the Worcester County, Massachusetts region and serve many thousands of individuals and families each year. [www.rcapsolutions.org](http://www.rcapsolutions.org)

## Michigan

### **Bay Area Housing, Inc.**

Bay City, MI

\$23,826.00 - Comprehensive Counseling

Bay Area Housing, Inc., (DBA Community Home Solutions) was established in 1993 to address housing needs in Bay County and the surrounding areas. Bay Area Housing's mission is to expand affordable housing opportunities to low-moderate income residents in the Bay area by: recognizing, obtaining and administering funding for housing needs; combating community blight and deterioration by undertaking and assisting community revitalization efforts; developing and operating permanently affordable housing that builds strong and stable communities; and providing counseling, training, and education on housing issues affecting the people of Bay County. Bay Area Housing offers financial management, home improvement, mortgage delinquency, pre-purchase, and rental counseling, as well as financial and budgeting, post-purchase, predatory lending, and homebuyer education workshops. [www.bahinc.org](http://www.bahinc.org)

### **Community Action Agency**

Jackson, MI

\$31,025.00 - Comprehensive Counseling

Community Action Agency (CAA) is a 501(c)(3) nonprofit operating for many years in Jackson, Lenawee, and Hillsdale counties in Michigan. The agency's mission throughout the years has been to assist low-income families achieve self-sufficiency, as an organization chartered in the Office of Economic Opportunity (OEO) war on poverty. Services are provided to clients through over sixty programs across the three counties, including Weatherization, Supportive Service for Veteran Families, Head Start, WIC (Women, Infants, and Children), and Transitional and Permanent Supportive Housing. Community Action Agency counsels potential homebuyers, homeowners, renters, and those facing foreclosure in all three counties. Last fiscal year, CAA provided housing counseling services to 578 clients including homebuyer education, pre-purchase counseling, rental counseling, homeless services, and foreclosure prevention services. Annually, CAA serves over 22,000 clients across all agency programs. [www.caajlh.org](http://www.caajlh.org)

### **Community Housing Network, Inc.**

Troy, MI

\$21,221.00 - Comprehensive Counseling

Community Housing Network, Inc. (CHN) is a 501(c)(3) organization serving residents of southeast Michigan. Founded in 2001, CHN now has over 90 staff, AmeriCorps members, and interns working in four offices in Oakland, Wayne, and Macomb Counties. CHN is the largest

provider of permanent supportive housing in both Oakland and Macomb Counties and has developed more than 830 units of affordable housing for people who are homeless, people with disabilities, people with low incomes, and other vulnerable residents of southeast Michigan. CHN's mission is to strengthen communities by connecting people to housing opportunities. The organization strives to create opportunities that provide greater affordable housing choice for people living on low and moderate incomes, and people with disabilities in particular. This is achieved through the development of affordable housing programs, informational resources, community collaboration, and advocacy. The principal belief supporting everything CHN does is that people and communities are more successful when everyone - including people struggling with homelessness, those with disabilities, and those with low incomes - are part of the fabric of sustainable communities. In 2015, CHN's Housing Resource Center, the hub of the organization, took calls from over 18,000 people, many of whom were experiencing a housing crisis, and the organization had over 125,000 views on its website. [www.communityhousingnetwork.org](http://www.communityhousingnetwork.org)

### **Grand Rapids Urban League**

Grand Rapids, MI

\$19,863.00 - Comprehensive Counseling

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

### **GreenPath, Inc.**

Farmington Hills, MI

\$2,494,258.00 - Comprehensive Counseling

Founded in 1961, GreenPath is a nonprofit financial and housing counseling organization whose mission statement is, "Through financial knowledge and expertise, we provide high-quality products and services that enable people to enjoy a better quality of life," and whose Core Values are Quality, Integrity and Teamwork. Headquartered in Farmington Hills, Michigan, GreenPath has 60 locations in 16 states. The agency operates a national call center from its headquarters. GreenPath employs over 450 associates across the organization. GreenPath is a HUD-approved national housing counseling intermediary and is a member of the Coalition of HUD Intermediaries. GreenPath is also a member of the National Foundation for Credit Counseling (NFCC) and is accredited by the Council on Accreditation (COA), an independent third-party organization that reviews and monitors entities that provide services to consumers. GreenPath's housing counseling services include pre-purchase counseling and education, mortgage delinquency counseling, post-loan-modification counseling, reverse mortgage counseling, financial and debt management counseling, and rental counseling. GreenPath counseled over 200,000 consumers in 2015 across all service lines. [www.greenpath.org](http://www.greenpath.org)

### **Housing Services Mid-Michigan**

Charlotte, MI

\$24,930.00 - Comprehensive Counseling

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

### **Michigan State Housing Development Authority**

Lansing, MI

\$565,182.00 - Comprehensive Counseling

The Michigan State Housing Development Authority (MSHDA), established in 1966, provides financial and technical assistance through public and private partnerships to create and preserve safe and decent affordable housing, engage in community economic development activities, develop vibrant cities, towns and villages, and address homeless issues. Its mission is to enhance Michigan's economic and social health through housing and community development activities. MSHDA's loans and operating expenses are financed through the sale of tax-exempt and taxable bonds and notes to private investors, not from state tax revenues. Proceeds of the bonds and notes are loaned at below-market interest rates to developers of rental housing, and also fund home mortgages and home improvement loans. MSHDA also administers various federal housing programs. [www.michigan.gov/mshda](http://www.michigan.gov/mshda)

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

Fremont, MI

\$14,655.00 - Comprehensive Counseling

NCCS Center for Nonprofit Housing (CNH) was established in 1995 and continues to be recognized as a leading rural nonprofit Economic Development Organization providing housing counseling, community development and multi-family housing services. CNH is tremendously proud of the impacts that they have made to protect and improve the lives of its citizens and communities. CNH's vision is to lead rural housing corporations by advocating for housing issues across all systems and services as well as transform the lives of those who face affordable housing challenges through education, support and opportunity. For the past 20 years, CNH has provided pre- and post-purchase education and counseling to eight rural counties with solid partnerships and reliable referrals from both nonprofit agencies and over ten lending partners alike. Since its inception, CNH has delivered services to over 1,040 families facing foreclosure,



2,080 financial capabilities/budgeting recipients, and 1,059 homebuyer counseling and education participants. [www.truenorthservices.org](http://www.truenorthservices.org)

**Northwest Michigan Community Action Agency, Inc.**

Traverse City, MI

\$26,982.00 - Comprehensive Counseling

Northwest Michigan Community Action Agency, Inc. (NMCAA) is the “One-Stop Shopping Center” for Housing Counseling Services in Northwest Lower Michigan. NMCAA is a Community Action Partnership that covers a mostly rural ten-county service area of Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Missaukee, Roscommon, and Wexford Counties, including some geographically isolated areas. NMCAA’s mission as a Community Action Agency is “Helping People by Linking Services, Resources and Opportunities.” NMCAA staff delivers federal, state, and locally funded programs, in coordination with other services offered in each community including: pre-purchase/home buying education, foreclosure prevention education and counseling, homeless prevention programs and services, financial management workshops and counseling, supportive services for veterans’ families, home repair programs, free tax preparation programs, and individual development accounts. Throughout its 42-year history, the agency has been dedicated to the improved quality of life and self-sufficiency of families served. The Community Services Division responsible for housing counseling activities is staffed with 16 professionally trained counselors serving housing counseling clients. [www.nmcaa.net](http://www.nmcaa.net)

**Oakland County Housing Counseling**

Pontiac, MI

\$31,771.00 - Comprehensive Counseling

For over 28 years, Oakland County Community and Home Improvement’s Housing Counseling Unit has provided comprehensive housing counseling to tens of thousands of Oakland County residents. Oakland County believes that housing counseling promotes and protects the interests of housing consumers leading to a better quality of life in our community. Community outreach activities are conducted to increase and preserve home ownership opportunities for low-income, minority, and disabled families. The unit affirmatively furthers fair housing by identifying barriers, setting goals to overcome these impediments, and reviewing progress and revising goals as needed. The Oakland County Housing Counseling unit is approved by HUD to provide counseling for Home Equity Conversion Mortgages (reverse mortgages) for senior citizens, pre-purchase counseling for homebuyers, post-purchase counseling including loss mitigation/mortgage delinquency and foreclosure assistance, refinance counseling, financial management, fair housing issues, and education on tenant/landlord rights. The unit provides education, information, and referral to federal, state, and local housing programs for low-income residents. [www.advantageoakland.com](http://www.advantageoakland.com)

**Oakland Livingston Human Service Agency**

Pontiac, MI

\$21,632.00 - Comprehensive Counseling

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

## **Minnesota**

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

Minneapolis, MN

\$19,863.00 - Comprehensive Counseling

The African Development Center (ADC) is a community economic development organization with the mission to grow businesses, build wealth, and increase reinvestment in some of the most challenged communities of Minnesota. ADC's operations began in 2004 in response to concerns throughout the state that local economic development organizations lacked the resources and ability to address the financial, cultural, and language barriers that threaten the long-term economic stability of families and businesses within many marginalized communities. ADC offers pre-purchase counseling and workshops for potential first-time homebuyers throughout the state. With the goal to increase the availability and utilization of sustainable home-ownership opportunities for its client community, ADC is developing and delivering culturally-sensitive education, counseling, and related support services. [www.adcminnesota.org](http://www.adcminnesota.org)

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

St. Cloud, MN

\$20,000 - Comprehensive Counseling

Catholic Charities is a nonprofit organization that advances the charitable and social mission of the Diocese of St. Cloud. Catholic Charities of the Diocese of St. Cloud 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 organization has served Central Minnesota since the late 1800s when the Benedictine Sisters began caring for orphans in the community of St. Joseph, Minnesota. Throughout the years, services have been added to address emerging community needs. Catholic Charities was incorporated as a nonprofit agency in 1955. Catholic Charities of the Diocese of St. Cloud provides services in a 16 county service area and collaborates with numerous organizations to provide a continuum of care for individuals and families. Services are provided

through five program divisions: Residential and Day Treatment Services, Caritas Family Services, Housing Services, Services to Aging Persons, and the Office of Social Concerns. The Financial and Housing Counseling Program provides Affordable Housing Counseling Services on the following topics: resolving/preventing mortgage delinquency or default, home maintenance and financial management for homeowners, reverse mortgages and renting and homelessness. [www.ccstcloud.org](http://www.ccstcloud.org)

### **Community Action Partnership of Suburban Hennepin**

St. Louis Park, MN

\$37,277.00 - Comprehensive Counseling

Community Action Partnership of Suburban Hennepin (CAPSH) was incorporated as a tax-exempt, nonprofit community action agency in 1985, to combat growing poverty in suburban Hennepin County. CAPSH is a state- and federally-certified community action agency that works to mitigate and eliminate the causes and effects of poverty within suburban Hennepin County, Minnesota. CAPSH's mission is "to improve the quality of life in suburban Hennepin County by creating and supporting links between individuals and communities through service, education & collaboration." CAPSH offers the following housing and financial counseling and education services: first-time homebuyer workshops and counseling to educate prospective homebuyers and provide counseling to prepare for purchasing a home; post-purchase assistance to provide intervention, budget counseling, lender negotiations, and referrals to homeowners in danger of losing their homes; counseling and assistance to homeowners to obtain resources to maintain affordable, habitable homes; reverse mortgage counseling to cash-strapped seniors; homeless services to assist homeless households to obtain stable, affordable housing and other needed services; and financial empowerment workshops and counseling to repair credit, increase budgeting skills, build assets and other services that lead to financial security. [capsh.org](http://capsh.org)

### **Homeownership Preservation Foundation**

Minneapolis, MN

\$1,121,052.00 - Comprehensive Counseling Grant

Established in 2003, The Homeownership Preservation Foundation (HPF) is an independent national nonprofit dedicated to guiding consumers onto the path of sustainable homeownership and improving their overall financial health. The agency offers a comprehensive, extended financial coaching and housing counseling program for individuals considering homeownership or dealing with the challenges of current homeownership and recovery. Through its Homeowner's HOPE™ Hotline, 888-995-HOPE™, HPF provides comprehensive financial education and confidential foreclosure prevention counseling for free, 24 hours a day, 7 days a week, 365 days a year, in over 170 languages. Since 2007, HPF's HOPE Hotline has received more than seven million calls and has counseled nearly 2 million distressed homeowners nationwide. [homeownershippreservation.org/](http://homeownershippreservation.org/)

### **Minnesota Homeownership Center**

St. Paul, MN

\$737,570.00 - Comprehensive Counseling

The Minnesota Homeownership Center is a nonprofit housing intermediary whose mission is to promote and advance successful, sustained homeownership with a focus on serving economically disadvantaged and underserved households. It was founded in 1993 by housing industry stakeholders who recognized the benefits of education and counseling in supporting sustained homeownership and community development. The Minnesota Homeownership Center provides the infrastructure for the delivery of a spectrum of housing services by supporting and leading the Homeownership Advisors Network, a 40+ member network of organizations. As a methodology for ensuring service quality and program consistency throughout the state, the Minnesota Homeownership Center manages program models, standards, and training and certification. The Minnesota Homeownership Center is a one-stop location for accessing trustworthy resources, including the operation of a foreclosure prevention hotline. The Minnesota Homeownership Center takes a managed, coordinated approach to raising awareness of housing issues through public education and outreach. It takes a balanced approach to ensuring program funding throughout the state. The Minnesota Homeownership Center works to establish a sustainable base of program funding. [www.hocmn.org/](http://www.hocmn.org/)

**Southern Minnesota Regional Legal Services, Inc.**

Saint Paul, MN

\$29,870.00 - Comprehensive Counseling

Southern Minnesota Regional Legal Services (SMRLS) is the oldest legal aid organization in Minnesota and has been providing legal services for over 100 years. The Housing Counseling Program of SMRLS has been in operation and has been HUD-approved for over 30 years. Last year the program provided assistance to 1,214 clients. SMRLS provides comprehensive counseling services which include pre-occupancy and post-occupancy counseling and mortgage delinquency and default counseling. The cases include helping clients with housing searches, fair housing issues, HUD program issues, mortgage defaults, rental delinquencies, non-monetary defaults in rental housing, eviction defense, and habitability issues in housing. The program also provides trainings to groups on landlord-tenant rights and responsibilities. [www.smrls.org](http://www.smrls.org)

## Mississippi

**Covenant Community Development**

Tulepo, MS

\$19,580.00 – Comprehensive Counseling

In 2005 Covenant Community Development Corporation was launched as a faith-based outreach extension of CFORM. In December 2006, Covenant Development Homeownership Center was established to provide comprehensive housing services to the community. Their mission is to strengthen, improve, increase and empower individual/families throughout the northern counties of Mississippi. We provide the following services: to low-to-moderate incomes persons, special needs, elderly, disabled, homeless, and veterans. As a full homeownership center, CCDC provides pre-post homeownership counseling, education and financial capability education/coaching, non-delinquency post purchase, maintenance and repair, financial education (older adult), foreclosure prevention, rental and energy efficiency, fair housing, scam awareness

and predatory lending prevention. We pull tri-merge credit reports to assist the client in resolving their credit issues. We are continuing to expand in the affordable housing rehabilitation market, down payment assistance for approved prospective homeowners, veterans homelessness counseling. In November 2009 CFORM/CCDC, became an Approved Housing Counseling Agency with HUD. In March of 2010, Adopted the National Industry Standards for Professional Excellence in Homeownership Education and Counseling by the Advisory Council. NCHCEC Certification for Program Managers and Executive Directors in March since 2010, and NCHCEC Certification in Financial Capability since April 2015. [www.cforminc.org](http://www.cforminc.org)

### **Housing Authority, City of Jackson**

Jackson, MS

\$22,453.00 - Comprehensive Counseling

The Housing Authority of the City of Jackson, Mississippi, (JHA) was established in 1969 by resolution of the City of Jackson. The mission of JHA is to be a leader in its 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 186 units of low-income public housing, and 739 Housing Choice Vouchers. Recently JHA completed construction on twenty-two new affordable housing units and a commercial complex, which now houses, among other things, the Housing Counseling Program. The Housing Counseling Program has played a crucial role by offering unbiased information and advice to homebuyers, renters, victims of predatory lending, and families facing a financial emergency. These services have resulted in a significant number of families purchasing first homes, and bringing mortgages and rental delinquencies current.

