

Housing Counseling/2004 NOFA/2004 media releases master

Alabama

Alabama Council on Human Relations, Inc.

Auburn, AL

\$17,277 - Comprehensive Counseling

Alabama Council on Human Relations, Inc. (ACHR) was founded in 1954 and has been a certified housing counseling agency since 1994. ACHR assists low-income tenants, first-time homebuyers, homeowners and senior citizens with information, advice and guidance. Housing counseling is an important entity in ACHR's continuum of assistance, and is cast in the same one-on-one, grassroots, "go to them" approach that has always been profoundly characteristic in all of its programs. The agency's annual "Branching Out to the Community" directory provides an extensive community-wide listing of assistance resources which consistently proves to be a valuable tool in serving housing counseling clients.

Jefferson County Committee for Economic Opportunity

Birmingham, AL

\$15,000 - Comprehensive Counseling

The Jefferson County Committee for Economic Opportunity (JCCEO) goal is to provide housing counseling assistance in obtaining and maintaining homeownership and economic self-sufficiency to residents of Birmingham and Jefferson County. The agency focuses on the needs of very low, low and moderate-income renters and first time homebuyers through pre and post occupancy counseling and education in conjunction with advocacy on landlord tenant issues for families and individuals. Additionally, the agency addresses critical issues in housing discrimination, fair housing and predatory lending. JCCEO networks to bridge the gap between welfare-to-work, providing and maintaining homeownership, providing rental assistance, educating and actively involving human relations to build new communities through family support and activities.

Jefferson County Housing Authority

Birmingham, AL

\$15,000 - Comprehensive Counseling

Jefferson County Housing Authority has been a HUD approved housing counseling agency since 1994. The agency's housing counseling program provides a comprehensive set of services and assistance to aid the consumer in improving their housing conditions and meet the responsibilities of home ownership or tenancy. The geographic area the agency serves is primarily Jefferson County, Alabama. The agency will use grant funding to continue its comprehensive housing counseling program with the primary focus directed toward in pre-purchase, pre-rental, rental delinquency, default, post-occupancy, HECM, budgeting and financial management activities.

Community Action Partnership of North Alabama, Inc.

Decatur, AL

\$33,471 - Comprehensive Counseling

Community Action Partnership of North Alabama, Inc. (CAPNA) is a private, non-profit organization incorporated in August 1965 under the Economic Opportunity Act of 1964. Its mission is to assist limited income families in learning to utilize all available resources to obtain the skills, knowledge, services and opportunities necessary to become self-sufficient, and productive citizens with their communities. Comprehensive housing counseling is provided by the agency to assist with first-time homebuyers, default mortgage, rental, and homeless clients.

Community Action Agency of Northwest Alabama, Inc.

Florence, AL

\$20,000 - Comprehensive Counseling

Community Action Agency of Northwest Alabama, Inc. is a non-profit corporation incorporated on March 19, 1965. The organization has been a certified housing counseling agency for over twenty-five years, serving the counties of Franklin, Lauderdale and Colbert. The agency's mission is to empower economically disadvantaged families and communities through advocacy, resource mobilization and service delivery. The agency services include: homebuyer education workshops; Section 8 homeownership voucher; shelter for the homeless, rental delinquency and mortgage default counseling.

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

Huntsville, AL

\$28,853 - Comprehensive Counseling

Community Action Partnership of Huntsville/ Madison and Limestone Counties, Inc. is a non-profit organization providing housing counseling services to the citizens of the City of Huntsville and, Madison and Limestone counties. The agency's counseling services include: pre-rental, rental delinquency, pre-purchase, mortgage default, home equity conversion mortgage (HECM) and energy conservation. Community Action Partnership is dedicated to helping people help themselves and each other.

Mobile Housing Board

Mobile, AL

\$35,780 - Comprehensive Counseling

\$30,000 – Homeownership Voucher Counseling

Mobile Housing Board is a public housing authority providing a full range of housing counseling services to the residents of Mobile, Monroe, Baldwin, Clark, Washington and Escambia counties. The organization has been a HUD award recipient for over twenty-three years. The agency housing counseling services include: pre-occupancy, pre-

purchase, pre-rental, rental delinquencies, mortgage default, mobility counseling, post-occupancy, home improvement, rehabilitation, energy conservation, home equity conversion mortgage, and housing consumer education. In FY 2003, the agency expanded its housing counseling services for Section 8 homeownership voucher families and victims of predatory lending residing in Mobile County. The agency proposes serving 200 persons under the Comprehensive award and an additional 100 persons under the HOV supplemental funding. Counseling services will be offered in both one-on-one sessions and group workshops.

The Housing Authority of the City of Montgomery

Montgomery, AL

\$15,000 - Comprehensive Counseling

The Housing Authority of the City of Montgomery provides comprehensive housing counseling to individuals and families of Montgomery, Autauga and Elmore counties. The agency has been providing quality housing counseling services to potential and existing, renters, homebuyers and homeowners since 1981. Counseling services include: mortgage default, pre-occupancy, rental delinquency, post occupancy, displacement/relocation, home improvement/rehabilitation, home ownership seminars and home equity conversion mortgage counseling. The agency's mission is to help clients reach their housing goal(s) by making informed and reasonable decisions by utilizing available resources.

Organized Community Action Program, Inc.

Troy, AL

\$21,830 - Comprehensive Counseling

Organized Community Action Program, Inc. (OCAP) is a private non-profit organization serving seven rural counties in south Alabama. Incorporated in 1966, as a result of the Economic Opportunity Act of 1964, OCAP provides a variety of programs to low-income citizens residing within their target area. OCAP helps families and individuals eliminate economic and financial barriers and move toward self-sufficiency. Housing counseling is one of the programs that OCAP administers and will continue to offer with this grant award in combination with other resources such as emergency food and shelter programs; low income home energy assistance; weatherization, a housing preservation grant and a community service block grant. These services combined with housing counseling will have great benefits that can prove to be life lasting.

Alaska

Consumer Credit Counseling Services of Alaska

Anchorage, AK

\$127,250 - Comprehensive Counseling

\$ 25,300 - Predatory Lending Counseling

Consumer Credit Counseling Services of Alaska offers comprehensive housing counseling for the entire State of Alaska. The agency provides housing counseling services that are focused on ensuring affordable housing and include pre-purchase counseling, mortgage default, foreclosure counseling, and reverse mortgage (HECM) counseling. For those desiring to rent, they provide housing education, landlord/tenant and eviction counseling. CCCS of Alaska also partners with Anchorage Neighborhood Housing Services in counseling predatory lending victims. During FY 2005, CCCS of Alaska proposes to serve a total of 1,215 clients with the Comprehensive Counseling and Predatory Lending grants.

Arizona

Labor's Community Service Agency

Phoenix, AZ

\$57,172 - Comprehensive Counseling

The Labor's Community Service Agency Foreclosure Intervention Program was established in 1995. Services they currently provide include: Default counseling, Advocacy, and Arrearage Assistance. They serve the greater Phoenix area, which includes the outlying areas of Maricopa County and they have bilingual staff. Labor's Community Services have established valuable community partnerships that enhance their ability to reach and resolve problems of those in need of housing counseling services. This agency plans on providing foreclosure intervention services to 988 clients in FY 2005.

Administration Resources and Choices

Tucson, AZ

\$52,074 - Comprehensive Counseling

Administrative Resources and Choices provide housing counseling services to the State of Arizona. The agency provides Home Equity Conversion Mortgage (HECM) Counseling, Housing and Financial Counseling, Consumer Advocacy and Education, and referral services. They have been serving the residents of Arizona since 1984. In FY2005 Administrative Resources and Choices expects to serve 1,200 households by providing housing counseling services that will result in a better quality of life for the individuals and all family members.

Family Housing Resources

Tucson, AZ

\$70,000 – Comprehensive Counseling

\$11,000 - Predatory Lending Counseling

\$ 5,000 - Homeownership Voucher Counseling

Family Housing Resources, Inc., (FHR) an Arizona based nonprofit corporation, has been providing homeownership services in Pima County since 1991. The funding from HUD allows FHR to continue providing services to Pima County homebuyers and to provide intensive counseling and education to assist Section 8 and Public Housing residents

purchase a home using their HUD subsidy as part of the mortgage payment. Funding will be used to help victims of Predatory Lending and provide education and counseling to prevent and identify Predatory Lending practices along with providing homebuyer education statewide. During FY05, FHR propose to serve 625 clients.

Arkansas

South Arkansas Community Development

Arkadelphia, AR

\$35,000 - Comprehensive Counseling

\$4,900 - Predatory Lending Counseling

South Arkansas Community Development (SACD) is a non-profit organization designed and organized in December of 1999 with its primary mission to provide education and counseling to help low and moderate income families achieve and attain homeownership. SACD was certified as a HUD housing counseling agency in March of 2003. Housing counseling services offered by SACD include rental, pre-purchase, post-purchase, and mortgage default/foreclosure counseling. SACD has a bi-lingual staff, and provides Homebuyer/Homeownership Education and Financial Literacy Classes in English and Spanish. SACD serves south Arkansas consisting of eight primary counties and partners with USDA Rural Development's Self-Help Housing Program, HUD's HOME Program of new construction, rehab/reconstruction promoting Section 8 for homeownership, the IRS as a Vita Site for free income tax filing, and Individual Development Accounts (IDA'S) a matched savings program for first-time home buyers. SACD believes that the counseling and education on financial matters, such as credit, budgeting, and knowledge of predatory lending practices is the first step in the process that helps individuals and families have a better quality of life, obtain their dream of homeownership, and ultimately builds a strong sense of community.

Crowley's Ridge Development Council (CRDC), Inc.

Jonesboro, AR

\$37,248 - Comprehensive Counseling

Crowley's Ridge Development Council (CRDC), Inc., was organized in 1969 as a nonprofit corporation to develop and operate services that improve the social and economic wellbeing of low-income individuals and families in Northeast Arkansas. The core value as an organization is to address the causes of poverty in our area by offering a "hand up" rather than a "handout"! To this end, CRDC administers a variety of programs that assist individuals with employment, education, case management, income management, rental housing, homeownership, substance abuse prevention and treatment, Head Start, and services for the aging.

Universal Housing Development Corporation

Russellville, AR

\$54,816 - Comprehensive Counseling

Universal Housing Development Corporation (UHDC) is a relatively small organization which has provided counseling and housing-related services in Congressional District 2 and 3 of Arkansas since 1971. The services provided include Section 8 Rental Assistance and Family Self-Sufficiency for low income renters. The agency also offers Weatherization, Self-Help Housing, HOME Rehabilitation, Housing Preservation, Lead-Based Paint Abatement and Lead-Based Paint Rehabilitation Programs for existing Housing. UHDC can assist qualified low-income individuals in homeownership through first-Time Home Buyer Opportunity programs, and their Community Housing Development Organization. UHDC also provides counseling in the following areas: Mortgage Default, Credit/Budget, Predatory Lending Awareness, Post purchase, and Reverse Mortgage counseling for the elderly. Virtually all families served by UHDC are under 80% of the median income for the area in which they live.

As a result of the many programs available to assist with housing, UHDC has become a noted vehicle through which public sector housing assistance can be provided with a high degree of reliability and accountability. Universal Housing Development Corporation's mission is to promote adequate and affordable housing, economic opportunity and a suitable living environment, free from discrimination.

Arizona

Administration Resources and Choices

Tucson, AZ

\$52,074 - Comprehensive Counseling

Administrative Resources and Choices provide housing counseling services to the State of Arizona. The agency provides Home Equity Conversion Mortgage (HECM) Counseling, Housing and Financial Counseling, Consumer Advocacy and Education, and referral services. They have been serving the residents of Arizona since 1984. In FY2005 Administrative Resources and Choices expects to serve 1,200 households by providing housing counseling services that will result in a better quality of life for the individuals and all family members.

Family Housing Resources

Tucson, AZ

\$70,000 – Comprehensive Counseling

\$11,000 - Predatory Lending Counseling

\$ 5,000 - Homeownership Voucher Counseling

Family Housing Resources, Inc., (FHR) an Arizona based nonprofit corporation, has been providing homeownership services in Pima County since 1991. The funding from HUD allows FHR to continue providing services to Pima County homebuyers and to provide intensive counseling and education to assist Section 8 and Public Housing residents purchase a home using their HUD subsidy as part of the mortgage payment. Funding will be used to help victims of Predatory Lending and provide education and counseling to

prevent and identify Predatory Lending practices along with providing homebuyer education statewide. During FY05, FHR propose to serve 625 clients.

California

Consumer Credit Counseling Service of Kern and Tulare Counties (CCCS)

Bakersfield, CA

\$52,074 - Comprehensive Counseling

\$40,000 - Predatory Lending Counseling

\$30,000 - Homeownership Voucher Counseling

CCCS of Kern and Tulare Counties is a HUD approved counseling agency that has the capacity in terms of staff and space to provide Homeownership Education classes, Pre and Post Purchase Counseling, Default and Delinquency Counseling, HECM Counseling, Section 8 HOV Counseling, Rental, and Predatory Lending Counseling. All of their counseling and education programs are also available in Spanish to serve their large Hispanic community. They specialize in the areas of free and low-cost credit, budgeting, money management, and homebuyer education programs. CCCS of Kern has partnered with the Housing Authority of the County of Kern and developed a proposal for one-on-one HOV counseling to their diverse community. Their goals for FY2005 calls for more outreach to Kern and Tulare counties to make the home buying process more understandable, to increase minority awareness of homeownership opportunities and to keep existing homeowners in their homes.

Housing Authority of the County of Santa Cruz

Capitola, CA

\$35,231 - Comprehensive Counseling

\$ 4,836 - Homeownership Voucher Counseling

The Housing Authority of the County of Santa Cruz provides comprehensive housing counseling in both English and Spanish. Due to the very high-cost housing prices in the county, it is beyond the reach of the low-moderate income families to purchase. The majority of the counseling that the Housing Authority performs is to educate renters in selecting housing and/or complying with the terms of their current leases. Housing counseling services are provided to help low and moderate income families develop plans for buying a home and/or remaining in compliance with the terms of their mortgage. Home Equity Conversion Mortgage (HECM) counseling is also offered. The Housing Authority of the County of Santa Cruz proposes to serve a total of 355 HUD clients in FY 2005.

Community Housing and Credit Counseling Center (CHCCC)

Chico, CA

\$40,000 - Comprehensive Counseling

CHCCC, a division of Community Housing Improvement Program, Inc. has provided comprehensive housing counseling to 11 rural counties in California for over seven years.

CHCCC's mission is to help low to moderate-income families and individuals obtain and/or conserve safe, affordable housing. CHCCC provides their clients with sound educational programs from a full-time staff with years of experience in homeowner education, credit counseling, pre-purchase counseling as well as displacement counseling such as how to avoid homelessness, eviction, or foreclosure.

Consumer Credit Counselors of Los Angeles

Commerce, CA

\$150,000 - Comprehensive Counseling

In December 2003, CCCS of Los Angeles, Mid-Counties, Sacramento Valley, and Central Valley merged to form Consumer Credit Counselors of Los Angeles (CCC-LA). The combined agency now serves 21 counties in California and provides housing counseling services that are focused on closing the gaps of information, affordability, credit, and confidence that many have about the home buying process. CCC-LA Bi-lingual staff is dedicated to ensure affordable housing and includes pre-purchase counseling, free homebuyer education, mortgage default and foreclosure counseling, and reverse mortgage (HECM) counseling. For those desiring to rent, housing education, landlord and tenant counseling, and eviction counseling are also provided.

Eden Council of Hope and Opportunity (ECHO)

Hayward, CA

\$43,686 - Comprehensive Counseling

Eden Council for Hope & Opportunity serves housing clients in Alameda and Contra Costa counties. They plan to assist 394 clients with their grant with counseling in the following areas: Pre-Purchase, Homebuyer Education Learning Program (HELP), Home Equity Conversion Mortgage (HECM), Mortgage Default and Delinquency, Rental Assistance, Tenant/Landlord, and Fair Housing. Their staff is fluent in Spanish, German, French and Portuguese. As a result of ECHO's coordination and networking with other agencies, they are able to successfully provide a wide range of services to their clients to include homeless assistance funds, emergency shelter availability, mental health services, emergency medical services and discount food programs.

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

Oakland, CA

\$1,105,800 -Comprehensive Counseling

\$ 325,000 - Predatory Lending Counseling

The National Association of Real Estate Brokers (NAREB) coordinates a counseling network of 37 local branch offices in 20 states. NAREB proposes to focus its counseling service, education and outreach in predominantly minority, urban communities that are underserved by mainstream financial markets. NAREB's main objectives with this award are to teach financial literacy, provide pre-purchase counseling (including counseling participants of HUD's Section 8 Homeownership Program), detect and teach avoidance

of predatory lending practices, provide mobility counseling, and conduct fair housing outreach and education. NAREB coordinates their counseling activities with a diverse group of public and private organizations, including Fannie Mae, Wells Fargo, the Congress of National Black Churches, and Freddie Mac.

Inland Fair Housing and Mediation Board

Ontario, CA

\$52,074 – Comprehensive Counseling

Inland Fair Housing and Mediation Board (IFHMB) have served the region for over 24 years and has been a HUD approved counseling agency since 1983. IFHMB offers Pre-purchase, Homebuying Education, Post-purchase, Rent Delinquency, Homeless Shelter, Rehabilitation, Displacement and Relocation, HECM, and Predatory Lending counseling services. IFHMB also has contracts with the County of San Bernardino, the Cities of Apple Valley, Chino, Fontana, Glendora, Hemet, Hesperia, Ontario, Ranch Cucamonga, Rialto, San Bernardino, Upland, and Victorville to provide Fair Housing counseling. The agency has also been designated by several cities in its service area to provide education for first-time homebuyer down payment assistance grants. IFHMB conducts its workshops for first-time homeowners in Spanish and English.

Project Sentinel

Palo Alto, CA

\$15,000 - Comprehensive Counseling

Project Sentinel offers comprehensive and predatory lending counseling in Santa Clara and San Mateo Counties. Project Sentinel has the capacity to provide counseling to clients in Spanish, Tagalog, Korean, Chinese, and Hindi as well as English. Project Sentinel proposes to serve 525 clients needing counseling, education, and assistance in rental, home buying, shelter services, predatory lending, housing discrimination, mortgage delinquency and default in FY 2005.

Pacific Community Services, Inc.

Pittsburg, CA

\$89,150 - Comprehensive Counseling

Pacific Community Services, Inc. (PCSI) have been providing fair housing and housing counseling services to residents and prospective residents of Contra Costa and Solano Counties for more than two decades. This grant will permit them to expand their efforts to provide advice and support to renters and home purchasers who might otherwise become the victims of illegal or unethical practices in the real estate industry. It will also improve their understanding of their rights and responsibilities. PCSI will provide individual and group counseling to more than 3,000 families. These services will include assistance to families who try to rent homes or who are already renters and need assistance in evaluating problems in their relationship with their landlords or the agents of their landlords. They will also help families who are trying to purchase a home in the exceptionally challenging housing markets of Contra Costa and Solano Counties. For

those clients who have purchased homes and are struggling to afford them, PSCI will provide assistance with refinancing, home equity conversions, credit counseling and other efforts to sustain affordable homeownership.

Springboard Nonprofit Consumer Credit Management

Riverside, CA

\$150,000 - Comprehensive Counseling

Homebuyer Certificate Education; Rental Counseling and Landlord/Tenant Services; Mortgage Default/Foreclosure Prevention, Rental Default/Eviction Counseling; Reverse Mortgage (HECM) counseling, personal finance education, and debt resolution programs.. Their services are available to residents of Orange, San Diego, Inyo, Mono, San Francisco, Contra Costa, and Alameda Counties. Springboard proposes to serve 2,750 clients with the grant funds.

Sacramento Neighborhood Housing Services, Inc.

Sacramento, CA

\$54,200 - Comprehensive Counseling

Sacramento Neighborhood Housing Services, Inc. was incorporated in 1987. Their mission is to build healthy and stable neighborhoods through partnerships that educate and promote community pride and resident leadership. The grant will allow the agency to provide Pre-purchase Homebuyer Education, Delinquency/Default Counseling, Non-Delinquency Post-Purchase, Home Equity Conversion Mortgage, Post Purchase Education, and Homeownership Voucher Counseling and Education. Services are provided throughout the County of Sacramento. Their services are targeted to typically under-served populations including minorities, non-English speaking immigrants and single parent households, especially those who are low-income. They are a resident-led, centrally located organization with a large volunteer base well positioned to serve their targeted client group.

