

# Alabama

## **Jefferson County Housing Authority**

Birmingham, AL

\$19,643.00 – Comprehensive Counseling

The Jefferson County Housing Authority is a seventy-two year old, full service public housing authority. It was HUD-approved as a Housing Counseling Agency in 1994 and currently retains that much valued status. It administers 574 conventional public housing units, 1810 Housing Choice vouchers, and 500 Shelter-Plus Care certificates. Its mission is to provide safe, sanitary and secure housing and related self-sufficiency programs and services for the residents.

The Community and Resident Services programs offer Family Self-Sufficiency in Section 8 and Public Housing, a Section 8 voucher homeownership program, a Public Housing Service Coordinator program, and comprehensive housing counseling services for any resident of Jefferson County, particularly those with low or very low income status, and youth programs and services for residents ages 6-18. [www.Jeffcntyhousing.com](http://www.Jeffcntyhousing.com).

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

Birmingham, Alabama

\$13,738.00- Comprehensive Counseling

United Way of Central Alabama, Inc. (UWCA) (Grantee) was organized in 1923, a 501(c) (3) nonprofit corporation. Its 2012 campaign raised in excess of \$37.5 million to support health and human services in a five-county region of north-central Alabama that contains nearly one quarter of the state's population and the state's most densely populated city, Birmingham. The mission of UWCA is to increase the organized capacity of people to care for one another and to improve their community. The Community Planning and Initiatives division applies for, implements and manages all federal programs and establishes collaborative networks to address cross-cutting social issues. The Financial Stability Partnership provides housing counseling, financial literacy education, and free tax preparation for low-to-moderate income families in its mission to achieve: "Financial stability for all Alabamians." Individual Development Accounts are the cornerstone for individuals making below 200% of the federal poverty level to open matched savings accounts for home down-payments, secondary education, or small business capitalization. In 2012, 1,647 free tax returns were filed, with \$2,346,680 in total refunds, and, to date, in the IDA program 110 homes have been purchased, 80 students have paid educational expenses, and 29 small businesses have been capitalized, for a total of \$11.5 million in assets. More information can be found at [www.uwca.org](http://www.uwca.org) and [www.fspalabama.org](http://www.fspalabama.org).

## **Community Action Partnership of North Alabama**

Decatur, AL

\$20,012.00– Comprehensive Counseling

The Community Action Partnership of North Alabama (CAPNA) established in August 1965 and became a HUD-Approved Housing Counseling Agency in 1974. CAPNA is a result driven 501(c) 3 nonprofit that serves fifteen northern counties in the State of Alabama with housing de-

velopment experience in eleven other counties throughout the remainder of the state. The Partnership serves on average over 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/emergency services. The Partnership also provides local and national training and technical assistance services to nonprofits and various state administrations in Alabama, South Carolina, North Carolina, West Virginia, Michigan, and Utah.

<http://www.northalabamacommunities.org>

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

Florence, AL

\$14,476.00– Comprehensive Counseling

Incorporated March 19, 1965 Community Action Agency of Northwest Alabama has 48 years' experience in serving residents in Lauderdale, Colbert and Franklin Counties in the fight against poverty. The agency's mission is: "to empower low-income individuals, families and communities to achieve self-sufficiency through advocacy, resource mobilization and service delivery." All services are provided at no charge to the public. Services include: Comprehensive Housing Counseling, First-Time homebuyers education workshops, Family Development case management to work with individuals and families to become self-sufficient, parenting programs that work with women and men to become responsible nurturing parents, at-risk youth classes mentoring court-ordered youth, providing home weatherization to reduce energy consumption as well as for family health and safety, delivering hot meals 7-days a week for homebound elderly and disabled persons, and providing seeds/plants/fertilizer for over 900 families each spring to grow gardens. [www.caanw.org](http://www.caanw.org)

**Hale Empowerment and Revitalization Organization, Inc.**

Greensboro, AL

\$13,738.00– Comprehensive Counseling

Hale Empowerment and Revitalization Organization, Inc. (HERO) is a HUD-Approved Housing Counseling agency, an FHA-Approved Non-Profit, and a Community Housing Development Organization (CHDO). HERO is a Comprehensive Housing Counseling Agency serving five rural counties in the Alabama Black Belt (Hale, Greene, Perry, Marengo and Sumter Counties) as a Local Housing Counseling Agency.

Started in 1994 by community members that wanted a stronger community focused on families and family values; HERO has grown into a strong non-profit organization with an extensive grass roots network garnered over nearly two decades of service. HERO works to end poverty as a non-profit housing resource center, providing community resources, housing education and youth programming to support individuals seeking change.

HERO provides group and one-on-one housing counseling in a range of relevant areas. Activities are relevant to persons with disabilities and Limited English Proficiency, including: Education and counseling for housing pre-purchase, non-delinquency post-purchase, resolving mortgage delinquency, rental, shelter and services for homeless, and reverse mortgage counseling. HERO also offers services over the phone, through the Internet, home visits and in multiple languages to ensure those that are unlikely to use services are encouraged to do so.

<http://www.herohousing.org>

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

Huntsville, AL

\$14,107.00 Comprehensive Counseling

Community Action Partnership Huntsville/Madison & Limestone Counties, Inc. (CAP) was founded in 1965 as a private non-profit community action agency as defined and designated by the Economic Opportunity Act of 1964. CAP's broad mission for nearly 48 years, has been 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.

CAP's operations are located in north Alabama within Madison and Limestone counties, and the organization is administrated by a volunteer Board of Directors. The composition of the Board provides representatives from three major segments of the community: low-income residents, private sector organizations, and public officials. The Board's primary responsibility is to protect, enhance and fulfill CAP's mission.

Mission efforts are accomplished with resources provided by federal, state and local grants. Grant services and activities include child development and pre-kindergarten programs, household weatherization projects, housing counseling, emergency services, utilities assistance, energy conservation counseling, education/technical training counseling and employment information referrals. CAP's cooperation with public, private, and faith-based organizations promotes committed participation by residents that qualify for available services. <http://www.caa-htsval.org>

### **Mobile Housing Board**

Mobile, AL

\$21,119.00 – Comprehensive Counseling

Mobile Housing Board's (MHB) Housing Counseling Agency has served the citizens of south Alabama for more than two decades. MHB offers Comprehensive Housing Counseling services to a six-county area including Mobile, Baldwin, Clarke, Escambia, Monroe and Washington counties. Services provided include, but are not limited to, pre- and post-purchase homebuyer education, first-time homebuyers counseling, pre-rental and rental delinquency counseling, mortgage default, home improvements, rehabilitation, energy conservation, housing consumer education, home equity conversion mortgage ("HECM"), fair housing choice, lending and accessibility issues, and predatory lending counseling. [www.mhb.gov](http://www.mhb.gov).

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

Troy, Alabama

\$14,107.00 – Comprehensive

The Organized Community Action Program, Inc. (OCAP) is a private non-profit organization serving the seven rural counties of: Bullock, Butler, Covington, Crenshaw, Dale, Lowndes and Pike in south Alabama. 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 & Shelter, Low Income Home Energy Assistance Program (LIHEAP), Weatherization, Housing Preservation Grant and the Agency's Community Service Block Grant. This will give low and moderate income families an opportunity to experience homeownership. The Organized Community Action Program, Inc. has the capacity and ability to conduct a comprehensive Housing Counseling Program that will prove to be beneficial for the clients served through education and direct assistance on a one-on-one basis. More information can be found at [www.ocaptroy.com](http://www.ocaptroy.com).

### **Community Service Program of West Alabama Inc.**

Tuscaloosa, AL

\$20,750.00 - Comprehensive Counseling

Community Service Program of West Alabama is a private, non-profit 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 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 19 years. Additionally, CSP is a NeighborWorks® organization that is certified to conduct National Foreclosure Mitigation Counseling (NFMC). As a NFMC provider, CSP has provided mortgage delinquency prevention counseling services to more than 350 families in the Tuscaloosa Metro Area over the past five years.

The CSP Housing Counseling Program provides comprehensive housing counseling which is conducted by HUD-certified Housing Counselors with more than 5 years of experience. 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.

<http://www.cspwal.com/>

## Arizona

### **Desert Mission Neighborhood Renewal**

Phoenix, AZ

\$16,690.00 – Comprehensive Counseling

Desert Mission Neighborhood Renewal (DMNR), an affiliate of the John C. Lincoln Health Network, is a local, non-profit community development corporation dedicated to the revitalization of housing, businesses and neighborhoods in north Phoenix. DMNR was established in 1993 as a local community development corporation and has partnered with state, city and private entities to identify the housing infrastructure needs of the communities they serve. The core programs offered by the DMNR include neighborhood blight reduction, housing counseling (988 families counseled since 2009 and 281 homeowners created since 2009), owner-occupied home rehabilitation (completed 130 home rehabilitations to date), infill of affordable housing (developed 48 homes for low-income persons), as well as commercial development and redevelopment. DMNR is HUD approved to provide Pre-Purchase counseling and homebuyer education. <http://www.jcl.com/content/neighborhoodrenewal/default.htm>.

### **Take Charge America, Inc.**

Phoenix, AZ

\$15,952.00 – Comprehensive Counseling

Take Charge America, Inc. (TCA) a non-profit financial education, credit and housing counseling agency, helps consumers improve their financial futures through their customized and flexible services. Founded in 1987, TCA serves the residents of Maricopa County and in 2010 expanded its services to families in Coconino, Mohave, Pima, and Pinal, Yavapai, and Yuma counties, due to limited resources in these areas. Assistance includes pre-purchase, mortgage delinquency and default resolution, reverse mortgage, and financial management/budget counseling. TCA partners with the Arizona Department of Housing to assist consumers facing foreclosure and with other agencies to provide counseling and education. TCA offers free education including on line advice, workshops and personal finance tools. TCA created the Take Charge America Institute for Consumer Financial Education and Research (TCAI) at the University of Arizona. TCAI's mission is to develop research-based programs to improve financial literacy. For additional information visit its website at: <http://www.takechargeamerica.org>

### **Administration of Resources and Choices (ARC)**

Tucson, AZ

\$16,690.00 – Comprehensive Counseling

The Administration of Resources and Choice's (ARC) mission is to empower homeowners through comprehensive services and enable older adults and special needs persons to retain independence and dignity through reverse mortgage counseling, elder abuse services and crisis shelter. ARC became a HUD Approved Housing Counseling Agency in 1988, initially to provide Reverse Mortgage services. In 1996, ARC began its Elder Abuse and Elder Shelter programs. In 2008, ARC added Foreclosure Prevention to its menu of services due to funding from the State of Arizona, Pima County and HUD. ARC provides homeowner education, housing coun-

seling and reverse mortgage services from offices based in Phoenix, Tempe and Tucson. ARC has assisted thousands of homeowners to maintain homeownership through resolution of delinquency/default issues. In Tucson, ARC is a strong advocate for the quality of life of older adults through its Late-Life Domestic Violence and Elder Shelter services. ARC provides foreclosure prevention education in Pima and Maricopa Counties on a one-on-one, face-to-face basis. ARC is the only housing counseling agency in Arizona that performs both HECM and delinquency/default, in-home counseling for persons with disabilities and older adults as needed. <http://arc-az.org/>

**Family Housing Resources, Inc.**

Tucson, AZ

\$17,429.00 – Comprehensive Counseling

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

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

Yuma, AZ

\$17,059.00 – Comprehensive Counseling

The Western Arizona Council of Governments (WACOG) is a governmental nonprofit organization founded in 1971. Its mission is to stimulate, promote and develop human, natural, social and economic resources to their fullest potential in La Paz, Mohave and Yuma Counties. For over 40 years, WACOG has been dedicated to the health and well-being of people and communities. As the designated Community Action Agency for the region, WACOG provides comprehensive services to help vulnerable populations achieve their highest level of self-sufficiency and improve living conditions. WACOG focuses its efforts on alleviating the symptoms and obtaining poverty by helping people help their selves when they are in economic, social and/or education need. WACOG accomplishes this goal by 1) identifying the ever-changing community needs and mobilizing all available resources, 2) administering program which specifically address community needs, and 3) individual and systemic advocacy. WACOG's A Hand up Program provides one-on-once housing financing counseling in addition to educational workshops in the areas of Home Buying, Resolving/Preventing Mortgage Delinquency, Budgeting and Post Purchase Non-delinquency. [www.wacog.com](http://www.wacog.com).

## **Arkansas**

**Crawford-Sebastian Community Development Council, Inc.**

Fort Smith, AR

\$18,905.00 - Comprehensive Counseling

Organized in 1965, Crawford-Sebastian Community Development Council, Inc. (C-SCDC) 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-reliant living. This proactive community action agency extends valuable services including housing counseling to assist clients obtain affordable housing; homebuyer's down payment and closing cost assistance; pre-purchase; resolving/preventing mortgage delinquency or default; non-delinquency post purchase; rental; Self-Help housing to build 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 our carbon footprint; 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. C-SCDC is an incredibly proactive nonprofit 501(c) 3 corporation adjusting to current needs of those in need of assistance. [www.cscdcaa.org](http://www.cscdcaa.org)

### **Northwest Regional Housing Authority**

Harrison, AR

\$15,952.00 - 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 100 homes in the past 8 years. Northwest Regional has built USDA Rural Development affordable multifamily housing properties and currently manages 13 senior and multifamily affordable apartment complexes for other developers. Northwest Regional Housing Authority became a HUD approved Housing Counseling Agency March 25, 2010. Northwest Regional Housing Authority is approved to counsel clients on Mortgage Delinquency and Default Resolution Counseling, Fair Housing Assistance, Homebuyer Education Programs, Money Debt Management, Pre-purchase Counseling, Predatory Lending, Home Improvement and Rehabilitation Counseling, Loss Mitigation, Post Purchase Counseling and Renters Assistance Counseling. [www.nwregionalhousing.org](http://www.nwregionalhousing.org)

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

Jonesboro, AR

\$18,167.00 - Comprehensive Counseling

The JURHA Housing and Community Development Organization (JURHA HCDO) is a component non-profit unit of the Jonesboro Urban Renewal and Housing Authority (JURHA), sharing a common Board of Directors, management staff, mission statement and policies. JURHA HCDO was created for the development of cooperative neighborhood and community revitalization programs including direct housing development and housing supportive services, housing counseling, community resource referrals, and technical assistance service. JURHA HCDO received HUD approval as a Housing Counseling Agency as of January 31, 2007. The services provided include counseling in Financial Management/Budget, Mortgage Delinquency and Default Resolution, Pre-Purchase, Rental Housing, and Fair Housing; workshops regarding Financial Budgeting and Credit, Predatory Lending, Non-Delinquency Post Purchase, and Pre-Purchase Home-buyer Education. The JURHA HCDO Housing Counseling Agency offers a "Mortgage Ready" program to enable individuals who may not be ready for a mortgage loan pre-approval to commit to a plan to become mortgage ready within 3-24 months. Certified Staff has provided Housing Counseling Services to the residents of Northeast Arkansas since November, 2004.

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

## **Better Community Development, Inc.**

Little Rock, AR

\$13,000.00 - Comprehensive Counseling

Better Community Development, Inc. is a 501 (c) 3 faith-based organization that's been in operation since 1981. The organization has always been involved in direct contact with the low to moderate income disadvantaged population in the mid-town of the city of Little Rock, AR. Our programs literally expanded across the state and in other parts of the country. The organization's motto is "rebuilding lives and restoring communities." The services provided are pre-purchase and resolving/preventing mortgage delinquency or default counseling, substance abuse treatment, after school programming for youth, emergency shelter and supportive housing for persons with disabilities. We quickly realized that in our programs designed to increase skills and income was an outcome of the Job Readiness program and supportive housing programs. The participants were getting jobs or better paying jobs with the improved skills. As self-sufficiency increased with the numbers served home ownership ideas increased and became personal goals of persons that thought owning their home was never in their futures. In order to assist the participants in achieving their goals our focus needed to expand into providing housing services and affordable housing to this hard to serve community so they too would have access to affordable housing and the necessary skills to obtain and retain housing. [www.bcdinc.org](http://www.bcdinc.org).

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

Russellville, AR

\$20,750.00 - 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. We also offer Homebuyer Education, Post-Purchase Education, and Financial Education Classes in both English and Spanish and will continue to expand our course offerings. UHDC is a 501(c) 3 corporation organized under the direction of a community-based board of directors with a mission to promote adequate and affordable housing, economic opportunity and a suitable living environment, free from discrimination. UHDC offers a full range of housing-related services from rental assistance, multi-family housing, pre-purchase, resolving/preventing mortgage delinquency or default, non-delinquency post purchase, homeless counseling, and new home construction, to weatherization and several different homeowner rehabilitation programs. UHDC chartered with NeighborWorks® America in 2002. Helping others to meet their housing needs is a way of life at UHDC. <http://www.uhdchousing.org>

## **California**

### **Consumer Credit Counseling Service of Kern & Tulare Counties**

Bakersfield, CA

\$19,274.00 – Comprehensive Counseling.

Consumer Credit Counseling Service of Kern & Tulare Counties (CCCS) is a non-profit agency that has served the local community for over 46 years. CCCS serves over 3000 clients each year. CCCS is a member of the National Foundation for Credit Counseling. As a HUD certified counseling agency, CCCS offers pre-purchase, mortgage delinquency/default, post-purchase, rental, and homeless counseling/ education. They are independently accredited by the Council on Accreditation for Children and Family Services (COA) and are members of the Better Business Bureau. They are registered with the California Department of Corporations and compliant with all applicable laws governing credit-counseling agencies.

CCCS offers financial, housing counseling and education services that provide options and solutions for its clients. It specializes in the areas of confidential credit, housing and financial management counseling as well as budgeting, and homebuyer education programs. CCCS offers Personal Credit Report Reviews, Self-study Personal Finance Education and Identity Theft education, and bankruptcy counseling. CCCS offers advice and solutions for each client's unique financial situation from how to remove inaccurate information from credit reports, to comprehensive one-payment debt repayment plans. [www.californiaccs.org](http://www.californiaccs.org).

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

Emeryville, CA

\$814,488.00 – Comprehensive Counseling

NID-HCA is a HUD approved National Intermediary and it was founded in 1985 as an independent affiliate of the National Association of Real Estate Brokers (NAREB) which was founded in 1947 and is the oldest and largest minority real estate trade association in the nation. NID-HCA delivers housing counseling and education services through its 33 local branches, to minority communities in urban and suburban areas throughout 15 states in the country, under the HUD Housing Counseling Program. NID-HCA brings together clients, faith based groups, community service groups and real estate professional organizations to prepare communities with the education and resources to obtain fair, decent and affordable rental housing and homeownership opportunities and create sustainable tenancy, homeownership and build intergenerational and community wealth. NID-HCA programs seek to combat predatory and discriminatory practices that disproportionately impacts minority communities and compromises quality of life due to unequal housing opportunities. The agency website(s) are [www.nidonline.org](http://www.nidonline.org) and [www.makingyourhomeaffordable.org](http://www.makingyourhomeaffordable.org).

**Housing Authority City of Fresno**

Fresno, CA

\$20,750.00 – Comprehensive Counseling

The Housing Authority City of Fresno (HACF) has offered comprehensive housing counseling services to residents of the City and County of Fresno since 1995, and expanded the jurisdiction to include the City and County of Madera. The primary objectives are to improve financial literacy, expand homeownership opportunities, improve access to affordable housing units and preserve existing homeownership. HACF provides one on one counseling, group education workshops, and outreach through media and community partners for the following services: Pre-purchase/Home Buying, Non-Delinquency Post-Purchase, Mortgage Delinquency or Default – Preserves homeownership through foreclosure intervention services, Rental Counseling, Mortgage Scams Awareness and Reporting, Shelter or Services for the Homeless.  
<http://www.fresnohousing.org>

**The Tri-Valley Housing Opportunity Center**

Livermore, CA

\$17,059.00 - Comprehensive Counseling

The Tri-Valley Housing Opportunity Center is a HUD approved housing counseling agency serving the Tri-Valley communities of Danville, Dublin, Livermore, Pleasanton, San Ramon and the surrounding region offering clients unbiased information to guide them through the complex process of home-seeking, home-buying, or saving the home they own. The Center is a locally based nonprofit 501(c) (3) dynamic organization focused on strengthening the financial wellbeing of its clients. It doesn't represent any particular city, developer, financial or real-estate entity, but instead builds local partnerships with these key institutions. These partnerships have led to successful service delivery for over 10,000 clients, including 175 homebuyers, 758 households

completing financial education and 615 households receiving free tax preparation. During fiscal year 2012, The Tri-Valley Housing Opportunity Center served 232 clients. <http://www.tvhoc.org>

### **Operation HOPE, Inc. (HOPE)**

Los Angeles, CA

\$220,611.00– Comprehensive Counseling

The purpose of Operation HOPE, Inc. (HOPE) is to eliminate poverty in our lifetimes by providing opportunities for economic growth and financial stability to low- and moderate-income individuals and families. The mission of HOPE is to expand economic opportunity in underserved communities through financial dignity empowerment programs. HOPE has provided housing counseling and foreclosure prevention programming and other financial empowerment services for 21 years. HOPE's housing services (all provided free of charge) include Pre-purchase One-On-One Counseling, Homebuyer Education Workshops, Foreclosure Prevention One-On-One Counseling and Workshops. [www.operationhope.org](http://www.operationhope.org)

### **Pacific Community Services, Inc.**

Pittsburg, CA

\$14,107.00 - Comprehensive Counseling

Pacific Community Services, Inc. (PCSI) provides housing counseling, affordable housing development, and cultural development services to communities in Contra Costa, Solano, and Napa counties, California. Founded in 1979, over the past 34 years, PCSI has provided these services to approximately 40,000 households and individuals who would otherwise have had limited access to assistance due to limited financial resources, limited English language proficiency, or disabilities.. The mission of PCSI is to provide non-profit housing counseling services, develop low and moderate-income housing and promote the development of communities that are economically, culturally and environmentally healthy. PCSI's housing counseling services include homebuyer pre-purchase counseling and education, homeowner post-purchase counseling and education, mortgage default and delinquency counseling, tenant counseling, fair housing counseling, and homeless services and resources counseling. Over its more than three (3) decades of service, PCSI has had a major impact on the lives of both its clients and other members of the communities it serves by providing affordable housing directly and through its comprehensive housing counseling services. Fiscal year 2012, PCSI served 1,176 clients. [www.pcsi.org](http://www.pcsi.org)

### **Project Sentinel**

Redwood City, CA

\$14,476.00 – Comprehensive Counseling

Project Sentinel was founded in 1971 and separately incorporated as an organization in 1991, becoming a HUD-certified Comprehensive Housing Counseling agency since 1992. The agency's mission is to “**develop and promote fairness and equality of housing for all persons and to advocate peaceful resolution of disputes for community welfare and harmony.**” It currently serves the counties of San Mateo, Santa Clara, Stanislaus, and South Alameda. Its twenty-two direct service providers work from five offices providing workshops, one-on-one housing counseling, trainings, mediation, and fair housing enforcement. Project Sentinel provides educa-

tion and counseling to first time homebuyers, homeowners who are in fear 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 a leading advocate for victims of housing discrimination and predatory housing practices. To expand the impact of its services, Project Sentinel teams with 20 community-based agencies. It publishes a housing advice column in newspapers throughout Northern California, makes public presentations and provides media interviews. [www.housing.org](http://www.housing.org).

**Community Housing Development Corporation (CHDC) of North Richmond**

Richmond, CA

\$19,274.00 - Comprehensive Counseling

Community Housing Development Corporation (CHDC) of North Richmond supports comprehensive housing counseling services to residents of Contra Costa County, Solano County and Alameda County, California. CHDC's mission is to create and sustain vibrant communities that make a positive impact in people's lives by providing high quality affordable housing and neighborhood services. Founded in 1990, CHDC assists low-income neighborhoods and households through rental and homeownership development, housing counseling and financial literacy, property management, environmental safety, energy efficiency, and community building. CHDC became a HUD Certified Housing Counseling Agency in 2005 and has served an estimated 6,000 households, about 90% of which are low or very low income. At least 700 of these households have become successful homeowners with sustainable purchases, while others improved their family's economic security, avoided foreclosure and preserved assets, or benefited from CHDC's quality affordable rental opportunities, and resident services programs. During Fiscal Year 2012, CHDC of North Richmond served 1,086 clients. [www.chdcnr.org](http://www.chdcnr.org)

**Fair Housing Council of Riverside County, Inc.**

Riverside, CA

\$16,321.00 - Comprehensive Counseling

FHCRC has been providing services to this population since 1992, and has established a very positive and cooperative working relationship with local governments throughout the county. The cities of Corona, Riverside, Moreno Valley, Perris, Palm Springs, along with the unincorporated areas of Riverside County, have expressed their confidence in the ability of FHCRC to deliver necessary services by contracting with the agency. Education, outreach and private enforcement activities on housing discrimination and lead-based paint prevention are conducted in each of these jurisdictions. The agency collects data on its services on a daily basis and provides monthly, quarterly and annual statistical reports to each of the jurisdictions previously noted. In 1998, FHCRC became a HUD approved housing counseling agency.

Over the past twenty-four years, the agency has participated on various local government and community committees. A representative of the FHCRC serves on Riverside County's Housing Technical Advisory Committee. This committee reviews and makes recommendations on housing policies to the Riverside County Board of Supervisors. FHCRC updates community and faith groups on the committee's progress and seeks input on certain housing policy proposals. Since 2000, FHCRC has worked with the U.S. Department of Housing and Urban Development

and conducted homebuyer fairs, workshops, training and other home buying events.  
[www.fairhousing.net](http://www.fairhousing.net)

**Springboard Nonprofit Consumer Credit Management, Inc.**

Riverside, CA

\$324,773.00 – Comprehensive Counseling

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

**Mission Economic Development Agency**

San Francisco, CA

\$20,750.00 - Comprehensive Counseling

For over 38 years, the Mission Economic Development Agency (MEDA) has been dedicated to achieving economic justice for San Francisco’s low- to moderate-income Latino families through asset development. Asset development is defined as the process of encouraging and supporting individuals and families to develop, accumulate and manage personal, social and material (especially financial) assets. This includes the startup and expansion of microenterprise and small business ventures. In the long-term, we envision generations of Latino families that, inspired by the past and present life of the Mission District, are a part of vibrant, diverse, proud and forward-thinking communities in which residents own their homes and businesses, and are actively engaged in the civic and political life of their neighborhoods and the institutions that affect their lives. We see these families as having sufficient assets to provide them and future generations with the opportunity to call San Francisco their permanent home.

MEDA provides first-time homeownership counseling services to San Francisco residents and microenterprise technical assistance to entrepreneurs. Building on the organization’s forty of experience in community economic development, MEDA works to increase access to affordable homeownership for low- and moderate- income families. During the period of October 1, 2011-

September 30, 2012, MEDA served 469 households through homebuyer and foreclosure intervention workshops, while 534 households received one-on-one counseling.

Website: [www.medasf.org](http://www.medasf.org)

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

Santa Ana, CA

\$14,476.00 - Comprehensive Counseling

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

Responding to over 5,400 requests for its free services annually, FHCOC primarily assists lower-income residents of Orange County through a combination of fair housing education, counseling and enforcement, landlord-tenant counseling, foreclosure prevention counseling and HUD-approved housing counseling. For more than 47 years, the Fair Housing Council has diligently worked to help Orange County residents, of diverse incomes and backgrounds, to find or offer and to obtain or provide housing, to stay in their homes, or to resolve housing-related problems.

Web site: <http://www.fairhousingoc.org>

**Rural Community Assistance Corporation (RCAC)**

West Sacramento, CA

\$466,002.00 – Comprehensive Counseling

RCAC opened more than 35 years ago to help preserve and develop affordable housing options for the rural poor. RCAC's mission is to provide the technical assistance, training and financing needed for a rural community to achieve its goals and visions. RCAC is a HUD-approved national housing counseling intermediary. Through this intermediary role, RCAC strives to restore the American Dream to its original intent in which 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 quality housing counseling services. Clients can then use this valuable information to plan for a more secure future. RCAC achieves its mission through multiple programs such as Mutual Self-Help Housing, National Foreclosure Mitigation Counseling and Keep Your Home California. RCAC's service area is in 15 Western states including Colonias and tribal areas. Housing technical assistance, training and financing is provided to numerous nonprofit organizations and state and federal agencies. [www.rcac.org](http://www.rcac.org)

## Colorado

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

Denver, CO

\$372,528.00 – Comprehensive Counseling

The Colorado Housing and Finance Authority (CHFA) has been in existence since 1973, and is a self-sustaining public enterprise with a mission to finance the places where people live and work in Colorado. CHFA strengthens communities by making loans to low and moderate income homebuyers, affordable multifamily rental housing developers, and small and medium sized businesses. CHFA also provides education and technical assistance about affordable housing and economic development. It does all of this through a network of private, nonprofit and public partners such as banks, developers and local governments. <http://www.chfainfo.com/>

### **Northeast Denver Housing Center**

Denver, CO

\$19,643.00 – Comprehensive Counseling

Northeast Denver Housing Center (NDHC) is a Colorado-based, non-profit corporation founded in 1982 that provides community development through program enriched real estate/housing and economic development. Its mission is to create sustainable, healthy housing opportunities for underserved households through outreach, education and housing development.

NDHC has served the community for the past 30 years as a HUD Approved Housing Counseling Center in partnership with the local government and private sector. Its services include counseling and case management services to assist clients in making informed decisions to achieve their goals. NDHC's housing counseling program has served over 9,000 households over the last 30 years as the primary agency serving metropolitan Denver in general and the northeast quadrant in particular.

NDHC develops real estate, providing opportunities to buy or rent affordable housing. NDHC has developed over 800 units of affordable housing since its inception.

NDHC has taken a leadership position in integrating HUD *Healthy Homes* principles in its housing production. Its programs include: housing counseling/education, lead hazard control, asthma trigger reduction and green building design. [www.nedenverhousing.org](http://www.nedenverhousing.org)

## Connecticut

### **Bridgeport Neighborhood Trust**

Bridgeport, CT

\$17,798.00 - Comprehensive Counseling

Bridgeport Neighborhood Trust (BNT) was Incorporated in 1986 as a 501 (c) (3) organization and designated by the City of Bridgeport and the State of Connecticut as a Community Housing Development Organization. BNT's mission is to LEAD, EMPOWER, and CHANGE Bridgeport

neighborhoods, improving the quality of life through affordable housing opportunities. BNT fulfills its mission by creating affordable, safe, and healthy housing opportunities for low-income families and providing access to homeownership through its Homeownership Counseling Program. The agency's programs are designed to strengthen Bridgeport communities and create choice neighborhoods where people want to live. BNT strongly values cultural diversity with a staff that matches the diversity of Bridgeport's residents.

Since 2000, BNT's Homeownership Counseling Program has served over 1,804 residents, helping over 472 families obtain their goal of homeownership. BNT is committed to educating low and moderate income families on the advantages of owning a home as a way to build economic stability and wealth, and sees this work as integral to strengthening Bridgeport both socially and economically. In 2012, BNT provided services to 610 individuals, 71 of whom purchased a home with an additional 32 under contract to purchase or pre-approved. Housing Counseling Services were provided to over 500 households during HUD Fiscal Year 2012. [www.bntweb.org](http://www.bntweb.org).

### **Connecticut Housing Finance Authority**

Rocky Hill, CT

\$139,869 - 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 128,600 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.

Over the past 5 HUD fiscal years, CHFA's housing counseling agencies counseled over 33,000 clients, as follows: 2008 HUD fiscal year – 5,005 clients, 2009 HUD fiscal year - 8,282 clients, 2010 HUD fiscal year - 7,173 clients, 2011 HUD fiscal year - 4,738 clients and 2012 HUD fiscal year – 7,826 clients. Over the past 5 years, averages of 6,600 households have obtained housing counseling services. [www.chfa.org](http://www.chfa.org).

## **Delaware**

### **Delaware State Housing Authority**

Dover, Delaware

\$91,722.00 – 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. As a Public Housing Authority, DSHA also receives funding from HUD to build, own and operate public housing in Kent and Sussex counties, two of Delaware's three counties. More information on DSHA can be found at [www.destatehousing.com](http://www.destatehousing.com).

## **District of Columbia**

### **Housing Counseling Services, Inc. (HCS)**

Washington, DC

\$16,690.00 - Comprehensive Counseling

Housing Counseling Services, Inc. is a private non-profit agency founded in 1972 and an HUD-approved agency since 2003 with services designed to ensure full access to serve the public in Metropolitan DC, Northern VA and suburban MD. 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 and also provides special assistance to the disabled, elderly, immigrant and other special needs populations. HCS' staff is highly experienced and multilingual which 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

\$374,990.00-Comprehensive Counseling

Founded in 1999, the National CAPACD has been a HUD-approved agency since April 2010. The agency is dedicated to meeting the needs of low income Asian Americans and Pacific Islanders (AAPI). Its mission is to be a powerful voice for the unique community development needs of AAPI communities and to strengthen the capacity of community-based organizations to create neighborhoods of hope and opportunity. They are a member-based network of organizations from across the country joined together by a shared commitment to equity and social justice. They come 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. Beginning with 16 founding organiza-

tions, they now have over 100 members in more than 25 metropolitan areas across the country in over 17 states. The services provided by its members to their local communities/regions include 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/asset building programs, financial education/housing counseling programs, social services and other programs designed to enhance the lives of those in the neighborhoods or communities the organizations serve. Additional information on National CAPACD is available at: [www.nationalcapacd.org](http://www.nationalcapacd.org)

### **National Council of Age (NCOA)**

Washington, D.C.

\$485,264- Comprehensive Counseling

Founded in 1950, National Council on Aging (NCOA) is a 501(c) (3) non-profit service and advocacy organization whose mission is to improve the lives of millions of older adults, especially those who are vulnerable and disadvantaged ([www.ncoa.org](http://www.ncoa.org)). NCOA works with thousands of organizations across the country to help seniors find jobs and benefits, improve their health, live independently, and remain active in their communities.

NCOA was approved as a Home Equity Conversion Mortgage (HECM) Counseling Intermediary in 2006 and began its Reverse Mortgage Counseling Services (RMCS) Network in 2007. NCOA was awarded its first HUD Housing Counseling grant in 2008, and was listed as a national HECM Counseling Intermediary in 2009.

Over the past five years, NCOA has provided reverse mortgage counseling to over 26,000 older homeowners. The RMCS Network brings together counselors that are experts in assisting financially vulnerable seniors from Area Agencies on Aging, Aging and Disability Resource Centers, housing counseling agencies, and a debt management counseling agency.

In 2011, NCOA began offering Reverse Mortgage Property Charge Loss Mitigation Counseling (PCLM) to borrowers in default. To date, NCOA has provided PCLM assistance to over 3,500 borrowers. NCOA also provides technical support for the Reverse Mortgage Counselor Toolkit website, which enables all reverse mortgage counselors to access the mandated Financial Interview Tool and Benefits Checkup. [www.ncoa.org](http://www.ncoa.org)

### **National Community Reinvestment Coalition**

Washington, DC

\$1,920,273.00 – Comprehensive

\$903,955- Training

The National Community Reinvestment Coalition (NCRC) was formed in 1990 by national, regional, and local organizations to develop and harness the collective energies of community reinvestment organizations from across the country. Today, NCRC is an association of more than 600 community-based organizations that work to increase the flow of private capital into traditionally underserved communities and to promote access to basic banking services in order to create and sustain affordable housing, job development and vibrant communities for America's working families. NCRC 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 routinely testifies before the U.S. Congress, and meets with the leadership of banking and lending regulatory agencies, expert commentary on national television, and research and policy papers that have been cited in hundreds of newspapers in the US. NCRC's Housing Counseling Network provides comprehensive services, including pre-purchase, mortgage delinquency and default, non-delinquency post purchase, rental housing, shelter and homeless services, and reverse mortgage counseling. As of March 2013, HCN has served 57,000 clients. More information on NCRC can be found at [www.ncrc.org](http://www.ncrc.org).

**National Foundation for Credit Counseling, Inc.**

Washington, DC

\$ 1,511,041.00 – Comprehensive Counseling

The National Foundation for Credit Counseling (NFCC), founded in 1951, is the nation's largest and longest serving national 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. NFCC Members annually help more than three million consumers through close to 720 community-based offices nationwide. For free and affordable confidential advice through a reputable NFCC Member, call (800) 388-2227, (en Español (800) 682-9832) or visit [www.nfcc.org](http://www.nfcc.org).

**Neighborhood Reinvestment Coalition, dba NeighborWorks<sup>®</sup> America**

Washington, DC

\$2,779,067.00 – Comprehensive

\$1,096,045.00 - Training

NeighborWorks America is a congressionally chartered nonprofit organization established in 1978 to promote reinvestment in older neighborhoods. In the 35 years since then NeighborWorks America has grown to include 238 local NeighborWorks affiliates serving 4,500 communities nationwide, about a third of which are rural. Its mission is to “create opportunities for people to live in affordable homes, improve their lives and strengthen their communities.” 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. Its sub grantees 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. More information on NeighborWorks America can be found at [www.nw.org](http://www.nw.org).

**The National Council of La Raza**

Washington, D.C.

\$1,224,655.00-Comprehensive Counseling

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 Ameri-

cans. Through its network of nearly 300 affiliated organizations, NCLR reaches millions of Hispanics each year in 41 states, Puerto Rico, and the District of Columbia. To achieve its mission, NCLR conducts applied research, policy analysis, and advocacy, providing a Latino perspective in five key areas – assets/investments, civil rights/immigration, education, employment and economic status, and health. In addition, it provides capacity-building assistance to its Affiliates who work at the state and local level to advance opportunities for individuals and families.

Founded in 1968, NCLR is a private, nonprofit, nonpartisan, tax-exempt organization headquartered in Washington, DC. NCLR serves all Hispanic subgroups in all regions of the country and has operations in Chicago, Los Angeles, New York, Phoenix and San Antonio.

The NCLR Homeownership Network (NHN) is comprised of 50 affiliated organizations. Each NHN affiliate is an independent 501(c) (3) organization and is selected for incorporation based on its ability to implement NCLR's homeownership program model, organizational infrastructure, and client demand for bilingual, bicultural services in the community. [www.nclr.org](http://www.nclr.org).