### **Housing Education and Economic Development Inc.**

Jackson, MS

\$32,965.00 - Comprehensive Counseling

Housing Education and Economic Development, Inc. (HEED) is a nonprofit organization that has been providing comprehensive housing counseling in Mississippi for 27 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 Mortgages (HECM), and homeless counseling.

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

### **Mississippi Home Corporation**

Jackson, MS

\$364,661.00 - Comprehensive Counseling

Mississippi Home Corporation (MHC) is a public-purpose corporation created by the State of Mississippi to help provide affordable housing in the state. As the State Housing Finance

Agency (SHFA), MHC offers low-interest mortgages funded by Mortgage Revenue Bonds and Mortgage Credit Certificates that lower the homebuyer's federal tax liability and offers low-interest loans for down payment and closing costs. MHC also offers mortgage financing to help individuals with weak credit become homeowners while improving their credit. MHC operates Mississippi's Low Income Housing Tax Credit Program and a multifamily bond program, which assist in the development of rental housing. MHC also operates the Mississippi Affordable Housing Development Fund, created by the State of Mississippi, which assists in financing site development, construction, and mortgages on single and multi-family properties for low- and moderate-income Mississippians. MHC's mission also includes helping build the capacity of nonprofit organizations to develop affordable housing. [www.mshomecorp.com](http://www.mshomecorp.com)

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

Jackson, MS

\$382,914.00 - Comprehensive Counseling

Mississippi Homebuyer Education Center-Initiative (MHBECE-MHI) was established in 2001 to provide statewide homeownership education and counseling service for first-time mortgage applicants through a network of affiliated agencies. The homebuyer education program is MHI's mechanism for establishing high quality homeownership education and counseling services in accordance with the latest national standards. MHI's curriculum teaches potential homebuyers to understand banking and financing terminologies, credit readiness, and working with Realtors®. MHI increases access to affordable housing by partnering with federal, state, and local agencies whose mission is to increase affordable housing opportunities and development. MHBECE-MHI supports the delivery of a wide variety of housing counseling services to homebuyer, homeowners, low- to moderate-income renters, and the homeless. The primary objectives of the program are to improve financial literacy, expand homeownership opportunities, and improve access to affordable housing, and preserve homeownership. Counselors provide guidance and advice to help families and individuals improve their housing conditions and meet the responsibilities of tenancy and homeownership. [www.mhbec.com](http://www.mhbec.com)

## **Missouri**

### **Better Family Life, Inc.**

St. Louis, MO

\$18,363.00 – Comprehensive Counseling

Better Family Life, Inc. (BFL), established in February, 1983, is a not-for-profit 501c3 community development corporation that is dedicated to the prosperity and growth of the American family. BFL's mission is to plan and establish social, cultural, artistic, youth, economic, housing and, educational programs that help to promote positive and innovative changes within the metropolitan St. Louis area. Much of BFL's programming is geared toward people who are unemployed, underemployed, disadvantaged or skill-deficient. BFL's vision, in partnership with viable stakeholders, is to enlighten and empower neighborhood people to develop vibrant communities and enhance the capabilities of their families. Central to this vision is The Better Family Life Cultural, Educational and Business Center, which serves as the central

hub of community gathering, learning, research, affordable housing and community development, entrepreneurial development and new business enterprise, vibrant neighborhoods, workforce development towards self-sufficiency and civic activism. Better Family Life was established in February 1983. The 5 pillars that support the developmental thrust of BFL are Community Outreach, Cultural Arts, Housing and Asset Development, Youth, Family and Clinical Services and Workforce Development. BFL's signature annual events include "BLACK DANCE: USA — A Celebration in Movement", Family Week, PeaceFest, The Unity Ball, and the Kwanzaa Holiday Expo. [www.betterfamilylife.org](http://www.betterfamilylife.org)

**Community Action Agency of St. Louis County, Inc.**

Overland, MO

\$17,117.00 – Comprehensive Counseling

CAASTLC was incorporated in 1968 through the Economic Opportunity Act of 1964 that declared an unconditional “War on Poverty,” creating the Community Action Agencies (CAAs). The mission of CAASTLC, Inc. is to end poverty. They are committed to helping the families and communities of St. Louis County prevent the conditions of poverty for present and future generations. A requirement is that CAAs must maintain a tripartite board of directors: 1/3 public, 1/3 private and not less than 1/3 low-income representatives. There are over 1,000 CAAs across the nation. Next year will be CAASTLC’s 50<sup>th</sup> anniversary. In FY2015, we served 15,526 households (32,486 people) of which 12,393 were 100% of poverty or below. Essential services include food distribution totaling 25.5 tons and utility assistance for 11,448 people. Housing services provided include rent and mortgage financial assistance, credit counseling, home repair, housing and emergency shelter referrals, first time homebuyers’ assistance programs, Individual Development Accounts, financial literacy and homebuyer workshops, Weatherization, and Healthy Homes education. [www.caastlc.org](http://www.caastlc.org)

**Community Services League**

Independence, MO

\$23,288.00 - Comprehensive Counseling

Community Service League’s (CSL) mission is to assist communities in reaching their potential by providing immediate relief to people in need through assessing their situations, and providing solutions that lead to economic stability. Over the past 100 years, since 1916, the program has evolved, but the mission to move families from poverty to self-sufficiency has remained the same. CSL provides assistance to the community through various programs. The housing counseling program assists the homeless and those at risk of becoming homeless with permanent housing, housing counseling, budgeting, rent assistance, and liaison/advocacy with public housing agencies, landlords, and lenders. The Work Express program provides assistance in obtaining, retaining and advancing in employment. The Financial Opportunity Center assists individuals to increase their income and net-wealth and improve credit through an integrated service delivery model that focuses on financial coaching, career coaching, and income supports. Emergency Assistance includes help with the basic needs of food, clothing, prescription, and utility costs. In 2015, CSL helped more than 19,000 clients. [www.csicare.org](http://www.csicare.org)

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

St. Louis, MO

\$261,946.00 – Comprehensive Counseling

Housing Options Provided for the Elderly (HOPE) is a national Intermediary approved by HUD specifically for HECM counseling services. Beginning in 1987, as an LHCA serving St. Louis, Missouri, and later as a subgrantee under the National Council on Aging, HOPE has built a network of exceptional HECM counselors, several of whom are also nationally-recognized HECM counseling trainers. HOPE serves the entire United States, providing both standard HECM counseling and HECM default counseling. As an Intermediary, HOPE will support and fund senior-focused agencies that specialize in HECM counseling, including several Area Agencies on Aging, as well as with LHCAs that seek to expand their ability to offer HECM counseling. Locally, in the St. Louis area, HOPE continues to provide case management, rental counseling, and homeless assistance, with a focus on helping older adults find appropriate, accessible, and affordable housing. [www.HECMHOPE.org](http://www.HECMHOPE.org) [www.HOPEforSeniorsSTL.org](http://www.HOPEforSeniorsSTL.org).

### **Youth Education and Health in Soulard**

St. Louis, MO

\$24,712.00 - Comprehensive Counseling

Youth Education and Health in Soulard (YEHS) is a 501(c)(3) community based nonprofit corporation. YEHS was founded in 1972 to reduce the dropout rate and prevent the displacement of low- and moderate-income residents through the development of housing, youth, elderly and employment programs. YEHS's primary mission is affordable housing. YEHS has developed more than 352 units of affordable housing, which includes for-sale homes for low- to moderate-income families and senior housing. YEHS currently owns and manages 150 affordable rental units; 32 are project-based Section 8. YEHS has been a HUD-approved local housing counseling agency since 2001. The Housing Counseling Program provides counseling services to individuals and groups, targeting low- and moderate-income residents. HUD has approved YEHS to provide: reverse mortgage counseling, pre-purchase counseling, mortgage delinquency and default resolution counseling, rental, and services for the homeless counseling. YEHS has partnered with Gateway 180, Missouri's largest homeless shelter to provide supportive housing for homeless families.

## **Montana**

### **Montana Homeownership Network, Inc.**

Great Falls, MT

\$459,160.00 - Comprehensive Counseling

Montana Homeownership Network, Inc. (DBA NeighborWorks Montana (NWMT)) is a nonprofit corporation dedicated to increasing homeownership and preserving affordable housing for low-income families throughout Montana. More than 30 housing organization partners, including nonprofits, state and federal agencies, and private sector lenders, formed NWMT in 1998. Since it was created, it has grown from a loose-knit coordinating effort to an effective



delivery system offering homebuyer counseling and education, down payment assistance, housing rehabilitation, and foreclosure prevention counseling statewide. NWMT has secured more than \$44 million in operational funding since 1998 and has received more than \$69 million in capital funding for first and second mortgages. NWMT has earned national recognition, including a first-place award from NeighborWorks America in 2010 for the number of potential homebuyers who have been educated. NWMT has grown to include all levels of homeownership services, from the earliest pre-purchase work, all the way through foreclosure prevention, and has expanded to address the need for safe, affordable, accessible rentals, preservation and upgrading of manufactured home parks, wealth-building and financial fitness, and other interlinked housing issues. [www.nwmt.org](http://www.nwmt.org)

## Nebraska

### **Blue Valley Community Action, Inc.**

Fairbury, NE

\$17,259.00 – Comprehensive Counseling

Blue Valley Community Action Partnership (BVCA) is a locally controlled, private, not-for-profit, human services organization incorporated as a Community Action Agency (CAA) on January 19, 1966, serving the needs of low-income people in southeast Nebraska for the last 50 years. BVCA's Mission: Overcoming poverty by helping people, improving lives, and strengthening communities. Our focus, as an organization, has been to develop community activities that eliminate the causes of poverty and to ameliorate the condition of poverty within our area. We have flexibility to try new approaches with our core funding resource and we mobilize local, state and national resources to provide the activities and services needed for motivating individuals and creating opportunities for self-sufficiency. Some services are traditional, but innovation is an important part of our organization. Most programs and services offered by BVCA are designed to interact with and complement each other. The Housing Department offers the following services: Development and management of affordable rental housing utilizing HOME, Low-Income Housing Tax Credits, and USDA Rural Development; Housing counseling and homebuyer education; down payment assistance; and owner-occupied housing rehabilitation. Funds provided through the HUD housing counseling grant will help Community Action provide one-on-one counseling that will assist individuals and families acquire or maintain safe and decent housing. [www.bvca.net](http://www.bvca.net).

### **Credit Advisors Foundation**

Omaha, NE

\$138,669.00 - Comprehensive Counseling

Credit Advisors Foundation (CAF) is an accredited national, nonprofit credit, debt, and housing counseling agency that has helped clients with their housing goals for over 20 years. CAF provides a variety of group sessions, webinars, workshops, and individual counseling opportunities to enhance the financial literacy of consumers nationwide, help consumers prepare for homeownership, avoid default or foreclosure, and sustain their housing situation of choice. The organization became a HUD-approved local housing counseling agency in May 2004,

offering housing services to the Greater Omaha Metro area. In December 2010, CAF received HUD approval and recognition as a Multi-State Organization. Services available in Arizona, Iowa and Nebraska include homebuyer education, pre-purchase counseling, mortgage delinquency counseling, reverse mortgage counseling, rental counseling, financial education and literacy, money debt management, and post-purchase counseling. Housing counseling is an important step in owning a home and is especially advantageous in certain segments of the population, including low- and moderate-income homebuyers, minority homebuyers, seniors and first-time homebuyers. It promotes positive, successful homeownership experiences for consumers. All of CAF's housing counseling and education programs are available in English, Spanish, Korean, and Thai. [www.creditadvisors.org](http://www.creditadvisors.org)

**Family Housing Advisory Services, Inc.**  
Omaha, NE  
\$25,072.00 - Comprehensive Counseling

Family Housing Advisory Services, Inc. (FHAS) has been HUD-approved since 1970 as a comprehensive housing counseling organization, with a mission to improve quality of life and eliminate poverty by helping people achieve housing stability and financial security in the greater Omaha MSA. For over 45 years, FHAS has offered services to address housing and poverty issues. FHAS is dedicated to, and compassionate about, bringing about community-wide change. FHAS services include homeless assistance, rental counseling, pre-purchase homebuyer education, mortgage delinquency and default resolution, financial education, and foreclosure mitigation. FHAS complements these services with financial education, Individual Development Accounts matched-savings, mortgage lending (through affiliate Omaha 100, Inc.), and free tax preparation through the Earned Income Tax Credit Coalition. In addition, FHAS is a Qualified Fair Housing Organization and the only Fair Housing Initiatives Program in the state of Nebraska. FHAS has educated over 5,000 homebuyers, created over 1,500 new homeowners, and has helped over 200 avoid foreclosure, including senior citizens facing tax foreclosure due to lack of knowledge of homestead exemption rules. FHAS has counseled over 28,000 tenants, distributed over \$1.2 million in rent and utility assistance to persons at risk of homelessness, prevented homelessness for over 7,000, and provided relocation or mobility services for over 1,500. [www.fhasinc.org](http://www.fhasinc.org)

**High Plains Community Development Corporation, Inc.**  
Chadron, NE  
\$30,129.00 - Comprehensive Counseling

High Plains Community Development Corp., Inc., was incorporated in the state of Nebraska in 1995 and received HUD local housing counseling agency approval in 2000. High Plains is the only HUD-approved housing counseling agency in Nebraska's Third Congressional District. The Third District of Nebraska encompasses nearly 65,000 square miles, covering two time zones and 68.5 counties. Reverse Mortgage Counseling-HECM services are offered in Nebraska and Wyoming with two HUD HECM Roster Counselors on staff. High Plains' services include the following types of individual counseling: pre-purchase/home buying; resolving or preventing mortgage delinquency or default; home maintenance and financial management for homeowners (non-delinquency post-purchase); and reverse mortgage-HECM counseling. Group

education/classes consist of financial literacy and pre-purchase/home buying. High Plains partners with Family Housing Advisory Services (FHAS) based in Omaha to provide individual client counseling and group presentations on the Fair Housing Act as well as the Nebraska Residential Landlord and Tenant Act and intakes of Fair Housing complaints. High Plains also partners with the Nebraska Equal Opportunity Commission, a Fair Housing Enforcement Organization. High Plains has recently entered into a Memorandum of Understanding with Little Dixie Community Action Agency to do USDA Rural Development 502 Direct Loan Packaging for low income families in Nebraska. [www.highplainscdc.com](http://www.highplainscdc.com)

## **Nevada**

### **Nevada Partners, Inc.**

North Las Vegas, NV

\$23,557.00 - Comprehensive Counseling

Nevada Partners, Inc. (NPI) was established in 1992 to provide education, employment, and training services to youth, adults, and dislocated workers and has expanded its programming to include diversion programming, specialized pre-apprenticeship training for ex-offenders, reentry programming for certified youth, and sector-focused workforce development programming for adults. During its 20-year history, NPI has administered over \$20 million in training and employment services to southern Nevada's most vulnerable youth populations including; adjudicated youth, homeless youth, pregnant and parenting teens, youth aging out of foster care, and out of school youth. NPI's mission is to build a healthy, sustainable community where all residents achieve their full potential through effective education, meaningful employment, safe and affordable housing, and vibrant civic and cultural engagement. The Nevada Partners Housing Programs Division includes the following programs: homebuyer education, pre-and post-purchase counseling, and down payment assistance programs for first-time homebuyers. [www.nevadapartners.org/](http://www.nevadapartners.org/)

### **Southern Nevada Regional Housing Authority**

Las Vegas, NV

\$18,348.00 - Comprehensive Counseling

The Southern Nevada Regional Housing Authority (SNRHA), a Public Housing Agency (PHA), was consolidated by state law in January 2010 to regionalize three PHAs (who had operated independently since 1947) into one, to effectively provide housing programs for low-income families in the metropolitan areas of Southern Nevada. The jurisdiction covers all incorporated and unincorporated areas of Clark County, Nevada, encompassing the cities of Henderson, Las Vegas and North Las Vegas, Nevada. SNRHA owns a housing portfolio of 2,874 Conventional Public Housing units, administers 11,013 Housing Choice Vouchers (formerly known as Section 8 voucher program), and manages 903 Affordable Housing units. SNRHA is an Accredited Management Organization (AMO). The AMO designation is an accreditation given to real estate management firms. The mission of SNRHA is to provide safe, sanitary, and affordable housing to eligible people within its jurisdiction, in an environment that fosters independence, self-sufficiency, and community pride. SNRHA staff members have been providing Housing

Counseling services for 17 years. This program has helped 145 first-time homebuyers transition from receiving housing assistance to becoming economically self-sufficient homeowners.