Neighborhood House Association

San Diego, CA

\$146,805 - Comprehensive Counseling

\$ 38,921 - Predatory Lending Counseling

Founded in 1914 as a settlement house assisting immigrants in the community, Neighborhood House Association (NHA) remains a community-based organization assisting San Diego County residents. They provide both comprehensive housing counseling services and supplemental predatory lending services to low-moderate income individuals. In FY05, NHA proposes to serve a total of 1,600 clients, the majority of which are rental market clients who have experienced unaffordable rental increases, limited affordable housing units, housing evictions and displacements. In addition to housing counseling services, their programs include emergency support, senior services, and employment services through education and employment training programs.

Mission Economic Development Association

San Francisco, CA

\$79,500 - Comprehensive Counseling

Mission Economic Development Association (MEDA) offers counseling resources in the way of pre-purchase, post purchase, predatory lending, and default counseling to residents of the City and County of San Francisco. By incorporating one-on-one counseling with homebuyer education workshops as a combined curriculum, clients receive full counseling services. With a highly trained bilingual staff, strong partnerships amongst community and faith-based organizations, HUD funding will assist MEDA in providing services to an estimated 150 clients.

Consumer Credit Counseling Service of Orange County

Santa Ana, CA

\$99,163 - Comprehensive Counseling

Consumer Credit Counseling Service of Orange County serves all of Orange County and became a HUD-approved housing counseling agency in 1995. They are a nonprofit community service agency dedicated to assisting consumers achieve financial stability through education and counseling. Their housing counseling services include pre- and post-purchase counseling, mortgage delinquency and default, loss mitigation, renter assistance, and home equity conversion mortgage services. They expect to provide services to at least 2713 low to moderate-income families in FY 2005.

Fair Housing Council of Orange County

Santa Ana, CA

\$52,074 - Comprehensive Counseling

Fair Housing Council of Orange County (FHCO) was founded in 1965, and is a private nonprofit corporation. Their mission is to protect the quality of life in Orange County by ensuring equal access to housing opportunities, fostering diversity and preserving dignity and human rights. Through comprehensive community education, individual counseling, mediation, and low-cost advocacy, FHCO primarily assists low-income residents of Orange County through a combination of fair housing education, counseling and enforcement, landlord-tenant counseling, and mediation. During FY05, FHCO proposes to serve 550 clients with the housing counseling grant funds.

Rural Community Assistance Corporation (RCAC)

West Sacramento, CA

\$654,309 – Comprehensive Counseling

Rural Community Assistance Corporation assists rural communities achieve their goals and visions by providing training, technical assistance and access to resources. Founded in 1978, RCAC serves 13 western states through its 21 field offices. As a HUD-approved national intermediary, RCAC will support a network of housing counseling agencies serving remote rural communities throughout the West. RCAC will build capacity of

emerging housing counseling agencies, particularly tribal based organizations, to provide effective housing counseling services in the future.

Colorado

City of Aurora

Aurora, CO

\$50,000 - Comprehensive Counseling

The Home Ownership Assistance Program (HOAP - pronounced hope) is a HUD Approved Housing Counseling Agency, founded in 1984, part of the Community Development Division of the Neighborhood Services Department for the City of Aurora, Colorado. Their mission is dedicated to making affordable housing a realization for low to moderate income families in our community by providing down payment and a closing cost assistance and numerous counseling services.

Boulder County Housing Authority

Boulder, CO

\$68,000 - Comprehensive Counseling

The Boulder County Housing Counseling Program provides comprehensive counseling services to Boulder County residents in the areas of Pre-Purchase/Pre-occupancy Counseling, Reverse Mortgage Counseling, Mortgage Default and Foreclosure Counseling, Credit and Budget Counseling, and Section-8 to Homeownership for the permanently disabled and FSS clients. They conduct monthly Homebuyer Training Workshops for first time homebuyers. The Housing Counseling staff work closely with the Boulder County Housing Consortium (collaboration includes City of Boulder Housing and Human Services Department, Thistle Community Housing Corporation, city of Longmont and Longmont Housing Authority) in areas of outreach to minority communities, prevention of predatory lending, and facilitating home purchases for low and moderate-income populations. Along with the Consortium, they host an annual Bilingual Housing Fair where and offer information and resources to the Latino population who are interested in purchasing a home. They have also begun the preliminary stages of expanding the Section-8 to Homeownership Program to include FSS participants.

Adams County Housing Authority

Commerce City, CO

\$150,000 - Comprehensive Counseling

Adams County Housing Authority (ACHA) has been a HUD approved Housing Counseling Agency since 1978. They serve Adams County residents for whom conventional housing is unaffordable. ACHA assists individuals, families, seniors and persons with disabilities throughout all of Adams County, including the rural and unincorporated areas. Their goal is to provide these households with quality, affordable housing options while supporting their efforts to achieve economic self-sufficiency.

ACHA programs and services include the following: Public Housing, Section 8 Voucher Program, Housing Counseling, Family Self-Sufficiency Program (FSS), Financial Assistance Program (rent/mortgage and utilities assistance) and a Homeownership Program. ACHA's mission is to work in partnership with diverse communities, to promote economic self-sufficiency, to preserve and expand affordable housing opportunities, and to enhance the livability of neighborhoods in Adams County.

Brothers Redevelopment, Inc.

Denver, CO

\$50,000 - Comprehensive Counseling

Brothers Redevelopment, Inc. (BRI) was established in 1971. The agency's mission statement is to provide affordable, safe, accessible housing and housing services to the low and moderate income individuals, families, elderly and disabled populations of Colorado.

BRI's HUD-Certified Comprehensive Housing counseling Program has been active since 1978 and offers the full range of HUD-recognized counseling services. As a HUD-certified agency, they provide *first-time homebuyers* with the information they need to understand the home buying process. The homebuyer is acquainted with everything from finding a lender and understanding the interest rate, through signing the contract and maintaining their investment. BRI also provides *default counseling* for homeowners who have fallen behind on their payments, and *reverse mortgage counseling* for senior homeowners who wish to access the equity in their homes while still living there. All sessions are provided in Spanish and English.

Housing Solutions for the Southwest

Durango, CO

\$40,303 - Comprehensive Counseling

\$5,000 - Homeownership Voucher Counseling

Housing Solutions for the Southwest is a non-profit housing agency which serves Southwest Colorado. Originally incorporated in 1981 in order to preserve community action programs formerly administered by the San Juan Regional Commission. Until 1988, Housing Solutions for the Southwest (HS) functioned like many other community action agencies in Colorado with a broad spectrum of services. After 1988, HS began to focus on housing needs. "HS promotes a socially and economically balanced community by providing assistance and services to very-low-to-moderate income families, individual, elderly, disabled and special needs populations in areas including but not limited to housing and energy conservation in Archuleta, Dolores, La Plata, Montezuma, and San Juan counties."

The following is a list of Programs which serve to compliment the Housing Counseling Services HS provides: Weatherization Program, Section 8 Rental Assistance Program in

Archuleta, La Plata, and San Juan counties, a Transitional Housing Program, and Homeowner Rehabilitation Program.

Neighbor to Neighbor

Fort Collins, CO

\$45,000 - Comprehensive Counseling

The mission of Neighbor to Neighbor (N2N) is empower people and promote housing opportunity through counseling, education, supportive services, community partnerships and the provision of multi-family affordable housing in Larimer County, Colorado. N2N fosters stable housing and positive outcomes along the points of the housing continuum, from homelessness to homeownership.

With a focus on self-sufficiency, N2N offers programs that prevent families from losing their homes, help the homeless find homes, and assist renters in becoming homeowners. N2N also owns and manages affordable housing for low-income families and special populations including seniors the young disabled, people living with HIV/AIDS and survivors of domestic violence. N2N partners with the community to build lasting affordable housing solutions and helps people move up the housing continuum.

Neighbor to Neighbor has a satellite office for housing counseling in Loveland.

Connecticut

Neighborhood Housing Services of New Britain, Inc. (NHS)

New Britain, CT

\$34,992 – Comprehensive Counseling

NHS of New Britain was originally created in 1978 to assist owner-occupants of 1-4 family units in repairing and improving their homes. NHS continues to believe that the quality, stability and viability of the American neighborhood remains dependent on a safe environment, a sound economic base, a fair market value, and a sense of community. Its mission is to revitalize and stabilize its service area through a comprehensive plan of homeownership expansion, property improvement and neighborhood reinvestment. Housing counseling services provided include: homeownership individual budgeting, credit counseling and landlord rules and regulations.

Hill Development Corporation of New Haven (HDC)

New Haven, CT

\$23,395 – Comprehensive Counseling

HDC has provided comprehensive housing counseling services to area residents for over fifteen years. HDC has extensive experience in this area. Housing counseling services provided include: displacement and relocation, homebuyer seminars - pre and post purchase, home equity conversion mortgage (HECM), home improvement, marketing

and outreach for the City of New Haven, mortgage default, post-occupancy and rent delinquency.

Delaware

National Council on Agricultural Life & Labor Research, Inc. (NCALL)

Dover, DE

\$15,000 – Comprehensive Counseling

NCALL has delivered comprehensive housing counseling services to low and moderate-income Delawareans since 1976. The agency has improved housing conditions of low and moderate-income people primarily in rural areas. The housing counseling component of the organization provides pre-purchase homeownership services to Delaware families applying for FHA/VA and conventional mortgage loans. The service of the organization provides assistance in credit evaluation/repair, budgeting, the home search process, and the loan submission/closing procedure and home ownership responsibilities.

First State Community Action Agency, Inc.

Georgetown, DE

\$50,000 – Comprehensive Counseling

First State has provided comprehensive housing counseling services since 1972 in Sussex County, Delaware, and statewide services since 1993. Their comprehensive services include working with very low income persons with multiple challenges, including credit debt, Limited English Proficiency (LEP), Pre-and post- purchase, mortgage deficiency, default resolution, home equity conversion mortgage (HECM), financial management, rental delinquency, tenancy and termination of tenancy.

Community Housing, Inc. (CHI)

Wilmington, DE

\$25,000 – Comprehensive Counseling

Community Housing Inc. has delivered housing counseling services in the New Castle County and Wilmington, Delaware since 1968. The agency has assisted over 9000 families, thus preventing the loss of homes due to mortgage foreclosure. The agency's housing counseling staff consists of two housing counselors primarily experienced in assisting Delaware area residents. The housing counseling program includes: Pre-purchase counseling, default counseling and reverse mortgage counseling. The agencies housing counseling activities focus primarily on pre-purchase counseling often delivering long term counseling to assist low and moderate income pre-purchase clients. CHI offers two (2) group counseling programs to potential first-time homebuyers: the Express Program, an all-day seminar, offered one Saturday per month; and the Comprehensive Program, a four, two-hour sessions covering home-buying and homeownership in greater detail.

Neighborhood House, Inc.

Wilmington, DE
\$23,395 Comprehensive Counseling

Neighborhood House, Inc., founded in 1927, is a multi-purpose non-profit community center delivering a variety of comprehensive housing services. The organizations housing service was established in 1977 and provides a range of services in the New Castle and surrounding areas. Counseling services include: Pre and post occupancy, homebuyer education, mortgage default, rental delinquency, home equity conversion mortgage (HECM), displacement and relocation.

YWCA of New Castle County

Wilmington, DE
\$30,000 – Comprehensive Counseling
\$5,000 - Predatory Lending Counseling
\$5,000 - Homeownership Voucher Counseling

The YWCA of New Castle County has a 105-year history of delivering human services to meet the changing needs of women and families in the state of Delaware. Centers for Homeownership are one of the organizations six programs. Counseling services provided include: Homeownership, assistance in repairing and re-establishing credit, budgeting to save for a home, obtaining a mortgage, choosing a community loan program for down payment/settlement, going through settlement, making simple home repairs, reverse mortgage (HECM) for senior citizens.

District of Columbia

AARP Foundation (AARP)

Washington, DC
\$913,915 – Comprehensive Counseling

AARP is a unique housing counseling intermediary given their target population – the elderly-and their focus on counseling in conjunction with HUD’s Home Equity Conversion Mortgage (HECM) Program. AARP has received funding from HUD since 1996 to support their work in this area, including establishing a network of expert HECM counselors, an ongoing training and support system for these counselors, and an on-line tool for tracking the work of these counselors. AARP administers a HECM counseling exam designed to identify HECM counseling experts and certify them as members of the AARP HECM counseling network.

HomeFree-USA

Washington, DC
\$264,901 – Comprehensive Counseling

HomeFree-USA is a Washington, DC based intermediary with affiliates in 21 states throughout the country. Established in 1995, and approved by HUD as a housing counseling intermediary in 2003, HomeFree-USA places a strong emphasis on working

through and with faith-based organizations. More than half of their affiliates are faith-based. A minority owned and operated nonprofit organization, HomeFree-USA focuses on minorities and targets urban core and at-risk inner-ring suburb neighborhoods. One affiliate, Nueva Esperanza in Philadelphia, targets the Latino population in that city. HomeFree-USA's affiliates offer Pre-Purchase Counseling, Mortgage Delinquency Counseling, Money/Debt Management and Fair Housing Assistance. Furthermore, several affiliates work to combat predatory lending, collaborating with Freddie Mac's "Don't Borrow Trouble" campaign.

Housing Counseling Services, Inc. (HCS)

Washington, DC

\$91,853 – Comprehensive Counseling

\$40,000 - Predatory Lending Counseling

HCS is a non-profit organization founded in 1972 to provide comprehensive housing counseling, training advocacy, and housing opportunities for low and moderate-income Homebuyers, homeowners, and tenants. HCS goal is to prevent homelessness and increase homeownership opportunities by providing the opportunities, skills, self-esteem and empowerment necessary within families and communities. Housing counseling services provided include: money and home management, rental, homebuyers, mortgage default/foreclosure, eviction/displacement, home rehabilitation and HECM.

The Marshall Heights Community Development Organization (MHCDO)

Washington, DC

\$15,000 – Comprehensive Counseling

The MHCDO has an established history of more than 20 years as a community based organization in promoting both community and economic opportunity for citizens east of the Anacostia River, link residents with opportunities throughout the city and region, to attract human and financial resources. Housing counseling services provided include: money and home management, rental assistance, homebuyer education programs (HELP), mortgage default/foreclosure, eviction/relocation, rehab property buyers and renters, reverse equity mortgage/HECM and outreach initiatives.

National Council of La Raza (NCLR)

Washington, DC

\$913,915 - Comprehensive Counseling

\$275,000 – Homeownership Voucher Counseling

\$292,500 – Predatory Lending Counseling

The National Council of La Raza (NCLR) is a private, nonprofit, nonpartisan organization established in 1968 to reduce poverty and discrimination, and improve life opportunities, for Hispanic Americans. The National Council of La Raza is the largest national constituency-based Hispanic organization and the leading voice in Washington, DC for the Hispanic community. Similarly, NCLR is the national intermediary with the most experience and expertise providing housing counseling to Latinos, and manages a

national housing program comprised of 35 affiliates servicing 17 states. NCLR affiliates provide comprehensive counseling services, and have significant expertise in areas impacting the Hispanic community, including predatory lending, default and foreclosure, and fair housing. Moreover, NCLR has developed creative partnership with lenders to provide nontraditional credit.

National Credit Union Foundation (NCUF)

Washington, DC

\$654,309 – Comprehensive Counseling

Widely recognized as the charitable arm of the U.S. credit union movement, the National Credit Union Foundation (NCUF) was originally chartered, in 1980, as the Credit Union National Association (CUNA) Foundation, serving as a standard trade association foundation for the first decade. In 1991, the Foundation reorganized to become a true charitable foundation focused on the needs of consumers and credit unions' unique ability to meet those needs. Today, the NCUF remains closely aligned with CUNA, serving as the financial intermediary between credit unions and governmental agencies, and funding innovative initiatives in support of consumer saving, asset accumulation, and affordable mortgage lending. Because their counseling services complement their lending practices, NCUF affiliates have a strong background in the provision of various types of counseling, including financial literacy, pre-purchase counseling, and default counseling. NCUF has also funded credit union-based housing development programs since 1993, ensuring that their clients not only have access to quality lending products, but affordable housing as well.

Near Northeast Community Improvement Corp. (NNCIC)

Washington, DC

\$34,992 – Comprehensive Counseling

NNCIC was established in October 1965 as a private, non-profit community based organization. They have participated in the HUD's counseling program since 1978. NNCIC has provided comprehensive counseling services for over 36 years. Housing counseling services provided include: pre and post-occupancy, mortgage default, reverse mortgage, consumer education and rental delinquency, financial, credit homebuyer's education and loss mitigation.

Neighborhood Reinvestment Corporation (NRC)

Washington, DC

\$1,304,239 – Comprehensive Counseling

\$275,000 – Homeownership Voucher Counseling

\$275,000 – Predatory Lending Counseling

Neighborhood Reinvestment Corporation (NRC) was created in 1978 by Congress to expand affordable housing opportunities for low-income individuals and strengthen distressed communities. A HUD-funded national housing counseling intermediary since 1996, NRC manages a network of 111 affiliates providing housing counseling services in

39 states. Additionally, NRC is a recognized leader in providing training for community-based housing counselors throughout the United States. NRC affiliates provide Comprehensive Housing Counseling services, and tailor their activities to meet the special counseling needs of the communities they serve, such as utilization of HUD's Section 8 Homeownership Program, Fair Housing Assistance Home Equity Conversion Mortgages (HECM) and Mobility Counseling

University Legal Services, Inc. (ULS)

Washington, D.C

\$31,660 – Comprehensive Counseling

ULS has been a HUD certified comprehensive housing counseling agency since 1972. ULS has provided comprehensive housing counseling services for over 31 years. ULS has two offices providing counseling to DC residents in the far southeast area of the target area. Housing counseling services provided include: pre-purchase, mortgage default, loss mitigation, rental delinquency, rehabilitation, reverse equity mortgage/HECM, predatory lending, affirmative marketing and outreach, expanding housing choice, and overcoming community problems.

Florida

Homes In Partnership, Inc.

Apopka, FL

\$50,000 – Comprehensive Counseling

Homes In Partnership, Inc. (HIP) has been providing and facilitating affordable housing for Central Florida residents in the very low to moderate-income range for twenty-five years. The agency partners with many community-based organizations designed to help low-income and underserved minorities in the communities, which it serves. Notably, HIP received special recognition from Rural Housing Services for being the only nationwide self-help housing provider meeting their goal of providing post-purchase counseling services to occupants qualified for homeownership. The agency has received consecutive grants from Rural Housing Services for twenty-five years to provide technical assistance to families interested in building their homes through the self-help program. HIP certified counselors provide counseling services that include pre-purchase, post-purchase, default/delinquency, self-help, preventive maintenance, consumer protection issues and predatory lending. During FY 2003, the agency successfully counseled 1260 clients resulting in 114 clients purchasing affordable housing.

Manatee Coalition For Affordable Housing, Inc.

Bradenton, FL

\$26,544 - Comprehensive Counseling

This non-profit agency provides comprehensive housing counseling programs involving pre-post purchase, first time homebuyers' education classes, foreclosure, homelessness and general community outreach to the underserved ethnic community. It

networks/partners with many area community-based organizations to help low income achieve the "American Dream" of homeownership, affordable home rental opportunities for low and moderate income persons, with disabilities, the elderly, minorities, and families with limited English proficiency. It has received dollar funding commitments and in-kind services from the housing-related commercial companies along with governmental funding sources. It has the adequate staff to carry out its services in order to achieve its goal.

Manatee Opportunity Council, Inc.

Bradenton, FL

\$33,471 – Comprehensive Counseling

Manatee Opportunity Council, Inc. has been a HUD-certified housing counseling agency since 1970, providing services on behalf of indigent, low-income individuals and families since 1968. The agency serves Manatee, Sarasota, Charlotte, Lee DeSota and Hardee Counties and is also the case management agency for the HUD-funded Manasota Homeless Project serving the above counties. Manatee Opportunity Council's certified counselors provide one-on-one counseling services that include, pre-purchase, post-purchase, mortgage default, foreclosure prevention and rental counseling. During FY 2003, the agency successfully counseled 348 clients.

Haven Economic Development, Inc.

Davie, FL

\$45,000 – Comprehensive Counseling

Haven Economic Development, Inc. (HEDI) incorporated as a not-for-profit housing and counseling provider in 1998. Since inception, the organization has renovated over two hundred sixty (260) homes in Miami, Dade and Broward counties. Many of the homes were vacant, dilapidated, foreclosed homes that were re-introduced to the community and occupied by low and moderate-income families who participated in HEDI's housing counseling program and graduated with their first real investment, a home of their very own. HEDI became HUD-certified in March 2003, providing comprehensive housing counseling services. In FY 2003, HEDI conducted one-on-one counseling sessions with 428 clients, of which 54 purchased homes.