### **University Legal Services (ULS)**

Washington, DC

\$16,321.00 - Comprehensive Counseling

University Legal Services (ULS) is a private, non-profit, 501(C)(3) corporation located one block from the H Street corridor in Northeast Washington, and is the primary provider of legal and non-legal advocacy services for all people with disabilities in the District of Columbia. For over a decade, ULS has contracted with HUD to provide first time homebuyer counseling and loss mitigation counseling for those at risk for foreclosure. Through the years, supported by the HUD and DHCD grants, ULS has helped over 38,000 people obtain their goal of homebuyer education, homeownership, home rehabilitation, a stabilized rental situation in affordable and accessible housing, improvement in credit through credit counseling, avoidance of foreclosure by negotiation with lenders, and saving their homes from predatory lenders. ULS has other contracts with D.C. Department of Housing and Community Development (DHCD), some of which they have had for nearly thirty years. Through the years, supported by the HUD and DHCD grants, ULS has helped over 38,000 people obtain their goal of homebuyer education, homeownership, home rehabilitation, a stabilized rental situation in affordable and accessible housing, improvement in credit through credit counseling, avoidance of foreclosure by negotiation with lenders, and saving their homes from predatory lenders. They have been a HUD-approved Housing counseling agency since September 2003. [www.uls-dc.org](http://www.uls-dc.org).

## **Florida**

### **Homes In Partnership, Inc.'s (HIP)**

Apopka, Florida

\$15,214.00 - Comprehensive Counseling

Homes In Partnership, Inc.'s (HIP) mission is to provide low-income families with safe, decent, affordable housing and to improve economic conditions within the communities we serve. Since 1975, HIP has provided over 3,500 families in Orange, Lake, and Sumter counties with single-family housing through our Mutual Self-Help Housing Program.

To ensure participation goals are met, homebuyers work in groups under the direction of construction supervisors who are on site to assist with and monitor their “sweat equity” requirements. The supervisors coordinate the work efforts of the homebuyer and subcontractors, as well as volunteers and community-service workers. By working together towards the common goal of home-ownership, these groups bond as friends and neighbors and communities are strengthened.

Education and counseling services are offered through HIP’s HUD-certified housing counseling program, in order to help qualify applicants interested in participating in the program, to obtain government-subsidized mortgage loans. Clients involved in credit counseling attend workshops and meet with counselors on an individual basis. Information on predatory lending is strongly emphasized in counseling and home buyer education classes. Each home buyer receives a series of pre-purchase counseling classes, workshops during construction, and post-purchase counseling classes. Workshops and seminars are conducted in group settings as well. HIP’s counseling classes meet the guidelines of local government for certifying homebuyers for down-payment assistance through SHIP, CDBG, and other programs. [www.homesip.org](http://www.homesip.org)

**Manatee Community Action Agency, Inc.**

Bradenton FL

\$16,321.00 - Comprehensive Counseling

Manatee Community Action Agency, Inc. is a 501(c) (3) agency organized to combat poverty in Manatee, Hardee, Sarasota, 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. The mission of MCAA is “Helping people, changing lives in our community through education, partnerships, and the delivery of quality services” which is forwarded by a fifteen member Board of Directors that is unique in its tripartite composition 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 through a certified HUD housing counselor since the early 1970’s. Currently, one full-time counselor and one part-time counselor are employed to provide housing counseling services and together have sixteen years of combined experience. The counselors address 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. During FY 2012, MCAA counseled 190 clients. [www.manateecaa.org](http://www.manateecaa.org).

**Tampa Bay Community Development Corporation**

Clearwater FL

\$19,274.00 Comprehensive Counseling

Tampa Bay Community Development Corporation (CDC) is a private non-profit organization which was incorporated in 1982 with a mission to “promote homeownership opportunities to low

and moderate income households in the Tampa Bay area”. The CDC is a HUD-approved Housing Counseling Agency (accredited since 2002), and a NeighborWorks America Chartered Member (since September 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 Non-Profit agencies that do Full Cycle Lending. In 1994, Tampa Bay CDC began offering homebuyer education workshops, one-on-one pre-purchase and post-purchase counseling through its newly established Homebuyers Club (HBC). The mission of the HBC is to “provide individualized housing counseling services with the benefits of long-term support for Clients who wish to achieve homeownership”. In 1999, Tampa Bay CDC was selected by Pinellas County Housing Finance Authority to create a foreclosure prevention program and in April 2008, Tampa Bay CDC became part of the National Foreclosure Mitigation Counseling Program (NFMCP). Tampa Bay CDC also administers Down payment Assistance Programs on behalf of local funding sources.

Tampa Bay CDC offers programs statewide, and to date, these comprehensive counseling and educational services have benefitted over 29,000 residents of the State of Florida. During FY 2012 they counseled 1841 clients. [www.tampabaycdc.org](http://www.tampabaycdc.org)

### **Crisis Housing Solutions**

Davie, Florida

\$14,845.00 - 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 1,400 families. Community collaboration has been integral to these outcomes. In 2010, CHS officially began offering services as a HUD Local Housing Counseling Agency, including mortgage delinquency/default counseling, first-time homebuyer assistance and general homelessness services. In 2011, it launched the Community Stabilization Initiative whereby foreclosed homes are acquired and rehabbed. This helps stabilize neighborhoods and the homes are used as a new source of affordable housing for low-to-moderate income families. [www.crisishousingsolutions.org](http://www.crisishousingsolutions.org)

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

Daytona Beach, FL

\$18,167.00 - Comprehensive Counseling

Mid-Florida Housing Partnership (MFHP), Inc. was formed in 1989 to address the needs of low income households to access and retain affordable housing and to address economic upward mobility for residents of Volusia County. It has since expanded to Flagler County. MFHP provides rental housing to low income clients as well as constructing homes for disabled clients to serve as permanent rental units.

The housing counseling program consists of pre-purchase, homebuyer education, delinquency, default, post-purchase and foreclosure counseling. It provides on a monthly basis, courses in financial literacy, foreclosure prevention, and budget and credit counseling. [www.mfhp.org](http://www.mfhp.org)

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

Daytona Beach, Florida

\$13,738.00 - Comprehensive Counseling

CFCDC is a non-profit 501 (c) (3) organization that was founded in 1982 to serve low and moderate-income persons. CFCDC's principal service areas include six counties: Volusia, Flagler, Brevard, Putnam, St. John's, and Seminole. The organization is located within Volusia County.

CFCDC's mission is to provide affordable housing opportunities, stimulate investment in stagnant or declining communities to improve the quality of life for low to moderate income people. We currently offer a variety of community services, for instance:

We develop infill housing in each of our target communities. This program provides homeownership opportunities to lower income persons. Qualified buyers may receive down payment and closing cost assistance from government-funded programs. CFCDC will arrange for pre-construction financing, coordinate administrative and construction activity and convert your pre-construction financing to permanent financing to create an affordable mortgage.

We also have several below market –rate rental houses and apartments available throughout CFCDC's service areas to persons who are low to moderate income.

CFCDC provides clients with pre-purchase counseling, credit counseling and loss mitigation counseling services. CFCDC also counsels clients and develops strategies to assist borrowers in default in retaining their homes.

CFCDC provides comprehensive home ownership training to potential first-time homebuyers. General topics include; assessing readiness, understanding credit, shopping for a home, home maintenance and household budgeting. CFCDC staff members are certified by HUD to facilitate this training.

**New Visions Community Development Corporation (NVCDC)**

Ft. Lauderdale, FL

\$20,381.00 – Comprehensive Counseling

New Visions Community Development Corporation (NVCDC) was founded in 1997 under the leadership of Dr. C.E. Glover, Senior Pastor of Mount Bethel Baptist Church of Ft. Lauderdale, Florida. NVCDC was created to assist the very low to moderate-income residents of Broward County in obtaining decent, safe, and affordable housing. NVCDC, a HUD Certified Housing Counseling Agency as well as a certified Community Housing Developer Organization, facilitates homeownership and financial literacy workshops to prepare, educate, and inform first-time homebuyers and those who are interested in homeownership. To date, New Visions CDC has developed or co-developed over 151 homes, rehabilitated existing homes to HUD standards,

helped over 4,500 individuals realize the dream of homeownership and has assisted well over 15,000 individuals through their financial and homeownership counseling programs. Services offered include: Pre and Post Purchase Housing Counseling; Green Communities Energy Star Builder; Foreclosure and Default Prevention Counseling; Rental Counseling; Bankruptcy and Financial Counseling; Down Payment and Closing Cost Assistance Programs.

**Lee County Housing Development Corporation (LCHDC)**

Ft. Meyer, Florida

\$18,536.00 - Comprehensive Counseling

Lee County Housing Development Corporation was incorporated in 1991 and received final 501(c) (3) status in 1992 and has been in continuous operation since. LCHDC 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, and housing counseling. An additional purpose of the corporation shall be 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 the Community Land Trust. Lee County HDC provides the following counseling services: pre purchase/home buying, financial education, post purchase foreclosure prevention/intervention, and credit counseling services. They have been a HUD approved Housing Counseling Agency since March 2008. In Fiscal Year 2012 they served over 322 clients. LCHDC web address is [www.LeeCountyhdc.org](http://www.LeeCountyhdc.org)

**Black Bottom Springfield Human Development Corp. dba St. Joseph Homeownership**

Jacksonville, Florida

\$16,690.00 - Comprehensive Counseling

St. Joseph Homeownership Ministry (*SJHM*) is a subsidiary of Black Bottom/Springfield Human Development Corporation (BBSHDC) that provides education and counseling for current and prospective tenants and homeowners. BBSHDC was founded in 1997 and has facilitated several afterschool youth programs. In 2008, BBSHDC entered a new realm by creating St. Joseph Homeownership to meet the needs of the mortgage/real estate debacle. SJHM's genesis is based on the belief that more knowledge increases the consumer's ability to ascertain what is most appropriate for their household. Therefore, their mission is *to empower individuals through knowledge, using precepts and examples, so they can make sound financial decisions in homeownership*, as well as tenancy. The agency became a local HUD-approved housing counseling agency in January 2013.

As BBSHDC-St. Joseph Homeownership enters its fifth year of affordable housing service, it continues to provide professional, informative, effective, and supportive assistance. Information is disseminated via group education and individual counseling sessions, in the following areas: Pre-purchase, Post-purchase, Home Preservation/Foreclosure Intervention, Financial Fitness/Recovery, Rental Counseling, and Tenancy. More information on BBSHDC-St. Joseph Homeownership may be found by visiting [www.sjhblackbottom.com](http://www.sjhblackbottom.com).

### **The Agricultural and Labor Program, Incorporated (ALPI)**

Lake Alfred, FL

\$15,214.00 – Comprehensive Counseling

This esteemed agency was established over 45 years ago to provide support services to farmworkers and their families. Since its inception, ALPI has grown into a multi-million dollar non-profit 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 July 1, 2011 and June 30, 2012, ALPI provided an array of services to over 18,000 families with more than 55,000 family members around the State of Florida. Such services included Utility Assistance to more than 17,500 families; Head Start/Early Head Start Services almost 900 families; vocational training to 280 individuals and affordable housing, through financial assistance, housing counseling, and/or foreclosure mitigation to 235 families. For more information, and to view the most recent Annual Report, go to [WWW.ALPI.Org](http://WWW.ALPI.Org).

### **Broward County Housing Authority (BCHA)**

Lauderdale Lakes, Florida

\$15,214.00 – Comprehensive Counseling

Broward County Housing Authority (BCHA) is a HUD-certified Housing Counseling Agency that currently owns and operates 373 units of public housing, 76 affordable housing units and 721 affordable apartments using Low Income Housing Tax Credits (LIHTC). BCHA also administers housing subsidies provided by the Department of Housing and Urban Development (HUD) for approximately 6,000 families through the Housing Choice Voucher Program. Other HUD programs and grants administered by BCHA include the Housing Choice Voucher Family Self-Sufficiency Program, Public Housing Family Self-Sufficiency Program, Resident Opportunities & Self-Sufficiency Service Coordinator grant, Family Unification Program, and the Shelter Plus Care Program. Repeated designation of our Asset Management and Housing Choice Voucher Programs as Department of Housing and Urban Development "High Performers" demonstrates our effectiveness in the administration of HUD funded programs. <http://bchafl.org/>

### **Miami-Dade Affordable Housing Foundation, Inc. (MDAHFI)**

Miami, FL

\$14,476.00 – Comprehensive Counseling

The Miami-Dade Affordable Housing Foundation, Inc. (MDAHFI) was created in 1999 by the Miami-Dade County Housing Finance Authority (MDHFA) and the Miami-Dade County Board of County Commissioners. The MDAHFI's *Mission* is to increase the ability of low-and moderate-income families in attaining home ownership by providing affordable mortgage financing and other related services supporting economic and community development. The Foundation utilizes creative approaches to offer services in the areas of homebuyer education and counseling, resources for affordable housing, housing services, and special mortgage financing in the form of below-market rate mortgages for low- and moderate- income families. The Foundation's particular focus is for outreach to the underserved communities of Miami-Dade County. The

Foundation works in partnership with like-minded organizations to foster economic and community development as stabilization of neighborhoods in need of quality housing. MDAHFI provides an array of affordable housing services that include, but are not limited to: homebuyer education, pre-purchase homebuyer counseling, and financial literacy education. The organization's website is <http://mdahfi.org>.

### **Housing Development Corporation of SW Florida, Inc. (HDC)**

Naples, Florida

\$13,000.00 – Comprehensive Counseling

The Housing Development Corporation of SW Florida, Inc. (HDC) exists to ensure all residents of Southwest Florida have access to safe, affordable housing. Our primary goals are to expand opportunities available to very low, low, and moderate income citizens and to raise economic, educational, and social levels of SW Florida residents.

HDC was initially formed in 2003 as the Collier County Housing Development Corporation (CCHDC). There was a true need for affordable and workforce housing at this time, and the CCHDC was formed to assist with this need as a Community Housing Development Organization. HDC received 501(c) 3 status in 2004.

As the economic climate and real estate market shifted, so did the need of the community. In 2009, the CCHDC officially changed its name to the Housing Development Corporation of SW Florida (HDC) to provide counseling to all of SW Florida.

Housing Development Corporation of SW Florida, Inc. received initial HUD approval as a Housing Counseling Agency in May of 2009. We served over 1800 clients in Fiscal Year 2012. We currently offer the following affordable housing services: Financial Management and Budget, Mortgage Delinquency & Default Resolution and Pre-Purchase Counseling, Financial, Budgeting, and Credit Repair, Non-Delinquency Post-Purchase, Predatory Lending Education and Pre-Purchase Homebuyer Education Workshops. [www.collierhousing.org](http://www.collierhousing.org)

### **Ocala Housing Authority**

Ocala, FL

\$14,476.00 – Comprehensive Counseling

The Ocala Housing Authority (OHA) has been serving Marion County Florida for almost six (6) decades by providing affordable housing opportunities and rental subsidies to families in need.

The OHA has greatly expanded its role as a housing service provider over the years. In addition to providing direct financial assistance to approximately 1,300 families, seniors and persons with disabilities through its rental subsidy (Housing Choice Voucher/Section 8) program, it is the owner and manager of four housing complexes containing 186 Public Housing dwelling units, 24 market-rate units that are not subsidized, and the agency received an additional 10 non-subsidized homes from the City of Ocala through Marion County's NSP, working with families to purchase the homes they currently live in. OHA is the developer of Paradise Trails, a 28 single-family home subdivision for low and moderate income families. To complement its rental

programs, the agency has a progressive Family Self Sufficiency (FSS) Program. The agency is approved to provide pre-purchase counseling, resolving/preventing mortgage delinquency or default counseling, non-delinquency post-purchase counseling, rental counseling and shelter/services for the homeless. In August 2000, HUD designated the OHA as a HUD-approved Housing Counseling Agency. [www.ocalahousing.org](http://www.ocalahousing.org).

**National Financial Literacy Foundation (NFLF)**

Oldsmar, FL

\$14,107.00 – Comprehensive Counseling

National Financial Literacy Foundation (NFLF) is a HUD-approved housing counseling agency, a Department of Justice-approved provider of credit counseling, recognized as a 501(c)(3) non-profit by the Internal Revenue Service, and a member of the Florida Housing Counseling Network. NFLF was founded in 2009 for the purpose of improving the personal financial literacy of consumers through the development and delivery of comprehensive educational and counseling programs. These programs include credit counseling, bankruptcy counseling, financial management/budget counseling, pre-purchase counseling, mortgage delinquency and default counseling, homebuyer education, mortgage delinquency workshops, financial workshops, and post-purchase workshops. To learn more about services offered by NFLF, please visit [www.LearnFinances.org](http://www.LearnFinances.org)

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

Opa-locka, FL

\$18,167.00 – Comprehensive Counseling

Opa-locka Community Development Corporation (OLCDC) was established in November 1980 as a nonprofit community development corporation in order to address distressed living and unemployment conditions, particularly in the Opa-locka and Miami Gardens communities. Opa-locka Community Development Corporation's mission is: to improve the overall quality of life for the Opa-locka/Miami Gardens community through providing affordable housing and supportive services for individuals and families, stimulating economic development, and empowering community residents to create wealth and participate in the community development process. OLCDC seeks to fulfill its mission by: attracting and creating business opportunities in Opa-locka/Miami Gardens; reducing unemployment among area residents; assisting in the area's commercial revitalization; constructing housing for low-to-moderate income families; and providing financial and housing counseling services. The vision for OLCDC through 2013 is to expand its capacity in the areas of economic development, affordable housing, and wealth building strategies, including homeownership, financial fitness, access to jobs and entrepreneurial activity. <http://www.olcdc.org/>

**Centro de Ayuda Para Los Hispana**

Orlando, Florida

\$18,167.00 – Comprehensive Counseling

The Hispanic Help Center is set out to serve anyone who needs its services, particularly low income families, the disabled, and the elderly. Since 2008, Hispanic Help Center has worked with families losing their homes to foreclosure, and families seeking their first home. The Hispanic

Help Center has expanded its services to provide resources that also form an essential part of quality of life. Accesses to these resources are provided through a constantly expanding network of community services that can help families and individuals to improve their quality of life. Our housing counselors have years of experience and are certified by NeighborWorks America, the entity which among other things, tests and provides the counseling certifications recognized by the U.S Department of Housing and Urban Development. The Hispanic Help Center has targeted its services to housing education and counseling and quality of life programs.

<http://www.centrodeayudahispana.com/>

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

Palm Beach County, Florida

\$72,127.00 - Comprehensive Counseling

Since 1996, Credit Card Management Services, Inc. dba *Debthelper.com* is a licensed, bonded and insured 501(c) 3 Non-Profit Housing Counseling Agency dedicated to its mission of providing compassionate housing counseling and financial education in an ethical and timely manner. Debthelper.com provides one-to-one counseling to help families manage their money, navigate the home-buying process, and secure their financial futures. During Fiscal Year 2012, Credit Card Management Services, Inc. provided over 10,000 housing clients with one-on-one counseling and group education sessions. Debthelper.com housing counseling program consists of pre-purchase homebuyer counseling and education, delinquency/default foreclosure prevention, reverse mortgage counseling (HECM), money management and post-purchase housing counseling.

Debthelper.com is a member of the Association of Independent Credit Counseling Agencies (AICCCA), the Association of Credit Counseling Professionals (ACCPs) and its Counselors adopt the National Industry Standards for Homeownership Education and Counseling (NISHEC). Debthelper.com has an A+ Rating with the Southeast Florida Better Business Bureau (BBB). [www.debthelper.com](http://www.debthelper.com).

### **Dream Home Organization, Inc.**

Plantation, Florida

\$16,321.00 – Comprehensive Counseling

Dream Home Organization, Inc., founded in 2008, is an organization that empowers and educates people, partners with public, private and non-profit institutions to achieve and sustain proudly home ownership for everyone.

As one of few pioneer agencies to start the Foreclosure Intervention program in 2008 in Broward county, and the only one in the City of Plantation, and without funding we help over 80 clients that year and 3000 clients to date, we work with Florida Housing Finance Corporation, as a sub grantee of the NFMC and Hardest Hit Fund as an advisors; we are proud member of HOPE Alliance, and adopter of the National Industry Standards for Homeownership and Education Counseling, we work towards to ultimate goal to maintain people on their home and provide them with the tools and knowledge they need.

As multi language agency we strive to maintain the best quality of customer service, to all people, there is no limit to what class of individual we serve; we do not discriminate on the basis of race, religion, national origin, color, sex, age, veteran status, sexual orientation or disability. It is

our intention that all applications be given equal opportunity and that selection decisions are based on the qualification of each individual client. <http://www.dreamhomeorganization.org>

### **Consolidated Credit Counseling Services, Inc. (CCCS)**

Plantation, Florida

\$19,643.00 – Comprehensive Counseling

Consolidated Credit Counseling Services, Inc. (CCCS) is a nonprofit organization dedicated to helping residents of Palm Beach, Broward, and Miami-Dade Counties to manage their finances and achieve affordable and sustainable homeownership. Since becoming HUD approved, CCCS housing counselors have enabled more than 9,500 borrowers achieve the American Dream of homeownership by either preventing foreclosure or by being able to purchase a home. CCCS is committed to bringing financial education programs to individuals and families through partnerships with corporations, municipalities and nonprofit organizations.

CCCS provides workshops and individual counseling before and after the purchase of a home, which allows borrowers to increase their knowledge to identify discriminatory lending practices. CCCS educates seniors on how a reverse mortgage may allow them to use the equity in their home to meet living expenses. Expert housing counselors work closely with lenders and homeowners at risk of foreclosure to avoid default or achieve an alternative option.

Programs and services are available in English, Spanish and Creole. CCCS believes that through education and counseling we can help reduce the number of homes being threatened with foreclosure. Moreover, our educational and counseling programs are also geared to provide non-homeowners with an enhanced capacity to afford a new home. <http://www.consolidatedcredit.org>

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

Pensacola, FL

\$17,059.00 - Comprehensive Counseling

CEII started in 1974 with America's "War on Poverty" as a grass roots neighborhood organization. They have provided services for 38 years. CEII believes that all persons have a right to improve their quality of life by creating wealth. CEII grew as a Community Development Corporation for the County. CEII is supported by banks to assist in Community Reinvestment Act responsibilities. CEII is a U.S. Treasury CDFI and CDE. USDA Rural Development and the US Small Business Administration provide loan capital. CEII facilitates the flow of capital and credit to the underserved. We help businesses to expand & those who start businesses.

CEII has been a HUD-approved Housing Counseling Agency since December 2006 and provides homeownership counseling in both Florida and Alabama. CEII creates affordable housing environments that foster independence CEII is active in the Neighborhood Stabilization Program. CEII builds homeownership units including new construction & acquisition, rehab & sale of existing foreclosed homes. CEII developed 96 scattered site rentals and is a tax credit partner for 416 low income units. An average of 600 families receives housing counseling annually. Approximately 125 households have become homeowners and \$17 million in micro loans have been made to businesses (avg. loan of \$15,000). Their web address [www.ceii-cdc.org](http://www.ceii-cdc.org) is currently under construction

### **Solstice Consumer Services, Inc.**

Port Charlotte FL

\$17,798.00 – Comprehensive Counseling

Solstice Consumer Services' mission is to provide assistance to retain or secure stable housing and offer consumers financial education classes and counseling to foster economic self-sufficiency. In executing its Mission, Solstice has added additional assistance programs, such as advocacy programs to assist the elderly and disable. Solstice Consumer Services, Inc. began managing publicly funded housing programs in Charlotte and Lee County in 2010. Since that time, it has administered the National Foreclosure Mitigation Counseling program, the Hardest-Hit Fund program, the Residential Mortgage Foreclosure Mediation program, Self-Sufficiency programs and credit repair programs. The organization also provides various financial literacy educational programs, such as budget development, credit repair and household maintenance. Some of the organization's programs provide local, state or federal funds to help low to moderate income households. The organization is also a Department of Justice approved Agency to offer pre and post-bankruptcy-related courses and counseling sessions. Solstice has also administered local Neighborhood Revitalization Lease-to-Own programs with the support of local government. These programs have helped individuals with certain credit issues to take time to resolve their debts while living in a property they may be able to purchase within a certain number of years. Solstice is also part of a Neighborhood Revitalization project in Charlotte County. During FY 2012, they counseled 216 clients. [www.solsticeconsumer.org](http://www.solsticeconsumer.org)

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

Rockledge, Florida

\$18,905.00 – Comprehensive Counseling

Family Counseling Center of Brevard, Inc. (FCC) was established in 1964 and is the oldest family service agency in the area. FCC's mission is to strengthen individuals, families and communities in Brevard and Indian River Counties by providing outpatient counseling, consumer credit counseling, substance abuse therapy, as well as education and related services to individuals and families. FCC is a 501(c) (3) corporation, is accredited by the Council on Accreditation, and is also a United Way partner agency committed to serving people from all socio-economic backgrounds.

In 1982, FCC created the Consumer Credit Counseling Service (CCCS) program to provide budget and credit counseling and education to the community. In 1992, CCCS became a HUD certified Housing Counseling Agency and began offering the community a complete range of affordable housing counseling including **default, pre-purchase, rental and HECM counseling**. In fiscal year 2011, CCCS provided counseling to more than 1400 Brevard and Indian River County consumers. For additional information visit: [www.fccbrevard.org](http://www.fccbrevard.org).

### **St. John's Housing Partnership, Inc.**

Saint Augustine FL

\$18,167.00 – Comprehensive Counseling

St Johns Housing Partnership, Tax Exempt 501(c)3 Nonprofit Organization and United Way Member, for 15 years has creatively blended a unique force of individuals and community volun-

teer support groups, (business, corporate, educational and religious), to significantly impact the need for affordable housing and affordable living in St. Johns County Florida, and now, the surrounding geographical region. This highly successful approach, combined with funding from individuals, private foundations, corporate donors and government, has provided the means for SJHP's expansion of services in both the scope of work provided, and the geographic areas receiving these services. From a basic Emergency Repair Program in St. Johns County, the SJHP has grown to provide a Weatherization Program for homeowners, developed a green-certified development for first time home buyers (the award-winning "The Hancock Place"), created a Counseling Program which provides foreclosure and credit counseling, and most recently designed a Multi-family Residential Weatherization program that has served 20 North Florida counties and weatherized and stabilized over 1,200 units of rental housing. During FY 2012, they counseled 551 clients. [www.sjhp.org](http://www.sjhp.org)

**The Center for Affordable Housing Inc.**

Sanford, Florida

\$13,369.00 – Comprehensive Counseling

The Center for Affordable Housing, Inc. (TCFAH) was established in 1981 in Sanford, Florida, with a mission to develop safe and affordable housing to help meet the needs of low income residents of Seminole County. TCFAH has a thirty-two year successful record of providing progressively comprehensive housing assistance and related services to a growing constituency that has expanded throughout Central Florida. TCFAH currently provides services to residents of Seminole, Orange and Osceola Counties.

In addition to developing and managing affordable rental properties, the agency offered; individualized counseling, transitional housing programs for homeless families; workshops to provide fundamental information for First-time Home buyers; and Financial Literacy and Budgeting Education Programs. Additionally, the staff engages in Outreach activities which are intended to ensure greater access for underserved individuals and communities. TCFAH operates cooperatively with local social service agencies, other non-profits and community organizations through mutual referral processes.

TCFAH was certified as Seminole County's first Community Housing Development Organization (CHDO) and is also a certified (HUD) Housing Counseling Agency. TCFAH has developed over 500 affordable housing units and currently maintains and manages thirty-seven low income rental units. In 2012, TCFAH provided direct services to four hundred and sixty residents who sought rental housing and housing related assistance. [www.tcfah.org](http://www.tcfah.org)

**Goodwill Industries Manasota, Inc.**

Sarasota, FL

\$18,905.00 - Comprehensive Counseling

Goodwill's mission statement is that it turns donated goods into good jobs, good homes and good neighborhoods. Goodwill, a private not-for-profit human service organization, provides case management, job placement, pre- and post- purchase housing counseling, homebuyer education,

mortgage delinquency and default counseling to homeowners. Goodwill is supported primarily through the sale of donated goods from the local community in a four county service area. Approved as a HUD-Approved Housing Counseling Agency since June 2004, Goodwill has three housing programs: The Homebuyer's Club, Homebuyer Education, and Good Homes of Manasota. The Homebuyer's Club is a long-term case management program that assists the very low, low and moderate income families in becoming first time homeowners. The Homebuyer's Club provides one-on-one counseling and serves over 500 clients annually. Homebuyer Education is provided in a classroom setting and covers all aspects of the home buying process. Classes are in English and Spanish, and follows the HUD approved guidelines for homebuyer education. In 2012, over 600 participants were educated. Good Homes of Manasota is a Community Housing Development Organization (CHDO) and serves the community as a not-for-profit developer and builder of affordable and workforce housing. Good Homes, a subsidiary of Goodwill Industries, utilizes SHIP/HOME/NSP funds. Additional information may be found at <http://www.experiencegoodwill.com>

**Tallahassee Lenders Consortium, Inc.**

Tallahassee FL

\$19,274.00 – Comprehensive Counseling

For nineteen years, the Tallahassee Lenders' Consortium, Inc., (TLC), a Florida 501(c)(3) non-profit incorporation, has been the leader in providing comprehensive homebuyer education, pre-purchase counseling, and down payment and closing cost assistance to low income families in the City of Tallahassee and Leon County. As part of TLC's mission, we provide affordable home ownership options and serve as a resource to help our clients make the best possible decisions about finding, financing, and purchasing their home. The City of Tallahassee provides funding to eligible homebuyers for down payment and the closing costs associated with buying a home through the use of Federal HOME Program funds. Our member lenders provide long-term fixed-rate permanent mortgages utilizing affordable underwriting guidelines. TLC administers the program, determining client and property eligibility, processing loan applications and preparing mortgage documents and has assisted more than 1750 families purchase their first home in Leon County, Florida. Our foreclosure rate is only 1.56%. TLC is a registered Non-Profit Organization (NPO), a City of Tallahassee designated Community Housing Development Organization (CHDO), a licensed Mortgage Brokerage Business (MBB), a NeighborWorks Organization (NWO) and a HUD certified Local Housing Counseling Agency (LHCA). TLC's programs also include post homeownership education, foreclosure prevention and mortgage delinquency counseling, personal finance education, fair housing education and a homebuyer's club. During FY 2012 they counseled 345 clients [www.tallahasseeenders.org](http://www.tallahasseeenders.org)

**Solita's House, Inc.**

Tampa FL

\$20,750.00 – Comprehensive Counseling

Solita's House, Inc. (SHI) is a non-profit organization in Tampa, Florida that provides housing and credit counseling, homebuyer education, pre and post-purchase counseling, financial literacy training, and foreclosure intervention in addition to specialized programs such as Individual Development Accounts. Since inception in 2006, SHI has developed and administered housing and

credit education and counseling programs that have proven successful in bringing about positive financial behavior changes in participants and the ultimate financial empowerment of its clients. Our mission is to build the capacity of the clients we serve in the areas of economic literacy, homeowner education and community stabilization. During FY 2012, they counseled 523 clients. [www.solitashouse.com](http://www.solitashouse.com)

### **Treasure Coast Homeless Services Council**

Vero Beach, Florida

\$15,214.00 – Comprehensive Counseling

Since 1999, the Treasure Coast Homeless Services Council has provided homeless prevention, supportive services and permanent housing to individuals on the Treasure Coast. It is the lead agency for the local HUD Continuum of Care, which is made up of over 50 member agencies that collaborate to meet the needs of the homeless and near homeless in our communities.

Over \$20 million in federal funding has been obtained by the Council to meet the needs of the homeless in Indian River, Martin and St. Lucie Counties.

In partnership with Indian River County, the Council purchased and renovated 18 rental units through the Neighborhood Stabilization Program (NSP). TCHSC applies for and receives Federal Funds to house 255 severely disabled homeless individuals in fair market rental housing in the community; and to provide temporary housing to 72 homeless individuals.

The Council provides direct services to clients through its Homeless Resource Center, where case managers determine eligibility for a variety of programs, depending on available funding. In 2008, the Council started providing housing counseling services to those having difficulty making their mortgage payments. In 2012, the Council became a HUD approved housing counseling agency offering mortgage delinquency and default resolution counseling to Indian River County residents, as well as homeless counseling, rental housing counseling and financial management/budget counseling. [www.tchelpspot.org](http://www.tchelpspot.org)

## **Georgia**

### **City of Albany's Department of Community and Economic Development (DCED)**

Albany, GA

\$14,476.00 – Comprehensive Counseling

The City of Albany's Department of Community and Economic Development (DCED) operates as a Department of Housing and Urban Development (HUD) approved Housing Counseling Agency. For twenty-one years, since 1992 this Housing Counseling Agency continues to provide the following services: Pre-Purchase/Home Buying; Resolving/Preventing Mortgage Delinquency or Default; Non-Delinquency Post-purchase; Rental; Shelter/Services for the Homelessness. Their mission is to increase housing stability by identifying homeownership opportunities through financial education and counseling. DCED Housing Counseling program operates for the benefit of 16 counties in Southwest Georgia, including: Baker, Calhoun, Colquitt, Crisp, Decatur, Dougherty, Early, Grady, Lee, Mitchell, Miller, Seminole, Sumter, Terrell, Thomas, and Worth. More information is available on their website located at [www.albany.ga.us/DCED](http://www.albany.ga.us/DCED)

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

Athens, GA

\$17,429.00 – Comprehensive Counseling

The Area Committee to Improve Opportunities Now, Inc. (ACTION) is a non-profit, Community Action Agency that was incorporated in 1965 with the purpose and mission of reducing the impacts of poverty and helping individuals and families become self-sufficient. We serve clients in 10 Northeast Georgia counties, including Barrow, Clarke, Elbert, Greene, Jackson, Madison, Morgan, Oconee, Oglethorpe, and Walton.

The goal of ACTION, Inc.'s Affordable Housing Program is to help clients secure and maintain safe, affordable, and energy-efficient housing. Housing Counseling and Education services provide education and active case management in the areas of: rental, pre-purchase/home buying, resolving/preventing mortgage delinquency or default, non-delinquency post-purchase, and services for the homeless. Weatherization services increase the energy-efficiency, safety, and comfort of homes. Housing Repair activities eliminate or reduce health and safety hazards in homes.

Other ACTION, Inc. services include: "Opportunities Now," a program that helps break the cycle of poverty by partnering with consumers to increase their educational levels and employment skills; emergency services that provide a helping hand to those in need; nutritional services that reduce hunger and food insecurity; high school services that provide youth with the support needed to graduate from school and to succeed in college or career; and child care services that prepare children for success in school. [www.actionathens.org](http://www.actionathens.org)

**CredAbility**

Atlanta, GA

\$ 233,306.00 – Comprehensive Counseling

CredAbility, formerly Consumer Credit Counseling Service of Greater Atlanta, Inc., was founded in 1964 by business and civic leaders. The mission: CredAbility serves as a trusted advisor, helping people resolve financial challenges and build economic security for themselves and their families. In 2012, they served more than 298,000 clients in all 50 states through the following lines of service: housing counseling, budget and credit counseling, debt management plans financial education, and bankruptcy counseling and education. CredAbility has provided HUD-approved housing counseling services since 1992. While the agency has for many years had a strong presence in Georgia, over the last ten years they have added offices in Tennessee, Florida, Mississippi and South Carolina through acquisitions and mergers. <http://www.credability.org>

**Georgia Housing Finance Authority dba Georgia Department of Community Affairs (DCA)**

Atlanta, Georgia

\$509,408.00 – Comprehensive Counseling

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

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

### **The Homeowners Employment Corporation**

Atlanta, GA

\$13,000.00 – Comprehensive Counseling

The Homeowners Employment Corporation is a HUD Certified Housing Counseling Agency that also serves as a full-service job placement agency. The agency's mission is to provide housing counseling and job placement assistance to unemployed and under-employed homeowners to avoid risk of foreclosure. The agency started with a nine month pilot program in March 2010 and launched a full services housing counseling program in January of 2011. The housing counseling services offered by the agency are: Financial Management/Budget Counseling, Mortgage Delinquency and Default Resolution Counseling and Pre-Purchase Counseling. To learn more about the organization refer to the web address [www.homeownerscorp.com](http://www.homeownerscorp.com).

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

Atlanta, GA

\$14,476.00 – Comprehensive Counseling

Resources for Residents and Communities of Georgia, Inc., a NeighborWorks affiliate and a United Way agency is a non-profit community development corporation founded in 1989. The agency creates sustainable communities through knowledge sharing, community building, housing and economic opportunities with residents at the center of its efforts. The mission is to revitalize the Reynoldstown community of Atlanta. The agency has expanded to offer its holistic model and services to other communities across metro Atlanta. In 2006, the agency formally established its Home Ownership Center. The agency offers the following housing counseling services: Financial Management/Budget Counseling, Mortgage Default and Default Resolution Counseling, Pre-Purchase Counseling, Non-Delinquency Post Purchase Workshops and Pre-Purchase Homebuyer Education Workshops. For more information and other programs offered by the agency please visit the web site at [www.rrc-atl.org](http://www.rrc-atl.org).

### **Summech Community Development Corporation**

Atlanta, GA

\$14,476.00 – Comprehensive Counseling

Summech Community Development Corporation was organized in 1989 to provide affordable housing, promote homeownership and encourage economic development in Atlanta's Mechanicsville community for present and future residents. In September of 2010 the agency extended its reach of services to any community where there is an observed need in the State of Georgia. Summech CDC is a developer of single and multifamily affordable housing for rent and sale to low and moderate income persons. In 2006 the, agency became a HUD Certified Housing Coun-

seling Agency and provide the following housing counseling services: Financial Management/Budget Counseling, Mortgage Delinquency and Default Resolution Counseling, Pre-Purchase Counseling, Rental Counseling, Services for Homeless Counseling, Non-Delinquency Post Purchase Workshops and Pre-Purchase Homebuyer Education Workshops. For more information refer to the website at [www.summechcdc.com](http://www.summechcdc.com).

**Columbus Housing Initiative, Inc. dba NeighborWorks® Columbus**  
Columbus, Georgia  
\$17,429.00 – Comprehensive Counseling

Columbus Housing Initiative, Inc. dba NeighborWorks® Columbus (NWC) was organized in 1998 as an overall effort by Columbus' civic leadership to improve substandard housing conditions and revitalize blighted neighborhoods. "*The premier affordable housing and neighborhood revitalization organization in Columbus*", NWC joined NeighborWorks® America in 2004. In 2005, NWC officially began doing business as NeighborWorks® Columbus. To date, **1,022** clients have purchased their first home through NWC guidance and counseling. This is a total investment within the community of over **\$97 million**. In the last seven years we have originated **90** loans for a total loan volume of **\$3.5 million**. NWC has built a foundation to increase homeownership rates and to help local citizens realize the dream of home ownership.