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

## **New Hampshire**

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

Bedford, NH

\$290,146.00 - Comprehensive Counseling

New Hampshire Housing Finance Authority administers a broad range of programs designed to assist low- and moderate-income persons and families to obtain decent, safe and affordable housing. Serving over 11,000 New Hampshire families each year, New Hampshire Housing offers safe, fixed rate mortgages and homeownership education, finances the development of quality, affordable rental housing in New Hampshire and administers the Housing Choice Voucher (Section 8) program. Since its inception, New Hampshire Housing has helped more than 40,000 families purchase their own homes and has been instrumental in financing the creation of more than 14,500 multi-family housing units. New Hampshire Housing has been a part of HUD's comprehensive housing counseling network since 1998. New Hampshire Housing is in its fourth year coordinating a comprehensive statewide Foreclosure Prevention Program. Six local housing counseling agencies partner with New Hampshire Housing to provide a network of quality housing education and counseling services throughout the state. New Hampshire Housing also operates the GOAL Program, a family self-sufficiency voluntary program for Housing Choice Voucher clients who are able and willing to work at least part-time. Over 200 of the 3,532 Housing Choice Voucher households participate in the GOAL Program annually. In addition, New Hampshire Housing has developed four online consumer education programs: (1) Find Financial Freedom (2) Becoming a Homeowner (3) Mortgage Credit Certificate and (4) Home Flex Purchase Rehabilitation Program. [www.nhhfa.org](http://www.nhhfa.org) or [www.GoNewHampshireHousing.com](http://www.GoNewHampshireHousing.com)

## **New Jersey**

### **Bergen County Division of Senior Services**

Hackensack, NJ

\$18,556.00 - Comprehensive Counseling

The Bergen County Division of Senior Services was established in 1966 and is celebrating its 50<sup>th</sup> Anniversary in 2016. The agency is federally funded under the Older Americans Act of 1965. It is part of the Department of Human Services for the County of Bergen in New Jersey. It was the first designated County Office on Aging in the United States. The Division is the primary agency in Bergen County that plans and coordinates services, as well as advocates on behalf of older adults and their caregivers, especially those most vulnerable and in the greatest economic need. The Division provides funding and support to various community-based organizations that promote the well-being and independence of older adults. Through the Bergen

Aging and Disability Resource Connection, the Division provides information and assistance on a variety of resources and services. It assists homebound senior citizens in accessing long term care community-based options. The Division became a HUD-approved agency in 2006 and has operated and maintained its approved status since. The Home Equity Conversion Mortgage Counseling program has been the primary information and referral agency for approximately 200,000 senior citizens living in Bergen County. Demand for services continues to rise. This is due to counselors providing one-on-one, phone and in-home counseling to seniors. In addition to Bergen County, HECM counselors also serve the other 20 counties in the state.

[www.co.bergen.nj.us/index.aspx?NID=578](http://www.co.bergen.nj.us/index.aspx?NID=578)

### **Central Jersey Housing Resource Center**

Raritan, NJ

\$14,500 - Comprehensive Counseling

Central Jersey Housing Resource Center (CJHRC) was founded in 1987 in response to the community need for affordable housing in one of the most expensive counties to live in the nation. CJHRC provides direct housing counseling services to clients free of charge and promotes affordable housing solutions in collaboration with other organizations. CJHRC assists clients in overcoming significant housing issues and being better prepared to compete for the limited affordable housing opportunities in the region. Housing counselors are available to help clients secure and maintain affordable homeownership or rental housing. CJHRC specializes in intensive one-on-one counseling services, including default mortgage counseling, pre- and post-purchase counseling, and rental counseling. CJHRC also provides group instruction targeted to low- and moderate-income families with credit problems or difficulties in securing and maintaining rental housing, as well as a variety of courses for potential first-time homebuyers. CJHRC's target population is very low-, low- and moderate-income individuals and families that live or work in New Jersey. In 2015 CJHRC served 1,559 households of which 94% were very low-, low- and/or moderate-income. Most clients are considered the working poor and all need help with housing. 17% of clients are seniors or older adults. The majority are female (71%) and 46% are representative of an ethnic minority group. The majority of female clients are single with children. [www.cjhrc.org](http://www.cjhrc.org)

### **Consumer Credit and Budget Counseling (D/B/A National Foundation for Debt Management)**

Marmora, NJ

\$135,145.00 – Comprehensive Counseling

Consumer Credit and Budget Counseling (CCBC) d/b/a National Foundation for Debt Management (NFDm) is a highly respected and efficient credit and housing agency with a long-term commitment to building and maintaining homeownership. As a non-profit organized in 1998, CCBC has grown its housing services through providing superior service to its clients. NFDm, a non-profit credit and housing counseling agency, was organized in 1999, has been a national leader in Reverse Mortgage (HECM) counseling. In 2011 CCBC combined with NFDm and now is approved as a Multistate Housing Organization with three branches and an annex in Atlantic City, New Jersey. The combined organization continues to be a national leader in Reverse Mortgage (HECM) counseling with a current emphasis on helping elders maintain homeownership through our HECM Taxes and Insurance foreclosure intervention services.

CCBC/NFDM serves two “Hardest Hit” states with teams of trained and certified default and foreclosure intervention and prevention counselors that provide clients with education, foreclosure and default counseling. A member of the Financial Counseling Association of America (FCAA), formerly AICCCA and accredited by the Council on Accreditation, NFDM offers an online Homebuyer education class that meets the guidelines of the National Industry Standards for Housing Education and Services. [www.nfdm.org](http://www.nfdm.org), [www.cc-bc.com](http://www.cc-bc.com) and [www.homebuyercert.org](http://www.homebuyercert.org).

### **Housing and Community Development Network of New Jersey**

Trenton, NJ

\$300,106.00 - Comprehensive Counseling

Since 1989, the Housing and Community Development Network of New Jersey has worked to improve the environment for the work of community development corporations (CDCs) and to strengthen their capacity to create housing and revitalize distressed neighborhoods throughout New Jersey. The Network makes networking opportunities, technical assistance, and training available to the 25 – 30 housing counseling agencies in the state to increase their capacity to deliver housing counseling services and improve the quality and quantity of their work. As a housing counseling intermediary, the agency provides oversight and monitoring of the performance of Network affiliate housing counseling agencies to ensure compliance with federal regulations, works with non-approved counseling agencies to help them gain HUD approval, and provides quality control of affiliates’ housing counseling activities in its network to assist them in meeting the goals and standards of HUD’s housing counseling requirements.

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

### **Housing Authority of the City of Paterson**

Paterson, NJ

\$22,042.00 - Comprehensive Counseling

The Housing Authority of the City of Paterson (HACP) has been a HUD-approved housing counseling agency since June 2000, with a HUD-approved Section 8 Homeownership Program since April 2001. It is the Authority’s goal to expand and preserve homeownership for low-to-moderate income individuals and families in the City of Paterson by initiating homebuyer education group sessions, pre-purchase counseling, mortgage default/delinquency and post-purchase counseling and education. In addition, combating mortgage fraud is a priority in the HACP’s housing counseling program. Teaching families what mortgage fraud is, how to protect themselves against it and offering reputable sources of assistance are key elements in the education process. As such, the HACP initiated mortgage modification and scam assistance as a component under the housing counseling program. In funding year October 1, 2014, to September 30, 2015, the HACP’s service delivery under the housing counseling program included education and counseling assistance for approximately 561 families in the City of Paterson/Passaic County area. [www.patersonhousingauthority.org/](http://www.patersonhousingauthority.org/)

### **New Jersey Housing and Mortgage Finance Agency**

Trenton, NJ

\$160,748.00 - Comprehensive Counseling

The New Jersey Housing and Mortgage Finance Agency is an independent state agency, whose primary mission is to provide funding for affordable homeownership and housing opportunities for New Jersey residents. The Agency is a strong, unified advocate for housing production, financing and improvement. It accomplishes its mission by responding to the needs of its residents by implementing creative programs and establishing alliances that fund affordable home mortgages for first-time homebuyers; promoting construction and rehabilitation of rental housing; encouraging mixed-income, owner-occupied housing growth as a means to stabilize neighborhoods; advancing the growth and development of municipalities; contributing to the quality of life of older adults, the disabled, and those with special housing needs; and formulating partnerships to foster the economic development of New Jersey and the personal development of its residents. [www.nj.gov/dca/hmfa](http://www.nj.gov/dca/hmfa)

**North Hudson Community Action Corporation**

Union City, NJ

\$18,348.00 - Comprehensive Counseling

North Hudson Community Action Corporation (NHCAC) was founded in 1965 as a Community Action Agency (CAA) to address the immediate needs of low-income residents, to continue assistance until stability and eventual self-sufficiency is achieved. NHCAC is currently the largest and only CAA/Federally Qualified Health Center in New Jersey. NHCAC's mission is "[t]o promote and to improve the quality of life, and to eliminate factors leading to poverty for North New Jersey residents by providing comprehensive health and social services with compassion, through collaborations and partnerships in a culturally sensitive environment." The agency provides one-on-one counseling, group education, rental, shelter/services for the homeless, resolving/preventing mortgage delinquency or default, and non-delinquency post-purchase. NHCAC's housing counseling/tenant advocacy program is just one of twenty-three health and social services offerings such as immigration and naturalization (including document translations); employment services/job placement; Head Start and Early Head Start; WIC; social services for the elderly; supportive services for veteran families; short-term rapid re-housing assistance for homeless families and long-term housing units for disabled veterans (Homes for Heroes); emergency food and shelter; women's health, pediatrics, adult internal medicine, mental and behavioral health, addiction services, and dental care. These services and more are provided from 27 strategically located facilities along with 2 mobile medical and dental vans. In 2015 NHCAC provided housing counseling to 131 clients. [www.nhcac.org](http://www.nhcac.org)

**O.C.E.A.N., Inc.**

Toms River, NJ

\$24,647.00 - Comprehensive Counseling

In 1965, O.C.E.A.N., Inc. became the designated Community Action Agency for Ocean County's low-income residents. Since then, the agency has expanded services into Atlantic, Cape May, and Monmouth counties. The agency's mission is to provide quality and comprehensive services that improve the quality of life of individuals and families and assist them in moving toward self-sufficiency. O.C.E.A.N., Inc. is a HUD-approved housing counseling agency that

has provided housing counseling to the community for 38 years. O.C.E.A.N., Inc. programs continuously evolve in response to the results of the Community Assessment the agency performs yearly. Services currently include Head Start (free, federally funded pre-schools for income-eligible families) at centers located in Brick, Barnegat, Berkeley, Manchester, Toms River, and a delegate center in Lakewood; O.C.E.A.N., Inc. Kids, a convenient, affordable child care for income-eligible families; weatherization, through conservation of energy through furnace repair or replacement and insulation of homes to lower utility bills; home energy assistance, which is financial assistance to clients having difficulty paying their utility bills; housing/housing counseling, with housing counseling in the areas of first-time homebuyer, rental, and mortgage assistance, and homelessness prevention services in Ocean, Atlantic and Cape May Counties. Affordable housing programs including new home construction, rehabilitation, and rental. [www.oceaninc.org](http://www.oceaninc.org)

### **Senior Citizens United Community Services**

Audobon, NJ

\$22,802.00 – Comprehensive Counseling

Senior Citizens United Community Services (SCUCS) is an innovative nonprofit social service agency and a recognized leader in the community providing a variety of services for senior citizens and people with disabilities since its inception in 1979. SCUCS has a proven track record of dependability and concern for its clients as well as their families and caregivers. Our mission is to “enhance the quality of life, encourage independence and provide a safe and supportive living environment for older adults and adults with disabilities, especially those with the greatest socio-economic need.” Over the years, SCUCS has researched, written proposals, secured foundation funds, and implemented several pilot projects that still operate today due to the success of the agency in securing long term funding for these projects and achieved outcomes. Today our services include: Transportation; housekeeping services; personal care service; Caregiver Education Program; emergency services such as Heater and air condition repairs and replacement, Food Bags, Fuel Assistance, Rental Assistance and Utility Bill Assistance; case management; general housing counseling; reverse mortgage counseling; support coordination for DDD, Intensive Case Management for the homeless and the Nutrition Program consisting of seven (7) nutrition sites and Meals on Wheels to the homebound. [www.scucs.org](http://www.scucs.org)

## **New Mexico**

### **Northern Pueblos Housing Authority**

Santa Fe, NM

\$18,348.00 - Comprehensive Counseling

Since 1971, Northern Pueblos Housing Authority (NPHA) has developed and managed nearly 500 affordable housing units and rehabilitated over 200 homes occupied by Native American residents in its service area. Providing healthy and affordable housing is NPHA’s primary goal. NPHA’s priorities include new construction, rehabilitation, senior advocacy, community facilities and system infrastructure, as well as cultural and historic preservation and community development. NPHA’s mission is to support the common spiritual bonds, quality of life, and



sovereignty of the Pueblos of San Ildefonso, Picuris, and Tesuque by providing premier housing, economic development and community facilities development services. NPHA is a federally recognized Tribally Designated Housing Entity and a not-for-profit organization with an established Joint Venture Agreement with the member Pueblos of Picuris, San Ildefonso, and Tesuque. NPHA housing counseling services include fair housing pre-purchase education workshops, financial management/budget counseling, home improvement and rehabilitation counseling, non-delinquency post purchase workshops, pre-purchase counseling, pre-purchase homebuyer education workshops, predatory lending education workshops, rental housing counseling, rental housing workshops, and resolving/preventing mortgage delinquency workshops. [www.nphousing.com/](http://www.nphousing.com/)

## **New York**

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

Belmont, NY

\$26,982.00 - Comprehensive Counseling

Allegany County Community Opportunities and Rural Development (ACCORD) Corp. is the designated Community Action Agency in Allegany County, NY. For more than 42 years, ACCORD has administered a variety of programs aimed at assisting the area's rural impoverished population. ACCORD offers group and individual home buying, rental, foreclosure prevention, and homeless prevention counseling. [www.accordcorp.org](http://www.accordcorp.org)

### **Better Neighborhoods, Inc.**

Schenectady, NY

\$23,826.00 - Comprehensive Counseling

A not-for-profit organization founded in 1966, Better Neighborhoods, Inc. (BNI) is committed to creating and preserving affordable housing in Schenectady, New York. BNI has been a HUD-approved housing counseling agency since 1973 and is the only HUD-approved agency in Schenectady County. BNI has been a NYS Homes & Community Renewal funded Neighborhood Preservation Company since 1977. BNI also has a Community Based Development Organization designation based upon the Federal Enterprise Community's CDBG neighborhood revitalization strategy. Better Neighborhoods is dedicated to providing safe, affordable housing for persons with limited resources; promoting homeownership and pride within the neighborhoods it serves; stimulating economic development within under-served neighborhoods by providing the appropriate support; developing and empowering the people of the neighborhoods served; and being good stewards of the resources they receive. BNI's Homeownership Center provides counseling services to more than 300 households annually. Programs include: homebuyer education, pre-purchase counseling and foreclosure prevention counseling; renovation of vacant and abandoned housing; home renovations and accessibility modifications for existing low-income homeowners; management of decent, safe, and affordable rental housing for low-income families; and tool library for community residents. [www.better-neighborhoods.org](http://www.better-neighborhoods.org)