Central Florida Community Development Corporation

Daytona, FL

\$26,544 – Comprehensive Counseling

Central Florida Community Development Corporation, CFCDC's mission is to provide quality affordable housing and economic opportunities to persons of low- to moderate-incomes, persons with special housing needs and large families. CFCDC staff has over 30 years combined housing experience. Collectively, the staff has an outstanding capacity and extensive experience in program administration and management, housing development and counseling. The scope of counseling services includes pre- and post-purchase counseling, homebuyer assistance, credit counseling, loss mitigation counseling, housing education and rental counseling services. In addition to counseling clients,

CFCDC develops strategies to assist borrowers in default in retaining their homes. CFCDC provided housing education and counseling for 484 clients (over 50% participated in one-on-one sessions) during the FY 2003 period.

Mid-Florida Housing Partnership, Inc.

Dayton Beach, FL

\$50,000 – Comprehensive Counseling

Mid-Florida Housing Partnership provides a wide array of counseling services in Volusia and Flagler counties. Mid-Florida Housing Partnership was established in 1995. The agency coordinates its activities with other agencies to address the housing needs of residents within their service area. All of their offices are centrally located and they have a Spanish-speaking counselor on staff. Housing counseling services currently offered by the agency include, pre-qualification, pre-purchase, post-purchase, reverse equity mortgage, money management and default counseling. During FY 2003, the agency successfully counseled 877 clients resulting in 80 clients purchasing homes.

Deerfield Beach Housing Authority

Deerfield Beach, FL

\$15,000 - Comprehensive Counseling

This agency is a first time HUD funding applicant. It became an approved Housing Counseling agency in January 2004. During the years 2002-2003 the majority of counseling was performed through first time homebuyer workshops, Section 8 participants, budgeting, credit financial literacy and preparation for home ownership. It had counseled 1318 clients during this period. With HUD additional funding, the agency's proposed workplan and service will include pre/post purchase, default, money management, predatory lending, rental, and homeownership voucher and education counseling. It has coordinated its activities to include partnerships with HOPE, SHIP, CDBG subsidies, faith-based entities, and other area lenders to service the underprivileged underserved ethnic low to moderate income families.

Jacksonville Area Legal Aid, Inc.

Jacksonville, FL

\$35,780 – Comprehensive Counseling

\$39,620 - Predatory Lending Counseling

Jacksonville Area Legal Aid, Inc. (JALA) is the primary local defender of the low-income population's housing rights. Serving a 17-county area, they became a HUD certified counseling agency in August 2003. JALA employs 6 full-time attorneys and one paralegal to work directly with housing consumers and the local non-profit community to: 1) identify and avoid pre and post purchase predatory lending practices; 2) prevent and cure mortgage delinquency defaults; 3) provide advice and assistance to low-income renters in public and private rental housing; and; 4) counsel victims of housing discrimination and counsel the homeless about accessing shelter and other necessary services. During FY 2003, JALA provided counseling to 121 clients in homebuyer

education group workshops; 226 one-on-one sessions; 366 on public housing issues; 522 one-on-one predatory lending and; education and outreach to 550 additional individuals and families. With the awarding of this grant funding, JALA projects that it will be able to serve 1,500 clients under the Comprehensive Counseling funding and extend services to 450 victims of predatory lending. Activities under the latter grant will focus on topics such as abusive loans, home improvement scams, single premium credit insurance, property flipping and aggressive and deceptive marketing to name a few.

Community Housing Initiative, Inc.

Melbourne, FL

\$20,042 – Comprehensive Counseling

Established in 1992, Community Housing Initiative, Inc (CHI) serves residents living in Brevard County. CHI is the administrator for the Melbourne and Palm Beach payment assistance programs that were designed to benefit very low- and low first time homebuyers. Both programs offer residents assistance with down payments, closing costs and rehabilitation funds. Housing counseling services currently offered by the agency include, homebuyer education, mortgage default prevention, pre-purchase, post-occupancy and fair housing education. During FY 2003, the agency successfully counseled 139 clients.

West Perrine Community Development Corporation

Miami, FL

\$40,000 – Comprehensive Counseling

The West Perrine Community Development Corporation's Housing Opportunity Center has an experienced and well-trained staff with over twenty years of housing counseling experience. Since opening their doors to the public in December 1984, this agency has served over 2500 households in pre-purchase counseling, mortgage default and foreclosure prevention. Staff training is an ongoing activity, with special reference to case management and affordable mortgage programs. West Perrine's goal is to provide total quality comprehensive counseling services to residents, in order to enable them to achieve decent and affordable housing. During FY 2003, the agency successfully counseled 281 clients resulting in 40 clients purchasing housing.

Greater Ocala Community Development Corporation

Ocala, FL

\$24,107 – Comprehensive Counseling

Greater Ocala Community Development Corporation (GO CDC) is a non-profit organization formed in July of 1994. GO CDC originated from the Marion County Branch of the NAACP – Labor and Industry Committee. The organization is committed to providing affordable housing for low-moderate income families, micro loans and technical assistance for emerging new or existing small businesses, and job training for Welfare to Work participants. GO CDC counselors provide on-on-one housing counseling that includes pre and post-purchase counseling, credit and budget counseling,

rental counseling, default/foreclosure counseling, as well as pre and post-purchase homebuyer classes. A total of 110 participants were provided housing counseling services for FY 2003.

Ocala Housing Authority

Ocala, FL

\$35,000 – Comprehensive Counseling

The Ocala Housing Authority is a nonprofit organization whose goal is to provide safe, affordable and decent housing for residents of Marion County. The agency has been serving the area for more than three decades with services that include: homebuyer education, foreclosure prevention counseling, pre-purchase counseling, post-purchase counseling, and homeownership advocacy and technical assistance. A Biennial Performance Review was completed for FY 2003 citing no agency findings.

Opa-locka Community Development Corp.

Opa-locka, FL

\$21,830 - Comprehensive Counseling

Incorporated in 1980, as a result of their involvement in housing, more than 3000 individuals/families now live in quality housing. It has brought capital and employment opportunities to economically distressed communities that have resulted in a total construction cost of about \$100 million and has created hundred of jobs. It is committed to revitalizing and building affordable housing for low to moderate-income families/individuals. It continues to expand housing and economic development opportunities in the Opa-locka and North Miami-Dade areas. Of the 359 clients served in 20002-2003, 21 clients participated in Homeownership Voucher Program, 156 in predatory lending educational sessions, 99 in all counseling activities which included pre/post non-delinquent counseling, home buyer education, delinquency default, and HECM counseling.

CCCS of Central Florida and The Florida Gulf Coast

Orlando, FL

\$94,998 – Comprehensive Counseling

\$40,000 – Predatory Lending Counseling

Consumer Credit Counseling Service of Central Florida and The Florida Gulf Coast, Inc. (CCCS) is located in Orlando, Florida. They serve low- to moderate-income residents of Orange County. The mission of CCCS is to assist individuals and families in resolving their housing problems and maintaining economic self-sufficiency. CCCS certified counselors provide one-on-one housing counseling services that include pre-purchase, post-purchase, delinquency, default and foreclosure, reverse mortgage counseling and predatory lending. During FY 2003, CCCS successfully provided services to 1246 clients. With this year's grant allocation, the agency's Work Plan includes Predatory Lending classes in addition to the comprehensive counseling and educational services. The predatory lending classes will deal with such issues as high fees, unscrupulous

lending practices, sub-prime lending, steering and flipping. CCCS expects to provide services to over 20,000 clients during the grant year.

Community Enterprise Investments, Inc.

Pensacola, FL

\$23,000 - Comprehensive Counseling

This not-for-profit, community-based organization has, for 30 years, worked to improve the lives of Escanaba County residents, focusing on the low income and minority communities. Since then they have developed, and now manage 163 units of affordable rental apartments to families at 70% or below the median income. Funding includes SHIP, HOME, as well as conventional bank loans. In the mid-90s it began its home ownership program, which includes the development of affordable 3-bedroom homes, as well as home ownership education. Administrative funds for its housing counseling program have been provided by HUD, county and local grants through a network of housing-related businesses. For the period of 2002-2003 it had counseled 252 HUD clients who participated in pre/post purchase, homebuyer education, non-delinquency and predatory lending counseling.

Consumer Credit Counseling Service (CCCS) of West Florida, Inc., dba Allvista Solutions

Pensacola, FL

\$25,000 – Comprehensive Counseling

Consumer Credit Counseling Service of West Florida, Inc. d.b.a., Allvista Solutions, has been in operation since 1975. The mission of the organization is to provide consumer education to all segments of the community regardless of race, color, national origin, religion sex, and disability. The agency provides comprehensive counseling such as: pre-occupancy counseling, homebuyer education, post-purchase/post occupancy counseling, mortgage default, rent delinquency counseling, HECM counseling, home improvement, rehabilitation counseling, homeless/displacement counseling and Marketing and Outreach Initiative. Allvista Solutions serves Escambia, Santa Rosa, Okaloosa, Walton, Bay, Washington, Gulf, Holmes, Jackson, Calhoun, Gadsden, Liberty, Franklin, Wakulla, Jefferson and Leon counties. During FY 2003, the agency successfully provided services to 1543 clients on housing related issues.

Consumer Credit Counseling Service (CCCS) of Brevard County Rockledge, FL

\$46,347 – Comprehensive Counseling

Consumer Credit Counseling Service was established in 1964 and is the oldest family service agency in the area. The agency is located in Rockledge, Florida and serves the residents of Brevard County. Retaining ownership is one of Consumer Credit Counseling Service's highest priorities. The agency maintains a computerized management information system and accounting system network. Consumer Credit Counseling certified counselors provides one-on-one housing counseling services that include pre-purchase, homebuyer education, delinquency/default, post-purchase counseling, (HECM), rental counseling, homeless/displacement and predatory lending. During FY 2003, CCCS of Brevard County successfully counseled 318 clients.

The Center for Affordable Housing, Inc.

Sanford, FL

\$35,780 – Comprehensive Counseling

The Center for Affordable Housing (TCFAH) was incorporated as a non-profit agency on June 18, 1981, in the state of Florida, under its original name of Seminole Self-Reliant Housing, Inc. The corporation was created to operate as a provider of homeownership opportunities for low-income residents of rural Seminole County. TCFAH has been actively and consistently involved with the housing issues of Central Florida for 23 years. The agency was certified in 1993 as Seminole County's first Community Housing Development Organization. In July of 2001, TCFAH was certified as a HUD-approved Housing Counseling Agency. TCFAH addresses all housing situations, and the concentration of counseling services include: pre and post-purchase counseling, delinquency/default counseling, homebuyer education, rental counseling and homeless/displacement counseling. The total number of clients counseled in FY 2003 was 493 individuals, with most receiving one-on-one counseling.

Goodwill Industries Manasota, Inc.

Sarasota, FL

\$38,089 – Comprehensive Counseling

Goodwill Industries-Manasota, Inc., provides housing counseling services to the citizens of Manatee, Sarasota, Hardee and DeSoto Counties. They have served the area for over 25 years. Goodwill Industries-Manasota, Inc. provides one-on-one counseling in homebuyer education, mortgage default/loss mitigation, post-purchase, rental assistance, money management, fair housing, and homeless/displacement counseling.

Tallahassee Lenders' Consortium, Inc.

Tallahassee, FL

\$19,553 - Comprehensive Counseling

Incorporated in November 1993, this non-profit agency has been the leader in providing comprehensive homebuyer education, pre-purchase credit and delinquent, default mortgage and HECM counseling, down-payment and closing assistance to low-to-moderate income families who need to re-establish good credit. The city and county governments provide funding to eligible candidates through the use of both SHIP and federal home program funds. Ten member financial institutions provide long term fixed rate home purchase loan products with more affordable terms and flexible underwriting criteria.

Tallahassee Urban League, Inc.

Tallahassee, FL

\$48,313 – Comprehensive Counseling

The Tallahassee Urban League, Inc. is a private, nonprofit organization established in Tallahassee in 1969 to serve the needs of minorities and low-income citizens. The agency has operated a Comprehensive Housing Counseling Program and has been a HUD-Certified Counseling Agency since 1978, providing assistance to thousands of clients since its inception. Housing counseling services currently offered by the agency include: homebuyer education workshops, default/delinquency counseling, pre-purchase counseling, post-occupancy, reverse mortgage, fair housing and landlord/tenant conflict resolution counseling. They plan to increase homeownership and rental opportunities during this year's grant period.

Housing and Neighborhood Development Services of Central Florida, Inc.

(HANDS)

Winter Park, FL

\$28,853 – Comprehensive Counseling

Housing and Neighborhood Development Services of Central Florida, Inc. (HANDS) is a private nonprofit affordable housing agency incorporated in July 1989. HANDS serve the Florida Counties of Orlando, Orange, Osceola and Seminole. The organization has provided comprehensive housing counseling and information and referral services to over 48,000 families since its inception. Housing counseling services currently offered by the agency to low-income individuals include: homebuyer education, credit repair, pre-qualification, budgeting and default prevention. During the FY 2003, HANDS served over 6000 clients, with 755 clients receiving services as a result of HUD grant funding.

Georgia

City of Albany, Georgia

Albany, GA

\$45,537 – Comprehensive Counseling

The City of Albany, Department of Community & Economic Development (DCED), has been a HUD approved counseling agency since 1992. In the past 12 years, the agency has continued to show an increase in services rendered and the number of clients assisted. Housing counseling services offered by the agency include default, budget, pre-rental, pre-purchase, and post occupancy counseling, HECM. For clients who are unable to travel to the Albany facility, counseling staff will travel to their residence, or other agreed upon location to conduct housing counseling. The Agency's facility is completely accessible to disabled persons, and a bus stop is located across the street from the building. DCED's Housing Counseling Agency has an 800 number and a hearing impaired TDD number. The City of Albany will be instrumental in providing pre-purchase/pre-occupancy counseling for many applicants on waiting lists for assisted housing. Funding from this grant will assist in the hiring of additional staff that is needed to better serve the community. During FY 2003, the agency successfully counseled 394 clients, exceeding their goal of 250 clients. Eleven clients were given Default Counseling and nine obtained forbearance agreements. Thirteen clients purchased a home.

Area Committee To Improve Opportunities Now, Inc. (ACTION, Inc.)

Athens, GA

\$15,000 – Comprehensive Counseling

The Area Committee To Improve Opportunities Now, (ACTION), Inc. is a non-profit, community action agency that was incorporated in 1965 to address the needs of low-income citizens in Northeast Georgia. ACTION, Inc. was approved as a Housing Counseling Agency by HUD in February 2004. Their service area includes the counties of Clarke, Greene, Jackson, Madison and Morgan. Counseling services include pre-purchase, homebuyer education, delinquency/default, post-purchase and predatory lending. Without HUD funding in the previous year, ACTION provided counseling services to 52 clients. One example of the agency's success in reaching victims of predatory lending was the assistance provided to an elderly woman on a fixed income who was paying \$50.00 per month for 20 years for vinyl siding. The agency was able to negotiate the release of the woman from her contract. Six clients were also assisted in resolving mortgage delinquency/default issues and four clients purchased homes.

East Athens Development Corporation, Inc. (EADC)

Athens, GA

\$24,107 – Comprehensive Counseling

East Athens Development Corporation, Inc. is a nonprofit organization, which is a Community-based Development Organization (CBDO), and a Community Housing Development Organization (CHDO), serving twelve counties in the State of Georgia. EADC became a HUD approved agency in January 1992. Their counseling activities include homebuyer education, pre/post purchase, rental, default and delinquency, budget and money management, home improvement, HECM, and fair housing. In addition to the above counseling services, the agency provided predatory lending education to all clients counseled. For FY 2003, 471 clients were counseled, 10 purchased a home, and 21 avoided foreclosure.

Housing and Economic Leadership Partners, Inc.

Athens, GA

\$19,553 – Comprehensive Counseling

Housing and Economic Leadership Partners, Inc., (H.E.L.P.) has provided housing counseling services to residents of nine counties in Northeast Georgia for the past twelve years. HELP offers comprehensive housing counseling including homebuyer education classes, pre purchase, post purchase, mortgage default/delinquency, non-delinquency post purchase, HECM, rental counseling, homeless/displacement, predatory lending, and homeownership voucher counseling. During FY 2003, HELP successfully counseled 175 clients with issues pertaining to housing.

Cooperative Resource Center, Inc.

Atlanta, GA

\$21,830 – Comprehensive Counseling

The Cooperative Resource Center is a non-profit corporation whose mission is to maximize innovation, productivity and efficiency in the development of affordable housing communities in Georgia. In March of 2003, CRC obtained approval as a HUD approved Housing Counseling Agency. The two full-time counselors have combined average experience in excess of nineteen years. They service the areas of Fulton, Clayton, Fayette, Cobb and Douglas counties. Counseling services offered include pre-purchase, homebuyer education, delinquency/default, post-purchase, HECM, rental, homeless and predatory lending. Even without a HUD grant for last fiscal year, the agency was able to provide housing services to 277 clients. The Agency's successes include assisting twelve families in avoiding foreclosure, and assisting 31 clients in acquiring alternative rental housing.

Latin American Association

Atlanta, GA

\$35,000 – Comprehensive Counseling

The Latin American Association is a non-profit organization established in 1972. Since that time they have been the largest provider of social, economic and housing services to the Latino population in metropolitan Atlanta. Bilingual housing counseling services have been provided for the last eight years. Housing counseling services include pre/post purchase, budget/credit, homebuyer education, delinquency/default, HECM, rental, and predatory lending. Last year the agency conducted a Housing Fair, which attracted over 900 people interested in obtaining information on housing related topics. The purpose of the fair was to expand opportunities for homeownership by helping prospective homebuyers understand the home buying process and informing them of programs tailored to meet their specific needs. In FY 2003, 678 clients were served, 52 avoided foreclosure and 17 purchased homes.

Georgia Mutual Assistance Association Consortium

Clarkston, GA

\$19,553 – Comprehensive Counseling

Georgia Mutual Assistance Association Consortium, (GMAAC), is a non-profit organization founded by culturally diverse refugees in 1984, to address the needs of people in the various refugee communities within the areas they serve. The Homeownership Program for Refugees and Immigrants began in 1998 with a grant from the Fannie Mae Foundation. During FY 2003, the Homeownership Program served 300 clients, (twenty of whom purchased homes). Counseling services offered include pre-purchase, homebuyer education, non-delinquency post-purchase, delinquency/default, HECM and rental. All services are offered in a variety of languages including Bosnian, Somali, Amharic, Arabic, Afghani and Sudanese. GMAAC is the only agency that offers culturally and linguistically appropriate home buying services to refugees living in the greater Atlanta area.

Urban League of Greater Columbus

Columbus, GA

\$19,553 – Comprehensive Counseling

The Urban League of Greater Columbus, although an affiliate of the National Urban League, operates independently from the national organization. The Urban League of Greater Columbus was organized as a community service agency and has been in operation since 1971. They began providing comprehensive housing counseling in 1987. Counseling services include homebuyer education, delinquency/default, post-purchase, HECM and rental. During the previous fiscal year, the Urban League of Greater Columbus counseled 165 clients without a grant from HUD. Services are provided to residents living in the counties of Muscogee, Harris, Chattahoochee, Marion and Troup. With HUD funding, the Urban League of Greater Columbus proposes to serve 300 clients with a full array of counseling services. They have also partnered with Columbus Housing Initiative to provide homebuyer education and pre-purchase counseling.

Dekalb Metro Housing Counseling Center, Inc.

Decatur, GA

\$21,830 – Comprehensive Counseling

Dekalb Metro Housing Counseling Center, Inc. is responsible for planning, developing, and implementing a housing counseling program for 13 counties in metro Atlanta. The agency provides weekly homebuyer education classes, and a full range of comprehensive housing counseling. The comprehensive approach utilized by the agency offers a broad spectrum of strategies to both increase and maintain homeownership. Services include pre and post purchase, loss mitigation, mortgage delinquency, default, reverse equity mortgage, and predatory lending counseling. Additionally, the agency provides rent and mortgage assistance payments, in an effort to help the client avoid foreclosure or eviction. During FY 2003, the agency successfully counseled 976 clients, provided 12 Pre-purchase classes to over 147 potential first-time homebuyers. In addition, during FY 2003, the Agency counseled 173 households in danger of losing their homes. DeKalb Metro Housing Counseling Center boasts of exceeding its goal for the delinquency/default program keeping nearly 75% of the clients that they counseled in their homes.

Center for Pan Asian Community Services, Inc.

Doraville, GA

\$15,000 – Comprehensive Counseling

The Center for Pan Asian Community Services, Inc. has a mission to effectively and efficiently serve the housing needs of the immigrant and refugee communities in Georgia. Their housing services focus on the ten metro Atlanta counties, but the majority of clients reside in Gwinnett, Cobb, Dekalb, and Fulton counties. All of the housing counselors are bilingual, and speak English, Korean, Vietnamese, and Japanese. The Center for Pan Asian Community Services, Inc., provides pre purchase, homebuyer education, default counseling, post purchase, and rental counseling. During FY 2003, the Center for Pan Asian Community Services, Inc., provided housing related services to 57 clients.