A partner with the City of Columbus' Neighborhood Stabilization Program and a certified CDFI, NeighborWorks® Columbus is in a unique position to provide high quality homebuyer education and affordable housing services to the Columbus community. More information on NWC can be found at [www.nwcolumbus.org](http://www.nwcolumbus.org).

**Home Development Resources, Inc. (HDRI)**  
Gainesville, GA  
\$14,107.00 Comprehensive Counseling

Home Development Resources, Inc. was established in 1995 and was formerly known as Gainesville-Hall County Neighborhood Revitalization, Inc. HDRI is committed to excellence and strive to offer low and moderate income residents an opportunity to improve their quality of life, facilitate neighborhood revitalization, and help strengthen family and community. HUD approved counseling services offered by the agency are: Mortgage Delinquency and Default Resolution Counseling, Pre-Purchase Counseling, Non-Delinquency Post Purchase Workshops and Pre-Purchase Homebuyer Education Workshops. In addition to providing Counseling services HDRI offers down payment and/or closing costs assistance to income eligible first time homebuyers and also homeowner repairs for income eligible families that can not afford to bring their homes up to the current standards. For more information please visit the web site at [www.homedevloppmentresources.org](http://www.homedevloppmentresources.org).

**Affordable Housing Enterprises, Inc. (AHE)**  
Griffin, GA  
\$18,536.00 – Comprehensive Counseling

Affordable Housing Enterprises, Inc. (AHE) was founded in 1993 and approved as a 501(c) (3) non-profit organization in January, 1997. The organization was formed by a group of concerned, commu-

nity-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 proficiency. Through diligence and perseverance, the mission 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 skill counseling, real estate, lending practices, government assistance and public housing administration, AHE has the knowledge and 20 years of experience to administer housing programs that meet the needs of the clients we serve from a grassroots, community-tailored perspective.

AHE provides the following affordable housing services: Pre-purchase Counseling, Homebuyer Education, Delinquency/Default Counseling, Non-Delinquency Post-Purchase Counseling, Non-Delinquency Post-Purchase Counseling, Rental Counseling, and Homeless/Displacement Counseling. Our web address is: [www.affordablehousingent.org](http://www.affordablehousingent.org).

### **REAL Parents, Inc., Center for Homeownership Education**

Riverdale, GA.

\$13,369.00 Comprehensive Counseling

REAL Parents, Inc. (RPI) a Georgia non-profit organization founded in 1991 and established the Center for Homeownership Education (CHE) in 2007. REAL is an acronym (Respect for Education and Leadership) that provides the foundation for the organization's mission and vision.

REAL Parents was organized by a group of parents with the sincere desire to help other parents succeed in developing themselves and their families. The mission of the Center for Homeownership Education is to provide comprehensive affordable housing counseling to low, moderate and middle income residents and individuals. REAL Parents is dedicated to offering an array of community services to parents and families in the form of education and counseling that includes safe affordable housing counseling, foreclosure prevention counseling first-time home buyer classes, job preparation assistance, and financial literacy education to residents and families in Clayton, Henry, Dekalb and Fulton Counties. REAL Parents has been a HUD Certified Housing Counseling Agency since 2009. During its inception REAL Parents, Center for Homeownership Education has successfully demonstrated and implemented a work plan that created housing opportunities, jobs, counseling and educational services to over 200 families and individuals. REAL Parents post-purchase activities ensures that new home owners are successful for the long term and understand the importance of budgeting and home maintenance. For additional information visit REAL Parents website at: [www.realparents.net](http://www.realparents.net).

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

Rome, GA

\$13,738.00 – Comprehensive Counseling

The Appalachian Housing and Counseling Agency (AHCA) is a subsidiary non-profit organization of the Northwest Georgia Housing Authority (NWGHA). NWGHA and AHCA have secured funding from a variety of resources and implemented comprehensive services and programs to benefit the low-income population of the City of Rome, Floyd and surrounding counties. We have served over 2,000 individuals.

AHCA has been providing Housing Counseling services to the residents of Floyd County for the past 14 years. We provide group homebuyer workshops as well as individual housing counseling in the following areas: rental, homeless housing needs, pre-purchase, post purchase and mortgage delinquency counseling as well as fair housing counseling.

**Refugee Family Assistance Program (RFAP)**

Stone Mountain, GA

\$14,845.00 – Comprehensive Counseling

Founded in 2006 by refugee women in Metropolitan Atlanta, the Refugee Family Assistance Program (RFAP) is a nonprofit organization created to facilitate the social and cultural adjustment of refugees and immigrants in GA through “Education, Social Support and Economic Opportunities.” RFAP provides financial literacy, money management, homebuyer education, pre/post purchase, loss mitigation, delinquency/default, foreclosure prevention, and rental counseling with the primary objective to preserve homeownership. RFAP provides clients with assistance recognizing and reporting mortgage scams. RFAP provides its services in Somali, Arabic, Amharic, Swahili, Nepalese and Burmese. RFAP served 326 families in FY 2012.

<http://refugeefamilyassistanceprogram.org/>

**Southwest Georgia United Empowerment Zone Inc.**

Vienna, GA

\$18,536.00 – Comprehensive Counseling

Southwest Georgia United Empowerment Zone, Inc. is a community-based housing and community development corporation located in the rural area of South Georgia. The organization began in 1994 as a grassroots, community-based initiative for economic development and community improvement. The mission of the agency is to work with the community in a cooperative spirit to reduce poverty and improve the quality of life. The organization vision is the creation of a well-educated, active, attractive and sustainable community of healthy families. The service area includes 36 Georgia counties. Housing counseling services available are: Financial Management/Budget Counseling, Mortgage Delinquency and Default Resolution Counseling, Pre-Purchase Counseling, Fair Housing Pre-Purchase Education Workshops, Non-Delinquency Post Purchase Workshops and Pre-Purchase Homebuyer Education Workshops. For more information consult the website at [www.swgau.org](http://www.swgau.org).

## **Hawaii**

**Hawaii Housing Finance and Development Corporation**

Honolulu, HI

\$21,460.00 - Comprehensive Counseling

The Hawaii Housing Finance and Development Corporation (HHFDC) is the State’s primary agency charged with overseeing affordable housing finance and development in Hawaii. Its mission is to increase and preserve the supply of workforce and affordable housing statewide by providing leadership, tools, and resources to facilitate housing development. HHFDC, in collabo-

ration with the Department of Hawaiian Home Lands, whose mission is to manage the Hawaiian Home Lands Trust effectively and to develop and deliver land to native Hawaiians, will partner with a HUD-approved housing counseling agency to provide housing counseling services to residents in the County of Maui (comprised of the islands of Maui, Molokai and Lanai). Hale Mahaolu has served residents in the County of Maui for more than 40 years, and has partnered with HHFDC under the NFMC and EHLP programs. More information on HHFDC, can be found online at: <http://hawaii.gov/dbedt/hhfdc>

## **Idaho**

### **Idaho Housing and Finance Association**

Boise, Idaho

\$232,084.00 – Comprehensive Counseling

Idaho Housing and Finance Association (IHFA) is a mortgage finance and housing services organization with over 35 years' experience in leading Idaho families and individuals on the road home. Our mission is to provide funding for affordable housing opportunities in Idaho communities. IHFA is not a stage agency and uses no state funds or state employees to support its operations. IHFA offers below market rate mortgages (not sub-prime) to low-to-moderate income Idahoans, administers federal rental assistance in 43 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](http://HousingIdaho.org). The 2013 HUD Housing Counseling award will enable IHFA, through its branches and sub-grantees to provide pre- and post-purchase, default, rental delinquency, and homelessness prevention counseling. It is expected to counsel over 2400 clients and/or their families. For more information, please visit: <http://www.ihfa.org>.

## **Illinois**

### **Rogers Park Community Development Corporation**

Chicago, IL

\$14,845.00 – Comprehensive Counseling

The mission of Rogers Park Community Development Corporation (RPCDC) is to foster community development and create and preserve affordable and diverse housing opportunities in Rogers Park and Chicago through education, training, advocacy and development. Shortly after receiving HUD approval in 2002, RPCDC forged relationships with City Alderman, the Chicago Department of Housing to provide marketing and counseling for Chicago's Partnership for Affordable Neighborhoods (CPAN), an innovative affordable condo ownership program. More recently, RPCDC has partnered with various employers to provide housing counseling and down-payment assistance through Employer Assisted Housing initiatives, including the Chicago Public Schools, Teacher Homebuyer Assistance Program. Since 2002, RPCDC has worked with over 7,000 families through its counseling programs. The agency provides housing counseling in the areas of Foreclosure Prevention Counseling, Pre-purchase First Time Homebuyer Training, Pre-purchase Condominium Training, One-on-one Mortgage Readiness Assessment and One-on-one Credit Counseling. [www.rogersparkcdc.org](http://www.rogersparkcdc.org)

**Smart Money Housing (SMH)/Smart Women Smart Money Educational Foundation**

Chicago, Illinois

\$17,059.00 – Comprehensive Counseling

Smart Money Housing (SMH)/Smart Women Smart Money Educational Foundation (SWSM) was founded in 2001 as a non-profit organization to provide financial literacy conferences to women throughout the state of Illinois. The organization's mission is to assist people in obtaining and keeping the American Dream, a home of their own. Since 2008 over 36,000 people 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). During Fiscal Year 2011, SWSM counseled 7,546. [www.smartwomensmartmoney.com](http://www.smartwomensmartmoney.com)

**S&S Development Group NFP**

Chicago, IL

\$20,381.00 – Comprehensive Counseling

Established in 2004, S&S Development Group NFP (SSD) is committed to empowering families and strengthening communities through its services and partnerships, which inspire self-reliance and improve the quality of life for low-to-moderate income families. SSD works to strengthen urban communities through a holistic approach that offers education and counseling to the youth, adults, and individuals through effective collaborations with schools, community organizations, faith-based organizations, financial institutions, and government entities.

SSD serves families within the Ashburn, Englewood, West Englewood, and Auburn Gresham communities (empowerment zones)—through its SSD Housing Counseling Program. This comprehensive program provides free group workshops and one-on-one counseling sessions that encompass financial literacy (budgeting, savings program, credit management), homebuyer education, mortgage delinquency, utility assistance, rental assistance, and homeowners' and renters' fair housing rights. [www.ssdevelopment.org](http://www.ssdevelopment.org)

**Genesis Housing Development Corporation (GHDC)**

Chicago, Illinois

\$16,690.00 - Comprehensive Counseling

Genesis Housing Development Corporation (GHDC) is a 501 (c) (3) not-for-profit community development organization located in and serving the Mid-South Communities of Chicago, Illinois. GHDC was formally incorporated in 1997 to address the issues of the availability of affordable housing and the ability of low and moderate-income people to own homes, and more broadly, to promote residential, commercial and economic development. In its history Genesis has built 30 affordable housing units, 2 market rate units, and rehabbed and sold seven single family homes. We are a HUD Certified Housing Counseling and Resource Center offering housing education and counseling for first time home buying and foreclosure prevention efforts, credit counseling, and transitional rental housing services. We have conducted workshops and pro-

vided housing counseling for the past fourteen years that have resulted in over 2,500 persons receiving certificates for reduced mortgage costs and benefits as first time homebuyers, with more than 350 purchasing homes. Our mission is to build stronger communities by building net worth for local families through affordable housing, financial and credit education, business development and job placement assistance. Additional information can be obtained on GHDC's website at [www.genesishdc.org](http://www.genesishdc.org).

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

Chicago, Illinois

\$13,738.00 - Comprehensive Counseling

Latin United Community Housing Association (LUCHA) is a community-based, tax-exempt not-for-profit Illinois corporation founded in 1982 whose mission is to stabilize the Latino community and other residents of Chicago's Humboldt Park, West Town, and Logan Square communities by developing decent, affordable housing and providing housing services. Since it was founded, the organization has provided housing technical assistance and advocacy, housing rehabilitation and construction, and housing counseling.

LUCHA's HUD certified housing counseling services include: first-time homebuyer education and training; pre-purchase counseling; mortgage foreclosure prevention education and counseling; post-purchase counseling; post and pre purchase counseling to Section 8 Homeownership Voucher holders; assistance in accessing affordable rental and subsidized apartments, home equity conversion mortgage (HECM) counseling, mortgage modification assistance, and mortgage scam assistance.

All counselors are bi-lingual and conduct training and one-on-one sessions in Spanish and English. In addition, LUCHA works with organizations serving people with disabilities, which provide sign language services to residents with hearing impairments. Interested individuals may call 773-276-5338 to schedule an appointment. Additional information can be obtained on LUCHA's website at [www.lucha.org](http://www.lucha.org).

### **Kingdom Community**

Chicago, Illinois

\$18,167.00 - Comprehensive Counseling

Kingdom Community, Inc. is a CDC (501c3) with over 8 years of housing experience. Over the years our organization witnessed the depreciation in the community and the tremendous need for change in the neighborhoods. We envision a community that has risen out of ashes and stands strong on a solid foundation of family, faith, and finances. Kingdom Community, Inc. believes that all people are valuable and unique no matter who they are or what their past reflects. Therefore, we support populations that are underserved in the Austin, Lawndale, and Garfield Park areas in the city of Chicago. This population is comprised of diversified groups including the homeless, ex-offenders, single parents, low-income residents, the jobless, at risk teens, and those who are poorly educated. In the past years, Kingdom Community has supported over 300 individuals through workshops, referrals, and employment opportunities. Our housing counselors have years of experience and are certified by NeighborWorks America, the entity which among

other things, test and provide the counseling certifications recognized by the U.S Department of Housing and Urban Development. Our mission is to address economic, educational, and social challenges in Chicago's inner-city. Additional information can be obtained on Kingdom Community, Inc.'s website at <http://www.kingdomcommunityinc.org/>

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

Decatur, IL

\$16,690.00 - 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, achieved HUD certification as a Local Housing Counseling Agency in 2003 and received its first operating grant from HUD later that same year.

Welcome Home is a comprehensive counseling program, assisting families in purchasing and maintaining decent and affordable homes. It offers an array of basic services, but its two priorities are one-on-one pre-purchase counseling and one-on-one default/delinquency prevention counseling. Welcome Home serves Macon County residents with a particular stress on low- and moderate-income households striving to become first-time buyers. 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 500 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. C.E.F.S. Economic

**CDBG Operations Corporation**

East St. Louis, IL

\$18,167.00 – Comprehensive Counseling

CDBG Operations Corporation is a not-for-profit 501(c) (3) organization, established in 1993 located in East St. Louis Illinois. Its mission is to foster the development of affordable and decent housing opportunities and related community services which help to empower the residents; thereby promoting a healthy, safe and wholesome living environment. CDBG Operations is a HUD approved housing counseling agency and has served over 2,400 persons since its services began in 2002. The agency is approved for and currently provides pre-purchase, mortgage delinquency and default resolution, and rental housing counseling services. It also provides a financial assistance program. Over the years, the agency has served over 7,000 clients through its funded counseling services under the Rapid Re-Housing and Homeless Prevention programs. [www.cdbgops.org](http://www.cdbgops.org)

**C.E.F.S. ECONOMIC OPPORTUNITY CORPORATION**

Effingham, IL

\$18,167.00 – Comprehensive Counseling

C.E.F.S. Economic Opportunity Corporation is a non-profit Community Action Agency which has successfully provided services to low and moderate income households for the past forty-eight years in Clay, Effingham, Fayette, Shelby, Moultrie, Montgomery and Christian counties in

South Central Illinois. The agency mission is to “provide opportunities for people through education and support to achieve and maintain self-sufficiency”. C.E.F.S. has been a HUD-approved Housing Counseling Agency since 1991 and offers the following affordable housing services: Mortgage Delinquency & Default Resolution, Homebuyer Education Programs, Pre-purchase & Post-purchase, and Fair Housing Assistance, Services for Homeless, Mobility & Relocation, Loss Mitigation, Money Debt Management & Predatory Lending, Marketing & Outreach Initiatives, and Renters Assistance. The C.E.F.S. housing counseling team strives to empower community members seeking assistance with housing issues and needs. As a housing counseling agency, its focus is to increase homeownership and access to rental opportunities, promote decent affordable housing and strengthen communities. [www.cefseoc.org](http://www.cefseoc.org)

### **Lake County Housing Authority (LCHA)**

Grayslake, Illinois

\$19,643.00 - Comprehensive Counseling

The Lake County Housing Authority (LCHA) has strived since 1946 to change the face of public housing in Lake County, Illinois. As one of the leading housing authorities in Illinois, our agency provides housing and housing related services for over 11,000 citizens of Lake County. We provide safe, decent and sanitary housing for the most vulnerable members of our community. Our team consists of dedicated management and housing professionals. With the continued leadership and assistance of our Board of Commissioners we remain confident and excited about being aggressive in the housing arena. LCHA continues to play a vital role in providing 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)

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

Joliet, Illinois

\$21,119.00 – 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 offers comprehensive counseling on pre-purchase, post-purchase, delinquency and default counseling, Home Equity Conversion Mortgage, Certified Renters and Mortgage Assistance. During Fiscal Year 2011, the agency served 693 clients. [www.wcccc.net](http://www.wcccc.net)

### **METEC**

Peoria, IL

\$18,905.00 - Comprehensive Counseling

METEC is a nonprofit housing counseling resource center established in 2001, to help low-to moderate income families be successful in achieving affordable, safe, and decent housing. The

agency's mission is to provide financial tools and resources to help individuals improve their financial well-being through housing counseling, financial education, and employment preparation. Several core programs and services help METEC meet its mission: Down Payment Assistance, Pre and Post Purchase Education, Foreclosure Intervention, Budget and Credit Counseling, and Money Management. [www.metechousingresourcecenter.org](http://www.metechousingresourcecenter.org)

### **Community Service Council of Northern Will County**

Romeoville, IL

\$15,214.00 - Comprehensive Counseling

Community Service Council of Northern Will County is a 501c3 Non-Profit agency established in 1978 to address the needs of the residents of the Northern Will County area. They are a HUD certified housing counseling agency committed to keeping families in their homes and educating homebuyers on being responsible homeowners. The agency provides pre-purchase, mortgage default, HECM counseling and homebuyer education. The agency offers Spanish language counseling and services that are ADA compliant for clients with special needs. The agency served 319 clients in fiscal year 2012.

### **Springfield Housing Authority**

Springfield, IL

\$14,107.00 – Comprehensive Counseling

The Springfield Housing Authority (SHA) was incorporated on January 8, 1938 under enabling legislation of the Illinois Housing Authority Act March 19, 1934 and the United States Housing Act of 1937. The SHA is celebrating seventy-five years of experience and proudly serves the Springfield and surrounding community by providing affordable housing to a broad range of persons, inclusive of but not limited to senior citizens, individuals, families, persons with disabilities, etc. SHA has been operating under the mission of being the primary leader in providing quality affordable housing to individuals and families, while encouraging partnerships necessary for residents to develop self-sufficiency to be productive members of the community. The Family Self-Sufficiency Program (FSS) 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 by making subsidy mortgage payments. In 1992, SHA developed 44 lease-to-purchase homes that necessitated a need for housing counseling services to prepare purchasers for financing. In 2005, SHA developed an additional 27 rental and homeownership units. For more information about the Springfield Housing Authority and our services please visit [www.springfieldhousingauthority.org](http://www.springfieldhousingauthority.org).

**TSP-HOPE, Inc.**

Springfield, IL

\$13,000.00 - Comprehensive Counseling

TSP-HOPE, Inc. (The Springfield Project Home Ownership Program for Equity) is a not-for-profit organization. It began in July 1999 as an initiative of The Springfield Project. Recognizing the need to change the housing in the area from primarily rental to more homeownership prompted the formation of TSP-HOPE.

The purpose of HOPE is to unite Springfield as a community working to improve the quality of life in our neighborhoods. HOPE, in collaboration with other agencies, will promote neighborhood revitalization by developing safe, affordable housing, and by facilitating successful homeownership through education and neighborhood programs. In addition to providing homes to families HOPE assists families with a full spectrum of Housing Counseling including Foreclosure/Default Prevention, Pre and Post Purchase, Fair Housing, Basic Home Maintenance, and Predatory Lending. Since 1999 HOPE, a HUD designated Community Housing Development Organization, has constructed and sold 35 homes to low-income families and assisted over 2,000 families through our counseling efforts. As a member of the HUD team we are proud to be a positive force for Springfield Illinois and the surrounding counties. Web Address [www.tsphope.org](http://www.tsphope.org)

**Housing Opportunity Development Corporation (HODC)**

Techny, Illinois

\$18,167.00 - Comprehensive Counseling

Housing Opportunity Development Corporation (HODC) is a community-based not-for-profit developer of permanent low- and moderate-income housing serving north suburban Cook County and south suburban Lake County, Illinois. Our mission is to develop, preserve and manage affordable housing in Chicago's northern suburbs. HODC has a vision to create strong, inclusive and just communities by expanding the stock of affordable housing that is available to low- to moderate-income individuals and families.

HODC's housing counseling program provides group workshops covering the basics of ownership and one-on-one meetings to help potential buyers work towards purchasing their own home. To date, we have helped over two dozen families buy homes. We also operate an employer-assisted housing program that promotes affordable housing options near job opportunities and helps employees live closer to their job. In addition, HODC has developed 14 affordable properties and currently manages 168 rental units.

Founded in 1983, HODC's mission is predicated on creating diverse communities: that making additional, affordable housing available, even in small increments, is significant and a step closer to an inclusive community. We take a holistic approach to development that includes building welcoming communities and creating opportunities for collaboration with municipalities, employers, tenants and neighbors. Additional information can be obtained on HODC's website at [www.hodc.org](http://www.hodc.org)

## **DuPage Homeownership Center**

Wheaton, Illinois

\$21,119.00 - Comprehensive Counseling

The DuPage Homeownership Center (DHOC) was founded in 1991 and is a HUD-certified non-profit organization providing a full range of services to promote sustainable responsible homeownership with an emphasis on serving first-time homebuyers, low- and moderate-income households, and homeowners in crisis. DHOC serves all of DuPage County, Illinois (pop: 1 million). DHOC provides comprehensive housing counseling services, including Homebuyer Education classes and Foreclosure Prevention workshops; Financial Literacy education; and pre-purchase, default, and reverse mortgage counseling. DHOC's Homestead Program offers income-eligible families down-payment assistance to afford purchasing in the relatively high-cost DuPage market. This year, DHOC is adding Post-purchase and Financial Recovery workshops, along with one-on-one Financial Coaching, to meet the changing needs of DuPage residents. DHOC is also the team leader/innovator in creating the Counselor in the Courtroom Program, the only program offered to distressed borrowers in the 18<sup>th</sup> Judicial Circuit (DuPage County) Foreclosure Court. DHOC has served over 18,000 households, including more than 6,500 with foreclosure prevention services. Last year, over 3,000 households were served through DHOC programs. Additional information can be obtained on DHOC's website at [www.dhoc.org](http://www.dhoc.org).

## **Open Communities**

Winnetka, IL

\$16,321.00 – Comprehensive Counseling

Open Communities' mission is to educate, advocate and organize to promote just and inclusive communities in north suburban Chicago. Founded in 1972 by local residents and congregations, Open Communities is a nonprofit, membership-based organization rooted in the civil rights movement. A group of local women organized the North Shore Summer Project to protest housing discrimination and rallied on the Winnetka Village Green in 1965, where Dr. Martin Luther King, Jr. spoke to a crowd of 10,000, his first civil rights rally in an all-white suburb. 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 counseling, and the facilitation of Home sharing matches; and acts as the primary north suburban organizer and advocate for fair and affordable housing. Open Communities (until 2012, Interfaith Housing Center of the Northern Suburbs) has provided foreclosure and predatory lending housing counseling to more than 900 households since receiving HUD housing counseling certification in 2008, assisting approximately one-third to preserve their homes. Counseling staff are fully bilingual in Polish, Russian, and Spanish.

Its service area comprises the northern Cook and southern Lake County municipalities of Deerfield, Evanston, Glencoe, Glenview, Highland Park, Highwood, Kenilworth, Lincolnwood, Morton Grove, Niles, Northbrook, Northfield, Park Ridge, Skokie, Wilmette, and Winnetka.

[www.open-communities.org](http://www.open-communities.org)

# Indiana

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

Bloomington, IN

\$14,845.00 – Comprehensive Counseling

Housing and Neighborhood Development City of Bloomington (HAND) is a HUD approved housing counseling agency that offers comprehensive counseling to low and moderately low-income clients in Brown, Greene, Monroe, and Owen Counties in the state of Indiana. 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 established partnerships include Habitat for Humanity, Shelter Inc. Community Kitchen, Hoosier Hills Food Bank, local lenders, an insurance agency and an appraisal firm. The types of services offered include pre and post purchase, default, homebuyer education, HECM, rental, and predatory lending counseling. During the prior fiscal year, this agency counseled 228 clients, held 3 homebuyers' workshops, one financial literacy workshop and one rental assistance workshop with HUD funding.

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

## **The Housing Authority City of Elkhart**

Elkhart, IN

\$16,690.00 – Comprehensive Counseling

The Housing Authority City of Elkhart is a Public Housing Authority that was established in 1962. The Elkhart Housing Authority (EHA) provides low-income housing for the residents of Elkhart County in Indiana. EHA has a total of 672 public housing units and currently provides rental subsidies to 727 households through our Housing Choice Voucher Program (HCVP). Of those involved in HCVP, 11 families are part of our transitional housing program for the homeless. Veteran Affairs Supportive Housing (VASH) participants receive additional services and expedited processing. Nearly half of the available VASH vouchers in our region are housed by EHA. EHA's mission is to provide safe, desirable and affordable housing with superior services to eligible members of the Elkhart Community while maintaining an atmosphere that encourages self-sufficiency. EHA offers numerous housing counseling services including: default and delinquency mortgage counseling, rental counseling, pre-purchase homeownership counseling and education, post-purchase counseling, predatory lending counseling, fair housing counseling, credit counseling, and financial literacy education. All services provided by EHA are open to the public. EHA prides itself on its commitment to provide affordable housing to our local residents. EHA looks forward to continuing a high level of service to the Elkhart Community by providing quality programs now and in the future. [www.ehai.org](http://www.ehai.org)

## **Housing Authority of the City of Hammond**

Lake, IN

\$17,429.00 – Comprehensive Counseling

The Hammond Housing Authority has been serving residents since 1938. The Housing Authority has continued to serve low-income, senior, and disabled individuals by providing safe, decent

and sanitary living conditions throughout the years. The Hammond Housing Authority has endeavored to provide opportunities for its residents by offering services that enable individuals and families to become self-sufficient. The Hammond Housing Authority's Housing Counseling Program offers education and counseling to homeowners, renters and landlords. It has been a HUD-approved counseling agency since 1984. The program promotes homeownership, affordable and suitable rental housing, resolution of tenant/landlord disputes, monitoring of fair housing practices, and homeless prevention. Housing Counseling Services include the following: Pre-Purchase homeownership counseling, Budget Counseling, Credit Counseling, Financial Literacy Workshops, Home Buyer Education Workshops, Default and Delinquency Counseling, Rental Counseling, and Homeless Counseling. During the grant period of October 2011 to September 2012, the Hammond Housing Authority's Housing Counseling Program served a total of 226 individuals through one on one counseling and group education. [www.HammondHousing.org](http://www.HammondHousing.org).

### **The Affordable Housing and Community Development Corporation**

Marion, IN

\$20,750.00 – Comprehensive Counseling

Affordable Housing and Community Development Corporation (AHCDC) was incorporated in 1995 and recognized by the IRS as a 501(c) 3 tax exempt entity in July 1996. In 1997, AHCDC was certified, and subsequently re-certified every four years, as a Community Housing Development Organization (CHDO) to carry out CHDO-eligible activities in Grant County for purposes of the HOME Investment Partnerships Program administered by the Indiana Housing and Community Development Authority (IHCDA). AHCDC is also certified by IHCDA to provide counseling through the Indiana Foreclosure Prevention Network and has been a HUD-approved housing counseling agency continuously in good standing since 2001. AHCDC is driven by a mission to “serve as an agent of change for building better communities” through the following programs and services: developing, owning and managing affordable multi-family and single-family units for rent and sale; weatherizing homes and making home repairs; administering federal and state grants on behalf of local units of government and non-profits; providing comprehensive housing counseling services and financial assistance; administering 1-877-GETHOPE calls on behalf of the Indiana Foreclosure Prevention Network; matching savings for homeownership, education and employment training, and small businesses; training technical assistance, and loan servicing for micro-entrepreneurs.

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

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

Mitchell, IN

\$14,845.00 – Comprehensive Counseling

Hoosier Uplands is a non-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. Our corporate mission is to plan, implement or cause to be implemented, and provide comprehensive services to the poor, elderly and disabled. We strive to alleviate poverty, improve living conditions, and provide access to health care and social services to those families

and individuals in need within our service area. All of our endeavors will be pursued with the client in mind, never forgetting the value of every human being or the importance of our responsibility to the public which we serve. The agency provides many services including: weatherization, energy assistance, budget counseling, Section 8 Housing assistance, housing counseling, housing rehabilitation services. Housing Counseling services provided include: pre-purchase (help with credit improvement), pre-rental counseling, post-purchase counseling, mortgage default and delinquency counseling, loss mitigation counseling, renter assistance counseling and Fair Housing assistance information. During the 2011-2012 fiscal years the Housing Counseling Program assisted 375 families with their housing needs. [www.hoosieruplands.org](http://www.hoosieruplands.org)

### **Muncie Homeownership and Development Center**

Muncie, IN

\$17,429.00 – Comprehensive Counseling

The Muncie Homeownership and Development Center (The Home Center) was established in 1992. In 1995, The Home Center became a HUD Certified Housing Counseling Program. Since 1992, The Home Center has assisted over 394 families in living the dream of homeownership. Over 3,000 families have received Homeownership Services. The Home Center has constructed over 62 new homes in mixed income neighborhoods of Muncie, and assisted in assuring clean, safe, affordable housing, for residents of the City of Muncie. The Home Center has identified the needs of the Community and continues to work with The City of Muncie as a Community and Housing Development Organization (CHDO). The Home Center continues to play a vital role in the Supportive Services programs in cooperation with the Muncie Housing Authority, Family Self-Sufficiency Program, and the Section 8 Voucher Choice Homeownership Program. The Purpose and Mission of this project is to move families from welfare to work then to homeownership. The Home Center provides Housing Counseling Services to residents of Delaware County, and the six surrounding counties. Participants of the program are offered the following services: Financial Literacy, Fair Lending, Post Purchase, Mortgage Fraud Analysis, Mortgage Document Review and Mortgage Education.

### **Lincoln Hills Development Corporation**

Perry, IN

\$17,798.00 – Comprehensive Counseling

Lincoln Hills Development Corporation is a non-profit Community Action Agency, incorporated in 1965 to serve the needs of the residents of rural southern Indiana through housing, employment, economic, human services, and community development initiatives. The following mission statement of Lincoln Hills Development Corporation guides the Board of Directors and staff in the provision of all agency services and programs: “Lincoln Hills Development Corporation, a locally governed Community Action Agency, engages in making life better by providing opportunities, which empower people to improve the quality of life and address the causes and effects of poverty in Southern Indiana.” Since 1965, Lincoln Hills Development Corporation has provided needed services to literally thousands of persons throughout southern Indiana, with 7,127 persons assisted in 2012. Services are provided to all population ages, and include: Healthy Families; Head Start and Early Head Start; youth and adolescent programming; utility assistance; weatherization services; Retired and Senior Volunteer Program opportunities; affordable multi-

family housing; elderly and disabled housing; Housing Counseling; and other community services. Lincoln Hills is a Certified Housing Counseling Agency, an Indiana Community Housing Development Organization, and a Certified Community Development Entity. [www.LHDC.org](http://www.LHDC.org).

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

Vanderburgh, IN

\$17,429.00 – Comprehensive Counseling

The Community Action Program of Evansville & Vanderburgh County, Inc. (CAPE) has addressed the needs of the economically disadvantaged for over 40 years. CAPE was founded in 1965 as a result of the Economic Opportunity Act, which was enacted to provide stimulation and incentive for urban and rural communities 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 the promotion of 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 homeownership program provides down payment assistance, housing counseling services to families at or below 80% of the area median income. Foreclosure Prevention counseling is also offered to households experiencing difficulties meeting their mortgage obligations. [www.capevansville.org](http://www.capevansville.org)

## Iowa

**United Neighbors, Inc.**

Davenport, IA

\$15,214.00 – Comprehensive Counseling

United Neighbors is a HUD approved, local housing counseling agency located in Davenport, IA serving residents from the bi-state Quad Cities region of Davenport, Bettendorf, Cedar and Clinton counties in IA along with Moline, East Moline, Rock Island and Silvis, IL. United Neighbors, Inc., formed in 1973, remains true to its mission as “an accessible community resource center serving individuals, families and entire neighborhoods. The organization strives to assist those in need and help them to better sustain their quality of life.” The agency has offered housing rehabilitation and purchasing assistance since the late 1980's. The DREAM program helps residents purchase their first home while the housing counseling programs help them keep that home with information and guidance, mediation services, personal finances and budgeting, credit restoration counseling, and affordable modification information and assistance. In 2008, United Neighbors joined with the Iowa Attorney General's Office to form the Iowa Mortgage Help program. Participants access legal and mediation services to quickly resolve mortgage issues before they become a foreclosure, increasing the number of families served and avenues of assistance. [www.unitedneighbors.com](http://www.unitedneighbors.com).

**Home Opportunities Made Easy, Inc.**

Des Moines, IA

\$16,321.00 - Comprehensive Counseling

Founded in 1967, the mission of HOME, Inc. is to create opportunities for quality affordable housing to enable low-income families to become self-sufficient. HOME, Inc. provides the following programs/services: Community Housing Services Program (CHSP) assists landlords and tenants in solving housing problems. Annually, CHSP provides Individual Rental Housing, Homeless Prevention Counseling and Public Education to 3,250 households.

Property Program 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. General contracting services are provided to 25 low-income homeowners annually to address emergency repairs or deferred maintenance. HOME, Inc. is also the City of Des Moines' designated Community Housing Development Organization (CHDO).

Homeownership Counseling and Supportive Services (HCSS) helps prospective homeowners purchase housing and existing homeowners retain their homes. Through this grant, HOME, Inc. will provide general homeownership counseling, information, and referral to 250 households annually. Approximately 70 households will participate in pre-purchase counseling and 5 in post-purchase counseling. HOME, Inc. has been a HUD Certified Housing Counseling Agency since 2003 and intends to use this grant for its existing Homeownership Counseling and Supportive Services program.

Website: [www.homeincdsm.org](http://www.homeincdsm.org)

**Eastern Iowa Regional Housing Authority**

Dubuque, IA

\$19,643.00 - Comprehensive Counseling

The Eastern Iowa Regional Housing Authority (EIRHA) was established in 1978 and operates as a division of the East Central Intergovernmental Association (ECIA). EIRHA was organized pursuant to Chapter 28E, Code of Iowa, and was established and created as a regional housing authority for Cedar, Clinton, Delaware, Dubuque, Jackson and Jones Counties, excluding the cities of Dubuque and Clinton.

The goal of the Eastern Iowa Regional Housing Authority is to provide decent, safe, and affordable housing for eligible households; to provide opportunities and promote self-sufficiency; create economic independence; and provide housing counseling and home ownership opportunities for Section 8 Housing Choice Voucher (HCV) and Public Housing program participants.

The EIRHA has an Annual Contributions Contract to serve 883 families on the Section 8 HCV program and owns and operates 164 Public Housing units. Since July 2003, the EIRHA has operated an HCV Homeownership Program. The Public Housing Homeownership Program has been in place since October 2001 which allows the Housing Authority to sell its Public Housing units to qualifying families. The ROSS Family and Homeownership Grant was awarded in June, 2008 and has assisted over 150 families. Web site: [www.eirha.org](http://www.eirha.org)

### **Center For Siouxland**

Sioux City, IA

\$20,381.00 - Comprehensive Counseling

Center for Siouxland is a non-profit human service agency located in Sioux City, Iowa. Center for Siouxland was organized on August 1, 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 April 1977. Our mission is to “provide assistance, information, and direction by building bridges between people with needs and people with solutions.”

Initial programs included emergency financial assistance, crisis intervention, traveler’s aid, assistance to older people, and a 24-hour program of information and referral.

Our housing counseling program was added in early 1976, and in 1978, the agency received certification as a HUD Housing Counseling Agency. Today our Comprehensive Housing Counseling Program employs 5 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, rental, non-delinquency post-purchase, homeless/displacement, budgeting/money management, debt management, and predatory lending. Counselors also provide pre-/post-purchase homebuyer and financial literacy group education. In addition to providing a Comprehensive Housing Counseling Program, Center For Siouxland also provides Consumer Credit Counseling; Conservatorship/Representative Payee services; Community

Assistance (food, utility assistance and prescription assistance); Transitional and Permanent Supportive Housing for the homeless; and RSVP Program.

Website: [www.centerforsiouxland.org](http://www.centerforsiouxland.org).

## **Kansas**

### **Urban League of Kansas**

Wichita, KS

\$13,738.00 – Comprehensive Counseling

The Urban League of Kansas (ULK) was organized in 1954 and is an affiliate of the National Urban League. The agency occupies three (3) locations: its corporate office in Wichita, where its administrative offices, education, workforce development and housing counseling units are housed. The agency also offers a variety of youth and adult educational services from this location. The two other locations are in the City of Dodge and Kansas City. ULK offers a variety of Housing Counseling services, which includes Pre-purchase Home-buying counseling, Resolving/Preventing Mortgage Delinquency/Default counseling, Non-Delinquency Post Purchase counseling, Rental counseling, and Homeless counseling. ULK has always stood against discrimination and for equality and empowerment. ULK’s strategy is three-pronged and geared specifically towards serving all of Kansas: 1) Education and Youth Empowerment to ensure youth are

well educated and equipped for economic self-reliance in the 21<sup>st</sup> century; 2) Workforce Development to assist people in achieving economic self-reliance through employment and training; and 3) Housing and Economic Development to empower all people in attaining economic self-sufficiency, an improved standard of living and eradicating barriers to equality. Website: <http://www.kansasul.org>.