**City of Fulton Community Development Agency**

Fulton, NY

\$20,005.00 - Comprehensive Counseling

The City of Fulton Community Development Agency (Fulton CDA), created as the Fulton Urban Renewal Agency by an Act of the New York legislature in 1966, is a municipal corporation providing economic development loans and small business technical assistance, rental assistance, housing rehab, HUD's Small Cities Programs, infrastructure improvements, housing and affordable homeownership opportunities, and overseeing of fair housing issues. As a HUD-approved housing counseling agency, Fulton CDA has successfully secured funding to continue and expand upon the services provided to the community through the housing counseling program. The following counseling services are currently provided: rental housing needs, fair housing issues, pre-purchase and homebuyer assistance, mortgage delinquency/default issues, post-purchase non-delinquent and rehabilitation problems. [www.fultoncda.com](http://www.fultoncda.com)

**Hispanic Brotherhood of Rockville Centre, Inc.**

Rockville Centre, NY

\$20,273.00 - Comprehensive Counseling

The Hispanic Brotherhood of Rockville Centre, Inc. (HBRC), a 501(c)(3) organization, was established in 1984 to provide legal representation for individuals involved in tenant/landlord dispute cases. Today, HBRC is a HUD-approved housing counseling agency offering a wide variety of housing services. A designated Neighborhood Preservation Company, HBRC provides training regarding tenant rights; owner-occupied housing assistance; financial education workshops; fair housing information, referrals to other agencies; accompaniment to Housing Court; direct assistance with the Section 8 Housing Program; and advocacy on behalf of clients when necessary. HBRC's Foreclosure Prevention Program, funded by the New York State Division of Housing and Community Renewal, has three components: 1) delinquency counseling; 2) an educational component, which includes bi-monthly workshops on topics such as basic financial literacy and understanding credit; and 3) a legal services component in cooperation with an attorney to whom clients are referred as needed. HBRC is one of six Long Island agencies charged with attending Nassau County Supreme Court Settlement Conferences in order to assist homeowners, and one of two who primarily serve Spanish-speaking individuals. All clients receiving housing education have the option of accepting one-on-one housing counseling and additional housing services. Counseling services are organized through a case management system. [www.hispanicbrotherhood.org/](http://www.hispanicbrotherhood.org/)

**Marketview Heights Association, Inc.**

Rochester, NY

\$23,005.00 - Comprehensive Counseling

Created in 1989, the Marketview Heights Association (MHA) is a not-for-profit community service organization committed to improving the quality of life within northeast Rochester through underscoring the need for decent housing that is affordable to low- and moderate-income people. MHA's mission is to promote affordable housing opportunities through homebuyer and homeowner counseling and education, foreclosure intervention services, and housing

rehabilitation services. MHA is a HUD-approved counseling agency providing homebuyer counseling and education for first-time homebuyers, homeownership counseling and education, and foreclosure intervention services. MHA provides property rehabilitation and development services including home repair grants to area homeowners and vacant property rehabilitation for resale to first-time homebuyers. [www.marketviewheights.org/index.html](http://www.marketviewheights.org/index.html)

**Metro-Interfaith Housing Management Corporation DBA Metro Interfaith Services, Inc.**  
Binghamton, NY  
\$17,117.00 - Comprehensive Counseling

Metro Interfaith is a private, ecumenical not-for-profit corporation organized in 1968 to serve the housing needs of low/moderate income families and elderly residents of Broome County. In 1972, Metro Interfaith was approved by HUD as a Comprehensive Housing Counseling Agency to provide professional housing counseling services in the areas of pre-rental, pre-purchase/home buying, mortgage default/foreclosure prevention, home improvement/rehabilitation, financial management/budget counseling and homebuyer education sessions. Metro Interfaith also owns/manages 257 units of housing for very low/lower income elderly/handicapped individuals, 31 units of housing for very low/lower income families, is a New York State licensed Enriched Housing Provider and administrator of the Binghamton Homeownership Academy. [www.metrointerfaith.org](http://www.metrointerfaith.org)

**National Urban League**  
New York, NY  
\$1,123,216.00 - Comprehensive Counseling

The National Urban League (NUL) is a historic civil rights organization dedicated to economic empowerment aimed to raise the standard of living in historically underserved urban communities. Founded in 1910 and headquartered in New York City, the NUL spearheads the efforts of its local affiliates through the development of programs, public policy research and advocacy. NUL focuses on four major program areas – education, jobs, health and housing. A housing counseling provider for over 30 years, NUL coordinates a network of 38 local affiliates that provide housing counseling in 21 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 prevention and fair housing education. Since 2008 alone, the National Urban League has served 179,000 individuals and families through HUD's Comprehensive Housing Counseling Program. 64% of participants are African American (double the national average for housing counseling agencies); 60% of participants had incomes that were less than half the median income, and 1-in-4 of those counseled on homeownership purchased homes. [www.nul.org](http://www.nul.org)

**New York Mortgage Coalition**  
New York, NY

\$453,476.00 - Comprehensive Counseling

The New York Mortgage Coalition (NYMC) is a nonprofit collaboration of financial institutions and community housing agencies focused on expanding the opportunity for responsible and sustainable homeownership to minority, and low- and moderate-income individuals and families in the five boroughs of New York City, as well as the surrounding counties of Nassau, Suffolk, Dutchess, Orange, Rockland, and Westchester. NYMC was founded in 1993 as a coalition of nonprofit housing counseling agencies and lenders to meet the requirements of the Community Reinvestment Act and to help low-to-moderate income buyers become first-time homebuyers in the Greater New York area. NYMC supports its 11 neighborhood-based nonprofit members' pre-purchase counseling, post-purchase education, and financial literacy programs. Coalition members provide the public with access to the tools to achieve the dream of homeownership, including information on competitive, fixed-rate loans, closing cost grants, and down payment assistance. NYMC also supports its member agencies who play a leading role in preserving homeownership offering informational workshops and one-on-one counseling to troubled homeowners through foreclosure prevention programs. [www.nymc.org](http://www.nymc.org)

### **New York State Housing Finance Agency**

Albany, NY

\$700,863.00 - Comprehensive Counseling

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

### **Niagara Falls Neighborhood Housing Services**

Niagara Falls, NY

\$22,042.00 - Comprehensive Counseling

Niagara Falls Neighborhood Housing Services is a nonprofit organization founded in 1979 and dedicated to improving the quality and stability of the housing stock in the City of Niagara Falls, New York, by offering services such as homebuyer education, credit repair and counseling, and homeownership incentives for first-time homebuyers. The organization also owns and manages 56 rental units and offers home rehabilitation grant programs for low-moderate income households. [www.niagarafallsnhs.org](http://www.niagarafallsnhs.org)

**PathStone Corporation**

Rochester, NY

\$261,565.00 - Comprehensive Counseling

Organized and incorporated in 1969, PathStone Corporation is a not-for-profit community development and human service organization providing services to low-income families and economically depressed communities throughout New York, Pennsylvania, New Jersey, Ohio, Indiana, Virginia, Vermont, and Puerto Rico. Its mission is to “build family and individual self-sufficiency by strengthening farmworker, rural and urban communities.” PathStone promotes social justice through programs and advocacy and has successfully operated a wide array of programs funded by federal, state, local, faith-based, and private sources. These programs include: comprehensive housing counseling services, adult training and employment, child and family development, community revitalization, economic development services, emergency and supportive services, farmworker housing assistance, health and safety, homeownership, housing choice, manufactured home cooperative services, real estate development, property management resident services, financial literacy, entrepreneurship, and housing rehabilitation and energy services. PathStone Corporation offers housing counseling services at The Housing Council at PathStone (affiliate) and the Pennsylvania Branch; Newburgh, New York Branch; Batavia, New York Branch; Ontario, New York Branch; and Puerto Rico Branch. [www.pathstone.org](http://www.pathstone.org)

**Rockaway Development and Revitalization Corporation**

Far Rockaway, NY

\$20,953.00 - Comprehensive Counseling

Rockaway Development and Revitalization Corporation (RDRC) was established in 1978 and is located in Queens, New York. Its mission is “[t]o promote the revitalization of the Rockaway's economic base and to assist residents in securing an improved quality of life.” The organization’s goal is to be the catalyst for the Rockaway’s revitalization by implementing community development activities that remove barriers to economic growth, stimulate the local economy, and create jobs. All of RDRC's services are free-of-charge and administered by trained and experienced staff. They offer housing counseling services such as non-delinquency post purchase workshops, pre-purchase counseling, and pre-purchase homebuyer education workshops. They have served over 20,000 clients to date. [www.rdrc.org](http://www.rdrc.org)

**Strycker’s Bay Neighborhood Council, Inc.**

New York, NY

\$15,066.00 - Comprehensive Counseling

Strycker's Bay Neighborhood Council, Inc. (SBNC) has been part of the Upper West Side community in New York City for more than 50 years. Since 1959, the organization has played a significant role in the preservation and creation of affordable housing in the region. SBNC advocates on behalf of, and assists families to avoid displacement and prevent homelessness by utilizing a combination of eviction prevention strategies; connecting families to work and other supports for which they are eligible; and creating, promoting, and facilitating access to affordable rental housing and low- and moderate-income homeownership opportunities. SBNC assists low-income residents of the Upper West Side to solve problems of inadequate housing and other related community services and helps empower them to improve their quality of life. Since the beginning, they have looked beyond housing problems to address the comprehensive range of issues that affect the welfare of community residents, including education, employment, youth development, and open space. <https://stryckersbay.org/>

## **North Carolina**

### **Chatham County Housing Authority**

Silver City, NC

\$20,542.00 – Comprehensive Counseling

The Chatham County Housing Authority is a quasi-governmental agency (supported by the government but managed privately) governed by a five-member Board of Commissioners. The Executive Director of the Housing Authority acts as Secretary/Treasurer for the Board. Since 1970, Chatham County Housing Authority has endeavored to increase its housing stock in order to better help those requiring housing assistance. The Housing Authority, through its Housing Choice Voucher (HCV) program (Section 8), is providing housing assistance to approximately 460 households with a total population in excess of 986 persons. The mission of the Chatham County Housing Authority is to be committed to achieving excellence in providing safe, decent and affordable housing assistance while promoting self-sufficiency, upward mobility and homeownership opportunities to residents of Chatham County. The Chatham County Housing Authority has provided housing counseling services since 2010 for approximately 150 citizens of Chatham County. These counseling services are provided through this agency which is a HUD approved Certified Housing Counseling Agency. The Housing Authority's Homeownership Academy provides the following housing counseling services: Pre-purchase, Financial Management/Budgeting; Home Improvement and Rehabilitation and Rental Housing Counseling; Fair Housing Pre-Purchase Education, Pre-Purchase Homebuyer Education; Predatory Lending Education, Resolving/Preventing Mortgage Delinquency, and Rental Housing Workshops. [www.chathamnc.org](http://www.chathamnc.org)

### **Foothills Credit Counseling, Inc.**

Forest City, NC

\$25,123.00 - Comprehensive Counseling

Foothills Credit Counseling, Inc. (FCC) was founded on the idea of helping those in need. FCC is a nonprofit community supported program dedicated to providing financial counseling and debt management for families and individuals. FCC is funded by contributions from individuals, creditors, and grants. FCC was established in 1991 and became incorporated in 1997. The agency has been in operation as a HUD-approved housing counseling agency for the last 18 years. In 2015, FCC served more than 350 families in western North Carolina. Services provided include financial and bankruptcy counseling, money management, debt management, consumer credit education, HUD-approved housing counseling (including rental, pre-purchase, mortgage delinquency and loss mitigation, and reverse mortgage counseling). Telephone and mail counseling are also available. [www.fhccinc.org](http://www.fhccinc.org)

### **Housing Authority of the City of Greensboro DBA Greensboro Housing Authority**

Greensboro, NC

\$20,953 - Comprehensive Counseling

Greensboro Housing Authority (GHA) is celebrating 75 years of affordable housing for Greensboro citizens. The mission of the Greensboro Housing Authority is to provide safe, quality, affordable housing to low-income families, elderly, and the disabled in the Greensboro Community; to maintain a secure community environment; and to encourage personal responsibility and upward mobility of residents while maintaining the fiscal integrity of the agency. The housing authority was established in July of 1941 to improve housing conditions and provide safe and sanitary conditions for low-income families in Greensboro, North Carolina. Today, GHA is Guilford County's largest provider of affordable housing, serving over 12,000 citizens through its public housing and project-based and housing choice voucher programs. GHA also manages 20 affordable housing communities, consisting of public housing, mixed-finance and project-based voucher units, and ranging from small communities of less than 30 apartments to large communities with over 400 apartments to serve families throughout Greensboro. Together with community partners, GHA staff implements and maintains programs for clients that promote fair housing, education, homeownership, youth achievement, and self-sufficiency. [www.gha-nc.org](http://www.gha-nc.org)

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

High Point, NC

\$22,042.00 - Comprehensive Counseling

The Housing Authority of the City of High Point (HPHA) was chartered as a Public Housing Authority in 1940. HPHA's mission is to provide eligible families and individuals with adequate housing, economic advancement, and homeownership opportunities in a safe, drug-free, suitable living environment without discrimination. HPHA provides property management to 1,132 public housing units, 101 Section 8 New Construction units and administers 1,504 housing choice vouchers under the Section 8 Housing Assistance Program. The HPHA became a HUD-approved housing counseling agency in 1999. Housing counseling is one of several supportive service programs that the HPHA provides for its residents as well as the general public in the City of High Point, Guilford, Davidson, and Randolph Counties. Services offered through the

HPHA HUD-approved housing counseling program include individual and group pre-purchase counseling sessions and mortgage delinquency and default resolution counseling. [www.hpha.net](http://www.hpha.net)

### **North Carolina Housing Coalition**

Raleigh, NC

\$676,208.00 - Comprehensive Counseling

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

### **Raleigh Area Development Authority, Inc.**

Raleigh, NC

\$23,288.00 - Comprehensive Counseling

The Raleigh Area Development Authority (RADA) is a nonprofit community economic development organization founded in 2003 to provide financial counseling assistance to low- and moderate-income residents of Wake County and the City of Raleigh. RADA Homeownership Center's mission is to increase the rate of successful low- to moderate-income homebuyers through comprehensive education services, information and long term support. RADA offers service in homebuyer education, fair housing assistance, money and debt management, mortgage delinquency and default resolution, pre-and post-purchase, predatory lending, and pre-purchase counseling. [rada-nc.org](http://rada-nc.org)

### **Sandhills Community Action Program, Inc.**

Southern Pines, NC

\$25,548.00 - Comprehensive Counseling

Sandhills Community Action Program, Inc. (SCAP) was established in 1965 as a private nonprofit 501(c) (3) corporation. SCAP maintains a mission to develop viable approaches aimed at generating an improved quality of life for low-income people. Continuous efforts are made to generate the needed support required to improve the prospects for self-reliance and independence, and to end hopelessness and homelessness. SCAP currently serves Anson, Montgomery, Moore, and Richmond Counties. SCAP's affordable housing services include: Comprehensive Housing Counseling Program, Section 8 Housing Choice Voucher Program, Housing Choice Voucher Family Self-sufficiency Program, Transitional Housing for the homeless, Community Services Block Grant S.T.A.R.S. Self-sufficiency Program, Jackson Terrace Apartments (for those 62+ older), and the Single Family Rehabilitation Program. [www.SandhillsCAP.org](http://www.SandhillsCAP.org)



**Statesville Housing Authority**

Statesville, NC

\$18,900.00 - Comprehensive Counseling

Statesville Housing Authority (SHA) has implemented or provided leadership in the implementation of many housing, personal development, youth, and community service programs designed to enhance the quality of life of lower income people in Iredell County. Statesville Housing satisfies its mission to “[p]rovide affordable, quality housing for eligible lower income person(s) and to improve their quality of life” through the development of various community partnerships and a strong commitment to excellent quality service to the community. The SHA is responsible for the management of 594 conventional housing units, 80 Section 8 New Construction housing units, and 704 Housing Choice Vouchers. The unit-based housing is located in nine clustered communities and 30 units on scattered sites.