Gainesville-Hall County Neighborhood Revitalization, Inc.

Gainesville, GA

\$31,162 – Comprehensive Counseling

Gainesville-Hall County Neighborhood Revitalization, Inc., has been a HUD approved Housing Counseling Agency since 1999, and has provided counseling services to the residents of the City of Gainesville and Hall County for five years. GHCNR's service area has seen phenomenal population growth over the past five years thereby impacting the housing needs of each demographic market. Additionally, the growth of the Hispanic population in each of these counties has outpaced the overall growth and prompting GHCNR to offer counseling in both English and Spanish. GHCNR provides homebuyer, pre-purchase, home improvement and rehabilitation counseling, mortgage Default, loss mitigation, and post purchase counseling. During the last fiscal year, GHCNR provided services to 292 clients on housing related issues.

Affordable Housing Enterprises, Inc.

Griffin, GA

\$21,830 – Comprehensive Counseling

Affordable Housing Enterprises, Inc. was founded in 1993 and approved as a non-profit organization in January 1997. The organization was formed by a group of concerned, community-based citizens desiring to address the severity of housing conditions offered to the economically disadvantaged in rural communities. AHE has the knowledge and experience to administer housing programs that meet the needs of the clients they serve from a grassroots, community-tailored perspective. Last fiscal year, without a HUD grant, they assisted 154 clients. Services are offered in the following Georgia counties: Butts, Clayton, Coweta, Fayette, Henry, Lamar, Meriwether, Newton, Pike, Spaulding and Upson. Counseling services offered include pre-purchase, homebuyer education, post-purchase, rental, predatory lending and the homeownership voucher program. Successes from last fiscal year include; five clients purchasing homes; forty people finding alternative rental housing; three clients had their mortgages restructured and, two people participating in the homeownership voucher program purchased homes.

J. C. Vision and Associates, Inc.

Hinesville, GA

\$19,553 – Comprehensive Counseling

J. C. Vision and Associates, a faith-based non-profit organization, began its housing services and educational programs within church communities in 1997. On September 18, 2000, J. C. Vision and Associates was granted its non-profit status. The area serviced includes the City of Hinesville and the rural communities of Evans, Liberty, Long, McIntosh, Tattnal, Toombs and Wayne Counties. Counseling services include homebuyer education, pre-purchase, delinquency/default, post-purchase, rental and homeless. Last fiscal year, J. C. Vision and Associates counseled 81 clients. Projections for this grant year are to counsel 285 clients with 40 receiving services directly related to

predatory lending. Upon receipt of funding, JCVision and Associates intend to hire two more part-time counselors to service the more rural sections of their market area.

Cobb Housing Inc.

Marietta, GA

\$38,089 – Comprehensive Counseling

\$30,000 – Homeownership Voucher Counseling

\$40,000 – Predatory Lending Counseling

Cobb Housing Inc. is located in the metropolitan area of Atlanta and serves low- to moderate-income residents of Cobb County. The mission of Cobb Housing is to enhance the community by offering a full range of home-ownership programs and services. Cobb Housing offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, post-purchase counseling, non-delinquency post-purchase, homeownership voucher, and predatory lending counseling. In FY 2003, Cobb Housing provided counseling services to 532 clients on housing related issues. With this year's Comprehensive award and Supplemental Funding, the agency anticipates providing group and one-on-one counseling services to 980 persons, 400 in the Predatory lending workshops, 150 in the Section 8 sessions and the remainder in various other educational endeavors. At the completion of the grant period, Cobb Housing expects to have 45 counseled clients who are ready to purchase a home and 350 who are working towards becoming mortgage ready. The number of families that will avoid foreclosure or eviction will be determined as the year progresses.

Gwinnett Housing Resource Partnership, Inc. (GHRP)

Norcross, GA

\$48,313 – Comprehensive Counseling

\$30,000 – Predatory Lending Counseling

Gwinnett Housing Resource Partnership, Inc., is a nonprofit organization and a Community Housing Development Organization, (CHDO). The agency has a large, knowledgeable and experienced staff of qualified housing counselors. GHRP is the only comprehensive housing counseling organization serving Gwinnett County and its rural contiguous counties. Over half of the agency's counselors are bilingual which assists in serving an increased Hispanic population within its market area. They have a multifaceted housing counseling agenda covering everything from renting, pre-purchase, post purchase, predatory lending, mortgage default/delinquency and HECM counseling. They also partner with The United Way, offering Individual Development Accounts (IDA), which provide a systematic savings vehicle to assist first time homebuyers to become mortgage-ready purchasers. In FY 2003, 1,414 clients received counseling services, of which 59 became first-time homebuyers. With a designated bilingual counselor and education coordinator, the agency plans on spending 10 hours per client/case for those needing assistance in combating predatory lending. The fund from this grant award will go towards providing staff, materials for marketing and outreach activities.

Rome Housing Authority/Appalachian Housing Counseling Agency of Rome, Georgia

Rome, GA

\$15,000 – Comprehensive Counseling

Appalachian Housing Counseling Agency (AHCA) of Rome, Georgia, is a subsidiary non-profit organization of Rome Housing Authority of Rome, Georgia, and has provided housing counseling since 1999. AHCA has implemented comprehensive services and programs that benefit the low-income population of the City of Rome and Floyd County. The Housing Counseling Program has grown tremendously over the past five years. The supplemental services of the Section 8 Homeownership Voucher Program has been successful in reaching low income individuals and families who need safe, affordable housing while moving from being renters to becoming homeowners. In FY 2003, AHCA provided services to 304 clients on issues pertaining to housing.

Economic Opportunity for Savannah Chatham County Area, Inc.

Savannah, GA

\$28,853 – Comprehensive Counseling

Economic Opportunity for Savannah Chatham County, Inc. began housing counseling services in 1975. Housing counseling services offered by the agency include: homebuyer education, financial planning, pre purchase, post purchase, predatory lending, homeownership voucher, delinquency/default, non-delinquency/post purchase, and HECM. During FY 2003, Economic Opportunity for Savannah Chatham County Area, Inc. extended counseling services to 670 clients.

Middle Georgia Community Action Agency, Inc.

Warner, Robins, GA

\$31,162 – Comprehensive Counseling

Middle Georgia Community Action Agency, Inc., was incorporated in 1974, and has been a HUD certified counseling agency since 1979. The agency provides pre/post counseling, homebuyer education, delinquent/default, HECM, rental, homeless/displacement, predatory lending and housing rehabilitation. Their objective is to educate individuals on homeownership, shopping for a home, obtaining a mortgage, preparing for closing and settlement, life as a homeowner, fair housing practices and predatory lending. In cooperation with local lenders and realtors, seminars and workshops are conducted to address various housing issues. When funds are available, Middle Georgia Community Action Agency, Inc., operates emergency service programs to assist housing clients as needed. They provide predatory lending counseling to all elderly homeowners receiving assistance through their Rural Housing Preservation Program. In FY 2003, the Agency counseled 635 clients, of which 128 avoided foreclosure and six purchased homes.

Georgia Housing and Finance Authority

\$184,000 – Comprehensive Counseling

\$14,400 – Homeownership Voucher Program

The Georgia Housing and Finance Authority has provided affordable housing opportunities to the residents of the State of Georgia since 1976. The Georgia Housing and Finance Authority became a part of the Georgia Department of Community Affairs in 1996. Over 15,000 households in Georgia have received housing counseling since 1998 from the agency. An affiliated network of over 50 housing counseling agencies provides counseling services to the citizens of Georgia. With the funding received in this year's grant, pre-purchase, post-purchase and delinquency counseling will be provided to state residents by this network. Section 8 Homeownership Voucher counseling will also be provided to eligible voucher holders.

Hawaii

Legal Aid Society of Hawaii (LASH)

Honolulu, HI

\$42,000 - Comprehensive Counseling

LASH has 9 offices statewide on six islands. LASH provides pre-purchase, rental, HECM, default and foreclosure counseling, and counseling for individuals eligible to participate in the Section 8 Homeownership Voucher Program. The Legal Aid Society of Hawaii also offers outreach, education and assistance to individuals combating predatory lending issues. They propose to serve 490 clients in FY 2005.

Idaho

Idaho Housing & Finance Association

Boise, ID

\$171,450 - Comprehensive Counseling

The Idaho Housing and Finance Association (IHFA) was created in 1972 by legislation of the State of Idaho. Through its branch offices and 6 affiliates, the agency provides housing counseling and homebuyer education statewide. Services available are homebuyer education, pre-purchase, pre-occupancy and rent delinquency counseling, post purchase/mortgage default counseling, displacement and relocation counseling, and Home Equity Conversion Mortgage (HECM) counseling. IHFA proposes serving 2,630 clients with the grant funds.

Community Action Partnership

Lewiston, Idaho

\$64,000 - Comprehensive Counseling

The Community Action Partnership (CAP) provides social services to a two state area in Idaho and Montana. The housing services and counseling they provide includes: Homebuyer Education, Pre-purchase Homeownership, Post Purchase, Mortgage

Delinquency, Home Equity Conversion Mortgage, Loss Mitigation, Marketing and Outreach, Renter Assistance, Fair Housing Assistance, Home Improvement and Rehabilitation, Displacement, Relocation, Money Management, and Debt Management. In FY 2005, CAP expects to assist at least 325 families in need of housing counseling assistance through Homebuyer Education Workshops, Rental Workshops, Fair Housing group sessions and one-on-one counseling sessions.

Illinois

Access Living of Metropolitan Chicago

Chicago, IL

\$24,107 – Comprehensive Counseling

Established in 1979, Access Living of Metropolitan Chicago's goal is to increase the availability of adequate affordable housing through a variety of services. Access Living's programs consist of housing counseling, support groups, information and referral, policy work to address local housing issues, community organizing, leadership training, and networking with other housing oriented groups. Access Living's primary population served includes persons with disabilities who need assistance in exercising and understanding rental and homeownership options. The Agency educates consumers on how to access financial assistance programs that are available to low income individuals and families. The agency's partners include the Chicago Department of Housing and HUD in their efforts to make available housing choices for persons with disabilities.

Community & Economic Development Association

Chicago, IL

\$31,162 – Comprehensive Counseling

The Community & Economic Development Association, (CEDA), housing counseling program was incorporated on June 27, 1966 to mobilize, coordinate and utilize public and private resources available in Cook County for residents seeking housing assistance. CEDA has been a HUD approved Housing Counseling Agency since 1974. For approximately 24 years CEDA was the only HUD-approved Housing Counseling Agency serving suburban Cook County. In 1985, the agency expanded their services to residents of Chicago and other surrounding counties. CEDA's goal is to provide a basic, consistent and standardized level of quality housing services to all clients. CEDA provides housing counseling services in the following areas: pre-purchase, pre-rental, mortgage default, rental delinquency, post-occupancy, energy conservation and relocation services. CEDA works with other agencies to assist in fair housing issues. CEDA has several office locations and a bilingual staff designated to meet the market needs.

HCP of Illinois, Inc.

Chicago, IL

\$19,553 – Comprehensive Counseling

Housing Choice Partners, (HCP), is a private non-profit organization dedicated to providing access to quality affordable housing for low-income families who receive a rent subsidy or housing choice voucher. Metropolitan fair housing groups organized HCP in 1995. Since its inception, HCP has expanded its program to include work with the City of Chicago's "Plan for Transformation", an innovative review of the areas' public housing structure. HCP became a HUD approved housing counseling agency last year. The agency is based on the nationally recognized Gautreaux Assisted Housing Program. HCP provides a variety of basic services including group education and one-on-one counseling for prospective homebuyers. Over the past eight years, HCP has educated almost 5,000 voucher families in making a move from their current housing situation to a new and improved residence.

Latin United Community Housing Association

Chicago, IL

\$35,780 – Comprehensive Counseling

\$30,000 – Homeownership Voucher Counseling

Latin United Community Housing Association, (LUCHA), was founded in 1982. The organization's mission is to stabilize the Latino community and other residents of Humboldt Park, West Town, Logan Square and Hermosa of Chicago by developing affordable housing and providing housing services. LUCHA has been HUD approved since September 1999, and provides a myriad of counseling services including pre-occupancy, homebuyer education, post purchase/mortgage foreclosure prevention education, rehabilitation, displacement/ relocation and home improvement including energy efficiency tips. The Agency also provides counseling for home accessibility assistances services for the elderly and those with disabilities, as well as counseling to persons with Section 8 vouchers. LUCHA has a staff that is bilingual, therefore, they can provide counseling to a diverse array of clients. LUCHA successfully counseled 1, 279 clients in fiscal year 2003. With HOV program funding, LUCHA will work closely with the 3,129 households currently enrolled in the CHAC Family Self-Sufficiency Program. The agency has four goals it hopes to accomplish utilizing the HOV grant: (1) Identify and make available an adequate number of decent and affordable homes for voucher holders participating in the program; (2) Increase the understanding of various financing options available to voucher holders; (3) Ensure that 30 voucher holders purchase affordable homes and sustain stable ownership and; (4) Increase homeownership among Latino voucher holders.

Legal Assistance Foundation of Metropolitan Chicago

Chicago, IL

\$24,107 – Comprehensive Counseling

Legal Assistance Foundation of Metropolitan Chicago, (LAF), is the largest and most comprehensive agency in Cook County providing free legal aid to low income residents in non-criminal matters. The work the agency does is instrumental in supporting families with legal services and helping them retain homeownership. LAF's Home Ownership

Preservation Project, (HOPP), provides comprehensive legal advice, representation and counseling to low and moderate-income families at risk of losing their homes. HOPP works with families who have had an unexpected loss of income or increase in necessary expenses. The project, through counseling, community education and legal advocacy, provides homeowners with the assistance and tools necessary to prevent foreclosure and avoid the dangers posed by predatory lending practices.

Neighborhood Housing Services of Chicago

Chicago, IL

\$45,537 – Comprehensive Counseling

Neighborhood Housing Services of Chicago, (NHS), is a full service HUD certified Housing Counseling Agency. They conduct counseling for first time homebuyers, credit counseling, budget, and homeownership classes. They also conduct post purchase programs and foreclosure intervention. This agency has a three-step program in the education process. NHS provides a two-hour orientation class for potential buyers in a group setting. Upon completion, the client continues with one-on-one counseling with a homeownership consultant. Finally, they are offered the opportunity to enroll in homebuyer classes with the ultimate goal of being ready to purchase the first home. In FY 2003, NHS provided homeownership education to 1,467 individuals, 273 of these became homeowners. NHS launched a Home Maintenance Program in the fall of 2003 at its North Lawndale location. In FY 2004, NHS plans to offer four quarterly financial education workshops focusing on default counseling, refinancing and, selecting contractors. These sessions will help clients avoid predatory lending as the instructor reviews Illinois foreclosure process.

Rogers Park Community Development Corporation

Chicago, IL

\$21,830 – Comprehensive Counseling

Rogers Park Community Development was formed in 1952 and operates as a resource center and provider of counseling programs to residents in its primary service area of Cook County. In this past fiscal year, the agency offered a series of five classes at Truman College, in pre-purchase, homebuyer education, post purchase and landlord training. Other areas of counseling services include: foreclosure prevention, HECM, mortgage default and predatory lending. They served 120 clients under the HUD Grant Program, and 1750 in all counseling activities. The agency serves a diverse community and has a bilingual staff. Rogers Park Community Development partners with other community organizations to provide services to their clients.

Spanish Coalition for Housing

Chicago, IL

\$17,277 – Comprehensive Counseling

Spanish Coalition for Housing (SCH), founded in 1966 and has 30 employees who provide homebuyer education and counseling in both Spanish and English. The agency's menu of services includes budgeting, money management, credit counseling, locating a home, understanding mortgage products, and other housing related topic. SCH partners with CHAC, Inc, the Housing Choice Voucher Manager for the City of Chicago, in providing counseling services to housing choice voucher holders in the "Choose to Own" program. SHC works with various partners including Chicago Department of Housing; Fannie Mae; Mid-America Bank and others to assist clients in recognizing the practices and dangers of predatory lenders.

Community Investment Corporation of Decatur, Inc.

Decatur, IL

\$17,277 – Comprehensive Counseling

Community Investment Corporation of Decatur, Inc., (CICD), has provided housing counseling services since 1999. Under their Welcome Home Program, housing counseling is provided to residents of Decatur and Macon counties in Illinois. The agency offers homebuyer education, pre- and post- purchase, mortgage delinquency, and money/debt counseling. CICD has a very strong commitment to serving the needs of low-income and inner-city populations. They have been successful in providing group education for persons applying to purchase homes through nonprofit developers such as Habitat for Humanity and the Neighborhood Housing Development Corporation. They have established goals for the proposed housing counseling services to include conducting predatory lending counseling and a follow-up program for first-time homebuyers.

CDBG Operations Corporation

East St. Louis, IL

\$31,162 – Comprehensive Counseling

CDBG Operations Corporation has eight years of experience providing housing counseling services to the residents of the East St. Louis Enterprise Community area, and the Agency has been a designated Housing Counseling Agency since March 2002. The Agency provides comprehensive pre-purchase, rental delinquency, and default counseling. The Agency counseled 647 clients last year. For the past eight years, CDBG has directly administered the following programs for the City of East St. Louis: Community Development Block Grant, HOME Investment Partnership Program, Emergency Shelter Grant and Enterprise Community funds. They also received HUD Continuum of Care/Supportive Housing Funds.

Housing Authority of the County of Lake

Grayslake, IL

\$24,107 – Comprehensive Counseling

The Housing Authority of the County of Lake, (LCHA), is organized as a municipal corporation under the laws of the State of Illinois. It manages a conventional public

housing program of 620 units, administers the Section 8 Housing Voucher Program with budget authority to assist approximately 2,400 households, and has Section 8 new construction ACC administrative responsibility for another 586 units. LCHA was certified by the Department of Housing and Urban Development in 1992. The agency provides homebuyer education, mortgage default, pre-foreclosure, predatory lending, HECM, and tenant/landlord counseling. In the past fiscal year, they served 66 clients under HUD Grant Activities. LHCA has a diverse board with various qualifications and experiences that compliment the agency's mission in meeting its goals and implementation strategies.

South Suburban Housing Center

Homewood, IL

\$24,107 – Comprehensive Counseling

South Suburban Housing Center, (SSHC), is a private, non-profit regional Fair Housing agency serving over 50 communities in Southern Cook and Northeastern Will counties. SSHC was formed in 1975 by several chapters of the League of Women Voters for the purpose of monitoring and addressing discriminatory practices in the housing markets of the South Chicago metropolitan region and to foster stable racially and economically diverse communities. SSHC has been a HUD certified Housing Counseling Agency for the last eight years. They provide pre and post mortgage counseling, homebuyer workshops, mortgage default, fair housing and predatory lending counseling. They also provide rental counseling to assist individuals in expanding their options in the housing marketplace. Their goal is to provide housing and mortgage financing information to all low and moderate-income families. SSHC seeks to provide long-term racial diversity, compliance with fair housing laws, and the prevention of predatory lending throughout their targeted areas.

Will County Center for Community Concerns

Joliet, IL

\$15,000 – Comprehensive Counseling

The Will County Center for Community Concerns was established in 1987, as a community action agency for county residents. One of the organization's goals is to serve and provide opportunities to enable low-income households to become self-sufficient and attain stable, affordable housing. The Center became a HUD certified Housing Counseling Agency in 1994, and has provided comprehensive housing counseling, mortgage assistance, certified renters services and a First Home Buyers Program.

Springfield Housing Authority

Springfield, IL

\$17,277 – Comprehensive Counseling

The Springfield Housing Authority, (SHA), was incorporated on January 8, 1938 under enabling legislation of the Illinois Housing Authority. The SHA has almost seventy years of experience in providing housing opportunities for low-to- moderate-income families in and around the City of Springfield. The SHA works community wide in providing housing opportunities to individuals and families. To date, the SHA manages and operates over 1,003 public housing units, acts as contract administrator to 1,898 Section 8 voucher participants and has 10 Section 8 Homeownership Vouchers. In 1992, SHA was awarded a HOPE VI grant through HUD to develop 44 lease purchase homes. This project necessitated a need for housing counseling to prepare purchasers for conventional financing. In September 2002, SHA implemented the Section 8 Homeownership Voucher Program.

DuPage Homeownership Center, Inc.