## **Kentucky**

### **KCEOC Community Action Partnership**

Barbourville, KY

\$16,690.00 – Comprehensive Counseling

KCEOC Community Action Partnership is a private community action agency, designated as a nonprofit organization. For over 47 years, the agency has operated programs and services designed to fight and alleviate the causes of poverty. The mission of the agency is: “KCEOC Community Action Partnership is dedicated to recognizing human potential, improving communities, and creating opportunities for change.” The primary purpose of the agency is to assist individuals and families in their fight against poverty. Over the last 18 years the housing programs developed and operated by KCEOC have enhanced the agency’s capacity to meet the many needs of Knox county and surrounding communities and to meet the agency’s mission. The agency offers the following affordable housing services: Mortgage Delinquency & Default Resolution, Homebuyer Education Programs, Pre-purchase & Post-purchase, and Fair Housing Assistance, Services for Homeless, Mobility & Relocation, Loss Mitigation, Money Debt Management & Predatory Lending, Marketing & Outreach Initiatives, and Renters Assistance. [www.communityactionky.org](http://www.communityactionky.org)

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

Bowling Green, KY

\$14,845.00 – Comprehensive Counseling

Housing Assistance and Development Services (HANDS) Inc. 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, Kentucky. From the beginning, HANDS recognized the true path to successful homeownership was centered in comprehensive financial and homeownership education. HANDS has the expertise to provide educational opportunities through Neighbor-Works, Money Smart, Credit Smart and Yes You Can Own A Home. The various educational opportunities offer something to everyone. HANDS conducts homeownership classes and 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)

### **Live the Dream Development Inc.**

Bowling Green, KY

\$15,952.00 – Comprehensive Counseling

With a mission of offering the most effective techniques for achieving homeownership and financial stability among low- to moderate-income individuals and families and to avoid predatory lending practices, Live the Dream Development, Inc. 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. Since its inception in 2002, Live the Dream has served more than 800 clients with 95 families becoming homeowners. Live the Dream is a HUD-approved Housing Counseling Agency. [www.habg.org](http://www.habg.org)

### **Campbellsville, Housing and Redevelopment Authority**

Campbellsville, KY

\$18,167.00 – Comprehensive Counseling

Since 1961, the Campbellsville Housing & Redevelopment Authority has served the community of Campbellsville, Kentucky. The Campbellsville Housing & Redevelopment Authority'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 knowledge and the 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 and rental housing counseling and education. The agency also provides counseling on shelter or services for the homeless. [www.cvillehousingonline.com](http://www.cvillehousingonline.com)

### **Kentucky Housing Corporation**

Frankfort, KY

\$248,301.00 – Comprehensive Counseling

Kentucky Housing Corporation (KHC) is the 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 has been in existence for many years, and 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. Additionally, the Kentucky Homeownership Protection Center, administered by KHC, was founded by the Kentucky General Assembly in 2008 to address the foreclosure crisis in the state. The Protection Center offers free financial counseling and support to homeowners who are in default or in danger of default on their mortgage loan. [www.kyhousing.org](http://www.kyhousing.org).

**REACH, Inc.**

Lexington, KY

\$17,429.00 – Comprehensive Counseling

REACH, Inc., located in Lexington KY, is a consortium of 19 entities that was established in 1994 to help low- to moderate-income families and individuals become first-time homebuyers. REACH provides homebuyer education and housing counseling services to help clients prepare for owning a home, as well as financial assistance with down payment and closing costs to make purchasing a home more affordable. The agency also is approved to serve as a loan originator for Kentucky Housing Corporation, the state housing finance agency. When the agency opened its doors in 1995, it administered a single program to assist families and individuals in purchasing homes in Fayette County, Kentucky. REACH now offers several programs to assist people who want to become successful homeowners in a 13-county area that includes Anderson, Bourbon, Clark, Fayette, Franklin, Garrard, Harrison, Jessamine, Madison, Mercer, Montgomery, Scott and Woodford counties. [www.reachky.com](http://www.reachky.com)

## Louisiana

**Louisiana Housing Corporation**

Baton Rouge, LA

\$218,261.00 - Comprehensive Counseling

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

# Maine

## **Maine State Housing Authority**

Augusta, Maine

\$202,807.00 – Comprehensive Counseling

Maine State Housing Authority (Maine Housing) is an independent quasi-state agency. Maine Housing's mission is to assist Maine people to obtain and maintain, safe, affordable housing and services suitable to their unique housing needs. Maine Housing serves over 90,000 households each year and provides leadership, maximizes resources, and promotes partnerships to develop and implement sound housing policy.

Maine Housing has been a recipient of HUD Housing Counseling Program funding for 13 years. Sub-grantees have been chosen to serve underserved populations: elderly, rural, Native American, non-English proficient, people with disabilities, and the homeless. Through ten (10) sub-grantee non-profit organizations and three (3) foreclosure prevention counselors, Maine Housing offers homebuyer education, financial literacy training (some ESL) and housing counseling to improve financial literacy; expand and improve access to affordable housing; promote and preserve successful homeownership; and prevent homelessness.

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

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

Bath, ME

\$17,429.00 – Comprehensive Counseling

Incorporated in 1973, MMCA provides comprehensive social services for low-income individuals and families in the mid-coast area. MMCA is a community action organization 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 actively promotes economic and community development of the businesses and communities in the mid-coast area where individuals and families reside.” MMCA provides services for the prevention of child abuse and neglect; nutrition counseling and food vouchers; breastfeeding and lactation counseling; distribution of commodity food; family development case management; emergency fuel assistance; electric disconnect assistance; housing rental and mortgage assistance; weatherization audits; resource and referral; health, vision, and dental screening for children; pre-school; home visiting for new parents; educational scholarships; sustainable gardening; and healthy cooking classes. MMCA is a HUD-approved Local Housing Counseling Agency and has extensive experience in delivering housing-related programs. Visit MMCA online at: <http://www.midcoastmainecommunityaction.org/>.

# Maryland

## **Arundel Community Development Services, Inc. (ACDS)**

Annapolis, MD

\$17,059.00- Comprehensive Counseling

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

### **Frederick Community Action Agency**

Frederick, MD

\$18,167.00000- Comprehensive Counseling

Frederick Community Action Agency (FCAA) provides food, shelter, medical care, transportation, housing, and other forms of assistance to families and individuals that are homeless or low-income. Started in 1968, the Frederick Community Action Agency is sponsored by the City of Frederick and the Friends for Neighborhood Progress, Inc. with support from the Frederick County Government and the United Way of Frederick County.

The Frederick Community Action Agency became a HUD-Approved Housing Counseling Agency in 1997 and currently provides Comprehensive Housing Counseling Services including pre-purchase homebuyer counseling, homebuyer education program, delinquency and default counseling, post-purchase counseling, home improvement and maintenance counseling, rental counseling, and counseling for families and individuals who are homeless. With the additional funding provided by this year's HUD Housing Counseling Grant, the FCAA intends to increase its Home Buyer Education group trainings, as well as, increase one-on-one counseling for clients looking to purchase a home or are in default in their current home. FCAA counseled 505 clients in FY 12. <http://www.cityoffrederick.com/index.aspx?nid=183>

### **Hagerstown Neighborhood Development Partnership**

Hagerstown, MD

\$17,798.00 - Comprehensive Counseling

Hagerstown Neighborhood Development Partnership (HNDP) was established originally as the Washington County Community Housing Resource Board (WCCHR) in 1976 originally a non-profit all volunteer organization. WCCHR merged with Hagerstown Neighborhood Development Partnership, Inc. (HNDP), in July 2005 to form the present Hagerstown Neighborhood Development Partnership as a non-profit community development corporation with the resources to not only counsel clients but also invest in real estate to further revitalization of the City's aging downtown. HNDP encourages the creation, development, expansion and retention of housing, community and economic development for the benefit of the City of Hagerstown. HNDP provides free of charge, pre-purchase housing counseling, post-purchase housing counseling, credit,

foreclosure, budget and delinquency counseling; home buyer counseling and workshops, fair housing education, and landlord/tenant information and referrals for the benefit of the citizens of Washington County, Maryland. Total clients served for FY12 673.

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

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

Hagerstown, MD

\$18,167.00: Comprehensive Counseling

The Washington County Community Action Council Inc. (CAC) was established under the Economic Opportunity Act of 1964 to fight America's War on Poverty. In 1987, CAC recognized the need to address housing issues related to landlord-tenant issues. The landlord-tenant component works with landlords and tenants to ensure that the rights of all parties are in accordance with Maryland Landlord-Tenant Law. In addition to Pre-Purchase, HECM, and Mortgage Default counseling, the services of the Housing Department have grown to include a Rental Rehab Program, a First Time Homebuyers Program, and Weatherization Program. The Placement Housing Counseling component was added to work closely with homeless households. This program assists individuals and families residing in local shelters to locate and secure permanent housing while working on skills such as housekeeping, and budgeting. Intensive case management is a major portion of this program aimed at helping the households maintains their housing once placed. CAC counseled 522 clients in FY12. <http://www.wccac.org/>

**HomeFree-USA**

Hyattsville, MD

\$890,580 – Comprehensive Counseling

Established in 1994, HomeFree-USA is a leading nonprofit homeownership preparation, foreclosure intervention and financial empowerment organization. The HomeFree-USA mission is to develop within all people the knowledge, skills and practices they need to be financially strong and successful homeowners. HomeFree-USA enjoys a remarkable zero percent foreclosure rate among homeowners it has prepared for homeownership. The HomeFree-USA nationwide Network of faith and community-based nonprofit housing counseling agencies serves the interests of more than 4.5 million homebuyers and homeowners. Their homebuyer and homeowner programs have been the catalyst for the financial and homeownership success of thousands of homeowners. Visit them online at: <http://www.homefreeusa.org/>.

**Housing Initiative Partnership/HIP Service Inc.**

Hyattsville, MD

\$20,381.00: Comprehensive Counseling

Housing Initiative Partnership (HIP) was founded in 1988 with a mission to remove blight, revitalize communities, create housing opportunities for low and moderate income people, and improve the quality of life in the neighborhoods we serve. HIP creates housing and economic opportunities for persons of low- and moderate-income and provides services that improve the quality of life in the communities we serve. HIP Services manages HUD-approved Homeownership and Foreclosure Prevention programs and provides a number of other support services to the

community. Our Housing Counseling Program is now one of the largest in Maryland, with offices in Prince George's and Montgomery Counties. HIP Services' Housing Counseling Program includes a team of 9 highly trained, certified housing counselors who provide a continuum of homeownership counseling services in English and Spanish. The Counseling Program includes Homebuyer Education and Counseling to first time homebuyers, as well as Foreclosure Prevention Education and Counseling to homeowners struggling to pay their mortgage. All services are offered in both English and Spanish. HIP counseled 3470 clients in FY12.  
[www.hiphomes.org](http://www.hiphomes.org).

### **Home Partnership Inc.**

Joppatowne, MD

\$19,643.00 – 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. Since 1996, HPI has been HUD certified for counseling and education, secondary financing and participation (acquisition, rehab and sale) of HUD Single-Family Property Programs. Currently, HPI is governed by a board of directors comprised of eleven (11) members all of whom are volunteers. The geographic service area of HPI includes eastern Baltimore, Harford and Cecil Counties. HPI counseled 564 clients in FY12.

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

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

Oakland, MD

\$17,798.00 – Comprehensive Counseling

Garrett County Community Action Committee is a private non-profit corporation that been operating in Garrett County, Maryland since 1965.

The mission statement of GCCAC is “to improve the quality of life for people in need, by empowering them to become more self-sufficient by providing essential services in cooperation and collaboration with partners.” GCCAC works with partners to build a stronger community and to provide services that improve the quality of life for residents in Garrett County. The agency provides a variety of services for individuals, families and older adults. GCCAC was selected as a charter affiliate with Rural LISC and was picked as one of the Annie Casey Foundation "Kids Count" exemplary organizations in 2005. The Agency has been recognized by state and national entities for its work in community development and rural programming. The corporation is governed by a 15-member board of directors selected by community and local interests. GCCAC counseled 770 clients in FY 12. <http://garrettcac.org>.

### **Diversified Housing Development**

Windsor Mills, MD

\$16,690.00 - Comprehensive Counseling

Diversified Housing Development, Inc. has been serving residents of Baltimore County since 2006 with a mission to promote affordable housing options for low and moderate-income families resulting in economic empowerment and strengthened communities.

Diversified Housing Development, Inc. (DHD) is a housing organization that offers homeownership services to low and moderate income families, and was formed out of the need for homebuyer education services in the western portion of Baltimore County. Among the services DHD offers are Pre Purchase Homebuyer Education Workshops, One on One counseling, Foreclosure Default and Delinquency Counseling, Homebuyers Clubs, Down payment and Closing Cost Assistance as well as home Weatherization Services. Diversified Housing Development was approved as a HUD approved Counseling Agency in 2012. During fiscal year 2012 DHD counseled 1034 clients. More information about Diversified Housing Development can be found at [www.diversifiedhousing.org](http://www.diversifiedhousing.org).

## **Massachusetts**

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

Boston, Massachusetts

\$684,113.00 - Comprehensive Counseling

Established in 1967, Citizens' Housing and Planning Association (CHAPA) is the leading statewide housing policy and research organization in New England. CHAPA's mission is to encourage the production and preservation of housing which is affordable to low-income families and individuals. CHAPA pursues its goals through advocacy with local, state and federal officials; research and an information clearinghouse on affordable housing issues; community education and training; and coalition and consensus building.

CHAPA is a co-founder of the New England Housing Network, a broad coalition of housing and community development organizations established in 1995. Through its work with the New England 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).

### **Housing Partnership Network**

Boston, MA

\$1,040,032.00 – Comprehensive Counseling

Incorporated in 1992, the Housing Partnership Network is a peer network and business alliance of regional nonprofits that develop, manage and finance affordable homes that revitalize communities and provide opportunities for lower-income and working families. The Network forges partnerships to achieve large scale impact. Its 99 members have provided over \$10 billion in CDFI financing; developed or preserved 300,000 affordable homes; provided counseling and education to over 755,000 low and moderate income households resulting in 100,000 families who have bought or retained their homes; and provided more than 3 million residents with quality housing and improved economic and educational opportunities. Network staff facilitates com-

munication and joint initiatives among member organizations, identify resources and manage relationships with partners, and provide technical assistance and program oversight. A HUD approved counseling intermediary since 1995, the Network has supported its members' housing counseling efforts with a cumulative pass through of \$23 million. This year, the Network will fund 36 members in 20 states, who will provide housing counseling to approximately 60,000 households. The goals of the Network's housing counseling program are:

- 1) expand homeownership opportunity for low and moderate income families, especially minority, new immigrant, and traditionally underserved populations;
- 2) Promote neighborhood stabilization and revitalization by increasing sustainable homeownership and secure housing tenure; support of low- and moderate-income homeowners in maintaining their homes and building equity for the future.

### **Chelsea Restoration Corporation**

Chelsea, MA

\$15,214.00 Comprehensive Counseling

Chelsea Restoration Corporation (CRC) is a community based non-profit agency with the mission to provide quality housing for the area's low to moderate-income families. CRC has played a vital role in the preservation, accessibility and livability of the community of Chelsea and several surrounding towns since 1977. Over 75% of the families we serve are ethnic minorities (with the greater number being Latino), and all of their program participants experience economic pressures that present challenges to home ownership. CRC is the only HUD Approved Housing Counseling program serving Chelsea, Revere and Saugus and the only area resource for both housing counseling and foreclosure assistance services in both English and Spanish. CRC have worked with over 10,000 families over the past 35 years, and in addition to delivering high-quality housing counseling they work with first-time homebuyers and other local residents to prevent foreclosures and rehabilitate property. They are a local pioneer in support of low-income first-time homebuyers and continue to provide the opportunity for disadvantaged populations to experience the dream of homeownership. For more information, please visit <http://www.chelsearestoration.org>.

### **Catholic Social Services of Fall River, Inc. (CSS)**

Fall River, MA

\$15,583.00 – Comprehensive Counseling

Incorporated in 1924, CSS has a solid history of providing high-quality; community-based services for low-income, Minority and immigrant populations. CSS is a non-profit, multi-service agency serving Southeastern Massachusetts. The mission is to “help those in need”, regardless of religious affiliation, with over 30 programs and services. In 2011-2012 CSS served approximately 50,000 individuals. CSS operates in five cities and surrounding towns across southeastern Massachusetts; the central office is located in Fall River. 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 South coast region with 386 beds that are dedicated to serving homeless families and individuals each evening. CSS employs linguistically proficient, culturally diverse staff members who demonstrate a capacity to engage clients in effective encompassing

assistance. CSS is a Local Housing Counseling Agency certified by HUD and is also certified by CHAPA and Massachusetts Homeownership Collaboration, Coast Region. Visit CSS online at: <http://www.cssdioc.org/>

**RCAP Solutions Inc. (RCAP)**

Gardner, MA

\$18,167.00 – Comprehensive Counseling

RCAP Solutions Inc. (RCAP) administers an extensive array of State and Federal housing programs and functions as a Regional Public Housing Authority. RCAP has an extensive, highly professional and highly trained housing staff working on a myriad of programs. Central to RCAP's operating model, are its State-funded Housing Consumer Education Centers (HCEC) which function as the "Front Door" (portal) through which all requests for housing counseling are funneled. RCAP operates HCEC out of two locations in Worcester and Gardner to ensure access throughout its vast service region. RCAP is the only regional agency that provides comprehensive housing counseling throughout the entire Central Massachusetts service area. This includes all 60 communities in Worcester County (with a population of 779,386) and 8 communities in Middlesex and Norfolk Counties (with a population of over 46,000). Covering over 1,600 square miles and stretching from the New Hampshire to Connecticut and Rhode Island. RCAP Solutions has been a Comprehensive Housing Counseling Agency since 1972.

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

**Neighborhood Assistance Corporation of America**

Jamaica Plain, MA

\$1,121,017.00 - Comprehensive Counseling

The Neighborhood Assistance Corporation of America (NACA) is a non-profit community advocacy and homeownership organization that has helped make affordable homeownership a reality for over twenty years. Through honest and effective counseling, NACA can help even those with low credit scores purchase a home or restructure an unaffordable loan. NACA operates from 39 office locations across the country and it has served over one million households.

NACA is committed to the stabilization of communities and neighborhoods across the country that have been hardest hit by unprecedented foreclosure rates. It focuses on enabling a sustainable standard of homeownership, which has been enjoyed by Americans for generations. NACA provides both pre-purchase and foreclosure mitigation counseling.

Through the Purchase Program, counselees become familiarized with the home buying process and are prepared for the responsibilities of homeownership. They are able to organize documents and financially prepare to select the best avenue to homeownership. Often this avenue is the NACA Mortgage which provides loans at highly favorable terms (no closing costs, no down payment, and below market 30 year fixed rates).

NACA's HomeSave Program was designed to respond to the fallout from the massive subprime and predatory lending industry. Through its advocacy on behalf of homeowners, NACA secured binding agreements with the nation's largest lenders to reduce interest rates and make existing loans realistically affordable. [www.naca.com](http://www.naca.com)

**Springfield Neighborhood Housing Services, Inc.**

Springfield, MA

\$19,274.00 Comprehensive Counseling

Established in 1978, Springfield Neighborhood Housing Services, Inc. (Springfield NHS) is a 501(c) (3) non-profit corporation that transforms families and revitalizes communities through homeownership development, recycling of blighted properties and resident empowerment. This is done successfully through the following Full-Cycle Lending services provided to families in the city and region:

Credit counseling and home ownership education for potential buyers; Technical assistance to borrowers from loan intake to closing; Flexible financing products that include property rehabilitation; Technical assistance with property inspections and rehabilitation services; and Post purchase services that include foreclosure intervention. Springfield NHS is a charter member of NeighborWorks® America, a national network of more than 240 community development and affordable housing organizations. In addition, Springfield NHS is a Community Development Financial Institution (CDFI) certified by the United States Department of the Treasury. The Homeownership Center of Springfield NHS provides a full array of mortgage products to potential homebuyers located anywhere within the Commonwealth. [www.springfieldnhs.org](http://www.springfieldnhs.org)

**Community Service Network, Inc.**

Stoneham, Massachusetts

\$13,000 – Comprehensive Counseling

Community Service Network's (CSN) mission for the past 28 years has been to assist low and moderate income clients access the knowledge, skills, and services that promote independence and self-sufficiency. CSN expects to provide one-on-one and group counseling to over 500 clients and their families on pre-purchase, foreclosure prevention, homebuyer education, predatory lending, reverse mortgages, and credit and budget counseling while providing education on tenant rights, fair housing, post-purchase rights and responsibilities and offering pro bono legal services to low income tenants. For more information, please visit [www.csninc.org](http://www.csninc.org).

**Pro-Home, Inc.**

Taunton, Massachusetts

\$17,798.00 Comprehensive Counseling

Pro-Home, Inc. is a non-profit corporation founded in 1990 to facilitate the production and protection of affordable housing. Its mission is exclusively for education and charitable purposes. Pro-Home produces and advocates for the production of affordable housing; works with individual individuals and families to prevent loss of, or displacement from, existing housing; strives to

eliminate discrimination in housing; and brings together diverse groups and individuals to aggressively work toward solutions.

Pro-Home is certified by HUD, the Massachusetts Department of Housing and Community Development, Fannie Mae, Citizen's Housing and Planning Association, Mortgage Guaranty Insurance Corporation, and the Massachusetts Housing Partnership.

The agency's offering of comprehensive housing counseling programs is constantly evolving to address the changing needs of the residents of the 13 communities it serves. One-on-one housing counseling services include pre-purchase, post-purchase, financial literacy, foreclosure prevention, loan document review, landlord/tenant relations, as well as Fair Housing advocacy. Group counseling services offered are pre-purchase, post-purchase, and financial literacy education.

Pro-Home has also partnered with many community-based organizations to coordinate the delivery of its housing counseling service activities. For more information about Pro-Home, visit us on the web at: [www.prohomeinc.org](http://www.prohomeinc.org).

## Michigan

### **Abayomi Community Development Corporation**

Detroit, MI

\$17,429.00 – Comprehensive Counseling

Abayomi Community Development Corporation is a non-profit, community based agency that was founded in 1998. Abayomi CDC's mission is to strengthen and secure the local community through comprehensive community building. The agency provides Financial Management/Budget Counseling, Mortgage Delinquency and Default Resolution Counseling, Pre-purchase Counseling, and Rental Housing Counseling. Other community services include Jr. NBA/Jr. WNBA Sports Programs where over 200 youth participate annually in basketball leagues, camps, clinics, and competitions. Its Village Teen Counseling program provides individual, group and family counseling for adjudicated teens or youth at-risk.

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

### **GreenPath Inc.**

Farmington Hills, MI

\$1,199,477.00 - Comprehensive Counseling

Founded in 1961, GreenPath is one of the country's oldest and largest nonprofit financial and housing counseling organizations. GreenPath's Mission Statement, *"Through financial knowledge and expertise, we provide high-quality products and services that enable people to enjoy a better quality of life"* and Core Values, *Quality, Integrity and Teamwork*, have all been instrumental in making GreenPath a leader in the industry. Headquartered in Farmington Hills, Michigan, GreenPath has 53 branch offices located strategically throughout Michigan, Illinois, Indiana, Wisconsin, Arizona, New York, Florida, Texas, New Hampshire, Vermont, Colorado, and Wyoming. GreenPath is a HUD approved national housing counseling intermediary and has provided quality counseling for over fifty years. GreenPath is a member of both the National Foundation for Credit Counseling (NFCC) and the Association of Independent Consumer Credit Counseling Agencies (AICCA) and is also 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 & Edu-

cation, Mortgage Delinquency Counseling, Reverse Mortgage Counseling, Financial & Debt Management Counseling, and Rental Counseling. On average, GreenPath counsels over 250,000 consumers a year across all service lines. Additional information regarding GreenPath can be found on its website at [www.greenpath.org](http://www.greenpath.org).

### **Mission of Peace National Corporation (MOPNC)**

Flint, MI

\$620,842.00 – Comprehensive Counseling

Mission of Peace National Corporation (MOPNC) is a faith based Michigan not for profit corporation whose mission is “Changing Lives, Creating New Beginnings”. MOPNC provides housing counseling services that increase the capacity of low-to-moderate income individuals and families to participate in the housing market. Since its beginning, MOPNC has acted as a catalyst for change. As a HUD-approved National Intermediary for Housing Counseling since 2003, MOPNC provides funding, training, technical assistance, and compliance and oversight to its sub grantees. MOPNC provides a full range of comprehensive counseling services for all individuals. The various counseling programs consist of: Pre and Post Purchase, Budget Counseling, Credit Counseling, Home Buyer's Club, Financial Literacy, Foreclosure Prevention, Rental Issues, Energy Efficiency, and Self Sufficiency. MOPNC is very committed to making the client whole by doing a complete and thorough analysis of their situation and helping the client rebuild their life through assistance and referrals to supporting services.

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

Fremont, MI

\$18,167.00.00 – Comprehensive Counseling

The NCCS Center for Nonprofit Housing (CNH) is legally structured as a supporting organization of TrueNorth Community Services formerly known as Newaygo County Community Services (NCCS). CNH was incorporated as a non-profit organization with the State of Michigan in February 1994. They agency’s mission is committed to assuring all members of their community have access to quality, affordable housing, one home at a time. CNH accomplishes its housing counseling mission though offering Financial Management/Budget Counseling, Home Improvement and Rehabilitation Counseling, Mortgage Delinquency and Default Resolution Counseling, Rental Housing and Pre-Purchase Counseling, and Financial, Budgeting and Credit Repair and Fair Housing Workshops. Other CNH initiatives include rental rehab projects, blight elimination, transitional housing and creating neighborhood associations. [www.cnhousing.org](http://www.cnhousing.org)

### **Grand Rapids Urban League**

Grand Rapids, MI

\$16,690.00 – Comprehensive Counseling

The Grand Rapids Urban League of Grand Rapids, MI, is a nonprofit, community service organization. It was founded in 1943 and is an affiliate of the National Urban League. It is governed by a multiracial Board of Directors of men and women representing area business, civic, professional, labor and religious organizations. The mission of the Grand Rapids Urban League is to provide the means to empower African Americans and other minorities to achieve economic

self-reliance, parity and civil rights. Consistent with this mission, the League provides an array of social services. The League, a HUD-approved Housing Counseling Agency since March, 1980, has an excellent record of helping homeowners and renters obtain and retain stable decent housing.

To empower its constituency, the League provides services in the areas of housing and community services, economic development and employment, education, health, and advocacy. During the 2011-12 program year, 1,226 households met face-to-face with a League housing counselor for help resolving a housing problem or crisis such as foreclosure, eviction, and homelessness, tenant rights and responsibilities, locating decent housing, and financial assistance.

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

### **Home Repair Services of Kent County**

Grand Rapids, MI

\$17,429.00 – Comprehensive Counseling

Home Repair Services of Kent County, Inc., of Grand Rapids, MI, was founded in 1979 and now serves more than 3,200 lower-income families each year. The mission of Home Repair Services is to build value and dignity by equipping lower-income homeowners and their families for successful sustained homeownership, thereby strengthening neighborhoods and the community.

Home Repair Services focuses efforts in six program areas: Critical repairs provided at very low cost; access modifications for people with disabilities; a surplus building materials store; educational classes for do-it-yourself home maintenance; and, housing counseling. Home Repair Services focuses 100% of its effort on post-purchase activities to help existing homeowners retain and improve their homes. For more information, [www.homerepairservices.org](http://www.homerepairservices.org)

### **LINC Community Revitalization, Inc.**

Grand Rapids, MI

\$13,000.00 – Comprehensive Counseling

LINC Community Revitalization, Inc. is a community development corporation that provides services to Kent County and is involved in a host of projects and services that reach families, houses, businesses and neighborhoods. LINC was incorporated on June 13, 2000 as Lighthouse Communities Inc., after a community-based collaborative planning process that included local community development corporations, neighborhood associations, builders, foundations, representatives from the City of Grand Rapids' community development office, Michigan State Housing Development Authority (MSHDA), U.S. Department of Housing and Urban Development (HUD), and, most importantly, residents of core city neighborhoods. LINC's mission is revitalizing neighborhoods through authentic engagement, stimulating economic development, expanding housing opportunities, creating affordable housing, and developing leadership and capacity of residents and grass-root organizations. LINC's Housing Services (resident services) focuses on creating stable, healthy communities by ensuring residents are realizing their potential. In January 2009, HUD designated LINC as a HUD-approved Housing Counseling Agency. They provide Pre and Post purchase counseling, mortgage delinquency, rental and services for homeless counseling activities. For additional information visit their website at <http://www.lincrev.org>.

### **Community Action Agency**

Jackson, MI

\$21,119.00 – Comprehensive Counseling

Community Action Agency (CAA) is a nonprofit corporation and opened its doors in 1965. It now operates in Jackson, Lenawee and Hillsdale counties in Michigan. The agency's mission is to assist low-income families achieve self-sufficiency. The CAA provides Mortgage Delinquency and Default Resolution Counseling, Pre-purchase and Homeless counseling. CAA has continued to operate many quality programs and help citizens in all three counties through home weatherization, community development, income tax assistance, emergency aid, parent education, elementary success and outreach among others. They have continued to advocate for social and economic opportunity for all people so that everyone can enjoy the benefit of a self-sufficient life style. Website: <http://www.caajlh.org>

### **Franklin Street Community Housing Corporation (FSCHC)**

Lansing, Michigan

\$20,381 .00 – Comprehensive Counseling

FSCHC is committed to preserving and revitalizing neighborhoods. Now in its 26<sup>th</sup> year of service, FSCHC incorporated as a non-profit based neighborhood community development organization in 1987. In the beginning the company was an advocacy group for code enforcement, reducing crime and preservation of housing stock. In 2000 FSCHC expanded to include counseling services and programs that include homeownership classes, credit counseling, financial management classes, individual counseling and foreclosure counseling and in Fiscal Year 2012 served 566 families. These services are provided in a five-county area in Central Michigan: Ingham, Eaton, Clinton, Livingston and Shiawassee Counties. The area has a population of 676,366. FSCHC also administers an Individual Development Account (IDA) program for homeownership, education and small business creation and administers the Family Self Sufficiency Program in partnership with MSHDA helping families move from public housing to financial independence. Counseling services are available for all families regardless of income or area (even outside the five counties.) For more information, see them on the web at [www.fschc.org](http://www.fschc.org).

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

Lansing, MI

\$400,191.00 – 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. MSHDA is dedicated to building a thriving and vibrant future for Michigan – from urban areas to small towns; from neighborhoods to downtowns – by providing tools and resources that help to improve people's lives and create places where people want to live and work. MSHDA's programs work in four areas: affordable rental housing, supporting homeownership, ending homelessness and creating

vibrant cities and neighborhoods. It's Homeownership Counseling Program, made up of a statewide network of non-profit and community action agencies, governmental entities and MSU Extension offices, has been providing pre-purchase and post-purchase counseling services since the early 1990's. As a proud supporter of the National Industry Standards for Homeownership Education and Counseling, MSHDA ensures that quality services are available to homebuyers and homeowners, free of charge. Website: <http://www.Michigan.gov/MSHDA>

**Telamon Corporation (MSO)**

Paw Paw, Michigan

\$202,807.00 - Comprehensive Counseling

Telamon Corporation brings human services to people and communities in twelve states, and in two states as Transition Resources Corporation. Chartered as a nonprofit organization, our purpose is to improve the lives of those in need. Telamon is a HUD- approved multi-state organization offering a wide range of housing services in ten states. Services provided include educational and consumer services, financial literacy training, foreclosure prevention and mitigation services, pre-purchase counseling, homebuyer education, non-delinquency post purchase counseling, rental counseling, homeless/displacement counseling, and fair housing education. During Fiscal Year 2012, Telamon counseled 1,830 clients. [www.telamon.org](http://www.telamon.org)

**Oakland County Housing Counseling**

Pontiac, MI

\$17,798.00 – Comprehensive Counseling

Oakland County Community & Home Improvement's Housing Counseling Unit has been providing comprehensive housing counseling to thousands of Oakland County residents for over 25 years. Community outreach activities are conducted to increase and preserve home ownership opportunities for low-income, minority, and disabled families. The Oakland County Housing Counseling unit provides counseling in Financial Management/Budget, Home Improvement and Rehabilitation, Mortgage Delinquency and Default Resolution, Pre-purchase, Rental and Services for Homeless. They also provide education, information, and referral to federal, state, and local housing programs for low-income residents. Website: [www.oakgov.com/chi](http://www.oakgov.com/chi).

**Oakland Livingston Human Service Agency**

Pontiac, MI

\$19,643.00 – Comprehensive Counseling

Oakland Livingston Human Service Agency (OLHSA), is a non-profit 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 communities they serve, to gain the knowledge, skills, and resources to improve the quality of their lives. OLHSA's housing counseling program offers Financial Management/Budget Counseling, Mortgage Delinquency and Default Resolution Counseling, Rental Counseling and Financial and Budgeting and Credit Repair Workshops. OLHSA welcomes those in need with a comprehensive set of services, focusing on meeting the basic needs of senior citizens, persons with disabilities, and people suffering from economic hardship. Website: [www.olhsa.org](http://www.olhsa.org)

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

Traverse City, MI

\$22,215.00 – Comprehensive Counseling

Northwest Michigan Community Action Agency, Inc. (NCMAA) is a Community Action Partnership that covers a mostly rural ten county service area including Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Missaukee, Roscommon, and Wexford Counties, including some geographically-isolated areas. The agency helps low-income families and individuals achieve higher levels of self-sufficiency and stability. Its mission as a Community Action Agency is “Helping People by Linking Services, Resources and Opportunities”. The agency provides Financial Management/Budget Counseling, Home Improvement and Rehabilitation Counseling, Mortgage Delinquency and Default Resolution Counseling, Pre-Purchase, Rental and Homeless Counseling, Fair Housing and Predatory Lending Workings. NMCAA has long embraced creative pro-active programming and has regularly received acknowledgment and acclamations from funding sources. Throughout the agency’s 39-year history, one theme has remained constant: dedication to the improved quality of life and self-sufficiency of the families served. [www.nmcaa.net](http://www.nmcaa.net)

**HOPE America, Inc.**

Ypsilanti, MI

\$16,690.00 – Comprehensive Counseling

HOPE America was formed in 2001 with the mission to assist individuals and families in need. Hope America was incorporated as a non-profit corporation in the State of Michigan in 2005, as a 501© (3) organization in 2006 and became a HUD approved counseling agency in March of 2009. Hope America provides homebuyers’ education in a group setting and in one-on-one counseling in Washtenaw County, with particular emphasis on the Ypsilanti community. Since its inception, the organization has provided housing counseling to more than 4,338 individuals and through its food distribution program supported more than 9,500 families. [www.hope-america.org](http://www.hope-america.org).

## **Minnesota**

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

Blaine, MN

\$18,536.00 – Comprehensive Counseling

ACCAP is an independent nonprofit human service provider that began in 1965 under the Economic Opportunity Act. ACCAP is committed to helping low income individuals of Anoka County out of poverty and into the community as productive citizens, and helps in attaining their dream of self-sufficiency. ACCAP focuses on affordable housing, early childhood development, and affordable childcare, services that provide basic needs, self-sufficiency support, and services to seniors. Within the realm of permanent affordable housing, comes their Homeownership Program. ACCAP has been a HUD approved comprehensive counseling agency since October 24, 1997. To date, they have educated and counseled over 1,000 individuals to become

successful homeowners. Organization values include: poverty needs to be addressed at all levels of the community; commitment to cultural diversity; effective partnership and collaboration; and quality, innovative, customer-focused programming. For additional information visit them online at <http://www.accap.org>

### **Carver County Community Development Agency**

Chaska, MN

\$19,274.00 - Comprehensive Counseling

The Carver County Community Development Agency (CDA) is a HUD-Certified Agency that has been providing housing counseling services to Carver County residents since 1996. The agency's mission is to provide comprehensive housing counseling services to those in need in Carver County. Counseling services include homeless, rental, pre-purchase counseling and education (Homestretch), post-purchase (including foreclosure mitigation counseling and non-delinquency counseling) and financial literacy counseling and education. As a Community Development Agency, also provided are affordable housing options which include Public Housing, Shelter Plus Care, Transitional Housing and several other state funded housing options. CDA served over 1,113 clients in fiscal year 2012. For more information on the services that CDA offers, please visit their website at [www.carvercda.org](http://www.carvercda.org).

### **Community Action Duluth**

Duluth, MN

\$18,536.00 - Comprehensive Counseling

Community Action Duluth traces its history back more than 45 years to President Lyndon Johnson's "War on Poverty" and the Economic Opportunity Act. In 2002, CA Duluth became a HUD approved Housing Counseling Agency offering pre-purchase, post-purchase, rental counseling and education. Duluth adopted the Financial Opportunity Center model to integrate all existing services. Participants are served holistically with housing counseling/financial coaching, employment coaching and access to public benefits as a 'bundled service'. CA Duluth lives its mission - to use innovative strategies that mobilize low-income people and the broader communities to build assets that prevent poverty, create equality, and strengthen our social fabric. To learn more about CA Duluth's work to help low-income, working poor families transition out of poverty, it can be found at their website at: [www.communityactionduluth.org](http://www.communityactionduluth.org)

### **Dakota County Community Development Agency**

Eagan, MN

\$20,012.00 - Comprehensive Counseling

The Dakota County Community Development Agency (CDA) is a local government organization established in 1971. The CDA has grown into one of the largest local providers of affordable housing and community development programs in Minnesota. Currently, the CDA administers more than 30 programs that serve the communities and residents of Dakota County (a suburb of Minneapolis-St. Paul metropolitan area). These programs include rental programs such as Housing Choice Voucher, Senior Housing and Family Townhome programs, which provide affordable housing to nearly 3,700 households, and Housing Counseling programs, which serve

those who need assistance with home ownership. The CDA has been administering the pre-purchase education since 1996, serving over 250 households per year with this program in recent years. The CDA began offering pre-purchase and foreclosure counseling in 2003. For FY13, the CDA proposes to continue providing housing counseling in the areas of pre-purchase counseling and education and foreclosure counseling and education. In addition, the CDA will provide additional efforts in assisting clients with mortgage modifications and inform and assist clients with fair lending abuse or loan scams. [www.dakotacda.org](http://www.dakotacda.org)

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

Minneapolis, MN

\$13,369.00 - Comprehensive Counseling

The African Development Center (ADC) was organized in 2002 exclusively for charitable purposes, more specifically to work within Minnesota's African communities to start and sustain successful businesses, build wealth, improve homeownership participation, and promote community reinvestment. ADC develops and delivers culturally sensitive homebuyer education and counseling services and culturally appropriate financial education to all households, regardless of race, color, national origin, or other subjective designations. ADC adopted Homestretch in 2004 and has since provided homebuyer education in ways that overcome the language and cultural barriers that prevent the full participation of African immigrants and refugees in the American economy. ADC's financial counseling and education is enabling families to take control of their finances, to master their money, to reach their long-term financial goals, and to achieve homeownership. The decision to serve Greater Minnesota since 2007 was driven by requests from private lenders, local community groups, foundation initiatives and other CDC's. Website: [www.adcminnesota.org](http://www.adcminnesota.org)

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

Minneapolis, MN

\$3,000,000.00 – Comprehensive Counseling

Established in 2003, the Homeownership Preservation Foundation (HPF) is a national organization and a mission driven independent non-profit. HPF is dedicated to helping distressed homeowners navigate financial challenges and avoid mortgage foreclosure through comprehensive financial education and confidential foreclosure prevention counseling. They see financial capability as the gateway to family and community well-being. *HPF's Mission is to guide consumers onto the path of sustainable homeownership and develop innovative solutions to preserve and expand their financial health.* HPF owns and operates the 888-995-HOPE Hotline. Since 2003, HPF's HOPE Hotline has received more than seven million calls and has counseled over 1.65 million distressed homeowners nationwide. For more details, visit: <http://www.995hope.org>.