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

**Telamon Corporation**

Raleigh, NC

\$435,381.00 - Comprehensive Counseling

Empowering individuals and improving communities for more than 50 years, Telamon brings human services to individuals in 12 states across the Southeast, Mid-Atlantic, and Great Lakes regions. Chartered in 1965, Telamon is a committed advocate for people in need, with a mission to promote the development of human potential by providing resources and creating opportunities in the communities served. This is accomplished through the operation of three distinct lines of business consisting of Head Start, Employment & Training, and Housing programs. These initiatives support domestic farmworkers, children from low-income families, and individuals and families of the communities served. Telamon provides literacy and early childhood education, job training, emergency services, housing opportunities, and an array of programs and services funded by federal and state agencies, foundations, and tax-deductible private donations. Telamon was designated as a National Intermediary by HUD in 2015, offering a wide range of housing counseling and education services in nine states. The organization provides education, coaching, and counseling in the areas of financial literacy, fair housing, pre-purchase, rental, non-delinquency post-purchase, and homeownership retention.

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

**Twin Rivers Opportunities, Inc.**

New Bern, NC

\$24,378.00 - Comprehensive Counseling

Twin Rivers Opportunities, Inc. (TRO) is a nonprofit corporation formed in 1966. Its mission is to expand the agency’s service to the optimum provision of housing assistance and homeownership opportunities, to the very low- and lower-income families residing in Craven, Jones and Pamlico Counties. TRO has administered the HUD Section 8 Rental Assistance for more than 40 years and currently provides rental assistance to 800 tenants. TRO also receives funding from HUD for a Family Self Sufficiency Program, which assists Section 8 tenants in obtaining their goals of employment, education, and homeownership. TRO implemented the

Housing Counseling Department fifteen years ago to provide all types of housing counseling. TRO was awarded funds from the AG Settlement to provide mortgage default counseling and expanded the service area to cover eight counties. Reverse mortgage counseling is available for clients in any county that a reverse mortgage counselor is not available. In partnership with North Carolina Housing Finance Agencies Loan Pool Program, TRO can provide a second mortgage, zero interest, deferred, to homebuyers for down payment and closing costs to purchase a new construction or homes less than ten years old. This assistance helps the lower-income family become homeowners. [www.twinrivershousing.com](http://www.twinrivershousing.com)

### **Western Piedmont Council of Governments**

Hickory, NC

\$32,464.00 - Comprehensive Counseling

Western Piedmont Council of Governments (WPCOG) nonprofit was founded in 1968 as a nonprofit group to provide long-range planning and technical assistance. The WPCOG has 24 local government members (cities, towns and counties) in the counties of Alexander, Burke, Caldwell, and Catawba. WPCOG's mission is to "serve all local government members with professional, cost effective assistance on a variety of local, regional, state and federal issues and programs." WPCOG housing counselors bring together more than 40 years of homeownership training and experience. WPCOG offers a first-time homebuyer down payment assistance program, mortgage delinquency and default counseling, reverse mortgage counseling, Section 8 rental assistance, Family Self Sufficiency, and Section 8 Homebuyer Assistance. WPCOG has been recognized as a leader in the state of North Carolina for the Section 8 Homebuyer Program. Staff administers the Unifour HOME Consortium Program. During Fiscal Year 2015, WPCOG counseled 400 clients. [www.wpcog.org](http://www.wpcog.org)

## **North Dakota**

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

Bismarck, ND

\$59,318.00 - Comprehensive Counseling

The North Dakota Housing Finance Agency (NDHFA) is a public financial institution dedicated to making housing affordable for North Dakota's residents. By providing financing, management, information, and other appropriate assistance, NDHFA facilitates affordable mortgage financing and assures the continued availability of low-income rental housing. Through the popular "FirstHome™ programs," the agency has acquired more than 40,000 single family loans, the majority of which NDHFA began servicing in house in 1991 to make the payment service easily accessible to borrowers. NDHFA is also very involved in providing affordable rental options for North Dakota's low-income citizens. More than 4,000 families live in privately owned properties for which the NDHFA administers HUD rental subsidies and provides regulatory oversight. The agency also administers the Low-Income Housing Tax Credit

Program (LIHTC) and the North Dakota Housing Incentive Fund (HIF). The LIHTC encourages the development of affordable residential rental housing units. The HIF program created by the 2011 North Dakota Legislature and reauthorized in 2013 and 2015 was developed to help address the affordable housing issues facing the state resulting from the unprecedented energy development. As part of the NDHFA's objective of meeting the state's affordable housing needs, several programs have been developed to assist local communities in leveraging other funds for locally determined housing needs. [www.ndhfa.org](http://www.ndhfa.org)

## Ohio

### **Community Housing Solutions**

Cleveland, OH

\$19,311.00 - Comprehensive Counseling

Since its founding in 1973, Community Housing Solutions (CHS), formerly Lutheran Housing Corporation, has provided sustainable homeownership opportunities to tens of thousands of low- and moderate-income families through housing rehabilitation, new construction, and a comprehensive menu of self-sufficiency programs, including financial counseling, free tool loan, energy conservation, and home repair assistance. Each year, 4,000 residents of Cuyahoga County are able to obtain or preserve affordable housing because of CHS's extensive delivery system of development, information and assistance. A 13-person board of directors, representing a wide spectrum of experience, knowledge, and community involvement governs CHS. CHS maintains a strong relationship with its funders, private and public, and is the second-largest (by revenue) private nonprofit housing organization of its kind in Cuyahoga County, with an annual budget (including housing development and projects done through limited partnerships) of \$3 million. Most of CHS's 15 staff members have been with the group for over 10 years.

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

### **Compass Family & Community Services**

Youngstown, OH

\$20,811.00 - Comprehensive Counseling

Compass Family & Community Services (COMPASS) is a multi-service, nonprofit agency servicing individuals and families since 1908. The agency is dedicated to providing services that will empower, enhance, and strengthen individuals and families of the Mahoning Valley through providing an array of services that respond to the changing needs of the community. COMPASS is committed to providing comprehensive wrap-around services beginning at infancy and continuing through senior years. The organization is the result of recent mergers between Burdman Group, Inc. and Family Service Agency in 2011, and Community Solutions in 2013. Established in 2001, the Financial Education Services program at COMPASS provides comprehensive individual, family and group financial education services on the following financial and housing related topics: money management, building and maintaining credit, and asset building and protection; homebuyer education, foreclosure prevention, rental and post purchase maintenance; pre and post-bankruptcy counseling, mortgage scam reporting assistance,

and avoidance of predatory lending. Other COMPASS programs include: Daybreak Youth Crisis Shelter, Center for Workforce Development, the Rape Crisis and Counseling Center, Guardianship for Seniors, Ryan White HIV/Aids Medical Case Management, Community Solutions (drug and alcohol treatment), Family Counseling Services, and the Intensive Community Treatment Team. Over 11,000 clients are served annually.

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

### **County Corp**

Dayton, OH

\$20,542.00 - Comprehensive Counseling

County Corp was formed in 1979 as a nonprofit housing and economic development corporation. In 1982, County Corp became a Certified Development Company for the Small Business Administration with the ability to package and close on SBA's behalf. County Corp's mission is to improve the Greater Dayton-Montgomery County community by offering affordable housing and economic programs for residents and small businesses. There are currently three nonprofit corporations fulfilling the overall mission of County Corp. The first, County Corp, provides assistance in the areas of affordable housing and administration. The second, County Corp Development, is the economic development company that assists businesses in an eight-county area. The third, HomeStart, Inc., formed in 1988, holds residential real estate and acts as the developer of affordable housing projects. County Corp previously received \$8.4 million of Neighborhood Stabilization Program (NSP) funds from Montgomery County to purchase and rehabilitate foreclosed homes. One hundred housing units, including several multi-unit rental properties were rehabilitated through County Corp's NSP program. County Corp currently owns and manages a 20-unit apartment building renovated using NSP funds, and 53 homes were renovated and sold. County Corp has developed and managed numerous homeownership and rental projects. Affordable housing services available at County Corp. include: single family homeownership programs, single and multi-family rental programs, permanent supportive housing, homeowner counseling services and emergency home repair, and handicapped accessibility modification assistance programs. [www.countycorp.com](http://www.countycorp.com)

### **Fair Housing Contact Service**

Akron, OH

\$26,085.00 - Comprehensive Counseling

Fair Housing Contact Service (FHCS) is a not-for-profit organization located in Akron, Ohio and was founded in 1965. During its 50-year history, FHCS has and continues to support and encourage freedom of residence in the Greater Akron region so that all persons, regardless of race, color, religion, national origin, sex, familial status, ancestry, disability, or military status as well as any other locally protected classes, can secure affordable housing in the neighborhood of their choice. FHCS's mission is "to prevent and eliminate discrimination and to promote equal housing opportunity." In order to achieve its mission, FHCS undertakes the following activities: pre-purchase counseling to first time homebuyers, post purchase non-delinquency and refinancing information to homeowners, Home Equity Conversion Mortgage (HECM) counseling to seniors, default/delinquency counseling, predatory lending counseling, rental,

homelessness counseling, home buyer classes, education and outreach.  
[www.fairhousingakron.org](http://www.fairhousingakron.org)

**Fair Housing Resource Center**

Painesville, OH

\$32,257.00 - Comprehensive Counseling

The Fair Housing Resource Center (FHRC) is a 501(c)(3) organization located in Lake County, Ohio. FHRC operates in the county seat of Painesville, Ohio. FHRC has operated as a HUD-approved housing counseling agency since 2002, and over the past 14 years has established positive working relationships with both the private and public sector of Lake, Geauga and Ashtabula Counties. FHRC provides a wide range of counseling services to homebuyers, homeowners, renters and the homeless. One-on-one counseling services assist individuals and families obtain housing and stay in their homes and include topics such as: landlord/tenant rights, fair housing complaint investigations, loss mitigation, scam prevention, homeownership, property maintenance, and financial management/literacy. FHRC provides group education for individuals in the following areas: rental counseling workshops, fair housing workshops, pre-purchase home buying workshops, and mortgage delinquency/scam prevention workshops. FHRC has assisted over 13,000 households overcome their specific housing issue. The work plans created by FHRC support individuals in becoming self-sufficient and ensure that all persons are provided safe, decent, and affordable housing. [www.FHRC.org](http://www.FHRC.org)

**West Ohio Community Action Commission (Formerly Lima Allen Council on Community Affairs)**

Lima, OH

\$20,273.00 - Comprehensive Counseling

Lima Allen Council on Community Affairs (LACCA) was founded as a nonprofit private organization in 1993 to serve the community by meeting the needs of low-income families in Allen County, Ohio. LACCA was designated in 1994 as the Community Action Agency for Allen County. LACCA's mission is to provide opportunities for people to reach their highest potential by offering stepping stones to success. LACCA has grown from a small, four-employee organization offering only two programs to a substantial one with 112 employees that offers sixteen programs. The Home Ownership and Housing Counseling Program at LACCA provides homebuyer education, including financial literacy and down payment assistance to potential homeowners in Allen County. Since its existence, the homeownership program has helped 681 families become homeowners. Ninety percent of families who have purchased a home through the program still own their own home. [www.lacca.org](http://www.lacca.org)

**Working In Neighborhoods**

Cincinnati, OH

\$23,967.00 - Comprehensive Counseling

For 37 years, Working In Neighborhoods (WIN), a Cincinnati-based nonprofit organization, has empowered people to make informed choices for themselves and their neighborhoods through community building, home ownership and economic learning. WIN prepares families to purchase their first home by offering homebuyer training classes and individual housing counseling/coaching, teaching over 250 families how to purchase their first home. WIN has helped over 9,154 low- and moderate-income families purchase their first home. WIN also effectively saves homes from foreclosure, protecting families' investments and maintaining neighborhood stability. WIN has spearheaded a community-wide collaboration in order to abate foreclosures in Greater Cincinnati and created partnerships with national and local lenders and servicers. These partnerships have enabled WIN to save over 1,600 homes from foreclosure, protecting \$143.9 million in assets in Greater Cincinnati. WIN provides tools and education workshops to improve our neighbors' economic situations to increase their financial stability. Workshops include budgeting and money management, credit, home maintenance, and identity theft. WIN offers financial literacy training to 200 families annually, including Ohio Benefit Bank services. WIN's individual development account program provides families with financial education, asset specific education, and coaching that will help them achieve their long term goal of buying a house or funding educational expenses. [www.wincincy.org](http://www.wincincy.org)

**WSOS Community Action Commission, Inc.**

Fremont, OH

\$28,228.00 - Comprehensive Counseling

WSOS Community Action Commission, Inc., a 501(c)(3) nonprofit, was created in 1965 as part of the original War on Poverty. WSOS has evolved into a comprehensive organization that targets the needs of low-income persons and the community as a whole. The WSOS mission is to "create partnerships and opportunities to help individuals, families and communities thrive." WSOS operates hundreds of programs encompassing child development, emergency services, community and economic development, employment and training, transportation, services to seniors, energy conservation, housing rehabilitation and repair, nutrition, new housing development, and housing counseling. The WSOS Housing Department has 35 years of experience implementing housing programs. This includes rehabilitation, home repair, rental assistance, new construction, homebuyer assistance, neighborhood revitalization, lead-based paint abatement, foreclosure counseling, and affordable housing development. WSOS has provided housing counseling and down payment assistance to homebuyers for 21 years, assisting more than 8,000 households. The organization employs housing counselors and support personnel who have had housing counseling training through nationally recognized training providers. [www.wsos.org](http://www.wsos.org)

**Youngstown Metropolitan Housing Authority**

Youngstown, OH

\$23,415.00 - Comprehensive Counseling

The Youngstown Metropolitan Housing Authority (YMHA) administers 2,269 Housing Choice Vouchers, manages a portfolio of 1,259 public housing units, and operates with a budget of \$18 million. The agency's housing portfolio is concentrated in the city of Youngstown; however, YMHA has property throughout Mahoning County. YMHA was established in 1933 and retains

jurisdiction over public housing throughout Mahoning County. YMHA is a standard performer in regard to PHAS scores and has over 81 years of experience in the development and management of housing and programs. YMHA has been awarded and administers several supportive service grants funded by HUD and various other funding sources. YMHA is a HUD-approved housing counseling agency. [www.ymhaonline.com](http://www.ymhaonline.com)

**Youngstown Neighborhood Development Corp.**

Youngstown, Ohio

\$22,184.00 - Comprehensive Counseling

The Youngstown Neighborhood Development Corporation (YNDC) is a citywide planning and development organization launched in 2009 to catalyze strategic reinvestment in neighborhoods throughout the City of Youngstown. The mission of the organization is to improve the quality of life in Youngstown by building and encouraging investment in neighborhoods of choice for all through a dual approach that includes strategic investments to rebuild market confidence in neighborhoods with strong assets, and broader partnership strategies to strengthen Youngstown's community development capacity and the citywide infrastructure supporting neighborhood revitalization. The organization provides affordable housing services, including pre-purchase housing counseling and education, non-delinquency post-purchase housing counseling and education, first-mortgage financing, owner-occupied home repair and rehabilitation, and the acquisition and rehabilitation of vacant housing for affordable homeownership. [www.yndc.org](http://www.yndc.org)

## Oklahoma

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

Oklahoma City, Oklahoma

\$18,759.00 - Comprehensive Counseling

The Community Action Agency (CAA) of Oklahoma City and Oklahoma/Canadian Counties, Inc. was established in 1965 and operated as a Community Action Development Committee. The agency became incorporated in 1966 under the name Community Action Program of Oklahoma City and County, Inc. The mission of CAA is to promote self-sufficiency for the socially, economically, and culturally disadvantaged citizens of Oklahoma City and Oklahoma/Canadian Counties. CAA's mission includes planning and evaluating new types of services and strategies for overcoming the root causes of poverty in the community, to include providing affordable housing to low- and moderate-income households. CAA's eight divisions employ a staff of over 350 employees and have a combined budget of over \$24 million in federal and non-federal funds annually. Departments include: Head Start, Turning Point Drug and Alcohol, Housing/Home Repair, Special Projects Housing Division, Economic Development, Community Services, Administrative Services, and Fiscal Management. The Housing Division accomplishes weatherization, emergency home repair and exterior maintenance tasks. The Special Projects Division works with clients on a daily basis to provide down payment and closing costs assistance to help income-eligible households purchase a home, housing counseling to help prepare a potential homeowner for the home buying process, and default counseling to help a homebuyer maintain their homeownership. [caaofokc.org](http://caaofokc.org)

**Community Development Support Association, Inc.**

Enid, OK

\$18,759.00 - Comprehensive Counseling

Community Development Support Association, Inc. (CDSA) is a private, nonprofit community action agency established in 1980 and has been a HUD-approved housing counseling agency since 1998. Its mission is to work with others to identify needs, secure resources, and deliver services that improve lives in the local community. The agency does this by employing qualified staff to implement programs based on community needs that have been identified through research and needs assessments. CDSA provides comprehensive housing counseling, including homebuyer education, mortgage delinquency/default counseling, homeless services, and services to renters, as well as services that promote energy efficiency. During FY2015, CDSA provided housing counseling assistance to 196 clients. [www.cdsaok.org](http://www.cdsaok.org)

**Consumer Credit Counseling Service of Central Oklahoma**

Bethany, OK

\$34,197.00 - Comprehensive Counseling

Consumer Credit Counseling Service (CCCS) of Central Oklahoma was established in 1967. CCCS is a private, nonprofit organization that has dedicated itself for over 46 years to equipping and empowering Oklahomans in the western two-thirds of the state with the knowledge and confidence they need to make wise financial choices, increase their assets, and 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 rural western Oklahoma. CCCS is a HUD-approved housing counseling agency and is accredited by the National Council on Accreditation. All of the agency’s counselors are certified by the National Foundation for Credit Counseling. Affordable housing 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.