Wheaton, IL

\$38,089 – Comprehensive Counseling

\$15,000 – Homeownership Voucher Counseling

DuPage Homeownership Center, (DHOC), is a nonprofit charitable agency dedicated to increasing accessibility to and preserving homeownership opportunities, with an emphasis on serving first-time buyers and low and moderate-income persons. DHOC offers free, unbiased education and counseling for homebuyers, special assistance programs for households struggling to afford a home, counseling for homeowners facing delinquency or foreclosure, and services for senior citizens struggling to stay in their homes. DHOC is the only HUD-certified pre-purchase and default counseling agency serving the DuPage area and has been doing so since 1991. Additionally, the agency is an active member of the DuPage County Continuum of Care to End Homelessness. They are also working with the local Housing Authority assisting buyers to purchase homes using their HUD Section 8 Housing Choice Vouchers. The affordability of housing for voucher clients is a major concern of DHOC, as homes in the market are very expensive. DHOC has formed a collaboration with lenders and government agencies to assist the voucher holder in moving towards homeownership. Funding under this grant will enable the agency to work on specialized financing products and expand its services.

Indiana

Anderson Housing Authority

Anderson, IN

\$28,853- Comprehensive Counseling

Anderson Housing Authority was established in 1974, and was approved as a HUD Certified housing counseling agency one year later. The housing program is conveniently located within the Anderson Public Housing Authority and utilizes staff,

equipment and supplies from the Authority. The types of housing counseling services provided include pre and post purchase counseling, HECM, pre rental and rental delinquency counseling, loss mitigation, mortgage default, homelessness and fair housing counseling. Of all 194 clients served with HUD funds, all except three received one-on-one counseling. Anderson Housing Authority's mission is to provide a full range of comprehensive services, advice and assistance to low and moderate housing consumers and to assist them in improving their housing conditions and meeting the responsibilities of homeownership and tenancy.

Housing and Neighborhood Development City of Bloomington

Bloomington, IN

\$31,162 - 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, Green, Morgan, Monroe, and Owen Counties in the state of Indiana. The types of services offered include pre and post purchase, default, homebuyer education, HECM, rental, homeless and predatory lending counseling. During the past fiscal year, this agency counseled 114 clients with HUD funding. This agency has been providing housing counseling services since 1974 and since then has developed an array of programs and local community partnerships to assist individuals and families in finding decent and affordable housing in their community. HAND established partnerships include Habitat for Humanity, Shelter, Inc., Community Kitchen, Hoosier Hills Food Bank and People's University.

Lake County Community Economic Development Department (CEDD)

Crown Point, IN

\$15,000 - Comprehensive Counseling

Lake County CEDD is an approved housing counseling agency providing comprehensive housing counseling services to low and moderately low-income residents in cities and townships in Lake County, Indiana. The agency's primary programs are the administration of CDBG funds and the HOME Investment Partnership Program. Some components of the agency's housing programs include: low interest loans; deferred loans; rental rehab loans; weatherization grants; emergency grants; urban homestead; economic development; homebuyer assistance; homeless prevention and the good neighbor program. This agency served 351 clients in the past fiscal year and offers comprehensive services including: pre and post purchase, default, HECM, homeownership voucher program, homebuyer education, predatory lending, rental counseling and homeless/displacement counseling.

Housing Authority of the City of Elkhart

Elkhart, IN

\$15,598 - Comprehensive Counseling

The City of Elkhart offers comprehensive housing counseling to low and moderately low-income citizens of the City of Elkhart. This agency's mission is to provide quality, affordable housing and to encourage self-sufficiency. The types of services provided by this agency include pre-purchase, post-purchase, first time homebuyer, default, and rental counseling. During the period of October 1, 2002 through September 30, 2003 this agency served 55 clients under All Counseling Activities. The City of Elkhart has identified strategic goals consistent with the Elkhart City Consolidated Plan. These goals include (1) providing rental counseling to maintain and increase Housing Choice Voucher clients; (2) providing default counseling to preserve homeownership; (3) providing homebuyer education as a means of increasing homeownership and; (4) providing post purchase counseling as a means of retaining homeownership.

HOPE of Evansville

Evansville, IN

\$ 31,162 - Comprehensive Counseling

HOPE of Evansville, serving the City of Evansville and nine surrounding counties in Indiana offers comprehensive housing counseling services to low and moderately low-income families. The types of counseling offered to residents include: pre and post purchase counseling, homebuyer education, default counseling, non-delinquency post purchase counseling, HECM, rental counseling, homeless/displacement counseling and predatory lending counseling. Although all counseling programs are equally important, the main focus of the HOPE comprehensive housing counseling service is the "Live the Dream, Own a Home" pre purchase workshop and homebuyers club. Since 1997, through this program and the Down Payment Assistance Program (DAP), this agency was instrumental in helping families purchase 510 homes within their community. In addition, 473 clients were able to purchase new homes without the assistance of the DAP. During the past fiscal year, this agency used HUD funds to counsel 221 clients.

Housing Authority of City of Ft. Wayne

Ft. Wayne, IN

\$33,471 - Comprehensive Counseling

\$17,937 - Homeownership Voucher Counseling

The Housing Authority of the City of Ft. Wayne offers comprehensive housing counseling to low and moderately low-income citizens of the City of Ft. Wayne. This agency is a municipal corporation with a mission to provide quality, affordable housing and to encourage self-sufficiency. The types of services provided by this agency are: pre-purchase, post-purchase, default, HECM, rental, and Homeownership Voucher counseling. During the period of October 1, 2002 through September 30, 2003, this agency served 89 clients under the HUD Grant Activities and 250 clients under All Counseling Activities. The City of Ft. Wayne has identified their strategic goals as preserving and increasing homeownership, increasing the supply of affordable rental housing, and supporting special needs housing. With this current award the Housing Authority anticipates assisting 111 clients and an additional 75 under the Homeownership

Voucher Supplemental Funding. All counseling services are internally coordinated with external resources in order to leverage the benefit to the client. The Authority anticipates helping 6 clients obtain the goal of homeownership within the fiscal year.

Consumer Credit Counseling of Northwest Indiana, Inc.

Gary, IN

\$86,000 - Comprehensive Counseling

Consumer Credit Counseling of Northwest Indiana has been providing residents of Northwest Indiana, including Gary, Hammond and East Chicago, with quality and comprehensive housing counseling as a component of the agency's overall financial management services to the community since 1994. CCCS of Northwest Indiana prides itself on the details and inclusiveness of its educational program. The scope of housing counseling services that are provided to clients include personal money management, pre-occupancy counseling, preparing for homeownership, homebuyer education, mortgage loan application, avoiding housing mistakes, post purchase-mortgage default and rental delinquency counseling, post purchase, post occupancy counseling, HECM, becoming a knowledgeable renter, first generation homeownership and predatory lending. During the past fiscal year, this agency counseled 5,216 clients of which 1,039 clients received housing counseling services with HUD funding.

Housing Authority of the City of Hammond

Hammond, IN

\$19,553 - Comprehensive Counseling

The Hammond Housing Authority has been HUD approved since 1985, and provides a wide range of comprehensive counseling services that are specifically designed to meet the needs of area individuals and families. Counseling is offered in the areas of homebuyer, pre and post occupancy, money and debt management, mortgage default, homeless and displacement counseling, predatory lending, budget and finance, and HECM. This agency also offers rental and home repair and maintenance counseling. During FY 2003 this agency served 336 clients. The goals of the Housing Authority are consistent with the Hammond Consolidated Plan and include providing decent and affordable housing.

Indianapolis Urban League

Indianapolis, IN

\$20,000 - Comprehensive Counseling

Operating within Marion County, the Indianapolis Urban League (IUL) this past fiscal year utilized HUD funds to serve 578 HUD clients and reached 793 clients implementing all available resources. Along with offering comprehensive housing counseling services which include pre and post occupancy counseling, homebuyer education, default counseling, HECM, rental, predatory lending and marketing and outreach initiatives, IUL proposes to focus activities on retaining homeownership; addressing the high default and foreclosure rates in Marion County through direct services, public education and advocacy; educating potential homeowners on the danger and prevalence of predatory lending and providing education on Indiana's new law to curb predatory lending; and

advocating continued compliance with fair housing laws and ensuring that the City of Indianapolis affirmatively furthers fair housing for all citizens. Through this agency's Teaching, Education, Advocacy and Mediation Program (TEAM), Indiana's citizens from a variety of backgrounds, including moderately low-income citizens, are able to access, attain, and retain homeownership.

Momentive Consumer Credit Counseling Services (CCCS)

Indianapolis, IN

\$56,641 - Comprehensive Counseling

\$40,000 - Predatory Lending Counseling

Momentive CCCS has been providing housing counseling services since 1996. The comprehensive counseling services provided in nine counties, include pre and post purchase counseling, homebuyer education, delinquency/default, HECM, rental, homeless, and predatory lending counseling. With its FY 2003 funding, this agency provided counseling services to 2,271 clients, of this number, 492 clients received housing counseling services under the HUD grant. The goals of this agency are to provide homebuyer education and counseling; remove barriers to homeownership; provide safe affordable housing to low and moderate income clients, minorities, senior citizens and the disabled; provide consumer education regarding housing, consumer rights, Fair Housing, and predatory lending; establish partnerships and referral resources; reduce the foreclosure rate in Indiana; reduce the incidence of predatory lending and keep people in their homes. These goals are consistent with the departmental goals and the local community. Momentive projects that it will serve a total of 2,500 clients under all counseling activities utilizing HUD funding and leveraged resources. The Supplemental Predatory Lending grant will enable them to reach an additional 300 clients needing this service. Partnerships with the Indiana Mortgage Fraud and Foreclosure Prevention Task Force, Legal Services Indiana and the Organization for a New Eastside (ONE) will be instrumental in helping families avoid predatory lenders and keep their home through participation in the agency's post purchase workshops and one-on-one counseling sessions.

Affordable Housing Corporation

Marion, IN

\$36,618 - Comprehensive Counseling

Affordable Housing Corporation provides a full range of housing services to low- and moderate-income residents of Grant County and surrounding communities in the state of Indiana. This agency, a state certified Community Housing Development Organization (CHDO), designated in 1995, offers comprehensive counseling, which includes: pre and post purchase counseling; delinquency default counseling; HECM; and post purchase non-delinquent counseling. Affordable Housing Corporation states their mission is "to provide affordable housing opportunities to residents of Grant County in need." The organization's bylaws indicate, "its purpose is to provide housing, community and economic development projects and social services that primarily benefit low and moderate- income persons." Since 1996, this agency co-developed nearly 200 scattered

site units of affordable housing in Grant County, and provided services to more than 600 residents per year through its housing counseling, down payment assistance, matched savings account, credit counseling and rehab assistance programs. Using the HUD FY 2003 funding, the agency was able to provide counseling services to 302 clients.

Hoosier Uplands Economic Development

Mitchell, IN

\$19,553 - Comprehensive Counseling

Based in Mitchell, Indiana Hoosier Uplands is a non-profit social service agency, which offers comprehensive housing, counseling services to low and moderately low income clients in four counties in southern Indiana. The types of counseling include pre and post purchase, default, homebuyer education, HECM, rental, homeless and homeownership voucher counseling. The agency was incorporated as a community action agency in 1966 and offers programs that include: weatherization, budget counseling, Head Start, Early Head Start, childcare services, Section 8 Housing assistance, housing counseling, housing rehabilitation, home health care and hospice, aging and disability services.

Housing Development Corporation of St. Joseph County

South Bend, IN

\$15,000 - Comprehensive Counseling

The Housing Development Corporation of St. Joseph County was created to provide decent, safe and affordable housing for all residents and to act as an advocate and catalyst for neighborhood revitalization. This mission is accomplished through the core competency areas of: comprehensive housing counseling, property management, homebuyer education and training, post purchase education and training, and housing project development. This agency has been delivering housing services to the South Bend and Mishawaka communities since 1986. Through the REWARDS Program (Real Efforts Wins Affordable Residential Dwellings Program), developed in 1990, this agency is able to assist low and moderately low-income residents obtain down payment and closing cost assistance and become first time homebuyers. This agency counseled 392 clients under all counseling activities, and 116 HUD clients during the past fiscal year.

Lincoln Hills Development Corporation

Tell City, IN

\$15,000 - Comprehensive Counseling

Lincoln Hills Development Corporation (LCDC) has been involved in housing assistance and advocacy for low-income persons for 39 years. This agency owns and/or manages 590 housing units; manage approximately 250 housing choice voucher certificates; serves as a community housing development organization and provides comprehensive housing counseling and home ownership services in nine Southern counties in Indiana, eight of which are considered rural. The types of counseling offered include: pre purchase,

default, HECM, rental, and homeless counseling. Through established partnerships with local, state, and federal agencies, this agency is able to offer weatherizing, rehab, Head Start, Individual Development Accounts, and family preservation and child welfare programs along with their comprehensive housing counseling programs. This agency provided housing counseling services to 94 HUD clients during the past fiscal year.

Housing Opportunities, Inc.

Valparaiso, IN

\$15,000 - Comprehensive Counseling

Housing Opportunities, a subsidiary of Opportunity Enterprises, Inc., offers residents in two counties comprehensive services that includes pre and post purchase counseling, homebuyer education, delinquency/default counseling, HECM and rental counseling. During FY 2003, the agency counseled 313 clients with 41 purchasing homes within the community. This agency is also approved by the State of Indiana as a Community Development Corporation and a Community Housing Development Corporation. In October 2000, the first project, an eight unit transitional apartments, opened for the homeless individuals in Porter County. Housing Opportunities also provides Down Payment Assistance. They have a permanent apartment program for the elderly and disabled and are in the beginning stages of a new construction residential development.

Indiana Housing Finance Agency

\$101,501 – Comprehensive Counseling

\$54,622 – Predatory Lending Counseling

The Indiana Housing Finance Agency was created by the Indiana General Assembly in 1978 and is a financially self-supporting agency. It provides homeownership, rental housing and community development programs to low and moderate-income residents in the State. The agency will partner with Indiana Legal Services, Inc. and Momentive Consumer Credit Counseling Service, Inc. to deliver housing counseling to Indiana residents. These organizations in tandem with the Indiana Housing Finance Agency will educate homeowners, offer legal representation in helping to preserve homeownership and decrease predatory lending with this year's grant funding.

Iowa

Home Opportunities Made Easy, Inc.

Des Moines, IA

\$31,568 - Comprehensive Counseling

Home Opportunities Made Easy (HOME), Inc. was founded in 1967. Its' mission is *to create opportunities for quality affordable housing, to enable low-income families to become self-sufficient.* HOME, Inc. became a HUD-certified Housing Counseling Agency in 2003 and serves Polk County. Its' core programs include: Community

Housing Services Program (CHSP), Property Program, and Homeownership Counseling and Supportive Services. They assist landlords and tenants in solving housing problems. The Homeownership Counseling and Supportive Services program provides counseling, educational and technical assistance to low-income households that lack the financial resources and skills necessary to achieve homeownership.

Iowa Citizens for Community Improvement

Des Moines, IA

\$35,000 - Comprehensive Counseling

Des Moines Citizens for Community Improvement is a grassroots community organization that works to empower low and moderate income people to help themselves. In 1992, CCI started the CCI Home Buyer Club to help community resident achieve homeownership. This program is based on the recognition that low income neighborhoods are strengthened when homeownership increases. Since then CCI has expanded the program to include one-on-one counseling and a variety of classes to meet the needs immigrants and low and moderate income clients. Currently, CCI offers one-on-one pre-purchase home buyer and default and delinquency counseling, Home Buyer Club, Fast Track home ownership education class, Credit and Home Buying Seminar, On-site Lender Program, Your Money Matters Financial Literacy Class, and a Renter's Education class. CCI also works with local lenders to design lending programs that meet the needs of low and moderate income neighborhoods and borrowers.

Family Management Credit Counselors, Inc.

Waterloo, IA

\$35,000 - Comprehensive Counseling

Family Management Credit Counselors, Inc. is a non-profit, grassroots agency that has been providing financial and housing counseling services to Northeast Iowa for the past 46 years. Their target area consists of Black Hawk, Bremer, Buchanan, Butler, Chickasaw, Grundy, and Tama Counties, with our primary area of service as Waterloo and Cedar Falls in Black Hawk County.

Their focal point is to educate and assist disabled, elderly, immigrants, minorities, and other low-to moderate income persons on home ownership and/or renting, as well as providing comprehensive budgeting and financial management services. Family Management intends to assist persons in obtaining safe and affordable housing, as well as assisting families who are experiencing delinquency or foreclosure.

Family Management counselors specialized in individual counseling such as pre-purchase homebuyer counseling, counseling to resolve or prevent mortgage delinquency or default, non-delinquency post-purchase counseling on improving mortgage terms, Home Equity Conversion, and home improvement, counseling and education on locating, securing, or maintaining residence in rental housing, counseling on shelter or services for the homeless, marketing and outreach initiatives. Family Management also offers pre-purchase homebuyer education and post-purchase education programs.

Kansas

Housing and Credit Counseling, Inc.

Topeka, KS

\$150,000 - Comprehensive Counseling

Housing and Credit Counseling, Inc. (HCCI) proposes to continue with its use of HUD Housing Counseling funds for core Comprehensive Housing Counseling in its primary northeast Kansas service area, continue Tenant-Landlord counseling statewide and add a marketing and outreach component to core area services.

HUD Counseling funds are complemented at HCCI by ongoing full-program local funding for tenant-landlord counseling in Topeka and Lawrence, full-program funding for homebuyer counseling and training in Topeka and contracts statewide, a fully certified Consumer Credit Counseling program operating from Topeka, Lawrence, Manhattan and Emporia and other targeted programming and funding for comprehensive housing counseling.

Kentucky

Housing Assistance and Development Services (HANDS), Inc., Bowling Green, KY

Bowling Green, KY

\$15,000 – Comprehensive Counseling

Housing Assistance and Development Services was established in 1993 to help fill the gap between the housing needed and the housing provided in Bowling Green-Warren County. One of the goals of HANDS is to educate individuals so they may acquire safe, decent, and affordable housing. HANDS has provided homeownership opportunity to approximately 50 low income families in the past 10 years. HANDS provides homeownership classes to individuals four times each year. Approximately 80 individuals participated during the past year. One-on-one budget, credit and homeownership counseling is available to individuals with the only cost being a credit report. The goal is to assist families in achieving the “American Dream” of owning a home. Achieving this dream increases self-confidence in all family members. HANDS became a HUD-approved housing counseling agency in March 2004. Its list of educational activities includes pre and post purchase, delinquency/default, homeless/displacement, rental counseling, predatory lending and homebuyer education. The agency anticipates serving 100 clients in both one-on-one and group sessions with this year’s grant award.

Campbellsville Housing & Redevelopment Authority, Campbellsville, KY

Campbellsville, KY

\$15,000 – 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. 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 1998, the Campbellsville Housing Authority became the managing agent for the Lebanon Housing Authority in Lebanon, Kentucky. The fiscal year 2004 Housing Counseling Work Plan will continue to focus on – Family Self Sufficiency Program counseling, public housing monthly informational meetings, Home Buyer Education and Learning Program workshops, Section 8 orientation workshops, individual counseling and available community services. The available housing counseling activities include: Pre-Purchase Homebuyer counseling, Homebuyer Education Programs, Default Counseling, Home Equity Conversion and Home Improvement, Post-Purchase Education Programs, Rental Housing Counseling and Education, Counseling on Shelter or Services for the Homeless, and Marketing and Outreach Initiatives. The Department of Housing and Urban Development's Housing Counseling Programs – Local Housing Counseling Agencies – comprehensive counseling – provides funding to support the implementation of these activities by the Campbellsville Housing & Redevelopment Authority to the Communities of Campbellsville and Lebanon, Kentucky.

REACH, Inc., Lexington, KY

Lexington, KY

\$17,277 – Comprehensive Counseling

REACH, Inc. is a consortium of organizations that was established in 1995 to help the low- to moderate-income families and individuals of Central Kentucky become first-time homebuyers. REACH provides budget, credit and housing counseling services to help clients become financially self-sufficient as well as financial assistance with down payment and closing costs. The 501(c)(3) agency started with a staff of one administering a single program to assist families and individuals with incomes at or below 80 percent of the area median income in Fayette County, Kentucky. REACH currently has a staff of six and administers several programs to assist people who want to purchase homes in an 11-county area that includes Anderson, Bourbon, Clark, Fayette, Franklin, Harrison, Jessamine, Madison, Montgomery, Scott and Woodford counties. The agency's objectives are: To offer financial and credit counseling services and homeownership education to assist clients in becoming financially self-sufficient and prepared for homeownership; to assist and coordinate the financing efforts of local lenders through credit referrals, loan participation and government projects and programs; to help lenders develop and coordinate outreach programs to work with individuals who are not yet "mortgage ready".