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

Minneapolis, MN

\$19,274.00 - Comprehensive Counseling

Twin Cities Habitat for Humanity (TCHFH) has been a HUD-Approved Certified Housing Counseling Agency since 1993. TCHFH's Mortgage Foreclosure Prevention Program (MFPP)

has provided foreclosure prevention counseling and education services to more than 7,000 low-income and minority consumers since the program began. The agency's mission is to "eliminate poverty housing from the Twin Cities and to make decent, affordable shelter for all people a matter of conscience." The agency provides pre-purchase, post-purchase, mortgage delinquency/default and HECM counseling and education services. As an industry leader, MFPP has responded to the alarming increase in subprime and exotic mortgage products by increasing its marketing efforts to reach more homeowners early in the foreclosure process--through increased outreach to local social service and neighborhood organizations, by participating in and organizing in numerous foreclosure workshops, and by directly contacting distressed homeowners to offer help. Today, MFPP offers expanded education and counseling to distressed homeowners who have been excluded from lenders' modification programs and who face unemployment or health crises. Habitat's MFPP website is [www.tchabitat.org/mfpp](http://www.tchabitat.org/mfpp).

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

Saint Cloud, MN

\$13,738.00 – Comprehensive Counseling

CCDSC is a non-profit, human services organization supported by generous individuals, foundations, businesses, and faith communities. CCDSC has worked for Central Minnesota since the late 1800s, expanding services to address emerging needs. Through 40 plus programs, the agency builds communities, promotes family life, and enhances human dignity by providing quality services to meet the physical, social, emotional and spiritual needs of individuals and families of all faiths and beliefs throughout a 16 county area in Central Minnesota. Catholic Charities has been providing Housing and Financial Counseling throughout Central Minnesota since 1972. Currently, the Housing and Financial Counseling Program provides comprehensive counseling services, including: financial management/budget, pre-purchase, mortgage delinquency and default resolution, rental housing, foreclosure preventions, mortgage scam assistance homeless-displacement, bankruptcy counseling and reverse mortgage counseling. The agency offers workshops, including: train-the-trainer financial literacy, fair housing, pre-purchase and predatory lending prevention and assists clients in connecting to other services within our organization and with our partners. For more information, visit [www.ccstcloud.org](http://www.ccstcloud.org).

### **Central Minnesota Housing Partnership**

Saint Cloud, MN

\$18,905.00 - Comprehensive Counseling

The Central Minnesota Housing Partnership, Inc. (CMHP) is a regional non-profit organization incorporated in May 1993. In February 1994, CMHP was designated as a Community Housing Development Organization (CHDO) by the Minnesota Housing Finance Agency. It is the mission of the organization to assist underserved communities in preserving, improving and increasing affordable housing for low and moderate income households. CMHP provides a variety of services including affordable multi-family housing development, management of affordable multi-family properties, single-family housing development, multi-family and single family housing rehabilitation, homebuyer education/counseling programs, affordable housing financing products and homeless concerns programs. CMHP has successfully coordinated Home Stretch, a first-time homebuyer education program. In addition to education and counseling services, CMHP has

experience administering State and Federal housing and rehabilitation programs such as the Small Cities Development Program and Rental Rehab Loan Program. For information on all of CMHP's programs visit their website at [www.cmhp.net](http://www.cmhp.net)

**Community Action Partnership of Suburban Hennepin**

St. Louis Park, MN

\$17,798.00 - Comprehensive Counseling

Community Action Partnership of Suburban Hennepin ("CAPSH") is the state- and federally-certified community action agency serving suburban Hennepin County, Minnesota. CAPSH was incorporated as a tax-exempt, non-profit community action agency in 1985, in recognition that poverty in Hennepin County, Minnesota was not relegated to the city of Minneapolis. CAPSH's vision is to be the preeminent poverty fighting agency in suburban Hennepin County and its mission is "to improve the quality of life in suburban Hennepin County by creating and supporting links between individuals and communities through service, education and collaboration."

CAPSH offers the following housing programs: Foreclosure prevention counseling, First-time homebuyer workshops and counseling, Financial Literacy Workshops, Transitional Housing & Homeless Service (or at risk of homelessness), and Housing rehabilitation services. The agency can be reached through their website at: <http://www.capsh.org>.

**Reverse Mortgage Counselors, Inc.**

Saint Paul, MN

\$19,274.00 – Comprehensive Counseling

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

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

Saint Paul, MN

\$18,905.00 – Comprehensive Counseling

The function of the Mortgage Foreclosure Prevention Program (MFPP), under the City of Saint Paul Department of Planning and Economic Development (PED), is to assist homeowners living in the City of St. Paul to resolve and/or prevent mortgage delinquency and/or default and to maintain homeownership. MFPP housing counselors serve Saint Paul homeowners facing foreclosure by providing education about the foreclosure process and legal timelines, working with the homeowner's lender on Making Home Affordable including HAMP and HARP modifications and refinance, evaluation possible foreclosure solutions, make referrals to community resources and providing one-time loans to cure default available on a case by case basis. The MFPP program has been in existence for over 24 years. Over the past 4 years the need for foreclosure counseling has dramatically increased in the City of St. Paul. PED works directly with

the Housing and Redevelopment Authority (HRA) to administer a wide variety of housing programs and financial resources. Together they support the goal of providing quality affordable housing for all residents of St. Paul. With their community development partners, they actively promote and support the growth of their neighborhoods by providing incentives and amenities that will attract new and retain current residents. Website: <http://www.stpaul.gov/>

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

Saint Paul, MN

\$20,750.00 – Comprehensive Counseling

SMRLS is the oldest legal aid organization in Minnesota and has been providing high quality legal services for over 100 years. The Housing Counseling Program of SMRLS has been in operation and has been HUD approved for over 30 years. Last year the Program provided assistance to 1377 clients. SMRLS provides comprehensive counseling services which include pre- and post-occupancy, 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. Website: <http://www.smrls.org>

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

Virginia, MN

\$21,119.00 – Comprehensive Counseling

AEOA is a private non-profit community action agency in its 47<sup>th</sup> year of service to the residents of Northeastern Minnesota. It is our mission to “strengthen communities by providing opportunities to people experiencing social and economic challenges.” AEOA has operated a Homeownership Program for over twelve years in Lake, Cook and St. Louis Counties – excluding the City of Duluth. Their Homeownership Program provides pre-purchase education and counseling to first-time homebuyers and foreclosure prevention counseling and financial assistance to those in danger of foreclosure. Since the inception of the program, AEOA has assisted over 4200 households with homeownership services. AEOA believes in investing in programs that help people build assets and work toward self-sufficiency. For more information about the services AEOA offers, visit their website at <http://www.aeo.org>.

**Washington County Housing and Redevelopment Authority**

Woodbury, Minnesota

\$21,488.00 – Comprehensive Counseling

Washington County Housing and Redevelopment Authority (the Authority) is governed by a seven member Board of Commissioners appointed by the Washington County Board of Commissioners. The Authority’s mission statement is as follows: “Through innovation, the Washington County Housing Authority and Redevelopment Authority promotes community and economic development, and provides and maintains affordable, decent and safe housing opportunities in Washington County.” The Authority operates tenant-based rental assistance programs including the federal Housing Choice Voucher program, owns and operates over 1,000 units of affordable

rental housing units including public housing, provides redevelopment services and pre- and post-purchase homeownership services. The Authority began providing pre-purchase education services in 2002 with an eight-hour home buyer education workshop entitled "HomeStretch." In December 2007 the Authority's Board of Commissioners authorized the expansion of homeownership services through the provision of housing counseling services. The Authority offers a full spectrum of affordable housing services including: Pre-Purchase/Homebuyer Education & Counseling; Resolving or Preventing Mortgage Delinquency or Default Education & Counseling; Non-Delinquency Post-Purchase Counseling; Locating, Securing, or Maintaining Residence in Rental Housing Counseling; and Services for the Homeless Counseling. The Authority provides services to over 4,000 clients per year. For additional information, visit the Authority's website at <http://www.wchra.com>.

## Mississippi

### **Hope Community Development Agency**

Biloxi, MS

\$13,738.00 - Comprehensive Counseling

Just two days after Hurricane Katrina ravaged the MS Gulf Coast, an East Biloxi resident, responded to the dire and immediate need to coordinate and support relief and recovery efforts in the devastated community of East Biloxi and founded the East Biloxi Coordination and Relief Agency (now known as Hope Community Development Agency). Initially, the goals of the agency were to sustain hope, provide relief and comfort through synchronized action, and help the community regain control over its future. Over the past 7 years, the agency has evolved from its role as relief coordinator to that of a community development organization, which develops and implements comprehensive redevelopment programs for the community. The mission of Hope CDA is to leverage resources to build capacity and develop viable, affordable, and stable neighborhoods. Through its programs and services, the agency provides support to individuals, families, small businesses, and neighborhoods of low and moderate income as these groups rebuild and revitalize their communities. Working in collaboration with several other organizations and entities, the agency strives to ensure that the citizens it serves achieve self-sufficiency and success in the economic mainstream of society. As a HUD approved housing counseling agency, Hope CDA offers the following housing counseling services: Pre-Purchase/Home Buyer Education, Non-Delinquency Post Purchase and Financial Literacy. Website: [www.hopecda.org](http://www.hopecda.org).

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

Jackson, MS

\$ 18,167.00- Comprehensive Counseling

Housing Education and Economic Development, Inc. (HEED) is a non-profit organization that has been providing comprehensive housing counseling in Mississippi for 23 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. HEED have served 10,000 clients to-date. The organization provides homebuyer education, fair housing workshops, predatory lending workshops, financial literacy workshops, mortgage default workshops, pre-purchase counsel-

ing, default counseling, rental counseling, HECM, and homeless counseling. During Fiscal Year 2012, HEED counseled 538 clients. <http://heedhousing.org>

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

Jackson, MS

\$15,952- Comprehensive Counseling

The Housing Authority of the City of Jackson (JHA) was established in 1969 by the City Commission of the City of Jackson. JHA's mission is to provide quality and affordable housing, a safe environment, supported by programs and services to encourage economic improvement, personal empowerment and homeownership. JHA operates 186 units of low-income public housing, 12 homes and 709 Housing Choice Vouchers, 22 new affordable housing units, and a commercial complex which houses, among other things, the Housing Counseling Program. The organization provides financial management/budget counseling, home improvement and rehabilitation counseling, mortgage delinquency and default resolution counseling, pre-purchase counseling, rental counseling, homeless counseling and homebuyer education. During Fiscal Year 2012, JHA counseled 455 clients.

### **Mississippi Home Corporation (MHC)**

Jackson, MS.

\$306,613.00 – 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. Mississippi Home Corporation (MHC) offers a statewide lease-purchase product, Freddie Mac's Lease Purchase Plus program, and is the first SHFA to be involved in the program. MHC operates Mississippi's Low Income Housing Tax Credit Program and a multifamily bond program, which assist in the development of rental housing. MHC also operates the Mississippi Affordable Housing Development Fund, 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.

Visit MHC's Website at: <http://www.mshomecorp.com/>

### **Voice of Calvary Ministries**

Jackson, MS

\$17,429.00 – Comprehensive Counseling

Voice of Calvary Ministries (VOCM) has been rebuilding lives and communities since 1975. VOCM was created to help low income individuals and families reach their full potential spiritually, physically, economically and socially, as well as engaging the broader community to change its thinking, processes and systems so that true paths out of poverty are created.

Although the agency is a faith-based organization, it offers its programs without regard to creed or religion. VOCM is also an approved secondary lender/down payment assistance provider. In its thirty-seven year history, VOCM has been able to: rehab and sell to low to moderate income families over 300 single family homes; construct 16 new homes in McComb, Mississippi for hurricane Katrina evacuees; serve more than 3,000 youths in its youth programs; recruit over 30,000 volunteers from diverse cultural, ethnic and racial backgrounds to live among, serve and worship with the residents in west Jackson; establish Claiborne Park, a 16 acre park in the inner city target area in west Jackson; establish the VOCM Family Health Center to provide quality, affordable health care; organize 22 local churches into the Fellowship of Hope, a group which was instrumental in developing the Hope Community Credit Union; and train hundreds of families in homeownership and financial literacy. The agency's goal has been and continues to be improving lives to improve communities. [www.vocm.org](http://www.vocm.org).

### **Mississippi Home Buyer Education Center**

Jackson MS

\$204,700.00 – Comprehensive Counseling

MHBEC has over sixteen (16) years' experience of working with clients and partners throughout the Southeast region. Its network of nine affiliates and sub-grantees in three states (Arkansas, Louisiana, and Mississippi) ranges from those that specialize in rural communities with some serving urban areas as well. MHBEC's Housing Counseling work plan includes staunching the foreclosure crisis; protecting and educating consumers when they buy, refinance, or rent a home; creating financially sustainable homeownership opportunities; substantially reducing the number of homeless individuals and individuals with severe housing needs; and promoting energy efficient buildings that are healthy and affordable. Established in 1996 as a quasi-state agency, MHBEC obtained its nonprofit status in December 2001. MHBEC provided housing counseling to 27,101 families. <http://www.mhbec.com/MHIconsumerbrochure.pdf>

### **Covenant Community Development Corporation**

Tupelo, Mississippi

\$17,429 – Comprehensive Counseling

In 2002, Covenant Faith Outreach Ministries Church (CFORM) was formed in the State of Mississippi as a faith-based non-profit organization and in 2005 Covenant Community Development Corporation (CCDC) was launched as an extension of CFORM. In 2006 CCDC established Covenant Development Homeownership Education & Counseling Center to provide comprehensive services to the low-to-moderate income, special needs population, elderly, disabled individual and family members. In 2008 they became a full service Homeownership Center providing Pre-purchase group homebuyer's workshops and individual counseling, Post-purchase homeownership education & counseling, resolving or preventing mortgage delinquency default, non-delinquency post-purchase, rental & energy counseling, financial management, fair housing, assisting clients to resolve credit issues, scam awareness, identification and reporting and older adult financial education. In November 2009, CFORM/CCDC became a HUD Approved Housing Counseling Agency. In March 2010 they adopted the National Industry Standards for Professional Excellence in Homeownership Education and Counseling by the Advisory Council. For more information on CCDC, please visit: <http://www.cformc.org/>

# Missouri

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

Appleton City, MO

\$20,750.00-Comprehensive Counseling

West Central Missouri Community Action Agency (WCMCAA), founded in 1965, has been a leader in community action and social services for over 47 years. WCMCAA has been a HUD-Approved Housing Counseling Agency for over 28 years and is the Contract Administrator for St. Clair County PHA and the City of Grandview. WCMCAA operates a HCV/Family Self-Sufficiency Program and Homeownership Program for Housing Choice Voucher participants. The Housing Division also operates the HUD 202 Program providing housing projects to low-income families, elderly and disabled persons. WCMCAA has been a regular recipient of housing counseling funds which have provided a wide variety of housing counseling services which focus on one-on-one and group counseling for the following: reverse mortgage/HECM, rental, fair housing, pre and post purchase homeownership, mortgage delinquency/default, predatory lending, scams, credit and homeless referrals. The primary objectives of WCMCAA are to provide homeownership opportunities and improve access to affordable, decent, and safe housing. WCMCAA housing counselors provide guidance and advice to a large number of mainly low income families and individuals in a very large, mostly rural geographic area that encompasses 5932 square miles serving residents of Bates, Benton, Cass, Cedar, Henry, Hickory, Morgan, St. Clair, and Vernon Counties. We also serve Grandview, MO (near Kansas City) in west central Missouri. [www.wcmcaa.org](http://www.wcmcaa.org)

## **Community Services League**

Independence, MO

\$16,690.00- Comprehensive Counseling

Community Services League (CSL), Independence, MO, is dedicated to eradicating poverty by promoting self-sufficiency and providing resources through innovative and effective programs to people in need. In 1916, a group of women, including Bess Truman, created Community Welfare League, a way to reach out to those who had fallen on hard times. Originally the organization provided help with food, coal and hay for horses. In the first year of service, 86 families were assisted. The organization succeeded because whatever the need, compassionate persons were willing to help their neighbors get back on their feet. The name was later changed to Community Services League, but the legacy of neighbors helping neighbors still serves as the foundation for CSL's work. CSL's mission is "To assist communities in reaching their potential by providing immediate relief to people in need, assessing their situations and providing solutions that lead to economic stability". CSL's Housing Counseling Program assists the homeless and those at risk of becoming homeless with permanent housing, pre-purchase and resolving/preventing mortgage delinquency or default counseling, budgeting education and assistance, rental assistance, liaison / advocacy with public housing agencies, landlords, and lenders as well as an on-site HUD certified Housing Counselor. Now, in its 97th year, CSL serves more than 6100 families every year. [www.csllcares.org](http://www.csllcares.org).

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

St. Louis, MO

\$18,536.00-Comprehensive Counseling

Housing Options Provided for the Elderly (HOPE) mission is to help older adults live with dignity and independence in the housing most appropriate to their circumstances. HOPE helps seniors and their families explore the range of housing choices and other options available to them by: visiting clients in their homes (whenever possible); understanding clients' needs and desires; identifying problems or needs clients would like address; educating about available resources and other means of addressing problems and meeting needs; assisting clients in identifying outcomes of their choice; assisting clients in making a plan to achieve their goals; and assisting clients in carrying out their plans. Targets of services include: low income elderly, minority elderly and senior homeowners. A current focus of activity is Reverse Mortgage Counseling. Reverse Mortgages are a way for seniors to borrow money (a mortgage) that they do not have to pay back until they move out of their homes. HOPE also provides rental and services for the homeless counseling. HOPE was incorporated as a not-for-profit agency in 1987 and has served over 30,000 clients to date. HOPE serves clients without regard to race, religion or sexual preference. [www.HOPEstl.com](http://www.HOPEstl.com)

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

St. Louis, MO

\$18,167.00-Comprehensive Counseling

Youth Education and Health in Soulard (YEHS), a non-profit community based corporation, was founded in 1972 to reduce the dropout rate and prevent the displacement of low and moderate income residents through the development of housing, youth, elderly, and employment programs. YEHS primary mission is affordable housing. .. YEHS has developed more than 352 units of affordable housing, which include for sale homes for low to moderated income families and senior housing. YEHS owns and manages 150 rental units, 32 are Section 8 based. YEHS has been a HUD certified Housing Counseling Program (HCP) since 2001. The HCP provides education and counseling services to individuals and groups, targeting low and moderate income area residents. The Department of Housing and Urban Development has approved the HCP to provide: Pre-purchase Counseling, Homebuyer Education, Mortgage Delinquency and Default Resolution Counseling and Workshops, Rental Housing Counseling, Reverse Mortgage, and Workshops and Services for Homeless Counseling. YEHS has partnered with St. Louis Youth Build, Haven of Grace Shelter, Grace Hill Settlement House, Gateway 180 Homeless Services, Equal Housing Opportunity Council, and Habitat for Humanity. In 2011 YEHS was approved for the HUD Homes Discount Sales Program and FHA Mortgage program to foster production of ten new affordable homes for resale. [www.yehstl.org](http://www.yehstl.org)

# Montana

## **Montana Board of Housing**

Helena, MT

\$494,339.00 - Comprehensive Counseling

The Montana Board of Housing (MBOH) serves the housing needs of Montana's low and moderate income population. Since its inception in 1975, MBOH has assisted more than 40,000 Montanans in becoming homeowners and provided more than 6,000 units of rental housing through federal tax credits and other rental housing financing. MBOH is one of 31 housing organization partners, including nonprofits, state and federal agencies, and private sector lenders that formed the Montana Homeownership Network (MHN). MHN 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. MHN (dba NeighborWorks Montana) has secured more than \$43.5 million in operational funding since 1998 and has received more than \$65.5 million in capital funding for first and second mortgages. Its success has brought national recognition, including a first-place award from NeighborWorks America in 2010 for the number of potential homebuyers who have been educated. Funds from the agency's grant will support MHN and 20 of its partner organizations to provide homebuyer education and counseling, and financial fitness education and counseling, all across Montana. Information on MHN can be found at their website: [www.nwmt.org](http://www.nwmt.org)

# Nebraska

## **Credit Advisors Foundation**

Omaha NE

\$72,127.00 Comprehensive Counseling

Credit Advisors Foundation (CAF) is an accredited national, non-profit credit, debt, and housing counseling organization that has helped clients with their housing goals for 20 years. CAF provides financial education to enhance the financial literacy of consumers' nationwide, help consumers prepare for home ownership, avoid default or foreclosure and sustain their housing situation of choice. The organization became a HUD approved local housing counseling agency 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, adding Arizona and Washington to coverage areas. Services available in Arizona, Iowa, Nebraska and Washington include homebuyer education, pre-purchase counseling, mortgage delinquency counseling, reverse mortgage counseling, rental counseling, financial education and literacy, money debt management, and post-purchase counseling. Housing counseling services are available face-to-face in Arizona's Scottsdale location at 7525 Camelback Rd; Nebraska's Omaha office at 1818 South 72<sup>nd</sup> Street, and Washington's Tacoma location at 1944 Pacific Ave. Group sessions, webinars and workshops providing housing education are also available. All of CAF's housing counseling and education programs are available in English, Spanish, Korean, Thai and ASL. During FY 2012, they counseled 3018 clients. [www.creditadvisors.org](http://www.creditadvisors.org)

## **Family Housing Advisory Services**

Omaha, NE

\$20,750.00 – Comprehensive Counseling

Established in 1968 and becoming HUD-approved in 1970, Family Housing Advisory Services (FHAS) improves quality of life by helping people achieve housing stability and financial security. Through its unique combination of programs and services, FHAS is dedicated to, and compassionate about, addressing housing and poverty issues. Housing counseling services include homeless, renter, homeowner education and counseling, and foreclosure prevention. Services complimenting housing counseling activities include financial education, Individual Development Accounts (IDA) matched savings, the Smart Change introductory savings program, mortgage lending (through subsidiary Omaha 100, Inc.), and free tax preparation through the Earned Income Tax Credit Coalition. FHAS is the only HUD-Qualified Fair Housing Organization in the state of Nebraska. The Fair Housing Center ensures FHAS' full compliance with its duty to affirmatively further fair housing and all other applicable civil rights laws. Over the years, more than 5,000 homebuyers have been educated, more than 1,500 new homeowners created, and more than 200 households have avoided foreclosure. FHAS has distributed over \$1.2 million in rent and utility assistance to persons at risk of homelessness, and counseled over 28,000 tenants, preventing homelessness for over 7,000 households, and has provided relocation services for 1,500 renters. For more information visit them online at: [www.fhasinc.org](http://www.fhasinc.org)

## **Nevada**

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

Las Vegas, NV

\$14,476.00 - Comprehensive Counseling

The Southern Nevada Regional Housing Authority (SNRHA) is a public housing agency formed in January 2010 authorized by state law to develop and operate housing and housing programs for low income families. Its jurisdiction is defined by all incorporate and unincorporated areas of Clark County Nevada, encompassing the cities of Henderson, Las Vegas and North Las Vegas. The SNRHA is an Accredited Management Organization and has a housing inventory of 2870 conventional housing units; administers 10,154 housing choice vouchers (Section 8); and maintains another 1024 Affordable Housing units. SNRHA mission is to conduct business fairly and in transparency and create partnerships in the community which exemplify the same values. The agency maintains high standards, sensitive to cultural diversity and works to provide quality sustainable housing options and opportunities that promote empowerment and self-sufficiency. They provide quality products and professional service and are good stewards of the public trust. The SNRHA's Housing Counseling Program provides pre-purchase counseling, group homeownership education and down payment assistance programs to eligible participants. By providing these services, the SNRHA housing choice voucher program has graduated 117 first time homebuyers; transitioning families from housing dependency to economic self-sufficiency. Through their pre-purchase program, clients receive the tools and guidance needed to become homeowners. SNRHA served 54 clients during Fiscal Year 2012. For additional information please visit the website at [www.snrha.org](http://www.snrha.org)

## New Hampshire

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

Bedford, NH

\$230,180.00 - Comprehensive Counseling

New Hampshire Housing administers a broad range of programs designed to assist low- and moderate-income persons and families to obtain decent, safe and affordable housing. Serving over 11,000 New Hampshire families each year, New Hampshire Housing offers safe, fixed rate mortgages and homeownership education, finances the development of quality, affordable rental housing in New Hampshire and administers the Housing Choice Voucher (Section 8) program. Since its inception, New Hampshire Housing has helped nearly 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 recently launched the *Foreclosure Prevention Program* funded by the Departments of Justice and Banking. Nine 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 has developed three online consumer education programs: (1) *Find Financial Freedom* (2) *Becoming a Homeowner*, and (3) *Mortgage Credit Counseling*. New Hampshire Housing Finance Authority is a self-supporting public benefit corporation. [www.nhhfa.org](http://www.nhhfa.org).

## New Jersey

### **Atlantic Human Resources, Inc.**

Atlantic City, NJ

\$19,274.00 - Comprehensive Counseling

Atlantic Human Resources, Inc. was established in 1964 as a Community Action Agency to assist low-income and disadvantaged citizens achieve self-sufficiency.

Housing Counseling has always been a major part of AHR's administration. AHR has been providing Housing Counseling to the residents of Atlantic and Cape May County in excess of 29 years, and AHR has been providing HUD approved Housing Counseling since 2003 to the residents of Atlantic and Cape May Counties.

The level of counseling activity has been increased drastically as the result of the overwhelming and unprecedented rise in residential mortgage foreclosures. AHR assists clients navigate through various federal and state programs assisting clients in best meeting their appropriate housing needs through education, information and direct intensive one on one counseling. AHR's motto is "Helping People Achieve" and the Housing Counseling Program intends on the clientele achieving their housing goals well into the future by providing Housing Counseling Services that improve the community quality of life and overcome impediments to fair housing.

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

**Senior Citizens United Community Services, Inc.**

Audubon, NJ

\$18,167.00 - Comprehensive Counseling

Senior Citizens United Community Service, Inc. (SCUCS) is a HUD approved housing counseling agency providing HECM/Reverse Mortgage and General Housing counseling since 1990. SCUCS is a not-for-profit social service agency with 34 years of service to the community. SCUCS' mission is dedicated to: improving the quality of life for southern New Jersey's senior citizens, with particular emphasis on the frail and vulnerable and those with the greatest socio-economic needs. SCUCS provides counseling that includes locating, securing or maintaining residences in rental housing for senior and disabled county residents. Staff assists homeless applicants in securing shelter and services available through the staff's participation in the Homeless Network Planning Committee, a project of Community Planning and Advocacy Council (CPAC). Staff acts as an important gateway to local, State, Federal and private housing assistance. SCUCS created a computer data base that enables staff to input an applicant's housing priority list and compile a list of housing that meets these needs. Additional grants assist with fuel deliveries, back-bill utility payments, HVAC system repair/replacements and financial assistance with rental/security payments. The Housing Counseling Project is supported in part through county, State and Federal funds. Roberta McQuaid-Monou is a certified HUD HECM roster counselor providing HECM/Reverse Mortgage Counseling. [www.scucs.org](http://www.scucs.org).

**Tri-City Peoples Corporation**

East Orange, NJ

\$17,429-Comprehensive Housing Counseling

Tri-City Peoples Corporation is a community development corporation providing comprehensive human services, housing counseling, housing development, economic development and community development services to low-income, moderate income and disadvantaged people in the Newark metropolitan area since 1966. A HUD-approved housing counseling agency since 2004, Tri-City provides comprehensive housing counseling services that include pre-purchase counseling, homebuyer education, delinquency/default counseling, and non-delinquency post-purchase counseling, reverse mortgage counseling, non-delinquency and delinquency post-purchase education, rental counseling, homeless/displacement counseling, credit counseling, disaster relief counseling and fair housing education.

In addition, Tri-City provides comprehensive therapeutic and intensive case management services, mental health counseling and behavioral services, family reunification and engagement services through supervised and therapeutic visitation programs, foster care, transportation, NAEYC-accredited subsidized child care services, after school programs, youth development, transitional housing, affordable re-sales and rentals, home improvement/renovations, and community organizing. The agency collaborates with faith-based organizations, other community-based organizations and public entities to coordinate fragmented public and private services within specific neighborhoods and throughout northern New Jersey.

Tri-City's Mission is to facilitate social and economic self-sufficiency and to promote citizen civic participation in community development by providing exemplary services in education, employment and technological training, social services, health and mental health care, and hous-

ing that meets the needs of the residents and families in Newark, East Orange, Irvington and surrounding New Jersey communities. Website: [www.tri-citypeoples.org](http://www.tri-citypeoples.org)

**Affordable Housing Alliance, Inc.**

Eatontown, NJ

\$20,750.00 - Comprehensive Counseling

The Affordable Housing Alliance, formed in April 1991, is a private, nonprofit 501(c) (3) organization. The Alliance is a Community Housing Development Organization and also a NeighborWorks Charter Member.

The Alliance's mission is to improve the quality of life for New Jersey residents by developing and preserving affordable housing, by providing services that maintain affordability, by providing housing education and by helping communities meet their legal and moral housing obligations.

The Alliance has developed, renovated or constructed over \$30 million worth of housing and has over three hundred and sixty affordable housing units in its management portfolio. The Alliance is a designated administrative agent providing services to townships and builders seeking compliance with the Fair Housing Act of NJ.

The Alliance also provides a full range of counseling and educational services including pre-purchase counseling to assess an individual's mortgage readiness and prepare them for homeownership, mortgage delinquency counseling to assist homeowners in jeopardy of foreclosure and reverse mortgage counseling for seniors. The Alliance offers pre-purchase and post-purchase educational workshops as well. Finally, the Alliance administers the TRUE Energy Assistance Program and assists homeowners applying for other utility assistance programs.

The agency provided housing counseling services to over 900 households during HUD Fiscal Year 2012. For more information visit the agency's website at [www.housingall.org](http://www.housingall.org).

**Garden State Consumer Credit Counseling, Inc. D/B/A/ Novadebt**

Freehold, NJ

\$248,948.00 – Comprehensive Counseling

Novadebt, a Garden State Consumer Credit Counseling 501 (c) (3) non-profit organization, is committed to assisting families and individuals in need by providing free financial education, community outreach and housing and credit counseling services; all with compassion and the utmost commitment to quality and integrity. Nationally, Novadebt provides a wide range of services including its core services of budget counseling, financial education, Debt Management, bankruptcy pre-petition counseling and pre-discharge education and housing counseling in the areas of pre-purchase/homebuyer education, default/foreclosure prevention, and reverse mortgages. This extensive range of programs and services enables Novadebt to address a multitude of consumer needs.

Novadebt's main office is located in Freehold, NJ. Additional satellite offices are located in Farmington Hills, MI, Raleigh, NC, Dallas, TX, Roseville, MN, Henderson, NV, Peoria and Champaign, IL, Owings Mills, MD and Chico and San Diego, CA. Novadebt is a founding member of the Association of Independent Consumer Credit Counseling Agencies (AICCCA) and a member of the National Foundation for Credit Counseling (NFCC).

Novadebt is approved by HUD as a National Intermediary and accredited by the Council on Accreditation. The agency provided housing counseling services to over 75,000 households during HUD Fiscal Year 2012. For more information visit the agency's website at [www.novadebt.org](http://www.novadebt.org)

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

Hackensack, NJ

\$20,381.00 - Comprehensive Housing Counseling

The Fair Housing Council of Northern New Jersey ("Council" "FHC") is a private, non-profit 501(c) (3) Qualified Fair Housing Organization and has served as a HUD Certified Housing Counseling Agency for over 20 years. The Council was founded in 1959 as a grassroots organization located in Bergen County, NJ. Today, the Council operates as a full service comprehensive housing counseling and enforcement agency. The Council's primary service area remains Northern New Jersey, but the impact of its programs can be felt throughout the state and across the nation. The Fair Housing Council is one of the oldest and most respected fair housing organizations in the United States. The Council's officers and Board of Trustees are composed of business and community leaders, clergy, representatives of local organizations, attorneys and people interested in making fair housing a reality for everyone. The Fair Housing Council works with HUD, the Bergen County Community Development Office, New Jersey Division of Civil Rights, and other government agencies upon request. The board and staff of the Fair Housing Council are committed to the theme that Equal Opportunity in Housing is the American way.

The agency provided housing counseling services to over 600 households during HUD Fiscal Year 2012. For more information visit the agency's website at [www.fhcnnj.org](http://www.fhcnnj.org).

**Consumer Credit and Budget Counseling, Inc.**

Marmora, New Jersey

\$65,074.00- Comprehensive Counseling

Consumer Credit and Budget Counseling (CCBC) d/b/a National Foundation for Debt Management (NFDm) of Marmora, New Jersey, is a highly respected and efficient credit and housing agency with a long-term commitment to building and maintaining homeownership. NFDm, a non-profit credit and housing counseling agency, was organized in 1999, has been a national leader in Reverse Mortgage (HECM) counseling through its partnership with the National Council on Aging (NCOA), a HUD Intermediary. In 2011 CCBC combined with NFDm and now is approved as a Multi-State Organization (MSO) with three branches, two located in New Jersey and one in Clearwater, Florida. The combined organization continues to be a national leader in Reverse Mortgage (HECM) counseling and serves two "Hardest Hit" states with teams of trained and certified default and foreclosure prevention counselors that provide clients with education, foreclosure and default counseling. A member of the Association of Credit Counseling Professionals 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. NFDm maintains three websites for consumer education and information, [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 Authority of the City of Paterson**

Paterson, NJ

\$19,274.00 - Comprehensive Counseling

The Housing Authority of the City of Paterson (HACP) is the third largest public housing authority in the State of New Jersey. The Authority owns and operated 1,198 units of public housing, of which 680 are elderly units, and administers 2,287 Section 8 Housing Choice Vouchers. As one of Paterson's principal housing agencies, the HACP's mission is to provide leadership, policies and programs to expand and preserve safe and affordable housing opportunities and promote strong communities. The HACP has been a HUD Certified 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 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. Additional information on HACP is available at: <http://www.patersonhousingauthority.org/>

## **Paterson Task Force**

Paterson, NJ

\$13,000.00-Comprehensive Counseling

In 1964 Paterson Task Force (PTF) began as the official community action agency of the City of Paterson, New Jersey. Our mission is to deal with not only emergencies caused by poverty, but to promote self-sufficiency as a way out of poverty problems for the citizens of Paterson and surrounding Passaic County. PTF has delved into the very root of the causes of poverty; such as a decline in adequate health care, neighborhood decay, untreated substance abuse, falling wages, the shutting down of factories and industries, high unemployment, and a steady rise in homelessness. Paterson Task Force came from a world of disabling poverty to create a system for educating, training and developing sustainable self-sufficiency people in the Twenty-First Century. PTF provides services ranging from assessing the needs of the community to employment training, home energy assistance, weatherization, credit counseling, home buyer counseling and training to child care, and so much more. The Paterson Task Force is committed to continuing as a viable resource for those needing a helping hand to find a house and make it a home.

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

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

Perth Amboy, NJ

\$20,750.00 - Comprehensive Counseling

The Housing Authority of the City of Perth Amboy is a Public Housing Authority providing affordable, safe, decent housing in the City of Perth Amboy for over 70 years. In addition to providing housing services, the agency assists families and the community to become economically self-sufficient. Services provided include pre-purchase and post-purchase housing educa-

tion and counseling, mortgage delinquency prevention and resolution education and counseling, rental counseling, financial literacy and credit education and counseling, Section 8 homeownership program, Family Self-Sufficiency Program and one-stop job search center. These services ensure that the community continues to produce economically self-sufficient families, knowledgeable consumers, and successful homeowners. The Authority serves over 2000 families each year. Website: new mexico

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

Perth Amboy, NJ

\$15,952.00 - Comprehensive Counseling

The Puerto Rican Association for Human Development, Inc. (PRAHD) was founded in 1974. PRAHD is dedicated to developing human potential and promoting self-sufficiency through programs designed to improve the social, economic, health and educational status of the community in a culturally sensitive environment.

In 2011, PRAHD grew and expanded to become a HUD certified Housing Counseling Agency. The agency operates 13 programs offering multiple services for more than 17,000 unduplicated clients annually throughout Middlesex and Union counties. PRAHD employs 57 staff members and it also relies on the support of volunteers who work in all areas of agency operations.

PRAHD's programs and services include: A full time pre-school , tutoring and after school programs, housing assistance programs which include foreclosure and pre/post purchase counseling , summer youth program, HIV/AIDS educational services, substance abuse prevention, employment for senior citizens, assisted transportation, language translation and interpretation, advocacy, home care for homebound individuals, youth work readiness programs, diabetes programs, child safety program, child abuse and blindness prevention programs and various recreational, social, and cultural activities. For more information visit the agency's website at [www.prahd.org](http://www.prahd.org).

**Central Jersey Housing Resource Center**

Raritan, NJ

\$21,119.00 – Comprehensive Counseling

The Central Jersey Housing Resource Center (CJHRC) was founded in 1987 in response to the need for affordable housing in Somerset County, New Jersey, one of the most expensive counties to live in the nation. Central Jersey HRC's mission is to be the leader in providing housing counseling and information and referral services to meet the needs of very low, low and moderate income people looking for affordable housing. CJHRC provides outreach programs and services that result in acceptance, recognition and availability of quality affordable housing.

Since 1993, CJHRC has increased the number of individual clients served from 688 to an average of over 2,500 per year. CJHRC assists clients in overcoming significant housing issues and being better prepared to compete for the limited affordable housing opportunities in the region. CJHRC specializes in intensive one-on-one services, including mortgage default counseling, Pre- and post-purchase counseling, rental counseling, financial education and credit counseling. CJHRC also provides group education targeted to low- and moderate-income families with credit

problems or difficulties in securing and maintaining rental housing, as well as courses for potential first-time homebuyers. For more information visit the agency's website at [www.cjhrc.org](http://www.cjhrc.org).