CCCS has forged extensive partnerships with other local service providers, including Habitat for Humanity, Oklahoma Housing Finance Agency, Neighborhood Housing Services of Oklahoma City, state and local housing authorities, and community action agencies. CCCS has access to bilingual interpreters and services for the hearing-impaired. CCCS also offers free and low-cost financial literacy workshops, and its services especially benefit low-income families and persons with disabilities. [www.cccsok.org](http://www.cccsok.org)

**Housing Authority of the Choctaw Nation of Oklahoma**

Hugo, OK

\$18,079.00 - Comprehensive Counseling

Established in 1965, the Housing Authority of the Choctaw Nation of Oklahoma (HACNO) is the Tribally Designated Housing Entity of the Choctaw Nation of Oklahoma. HACNO has



provided housing related services to Native Americans living throughout the Choctaw Nation's 10 ½ county service area in southeastern Oklahoma for more than 50 years. Its mission is to provide affordable quality homes, professional management services, and economic growth while promoting opportunities for resident self-sufficiency and safety. Services include affordable rental housing, supportive housing for elders, home finance products, home maintenance, modernization, rehabilitation and energy efficiency assistance for low-income homeowners, storm shelter grants, and more. HACNO's Home Finance Department, established in 2002, helps to further HACNO's mission by providing affordable home loan opportunities designed to obtain decent, safe, and sanitary housing, as well as extensive counseling services through its Home Finance Counseling Program. The counseling program's services include homebuyer education, mortgage delinquency and default resolution, one-on-one budget and credit counseling, and pre- and post-purchase counseling. [choctawhousing.com/default.aspx](http://choctawhousing.com/default.aspx)

**Housing Partners of Tulsa, Inc.**

Tulsa, OK

\$16,848.00 - Comprehensive Counseling

Housing Partners of Tulsa, Inc. (HPT) has been serving families in the City of Tulsa since its creation in 1991, when it was established as a not-for-profit corporation. HPT strives to aid citizens through educational services in line with its mission "to provide a wide range of affordable housing options for low and moderate-income Tulsans and to promote programs leading to self-sufficiency and homeownership." HPT has continued to develop over the years, offering an array of services from homebuyer education workshops, financial literacy education, down payment/closing cost assistance, post purchase counseling, predatory lending prevention, fair housing education, delinquency management, and foreclosure/loss mitigation counseling. HPT's housing counselors aim to empower citizens to improve their quality of life by creating educational programs to assist low-income homebuyers, homebuyers with disabilities, elderly homebuyers, and homebuyers with language barriers as many of these individuals need additional resources made available to them in order to meet their dream of homeownership and complete their home buying experience. HPT's objectives are to expand homeownership opportunities, to encourage responsible homeownership and to improve access to affordable housing.

[www.tulsahousing.org/HousingOptions/Homeownership/HousingPartnersofTulsa,Inc.aspx](http://www.tulsahousing.org/HousingOptions/Homeownership/HousingPartnersofTulsa,Inc.aspx)

## Oregon

**Community Connection of Northeast Oregon, Inc.**

La Grande, OR

\$19,580.00 - Comprehensive Counseling

Community Connections of Northeast Oregon, Inc. (CCNO) was incorporated as Eastern Oregon Community Development Council (EOCDC) in 1969. The agency was issued a Community Action Program designation for the counties of Baker, Union, and Wallowa by the Office of Economic Opportunity. In 1970, CCNO became a nonprofit 501(c)(3). In 1979, EOCDC received designation as an Area Agency on Aging. In 1987, CCNO added Grant County to its

Community Action Program service area. The name was changed to Community Connection of Northeast Oregon, Inc. in 1993. In 1996, CCNO's Board of Directors adopted the State of Oregon's requirements to become a Community Development Corporation. The mission of CCNO is to advocate for and assist senior citizens, children, low-income persons, and persons with disabilities in attaining basic human needs and in becoming more self-sufficient. This will be accomplished by providing direct client services; stimulating a more efficient use of existing resources; broadening the available resource base; and providing decent, safe, sanitary and affordable housing for low- and moderate-income persons. CCNO provides the following affordable housing services: education; fair housing; pre-purchase and first-time home-buying; financial management, budget counseling, credit repair; rental readiness counseling; transition; mortgage delinquency and default resolution; energy assistance; self-sufficiency; and emergency and weatherization and housing rehabilitation. [www.ccno.org](http://www.ccno.org)

### **Housing Authority of Yamhill County**

McMinnville, OR

\$23,826.00 - Comprehensive Counseling

The Housing Authority of Yamhill County (HAYC) was established in 1951 by resolution of the Yamhill County Board of Commissioners. HAYC operates as an independent local government agency under federal and state law. HAYC is governed by a five-member Board of Commissioners appointed by the Yamhill County Commissioners. The mission of HAYC is to provide the opportunity for decent, safe, and affordable housing to individuals and families in the community and opportunities to position themselves for success. In an effort to fulfill this mission, HAYC, with partnering nonprofit agency the Yamhill County Affordable Housing Corporation, administers a number of housing programs utilizing federal, state, and/or local funds. HAYC currently owns or manages 243 family housing units, 42 units of special needs housing, 190 units of senior housing, and 54 housing units for farmworker families, as well as providing Housing Choice Voucher rental assistance to over 1,300 families. In addition, HAYC provides counseling and advice to tenants and homeowners, both current and prospective, with respect to property maintenance, financial management/ literacy, and such other matters as may be appropriate to assist them in improving their housing conditions, meeting their financial needs, and fulfilling the responsibilities of tenancy or homeownership. [www.hayc.org](http://www.hayc.org)

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

Portland, OR

\$14,655.00 - Comprehensive Counseling

The Native American Youth and Family Center (NAYA Family Center) is a 501(c)(3) nonprofit organization located in Portland, Oregon. The organization's mission is to enrich the lives of Native youth and families through community involvement, culturally specific programming, and education. Since 1974, the NAYA Family Center has provided educational, cultural, recreational, and social opportunities to youth and their families. Input from Native youth, families, and elders provides invaluable guidance to their programming and efforts to obtain resources. Working within the Relational Worldview Model, NAYA Family Center uses culturally relevant measures and means to strengthen their community connection and engagement. NAYA began offering homeownership services in 2006 when it organized the 1<sup>st</sup>

Annual Native American Housing to Homeownership Fair. The inaugural fair was attended by more than 400 households, proving the desire for homeownership among Native and other underserved populations in the metro area. In 2010, NAYA's Homeownership Program was awarded status as a HUD-approved counseling agency. Today, NAYA offers pre-purchase group homebuyer education and individual counseling, group financial literacy education, group post-purchase education and individual post-purchase counseling. [www.nayapdx.org](http://www.nayapdx.org)

### **Open Door Counseling Center**

Hillsboro, OR

\$35,763.00 - Comprehensive Counseling

Established in 1984 as a 501(c)(3) nonprofit agency, Open Door Counseling Center (ODCC) (formerly Housing Services of Oregon) began as a program to help provide rural families with food, clothing and other essential items. ODCC's mission is to educate and assist underserved households to obtain and retain affordable permanent housing; provide immediate basic human needs for community residents; and promote client self determination to achieve a better quality of life. All ODCC staff members receive extensive housing counseling training. ODCC provides housing counseling services such as financial, budgeting and credit repair workshops, mortgage delinquency and default resolution counseling, non-delinquency post purchase workshops, pre-purchase counseling, pre-purchase homebuyer education workshops, predatory lending education workshops, rental housing counseling, resolving/preventing mortgage delinquency workshops, and services for homeless counseling. All services are provided in English, Polish, Russian, Spanish, and Ukrainian. [www.opendoorcc.net/eng/index.cfm](http://www.opendoorcc.net/eng/index.cfm)

## **Pennsylvania**

### **Hispanic Association of Contractors and Enterprises**

Philadelphia, PA

\$26,161.00 - Comprehensive Counseling

Hispanic Association of Contractors and Enterprises (HACE), a community development corporation, was founded in 1982 to save a crucial neighborhood mall in El Centro De Oro, the epicenter of Philadelphia's Latino community. To date, HACE has leveraged \$100 million in private and public investment and created/preserved 564 affordable housing units. HACE's mission is to combat community deterioration through economic development initiatives that address commercial revitalization, employment opportunities, the creation of safe affordable housing, and the provision of support services to meet the needs of community residents towards re-building the neighborhood's economic base. HACE focuses on the possible and works to restore their primary neighborhood so that residents will benefit from sound investments while improving their quality of life. HACE's Housing Counseling Program serves as a core program to their neighborhood development strategy, providing comprehensive Housing Counseling Services citywide in Philadelphia since 1992. In the last 20 years, HACE helped more than 15,000 individuals to save their homes from foreclosure, increase homeownership rates, provide affordable housing to low-income individuals, preserve existing housing stock through home improvement loans and grants, build wealth through savings and homeownership, and develop

partnerships with other entities to leverage resources to meet the needs of our largely low-income constituency in preventing homelessness, providing consumer education, preventing foreclosures, and promoting homeownership. [www.hacecdc.org](http://www.hacecdc.org)

**Intercommunity Action, Inc. DBA Interact, Journey's Way**

Philadelphia, PA

\$16,848.00 - Comprehensive Counseling

Intercommunity Action (Interact) was formed in 1969 by a small group of community residents who saw a need for behavioral health, mental health, and other human services in their community. These citizens established the first free-standing community mental health and intellectually disabled center in Philadelphia. Interact's board of directors has overseen the growth of the agency from a staff of 20 people to a comprehensive human services agency engaging 200 caring professional and support staff. Interact strives, in all of its programs, to provide the highest possible quality of services, focusing on the strengths, needs and desires of each individual and family. Interact's mission is to help people live fulfilling lives by providing resources for Aging, Behavioral Health, and Intellectual & Developmental Disabilities. Interact's vision is, "everyone deserves a fulfilling life." Interact serves over 5,000 adults, children, and adolescents every year in more than 20 programs across its three program divisions, and serves the Philadelphia neighborhoods of Roxborough, Manayunk, East Falls, Andorra, and Wissahickon, as well as surrounding communities. Interact's affordable housing services include a specialized housing counseling program and supportive independent apartment buildings for older adults. Interact also provides supportive housing for persons with intellectual/developmental disabilities and for persons recovering from mental illness/substance abuse. [www.intercommunityaction.org](http://www.intercommunityaction.org)

**Mon Valley Initiative**

Homestead, PA

\$794,620.00 - Comprehensive Counseling

Mon Valley Initiative (MVI) is a nonprofit corporation organized to represent the collective interests of local member community development corporations in the Mon Valley region of Southwestern Pennsylvania. Based in Homestead, Pennsylvania, MVI strives to meet its mission of working together to unite the communities and restore the economic vitality of the Mon Valley. It works to meet this goal by renovating and constructing high quality, affordable housing; assisting communities to develop and maintain their main street districts; providing individuals with the tools they need to enter the workforce; providing in-depth, one-on-one housing counseling and group education services to put people on the path to successful homeownership; and helping member Community Development Corporations to become efficient and effective organizations. The MVI HUD Housing Counseling national intermediary network has been operating since 1998, when it was established by Housing Opportunities, Inc. The MVI intermediary network is comprised of independent nonprofit agencies that provide the full range of HUD housing counseling and education services to households throughout the United States. [www.monvalleyinitiative.com](http://www.monvalleyinitiative.com)

**Nueva Esperanza, Inc.**

Philadelphia, PA

\$661,310.00 - Comprehensive Counseling

Nueva Esperanza, Inc. (NEI) was founded in 1987 in response to the unmet needs of the Hispanic community in North Philadelphia. NEI has worked with faith- and community-based organizations nationally since 2002, providing them with training, technical assistance and program grant sub-awards. As the nation's largest Hispanic faith-based organization, NEI has administered a national network of over 13,000 clergy members, churches, and ministries, and over 500 nonprofit organizations. NEI's subsidiary corporations provide educational, employment, legal, and housing counseling services to low-income households. NEI became a HUD-approved housing counseling intermediary in 2009. Prior to this time, the agency provided its affiliate member organizations with training that proved critical to strengthening their operations and empowering their communities. Under an \$800,000 *Reaching the Dream Program* contract with HUD, NEI provided mortgage counseling training and technical assistance to over 80 faith and community based agencies to enable them to improve their services. [www.esperanza.us](http://www.esperanza.us)

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

Philadelphia, PA

\$24,109.00 - Comprehensive Counseling

Since 2005, the mission of Pennsylvania Community Real Estate Corporation DNA Tenant Union Representative Network (TURN) has been to educate and organize tenants to promote housing as a human right. This is motivated by the belief that everyone is entitled to a decent place to live regardless of his or her social status or circumstances. According to TURN, a decent place to live is one which is safe and sanitary, not necessarily spacious or fancy. Decent housing does not make you sick or put you or your family in physical danger. It is of sufficient size that you are not forced to be overcrowded. It provides the basic human necessities of privacy and security. Laws protecting tenants bring TURN closer to this goal. TURN offers a variety of housing-related services, including tenant rights workshops and individual counseling, rental counseling, hotline assistance, organizing assistance and rental and mortgage assistance. [ourturn.net/index.html](http://ourturn.net/index.html)

**Pennsylvania Housing Finance Agency**

Harrisburg, PA

\$1,612,373.00 - Comprehensive Counseling

The Pennsylvania Housing Finance Agency was created by the state legislature in 1972 to help enhance the quality and supply of affordable homes and apartments for older adults, people of modest means, and people with disabilities. To meet this mandate, the agency operates three basic programs: a single-family homeownership initiative; a multifamily rental housing development effort; and a foreclosure mitigation initiative. As a self-supporting corporation, PHFA has generated nearly \$12.4 billion of funding for more than 162,300 single-family home mortgage loans, helped fund the construction of 127,447 rental units, and has saved the homes of

more than 48,500 families from foreclosure. In addition to its major programs, PHFA conducts housing studies, promotes counseling and education for renters and homebuyers, offers supportive services at apartments it has financed, administers HUD Section 8 contracts at more than 58,000 subsidized units, and acts as an advocate to promote the benefits of decent, affordable shelter for those who need it most. PHFA programs and operations are funded primarily by the sale of securities and from fees paid by program users, not by public tax dollars. The agency is governed by a 14-member board. [www.phfa.org](http://www.phfa.org)

### **Westmoreland Community Action**

Greensburg, PA

\$18,079.00 - Comprehensive Counseling

Westmoreland Human Opportunities DBA Westmoreland Community Action (WCA) is a nonprofit agency, designated as the official Community Action Agency of Westmoreland County. Since 1980, WCA has administered social service programs to alleviate and eliminate poverty conditions for the county's disadvantaged populations. WCA's mission is to strengthen communities and families to eliminate poverty. WCA has been operating for 36 years, engaging numerous agencies, business owners, and residents to collaboratively develop and provide services that encourage self-sufficiency, personal responsibility, and prevent the decline of neighborhoods and community values. WCA obtained the Pennsylvania Association of Nonprofit Organizations (PANO) Seal of Excellence in May 2006 with re-certifications in 2011 and 2014. Through collaborate efforts, WCA provides Early Childhood Education Programs, Mental Health Programs, Emergency Services, Community Services, Housing Programs, Employment Programs and Financial Services to residents in Westmoreland County. The Housing Counseling and Money Management Center provides free housing counseling services to Westmoreland County residents with housing needs or problems potentially resolvable through homebuyer classes and/or pre-purchase counseling. During the last fiscal year, 139 households were served. Of these households, 97 received pre-purchase homebuyer counseling, 14 completed credit enhancement and pre-purchase education workshops and 28 clients purchased housing. [www.westmorelandca.org/](http://www.westmorelandca.org/)

## **Puerto Rico**

### **Corporacion Desarrollo Economico, Vivienda y Salud**

Arecibo, PR

\$24,251.00 - Comprehensive Counseling

The Corporacion Desarrollo Economico, Vivienda y Salud's (CODEVYs), Inc.'s mission is to serve the underserved, less educated, underrepresented, and distressed communities of Arecibo, Puerto Rico. The mission embraces the enhancement of family life, quality of life, and life expectations and enhances the moral and ethical values of the community at large since 2009. CODEVYs will continue to provide individual housing counseling activities and group education to prepare prospective and current homeowners for the responsibilities of homeownership in Arecibo, Puerto Rico. The Housing Counseling funds will be used to provide counseling and advice to tenants and homeowners and literacy and other matters appropriate to assist program

clients in improving their housing conditions, meeting their financial needs, and fulfilling the responsibilities of tenancy and/or homeownership.