Tenant Services & Housing Counseling, Inc., Lexington, KY

Lexington, KY

\$15,000 – Comprehensive Counseling

Tenant Services & Housing Counseling, Inc. serves as a housing crisis center that provides comprehensive housing counseling services and assistance in resolving housing needs that affect homeowners, renters and homebuyers. The housing counseling program is designed to serve low- to moderate-income households in Lexington-Fayette County, and surrounding counties. The agency's objectives are: to provide a case management approach to serving clients in which housing and non-housing needs are addressed through related resource network; rental related issues – Alleviate landlord-tenant conflicts through mediation and increased understanding of tenant rights and responsibilities, eviction process, maintenance, lease, security deposits and fair housing; to secure legal counsel for eviction court cases as well as to reduce homelessness; to provide homeownership counseling to low- to moderate-income families, including pre-purchase, mortgage default and rental delinquency, post-purchase, loss mitigation, and Home Equity Conversion Mortgage (HECM).

Urban League of Louisville, KY

Louisville, KY

\$26,544 – Comprehensive Counseling

\$30,000 – Homeownership Voucher Counseling

The mission of the Urban League of Louisville, KY reads: “As an active partner, leader and catalyst we will assist African Americans, other minority groups and the disadvantaged attain social and economic equality and stability through direct services and advocacy.” The fundamental objective of the Louisville Urban League is to enable those who are striving toward the mainstream to achieve economic self-reliance and enjoy their rights as equal citizens under the law. Major areas of focus include workforce development and diversity, youth development and education, housing counseling and development, and neighborhood revitalization. During the 2002-03 fiscal year the agency provided one-on-one housing counseling services to 493 unduplicated families/households and individuals. Of this number nine homeowners received HECM, two obtained home equity loans, three refinanced their mortgage and of the 101 mortgagors, 97% reached their individuals housing goals. With this year's grant award, the Urban League projects serving 910 households with its comprehensive counseling efforts and 150 Section 8 voucher holders interested in moving to homeownership. The organization's activities will include pre- and post purchase, delinquency and default, HECM, rental, and homeless/displacement counseling.

Kentucky Housing Corporation

\$199,256 – Comprehensive Counseling

\$50,000 – Predatory Lending Counseling

The Kentucky Housing Corporation was created by the General Assembly of the State of Kentucky in 1972. Its purpose is to provide housing opportunities to low- and moderate-income residents of the State. It provides below market interest rate financing for home mortgages and multi-family projects, rental assistance, housing rehabilitation and homeownership education. Counseling services are delivered through a counseling

network of 112 approved counselors across the state. These counselors are employed by 58 different counseling agencies. Funding from the grant award will provide pre-purchase, post-purchase and delinquency counseling to the residents of Kentucky.

Louisiana

Jefferson Community Action Program

Jefferson, LA

\$26,000 - Comprehensive Counseling

Jefferson Community Action Program has been operating in Jefferson Parish since 1965. Jefferson Community Action Program (JEFFCAP) became a HUD approved housing counseling agency in 1974. The Housing Counseling Program provides comprehensive housing counseling services primarily in Jefferson Parish.

Jefferson Parish participated in a HUD approved Home Investment Partnership Program (HOME) and formed a Consortium with St. Charles Parish and the city of Kenner. The partnership was formed to develop a plan and vision, revitalizing their communities and addressing the housing needs of its citizens. Out of this consolidated planning process, it was determined that substandard living conditions in Jefferson Parish were found to affect many low-to-moderate income residents.

Their clients are provided housing counseling assistance in the following areas: Pre and Post Occupancy, Pre and post Rental, Pre and Post Purchase, Search Assistance, Money Management, which includes Financial Literacy Training, Fair Housing, Eviction Process, Mortgage Default, Rental Delinquency, Re Certification of Rent Subsidy, Energy Conservation, Rehabilitation, Housing Consumer Education, Displacement/ration and Follow-up, along with first time home buyers assistance, which includes setting up Individual Development accounts (IDA).

Lafayette Consolidated Government

Lafayette, LA

\$20,000 - Comprehensive Counseling

Lafayette Consolidated Government Neighborhood Counseling Services Program is a HUD approved comprehensive housing counseling agency. The mission is to provide comprehensive housing counseling and supportive services to low and moderate income persons to prevent or eliminate homelessness, slums and blight, and to assist in the attainment of homeownership through education and training. The agency provides budget and financial counseling, community-oriented activities, educational workshops and seminars. Renters counseling, default and delinquency counseling, fair housing counseling, home maintenance classes, homebuyers training, reverse mortgage counseling and information and referrals are provided by certified housing counselors and administrators. The agency provides assistance in determining various housing needs, supportive services, management of financial resources and identification of housing opportunities for low and moderate-income residents in Lafayette Parish through

individual and group counseling sessions. The Neighborhood Counseling Services program operates under Lafayette Consolidated Government's Community Development Department, Human Services Division.

St. Marin, Iberia, Lafayette Community Action Agency

Lafayette, LA

\$15,000 - Comprehensive Counseling

The St. Marin, Iberia, Lafayette Community Action Agency (SMILE as it is widely known by its acronym) serves as the primary provider of social services in a tri-parish region in southern Louisiana. Chartered as a 501 (c)(3), tax-exempt corporation in 1968, the Agency recently celebrated its 35th anniversary of helping the disadvantaged to obtain self-sufficiency.

Collaboration has been an intricate part of the Agency. Not only does the Agency collaborate, but it has also been instrumental in the development of important programs in the region. It served as one of the founding members of the Acadiana Regional Coalition on Homelessness and Housing (ARCH). For three decades, SMILE has worked diligently to develop positive, committed relationships with community groups. The Agency has a long history of working collaboratively on a local, state and national levels to identify and solve problems that present barriers to low-income, disadvantaged and at-risk families.

Maine

Maine State Housing Authority (MSHA)

Augusta, ME

\$ 100,000 - Comprehensive Counseling

Maine State Housing (MSHA) is Maine's housing finance agency, created by the legislature in 1969 to address the problems of unsafe, unsuitable, overcrowded and unaffordable housing. MSHA serves as the public housing authority for those parts of Maine that do not have a local public housing authority. MSHA also conducts statewide research on housing issues. MSHA sponsors counseling and homeownership education classes and counseling services in areas where opportunities are limited by the rural nature of the areas, sparse population density, and/or limited resources for organizations that offer these services. MSHA currently is working with ten affiliates that have significant expertise to deliver homeownership opportunities to Maine's underserved population.

Coastal Economic Development (CED)

Bath, ME

\$40,000 – Comprehensive Counseling

The Mission of CED is: "CED is a community organization with a commitment to respond to serve and advocate for the needs and interest of low-income families and

individuals in the mid-coast area by providing support and new opportunities necessary for their self-sufficiency and well being.” The agency’s housing counseling services include: home repair, weatherization, default/mortgage, rent delinquency, and displacement/homeless.

Coastal Enterprises, Inc. (CEI)

Wiscasset, ME

\$20,596 – Comprehensive Counseling

CEI is a private, non-profit, community development corporation founded in 1977 to create social, economic, and housing opportunities for the people, businesses, and communities of Maine. The agency’s goal is to increase affordable housing opportunities for people with lower incomes through development, financing, technical assistance, education, and targeted programming. Housing counseling services provided include: pre-purchase, post-purchase/occupancy, mortgage delinquency, default resolution, foreclosure prevention, reverse mortgages/HECM, rental assistance and mobility/relocation options.

Pine Tree Legal Assistance, Inc.

Portland, ME

\$34,992 – Comprehensive Counseling

Pine Tree Legal Assistance, Inc. is a private, non-profit organization incorporated in 1966. It has provided housing counseling services in Maine to low-income individuals since 1967 through offices located around the State. Pine Tree has fully staffed offices in Augusta, Bangor, Lewiston, Machias, Portland, Presque Isle and Rockland. It is a recognized resource for housing needs by individuals and organizations in Maine. Housing counseling services provided include: pre-occupancy, homebuyer education, post-purchase, mortgage default, rent delinquency, HECM, home rehabilitation, displacement/relocation, marketing and outreach initiatives.

People’s Regional Opportunity Program (PROP)

Portland, ME

\$45,000 – Comprehensive Counseling

PROP, a private not-for-profit corporation, was created in 1965. The agency’s mission is to provide local, state, and federal support service programs to the low and very low-income residents of Cumberland County. PROP’s housing program and the social services program collaborate to provide all aspects of both homeownership and rental counseling. Housing counseling services provided include: The Homebuyer Education and Learning Program (HELP), predatory lending and foreclosure prevention.

Maryland

National Foundation for Credit Counseling (NFCC)

Silver Spring, MD

\$459,605 – Comprehensive Counseling

Founded in 1951, NFCC is the nation's oldest and largest nonprofit organization dedicated to budget and credit education and housing counseling. NFCC has been a HUD-funded national housing counseling intermediary since 1997. NFCC manages a network of 50 affiliates providing housing counseling in more than 40 states. NFCC affiliates provide comprehensive counseling, including assistance in the areas of homebuyer education, individual pre-purchase, mortgage delinquency and default resolution, Home Equity Conversion Mortgage (HECM), loss mitigation, renter assistance and budgeting and credit repair.

Arundel Community Development Services, Inc.
Annapolis, MD

\$20,596 – Comprehensive Counseling

Operating since July 1993, Arundel Community Development Services, Inc. (ACDS), serves the entire State of Maryland. Housing counseling assistance is primarily delivered in Anne Arundel County. The agency administers the Homeownership Counseling Program, which helps eligible; limited-income families become knowledgeable and financially prepared for homeownership. To this end, ACDS's services include counseling on pre-purchase and post-purchase, credit issues, the sales contract, and mortgage loans. ACDS offers a post-purchase housing counseling, a review of a client's financial situation six to nine months following the purchase of a home to determine the family's ability for future mortgage payment.

Maryland Rural Development Corporation
Annapolis, MD

\$26,193 – Comprehensive Counseling

The Maryland Rural Development Corporation (MRDC) has been actively administering housing programs for over 20 years. The agency provides both pre-purchase and post-purchase counseling, default/delinquency counseling, foreclosure mediation, budget and money management skills, debt repayment and debt restructuring to residents within the five mid and upper shore counties. As part of their outreach, they have created a partnership with the University of Maryland to assist area residents with Financial Counseling. They were selected by the Maryland DHCD to provide homebuyer education to disabled clients located on the Eastern Shore of Maryland. In addition to the above housing counseling activities, MRDC is responsible for administering the Section 8 vouchers and provide rental subsidy through their Rental Allowance Program.

Community Assistance Network, Inc.
Baltimore, MD

\$34,992 – Comprehensive Housing Counseling

Incorporated in 1965, Community Assistance Network (CAN) has been actively working with the low-income population of Baltimore County to help them achieve their housing

goals. Their programs include rental eviction prevention, loss mitigation, default resolution, budget management and HECM counseling. CAN was recently selected to administer the Baltimore Regional Housing Opportunity Program to residents in the area.

Garrett County Community Action Committee

Oakland, MD

\$20,596 – Comprehensive Counseling

Located in the heart of the Appalachian Mountains, Garrett County Community Action Committee (GCCAC) has for 36 years assisted a rural region of the country primarily characterized by a chronically distressed economy compounded with severe unemployment. Since 1994, the agency's homeownership counseling program has facilitated the first time home purchase of 164 low-income families. More than 500 potential homebuyers have completed the homeownership counseling workshops and are in the home buying process. GCCAC administer a Family Self-Sufficiency program, Individual Development Accounts, and promotes a Section 8 Homeownership Program.

Home Partnership, Inc.

Belcamp, MD

\$15,000 – Comprehensive Counseling

Home Partnership, Inc. (HPI) has successfully worked to implement housing goals with both state and local units of government since its 1995 inception. HPI primarily services the Hartford County area. HPI received certification as a HUD-approved housing counseling agency in 1996. The agency has progressed to service approximately 300 clients annually. Housing counseling services provided by the agency include: pre-purchase, post-purchase, mortgage delinquency/default, post-occupancy and money management. HPI has worked extensively with low and very low income families in the adjacent Cecil County under the Rural Housing Loan Partnership Program developed by the USDA Rural Housing Service.

Washington County Community Action Council, Inc.

Hagerstown, MD

\$15,000 – Comprehensive Counseling

The Washington county Community Action Council, Inc., is a private non-profit agency committed to providing services to residents of Washington County for over 33 years. It's stated mission is "to increase the capacities of individuals and groups to deal with their own problems without the need of further assistance." This goal is achieved through a variety of services that includes counseling in such areas as home ownership, mortgage default, landlord-tenant mediation, fair housing and other housing concerns.

Housing Initiative Partnership, Inc.

Hyattsville, MD

\$23,395 – Comprehensive Counseling

Established in 1989, Housing Initiative Partnership, Inc. (HIP) has offered housing counseling for the past four years. A primary mission of HIP is to provide housing opportunities to persons at or below 80 percent of median household income. Counseling services include: default counseling, pre-closing counseling for homebuyers, processing of loans for disabled persons, and the delivery of financial assistance to the counseling agency home buying club participants.

Southern Maryland Tri-County Community Action

Hughesville, MD

\$48,320 – Comprehensive Counseling

\$10,000 – Predatory Lending Counseling

\$20,000 - Homeownership Voucher Counseling

Southern Maryland Tri-county Community Action Committee, Inc. (SMTCCAC), was organized in 1965 in response to the War on Poverty programs of the Economic Opportunity Act of 1964. Serving the three counties of Calvert, Charles, and St. Mary's, SMTCCAC is the only HUD-approved housing counseling agency in southern Maryland. It offers a variety of counseling services, including such categories as pre-purchase and post-purchase homeownership counseling, mortgage loan delinquency and default resolution, Home Equity Conversion Mortgage (HECM or "reverse" mortgage) for seniors, Loss Mitigation, renter assistance and fair housing.

Washington County Community Housing Resource Board, Inc.

Hagerstown, MD

\$15,000 – Comprehensive Counseling

Washington County Community Housing Resource Board, Inc. was established in 1976. The agency continues to improve community life by promoting homeownership and fair and equal housing opportunity in Washington County, Maryland. The agency provides housing counseling assistance to all persons residing in Washington County, a predominantly rural community. Three (3) experienced housing counselors deliver a broad range of housing counseling services for the counseling agency including: pre-purchase counseling, pre-rental counseling, mortgage default, rent delinquency, post occupancy and a series of homebuyer education workshops.

Massachusetts

Citizens' Housing and Planning Association (CHAPA)

Boston, MA

\$808,000 – Comprehensive Counseling

The Citizens' Housing and Planning Association (CHAPA) is a HUD-approved Regional Intermediary that coordinates the activities of a network of 21 affiliates in the states of Connecticut, Maine, Massachusetts, Rhode Island and Vermont. CHAPA has significant expertise and experience, compared to other intermediaries, in counseling individuals with disabilities. The services provided by CHAPA's affiliates include pre-purchase counseling, mortgage delinquency and default counseling and loss mitigation counseling, rental counseling, predatory lending education and outreach, and fair housing assistance.

Berkshire County Regional Housing Authority (BCRHA)

Pittsfield, MA

\$34,000 – Comprehensive Counseling

The BCRHA is a regional housing authority organized in 1980. The BCRHA acts as a Local Housing Authority for those 23 towns in the county that do not have a local housing authority. As the sole regional housing authority in Berkshire County, BCRHA is mandated to provide housing programming, related services, and technical assistance to all communities in the County. The comprehensive housing counseling program includes: legal and educational counseling, informal mediation/negotiation services, court mediation, educational workshops, housing search and stabilization services, Homeowner Options for Massachusetts Elders (H.O.M.E.), home seller/homebuyer dispute resolution programs, pre-occupancy, pre-purchase, pre-rental, mortgage default, rent delinquency, homelessness prevention and resolution services.

Community Service Network, Inc. (CNS)

Stoneham, MA

\$25,000 – Comprehensive Counseling

CNS is a grassroots, community based organization founded 17 years ago as a small information and referral service. Housing counseling services provided include: pre-occupancy, pre-purchase, rental assistance, fair housing, money management, budgeting for rent or mortgage payments, housing care and maintenance, predatory lending, referrals to community or homeless services, homebuyer education, post-purchase/mortgage default, home rehabilitation and relocation assistance.

Greater Boston Legal Services (GBLS)

Boston, MA

\$40,000 – Comprehensive Counseling

GBLS is the second oldest legal services program in the country and the largest in New England. It is responsible for providing free civil (non-criminal) legal services to more than 230,000 poor families and individuals in the greater Boston area. GBLS has been a HUD approved housing counseling agency since 1994. Housing counseling services provided include: rental assistance, pre-and post-occupancy, home improvement, rehabilitation, displacement/relocation, and money management.

The Housing Partnership Network (HPN)

Boston, MA

\$1,369,194 – Comprehensive Counseling

\$ 78,662 - Homeownership Voucher Counseling

\$ 70,526 – Predatory Lending Counseling

Founded in 1990, the Housing Partnership Network (HPN) coordinates a housing counseling network of 34 local affiliates in 22 states. As a HUD-approved counseling intermediary for HUD's Housing Counseling Program, the Network has successfully administered the program since 1995. HPN affiliates target traditionally underserved populations, particularly low-income, immigrant and minority households. HPN's primary goals with this award are to increase homeownership opportunity to ensure that households have the information and support to maintain their homes and build equity for the future, and to support neighborhood stabilization and revitalization by increasing responsible homeownership.

Massachusetts Alliance of Portuguese Speakers (MAPS)

Plymouth, MA

\$15,000 – Comprehensive Counseling

The Massachusetts Alliance of Portuguese Speakers (MAPS), is a private, nonprofit, community based organization that has provided a wide range of linguistically and culturally competent health and social services to Portuguese speakers since 1970. Their mission is to improve the lives of Portuguese speaking individuals and families from Massachusetts and help them become contributing, active participants in American society while maintaining strong ethnic identity and a sense of community. MAPS works with and for the Brazilian, Cape Verdean, Portuguese and other Portuguese-speaking communities to increase access and remove barriers to health, education and social services through direct services, advocacy, leadership and community development.

Plymouth Redevelopment Authority (PRA)

Plymouth, MA

\$36,400 – Comprehensive Counseling

\$5,000 - Homeownership Voucher Counseling

The primary objective of PRA is to provide comprehensive housing counseling services to low and moderate-income clients. Clients run the full spectrum from tenants to first time homebuyers to homeowners in financial difficulty. Housing counseling services provided include: tenant/landlord relations, budgeting, credit, financial management, first-time homebuyers seminars, delinquency, foreclosure avoidance and reverse mortgages/HECM.

Pro-Home Housing Counseling Agency

Taunton, MA

\$34,992 – Comprehensive Counseling

Pro-Home, Inc., founded 12 years ago, is a non-profit, affordable housing agency dedicated to assisting low to moderate income individuals and families in obtaining affordable housing. In addition, they are advocates for the production and protection of affordable housing and fair housing initiatives. Housing counseling services provided include: homebuyer education, property management and maintenance, mortgage default, rental delinquency, marketing and outreach, fair housing laws and relocation assistance.

Quincy Community Action Programs, Inc. (QCAP)

Quincy, MA

\$40,000 – Comprehensive Counseling

Established in 1965, QCAP is a private, non-profit organization service provider. The agency's mission is to help families and individuals in their communities to improve the quality of their lives by minimizing the effect of poverty, promoting self-sufficiency and advocating for social change. QCAP's comprehensive housing counseling programs have evolved to address the changing needs of residents in Weymouth, Quincy and the surrounding communities. Housing counseling services provided include: advocacy, fair housing, mortgage foreclosure, home improvement, acquisition, development, rehabilitation, and management of affordable rental housing. QCAP also provides housing counseling for homeless and near homeless families.

Springfield Partners for Community Action

Springfield, MA

\$17,798 – Comprehensive Counseling

Springfield Partners for Community Action is the federally designated Community Action Agency (CAA) for the greater Springfield area. The agency has over 40 years of experience providing services and advocacy to alleviate the conditions of poverty for area residents. Established in 1964 under the Economic Recovery Act, the agency currently operates various programs including homeownership, Weatherization, Telephone Reassurance, home furnishings, Community Food and Nutrition, Community Health Advocacy, and New Beginnings Childcare Center. The agency is a voucher site for food pantries in the city and host for SERVE, New England's food distribution program. SPCA provides homebuyer education, prepurchase counseling, mobility and relocation assistance, renter/section 8 assistance and public housing counseling.

Michigan

Mission of Peace Housing Counseling Agency

Flint, MI

\$459,605 – Comprehensive Counseling

\$96,338 – Homeownership Voucher Counseling

Formed in 1997 in Flint, Michigan as a faith- and community-based housing counseling

agency, Mission of Peace Housing Counseling Agency (MOPHCA) is a HUD-approved national intermediary and oversees a network that includes 37 faith-based affiliates in 18 states that provide pre and post-purchase counseling, including mortgage delinquency and default assistance. MOPHCA serves predominantly low- to moderate-income African-Americans. Additionally, MOPHCA and several of their affiliates complement the housing counseling services offered with effective partnerships and internal products resulting in the availability of affordable housing and quality lending products that can potentially benefit clients. For example, MOPHCA and its affiliates partner with Fannie Mae and several lending organizations, including Flagstar Bank and Chemical Bank, on loan initiatives and products for first-time homebuyers and individuals outside the traditional credit profile.