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

Toms River, NJ

\$17,798.00 - Comprehensive Counseling

Since 1965, O.C.E.A.N., Inc. has been the designated Community Action Agency for Ocean County's low to moderate-income residents. The agency's mission is to provide comprehensive services that improve the quality of life of individuals and families and assist them in moving toward self-sufficiency. O.C.E.A.N., Inc. has provided Housing Counseling to the community for thirty-five (35) years. O.C.E.A.N., Inc. is a HUD certified Housing Counseling Agency and has provided housing counseling services and maintained appropriate records in an exemplary manner. O.C.E.A.N., Inc. programs are continually evolving in response to the results of the Community Assessment the agency performs yearly. Services currently include: Head Start-free, federally funded pre-schools for income eligible families. Centers are located in Brick, Barnegat, Berkeley, Manchester, Toms River, Tuckerton and a delegate center in Lakewood; O.C.E.A.N., Inc. Kids-convenient, affordable child care for income eligible families; Weatherization-conservation of energy through the replacement of drafty or broken doors and windows, furnace repair or replacement, and insulation of homes to lower utility bills; Home

**New Jersey Housing and Mortgage Finance Agency**

Trenton, NJ

\$155,232.00 - Comprehensive Counseling

The New Jersey Housing and Mortgage Finance Agency (HMFA) was created in 1983 and is dedicated to increasing the availability of and accessibility to safe, decent and affordable housing to families in New Jersey. HMFA is a self-sustaining, quasi-public agency, financed primarily through the private sale of federal tax-exempt Mortgage Revenue Bonds, offering programs for first time homebuyers, senior citizens, and housing for the disabled in our special needs communities. Annually, HMFA is committed to creating, preserving and/or rehabilitating nearly 2,000 units of affordable housing, 1,600 of which are rental, 400 are homeownership units, and 300 are set aside for individuals with special needs. In addition, approximately 900 single family mortgages for homebuyers are financed, 700 of which are for first-time and urban area homebuyers.

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

**North Hudson Community Action Corporation (NHCAC)**

Union City, New Jersey

\$15,214.00-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, and continue assistance until stability and eventual self-sufficiency is achieved. Today, NHCAC is the largest and only CAA/Federally Qualified Health Center (FQHC) in the State of New Jersey. Our mission is "To promote and improve the quality of life, and eliminate factors leading to poverty for

northern New Jersey residents by providing comprehensive health and social services with compassion, through collaborations and partnerships in a culturally sensitive environment.” In pursuit of achieving this mission, NHCAC’s program offerings have expanded to encompass some 15 integrated programs and services: women’s health, pediatrics, adult/internal medicine, mental and behavioral health, dental care, homeless supportive services, HUD’s Continuum of Care transitional and Homeless Prevention and Rapid Re-housing (HPRP) services, 36 affordable housing units, a Veterans 18 unit supportive services housing program (“Homes for Heroes”), emergency assistance (food, shelter, and utility payments), 25 Head Start classrooms, job placement, pre-purchase housing counseling/tenant advocacy, immigration assistance, addiction services, senior citizens services, and WIC nutritional assistance. These services are provided from 23 strategically located facilities and 2 mobile medical and dental vans. In 2012 the Agency served more than 94,600 unduplicated clients/patients who received approximately 429,157 services. [www.nhcac.org](http://www.nhcac.org)

## **New Mexico**

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

Anthony, NM

\$19,274.00 – Comprehensive Counseling

Since being established in 1973 as a nonprofit organization to address housing and economic conditions in southern New Mexico, Tierra del Sol Housing Corporation has become nationally recognized for its ability to improve the living conditions of low income persons by providing comprehensive housing counseling services, affordable housing through its homeownership and rental programs and for its community development services. The mission of Tierra Del Sol is to improve the quality of life and economic conditions of low income persons residing in distressed and underserved communities by providing affordable housing and community development through construction activities, lending, training and employment opportunities. The agency has been providing Housing Counseling services in Dona Ana County for more than 22 years and in 2004 was recognized by HUD as an approved Housing Counseling Agency. Housing Education and Counseling services include Homebuyer Education Programs, Pre-purchase Counseling, Post-purchase Counseling, Mortgage Delinquency Counseling, Fair Housing Education and Counseling, Education on Financial Literacy and Predatory Lending, and Rental Housing Counseling. Website: <http://www.tierradelsolhousing.org>

### **Northern Pueblos Housing Authority**

Santa Fe, NM

\$13,738.00 – Comprehensive Counseling

The Northern Pueblos Housing Authority (NPHA) has served as a federally-recognized Tribally Designated Housing Entity for the Picuris, San Ildefonso and Tesuque Pueblos in the State of New Mexico since 1971. NPHA’s mission is to support the common spiritual bonds, quality of life, and sovereignty of the Pueblos Picuris, San Ildefonso and Tesuque by providing premier housing, economic development and community facilities development services. NPHA has developed and managed over 500 affordable housing units over its years of service to the Northern Pueblos. NPHA provides personalized financial literacy and home ownership training to help

Native American families establish and grow Individual Development Accounts (IDA), to help families resolve housing payment delinquencies, and to help families prepare for home ownership. In addition, free tax preparation services are provided. For more information visit them online at: <http://www.facebook.com/pages/Northern-Pueblos-Housing>

## **New York**

### **NYS Office for People with Developmental Disabilities**

Albany, NY

\$18,536.00 – Comprehensive Counseling

In 1978, the New York State Office for People with Developmental Disabilities (OPWDD) separated from the Department of Mental Hygiene when the service options available to people and families were predominantly in state operated institutions. At the time, 15,000-20,000 individuals lived in institutional settings and the agency was in the beginning stages of transitioning individuals to the community. By October of 2012 only 1,051 individuals lived in developmental centers or special units. OPWDD is designated to oversee the system of supports and services for people with developmental disabilities and the people who care for them and has developed one of the largest developmental disabilities systems in the country, with more than 600 nonprofit providers, serving more than 140,000 people. An extensive range of affordable housing options is currently available to people with developmental disabilities in New York State, including: Homeownership; Market rate and Subsidized rentals; Condominiums and Housing Co-Ops; Manufactured homes; Supportive housing; Family Care; Shared Living Arrangements; Living with family members with in home supports; and Multifamily homes. OPWDD's information can be found online at <http://www.opwdd.ny.gov>.

### **Allegany County Community Opportunities & Rural Development (ACCORD)**

Belmont, NY

\$18,167.00 – Comprehensive Counseling

ACCORD is seeking continued funding as a HUD approved Housing Counseling Agency to maintain and expand its homebuyer education and housing counseling program. Agency activities to date have included the administration of several NYS HOME funded homebuyer assistance grant programs that provided down payment, closing costs, and mortgage write-down assistance to income-eligible potential homebuyers throughout Allegany County. They also administer a Federal Home Loan Bank of New York First Home Club program under Steuben Trust Company, providing homeownership counseling and a series of Homebuyer Education Workshops. These activities are not exclusive to Steuben Trust, and are able to work with other banks to provide homeownership counseling. They have successfully administered a number of HUD Housing Counseling Program grants since receiving HUD approval as a Housing Counseling Agency in 2004.

ACCORD is committed to providing homebuyer education, pre- and post-purchase counseling, mortgage delinquency counseling, mobility and relocation assistance, renter assistance/Section 8, money/debt management, fair housing advocacy, and homeless assistance services.

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

## **Steuben Churchpeople against Poverty, Inc. dba Arbor Housing and Development**

Big Flats, New York

\$21,119.00 – Comprehensive Counseling

Incorporated in 1970 as Steuben Churchpeople Against Poverty, Arbor Housing and Development is a progressive, non-profit corporation committed to building independence and creating housing options in Allegany, Livingston, Steuben, Chemung and Schuyler Counties. Arbor's mission is to enhance the quality of life in our community by providing safe and affordable housing options and supportive services. The agency envisions communities where everyone lives in decent, affordable and safe housing; where every individual has access to the resources to live as independently as possible; and where Arbor Housing and Development is accepted as a collaborative partner in community revitalization efforts.

Arbor offers residential behavioral health and domestic violence services, Housing Choice Voucher (HCV) rental assistance, housing counseling services, owner-occupied rehabilitation services, and rental housing development. With the receipt of HUD Housing Counseling funds, Arbor expanded its counseling services to include an eight-hour first time homebuyer education class that covers all of the basics of buying a home, pre- and post-purchase counseling, credit counseling, delinquency/foreclosure prevention counseling, and reverse mortgage counseling. Funding from HUD will allow them to continue these services. Arbor has been providing housing counseling services for thirteen years. For more information, please visit their website, [www.arbordevelopment.org](http://www.arbordevelopment.org).

## **Metro Interfaith**

Binghamton, NY

\$18,536.00 - Comprehensive Counseling

Metro Interfaith is a private, ecumenical not-for-profit Corporation organized in 1968 to serve the housing needs of low/moderate income families and elderly resident of Broome County. In 1972, Metro Interfaith was approved by the U.S. Department of Housing and Urban Development as a Comprehensive Housing Counseling Agency 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, Home Care Agency and administrator of the Binghamton Homeownership Academy. [www.metrointerfaith.org](http://www.metrointerfaith.org)

## **Mutual Housing Association of New York Management, Inc. (MHANY)**

Brooklyn, New York

\$17,798.00 – Comprehensive Counseling

MHANY Management, Inc. has been a HUD-approved housing counseling agency since December 2010. MHANY has guided more than 500 families through the process of purchasing their own homes. MHANY's mission is fourfold: 1) Increase affordable housing opportunities for low and moderate income people by continuing to identify and implement creative and affordable housing initiatives, with a particular focus on preservation, 2) Change the way afforda-

ble housing for low and moderate income people is developed and operated by employing innovative approaches and working with City, State and Federal agencies to create new initiatives, 3) Work with current residents of our buildings to improve community conditions and increase neighborhood services and provide an avenue where MHANY residents and MHANY buildings provide role models to neighbors and neighborhoods, 4) Help low and moderate income people who have the means (savings, credit and interest) to purchase their own homes  
In addition to their housing counseling program, they rehabilitate and manage multifamily distressed and scatter site properties throughout New York City. Additional information on MHANY is available at: [www.mutualhousingny.org](http://www.mutualhousingny.org)

**Cortland Housing Assistance Council, Inc.**

Cortland, NY

\$13,000.00 - Comprehensive Counseling

The Cortland Housing Assistance Council, Inc. is a private, not-for-profit, Rural Preservation Company that has been addressing the housing needs of Cortland County, New York since 1976. During its thirty seven years in business, thousands of individuals and families have benefitted from the housing rehabilitation programs administered by the agency which have included the acquisition and renovation of vacant and blighted housing to provide safe, decent and affordable housing to those in need.

The CHAC, Inc.'s mission is to combat community deterioration and to secure decent, safe and sanitary housing at low to moderate costs for economically disadvantaged citizens of the county. The agency manages forty eight units of affordable housing in the City of Cortland, provides assistance to first time homebuyers through a State funded program and works with the local Area Agency on Aging to address their clients' housing needs. In 1992, the agency received certification as a HUD approved Housing Counseling Agency. The agency counsels hundreds of clients per year. The services include pre-purchase counseling, mortgage delinquency and default resolution counseling, non-delinquency post purchase counseling, rental counseling, and shelter and services for the homeless. Counseling services were provided to over 350 households during HUD Fiscal Year 2012. For more information visit the agency's website at [www.cortlandhousing.org](http://www.cortlandhousing.org).

**American Debt Resources, Inc.**

East Northport, NY

\$17,429.00 - Comprehensive Counseling

American Debt Resources, Inc. (ADR) is a Local Housing Counseling Agency located in Suffolk County, NY. Its target area is Suffolk County, NY. The agency has one counselor on the Reverse Mortgage HUD Roster and offers reverse mortgage counseling directly to seniors. The agency received HUD approval as a Housing Counseling Agency on June 27, 2008.

ADR employs three full time housing counselors and has adopted the National Industry Standards for Homeownership Education and Counseling. Its Counselors collectively hold NeighborWorks Center for Homeownership Education and Counseling (NCHEC) Certification in the following areas: Foreclosure Intervention and Default Counseling, Program Managers and Executive Directors and Pre Purchase Homeownership Education.

### **City of Fulton Community Development Agency**

Fulton New York

\$16,690.00 – Comprehensive Counseling

The City of Fulton Community Development Agency, created as the Fulton Urban Renewal Agency by an Act of the New York legislature in 1966, is a municipal corporation providing economic development loans and small business technical assistance, rental assistance, housing rehab, HUD's Small Cities Programs, infrastructure improvements, housing and affordable homeownership opportunities, and oversees fair housing issues. As a HUD-approved Housing Counseling Agency, Fulton CDA provides the following housing counseling services: 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)

### **Community Action in Self Help, Inc.**

Lyons, New York

\$19,643.00-Comprehensive Counseling

Community Action in Self Help, Inc. is located in Lyons, NY and services Wayne County and the towns of Manchester and Phelps. The Agency was incorporated in February 1970, and was originally created to assist low-income families in organizing self-help housing projects in Wayne County. The Agency strives to fulfill its mission of being “dedicated to the goal that everyone is entitled to decent, safe, sanitary and affordable housing, regardless of race, color, creed or personal circumstance” and has gone on to offer services to address multiple issues related to housing, including rehabilitation, subsidized housing, homeownership and housing counseling. The Agency currently manages multiple subsidized rental projects and Administers the Section 8 program for Wayne County. Community Action in Self Help will be continuing on and expanding its housing counseling program through the award of this HUD grant, and will be offering group workshops and one-on-one counseling in the areas of homebuyer education, mortgage delinquency counseling, pre-purchase counseling, and rental counseling, as well as others. For more information, please visit: [www.cashinc.org/](http://www.cashinc.org/)

### **Franklin County Community Housing Council, Inc.**

Malone, NY

\$16,321- Comprehensive Counseling

Franklin County Community Housing Council, Inc. is a non-profit Rural Preservation organization established in 1980. The agency's primary function is to address housing issues in rural northern New York. FCCHC has implemented HUD's Housing Voucher program for 30 years assisting more than 365 families throughout Franklin County. The agency also constructed and manages 5 scattered-site low-income subsidized housing projects for the elderly and the chronically mentally ill. In 2012, FCCHC assumed management responsibilities of an additional 9 projects, which provide much needed safe and affordable housing in Franklin and Essex Counties.

Over the years, the agency has offered rehabilitation programs for homeowners and rental property owners, emergency rental assistance and assisted in the provision of a first-time homebuyers

program funded with HUD HOME dollars. FCCHC also implements FEMA and Salvation Army eviction prevention and utility assistance programs.

FCCHC has received “Continuum of Care” funds for the past six years. These funds provide rental assistance, comprehensive counseling and support services, assisting individuals and families transition from homelessness into stabilized permanent housing.

The primary focus of the agency’s housing counseling program has been assisting renters. The agency did, however, recently expand its counseling program to include assistance with foreclosure prevention. Housing Counseling services were provided to over 600 households during HUD Fiscal Year 2012.

### **National Urban League (NUL)**

New York City, NY

\$883,680.00 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 National Urban League spearheads the efforts of its local affiliates through the development of programs, public policy research and advocacy. Today, NUL has 95 affiliates serving 300 communities, in 35 states and the District of Columbia, providing direct services that impact and improve the lives of more than 2 million people annually. 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 23 states and the District of Columbia. NUL affiliates provide comprehensive housing counseling services tailored to the needs of the communities they serve. Services include pre- and post-purchase counseling and education, foreclosure prevention counseling and education, reverse mortgage counseling, rental counseling and education, homeless counseling, predatory lending prevention and fair housing education. NUL affiliates provide education and outreach on financial management, encouraging the “unbanked” to use financial services and establish and maintain credit as a way to enhance their credit worthiness. NUL also coordinates its counseling activities with a diverse group of public and private organizations in unique ways that benefit their clients. Additional information can be found on their website at <http://www.nul.org>

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

New York, NY

\$522,448.00 – Comprehensive Counseling

New York State Homes and Community Renewal (HCR) consists of all the State's major housing and community renewal agencies and Offices, including The Affordable Housing Corporation, The Division of Housing and Community Renewal, Housing Finance Agency, State of New York Mortgage Agency, Housing Trust Fund Corporation and others.

Finance and Development Office – development of affordable housing, including Low Income Housing Tax Credit programs, tax exempt and taxable bond finance programs, single family loan and Capital awards programs.

Housing Preservation Office - all the programs that maintain and enhance the state's portfolio of existing affordable housing. This includes the Office of Rent Administration, the Section 8 program, Asset Management and the Weatherization Assistance Program.

Community Renewal Office - includes all the programs geared toward community and economic development, job creation and downtown revitalization, including the NYS CDBG Program, NY Main Street program, Affordable Housing Corporation, Neighborhood Stabilization Program and the Neighborhood and Rural Preservation programs.

History - In 1926, the Division of Housing was created within New York's Department of State. It was originally an arm of the State Board of Housing that administered a Limited Dividend Program, the first of its kind in the nation. New York State continued to be an innovator with the creation of the New York State Housing Finance Agency (HFA) in 1960.

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

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

New York, NY

\$15,214.00 – 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. Strycker's Bay advocates on behalf of and assists families to avoid displacement and prevent homelessness by utilizing a combination of eviction prevention strategies; connecting families to work and other supports for which they are eligible; and creating, promoting, and facilitating access to affordable rental housing and low and moderate income homeownership opportunities.

SBNC assists low-income residents of the Upper West Side to solve problems of inadequate housing and other related community services and helps empower them to improve their quality of life. Since the agency's beginning, it has looked beyond housing problems to address the comprehensive range of issues that affect the welfare of community residents, including education, employment, youth development, and open space. Programs offer eviction prevention, income support and financial literacy and affordable housing solutions. <http://stryckersbay.org/>

**National Federation of Community Development Credit Unions**

New York, NY

\$382,669.00 – Comprehensive Counseling

The National Federation of Community Development Credit Unions (Federation) represents more than 240 community development credit unions (CDCUs) serving urban and rural low-income communities across the United States. Founded in 1974, the Federation's mission is *to help low- and moderate-income people and communities achieve financial independence through credit unions*. As a certified community development financial institution (CDFI), the Federation is the leading investor in community development credit unions and provides capital, technical assistance, education and training services to expand access to credit union products and

asset-building services in low-income and underserved communities across the country. Since 2008, the Federation also has served as the HUD-approved National Housing Counseling Intermediary for credit unions. Credit unions have long played an important role in providing housing counseling services as part of their historic commitment to serving people of modest means. Fourteen credit unions and affiliated non-profit organizations in ten states join the Federation as sub-grantees in this housing counseling project that recognizes the critical link between successful homeownership and financial security. The Federation is a nonprofit, 501(c) (3) credit union association that specifically focuses on serving low-income and underserved communities. The Federation is based in Lower Manhattan with regionally posted staff in Madison, Wisconsin and Colorado Springs, Colorado. For more information about the Federation's housing counseling program, please visit: [www.cdcu.coop/counseling](http://www.cdcu.coop/counseling).

**Niagara Falls Neighborhood Housing Services, Inc.**

Niagara Falls, NY

\$18,536.00 – Comprehensive Counseling

Niagara Falls Neighborhood Housing Services, Inc. (Niagara Falls NHS) was incorporated in 1979 as part of a partnership that includes neighborhood residents, business leaders, government officials and agencies, and financial institutions. Niagara Falls NHS is a nonprofit organization dedicated to providing safe, decent and affordable housing through home rehabilitation, rental housing and first time home ownership incentives. As a HUD approved Housing Counseling Agency, Niagara Falls NHS provides closing cost assistance, homebuyer education, foreclosure assistance, and long or short term credit repair. Further information on program services can be obtained by contacting the office at 716-275-7776 or via email at: [Kathleen L. Steinman, Executive Director, ksteinman@roadrunner.com](mailto:ksteinman@roadrunner.com)

**Oswego Housing Development Council, Inc.**

Parish, NY

\$16,321.00 – Comprehensive Counseling

OHDC is a private, non-profit organization serving low income Oswego County residents and governed by a community based board to provide a range of housing choices to the low income homeless or those in need of housing by developing, building, (renovating), acting as an administrator or manager, and forging partnerships with social service providers, contractors, real estate sellers, and local government to ensure needs are met. The Oswego Housing Development Council was established in 1979 and is based in Parish, New York. OHDC is a Rural Preservation Company and its service area is primarily Oswego County.

OHDC seeks to develop affordable housing opportunities for low income residents of Oswego County. OHDC will accomplish this goal by identify and developing housing resources in partnership with local municipalities and providing counseling services to homeowners and prospective homebuyers.

OHDC seeks to ensure safe and sanitary affordable housing for very low to moderate income persons through the development and rehabilitation of housing. The Council shall serve those

areas which demonstrate the greatest need and will try to provide homeownership opportunities wherever possible. OHDC staff can be reached by calling (315) 625-4520 or [www.ohdcinc.org](http://www.ohdcinc.org).

**Keuka Housing Council, Inc.**

Penn Yan, NY

\$18,167.00 - Comprehensive Counseling

Keuka Housing Council, Inc. (KHC), a Rural Preservation Company nestled in the heart of the Finger Lakes of Upstate New York began serving Yates County in 1976. KHC envisions a community in which all individuals live in suitable and safe housing whether owned or rented. KHC desires to improve and maintain the quality and quantity of housing for people of modest income living in Yates County.

KHC adopted the National Housing Quality Standards in April 2010. Since 1976 KHC has served 4,250 families. KHC administers funds for CDBG, NYS AHC, HOME, HUD, and NYS HCR and local foundations. Grants assist with Homebuyers Programs, Repair Programs for persons who own their home, apartment rentals, aiding the homeless and foreclosure prevention counseling. KHC provides a wide variety of counseling services to homebuyers, homeowners, foreclosure prevention, modest income renters and homeless. KHC works with homeowners and potential homeowners to understand mortgages to avoid unreasonable high rates, unaffordable repayment terms and other conditions that can result in a loss of equity, increased debt, default and eventually foreclosure. Counseling sessions include loss mitigation, budgeting, subordination of loans, making home repairs and working with persons to obtain affordable rentals.

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

**Better Neighborhoods, Inc.**

Schenectady, NY

\$13,369.00- Comprehensive Counseling

Better Neighborhoods, Inc. (BNI) is a 501(c) (3) organization that was founded in 1966. BNI has successfully administered a Comprehensive Local Housing Counseling Program under twenty four (24) separate HUD counseling contracts from FY 1988 through FY 2012. Better Neighborhoods, Inc. is currently the only HUD-approved Housing Counseling Agency in Schenectady offering comprehensive counseling services to all Schenectady County residents. In 2008, BNI also began offering foreclosure prevention and housing counseling services in the neighboring Counties of Fulton and Montgomery.

In addition to providing counseling services, since 1992, BNI has built or substantially renovated 128 units of housing in its core service area. New homeowners have invested \$5,150,075 in these neighborhoods while leveraging substantial public and private investment.

Better Neighborhoods, Inc. (BNI) is dedicated to making a continuous long term positive impact in the neighborhoods it serves by providing safe, affordable housing for persons with limited resources; promoting homeownership and pride within the neighborhoods it serves; stimulating economic development within underserved neighborhoods by providing the appropriate support; developing and empowering the people of the neighborhoods it serves; and being good stewards of the resources it receives.

The agency provided housing counseling services to over 200 households during HUD Fiscal Year 2012. For more information visit the agency's website at [www.better-neighborhoods.org](http://www.better-neighborhoods.org)

**Western Catskills Community Revitalization Council, Inc.**

Stamford, NY

\$17,059.00 – Comprehensive Counseling

Western Catskills was founded in 1981 as a not for profit with the mission of community and economic development in 16 townships in the rural north-western Catskill Mountains. In 1983 it became part of the New York State Rural Preservation Company system. In 1989, Western Catskills took over the abandoned Grand Gorge School, converting it to low income senior housing under the USDA 515 program. In 1997, the Stamford Village Apartments for low income seniors was built with tax credit and private foundation funds. Western Catskills continues to manage these facilities.

In 1990, the company began managing First Time Homebuyer Programs and added Housing Counseling to its services to support first time buyers and to meet an obvious need in the community. The agency has been successful managing these programs and is especially proud of its financial counseling efforts.

The agency does a great deal of work on the rehabilitation of low/moderate income housing and mixed use commercial Main Street buildings. The company has been successful in these endeavors working with HOME, CDBG, NY Main Street, AHC, Empire State Development, NYS HTFC, USDA, private foundation and other funds. Since 1992, the company has completed \$16,462,542 worth of rehabilitation work on 1,065 affordable housing units. For more information visit the agency's website at [www.westerncatskills.org](http://www.westerncatskills.org).

**Northfield Community LDC of Staten Island, Inc.**

Staten Island, NY

\$14,845.00 – Comprehensive Counseling

Northfield Community Local Development Corporation of Staten Island (NCLDC) was founded in 1978 by the merchants, property owners and residents of Port Richmond, Staten Island for the purpose of community improvement and advocacy. NCLDC's mission is to enhance quality of life with affordable housing; rehabilitation and improvement of existing housing stock; energy conservation improvements and testing for safety in buildings; promote economic development and financial literacy education; and support homebuyer and foreclosure prevention efforts. NCLDC has rehabilitated over 3,500 units owned or occupied by low-income residents and have provided over 300 low-and moderate-income families living space in new or newly renovated affordable housing in 34 years. During Fiscal Year 2012, NCLDC counseled 266 clients.

## North Carolina

### **Consumer Credit Counseling Service of WNC, Inc. dba On Track Financial Education & Counseling**

Asheville, NC

\$20,750.00 – Comprehensive Counseling

OnTrack Financial Education & Counseling (formerly CCCS of WNC) is a non-profit, United Way agency, dedicated to assisting the community in money and credit management. Since 1975, OnTrack has been providing professional, confidential money management counseling, housing counseling, debt repayment programs, and financial education workshops. OnTrack has been a HUD certified housing counseling agency since 1979. OnTrack provides housing counseling assistance in the 18 western most counties of North Carolina through its main office in Asheville and nine satellite locations throughout the region. Housing services include: pre-purchase counseling, homebuyer education, budget development, reverse mortgage counseling, foreclosure prevention counseling, financial literacy education workshops, credit report access/review, and mortgage loan document review for predatory lending prevention. During Fiscal Year 2012, OnTrack counseled 3119 clients. [www.ontrackwnc.org](http://www.ontrackwnc.org).

### **Northwestern Regional Housing Authority**

Boone, NC

\$20,012 - Comprehensive Counseling

Northwestern Regional Housing Authority (NRHA) operates performance-based housing assistance programs funded by federal and state governments, as well as private firms. The agency provides on-going rental assistance to low and moderate-income families in seven counties in the northwestern part of North Carolina. In addition to providing direct housing assistance, NRHA serves approximately 500 families annually through comprehensive homeownership counseling program. NRHA provides pre-purchase, post purchase non-delinquency, mortgage delinquency and default resolution, reverse mortgage counseling, homebuyer education workshops, Family Self Sufficiency, and Section 8 Voucher Homeownership. During Fiscal Year 2012, NRHA served 1,343 clients. [www.nwrha.com](http://www.nwrha.com)

### **Northeastern Community Development Corporation (NCDC)**

Camden, NC

\$17,059.00 - Comprehensive Counseling

Northeastern Community Development Corporation (NCDC) is a not-for-profit organization and received its 501(c) (3) in 1986. NCDC's adopted mission is "*building stronger communities in Northeastern North Carolina*". Its purpose is to transform its service counties into more desirable places to live and work by improving education and familial structures; increasing low-income housing opportunities and low-wealth homeowners; and providing equitable socio-economic opportunities. NCDC's service areas include Camden, Chowan, Currituck, Dare, Gates, Perquimans, and Pasquotank Counties. The current focus of the organization is child care and housing. NCDC owns and operates three (3) five-star centers, the highest rating provided to

child care facilities. These centers serve over two hundred forty-three (243) children combined. NCDC's comprehensive housing program targets individuals who need assistance with: pre-purchase, post purchase, foreclosure prevention counseling; financial literacy and budgeting; going "green" and energy conservation; and fair housing. Additionally staff assists those facing housing challenges through their "Road Map to Success", and seeks to empower and educate communities on fair housing issues, and served over 360 clients last year. They also saved over 55 homes during the 2012 grant cycle. NCDC is also a partial owner of ninety (90) affordable housing rental units, and provides supportive services to those developments.  
Website: <http://www.northeasterncdc.org>.

### **Alliance Credit Counseling**

Charlotte, NC

\$16,690.00 - Comprehensive Counseling

Alliance Credit Counseling is an organization that provides help, hope and empowerment to the public through charitable housing and financial management counseling. Alliance targets poor and distressed communities in hopes of utilizing its knowledge and resources to improve the quality of life for people in those locations. The organization provides personalized education workshops, housing and financial counseling services, and support programs that reduce and prevent the burdens of financial crisis, debt stress, bankruptcy, and their consequences. Alliance has over 13 years of service and over 60 staff and volunteers available to assist the organization with fulfilling its mission. Alliance aims to partner with other organizations and individuals who share its vision in hopes of having a greater impact on the people and communities served.  
<http://www.knowdebt.org/>

### **River City Community Development Corporation**

Elizabeth City, NC

\$ 19,643- Comprehensive Counseling

River City Community Development Corp. (RCCDC) is a nonprofit organization whose mission is to strengthen communities and improve the quality of life for residents in Elizabeth City and northeastern North Carolina. RCCDC offers the following housing counseling services: pre and post-purchase, mortgage delinquency/default, non-delinquency post purchase, HECM, rental, homeless counseling, homebuyer and fair housing education workshops. RCCDC developed 17 single family homes for first-time home buyers and 48 unit tax credit senior housing complex to include a community center. During Fiscal Year 2012, RCCDC counseled 413 clients.  
[www.rivercitycdc.org](http://www.rivercitycdc.org)

### **Elizabeth City State University Community Development Program**

Elizabeth City, NC

\$19,643.00 – Comprehensive Counseling

The Community Development Program located at Elizabeth City State University has an experienced staff of certified housing counselors providing services to residents in rural northeastern North Carolina. The Program began in 1988 and provides services to residents in Pasquotank, Perquimans, Currituck, Camden, Gates and Chowan counties. The Program was developed to

address the housing and community development needs of rural northeastern North Carolina. The service area contains high proportions of low-to moderate-income residents facing various housing problems and needs. One-on-one and group counseling sessions are held at the university and other arranged sites throughout the service area. Clients are provided counseling and education regarding homeownership, tenants' rights, evictions, homelessness, financial management, and default and delinquency. The agency also provides predatory lending counseling and other non-delinquency post purchase counseling services. The agency will use this year's grant award to further its housing counseling mission, with particular emphasis on counseling services for first-time homebuyers and delinquent homeowners. The agency has been a HUD-approved housing counseling agency since 1999. Visit their website at:  
[http://www.ecsu.edu/academics/programs/programs\\_detail.cfm?id=6](http://www.ecsu.edu/academics/programs/programs_detail.cfm?id=6)

**Sandhills Community Action Program, Inc.**

Carthage, NC

\$13,369.00 - Comprehensive Counseling

Sandhills Community Action Program, Inc. (SCAP) was established in August 1965, more than 47 years ago, as a private non-profit 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: a 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)

**Cumberland Community Action Program, Inc.**

Fayetteville, NC

\$19,274.00 - Comprehensive Counseling

Cumberland Community Action Program, Inc. was established in 1964 as a non-profit provider of services which includes comprehensive housing education and counseling to thirty-six counties in North Carolina through its Consumer Credit Counseling Services (CCCS) seven offices, with the main office being located in Fayetteville. The agency is accredited by the Council on Accreditation for Children and Family Services. Accreditation is recognition of the agency's achievement in providing high quality services. The mission statement for CCCS is: "To assist residents of our communities in achieving financial well-being through counseling, education and debt management plans." CCCS has provided comprehensive housing education and counseling to more than one hundred sixty thousand members of our communities during the past thirty years. Services to the residents include affordable housing pre- and post-purchase counseling and education, foreclosure prevention and mortgage default counseling, reverse mortgage counseling for seniors, rental assistance, fair housing, reviewing loan documents for future and current homeowners as well as providing resources and information on money management, budgeting, understanding and improving credit, protection from identity theft and credit fraud,

housing vouchers and assistance to homeless individuals in locating affordable housing, and how to avoid predatory lending practices. CCCS makes available public awareness literature and other resources to the homeowners in its on-going objective to increase fiscal responsibility and financial literacy. Website: [www.ccap-inc.org/cccs.htm](http://www.ccap-inc.org/cccs.htm)

### **Guilford County Homeownership Center**

Greensboro, NC

\$17,798.00 – Comprehensive Counseling

Guilford County Homeownership Center (GCHC) is a non-profit, community-based agency, organized in 2003; the agency is committed to providing quality services and opportunities to citizens in need of affordable housing. GCHC provides an array of housing services, in Guilford County, primarily Greensboro, NC including Homebuyer Education; Delinquency/ Default Counseling; Delinquency/ Default Education; Non Delinquency Post Purchase Counseling; Non Delinquency Post Purchase Education; Rental Counseling; and Fair Housing Education. GCHC's broad mission is to make a significant impact on the financial health of low-income families by teaching financial literacy; client budgeting/savings; and homeownership education in an effort to enhance wealth creation in low wealth communities. GCHC provides pre-purchase and post-purchase Education and counseling focusing on three complementary programs including: Homeownership, Financial Literacy and Individual Development Accounts. During Fiscal Year 2012, GCHC counseled 746 clients. [www.gchcnc.org](http://www.gchcnc.org)

### **Greensboro Housing Authority**

Greensboro, NC

\$13,369.00 – Comprehensive Counseling

Greensboro Housing Authority (GHA) is designated as a public housing authority, the organization received HUD-approved Housing Counseling Agency certification in 2010. GHA provides housing counseling assistance in the areas of Pre-purchase One-on-One; Fair Housing; Pre-purchase Education Workshops; Predatory Lending Education Workshops; Pre-purchase Homebuyer Education Workshops; Financial Management/Budget Workshops; One-on-One Budget planning; and Non-delinquency Post Purchase Workshops for Homeowners. GHA provides counseling assistance in, on site, group counseling environments and individual one-on-one counseling by appointment. GHA offered a continuity of services to assist clients throughout the City of Greensboro and surrounding Guilford County. GHA's collaborative efforts in the Partners Ending Homelessness Organization and in the Veteran Affairs Supportive Housing (VASH) program aids GHA in reaching a significantly larger number of client needing housing assistance. During Fiscal Year 2012, GHA counseled 483 clients. [www.gha-nc.org](http://www.gha-nc.org)

### **Franklin-Vance-Warren Opportunity, Inc.,**

Henderson, NC

\$17,429.00 – Comprehensive Counseling

FVW has been in operation for 46 years and has always had a voice for the voiceless. The mission of FVW is to mobilize and utilize resources to combat poverty by providing services, technical assistance and programs that improve the quality of life for families in the areas of housing,

early childhood development, family series, employment and training, alternative agriculture, technology and entrepreneurial opportunities. FVW is located in rural North Carolina. It also operates in Franklin, Granville, Vance, Warren and Person Counties. FVW operates the Section 8 program, Single Family Rehabilitation, Weatherization, Urgent Repair, HARRP, Greenhill Manor Assisted Living and Homeownership/Mortgage Default Counseling. FVW is the only local certified Housing counseling agency in Franklin, Vance, Warren, Granville and Person counties and provides counseling services. FVW's employees work to improve the lives of the very low and low-income individuals in its service area. Visit their website at: [www.fvwopp.com](http://www.fvwopp.com)

### **Western Piedmont Council of Government**

Hickory, NC

\$ 20,381.00- Comprehensive Counseling

The Western Piedmont Council of Governments (WPCOG) is one of 18 lead regional organizations in North Carolina. WPCOG is comprised of 28 local government members in the counties of Alexander, Burke, Caldwell and Catawba, North Carolina. WPCOG serves local governments as a source of technical assistance and professional services, and serves as a forum to address issues on a regional basis. WPCOG provides the following housing counseling services: mortgage delinquency and default resolution counseling, pre-purchase counseling, reverse mortgage counseling, non-delinquency post-purchase workshops, and pre-purchase homebuyer education workshops. During Fiscal Year 2012, WPCOG counseled 506 clients. [www.wpcog.org](http://www.wpcog.org)

### **MB Housing & Associates, Inc.**

High Point, NC

\$ 15,214.00 - Comprehensive Counseling

Since 2004, the MB Housing & Associates, Inc. a not-for-profit has served the community of High Point and Greensboro, North Carolina. Its mission is to promote affordable housing and housing sustainability in Guilford County through individual and group housing counseling services. MB Housing & Associates comprehensive housing counseling services include: financial literacy education, pre-purchase homebuyer counseling, homebuyer education programs, default counseling, post purchase counseling, rental housing counseling and education and services for the homeless. Since the agency's existence in 1982, it has served 525 clients

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

High Point, NC

\$20,381.00 – Comprehensive Counseling

Housing Authority of the City of High Point (HPHA) is a Public Housing Authority; HPHA was chartered in 1940 and received HUD housing counseling program certification in 1999. The housing authority provides a full range of housing counseling services to the residents of High Point, NC. This assistance includes individual and group pre-purchase counseling sessions and individualized foreclosure counseling. HPHA Group counseling sessions consist of Financial Fitness Workshops, offered quarterly, extending for a 5 week period. HPHA course offering includes instruction in the areas of budgeting, saving plan development and debt retirement.