## **Rhode Island**

### **Providence Housing Authority**

Providence, RI

\$19,580.00 - Comprehensive Counseling

The Providence Housing Authority (PHA) is an independent public housing authority that 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." PHA is dedicated to improving the quality of life for all residents and assisting families to achieve self-sufficiency by taking a holistic approach to addressing the needs of youth, adults, the elderly, and disabled. Affordable Housing Counseling services provided by PHA include: Family Self-Sufficiency, Section 8 Homeownership, Financial Education and Credit Counseling. Since 2004, 66 Section 8 households converted their rental vouchers to homeownership vouchers. In 2010, the PHA became a HUD-approved local housing counseling agency. Since then, over 550 households have participated in financial literacy education and credit counseling. [www.pha-providence.com](http://www.pha-providence.com)

## **South Carolina**

### **Beaufort County Black Chamber of Commerce**

Beaufort, SC

\$26,586.00 - Comprehensive Counseling

The Beaufort County Black Chamber of Commerce (BCBCC) was established in 1999 and incorporated and organized as a South Carolina 501(c)(3) nonprofit corporation in 2002. BCBCC's purpose is to perform entrepreneurial, economic developmental, educational, housing counseling, and other community services to include revitalization and affordable housing needs through grant programs for Beaufort and its surrounding counties. BCBCC will offer and provide housing counseling and education to current and potential homeowners or tenants to assist them in improving their housing conditions and in meeting the responsibilities of homeownership or tenancy. In August 2012, BCBCC was approved by the U.S. Department of Agriculture as a Micro-Lender. In 2015, BCBCC became a HUD-approved housing counseling agency. This approval provided BCBCC with opportunities to expand the housing counseling services they had been offering since 2003. Housing counseling services provided by BCBCC include: resolving/preventing mortgage delinquency; home maintenance and financial management for homeowners; financial literacy; predatory lending, loan scams or fraud protection; fair housing; and pre-purchase/home buying. [www.bcbcc.org](http://www.bcbcc.org)

**Community Development and Improvement Corp.**

Graniteville, SC

\$19,169.00 - Comprehensive Counseling

Community Development & Improvement Corp. (CDIC) is a nonprofit, community-based agency founded in 1996 to provide affordable housing counseling in the Greater Graniteville Area. CDIC's mission is to address the challenges that low- to moderate-income families encounter. CDIC provides education, experience, and job placement assistance, and promotes a future of self-reliance. CDIC is a nonprofit subsidiary of the Aiken Housing Authority. CDIC provides an array of affordable housing services, including pre-purchase and rental housing counseling; mortgage delinquency /default resolution counseling; non-delinquency post purchase workshops; pre-purchase homebuyer education workshops; and home improvement/rehabilitation counseling. CDIC provided housing counseling assistance to 40 clients during FY2015. [www.aikenhousing.org/](http://www.aikenhousing.org/)

**Southeastern Housing Foundation**

Orangeburg, SC

\$19,169.00 - Comprehensive Counseling

Southeastern Housing Foundation (Southeastern) is a 501(c)(3) nonprofit community development corporation founded in 1976 to support housing and community needs in rural South Carolina. Its mission is to eradicate social and economic disparities by providing housing to low- and moderate-income individuals and families. Southeastern accomplishes its mission by providing affordable rental and homeownership opportunities; educating and empowering residents through its housing counseling program; and increasing the stock of affordable housing through rehabilitation and renovation of existing housing units. Acknowledging the need to be more than a housing provider and to meet the growing needs of the community, Southeastern began providing housing counseling for its tenants and community residents in 2013. Services within this program include pre-purchase, financial management, and rental counseling, as well as homebuyer educational workshops. [www.southeasternhousing.com](http://www.southeasternhousing.com)

**South Dakota**

**South Dakota Housing Development Authority**

Pierre, SD

\$271,990.00 - Comprehensive Counseling

South Dakota Housing Development Authority (SDHDA) was created in 1973 by the state legislature and offers residents a variety of affordable homeownership and rental housing opportunities. SDHDA also provides programs for developers made available through HUD, and housing tax credits made available through the US Department of Treasury, Internal Revenue Service for both the rehabilitation and new construction of affordable housing. In addition, SDHDA has taken an active role in working to end homelessness in South Dakota. SDHDA is self-supporting and receives no tax money, appropriations, or other funding from the



state. Since 1998, SDHDA has administered HUD's Housing Counseling Grant Program for various housing counseling service providers statewide. To date, SDHDA has disbursed more than \$2,583,845 through this program, benefiting over 46,025 South Dakota residents with housing counseling and education services. Funding received this year will be distributed to agencies throughout South Dakota. [www.SDHDA.org](http://www.SDHDA.org)

## Tennessee

### **Clinch-Powell Resource Conservation and Development Council, Inc.**

Rutledge, TN

\$25,751.00 - Comprehensive Counseling

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

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

### **Community Action Network, Inc.**

Springville, TN

\$22,594.00 - Comprehensive Counseling

Community Action Network, Inc. (CAN) is a nonprofit community housing development organization that has provided services in Northwest and North Middle Tennessee since 2006. CAN's mission is to promote rural development by producing affordable housing and increasing the skill and employability of participants through hands-on training in rural west and rural middle Tennessee. CAN's services include a homeownership program, veteran rehab/repair program, rental homes, and housing counseling. The housing counseling services include the following: pre-purchase counseling, non-delinquency post-purchase counseling, and services for the homeless. The service area includes the following Tennessee counties: Benton, Carroll, Henry, Houston, Humphreys, Lake, Obion, Stewart, and Weakley counties. During fiscal year 2015, CAN provided housing counseling services to more than 200 clients. [www.canhomes.org](http://www.canhomes.org)

### **Eastern Eight Community Development Corp.**

Johnson City, TN

\$25,199.00 - Comprehensive Counseling

Chartered in 1998, Eastern Eight Community Development Corp. is a 501(c)(3) nonprofit corporation and a certified Community Housing Development Organization. Eastern Eight's mission is to strengthen communities through the creation and preservation of affordable housing. Eastern Eight's priority is to assist in the development of affordable housing for

citizens of very low-, low- and moderate-incomes in Carter, Greene, Hancock, Hawkins, Johnson, Sullivan, Unicoi and Washington counties in Tennessee. Eastern Eight has developed capacity in three areas: 1) homeownership education; 2) single-family new construction; and 3) multi-family housing development. In addition to increasing the agency's single-family construction capacity, Eastern Eight has also increased the number of affordable rental units, bringing total rental units inventory to 169 units at scattered sites throughout the region, including both urban and rural areas. Eastern Eight's 18 years' experience in housing is diverse, providing the region with a staff that understands community needs, governmental relationships, available resources and partnerships, as well as the future plans for the region. [www.e8cdc.org](http://www.e8cdc.org)

**GAP Community Development Resources, Inc.**

Franklin, TN

\$21,505.00 - Comprehensive Housing Counseling

GAP Community Development Resources, Inc. (GAPCDR), a nonprofit organization located in Franklin, Tennessee (Williamson County), originally began in 1999 as a community outreach project to increase financial literacy for low-moderate income households in Franklin. GAPCDR received its 501(c)(3) status in 2005, became a HUD-approved housing counseling agency in 2006, and is an adopter of the National Industry Standards for Homeownership Education and Counseling. GAPCDR's mission is to provide successful housing opportunities via development, counseling, and education in the areas of financial literacy, homebuying, foreclosure avoidance and homeless prevention. In the past nine years, GAPCDR has implemented programs dedicated to affordable housing opportunities for all and has played a proactive role in community development, advocating for inclusion, affordable housing options, and fair housing. In 2012, GAPCDR received its first Supportive Housing Program grant to provide housing for homeless families in Williamson County, the first program of its kind for this area. GAPCDR's efforts have been recognized and honored by organizations like the Williamson County Task Force Against Domestic Violence and the Powerful Difference Campaign sponsored by Pine-Sol, ABC Radio Network, and Essence Magazine. GAPCDR offers financial literacy classes, pre-purchase homebuyer education and counseling, post-purchase counseling, mortgage delinquency and foreclosure prevention counseling, rental counseling, fair housing counseling, and assistance for homeless individuals. [www.gapcdr.org](http://www.gapcdr.org)

**West Tennessee Legal Services, Inc.**

Jackson, TN

\$824,040.00 - Comprehensive Counseling

West Tennessee Legal Services (WTLS), is a Tennessee private, nonprofit corporation with 501(c)(3) status, is affiliated with Legal Services Corporation, and is a HUD-approved national housing counseling intermediary. WTLS has been providing comprehensive counseling services and education for 25 years. WTLS provides collaborative service in 14 states and the District of Columbia with 19 local nonprofit Legal Aid Office affiliates, thus providing clients with uniform access to housing counseling and educational services in these underserved rural areas. Affiliates in Tennessee, Mississippi, Georgia, District of Columbia, Alabama, North Carolina, Florida, Kentucky, Montana, Nebraska, Arizona, Missouri, Oklahoma, Michigan and Pennsylvania will participate in this comprehensive housing counseling program, offering pre-

purchase counseling, first-time homebuyer education, HECM/reverse mortgage counseling, mortgage delinquency/default counseling, landlord/tenant counseling, Fair Housing Act violations, and predatory lending counseling. Through this funding source, WTLS and its affiliates seek to promote and ensure equal housing rights and opportunities for all individuals residing within these areas. [www.wtls.org](http://www.wtls.org)

## **Texas**

### **City of San Antonio, Department of Human Services**

San Antonio, TX

\$24,661.00 - Comprehensive Counseling

The City of San Antonio, Department of Human Services serves as a catalyst for coordinating resources and partnerships that promote economic self sufficiency and family strengthening; enhance the quality of life for children, families and seniors; and ensure greater public accountability for the investment of resources. The City's Housing Counseling Program, a HUD-approved housing counseling agency, has provided comprehensive housing counseling services to residents of San Antonio and Bexar County since 1979. These services include housing discrimination/Fair Housing Act outreach and investigation, foreclosure prevention counseling, predatory lending counseling, general pre- and post-purchase housing counseling, default mortgage counseling, mediation of tenant/landlord disputes, accessibility review of new multifamily construction plans, and homeless/displacement counseling. On April 22, 2015, the Mayor's Task Force on Preserving Dynamic and Diverse Neighborhoods issued a report designating the City of San Antonio's Housing Counseling Program and the Fair Housing Council of Greater Bexar County as primary resources for vulnerable residents to minimize displacement due to redevelopment and mitigate the effects of neighborhood change. The new Housing Counseling Program supplements traditional Fair Housing/Housing Counseling services with services for residents residing in boarding homes, including routine inspection and relocation assistance, when needed. The Housing Counseling Program counselors also connect residents to emergency assistance and to financial counseling to prevent homelessness as well as providing education to reduce discrimination in housing.

[www.sanantonio.gov/humanservices/FinanceEmergency/FairHousing.aspx](http://www.sanantonio.gov/humanservices/FinanceEmergency/FairHousing.aspx)

### **Dallas Area Habitat for Humanity**

Dallas, TX

\$20,542.00 – Comprehensive Counseling

Dallas Area Habitat for Humanity (DAHfH), an affiliate of the most recognized brand in nonprofit affordable housing construction, has been fulfilling its mission to transform neighborhoods by engaging families and community partners in creating affordable housing for over 30 years throughout the City of Dallas. Primarily, DAHfH serves low-income families earning up to 60 percent of the area median income through: affordable homeownership opportunities, critical home repairs and homeowner financial education. Additionally, in November 2011, DAHfH launched Dream Dallas, dramatically increasing investment in affordable housing and homeownership to achieve neighborhood stabilization and revitalization.

Dream Dallas invested \$100 million in Dallas' most neglected areas: Bonton, Joppa, Lancaster Transportation Corridor, South Dallas/Fair Park, and West Dallas/The Los Arboles LEED-ND. DAHfH has built over 1,326 homes and repaired/rehabilitated 396 houses, investing approximately \$160 million in more than 20 neighborhoods throughout Dallas County that return over \$111M to property tax rolls each year.