State of Michigan Dept. of Consumer and Industry Services
Michigan State Housing Development Authority (MSHDA)

Lansing, MI

\$ 91,109 - Comprehensive Counseling

\$ 21,286 - 8 Homeownership Voucher – Housing Counseling

MSHDA was created by the Michigan Legislature under the provisions of Public Act 346 of 1966, as amended and is the primary state agency responsible for providing low and moderate-income Michigan residents with affordable housing opportunities. MSHDA works closely with communities, lenders, realtors, and nonprofit organizations to effectively administer a variety of mortgage loan programs, and education and outreach for individuals with disabilities. MSHDA has numerous affiliates that provide comprehensive counseling services throughout their targeted areas. Notable, MSHDA has developed a statewide Home Ownership Counseling Network (“The Network”). The Network, in operation since November 1991 has successfully provided both group and individual counseling to support the state housing authority’s affordable housing program. MSHDA continues to be the lead agency designated to prepare the state of Michigan Consolidated Plan for the non-entitled areas of the state.

Greater Eastside Community Association

Flint, MI

\$17,798 – Comprehensive Counseling

Greater Eastside Community Association (GECA), incorporated in 1995, provides housing counseling assistance to the City of Flint and the surrounding Genesee County area. GECA’s four housing counselors provide comprehensive housing counseling including pre-occupancy, pre-purchase education, pre-rental, foreclosure prevention, mortgage default counseling, rent delinquency counseling, HECM counseling and mortgage default/ rent delinquency education.

Home Repair Services

Grand Rapids, MI

\$48,320 – Comprehensive Counseling
\$10,000 - Homeownership Voucher Counseling

Home Repair Services provides a variety of programs designed to equip low-income homeowners to be effective, successful homeowners in the Grand Rapids metropolitan area (Kent County), Mich.) Programs include critical repairs provided at very low cost, access modifications for people with disabilities, a surplus building materials store, tool library, educational classes for do-it-yourself home maintenance, housing counseling, and lead base paint poisoning education and hazard reduction. Founded 25 years ago in 1979, Home Repair Services now serves more than 2,800 lower income families per year.

Inner City Christian Federation
Grand Rapids, MI

\$89,775 - Comprehensive Counseling
\$30,000 – Homeownership Voucher Counseling
\$30,750 - Predatory Lending Counseling

Established in 1974, Inner City Christian Federation (ICCF) provides a continuum of housing opportunities including emergency shelter assistance for the homeless, affordable rental housing and a variety of home ownership services including individual and group counseling, mortgage finance and casework services. The agency provides default avoidance, foreclosure avoidance, purchase and home ownership counseling. The housing counseling staff of five Full Time Equivalents consists of two bilingual staff persons. ICCF staff, certified by the Michigan State Housing Development Authority (MSHDA), as home ownership counselors delivers a broad range of housing counseling assistance in the Grand Rapids area.

Lighthouse Community Development
Pontiac, MI

\$20,596 – Comprehensive Counseling

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

Michigan Housing Counselors, Inc.
Mt. Clemens, MI

\$27,000 – Comprehensive Counseling

Michigan Housing Counselors, Inc. (MHC) has delivered comprehensive housing counseling assistance in Macomb County for the past 43 years. The housing counseling agency has been certified as a HUD-approved housing counseling agency since 1972. The MHC Flint/Genesee County Branch Office is located approximately 60 miles north of the City of Detroit. Housing counseling agency clients are counseled in the following areas: pre-purchase, delinquency/ default, home improvement/rehabilitation, displacement/ relocation and home equity conversion mortgage (HECM). The housing counseling staff of four (4) professional full-time counselors, average over 15 years housing counseling experience.

NCCS Center for Nonprofit Housing (CNH)

Fremont, MI

\$25,000 – Comprehensive Counseling

CHN is a newly HUD approved housing counseling agency serving the Newaygo County, Michigan area. It provides an array of services to the community including Pre-purchase counseling, homebuyer education programs, mortgage delinquency counseling, post-purchase education and rental counseling. CHN is also certified by the Michigan State Housing Development Authority (MSHDA) as a Community Housing Development Organization (CHDO). During the past year, CHN served over 300 clients and assisted over 40 families and individuals with the purchase of their first homes.

Northwest Michigan Human Services Agency

Traverse City, MI

\$38,324 – Comprehensive Counseling

Northwest Michigan Human Services Agency (NMHSA) has emerged as the “One-Stop Shopping Center” for Housing Counseling Services, Financial Management Education and Individual Development accounts in northern Michigan. Located in Grand Traverse County, NMHSA, delivers housing counseling assistance to clients in ten (10) adjacent rural counties of northwest lower Michigan and provides a scope of services that includes: pre-occupancy counseling, homebuyer education programs, post-purchase/ mortgage default and rent delinquency counseling, post purchase/post occupancy counseling, home equity conversion mortgage (HECM) counseling, home improvement and rehabilitation counseling, displacement and relocation counseling and marketing/outreach initiatives. The Community Services Division, responsible for housing counseling activities, is staffed with eleven professionally trained counselors.

Oakland County, Michigan (OCM)

Pontiac, MI

\$38,324 - Comprehensive Counseling

The Housing Counseling Unit of the Community & Home Improvement Division of Oakland County Government, a HUD-approved housing counseling agency, has been in operation for more than 16 years providing housing counseling assistance primarily to clients in the city of Pontiac, Michigan. OCM provides a full range of housing counseling services directing special attention to the areas of fair housing, first time homebuyer

education and home equity conversion mortgage (HECM) counseling. The organization's Counseling Agency Director is professionally trained at basic and advanced levels on reverse mortgages/HECM and AARP Programs.

Southwest Michigan Community Action Agency

Benton Harbor, MI

\$32,955 – Comprehensive Counseling

Southwest Michigan Community Action Agency, a HUD Approved Housing Counseling Agency since November 2000, has six (6) trained housing counselors skilled in conducting pre-homeownership classes, financial management, credit management and one-on-one counseling. The counseling agency delivers housing counseling assistance to the Berrien, Cass and Van Buren tri-county area.

Minnesota

Anoka County Community Action Program, Inc.

Blaine, MN

\$56,062 - Comprehensive Counseling

The Anoka County Community Action Program, Inc. (ACCAP) is an independent nonprofit human services 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, 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. They have educated and counseled over 1,000 individuals to become successful homeowners.

Carver County Housing & Redevelopment Authority

Chaska, MN

\$103,425 - Comprehensive Counseling

The Carver County Housing & Redevelopment Authority (CCHRA) has been providing housing counseling services to Carver and Scott county residents since becoming a HUD-approved Housing Counseling Agency in 1995. The CCHRA's comprehensive housing counseling services include rental counseling and rental delinquency counseling, pre-purchase counseling and education, post-purchase counseling and education, foreclosure prevention counseling, HECM counseling and home improvement/rehabilitation counseling. The CCHRA has also provided predatory lending outreach and education services since the programs inception in 2003.

Community Action for Suburban Hennepin ("CASH")

Hopkins, MN

\$150,000 - Comprehensive Counseling

Community Action for Suburban Hennepin (“CASH”) is the state and federally designed community action agency serving the 45 communities in suburban Hennepin County. Since its inception in 1985, CASH has served to reduce the causes and effects of poverty in suburban Hennepin. An estimated 20% of Hennepin county population is impoverished, and includes a significant number of the elderly, the working poor, immigrants, refugees, and children.

Southern Minnesota Regional Legal Services, Inc.

St. Paul, MN

\$90,000 - Comprehensive Counseling

\$20,000 - Predatory Lending Counseling

Southern Minnesota Regional Legal Services, Inc. (SMRLS) is the oldest legal aid organization in Minnesota and has been providing high quality legal services for over 80 years. The Housing Counseling Program of SMRLS has been in operation and has been HUD approved for over 20 years. Last year the Program provided assistance to 1181 clients. SMRLS provides comprehensive counseling services, which include pre-occupancy and post occupancy counseling and mortgage delinquency and default counseling. The cases included 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 training to groups on landlord-tenant rights and responsibilities.

St. Paul Urban League

St. Paul, MN

\$31,750 - Comprehensive Counseling

The St. Paul Urban League has more than 37 years of experience in providing Housing Counseling Services to people in the City of Saint Paul. In addition to Housing Counseling, the Urban League has been providing housing to low-income senior citizens under the HUD Section 202 Program since 1988, and low-income homeless families who are infected with HIV/AIDS under the McKinney-Vento Supportive Housing Program since 2002. Residents receive Section 8 rental subsidy.

Mississippi

The University of Southern Mississippi

Hattiesburg, MS

\$17,277 – Comprehensive Counseling

The Institute for Disability Studies at the University of Southern Mississippi has administered “The Home of Your Own Housing Counseling Program” since 1997. This program addresses the unique challenges prospective homeowners with disabilities face when searching for housing. The agency was recently approved by HUD as a housing counseling agency. Funds from this grant will enable the agency to provide a full range of housing counseling services including: Homebuyer education, pre- and post-purchase,

delinquency, homeless and rental counseling. Predatory lending education and Section 8 homeownership training will also be provided.

Housing Education and Economic Development, Inc.

Jackson, MS

\$24,107 – Comprehensive Counseling

Housing Education and Economic Development, Inc. was established in 1990 as a community based non-profit organization. The agency's mission is to educate the public on housing and mortgage lending issues. It was approved as a HUD counseling agency in 1990 and has served over 6,500 clients since that time. Housing Education and Economic Development, Inc. will provide a full range of counseling services to its clients with this year's grant funding. Homebuyer education, post-purchase training, predatory lending education, loss mitigation assistance and reverse mortgage counseling are just some of the services that will be delivered.

Sacred Heart Southern Missions Housing Corporation

Walls, MS

\$17,277 – Comprehensive Counseling

Sacred Heart Southern Missions Housing Corporation was formed in 1994 to help low-income residents of Mississippi move towards homeownership. It serves nine counties located in northern Mississippi. The agency has made a significant impact in this area of the state by providing credit counseling, housing education, predatory lending counseling, and low income housing opportunities. Grant funds will be used to provide clients with pre-purchase, delinquency, post-purchase, reverse mortgage, homeless/displacement, rental and homeownership voucher counseling.

Mississippi Home Corporation

\$62,875 – Comprehensive Counseling

\$22,500 – Homeownership Voucher Counseling

Mississippi Home Corporation is a public-purpose corporation created by the State of Mississippi to help provide affordable housing in the state. It offers low-interest mortgages funded by Mortgage Revenue Bonds, Mortgage Credit Certificates that lower the homebuyer's federal tax liability, and down payment assistance loans. Mississippi Home Corporation provides housing counseling services to its constituents through a network of eleven affiliated agencies. Pre-purchase and post-purchase counseling will be provided by these affiliates. Section 8 Homeownership Voucher counseling will also be provided to eligible Public Housing Authority residents across the state.

Missouri

West Central Missouri Community Action Agency

Appleton City, MO

\$ 92,704 - Comprehensive Counseling

West Central Missouri Community Action Agency has been in community action and social services for over 38 years. West Central has been an Approved Housing Counseling Agency for over sixteen (16) years and is the Contract Administrator for the nine-county St. Clair County PHA and the City of Grandview with over 1130 units of the Housing Choice Voucher Program. The Agency operates a Family Self-Sufficiency Program for its Housing Choice Voucher Program participants and Supportive Service Program coordination for its elderly project-based programs. West Central is also involved in housing production, preservation, homeownership and management programs. The demand for homebuyer training and counseling services provided by the agency continue to increase.

Community Services League Agency

Independence, MO

\$ 78,060 - Comprehensive Counseling

Community Services League began as an outreach effort of a women's bible study group. One of the members was a young lady who became Former First Lady Bess Truman. Community Services League was organized to provide basic relief in the form of food, clothing, hay for horses and buckets of coal. It also helped find work for those in need. Today, Community Services League is still dedicated to promoting self-sufficiency and providing resources to those in need. The Emergency Assistance program continues the tradition of providing basic relief with food, clothing, and utility assistance. Through the years, the program has been expanded to include the Housing Counseling program to help families find affordable, safe housing, and the Work Express program to assist individuals seeking employment. Community Services League also strives to make appropriate referrals to other agencies to ensure that clients receive all the forms of assistance they need. Community Services League services individuals and families within five communities in Eastern Jackson County, Missouri. Outreach offices are located in Blue Springs, Buckner, Grain Valley, and Oak Grove, MO.

Greater Kansas City Housing Information Center

Kansas City, MO

\$63,598 - Comprehensive Counseling

\$24,383 - Predatory Lending Counseling

The Greater Kansas City Housing Information Center (HIC) will utilize the funding from the Comprehensive Housing Counseling for Low-income families/individual to provide housing counseling services to the eight counties of Ray, Clay, Platte, Jackson and Cass in Missouri, and Leavenworth, Wyandotte, Johnson in Kansas. Greater Kansas City Housing Information Center has a long history of providing fair housing initiatives in the region. The Executive Director of HIC, with program implementation and support from existing and proposed new staff hires, will manage oversight for all proposed program activities. HIC will conduct special outreach to the at risk population of the geographic area, but will include all populations including rural residents, people with disabilities, single female head of households, elderly and Spanish immigrants. One on one counseling will be provided as well as outreach education workshops designed to provide

information in all aspects of housing choices. HIC will take proactive measures to remedy non-discriminatory barriers to fair housing identified in the city's Analysis of Impediments (AI) study.

Housing Options Provided for the Elderly, Inc.

St. Louis, MO

\$29,000 - Comprehensive Counseling

Housing Options Provided for the Elderly, Inc. (HOPE) was created in 1987 to target efforts in serving older adults related to housing issues. HOPE's mission is to help older adults live with dignity and independence in the housing most appropriate to their circumstances. HOPE targets its efforts to low income and minority seniors in the St. Louis area and provides in-home counseling services whenever possible. HOPE's counseling efforts include Reserve Mortgage Counseling, Housing Counseling, Caregiver Counseling, and Home Sharing Counseling. HOPE provides information and expertise to help make seniors aware of resources available in their community.

Justine Petersen Housing and Reinvestment Corp.

St. Louis, MO

\$15,000 - Comprehensive Counseling

Justine Petersen Housing and Reinvestment Corporation (JPHRC), is named after late Justine M. Petersen, who helped hundreds of St. Louis area families purchase their own homes. Her efforts led local banks to develop loan products for homebuyers, who had been shut out of the homeownership process because of income or location preference. Ms. Petersen believed that owning a home promoted one's building of assets and contributed to individual growth and therefore, to community and neighborhood development and stabilization. JPHRC is a Missouri Not-for-Profit Corporation that assists low-to moderate-income individuals and families become homeowners. JPHRC has negotiated special mortgage loan products with area banks that make financing available to homebuyers of all income levels. JPHRC's loan counselors prepare and train individuals for home purchase through free one-on-one counseling and homebuyer education seminars. JPHRC continues to assist clients after home purchase by counseling clients who struggle with payment issues in order to protect their ownership investment. Since its incorporation in November 1996, JPHRC has provided asset-building opportunities to members of its target population and assisted nearly 2,000 in becoming homeowners.

Legal Services of Eastern Missouri, Inc.

St. Louis, MO

\$150,000 - Comprehensive Counseling

\$40,000 - Predatory Lending Counseling

Legal Services of Eastern Missouri, Inc. is a not-for-profit agency providing free civil legal services to poor people who would not otherwise have access to the justice system. Legal Services serves 21 counties in eastern Missouri. The Housing unit at Legal

Services specializes in all aspects of low-income housing law including housing counseling and predatory lending counseling, foreclosure and condemnation prevention, landlord-tenant matters, fair housing issues and public/subsidized housing tenant matters.

Montana

Montana Board of Housing

Helena, MT

\$181,502 - Comprehensive Counseling

\$5,421 - Homeownership Voucher Counseling

The Montana Board of Housing (MBOH) is a state agency serving the unique housing needs of Montana's low and moderate-income population. Its primary focus in meeting those needs is to develop, rehabilitate and manage the state's affordable housing stock.

The Montana Housing Act of 1975 created MBOH. It is self-supporting with the majority of its funds for operations and programs provided through the sale of tax-exempt bonds of the private sector. MBOH also administers federal housing programs and works in partnership with housing authorities throughout Montana to provide safe, sanitary, decent and affordable housing for individuals and families across Montana.

Since 1975, MBOH has provided tax credits for 3,029 new apartments and rental homes, and has supervised the rehabilitation of 1,117 additional units. The agency currently has 252 rental units in the pre-development or construction stages. As the state's primary affordable housing lender, MBOH has provided 32,109 Montana families with over \$1.8 billion in low-interest loans. MBOH has also helped an additional 2,600 families obtain \$182 million in financing for homes with its mortgage credit certificate program.

MBOH has a seven-member Board of Directors, made up of successful business and community leaders, and a capable and dedicated staff of 20 full-time employees.

Women's Opportunity and Resource Development, Inc. (WORD)

Missoula, MT

\$65,000 - Comprehensive Counseling

Women's Opportunity and Resource Development, Inc. (WORD) was established in 1986 to develop innovative programming that would assist low-income people in achieving long-term economic self-sufficiency. WORD provides advocacy, direct services including housing counseling, and policy analysis throughout the state of Montana, with a primary emphasis in the city of Missoula. WORD's innovative housing counseling program has combined comprehensive housing counseling with school-based family resource centers, for a collaborative approach.

Nebraska

Lincoln Action Program

Lincoln, NE

\$80,000 - Comprehensive Counseling

Lincoln Action Program (LAP) serves low-income families in Lancaster and Saunders Counties in southeast Nebraska. LAP is a community-based organization with a mission to improve the quality of life and self-sufficiency of low-income individuals and families. LAP housing counselors provide each client with housing plans catered to their unique circumstances, barriers and strengths, offering a range of potential routes involving purchasing, mortgaging and renting homes. The counselor's job is to advocate for their clients and clearly articulate their housing options while making it equally clear that the client is responsible for choosing a specific path.

Lincoln Action Program's Predatory Lending Counseling activities for 2004-2005 represent an expansion designed to meet needs in our service area, triggered in part by the devastation of homes from May's tornadoes.

Family Housing Advisory Services, Inc.

Omaha, NE

\$150,000 - Comprehensive Counseling

Family Housing Advisory Services, Inc. (FHAS) has been honoring its mission to help people secure and maintain decent, safe and affordable housing and to strengthen the community through education, counseling, dispute resolution and advocacy for over 35 years. They provide comprehensive pre- and post-purchase housing counseling to individuals and families, including homeless, renters, first-time homebuyers, mortgagors in default, and homeowners. They are the coordinator of Omaha Fights Back, an Anti-predatory Lending Committee made up of community organizations offering information and assistance to avoid predatory lending situations. With HUD Predatory Lending Grants funds, FHAS proposes to educate 150 to 175 clients about predatory lending practices as part of their comprehensive housing counseling program. This includes client seminars, neighborhood talks, and one-to-one counseling as well as HECM counseling and counseling for other Mortgagors seeking a solution to foreclosure.

Nevada

Consumer Credit Counseling Services (CCCS) of Southern Nevada

Las Vegas, NV

\$149,949 - Comprehensive Counseling

\$ 39,973 - Predatory Lending Counseling

CCCS of Southern Nevada was established in 1974 and provides comprehensive counseling to the residents of the State of Nevada. They provide pre and post purchase, default and delinquency counseling, reverse mortgage (HECM), and individual financial counseling. Educational classes are also available that relate to the counseling activities. CCCS of Southern Nevada provides all services in English and Spanish and has five

locations statewide. Their toll free number allows those outside the Las Vegas valley to access assistance, as does their website, which provides on-line counseling, financial tips and newsletters. They expect to serve 2,657 Comprehensive counseling and 630 Predatory Lending clients in FY 2005.

Washoe County Dept of Senior Services-Senior Law Project

Reno, NV

\$38,000 - Comprehensive Counseling

The Washoe County Department of Senior Services-Senior Law Project has been in operation since 1990, and has been a HUD approved counseling agency since 1998. The agency provides legal service and counseling services to the senior citizens of Washoe County and its surrounding communities. In FY2005, they propose to serve 190 clients with the grant funds. Their primary housing counseling services include HECM, default/foreclosure counseling, rental and pre-purchase counseling, subsidized housing, private rental, seniors with disabilities, and limited real estate related legal work.