HPHA's broad mission is to provide families and individuals with adequate housing; economic advancement; and homeownership opportunities in a safe, drug-free, suitable living environment without discrimination. During Fiscal Year 2012, HPHA counseled 281 clients. [www.hpha.net](http://www.hpha.net)

### **Outer Banks Community Development Corporation**

Kill Devil Hills, NC

\$15,583.00 - Comprehensive Counseling

The Outer Banks Community Development Corporation is a non-profit organization chartered in North Carolina that has been in existence for eight years. Its purpose is to strengthen its community by advocating, facilitating and developing (workforce) housing for low to moderate income citizens and provide related economic, social and educational services. Wherever possible, it will explore, utilize and promote sustainable development strategies that meet current needs without compromising resources for future generations. The organization offers the following services: Locating Affordable Housing, Budget Counseling, Credit Counseling, Foreclosure Prevention and Loss Mitigation, Rental Assistance, Pre-Purchase counseling, Post- Purchase counseling, Reverse Mortgage counseling, Homeless Assistance, Emergency Shelter and Supportive Housing. Outer Banks CDC also provides Financial Literacy, HUD approved First Time Homebuyer and Budgeting classes. The organization helps homeowners that are seniors and/or households that are 80% and 50% of the median income obtain grants and low interest loans that help with home weatherization, rehabilitation and accessibility. <http://www.obx-cdc.org/>

### **Monroe Union County Community Development Corporation**

Monroe, NC

\$18,905.00 - Comprehensive Counseling

Monroe Union County Community Development Corporation is a county wide non-profit agency serving the low wealth communities throughout Union County. The organization's mission is to assist low and moderate-income families in bettering their quality of life, obtaining affordable housing, developing small businesses, as well as strengthening economic development through education and training. Its mission mandates that the organization identify and implement programs to help alleviate the affordable housing needs throughout the county. Monroe Union County CDC administers several programs with housing being its primary focus. Over its twenty-three year history, the organization has received funding from various sources and has assisted over two hundred low to moderate income families to become first-time homebuyers and developed and rehabilitated seventy-six single family units. <http://muccdc.com>

### **Twin Rivers Opportunities, Inc.**

New Bern, NC

\$19,643.00 - Comprehensive Counseling

Twin Rivers Opportunities, Inc. (TRO) is a non-profit corporation 501(c) (3) formed in 1966. Its mission is to expand the agency's service to the optimum provision of housing assistance and home ownership opportunities to very low and lower income families residing in Craven, Jones, and Pamlico Counties. The agency has a Board of Director, Executive Director and eleven staff members. TRO, Inc. serves Craven, Jones and Pamlico Counties. TRO, Inc. has successfully

administered the HUD Section 8 Rental Assistance and Department of Energy Programs for more than forty years. Its primary program is the HUD Section 8 Housing Choice Voucher Program, and the organization currently provides rental assistance to approximately eight hundred tenants. TRO, Inc. also receives funding from HUD to implement a Family Self Sufficiency Program, which assists Section 8 tenants in obtaining their goals of employment, education, and homeownership. TRO, Inc. started the Housing Counseling Department thirteen years ago, and the department provides all types of housing counseling with numerous successful outcomes. TRO was awarded funds from the A.G. Settlement to provide mortgage default counseling. Reverse Mortgage counseling is available for clients in any county that a Reverse Mortgage counselor is not available. <http://www.twinrivershousing.com/>

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

Raleigh, NC

\$20,381.00 – Comprehensive Counseling

CES is a national not-for-profit organization founded in 1998. Their Homeownership Center was established in 2008 to deliver much needed housing counseling services to the Raleigh metropolitan area at a very critical time as the nation was experiencing one of the worst financial disasters in history. They are committed to educating and serving the citizens in their service area through homebuyer, rental, mortgage delinquency housing counseling and post purchase education. This enables them to fulfill their mission and HUD's strategic goal to strengthen the nation's housing market to bolster the economy and protect consumers. Since their inception in 2008, they have collaborated with a variety of partners to service more than 3500 residents in their 16-county area of North Carolina and 5-county area in South Carolina. CES seeks to increase their capacity of services by using housing counseling as a platform to educate, empower and sustain healthy communities and help families earning less than 80% of AMI improve financial literacy; preserve and secure affordable, energy efficient and healthy housing. To learn more, visit CES online at: [www.housing-counseling.org](http://www.housing-counseling.org)

**Raleigh Area Development Authority**

Raleigh, NC

\$16,321- Comprehensive Counseling

The Raleigh Area Development Authority (RADA) is a nonprofit community economic development organization founded in 2003 to provide financial and counseling assistance to low and moderate income residents of Wake County and the City of Raleigh. RADA Homeownership Center's mission is to increase the rate of successful low-to-moderate income homebuyers through comprehensive education services, information and long term support. RADA offers service in homebuyer education, fair housing assistance, money and debt management, mortgage delinquency and default resolution, pre-and post-purchase, predatory lending, and pre-purchase counseling. During Fiscal Year 2012, RADA counseled 531 clients.

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

**Choanoke Area Development Association of NC, Inc.**

Rich Square, NC

\$20,381.00 – Comprehensive Counseling

Choanoke Area Development Association of NC Inc. CADA) is a four-county jurisdiction Community Action Agency, a Comprehensive Housing Development Organization (CHODO), and a Public Housing Agency. CADA has provided comprehensive services since 1962 to residents of Bertie, Halifax, Hertford and Northhampton Counties. The agency's programs assist low wealth families and are designed to guide participants towards self-sufficiency. Through its history, CADA has actively sought resources to impact the housing needs of the service area and has developed programs to address comprehensive housing issues. CADA provides a variety of affordable housing services including homebuyer education; down payment and closing cost assistance; rehab and energy retrofitting; landlord education; fair housing; foreclosure prevention; securing affordable housing; homelessness prevention; and rapid rehousing. During Fiscal Year 2012, CADA counseled 655 clients. [www.nc-cada.org](http://www.nc-cada.org)

**Cleveland County Community Development Corporation**

Shelby, NC

\$18,536.00 – Comprehensive Counseling

Cleveland County Community Development Corporation (CCCDC) is a non-profit, community-based agency that was founded in 1991 to provide safe and affordable housing opportunities for Cleveland County. CCCDC's broad mission is to accommodate the varying needs in the county-wide community, the agency's housing program offers assistance to meet the needs of affordable homeownership and pending mortgage foreclosure. CCCDC provides a comprehensive offering of housing counseling services and financial literacy education. CCCDC provides housing counseling assistance that includes pre and post homeownership; pre and post foreclosure; loss mitigation; mortgage default; credit and budgeting; and financial education. During Fiscal Year 2012, CCCDC counseled 483 clients. [www.clevelandcountycdc.org](http://www.clevelandcountycdc.org)

**Foothills Credit Counseling, Inc.**

Spindale, North Carolina

\$20,012.00 – Comprehensive Counseling

Foothills Credit Counseling, Inc. (FHCC) is a HUD-approved 501c3 non-profit organization whose primary goal is to make a difference in as many people's lives as possible through counseling and education services. FHCC is HUD-approved specifically to provide services in the areas of mortgage default, pre-purchase, reverse mortgage and rental counseling. Counselors are available via telephone and in-person from 8:30 AM-5:00 PM Monday-Thursday, and 8:30-12:30 PM on Fridays. More information is available at [www.fhccinc.org](http://www.fhccinc.org).

**Statesville Housing Authority**

Statesville, NC

\$13,000.00 - Comprehensive Counseling

Statesville Housing Authority (SHA) was established in 1968 to provide low income citizens with safe, clean, and affordable housing and help improve their quality of life. The Housing Au-

thority operates as a governmental unit chartered by the City of Statesville through the Department of HUD, representing the US Federal Government. The City Mayor appoints the Board of Commissioners; we currently have a five (5) member board. The Housing Board governs the hiring of the Executive Director and has ultimate responsibility to ensure that the agency operates in compliance with HUD and Federal Government policies. The Executive vision and plans set out by the Board are implemented. SHA is responsible for the administration of Public Housing units that are owned and operated within the City limits; Housing Choice Vouchers financial assistance of families in Iredell County with private landlords providing the physical structure; building resilient families by collaborating with several public agencies and private organizations to provide a wide array of support services for residents, enabling them to become productive and self-sufficient citizens; and management of like programs to promote the furtherance of Fair Housing. The SHA mission is to provide affordable, quality housing for low to moderate income person(s) and to improve their quality of life. [www.statesvillehousing.org](http://www.statesvillehousing.org)

**Washington Housing Nonprofit, Inc.**

Washington, NC

\$16,321.00 - Comprehensive Counseling

Washington Housing Non-Profit, Inc. is in its 8<sup>th</sup> year of operation. The Washington Housing Authority is the parent organization of the nonprofit. The Housing Authority has been incorporated since 1965 and is the largest provider of housing for low to moderate income families in Beaufort County, managing 400 units of Public Housing and 500 units of Section 8 Vouchers. Washington Housing Nonprofit, Inc. was established as an instrumentality of the Housing Authority to carry out special projects. Its mission is to explore asset development as an approach to help our community provide safe and affordable housing for moderate to low income residents through wealth building programs. Washington Housing Nonprofit, Inc. became a HUD-Approved Housing Counseling Agency in 2010. Through the programs and counseling offered the nonprofit works to provide a pathway for citizens to become self-sufficient. Contact [housing.counseling@yahoo.com](mailto:housing.counseling@yahoo.com) or call 252-974-1810.

**Mountain Projects, Inc.**

Waynesville, NC

\$ 16,690.00- Comprehensive Counseling

Mountain Projects, Inc. was founded in 1965 as a Community Action Agency providing vital services to the elderly, disadvantaged and the general public in Western North Carolina. Receiving its HUD-approval status as a housing counseling agency in 2006, Mountain Projects, Inc. is the only HUD-approved counseling agency west of Asheville. Mountain Projects, Inc. provides the following housing counseling services: credit repair, homeownership education, pre-purchase counseling, financial literacy, mortgage delinquency, and rental counseling. During Fiscal Year 2012, Mountain Projects served 224 clients. [www.mountainprojects.org](http://www.mountainprojects.org)

**AMEZ Housing Community Development Corporation**

Wilmington, NC

\$18,905.00 - Comprehensive Counseling

AMEZ Housing Community Development Corporation was organized in 1993 to assist and promote community revitalization and low to moderate first time home-ownership in the city of Wilmington, North Carolina. Its mission is to provide decent, affordable housing to low and moderate income households by providing innovative programs of housing and human development. The current target areas include Wilmington and New Hanover, Brunswick, Pender and Columbus Counties. The organization received its 501 c-3 designation in 1994 and built the first single family house in 1994. Since that time, there have been 35 single family houses completed as new construction or rehabilitated homes for LMI clients. Homebuyer education is a program component that is mandatory for all homebuyers and is offered as one-on-one sessions or group workshops. The curriculum includes credit and budget counseling; financial literacy, pre and post homeownership information; and mortgage default and foreclosure prevention counseling. [www.amezhousing.org](http://www.amezhousing.org)

**Wilson Community Improvement Association, Inc.**

Wilson, NC

\$ 16,321- Comprehensive Counseling

Wilson Community Improvement Association (WCIA) grew out of activities of the Civil Rights movement: registering voters, encouraging civic involvement, developing youth and elderly services, and advocating for residents' fulfillment and rights. WCIA's goal is to provide holistic nurturing through human and economic development. WCIA was the first North Carolina non-profit organization to deliver the HUD Nehemiah program. WCIA provides rental, mortgage delinquency and default resolution, and pre-purchase counseling as well as affordable housing to Wilson and Greene County residents. During Fiscal Year 2012, WCIA counseled 126 clients.

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

Winston-Salem, NC

\$21,488.00 – Comprehensive Counseling

Consumer Credit Counseling Service of Forsyth County, Inc., (CCCS) is a non-profit, community-based agency that was founded in 1972 to provide housing counseling services at the agency's Winston-Salem, NC, Main Office and four satellite offices in Kernersville (Forsyth County), NC; Mocksville (Davie County), NC; at the Center for Homeownership (Forsyth County), NC; and the Career Connections and Prosperity Center (Winston-Salem, NC). CCCS provides housing counseling assistance in the areas of mortgage delinquency; predatory lending; home equity mortgage conversion lending; renter assistance; landlord-tenant issues; and homeownership education. During Fiscal Year 2012, CCCS counseled 5339 clients. [www.cccsforsyth.org](http://www.cccsforsyth.org)

## **North Dakota**

**North Dakota Housing Finance Agency**

Bismarck, ND

\$119,600.00 – Comprehensive Counseling

North Dakota Housing Finance Agency (NDHFA) is a public financial institution dedicated to making housing affordable for North Dakota's residents. The agency has made a significant mark on the state's affordable housing industry since it was formed in 1982. NDHFA's Housing Counseling services include, Pre-purchase/Home-buying counseling; Resolving/Preventing Mortgage Delinquency or Default counseling; Non-Delinquency Post Purchase counseling; Rental counseling; and Homeless counseling. The agency also, provides financing, management, information, and other appropriate assistance. NDHFA facilitates affordable mortgage financing and assures the continued availability of low-income rental housing. NDHFA also, administers federal housing tax credits for the development or rehabilitation of income-qualified rental units. The agency assists communities to address unmet housing needs and provides financial assistance for land development and loan guarantees. NDHFA staff and key housing partners formed a Statewide Technical Assistance Team (STAT) to help rural communities. STAT members encourage community leaders to formulate strategies to address housing needs and the lack of suitable housing for the aging population. NDHFA enables Honorably Discharged veterans, elderly, disabled, single parent households, and new and returning North Dakotans to enjoy similar financial benefits when they purchase a home using the agency's programs. Visit their website at: [www.ndhfa.org](http://www.ndhfa.org)

## Ohio

### **Fair Housing Contact Service**

Akron, OH

\$ 19,463.00- Comprehensive Counseling

Fair Housing Contact Service (FHCS) was founded in 1965 and its mission is to prevent and eliminate discrimination and to promote equal housing opportunity. FHCS supports and encourages freedom of residence in the Greater Akron region so that all persons, regardless of race, color, religion, national origin, sex, familial status, ancestry, disability, or military status as well as any other locally protected classes can secure the housing they want and can afford in the neighborhood of their choice. FHCS provides pre-purchase counseling, non-delinquency post purchase, mortgage delinquency and resolution, predatory lending, fair housing, rental, and homeless counseling. During Fiscal Year 2012, FHCS counseled 641 clients.

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

### **Working in Neighborhoods**

Cincinnati, OH

\$18,167.00 – Comprehensive Counseling

For 35 years Working In Neighborhoods (WIN), a Cincinnati-based non-profit organization, has empowered people to make informed choices for themselves and their neighborhoods through community building, home ownership and economic learning. WIN provides homebuyer education, pre purchase counseling, post purchase counseling, mortgage delinquency counseling, and financial stability workshops. WIN prepares families to purchase their first home by offering homebuyer training classes and individual counseling. WIN provides participants with the tools to be successful and well educated home buyers with the ability to maintain homeownership. WIN has moved 55 families from public housing to home ownership. WIN teaches 100 families how to purchase their first home each year. WIN has helped over

8,500 low and moderate-income families purchase their first home. WIN offers financial literacy training to 200 families annually. WIN effectively saves homes from foreclosure, protecting families' investments and maintaining neighborhood stability. WIN has spearheaded a community-wide collaboration among the City of Cincinnati, Hamilton County, and local housing counseling agencies in order to abate foreclosures in greater Cincinnati. We have created partnerships that have enabled WIN to have a 65% success rate in preventing foreclosures and saved 1,131 homes from foreclosure, protecting over \$96.1 million in assets.

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

### **Community Housing Solutions**

Cleveland, OH

\$18,536.00 – Comprehensive Counseling

Community Housing Solutions (CHS) was founded in 1973 to provide sustainable homeownership opportunities to thousands of low and moderate income families. CHS's mission in Cuyahoga County is to provide the residents with affordable housing through housing rehabilitation, new construction, financial counseling, self-sufficiency programs, energy conservation, and home repair assistance. CHS provides pre-purchase, rental, home improvement and rehabilitation, and mortgage delinquency and default resolution counseling. The agency also provides workshops on fair housing, non-delinquency post-purchase, predatory lending and pre-purchase homebuyer education. 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. During Fiscal Year 2012 CHS served over 779 clients.

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

### **Mid-Ohio Regional Planning Commission**

Columbus, OH

\$21,119.00 – Comprehensive Counseling

The Mid-Ohio Regional Planning Commission (MORPC) is a voluntary association of central Ohio governments which envisions and embraces innovative directions in transportation, energy, housing, land use, the environment and economic prosperity. Our makeup is representative of the rural, urban, and suburban communities that comprise our burgeoning region. MORPC dates back to 1943 when it was formed as the Franklin County Planning Commission. In 1969, its area was expanded resulting in the creation of MORPC. MORPC has grown to reflect an expanded membership of 44 political subdivisions in a 12-county region.

One of MORPC's strategic priorities is facilitating a comprehensive housing and community development plan. MORPC focuses on increasing the supply of affordable housing for home ownership; promoting fair housing, jobs and economic opportunity; reducing homelessness; and administering and leveraging local programs to maximize additional federal, state, local government and private funds. Foreclosure prevention is woven throughout all stages of housing development by working to keep people in their homes and to help stabilize communities that have been impacted by foreclosure. MORPC offers classes that provide buyers with the opportunity to be eligible for down payment assistance (DPA). MORPC is approved by HUD for secondary financing in central Ohio. During Fiscal Year 2012 MORPC served over 754 clients. [www.morpc.org](http://www.morpc.org)

**WSOS Community Action Commission, Inc.**

Fremont, OH

\$18,905.00 – Comprehensive Counseling

WSOS Community Action Commission, Inc., a 501(c) (3) non-profit, was created in 1965 as part of the original War on Poverty. WSOS has evolved into a comprehensive organization which targets the needs of low income persons and the community as a whole.

The WSOS mission: WSOS is dedicated to creating opportunities that will help the community and all of its members build a better future. WSOS also helps individuals and families to acquire the skills and knowledge to become self-sufficient and to more fully participate in their community. WSOS operates hundreds of programs encompassing child development, emergency services, community and economic development, employment & training, transportation, weatherization, housing rehabilitation, nutrition, housing counseling. The WSOS Housing Department has 32 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 19 years, assisting an estimated 8,000 households. We employ 3 fulltime housing counselors and three support staff who have had housing counseling training through nationally recognized training providers. During the Fiscal Year 2012 WSOS served 361 clients. The agency website is [www.wsos.org](http://www.wsos.org)

**Fair Housing Resource Center, Inc.**

Painesville, OH

\$21,857.00 – Comprehensive Counseling

The Fair Housing Resource Center, Inc. (FHRC) is a 501(c) (3) organization located in Painesville, Ohio. FHRC has one office and operates in the county seat of Painesville, Ohio while servicing the Lake County area. FHRC has operated as a HUD-approved Housing Counseling agency since 8/26/02 and has established positive working relationships with both the private and public sector of the County and surrounding areas. Fair Housing Resource Center, Inc. provides on-on-one counseling for individuals who need assistance in the following areas: Landlord/Tenant Rights, Fair Housing, Loss Mitigation, Homeownership, and Predatory Lending. Also, FHRC provides group counseling for individuals in the following areas: rental counseling workshops, fair housing workshops, pre-purchase home buying workshops, and mortgage delinquency workshops. FHRC has assisted over 8,000 households overcome their specific housing issues. The work plans created by the Fair Housing Resource Center, Inc., supports individuals in becoming self-sufficient and ensure that all persons are provided safe, decent and affordable housing. During Fiscal Year 2012 FHRC served over 1722 clients in the Lake County, OH area. [www.FHRC.org](http://www.FHRC.org).

**Northwest Ohio Development Agency**

Toledo, OH

\$18,167.00 – Comprehensive Counseling

The Northwest Ohio Development Agency (NODA) is a HUD-approved Housing Counseling Agency. NODA received its certification from HUD on March 7, 2006. NODA is also a Community Development Financial Institution (CDFI) certified by the U.S. Department of Treasury. NODA helps people become financially self-sufficient and builds stable communities. Founded in 1998 and opened for business in 2000 - NODA provides loans, investment capital, grants and supportive services in a holistic fashion. NODA will use the funding from HUD to provide comprehensive housing counseling service including: Foreclosure Counseling; Pre-Purchase Homebuyer Counseling; and Non-Delinquency Post-Purchase Counseling. These services are offered as a mix of classroom sessions and one-on-one counseling. Services are free to Lucas County residents. During Fiscal Year 2012, NODA provided more than 400 appointments to help clients meet their housing and financial goals. [www.nodatoledo.org](http://www.nodatoledo.org)

**Jackson-Vinton Community Action, Inc., (JVCAI)**

Wellston, OH

\$17,798.00 - Comprehensive Counseling

Jackson-Vinton Community Action, Inc., (JVCAI), was incorporated on September 25, 1965 as a 501 (c) (3) tax exempt organization through the IRS, and has been in operation over 47 years. The agency currently employs 72 full-time and 16 part-time employees and its current funding level is over 5 million dollars providing services to 26,643 customers in 2011. Its mission is Utilizing its vast knowledge of community resources and networking capabilities. The agency provides a wide range of quality services in a fair, equitable and compassionate manner. The agency is devoted to meeting the targeted needs of the community by providing the opportunity for families and individuals to be healthier, better educated, more independent and better able to advocate for their selves.” An (18) member volunteer, Board of Trustees, governs the agency. As mandated by its By-Laws of the agency, 9 members are from Jackson County and 9 members from Vinton County representing 3 sectors of the community: low-income, private and public.

JVCAI provides assistance through the Housing Assistance Grant Program and Housing Preservation Grant to assist homeowners with emergency home repairs that effect health and safety issues. [www.jvcai.org](http://www.jvcai.org)

**Youngstown Metropolitan Housing Authority**

Youngstown, OH

\$15,952.00 – Comprehensive Counseling

The Youngstown Metropolitan Housing Authority (YMHA) was established in 1933 and retains jurisdiction over public housing throughout Mahoning County and is governed by a five-member Board of Commissioners. YMHA has 79 years of experience in the development and management of housing and programs, an annual budget of \$30 million and manages 1200 public housing units and administers 2,239 Housing Choice Vouchers. YMHA is dedicated to creating and maintaining healthy, service enriched neighborhoods and strives to enhance the quality of life for

Mahoning Valley residents by providing attractive, secure, and affordable housing. YMHA is a Certified Housing Counseling Agency and provides education and support for prospective homeowners. YMHA's Public Housing and Housing Choice Voucher Self Sufficiency, Elderly Service Coordinators, and Homeownership Innovative programs are designed to enable residents to achieve a higher level of economic and social self-sufficiency. During Fiscal Year 2012 WSOS served 522 clients. [www.YMHAonline.com](http://www.YMHAonline.com)

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

Youngstown, OH

\$17,059 – Comprehensive Counseling

Compass Family & Community Services (COMPASS) is a dynamic, diverse not-for-profit agency committed to providing essential, seamless and comprehensive services to those we serve. COMPASS' programs care for people from infancy through their senior years in Mahoning, Trumbull, Columbiana and Jefferson Counties. COMPASS currently employs more than 280 full and part time employees in 11 locations, and on average, serves approximately 7,600 unduplicated people per year. COMPASS provides financial/budget management, pre-purchase, mortgage delinquency and default resolution, rental, and homeless counseling, no-delinquency post purchase, predatory lending, and pre-purchase homebuyer workshops. During Fiscal Year 2012, COMPASS counseled 584 clients. [www.compassfamily.org](http://www.compassfamily.org)

## **Oklahoma**

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

Bethany, OK

\$20,012.00 - Comprehensive Counseling

Consumer Credit Counseling Service (CCCS) of Central Oklahoma, Inc. was established in 1967. CCCS is a private, nonprofit organization that has dedicated itself for over 45 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. Their 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 (NFCC). Comprehensive housing counseling topics include homebuyer education and post-purchase counseling, foreclosure prevention and alternatives to foreclosure, reverse mortgages, affordable rental housing, and fair and accessible housing issues. Other counseling services include budgeting, credit, and debt management. CCCS has forged extensive partnerships with other local service providers, 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 our services especially benefit low-income families and persons with disabilities. Website: [www.cccsok.org](http://www.cccsok.org)

**Community Development Support Association, Inc.**

Enid, OK

\$16,690.00 - Comprehensive Counseling

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

Website: <http://www.cdsaok.org>

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

Oklahoma City, OK

\$15,583.00 - Comprehensive Counseling

CAA's mission is, "To promote the self-sufficiency of the socially, economically and culturally disadvantaged citizens of Oklahoma City and Oklahoma and Canadian Counties, to eliminate the paradox of poverty among these citizens by opening to everyone the opportunity to work, to live in decency and dignity, and to become fully self-sufficient. CAA's mission is to plan and evaluate new types of services, innovative approaches and strategies for overcoming the root causes of poverty in the community, to include providing affordable housing to low and moderate income households". The Special Projects Division was created in 1992 to fill a gap in services for low-income families who are seeking affordable housing. The HOME funded Down Payment and Closing Cost Assistance Programs, and the Home Owner Occupied Rehabilitation Program have been administered by the Special Projects Division for over sixteen (16) years. The Special Projects Division is currently running Down Payment and Closing Costs Assistance Program through the City of OKC and through Oklahoma Housing Finance Agency. This division is HUD approved to provide Loss Mitigation and Foreclosure Counseling, Pre-purchase/homebuyer Education counseling activities. Website: <http://caaofokc.org>

**Housing Partners of Tulsa, Inc.**

Tulsa, OK

\$14,845.00 – Comprehensive Counseling

Housing Partners of Tulsa, Inc. (HPT) has served the City of Tulsa since its creation in 1991 when it was established as a not-for-profit corporation. For over twenty-one years, HPT has strived to aid citizens 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 grow and develop with Tulsa and now offers an array of services from homebuyer and educations workshops, fair housing education and outreach, and post purchase education. HPT also provides down payment assistance and individual counseling

on pre-purchase homeownership, money management, default resolution, and foreclosure prevention. Through these services HPT will continue to find new and innovative ways to serve Tulsans on their path to homeownership and financial freedom. [www.tulshousing.org](http://www.tulshousing.org).

**Quickcert, Inc.**

Tulsa, OK

\$18,536.00 – Comprehensive Counseling

Quickcert, Inc. founded in 2007 and is headquartered in Tulsa, OK. The agency is approved by HUD to offer telephone housing counseling services to individuals across the United States and Puerto Rico both in English and Spanish. Their goal is to provide housing counseling services with their primary focus on senior services and reverse mortgage counseling. With their primary focus being on senior services, their office is fully handicapped accessible to provide effective face to face counseling. [www.quickcert.org](http://www.quickcert.org).

## Oregon

**NAYA Family Center**

Portland, OR

\$13,738.00 - Comprehensive Counseling

The NAYA Family Center was established in 1974 as a grassroots volunteer organization and achieved 501(c) (3) nonprofit status in 1994. Its mission is “to enhance the diverse strengths of our youth and families in partnership with the community through cultural identity and education.” NAYA is the primary provider of culturally specific services for Native American people in the Portland area; it provides comprehensive wraparound services, including homeownership, microenterprise, and career skills services; individual development accounts and financial wellness coaching; youth programming, tutoring, and foster care services; domestic violence prevention, advocacy, and focus groups; cultural activities and programming, including an annual powwow; and a private, accredited, tuition-free high school. Owning a home builds assets, stability, and long-term security for low- and moderate-income families. Access to this opportunity has not been equitable for Portland’s Native American community. For example, only 37.1% of the Portland Native American community owns their home, compared to the 60.2% homeownership rate for Whites (2009 American Community Survey). For the past five years, the NAYA’s HUD-approved Homeownership Program has worked tirelessly to close the gap by providing some services such as financial management/ budgeting and pre purchase counseling. Website: [www.nayapdx.org](http://www.nayapdx.org)

## Pennsylvania

**The Housing Authority of the County of Butler**

Butler, PA

\$21,488.00 – Comprehensive Counseling

The Butler County Homeownership and Housing Counseling Program is administered by the Housing Authority of the County of Butler as part of its mission to provide affordable housing

opportunities for low-moderate income county residents and to provide Butler County residents with information and resources to make educated decisions pertaining to home buying, renting, budget and credit counseling, and how to avoiding foreclosures or evictions.

The Homeownership and Housing Counseling Program was initiated in 1997 to fill a significant gap in the local services system to assist traditionally under-served low-moderate income Butler County residents to achieve successful homeownership. The program completes the cycle of self-sufficiency for many of these families. The housing counseling program targets disadvantaged families who are at 80% of area median income or lower. Counseling activities include rental counseling, delinquency/default, eviction/foreclosure prevention, pre-purchase/post-purchase counseling, first-time homebuyers and homeownership opportunities, homelessness counseling and fair housing.

The Butler County Housing Authority has been a HUD certified Housing Counseling Agency since February 2000 and in February 2002; the agency launched its Section 8 Homeownership Program and has over 75 HCV assistance families currently receiving counseling services through the Section HCV Homeownership and Family Self-Sufficiency Programs. To date the Homeownership Program has served over 1,000 residents. [www.housingauthority.com](http://www.housingauthority.com)

### **Chester Community Improvement Project**

Chester, PA

\$18,536.00 – Comprehensive Counseling

Chester Community Improvement Project (CCIP) founded in 1978, is a 501(c) 3 non-profit community based organization in the City of Chester. Initially CCP's primary purpose was to combat dumpsites being housed in the City of Chester. In 1983, CCIP was restructured as a community housing development organization with a focus on rehabilitating Chester's abandoned housing stock and providing housing counseling to low to moderate income families throughout Delaware County. CCIP's mission is to help revitalize the City of Chester by building the base of homeownership. The agency accomplishes its mission through public-private partnerships that focus on targeted housing rehabilitation and new construction, pre- and post-purchase housing counseling programs, and construction skills training to address workforce development.

In 34 years of operation, CCIP has counseled 4,151 families, assisted 693 first-time homebuyers in securing mortgage financing, down payment and closing cost assistance, rehabilitated 79 vacant homes and constructed 16 new townhouses; and 224 disadvantaged young adults in the City of Chester received construction training through a partnership with Chester Youth Build.

In 2012, CCIP's Housing Program Manager, Larry Douglas was one of the eleven HUD certified housing counselors recognized by The White House as "Champions of Change" for outstanding commitment and achievement in providing housing counseling to low and moderate-income families.

### **St. Martin Center, Inc.**

Erie, PA

\$17,429.00 - Comprehensive Counseling

St. Martin Center, Inc. (SMC) established in 1952 and incorporated in 1969, is a non-profit organization in Erie, Pennsylvania whose mission is, "To engage in work among the needy by providing immediate assistance and long term services that help guide individuals, regardless of their race or religion, toward the path of self-reliance."

SMC believes it is crucial to provide for immediate needs before focusing on long-term goals that will guide to self-sufficiency. SMC offers several major programs to assist the unemployed and underemployed in Erie and the surrounding communities to break the cycle of dependence and begin lives of self-reliance. St. Martin Center assists over 21,000 families and individuals each year.

Our housing services include: assistance with rent and mortgage; budget counseling; credit counseling; pre- and post-purchase homebuyer education; foreclosure prevention education; down payment assistance programs; Fair Housing and Predatory Lending education and assistance with the filing of complaints; lead-based paint education, testing and cleaning and more.

Our housing department served **1,928** clients in the most recent fiscal year ending 9/30/2012. From the department's inception in 1998, we have seen **24,168** total clients under our various HUD / CCUSA Comprehensive Housing Counseling Grants. [www.stmartincenter.org](http://www.stmartincenter.org).

### **Pennsylvania Housing Finance Agency**

Harrisburg, PA

\$818,782.00 – Comprehensive Counseling

The PHFA was created by the state legislature in 1972 to help enhance the quality and supply of affordable homes and apartments for older adults, persons of modest means, and persons with disabilities. To meet this mandate, the Agency operates three basic programs: a single family homeownership initiative; a multifamily rental housing development effort; and a foreclosure mitigation initiative. As a self-supporting corporation, PHFA has generated \$10.5 billion of funding for more than 147,000 single-family home mortgage loans and 83,000 rental units, while saving the homes of more than 46,000 families from foreclosure. In addition to its major programs, PHFA conducts housing studies, promotes counseling and education for renters and homebuyers, offers supportive services at apartments it has financed, administers HUD Section 8 contracts at more than 40,000 subsidized units, and acts as an advocate to promote the benefits of decent, affordable shelter for those who need it most. Funding for PHFA programs is generated through the sale of securities to investors across the nation and from fees paid by program users. Visit PHFA online at: <http://www.phfa.org/>

**The Mon Valley Initiative**

Homestead PA,

\$688,647.00 – Comprehensive Counseling

Mon Valley Initiative (MVI) is a non-profit corporation organized to represent the collective interests of local member community development corporations in the Mon Valley region of Southwestern Pennsylvania. From their offices in Homestead, PA, MVI strives to meet its mission of working together to unite the communities and restore the economic vitality of the Mon Valley. It works to meet this goal by renovating and constructing high quality, affordable housing; assisting communities to develop and maintain their main street districts; providing individuals with the tools they need to enter the workforce; providing in-depth, one-on-one housing counseling and group education services to put people on the path to successful homeownership; and helping member Community Development Corporations to become efficient and effective organizations. MVI has served as a HUD National Intermediary since 2005. Their Intermediary history goes back to 1998, when Housing Opportunities, Inc. (HOI) established this intermediary with HUD and its Housing Counseling Program. The MVI intermediary network is comprised of independent non-profit agencies that provide the full range of HUD housing counseling and education services to households throughout the United States. For further information, please visit their website at [www.monvalleyinitiative.com](http://www.monvalleyinitiative.com).

**Tabor Community Services, Inc.**

Lancaster, PA

\$17,429.00 – Comprehensive Counseling

Tabor is a non-profit community agency founded in 1968 to help low-income and minority families find affordable housing. Today Tabor provides an integrated array of housing and financial counseling programs and services for residents of Lancaster County, PA. Tabor's mission is "To help strengthen the Lancaster County community by giving people the tools and inspiration to meet their housing and financial challenges and by revitalizing our surroundings."

Tabor's services include budget counseling and education, rental counseling to prevent homelessness, rapid re-housing, emergency shelter, targeted transitional housing programs, financial education, first-time home-buyer counseling, default mortgage counseling and education, supportive housing, counseling to achieve financial self-sufficiency, matched savings programs to help low-income families save for an asset-building purchase (such as a home, new business, or education), and consumer credit counseling.

Tabor has been a HUD-approved Housing Counseling Agency since 1972 and a member of the National Foundation for Credit Counseling since 1988. It has been accredited by the Council on Accreditation since 1998. Tabor has been recognized for excellence by the National Foundation for Credit Counseling, the National Alliance to End Homelessness, Central Penn Business Journal, the Lancaster County Board of Commissioners and Planning Commission, and Pennsylvania Housing Finance Agency. [www.tabornet.org](http://www.tabornet.org)

**Center for Family Services, Inc.**

Meadville, PA

\$18,905.00 - Comprehensive Counseling

The Center for Family Services, Inc. is located in Meadville, PA. The agency is non-governmental and local with a volunteer board of directors. The agency serves the Crawford, Venango and Northern Mercer County areas. The Center is the only HUD approved Housing Counseling Agency in Crawford County. The agency's history dates back to 1863, when a group of women organized to assist the families of Civil War Veterans with food, and clothing. The Center for Family Services, Inc. has grown into a multi-service non-profit that provides essential services and family orientated education. Its services include Delinquency and Default, Pre-purchase, Post-purchase, and Homeless/Displacement Counseling. The Center also provides Predatory Lending, Fair Housing, and Homebuyer Education Workshops. Rental, and Utility Assistance Programs are available, as well as, access to clothing vouchers for the Center thrift store, emergency assistance, and food boxes from agency run pantries. [www.thecenter-nwpa.org](http://www.thecenter-nwpa.org).

**Media Fellowship House**

Media, PA

\$18,167.00 – Comprehensive Counseling

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

**Trehab**

Montrose, PA

\$14,107.00 – Comprehensive Counseling

Trehab, a Community Action Agency in Northeast Pennsylvania, has been serving the needs of the local population for more than 40 years. Trehab's coverage area includes the rural counties of Bradford, Susquehanna, Sullivan, Tioga, Wayne, and Wyoming. Trehab's Homeownership Program provides comprehensive home purchase education and counseling services in these counties. Trehab also provides counseling for foreclosure intervention counseling and mitigation and help with preventing / resolving mortgage delinquency in all six counties serviced by Trehab. Through a HOME grant, down payment and closing cost assistance are available to eligible first time home buyers. In addition to the Homeownership Program, Trehab offers other services across its coverage area including: Drug and Alcohol Treatment and Prevention, Weatherization Measures, Workforce Development, Homemaker Services, and other Community Service Programs. The organization manages the public transportation system for Susquehanna County. On

a macro level, Trehab addresses housing needs by constructing and renovating affordable housing developments. [www.trehab.org](http://www.trehab.org)

**Lawrence County Social Services, Inc.**

New Castle, PA

\$17,059.00 - Comprehensive Counseling

Incorporated in 1974, Lawrence County Social Services, Inc. is dedicated to enhancing the quality of life within Lawrence County by eliminating and preventing the causes and effects of poverty by mobilizing and directing resources to assist, educate, and promote self-sufficiency. Lawrence County Social Services, Inc. provides over 1000 clients with comprehensive housing counseling each year. Services available include: pre-purchase/homebuyer education, post-purchase education, delinquency/default counseling, rental counseling, and homeless counseling. More information about Lawrence County Social Services can be obtained via its website: [www.lccap.org](http://www.lccap.org)

**Nueva Esperanza**

Philadelphia, PA

\$345,411.00 Comprehensive Counseling

Esperanza is one of the largest Hispanic, faith based community development corporations in the nation. With a national network of 12,000 faith and community-based agencies, Esperanza is one of the leading voices for Hispanics in America. Their mission is to strengthen the Hispanic community. Esperanza was established in 1987 by the Hispanic Clergy of Philadelphia, led by the Reverend Luis Cortés, Jr. They focus their work on advocacy, education, capacity building, community development and workforce development. As an intermediary, Esperanza provides funding and technical assistance to emerging organizations who might otherwise not receive funding. Locally, Esperanza has delivered housing counseling services since 1989. Esperanza has served as a HUD-approved intermediary since 2008 and administers a network of housing counseling agencies since 2009. Combined, Esperanza's local branch and its network have served over 14,192 families. The network provides bilingual (Spanish) affordable housing services including: Pre and Post Purchase Counseling, Tenant Counseling, Home Inspection Counseling, Pre and Post Loan Counseling, Deed-Related Problems, Housing Consumer Education, Rental Delinquency Counseling, Post Occupancy Counseling, Housing Mortgage Counseling, and Homeowner Counseling across the U.S. Esperanza also builds and rehabilitates homes for rental and purchase for low-income families. For more information, please visit their website at [www.esperanza.us](http://www.esperanza.us).

**Pennsylvania Community Real Estate Corporation**

Philadelphia, PA

\$13,000.00 – Comprehensive Counseling

The Tenant Union Representative Network (TURN) was initially founded in 1990 as the Pennsylvania Community Real Estate Corporation. In 2005, it adopted the name TURN to reflect its new and expanded purpose and mission. TURN's mission is to advance and defend the rights and interests of tenants and homeless people. It is a citywide non-profit tenant rights, tenant ad-

vocacy and rental assistance organization. TURN's goal is to guarantee to all Philadelphians equal access to safe, decent, accessible and affordable housing.