For the past three years, DAHfH has been one of the largest, single-family homebuilders in Dallas as well as the largest nonprofit homebuilder. Annually, in partnership with Dallas Neighborhood Alliance, DAHfH builds and repairs approximately 150 homes and provides services to over 500 people. [www.dallasareahabitat.org](http://www.dallasareahabitat.org)

### **East Dallas Community Organization**

Dallas, TX

\$16,706.00 - Comprehensive Counseling

The mission of the East Dallas Community Organization (EDCO) is to provide sustainable, affordable and quality housing while revitalizing Dallas communities. Founded in 1992, EDCO focuses exclusively on the issue of affordable housing. The Housing Counseling Program works intensively with individuals and groups. Topics and presentations covered in home counseling include pre- and post-purchase training, resolving or preventing mortgage delinquency or foreclosure, credit counseling and credit repair, and home maintenance and financial management for homeowners. Additionally, EDCO builds affordable housing for low- and moderate-income families. The 100th home was completed and sold in 2015. No EDCO homebuyer has ever defaulted on a mortgage. [www.edcohomes.org/](http://www.edcohomes.org/)

### **Easter Seals Greater Houston**

Houston, TX

\$21,915.00 Comprehensive Counseling

Founded in Houston in 1947, celebrating 70 years of service, Easter Seals Greater Houston provides a variety of needed services to individuals of all ages with all types of disabilities and their families in the five counties surrounding the Houston area. We are the only organization in the greater Houston area providing comprehensive services to individuals with all types of disabilities and their families. Easter Seals Greater Houston's mission is to provide exceptional services to ensure all people with disabilities or special needs and their families have equal opportunities to live, learn, work and play in their communities. They provide affordable housing services such as, Financial Management/Budget Counseling, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Rental Housing Counseling, Homeless Housing Counseling. [www.eastersealshouston.org](http://www.eastersealshouston.org)

### **Keystone Community Development Corporation**

Deer Park, TX

\$20,542.00 – Comprehensive Counseling

Keystone Community Development Corporation (KCDC) is a 501(c)3 non-profit organization governed by the laws of the State of Texas exclusively for charitable, educational, and community based economic activities. KCDC currently provides homebuyer education classes,

down payment assistance grants, financial empowerment counseling, and resources for military veterans. It is our goal to continuously refine our current programs and add any additional services that will keep us in line with the wants and needs of the communities that we serve. The staff at KCDC takes pride in maintaining certifications for homebuyer education and financial empowerment counseling. In addition, all employees make it a prime objective to attend conferences, trainings, and other programs that will enhance our knowledge of the products KCDC is able to make available to the community. Since 2014, our organization has engaged in all of the activities mentioned above so that we can act as a professional yet friendly advocate for those who need to utilize our products and services. Keystone CDC's mission is to improve the communities we serve by providing both economic and educational opportunities in the areas of homebuyers' education, down payment assistance for real estate, financial empowerment, military veteran programs, and other resources that will have a positive impact on the lives of others. [www.KeystoneCDC.org](http://www.KeystoneCDC.org)

**Money Management International, Inc.**

Sugar Land, TX

\$3,000,000.00 - Comprehensive Counseling

Money Management International, Inc. (MMI) is a nonprofit community service organization that provides comprehensive housing counseling, professional financial guidance, counseling, community-wide educational programs, and debt management assistance. MMI and its family of agencies has over 45 years of experience helping consumers in housing need. MMI provides comprehensive housing counseling, professional financial guidance, counseling, community-wide educational programs, and debt management assistance. MMI has assisted more than 1,000,000 clients in housing need. MMI's housing counseling program meets its mission of improving lives through financial education by providing comprehensive housing counseling services through its network of over 45 branch offices serving 26 states, as well as providing telephone counseling services nationwide. Services to be provided include: mortgage delinquency/default counseling, reverse mortgage (HECM) counseling, post purchase (non-delinquency) counseling, rental counseling, pre-purchase counseling, and homebuyer education. The agency reported serving 14,398 clients during FY2015. [www.moneymanagement.org](http://www.moneymanagement.org)

**Transformance, Formerly Consumer Credit Counseling Service of Greater Dallas, Inc.**

Dallas, TX

\$212,703.00 - Comprehensive Counseling

Transformance, formerly Consumer Credit Counseling Service of Greater Dallas, Inc., is a HUD-approved, nonprofit 501(c)(3) housing and credit counseling and education organization. Through Transformance, individuals and families have access to free education and budget and credit counseling via phone, online, or face-to-face. This is central to the Transformance's long-standing mission of financial empowerment. Transformance has been a HUD-approved housing counseling Agency since 1979. Transformance is a member of the National Foundation for Credit Counseling and is accredited by the Council on Accreditation. Transformance became part of HUD's Reverse Mortgage Counseling Network in 2001, delivering critical financial and housing counseling services to seniors. In 2005, Transformance initiated pre-bankruptcy filing counseling and pre-bankruptcy discharge education services. In 2008, Transformance joined the

HUD intermediary Homeownership Preservation Foundation, providing foreclosure prevention counseling services to clients nationwide via the Homeowners HOPE Hotline. In 2009, Transformance became a HUD Multi-State Organization, reflecting the capacity of the organization to provide bilingual housing counseling and education services at branch locations in four states and via telephone in all 50 states and Puerto Rico. [www.transformanceusa.org](http://www.transformanceusa.org)

**Waco Community Development Corporation**

Waco, TX

\$23,005.00 - Comprehensive Counseling

Waco Community Development Corporation (Waco CDC) was incorporated in 2001 when a few concerned citizens of Waco saw an opportunity to use their professional skills to help impoverished, undereducated, and minority families escape unfair housing practices that were resulting in the loss of equity, increased debt, default, and eventually foreclosure. The action plans developed from this effort were certified to be consistent with the City of Waco's consolidated plan. Initially, this group began by renovating and building homes as a Community Housing Development Organization. Waco CDC quickly found that the clients needed help navigating the homebuying process, and credit counseling was a much-needed service. Waco CDC began offering one-on-one housing counseling services through its combination of trained staff and professional volunteers. Housing counseling services include pre-purchase counseling, credit counseling, financial literacy training, homebuyer education training, loan document review assistance and post purchase counseling. Waco CDC received its HUD Housing Counseling approval in 2004 and its first Housing Counseling grant in 2005. To date, Waco CDC has served approximately 1,958 clients. [www.wacocdc.org](http://www.wacocdc.org)

**Utah**

**Community Action Services and Food Bank**

Provo, UT

\$23,826.00 – Comprehensive Counseling

CASFB works to stabilize families and then rebuild their lives. We help meet their basic needs (food, shelter, housing) while providing the long-term solutions needed to rebuild their financial and social self-sufficiency, enabling many to break out of poverty. The agency was founded in 1967 and serves Utah, Wasatch and Summit Counties. Our services have been adapted over the past 50 years in response to changing low-income community needs and issues. Our main facility is in Provo in Utah County. The agency has been a HUD Approved Housing Counseling Agency for almost 30 years and currently provides home buyer education classes and pre-purchase counseling through the Housing Counseling Program. [www.CommunityActionUC.org](http://www.CommunityActionUC.org)

**Utah State University – Family Life Center**

Logan, UT

\$29,166.00 - Comprehensive Counseling

The Housing and Financial Counseling Program at the Utah State University Family Life Center (FLC) is a nonprofit housing counseling agency serving residents in Utah and Southern Idaho. The FLC was established by the Utah State University College of Family, Consumer, and Human Development in 1993 to provide counseling services for the community and training for students in the Consumer Science Family Finance Emphasis. With twenty years of experience, the FLC has served thousands of clients. The FLC's purpose and mission is to develop, through counseling and education, a community of people and families who are knowledgeable about housing, and who effectively manage their financial resources. The FLC offers financial counseling on budgeting, credit management, debt reduction, risk management, and saving for a home through educational workshops and one-on-one counseling to the general public, with a special emphasis on low- to moderate-income families and individuals. As a HUD-approved housing counseling agency, the FLC offers pre- and post-purchase housing education and counseling, mortgage default counseling and prevention education, reverse mortgage (HECM) Counseling, and rental counseling. The FLC provides service to the community, encourages empowerment through education in housing and finance, and works to promote the dignity of every individual. [www.usu.edu/fchd/community/housing/index.cfm](http://www.usu.edu/fchd/community/housing/index.cfm)

## Vermont

### **Bennington-Rutland Opportunity Council, Inc.**

Rutland, VT

\$28,086.00 - Comprehensive Counseling

Bennington-Rutland Opportunity Council (BROC) has served low-income residents in Rutland and Bennington counties for 51 years. The agency provides an array of programming to help each client attain self-sufficiency and realize their full potential. BROC's counseling services include housing search and retention, vocational coaching, landlord/tenant mediation, providing and mobilizing financial assistance, and teaching life skills. BROC is committed to empowering clients to make positive choices and become successful and productive members of their communities. [www.broc.org](http://www.broc.org)

## Virgin Islands

### **Virgin Islands Housing Finance Authority**

St. Thomas, VI

\$25,910.00 - Comprehensive Counseling

The Virgin Islands Housing Finance Authority (VIHFA) is the state housing finance authority for the Territory of the U.S. Virgin Islands. In 1984, the Authority opened its doors to serve the public. The basic mission of the VIHFA is to increase housing access and community development initiatives for low- to moderate-income families by developing safe, decent, sanitary and affordable housing, including rental and emergency housing. The Authority provides homebuyer education, and sponsors programs that maintain sustainable communities in the Territory. The VIHFA's housing counseling initiative is focused on the provision of

counseling and education to assist potential homebuyers. The VIHFA currently provides the following services as part of its housing counseling activities: dissemination of general information on the home purchase process and homebuyer programs, homeownership education seminars, and pre- and post-purchase homeownership counseling. Additional services provided by the VIHFA include: mortgage loans, mortgage subsidy programs, and emergency housing programs. The Authority also administers the Low Income Housing Tax Credit (LIHTC) program in the Virgin Islands. [www.vihfa.gov](http://www.vihfa.gov)

## **Virginia**

### **Catholic Charities USA**

Alexandria, VA

\$1,117,080.00 - Comprehensive Counseling

Catholic Charities USA (CCUSA), founded in 1910 as the National Conference of Catholic Charities, is the National Office for the Catholic Charities network of 164 main agencies and over 2,600 branches and affiliate institutions nationwide. Catholic Charities agencies and institutions 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 2014, the member agencies and affiliates reported that they provided services to 8,737,225 unduplicated clients. Of these, more than 4.6 million clients (51%) were living below the federal poverty line. For more than 280 years, local Catholic Charities agencies have been providing vital social services in their communities, ranging from day care and counseling to food and housing, distinguishing themselves as the go-to source for quality social service to poor and marginalized populations. For almost a decade, CCUSA has been waging a multi-tiered Campaign to Reduce Poverty in America. CCUSA seeks and promotes evidence-based asset development programs for replication. With its focus on the growth of human capital, housing counseling has been identified as one of the key elements of this asset-building strategy. [www.catholiccharitiesusa.org](http://www.catholiccharitiesusa.org)

### **Virginia Housing Development Authority**

Richmond, VA

\$1,225,258.00 - Comprehensive Counseling

Virginia Housing Development Authority (VHDA) is a self-supporting, not-for-profit organization created by the Commonwealth of Virginia in 1972 to help Virginians attain quality, affordable housing. VHDA provides mortgages, primarily for first-time homebuyers and developers of quality rental housing. VHDA uses no state taxpayer dollars, but raises money in the capital markets to fund its loans. The Authority also teaches free homeownership classes and helps people with disabilities and the elderly make their homes more livable. VHDA works with lenders, developers, local governments, community service organizations, and others to help put quality housing within the reach of every Virginian. Since its founding, VHDA has committed financing for more than 182,000 single family homes and 144,000 multifamily units. During FY



2014, the network provided a variety of housing counseling services to 13,509 clients.  
[www.vhda.com](http://www.vhda.com)

## Washington

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

Seattle, WA

\$480,901.00 - Comprehensive Counseling

The Washington State Housing Finance Commission (WSHFC), a state housing finance agency formed in 1983, has administered a statewide housing counseling and homebuyer education program since 1998. They will partner with 14 nonprofit affiliates to administer a comprehensive housing counseling program. In response to the needs identified in Washington State's Consolidated Plan and Analysis of Impediments of Fair Housing, the WSHFC will provide the following services statewide: one-on-one pre-purchase counseling, mortgage delinquency/default counseling, reverse equity mortgage (HECM) counseling, five-hour homebuyer education seminars and foreclosure prevention seminars. [www.wshfc.org](http://www.wshfc.org)

## West Virginia

### **Housing Authority of Mingo County**

Delbarton, WV

\$14,655.00 - Comprehensive Counseling

The Housing Authority of Mingo County (HAMC) was established in 1977. The Quasi-Governmental Agency serves the citizens of Mingo, Logan, Wayne, McDowell, Lincoln, Mercer, and Wyoming Counties with several housing needs by offering programs including the Section 8 Housing Choice Voucher Program, Section 8 Homeownership Program, Small Cities Block Grant Program, and the West Virginia Housing Development Fund Homeownership Program. The agency also leverages funds with USDA, FAHE, and CommunityWorks in West Virginia. HAMC is committed to building better neighbors by providing comprehensive housing and economic development opportunities through creative and professional service in partnership with the community. HAMC owns and manages a ten-unit Homeless/Transitional Shelter (Hope House), a four-unit Homeless/Disabled Shelter (Carewood), a 35-unit Public Housing Complex (Magnolia Gardens), and a 16-unit apartment complex (Cantrell Manor). HAMC has conducted Homebuyers Education services since 2001. In the 15 years it has offered counseling and Homebuyers Education, the agency has served more than 1,100 clients. Of those, approximately 550 clients completed counseling and approximately 270 clients became homeowners.  
[www.mingohousing.com](http://www.mingohousing.com)

**Kanawha Institute for Social Research & Action, Inc.**

Dunbar, WV

\$16,027.00 - Comprehensive Counseling

Established in 1993 by Ferguson Memorial Baptist Church, the Kanawha Institute for Social Research & Action, Inc. (KISRA) is a nonprofit organization that is motivated by faith to strengthen and heal West Virginia's families. KISRA's vision is a West Virginia with productive, engaged, and caring families in thriving communities. The mission of KISRA is to strengthen families. By offering programs in the areas of Health, Employment, Asset Development and Learning, KISRA empowers families and strengthens communities. The organization serves children, adults, and families through its headquarters in Dunbar and offices in Parkersburg, Beckley, and Winfield. KISRA staff serve more than 3,000 citizens in 20 counties annually. The KISRA Homeownership Program is an asset development initiative, along with financial fitness (including Individual Development Accounts) and business development, which includes micro-loans. The goal of the KISRA Homeownership Program is to turn area residents from renters to proud homeowners. To that end, the KISRA staff provides practical knowledge, guidance and support that equip the people in their community to do just that. KISRA also builds homes for low and moderate-income persons in three counties. The organization is a HUD-approved housing counseling agency and a certified Community Housing Development Organization. [www.kisra.org](http://www.kisra.org)

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

Kincaid, WV

\$19,863.00 - Comprehensive Counseling

Southern Appalachian Labor School (SALS) was established as a nonprofit organization 40 years ago. SALS's mission is to provide education, research, and linkages for working class and disenfranchised peoples in order to promote understanding, empowerment, and change. SALS is a HUD-approved housing counseling agency and a Community Housing Development Organization. SALS's services include homebuyer education, pre/post-purchase counseling, foreclosure prevention, delinquency/default counseling, rental counseling, homeless counseling, fair housing education, Energy Star education, and loan document review counseling. [www.sals.info](http://www.sals.info)

**Wisconsin**

**Movin' Out, Inc.**

Madison, WI

\$24,788.00 - Comprehensive Counseling

Movin' Out is a statewide, nonprofit 501(c)(3) housing organization that helps low-income households seeking housing solutions. Frequently, households have at least one household

member with a permanent disability. Movin' Out provides assistance to plan for safe affordable housing in a location that links them to community, work, supportive services, and their preferred activities and interests. Movin' Out's mission is to partner with people with disabilities and their allies to create and sustain community-integrated, safe, affordable housing solutions. Movin' Out offers information and referral to resources covering many housing issues, including homeownership, homeowner rehabilitation, rental, fair housing, and accessibility. Movin' Out helps low-income people purchase their own homes by providing tailored housing counseling and an individualized housing plan. For many homebuyers, Movin' Out can line up sources of down payment subsidies in the form of deferred loans. Movin' Out helps current homeowners plan accessibility, health, and safety modifications and provides funding to carry out the plan. Since 1996, more than 1,440 Wisconsin homeowners have received down payment assistant or home rehabilitation assistance. [www.movin-out.org](http://www.movin-out.org)

### **Tenant Resource Center**

Madison, WI

\$23,840.00 - Comprehensive Counseling

The Tenant Resource Center (TRC) is a nonprofit membership organization established in 1980 working for housing justice in Wisconsin. TRC empowers the community to obtain and maintain quality, affordable housing by providing information and referrals, education about rental rights and responsibilities, and access to conflict resolution. TRC's primary service is housing counseling for low-income tenants and homeless persons. TRC provides unbiased information on applying for and maintaining a safe, responsible tenancy, and makes referrals to local, state, and federal assistance and resources within a wide network of housing agencies, social services, and advocacy organizations. TRC also publishes books and brochures (in print and on their website) and offers group education sessions and housing law seminars to tenants, landlords, service providers, and law enforcement personnel throughout the state. In Dane County, TRC provides: referrals to financial assistance for eviction prevention; no-interest loans for security deposits; mediation services (including at eviction court); and lists of homeless shelters and transitional, affordable, and subsidized housing. TRC has the capability to counsel clients in English, Spanish, and Hmong, and free ASL interpretation is available to low-income clients upon request. [www.tenantresourcecenter.org](http://www.tenantresourcecenter.org)