TURN teaches, counsels, and/or assists thousands of tenants each year. In addition, its pro-tenant public policy advocacy is informed by tenants, their needs, vision, and input. TURN strives to educate and organize to promote housing as a fundamental human right.

TURN services include the following: free daily tenant rights classes, one-on-one tenant counseling, and a free tenant hotline, assistance with organizing tenant unions, fair housing counseling and support and eviction defense. TURN also provides rental subsidies and assistance for targeted individuals and families through government funded housing assistance programs.

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

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

Philadelphia, PA

\$19,274.00 - Comprehensive Counseling

Hispanic Association of Contractors and Enterprise's (HACE) mission is to combat community deterioration through economic development initiatives that addresses commercial revitalization, employment opportunities, the creation of safe affordable housing, and the provision of support services to meet the needs of community residents towards re-building the neighborhood's economic base. They focus on the possible and work to restore our focus neighborhoods so that residents will benefit from sound investments while improving their quality of life. Since 1992, HACE's Housing Counseling Program serves as a core program to their neighborhood development strategy providing comprehensive Housing Counseling Services in pre-purchase counseling, homebuyer education and resolving/preventing mortgage delinquency or default in the Eastern North and Lower Northeast communities of Philadelphia, PA. HACE has served 13,000+ individuals to save their homes from foreclosure, purchase their first home, provide credit and consumer education, provide energy conservation education and utility payment assistance, provide assistance with 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. For more information on HACE, please visit: <http://hacecdc.org/>

### **Berks Community Action Program, Inc. (BCAP)**

Reading, PA

\$14,107.00 – Comprehensive Counseling

Berks Community Action Program, Inc. (BCAP) started in 1965 as the Economic Opportunity Council of Reading and Berks County, Inc. BCAP is directed by Mr. Lawrence A. Berringer and employs 31 individuals in 10 program areas. The annual agency budget exceeds nine million dollars. BCAP serves over 2,000 individuals and families each year. The agency provides assistance to help people overcome obstacles and strive to meet their goals.

BCAP programs include Rental/Mortgage Assistance, Individual Budget Counseling, Weatherization, Work Ready, Family Center, Promoting Responsible Fatherhood, YES Mentor Program, Head Start, Pre K Counts, and VITA. BCAP also works to develop programs to meet the specific needs of the residents of Reading and Berks County. The Mission of BCAP is to mobilize the

human and financial resources of the City of Reading and the County of Berks and to initiate, coordinate, and implement programs that combat poverty.

BCAP is part of a statewide and nationwide network of agencies with a similar goal and mission – “to provide a hand up; not a hand out.” The agency helps individuals and families through direct assistance in its programs, indirect assistance by helping smaller agencies reach out to clients and through education of the community on the issues facing its neighbors.

[info@bcapberks.org](mailto:info@bcapberks.org)

### **Bucks County Housing Group, Inc.**

Wrightstown, PA

\$15,952.00 - Comprehensive Counseling

Bucks County Housing Group (BCHG) is a private non-profit social service agency. Established in 1980, BCHG works to advance the interests of people with low-moderate income and people in crisis by providing affordable housing and related social services. The largest homeless provider in Bucks County, BCHG operates five shelters, provides intensive transitional housing case management, owns and/or manages 80 affordable rental units, operates 3 food pantries, operates a Wheelz 2 Work program, and provides both pre-purchase and mortgage default prevention counseling. BCHG served over 550 clients in FY2011 through its housing counseling program and serves over 50,000 clients annually through all its various programs. For more information visit [www.bchg.org](http://www.bchg.org)

## **Puerto Rico**

### **Corporacion Desarrollo Economico Vivienda y Salud (CODEVyS)**

Arecibo, Puerto Rico

\$18,536.00 - Comprehensive Counseling

The Corporation of Economic Development Health and Housing or “La Corporation de Desarrollo Economico, Vivienda y Salud” (CODEVyS), Inc., founded in 2004, is registered under the laws of the Commonwealth of Puerto Rico at the Department of State. It is certified as a Community Housing Development Organization (CHDO) by the Department of Housing of Puerto Rico, HOME Program, since 2010. It has certified as a HUD-approved Housing Counseling Agency since November 2011. Its 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, life expectations and the enhancement of moral and ethical values of the community at large.

CODEVyS has been providing housing counseling education since 2009, in order to prepare prospective owners for the responsibilities of home ownership, the sponsor will conduct mandatory homeownership counseling, which will cover credit counseling, budgeting, and all aspects of the home buying process from applying for a mortgage through closing. The economy has presented communities in distress due to the housing crisis in 2009, which has caused the Corporation of Economic Development to pursue a more aggressive plan towards counseling in default management, foreclosure, in order to rescue homeowners from losing their homes. No website is available.

### **Ceiba Housing & Economic Development Corporation (CHEDCO)**

Ceiba, Puerto Rico

\$16,690.00 - Comprehensive Counseling

Ceiba is a private non-profit organization incorporated under the laws of the Commonwealth of Puerto Rico since 1986 and recognized by the US Internal Revenue Service as a 501(c) (3) organization. CHEDCO has administered and participated in many programs focused to confront community housing issues, becoming an advocate for the communities of Puerto Rico. The strong liaisons established with Municipal, State and Federal agencies, private organizations and financial institutions have provided important tools that empower their services and in collaboration pursue the enhancement of the living standards of our residents, their achievement of social and economic empowerment, development and improvement of affordable housing opportunities, and stimulate the sustainable development of the communities and its residents as a means of overcoming poverty and dependency.

A HUD approved Housing Counseling Agency since January 2004; CHEDCO for 26 years has conducted a powerful and comprehensive Housing Counseling Program in Puerto Rico assisting more than 40,000 clients throughout Puerto Rico. CHEDCO will continue to guarantee the availability of an ample variety of alternatives to assist low and moderate income first time homebuyers, homeowners, tenants, elderly, handicapped and homeless in their pursuit of successful homeownership, continued occupancy and accessibility to fair, adequate and affordable housing. More information may be found on Facebook (no internet site available).

### **One Stop Career Center of Puerto Rico**

Rio Piedras, PR

\$17,429.00 – Comprehensive Counseling

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

## **Rhode Island**

### **Providence Housing Authority**

Providence, RI

\$141,267.00 – Comprehensive Counseling,

The Providence Housing Authority is an independent public housing authority, which has administered assisted housing programs since its creation in 1939. The PHA's primary mission is to "provide affordable, decent, safe and sanitary housing through the maintenance of our existing units and the development of new units." Dedicated to improving the quality of life for all public

housing and Section 8 residents and to assisting families to achieve self-sufficiency, the organization's *Department of Resident Services* takes a holistic approach to addressing the needs of youth, parents, and elderly or disabled individuals. Affordable housing counseling services provided by the Residents Services Department include: Family Self-Sufficiency (FSS), Section 8 to homeownership and Individual Development Accounts for homeownership, and Financial Literacy. To date, 40 Section 8 renters and 7 Non-Section 8 households have become first-time homeowners, 64% of all FSS participants have established escrow, over 400 households have participated in financial literacy education and credit counseling and 10 credit counseling clients have opened Individual Development Accounts for homeownership, 4 of whom have utilized their IDA account for down payment and closing cost assistance to purchase their first home. For more information, visit the Providence Housing Authority online at [www.pha-providence.com](http://www.pha-providence.com).

### **Rhode Island Housing**

Providence, RI

\$18,167 – Comprehensive Counseling

Rhode Island Housing will use the grant money to provide a network of support services for pre-purchase, post-purchase, financial literacy and rental counseling that also includes group education. This year's grant provides much needed support for foreclosure prevention, which continues to be a pressing problem for too many Rhode Island homeowners. Rhode Island Housing will provide funding to its branch the Help Center and local housing counseling agencies that include the Housing Network of Rhode Island, NeighborWorks Blackstone River Valley, West Elmwood Housing Development Corporation and South County Habitat for Humanity to provide these comprehensive services. Rhode Island Housing is a privately funded public purpose corporation and the housing finance agency for the state of Rhode Island. Over the years, the agency has helped more than 60,000 Rhode Island families buy homes.

## **South Carolina**

### **Community Development and Improvement Corporation**

Graniteville, SC

\$15,952.00 - Comprehensive Counseling

The Community Development & Improvement Corporation (CDIC) was formed in 1996 as a subsidiary non-profit of the Aiken Housing Authority. The corporation, formerly New Labor Housing and Economic Development Corporation, was created to address the challenges the low-to-moderate income families encounter and to provide education, experience, jobs and promote a future of self-reliance. The organization offers Fair Housing, Pre-Education Workshops, Home Improvement and Rehabilitation Counseling, Mortgage Delinquency and Default Resolution Counseling, Non-Delinquency Post Purchase Workshops, Pre-Purchase Counseling, Pre-Purchase Homebuyer Education Workshops, and Rental Housing Counseling.

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

**Family Services, Inc.**

North Charleston, SC

\$18,905.00 - Comprehensive Counseling

Since 1888, Family Services, Inc. has been empowering families and individuals through counseling, advocacy and education to enrich their lives and help them create and restore the realization of their dreams. Family Services, Inc. has five divisions including the Homeownership Resource Center, Financial Literacy Education, Consumer Credit Counseling, Conservator/Representative Payee, and Family Violence Intervention Program. We counsel over 8,000 individuals each year, and manage the finances for over 1,200 disabled individuals on an ongoing basis. We provide services in person, over the phone, and via live internet counseling. We service the entire Charleston area Low Country and Columbia and Florence with one-on-one service and workshop educational services. [www.fsisc.org](http://www.fsisc.org)

## South Dakota

**South Dakota Housing Development Authority**

Pierre, South Dakota

\$218,261.00 – Comprehensive Counseling

South Dakota Housing Development Authority (SDHDA), created in 1973 by the State Legislature, offers residents a variety of affordable homeownership and rental housing opportunities. Since 1998, SDHDA has administered HUD's Housing Counseling Grant Program for various housing counseling service providers statewide. This assembly of non-profit Housing Counseling Agencies will cover the entire State of South Dakota. Residents of South Dakota have available an array of housing counseling services, including: Pre-purchase/Home-buying counseling; Resolving/Preventing Mortgage Delinquency or Default counseling; Non-Delinquency Post Purchase counseling; Rental counseling; Homeless counseling; and Reverse Mortgage counseling. SDHDA also provides programs for developers for both the rehabilitation and new construction of affordable housing.

Website: [www.SDHDA.org](http://www.SDHDA.org)**Oglala Sioux Tribe Partnership for Housing, Inc.**

Pine Ridge, South Dakota

\$18,167.00 – Comprehensive Counseling

The Oglala Sioux Tribe Partnership for Housing, Inc. (OSTPH, Inc.) is a non-profit organization, which was approved by the Oglala Sioux Lakota Tribal laws and incorporated in the State of South Dakota in 1999. The OSTPH, Inc.'s primary mission is to enhance and provide affordable homeownership opportunities to the tribal members of the Pine Ridge Indian Reservation. The OSTPH, Inc. was approved as a HUD Housing Counseling Agency in February 2000. The agency's housing counseling and educational programs include: Pre-purchase/Home-buying counseling, Resolving/Preventing Mortgage Delinquency/Default counseling, Non-Delinquency Post Purchase counseling, Rental counseling, and Homeless counseling. OSTPH assists tribal members to recognize and remedy predatory lending activities. Website: [ostph@yahoo.com](mailto:ostph@yahoo.com)

**Black Hills Children Ranch, Inc. (Pioneer Credit Counseling)**

Rapid City, South Dakota

\$14,476.00 – Comprehensive Counseling

Pioneer Credit Counseling has been providing financial counseling and education since 1989. They exist to help people get out of financial bondage. They are committed to the belief, "All people are individuals with purpose and worth." Pioneer Credit Counseling offers an array of housing counseling services which includes Homebuyer Education, Pre-purchase Counseling, Money and Debt Management, Mortgage Delinquency Counseling, Loss Mitigation Counseling, Post Purchase Counseling, Reverse Mortgage Counseling, and Rental Counseling. Their services are suited to fit the individual needs of each client and to equip them to make better financial decisions. Pioneer Credit Counseling has been HUD approved since December 2008. They are committed to providing personal and punctual customer service that is consistently evaluated by management. Website: [www.pioneercredit.com](http://www.pioneercredit.com).

## Tennessee

**Chattanooga Neighborhood Enterprise, Inc.**

Chattanooga, TN

\$17,059.00 - Comprehensive Counseling

For 26 years, Chattanooga Neighborhood Enterprise, Inc.'s (CNE) programs have helped families navigate the home-buying process and empowered many Chattanooga homebuyers to become successful, lifelong homeowners. The mission of CNE is to build and sustain livable Chattanooga neighborhoods. Chattanooga Neighborhood Enterprise, Inc. provides classroom instruction and guidance that first-time homebuyers need in order to purchase a home, build family wealth, and become stakeholders in the future of their community. In tandem with counseling and education programs, CNE administers a \$30 million portfolio of loans—funds that are recycled to improve Chattanooga's neighborhoods in the form of down payment assistance, home improvement, construction, and small business loans. In addition to education and lending, CNE manages the construction and renovation of homes in various neighborhoods across Chattanooga, most recently collaborating in the construction of 21 new and rehabilitated homes built to the Better Built Energy Efficiency Standard. Core housing services include: Homeownership Education & Counseling (Ownership & Retention), Foreclosure Prevention, Neighborhood Engagement, Loan Origination & Servicing, Real Estate Development and Construction. For more information about this agency, please visit: <http://www.cneinc.org>.

**Urban League of Greater Chattanooga**

Chattanooga, TN

\$16,321.00 - Comprehensive Counseling

The Urban League of Greater Chattanooga (ULGC) has offered housing counseling services since 2009 and focuses on pre-purchase/home buying counseling services that help individuals make the transition to homeownership. An affiliate of the National Urban League, this agency's mission is to help make the Chattanooga region a place where disadvantaged persons are able to

secure economic self-reliance, parity, power, and civil rights—where people from all walks of life can live happy, healthy and successful lives. The Urban League of Greater Chattanooga provides a holistic approach to meeting individual and family needs across a broad spectrum of services: homeownership counseling, employment center, job placement support, soft skills training, linking the community with health care resources, academic enrichment and fitness programs for youth, and free tax filing via the Volunteer Income Tax Assistance program. To learn more, visit [www.ulchatt.net](http://www.ulchatt.net).

### **GAP Community Development Resources, Inc.**

Franklin, TN

\$19,274.00 - Comprehensive Counseling

GAP Community Development Resources, Inc. (GAPCDR) is a non-profit organization that originally began in 1999, the agency is dedicated to promoting financial capability, safe & affordable housing through housing counseling services and supportive housing projects. During its tenure, GAPCDR has demonstrated the capacity needed to strategically implement a work plan to prepare first time homebuyers, assist distressed homeowners facing the challenges of foreclosure, provide housing for the homeless and promote affordable housing initiatives in our community. GAPCDR offers financial literacy classes, pre-purchase homebuyer education & counseling, post-purchase counseling, mortgage delinquency and foreclosure prevention education & counseling, rental counseling, and assistance for homeless individuals with housing or referrals to emergency shelter. Currently, GAPCDR's foreclosure prevention programming is the most requested service. For additional information, visit GAPCDR's website at [www.gapcdr.org](http://www.gapcdr.org).

### **West Tennessee Legal Services**

Jackson, TN

\$524,199.00- Comprehensive Counseling

West Tennessee Legal Services (WTLS) is a private non-profit corporation, affiliated with Legal Services Corporation and a HUD-approved Housing Counseling National Intermediary. WTLS has been providing such counseling assistance and education for 22 years. WTLS provides collaborative service in 16 states with 23 local non-profit Legal Aid Office Affiliates, providing clients with uniform access to housing counseling and educational services in those underserved rural areas. WTLS provides pre-purchase counseling, first-time home buyer education, HECM/reverse mortgage counseling, mortgage delinquency and default resolution counseling, landlord/tenant counseling, fair housing and predatory lending counseling. During Fiscal Year 2012, WTLS counseled 8,678 clients. [www.wtls.org](http://www.wtls.org)

### **Financial Counselors of America**

Memphis, TN

\$40,561.00 - Comprehensive Counseling

Financial Counselors of America (FCA) is a non-profit counseling agency formed in Memphis, Tennessee. FCA has been assisting homeowners and potential homeowners since its inception in 1991, with an expansion into Connecticut in 2010. This agency's purpose and mission is two-fold, to assist those who are in some sort of current need or crisis and to educate its clients in fi-

nancial literacy so that they can avoid and anticipate future financial problems. FCA's housing counseling services vary, providing counseling for delinquent borrowers, first time homebuyer classes, rental counseling, and credit counseling in anticipation of purchasing a home or refinancing. Over the past twenty-two years this agency has served over seventeen thousand clients. For more information: please visit this agency's website at: [www.financialcounselors.org](http://www.financialcounselors.org) for more information.

### **Memphis Consumer Credit Education Association**

Memphis, TN

\$18,905.00 - Comprehensive Counseling

Memphis Consumer Credit Education Association (MCCEA) is a 501(c) (3) nonprofit organization that was founded in 2004 by Memphis Consumer Credit Association, Inc. (MCCA), a credit bureau owned and operated by local merchants for nearly 65 years. The agency strives to improve financial literacy in the Memphis Metropolitan Statistical Area, TN-MS-AR (MSA), more commonly known as the Mid-South. In 2008, MCCEA became a HUD-approved local housing counseling agency and opened its doors to the public. MCCEA is dedicated to providing high-quality, affordable, credit, budgeting, money/debt management, and homebuyer education and counseling services to those who seek financial stability through personal responsibility, finance management, and homeownership, regardless of ability to pay. MCCEA provides: Pre-purchase counseling, Financial Management/Budget Counseling, and Pre-purchase Homebuyer Education workshops to the communities it serves. For additional information, please visit the agency's website at <http://mccea.net>

### **New Level Community Development Corporation**

Nashville, TN

\$14,107.00 - Comprehensive Counseling

New Level Community Development Corporation works to empower people and communities through housing, education and connection to resources. Founded in 2002 it helps people break through economic and housing barriers, reach financial stability and build assets. The organization is a HUD-approved Local Housing Counseling Agency and also certified as a Community Housing Development Organization. New Level CDC had provided: Financial Management/Budget Counseling, Home Improvement and Rehabilitation Counseling, Pre-purchase Counseling, Rental Housing Counseling, Fair Housing Pre-Purchase Education Workshops and Pre-purchase Homebuyer Education Workshops to Nashville and the greater middle Tennessee Area for the past eleven years. For additional information visit our website [www.newlevelcdc.org](http://www.newlevelcdc.org).

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

Springville, TN

\$19,274.00 - Comprehensive Counseling

Community Action Network, Inc. (CAN) is a nonprofit, Community Housing Development Organization, that started to provide housing counseling services in 2006. CAN's mission is to promote rural development by producing affordable housing and increasing the skill and em-

ployability of participants through hands on training in rural west and rural middle Tennessee. CAN offers services including a homeownership program, Veteran residential 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 TN counties: Benton, Carroll, Henry, Houston, Humphreys, Lake, Obion, Stewart, and Weakley counties. During fiscal Year 2012, CAN, counseled more than 250 clients.

## Texas

### **Cornerstone Financial Education-MSO**

Austin, Texas

\$19,341.00- Comprehensive Counseling

Cornerstone Financial Education, dba Pay Debt Financial Services, Inc. is a 501(c)3 non-profit organization dedicated to empowering consumers by providing quality financial education focusing on the sound use of credit and effective debt management by means of credit counseling, housing counseling, foreclosure prevention counseling, and personal budgeting. Cornerstone Financial Education is a national organization that provides financial education, counseling and debt management for consumers with debt burdens since 2003. Our housing counseling program is especially helpful for our low to moderate income clients, ensuring that their housing needs are met. We believe that financial knowledge is the key to financial stability for Low to Moderate individuals especially during uncertain economic times. [www.csfedu.org](http://www.csfedu.org)

### **Debt Education and Certification Foundation (DECAF)**

Benbrook Texas

\$16,690.00 - Comprehensive Counseling

Debt Education and Certification Foundation (DECAF) is a nonprofit organization founded in 2005. The mission of DECAF is to strengthen communities by providing financial education and affordable housing options to individuals and families in need. DECAF provides many opportunities to educate and counsel families in pre-purchase counseling and education preparing individuals and families in becoming homeowners. In our mortgage delinquency and default prevention counseling, our counselors help reduce the risk of foreclosure for homeowners through budget counseling and assistance in applying for modifications. Our dedicated staff DECAF is approved by the Department of Justice Executive Office of the US Trustees to provide pre and post-bankruptcy counseling. [www.housingcourse.com](http://www.housingcourse.com) and [www.bkcert.com](http://www.bkcert.com)

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

Dallas, Texas

\$414,767.00 Comprehensive Counseling

CCCS of Greater Dallas, Inc. (CCCS) is a HUD-approved non-profit 501(c) (3) housing and credit counseling and education organization headquartered in Dallas, Texas. Since CCCS opened its doors in 1974, more than 1.65 million clients have been served through its 15 branch offices in Texas, Colorado, New Mexico and Oklahoma. Free budget and credit counseling and

education offered via phone, online, or face-to-face is central to the long standing mission of financial empowerment.

CCCS has been a HUD-approved Local Housing Counseling Agency since 1979. CCCS is a member of the National Foundation for Credit Counseling and is accredited by the Council on Accreditation. CCCS became part of HUD's Reverse Mortgage Counseling Network in 2001, delivering critical financial and housing counseling services to seniors. In 2005, CCCS initiated pre-bankruptcy filing counseling and pre-bankruptcy discharge education services. In 2008, CCCS joined the HUD intermediary Homeownership Preservation Foundation (HPF) providing foreclosure prevention counseling services to clients nationwide via the Homeowners HOPE Hotline.

In 2009, CCCS became a HUD Multi-State Organization, reflecting the capacity of the organization to provide bilingual housing counseling and education services at branch locations in four states and via telephone in all 50 states and Puerto Rico. [www.cccs.net](http://www.cccs.net)

### **Easter Seals**

Houston Texas

\$18,167.00 - Comprehensive Counseling

Easter Seals of Greater Houston, Inc. (ES Houston) is a nonprofit organization dedicated to providing innovative services, including affordable housing, to people with disabilities and their families in Houston and surrounding communities and is in its fifth year as a HUD-approved Local Housing Counseling Agency. Through the Housing Initiative, ES Houston provides first-time homebuyer education and counseling, credit and debt reduction counseling, financial literacy, post-purchase counseling and support, emergency financial assistance, and down payment and closing cost assistance. These services are offered to first-time homebuyers with disabilities in the City of Houston and Harris, Montgomery, and Ft. Bend Counties. We serve any low income family, but specialize in serving individuals with disabilities who frequently face additional physical, attitudinal and social barriers to achieving homeownership.

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

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

San Antonio, Texas

\$21,119.00 - Comprehensive Counseling

The City of San Antonio, Department of Human Services is a HUD-approved Housing Counseling Agency, and 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, emergency financial assistance for mortgage payments, mediation of tenant/landlord disputes, reverse mortgage counseling, and homeless/displacement counseling. Trained staff members conduct one-on-one counseling sessions as well as ongoing community outreach to help families and individuals sustain their housing and to inform them of their rights and options. Services are provided free of charge to all Bexar County residents. With over 30 years of service, The Housing Counseling Program is still committed to assisting area residents improve housing conditions and meet their responsibilities of tenancy and homeownership. [www.sanantonio.gov](http://www.sanantonio.gov)

### **Our Casas Resident Council**

San Antonio, Texas

\$17,798.00 - Comprehensive Counseling

In 1988, public housing tenants from 13 resident councils established Our Casas Resident Council (OCRC) as a public housing resident council. In 1990 OCRC became a nonprofit. Its purpose is to develop and implement initiatives to empower low to moderate income families and move them into self-sufficiency. OCRC fulfills its mission by providing affordable housing and counseling services including pre purchase, homebuyer education, foreclosure intervention/prevention, rental counseling, closing costs, and down payment assistance. OCRC also builds affordable single and multifamily homes and rehabilitates homes subsequently sold to low income residents. [www.sa-ourcasas.com](http://www.sa-ourcasas.com)

### **Money Management International, Inc.**

Sugar Land, TX

\$2,127,375.00 - 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 have over 45 years' experience helping consumers regain financial control of their lives. MMI has assisted more than 1,000,000 clients in housing need. MMI housing counseling program meets its mission improving lives through financial education by providing comprehensive housing counseling services through its network of over 90 branch offices serving 23 states and the District of Columbia. Services to be provided include: mortgage delinquency/default counseling, reverse mortgage (HECM) counseling, post purchase (non –delinquency) counseling, rental counseling, pre-purchase counseling and homebuyer education.

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

### **Waco Community Development Corporation**

Waco, Texas

\$18,536.00 - Comprehensive Counseling

Waco Community Development Corporation (dba Waco CDC) is a neighborhood based CHDO and HUD Certified Housing Counseling Agency established in 2001. Comprehensive Housing counseling services included, pre-purchase counseling, loan document review, financial literacy training, homebuyer education training, mortgage preparation assistance, Counseling to resolve or prevent Mortgage Delinquency or Default, post purchase counseling and Post-Purchase Education. Waco CDC serves Waco and the surrounding area. <http://www.wacocdc.org/>

## **Utah**

### **Utah State University - Family Life Center - (FLC)**

Logan, UT

\$15,583.00 – Comprehensive Counseling

The Housing and Financial Counseling Program at the Utah State University Family Life Center (FLC) is a non-profit 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. FLC offers the following services: Pre and Post Purchase Housing Education and Counseling, Mortgage Default Counseling and Prevention Education, Reverse Mortgage (HECM) Counseling, and Rental Counseling. Visit: [www.usu.edu/fchd/housing/](http://www.usu.edu/fchd/housing/)

**Community Action Services and Food Bank, Inc.**

Provo, Utah

\$20,012.00 - Comprehensive Counseling

Community Action Services and Food Bank has assisted low and moderate income families in Utah, Wasatch and Summit Counties since 1967 by providing a variety of services to help stabilized families and support their efforts to build assets and self-reliance. The organization's Home Buyer and Mortgage Counseling Program work to empower families to obtain long-term home ownership through education and individualized counseling. The Program was established in 1982 and has served thousands of households over the last ten years. The Home Program provides a wide variety of services including foreclosure prevention, reverse mortgage counseling, home buyer education, pre-purchase counseling, post-purchase counseling, and much more. For more information go to their website at: [www.CommunityActionUC.org](http://www.CommunityActionUC.org)

**Salt Lake Neighborhood Housing Services, Inc.**

**dba NeighborWorks® Salt Lake (NWSL)**

Salt Lake City, Utah

\$20,012.00 – Comprehensive Counseling

NeighborWorks® Salt Lake (NWSL) builds on the strengths of neighborhoods, creating opportunities through housing, resident leadership, youth and economic development. It works in partnership with residents, government and business to build and sustain neighborhoods of choice. Services provided through this agency's housing counseling program include: Pre-purchase Counseling, Financial, Management/Budget Counseling, Mortgage Delinquency and Default Resolution Counseling, Home Improvement and Rehabilitation Counseling, Pre-purchase Homebuyer Education Workshops and Predatory Lending Education Workshops. Since its creation in 1977, NWSL has invested in housing rehabilitation and in mortgages, employed 1800 community, built 220 newly constructed single-family affordable homes, 155 units of multifamily rentals, organized 12,000 volunteers in NWSL sponsored events, counseled more than 14,000

individuals on housing and financial issues, and organized approximately 250 community service and beautification projects. For more information visit their website at: <http://nwsaltlake.org>.

## Vermont

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

Barre, VT

\$18,167.00 - Comprehensive Counseling

Since 1965, Central Vermont Community Action Council has helped people achieve economic sufficiency with dignity through individual and family development. Annually, the agency works with more than 16,000 Vermonters in Lamoille, Orange and Washington Counties and surrounding towns to provide poverty relief, help people move out of poverty and advocate for economic justice. In response to a growing crisis in housing availability, access, and retention, Central Vermont Community Action Council received HUD certification as a Local Housing Counseling Agency, and began offering housing counseling to reduce the risk of homelessness for low-income Vermonters. The agency's Housing Counseling program helps families keep a roof over their heads while addressing the personal and systemic barriers that affect a family's ability to remain securely housed. Housing Counselors work closely with families through one-to-one counseling to assess their issues and to develop and implement a comprehensive housing plan of action. Housing Counselors help families deter eviction and foreclosure, provide rapid rehousing assistance, and ultimately achieve personal long-term, sustainable housing goals. The Housing Counseling program services more than 900 Vermonters annually. <http://www.cvcac.org/>

### **BROC - Community Action in Southwestern Vermont**

Rutland, VT

\$19,643.00 - Comprehensive Counseling

BROC – Community Action in Southwestern Vermont has a 48 year history of serving low-income residents in Rutland and Bennington counties. The agency provides an array of programming, including housing counseling, to help each client attain self-sufficiency.

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 independent, productive members of their communities. [www.broc.org](http://www.broc.org)

## Virginia

### **Catholic Charities USA (CCUSA)**

Alexandria, VA

\$843,334.00 – Comprehensive Counseling

A housing counseling national intermediary, Catholic Charities USA (CCUSA) is the National Office for the Catholic Charities network of 162 main agencies and over 2700 branches and affiliate institutions nationwide. Catholic Charities agencies and institutions nationwide provide vital

social services to people in need, regardless of their religious, social, or economic backgrounds. CCUSA provides leadership and support to enhance the work of local agencies in their efforts to reduce poverty, support families and empower communities. For more than 280 years, local Catholic Charities agencies have been providing vital social services in their communities, ranging from day care and counseling to food and housing, distinguishing themselves as the go-to source for quality social service to poor and marginalized populations. In 2007 CCUSA launched its multi-tiered Campaign to Reduce Poverty in America. 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)

### **ClearPoint Financial Solutions**

Richmond, VA

\$811,229.00 – Comprehensive Counseling

A housing counseling national intermediary, ClearPoint Financial Solutions is founded on a 34-year heritage of helping individuals and families take control of their finances and build a better future. Established in 1979, ClearPoint Financial Solutions has decades of experience providing innovative solutions and education services for our clients' unique financial circumstances. As part of their community focus across the country, they partner with other businesses, organizations and non-profits to ensure consumers' financial education needs are met. Budget and credit counseling, housing counseling and education are all core services. Their enduring presence in this industry has given them a deep understanding of consumer financial needs and goals. They help individuals and families establish sound financial security and well-being through confidential and personalized service. For more information visit their website at:

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

### **Virginia Housing Development Authority**

Richmond VA

\$758,677.00 Comprehensive Counseling

VHDA is a self-supporting, not-for-profit organization created by the Commonwealth of Virginia in 1972, to help Virginians attain quality, affordable housing. VHDA provides mortgages, primarily for first-time homebuyers and developers of quality rental housing. We use no state taxpayer dollars, but raise money in the capital markets to fund our loans. We also teach free homeownership classes, and help 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 our founding, VHDA has committed financing for more than 174,500 single family homes and 135,000 multifamily units. Through their HUD grants and VHDA grant programs, a network of housing counseling agencies provide a wide range of housing counseling services to Virginians. During FY 2012, their network provided counseling to 4003 clients. [www.vhda.com](http://www.vhda.com)

## Virgin Islands

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

St. Thomas, U.S. Virgin Islands

\$19,811.00 Comprehensive Counseling

The Virgin Islands Housing Finance Authority is the state housing finance authority for the Territory of the U.S. Virgin Islands. From June 1984, the Authority opened its doors to serve the public. The basic mission of the VIHFA is to originate programs to create an adequate supply of affordable housing to meet the needs of low and moderate income families through the support of investment of capital to stimulate the construction of owner-occupied and rental housing and through the provision of assistance to homebuyers and renters. The main focus of the VIHFA's housing counseling initiative is the provision of counseling and education to assist potential homebuyers. The VIHFA currently provides the following services as part of its housing counseling activity: dissemination of general information on the home purchase process and homebuyer programs, homeownership education seminars, and pre- and post-purchase homeownership counseling. Over 335 individuals received housing counseling and educational services during the last fiscal year. The VIHFA provides: Mortgage Loans Mortgage subsidy programs Housing Counseling Programs Emergency Housing Program It also administers: the LIHTC program the Affordable Housing Program in the Virgin Islands

## Washington

### **Solid Ground**

Seattle, WA

\$15,214.00 - Comprehensive Counseling

Solid Ground was founded in 1974 by community leaders and concerned citizens of one of Seattle's then most economically devastated neighborhoods, Fremont. Originally called the Fremont Public Association, its services - an emergency food bank, clothing bank, and employment program - reflected the desperate needs and the determined response of a committed neighborhood. Since then, Solid Ground has maintained a strong track record of helping vulnerable people in King County meet basic needs and become self-sufficient for the long term. Over 57,000 people find responsive, effective and compassionate assistance at Solid Ground each year through 27 programs including housing for homeless individuals and families, housing advocacy, access to healthy food and nutrition education, advocacy on poverty-related issues, volunteer service opportunities, and transportation. Some of the services Solid Ground provides are Mortgage Delinquency and Default Resolution Counseling and Predatory lending education workshops. In addition, Solid Ground provides safe housing and support services for over 1,500 people each year through the Family Shelter, Broadview Emergency Shelter and Transitional Housing, Bethlehem House, Journey Home, Santo's Place Transitional Housing and Sand Point Family Housing programs. Solid Ground's mission is to work to end poverty and undo racism and other oppressions that are root causes of poverty. Website: [www.solid-ground.org](http://www.solid-ground.org)

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

Seattle, WA

\$355,638.00 – 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. It will partner with 16 non-profit affiliates and local housing authorities to administer a comprehensive housing counseling program. In response to the needs identified in the Washington State's Consolidated Plan and Analysis of Impediments of Fair Housing, the WSHFC will provide statewide the following services: one-on-one pre-purchase counseling, mortgage delinquency/default counseling, reverse equity mortgage (HECM) counseling, five-hour homebuyer education seminars and foreclosure prevention seminars. In 2012, WSHFC served 6,860 families. <http://www.wshfc.org/>

## West Virginia

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

Delbarton WV

\$16,690.00 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 WV Housing Development Fund Homeownership Program. The agency also leverages funds with USDA, FAHE, and Community Works 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), and a 35-unit Public Housing Complex (Magnolia Gardens). The Housing Authority of Mingo County has conducted Homebuyers Education services since 2001. In the thirteen years that the Housing Authority has offered counseling and Homebuyers Education, the agency has served over 1,000 clients. Of those, approximately 450 clients completed counseling and approximately 200 clients became actual homeowners. During FY 2012, they counseled 59 clients. [www.mingohousing.com](http://www.mingohousing.com)

### **Consumer Credit Counseling Services of Huntington, a division of Goodwill Industries, Inc.**

Huntington, West Virginia

\$20,012.00 – Comprehensive Counseling

Consumer Credit Counseling Services (CCCS) Housing Counseling Program-a division of Goodwill Industries of KYOWVA Area INC. is approved by the U.S. Department of Housing and Urban Development as a Housing Counseling agency providing pre-purchase counseling, homebuyer education, and foreclosure intervention counseling and referral services. Its goal is to be pro-active by providing housing literacy and counseling where individuals can learn about available resources and programs, in attempt to integrate housing programs more closely with other programs that address the needs of all residents and their communities, including economic

development, human services and education programs. All residents should have access to decent, affordable housing in a safe living environment. Our agency services all segments of the population. CCCS housing counseling services enable a client to make informed and reasonable decisions to achieve their home buying goals, by meeting their needs. More information can be found at [www.goodwillhunting.org](http://www.goodwillhunting.org).

### **Southern Appalachian Labor School**

Kincaid WV

\$14,107.00 Comprehensive Counseling

Southern Appalachian Labor School (SALS) was established as a non-profit organization in 1979 to provide housing, education and human needs programs in Fayette County, primarily within the EZ/EC II areas of the Upper Kanawha Valley Enterprise Community and the Central Appalachian Empowerment Zone. SALS is a HUD approved housing counseling agency and a Community Housing Development Organization (CHDO). SALS's services include homebuyer education, pre and post counseling, foreclosure prevention, delinquency and default counseling, rental counseling, homeless counseling, fair housing education, Energy Star education and loan document review. During FY 2012, they counseled 30 clients. [www.sals.info](http://www.sals.info)

## **Wisconsin**

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

Glenwood City, WI

\$19,643.00 - Comprehensive Counseling

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

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

Independence, WI

\$16,690.00 - Comprehensive Counseling

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

alleviate poverty and provide opportunities for individuals to achieve social and economic advancement. The agency provides a broad array of opportunities, ranging from Head Start, and Business Development, to Housing, Child Care Development, Women's Health Centers, Wheels for Work, and Skills Enhancement, to name a few. The agency employs 150 area residents and has an annual operating budget of approximately \$12 million per year. On an annual basis the agency provides opportunities to approximately 8,000 individuals through its various programs.

Western Dairyland is a HUD-Certified Housing Counseling Agency providing housing opportunities that include: weatherization, rental housing development, emergency shelter, transitional housing, housing counseling, financial counseling, housing rehabilitation, and lead abatement. Further specific information is available on the agency's website at: [www.westerndairyland.org](http://www.westerndairyland.org)

### **ACTS Community Development Corporation**

Milwaukee, WI

\$18,536.00 - Comprehensive Counseling

ACTS Community Development Corporation ("ACTS Housing" or "ACTS") began in the late 1980's when the neighborhood around St. Michael's Church in Milwaukee was ravaged by disinvestment in housing. Through a unique partnership with the City of Milwaukee, ACTS Housing introduced local residents to the large numbers of vacant homes, showed them how to buy and rehab them, and then stepped back and witnessed the rebirth of a neighborhood. Where no private market existed, ACTS Housing was able to create a viable real estate market that is now self-sustaining. The norm in this community has become homeownership.

After incubating this idea over many years, the leaders of this church alliance incorporated ACTS Housing in 1995. Since 1992, ACTS Housing has assisted more than 1,500 low to moderate income families acquire their first home. ACTS Housing has also provided rehab loans and professional rehab advice to more than 600 homeowners who needed to repair their homes. The homebuyer counseling and post-closing counseling ACTS Housing is able to provide its families is critical to this success.

ACTS Housing's mission is to promote affordable homeownership opportunities which foster a low-income family's ability to self-empowered, thereby reducing community blight, neighborhood deterioration, and poverty. ACTS Housing offers free, one-on-one pre-purchase counseling, real estate brokerage, rehab management services, and one-on-one post-purchase counseling. More information is available at <http://actshousing.org>.