New Hampshire

Concord Area Land Trust

Concord, NH

\$44,988 – Comprehensive Counseling

The Concord Area Trust for Community Housing is a nonprofit housing organization operating out of New Hampshire's capital city. Formed in 1989 in response to a shortage of safe affordable housing, CATCH has since become a regional innovator and model of excellence in nonprofit housing. CATCH's Home Buyer Education Center was formed in 2000 in response to the growing demand for quality home ownership opportunities among low and moderate-income families and individuals in the region. Since that time, more than 70 households have attained the American Dream of Home Ownership. Providing classroom education, access to professionals in the field, and one on one counseling with trained housing and credit counselors, the Home Buyer Education Center is a valuable asset to the community. The Home Buyer Education Center at CATCH is a valuable resource of information, guidance and financial stability, and for current homeowners who are in need of counseling services to help them maintain safe, affordable and adequate housing for themselves and their families.

Laconia Area Community Land Trust (LACL T)

Laconia, NH

\$17,798 – Comprehensive Counseling

LACL T is a non-profit affordable housing provider. LACL T has taken a very pro-active approach to empowering their clients to buy their own homes. They offer financial literacy workshops, homebuyer seminars, and down payment and closing cost assistance to those most in need of additional help to make the hurdle.

The Way Home
Manchester, NH

\$34,992 – Comprehensive Counseling

The Way Home, known as a homeless prevention service agency, has helped families and individuals with their housing related needs since opening in 1988. Its' mission is to assist lower income families and individuals obtain and keep decent, safe and sanitary rental housing, focusing their efforts in the Greater Manchester area, through: providing direct housing related services, establishing a supportive, long-term relationship with low-income clients, and acting as an advocate for low income housing problems/issues. Housing counseling services provided include: pre-occupancy, rent delinquency, post-occupancy, and displacement services.

New Jersey

New Jersey Housing & Mortgage Finance Agency

Trenton, NJ

\$ 18,000 - Comprehensive Counseling

\$ 21,287 - Homeownership Voucher Counseling

The New Jersey Housing and Mortgage Finance Agency (HFMA) provides housing opportunities for low and moderate-income residents throughout the State of New Jersey. Their programs are designed to help educate and make available homeownership opportunities to those who want to improve their housing conditions and are interested in knowing the requirements of available mortgage programs. The Agency provides its counseling services by contracting with ten HUD-approved counseling agencies that are qualified to better serve the State's diverse population. HFMA continues to partner with several Public Housing Authorities to provide Section 8 homeownership counseling services.

Affordable Homes of Millville Ecumenical, Inc. (AHOME)

Millville, NJ

\$17,798 – Comprehensive Counseling

Affordable Homes of Millville Ecumenical, Inc. (AHOME) has been providing housing counseling for seven years and became a HUD Approved Housing Counseling Agency in November 2000. AHOME provides services to the City of Millville (Cumberland County), although the program is open to anyone. The AHOME counseling program has a very strong focus on preparing families for the future, financially. Housing counseling and finance education are provided by AHOME in two ways: by providing personalized and comprehensive education one-on-one with each client, and by providing large group seminars on housing, finance, and asset building. Clients are given extensive training on all issues related to rental and for-sale housing. AHOME's housing counseling/personal finance education program teaches clients how to make good decisions regarding ownership verses rental and discriminatory practices in housing. AHOME's primary housing counselor is fluent in both Spanish and English. Housing counseling training and marketing information is available in both Spanish and English. AHOME is a faith-based

organization. AHOME does not charge clients fees and provides the following housing counseling services: pre-occupancy, homebuyer education, post-purchase (mortgage default/rental delinquency), post- purchase/occupancy (maintenance/money management), home equity conversion (reverse mortgage), home improvement/rehabilitation, displacement/relocation and marketing/outreach.

Burlington County Community Action Program (BCCAP)

Burlington, NJ

\$17,798 – Comprehensive Counseling

The Burlington County Community Action Program (BCCAP) was established in 1965 to address the needs of the low-income population in Burlington County. The mission of the agency is to combat the causes and reduce the effects of poverty in Burlington County. Since its inception, BCCAP has served the low-income population through a wide range of programs designed to help low-income families reach self-sufficiency. In fiscal year 2002, the agency had a budget of about \$17 million and assisted more than 19,000 clients. BCCAP provides housing counseling and homeownership education to low and moderate-income individuals in Burlington County. Their services include: pre-purchase and pre-rental counseling, mortgage default and rent delinquency counseling, fair housing counseling and coordinating activities, money management and home equity conversion mortgage program (HECM).

Consumer Credit & Budget Counseling, Inc.

Marmora, NJ

\$17,798 – Comprehensive Counseling

Consumer Credit & Budget Counseling, Inc. provides housing counseling and education to the three southernmost counties in New Jersey. These include Atlantic, Cape May and Cumberland counties. Homeownership counseling and homebuyer education programs are provided to clients as a group and in one-on-one counseling sessions. Topics covered include: purchasing a home, shopping for a home and negotiating the purchase, money management, income and affordability, mortgage processing, down payment and closing costs, and home maintenance and meeting financial obligations. Post-purchase counseling includes: money management, maintenance/home improvement, and mortgage default.

Faith Fellowship Community Development Corporation

Sayersville, NJ

\$23,395 – Comprehensive Counseling

Faith Fellowship Community Development Corporation (FFCDC) recognizes the importance of developing and implementing a comprehensive plan that embraces homebuyer education, financial literacy, and counseling as a means to achieve homeownership and personal wealth for residents in our low-to-moderate income communities. It's a well-known fact that homeownership provides individuals with a sense of security, independence, and empowerment in the community. FFCDC is

committed to providing programs and services that promote the holistic development of the individual's potential within its communities.

Garden State Consumer Credit Counseling, Inc.

Freehold, NJ

\$15,000– Comprehensive Counseling

Garden State Consumer Credit Counseling, Inc. is a newly approved housing counseling agency providing housing counseling to residents in the Rutherford and Freehold, NJ area. The agency's housing services include default and pre-purchase counseling. Garden State seminars include "Preparing to Buy a Home, Controlling Your Expenses, Take Control of Your Financial Life" and "ABC's of Credit." Housing counselors provide advice on applying for government assisted housing, avoiding becoming a victim of predatory lending practices, home equity conversion mortgage (HECM), and loss mitigation. They also provide community based information and counseling locations where individuals can learn about available resources and programs.

Housing Authority of the City of Paterson

Paterson, NJ

\$17,798 – Comprehensive Counseling

The Housing Authority of the City of Paterson has been a HUD Approved Housing Counseling agency since June 2000. The Authority maintains units of public housing and Section 8 housing choice vouchers. The PHA's goal is to enable families who would not normally be able to afford their own home to become homeowners using the HUD Section 8 Homeownership Program. The Section 8 Homeownership Program of the Paterson Housing Authority (PHA) permits eligible participants in the Section 8 Housing Choice Voucher Program, including participants with a portable voucher, the option of purchasing a home with their Section 8 assistance rather than renting. Realizing the importance of its Homeownership Counseling Program, the Authority established close collaboration and partnership with community-based organizations. Together with the New Jersey Community Development Corporation (NJCDC), an application has been submitted to the New Jersey Department of Community Affairs for the establishment of an Individual Development Account Program. The Housing Authority maintains an active website (patersonhousingauthority.com) and a bi-monthly newsletter.

Housing Coalition of Central New Jersey

New Brunswick, New Jersey

\$98,840 – Comprehensive Counseling

The Housing Coalition of Central New Jersey was established in 1981, has been HUD certified since 1991, is FNMA-approved, and is approved for the New Jersey Housing and Mortgage Finance Agency (NJHMFA) programs. The area it serves is Middlesex, Essex, Monmouth, Mercer, Hudson, Hunterdon, Morris, Ocean, Passaic, Sussex, and Warren Counties. They also serve Franklin Township in Somerset County. The Housing coalition offers specific services to assist those who are traditionally underserved in the

housing market, i.e., lower income households, member of racial and ethnic minorities, persons with disabilities, female-headed households, and the elderly. The services are delineated in three program areas: comprehensive counseling (fair housing and tenancy), permanent housing stabilization (housing location assistance, home-sharing, and reverse mortgage counseling), and Housing Access Project (pre/post-purchase, default/delinquency, and budget/credit counseling). All of the programs include information and referral components on housing options and assistance including rental assistance, emergency financial services, shelters, Mt. Laurel housing, affordable (CRA) mortgages, rooming houses and apartments. Coalition staff also provides community education to various groups and agencies throughout the service region.

Housing Partnership for Morris County

Dover, New Jersey

\$31,659 – Comprehensive Counseling

The Housing Partnership for Morris County was incorporated in the State of new Jersey in March 1992, and has been HUD certified since November 2000. The organization provides a unique resource for Morris County low-income home seekers, non-profit organizations, and municipalities who are striving to meet their affordable housing needs. As the only centralized resource for affordable housing information and guidance in Morris County, the agency's programs provide free materials and guidance to low-income home seekers looking for affordable rental or for-sale housing. The programs and free seminars include: Countywide and small home buying seminars and expos held in Dover, "Jump Start to Home Ownership" seminars, "Step by Step to Home Ownership" seminars, Down Payment assistance, Rental Readiness, Rental/Mobility counseling, Project S.E.E.D., Student Education for Economic Development, the Affordable Senior Housing Guide. First time homebuyer seminars are also conducted in Spanish.

Isles, Inc.

Trenton, NJ

\$23,395 – Comprehensive Counseling

Isles' Inc. founded in 1981, has created and implemented innovative and effective community development programs in the Trenton area for 22 years. Isles, Inc. has provided pre-purchase housing counseling to Trenton's low/ moderate-income families through individual counseling and homebuyer education classes. Housing counseling assistance is delivered through an array of programs including direct housing counseling assistance, financial literacy, affordable housing development, environmental and health initiatives. Isle's Financial Self- Reliance programs, include the Housing Counseling component managed by an exceptional staff of qualified, experienced professionals, with over 20 years combined housing counseling experience.

Jersey Counseling & Housing Development, Inc. (JCHD)

Camden, NJ

\$31,660 – Comprehensive Counseling

Jersey Counseling & Housing Development, Inc. (JCHD) has been a HUD-certified housing counseling agency since 1970. As a nonprofit comprehensive housing counseling service provider in Southern New Jersey, JCHD has a proven record of meeting the housing counseling needs of low and moderate-income residents of the City of Camden, Camden County, Burlington and Gloucester counties, Gloucester Township, and other neighboring communities. JCHD has extended its services to residents of Mercer, Ocean, Atlantic, Cape May, Cumberland and Salem counties. JCHD's programs include: homeownership, homebuyer outreach, mortgage delinquency and default, consumer education, rental counseling, energy conservation, home equity conservation counseling, and loss mitigation counseling. The counseling services and job referral services are offered and provided to all persons participating in the agency's affordable housing programs. The agency also serves seniors, persons with disabilities and the homeless.

Monmouth Board of Chosen Freeholders

Freehold, NJ

\$30,743 – Comprehensive Housing Counseling

\$4,611 – Homeownership Voucher Counseling

On July 5, 1977 the Monmouth County (New Jersey) Board of Chosen Freeholders, in accordance with New Jersey Chapter 93, designated itself as the Monmouth County Public Housing Agency (MCPHA). The Freeholds designated certain housing related responsibilities and programs to Monmouth County Division of Social Services (MCDSS). Monmouth County Division of Social Services is the only County Welfare Agency in New Jersey that is also designated as a Public Housing Agency. The Monmouth County Division of Social Services (MCDSS), also known as the Monmouth County Board of Chosen Freeholders, has been a progressive County Welfare Agency for over 30 years. MCDSS has been a HUD-Certified Housing Counseling Agency since 1979. The services provided are: counseling for pre-purchase/pre-rental, including tenant's rights, mortgage default, post-occupancy, rental delinquency, HECM, energy conservation, displacement and fair housing. MCDSS administers the following housing related programs: housing counseling, emergency home repair and barrier-free services (Title 3 & CDBG), emergency assistance (public assistance eligible), temporary rental assistance (public assistance eligible) and emergency family shelter program (food stamp eligible). In the PHA programs MCDSS administers 2,200 slots including: Section 8 vouchers, Housing Opportunities for People with AIDS (HOPWA), Shelter Plus Care (AIDS), HOME Tenant-Based Program (Mentally III, Seniors), Mainstream (Disabled), Welfare to Work Housing Voucher Program, Family Self-Sufficiency and Homeownership Mortgage Subsidy Program.

New Jersey Citizen Action (NJCA)

Hackensack, NJ

\$44,988 – Comprehensive Counseling

\$29,687 – Predatory Lending Counseling

\$30,000 – Homeownership Voucher Counseling

The New Jersey Citizen Action, also known as Citizen Action Loan Counseling Service, was created in November 1993. Citizen Action operates 17 counseling offices throughout the state. All offices are located in urban centers and are within close proximity to public transportation. Sixteen offices are accessible to the handicapped and arrangements can be made to counsel clients in alternative sites if accessibility is a problem. Home counseling to bedridden or disabled clients and interpreters for Spanish and other languages are also available. Citizen Action works very closely with many state, county, and local agencies. NJCA provides comprehensive loan counseling services to assist low and moderate-income families in New Jersey to obtain mortgages and home improvement loans. Its programs include: counseling, consumer education, community meetings, individual counseling, and loan referrals.

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

TOMS River, NJ

\$15,000 – Comprehensive Counseling

O.C.E.A.N. Inc. is a nonprofit social service agency that has been providing support to residents of Ocean County for over 10 years. Its services are provided with particular emphasis on housing assistance and homeownership. The agency provides an extensive array of services including prepurchase counseling, homebuyer education classes, delinquent and defaulted mortgage assistance, rental assistance and senior housing. The counseling staff will provide information regarding local, state, and federal housing programs to assist renters, first time homebuyers and existing homeowners. This information includes but is not limited to, credit, debt and money management, the closing process and post-purchase responsibilities.

Somerset County Coalition on Affordable Housing (SCCOAH)

Somerville, NJ

\$55,000 – Comprehensive Counseling

Somerset County Coalition On Affordable Housing (SCCOAH) was founded in 1987, as a collaboration of housing advocates, social service providers, bankers, realtors, developers and other housing professionals. In February 1995, SCCOAH became a HUD-Certified Housing Counseling Agency. SCCOAH serves the entire County of Somerset. It also serves clients in other parts of New Jersey as the need for affordable housing increases. SCCOAH's Housing Resource Center is the only centralized source of affordable housing information in Somerset County, taking referrals from state and county agencies, local municipalities and organizations, as well as other counseling agencies. SCCOAH offers a wide range of services: The Housing Resource Center, first-time homebuyers seminars, "Step by Step" counseling program, "First Home Club," reverse mortgage counseling, default mortgage counseling, post-purchase counseling, "Fair Share" rental/purchase counseling, "Rental Realities" program, and "Credit When Credit is Due" program. In addition to the services above, SCCOAH provides an active referral service for special needs housing, a Senior Housing Directory and a Rental and Home Purchase Directory. The housing "Hot Line" and the SCCOAH web site allow clients to learn about the agency's programs.

St. James Community Development Corporation

Newark, NJ

\$26,193 – Comprehensive Counseling

St. James Community Development Corporation (St. James CDC) was founded in 1992 to serve as a major vehicle for rebuilding the neighborhoods along the lower Broadway Corridor of Newark's North Ward. St. James CDC was certified as a HUD Housing Counseling Agency in November 2000. St. James CDC provides housing counseling services to all residents in the greater Essex County, NJ area including, but not limited to, Newark (all five wards), East Orange, Orange, Irvington, Bellville, and Bloomfield. The current programs of St. James CDC are: Affordable Housing Development, Employment Initiative and Community Organizing and the Housing Resource Center, which includes Housing Counseling. The Housing Counseling Program consists of two major components: individual counseling and group education. Efforts focus on identifying potential first-time homebuyers, preparing them for the purchase process and assisting them as necessary to achieve their individual goals. In addition, the program educates tenants and homeowners in the areas of landlord/tenant relations and the avoidance of delinquency, default and foreclosure.

New Mexico

HOME-New Mexico, Inc.

Albuquerque, NM

\$16,050 - Comprehensive Counseling

\$4,700 - Homeownership Voucher Counseling

HOME-New Mexico, Inc. is a non-profit agency that envisions communities where people with disabilities have equal access to safe, affordable and accessible housing, as well as fair and low-cost financing. The Mission of HOME-New Mexico is to help facilitate housing choices for New Mexicans with disabilities to ensure their community, accessibility and affordability preferences are met. Through public awareness, partnering, collaboration, coordination, and mentoring, New Mexicans with disabilities shall receive the appropriate individual supports necessary to realize their housing goals. Their overall goal is to increase homeownership opportunities for people with disabilities in New Mexico.

New York

Albany County Rural Housing Alliance, Inc. (ACRHA)

Voorheesville, NY

\$44,988 – Comprehensive Counseling

Albany County Rural Housing Alliance, Inc. (ACRHA) has a mission to develop, rehabilitate, and restore buildings and residences in rural and suburban Albany County, in an effort to increase the quality and quantity of available housing, especially to citizens of

low and moderate income status, and to provide technical assistance and educational programs to citizens, organizations and local governments concerning housing programs and opportunities.

Asian Americans for Equality (AAFE)

New York, NY

\$17,798 – Comprehensive Counseling

Asian Americans for Equality (AAFE) have been in existence since 1974. Their goal has been to provide housing counseling services to New York City neighborhoods with high concentrations of Asian Americans. The agencies programs specifically target Asian immigrants, seniors, and the disabled, while also serving other underserved populations in those areas. AAFE provides the following services: pre-purchase, predatory lending prevention, post-purchase, landlord counseling, mortgage delinquency and default resolution, HECM and a first time homebuyer course. Services are available in the English or Asian languages.

Belmont Shelter Corp

Buffalo, NY

\$40,000 – Comprehensive Counseling

\$30,000 - Homeownership Voucher Counseling

Belmont Shelter Corp has provided affordable housing opportunities in Western New York since 1978, expanding the availability of decent, safe affordable housing for renters and homeowners. Certification as a HUD approved agency in 1999, they are developing expertise in counseling Section 8 Homeownership Voucher recipients.

Better Neighborhoods, Inc. (BNI)

Schenectady, NY

\$26,193 – Comprehensive Counseling

Better Neighborhoods, Inc. (BNI) has been a HUD-certified housing counseling agency since 1977, and is the only HUD-certified agency in Schenectady County. The housing counseling services provided include: pre-purchase, mortgage default, rental assistance, HECM and technical assistance.

Bishop Sheen Ecumenical Housing Foundation (BSEHF)

Rochester, NY

\$31,660 – Comprehensive Counseling

Bishop Sheen Ecumenical Housing Foundation (BSEHF) was founded in 1968. Its target area includes the following counties: Allegany, Cayuga, Chemung, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne, and Yates. BSEHF provides the following comprehensive counseling services: home ownership opportunities; pre-purchase; post-purchase; default/loss mitigation; credit; financial management and budget; property maintenance; renter assistance and HECM mortgage counseling for senior citizens. Home repair services are also provided to decrease substandard housing. In

addition, Bishop Sheen Housing actively assists seniors needing low-income housing and assisted living arrangements.

Center City Neighborhood Development Corporation

Niagara Falls, NY

\$25,000 – Comprehensive Counseling

Center City Neighborhood Development Corporation has been in existence for twenty-five years and has been a HUD certified Housing Counseling agency since 1997. They provide housing services to low-income families in the center city area of Niagara Falls, NY and administer rehabilitation grants to bring homes up to code. In addition, they have developed three different home ownership grant and loan programs to assist low and very low-income buyers in the purchase of their homes. Center City Neighborhood Development Corporation provides housing counseling services to approximately 300 clients, which does not include the clients currently receiving Loss Mitigation and Foreclosure Counseling.

Chautauqua Opportunities, Inc. (COI)

Dunkirk, NY

\$31,660 – Comprehensive Counseling

Chautauqua Opportunities, Inc. (COI) is a Community Action Agency and Community Development Corporation that serves Chautauqua County, a rural county in the southwest corner of NY State. The agency has been able to develop a broad range of capabilities in affordable housing, development, management, rehabilitation and counseling. Staff members have expertise and knowledge in areas as diverse as accessing funding, predevelopment, construction, rehabilitation, weatherization, housing management, mortgage and credit counseling, homeless prevention and specialized services for seniors and the disabled. Chautauqua Opportunities Inc. serves approximately 35,000 people each year under 62 separate programs.

Community Action Program of Madison County

Morrisville, NY

\$20,596 – Comprehensive Counseling

Community Action has been providing first-time homebuyers counseling since 1992. Their homebuyers program consists of the following: pre-purchase, support for potential home buyers with barriers, assistance in home purchase process, counseling in home and mortgage affordability concept, special mortgage/closing cost considerations for first-time homebuyers and post-purchase counseling.

Community Unified Today, Inc. (CUT)

Geneva, NY

\$15,000 – Comprehensive Counseling

Community Unified Today, Inc. is a community based not-for-profit providing social, educational and economic opportunities for low income families and persons of color in

rural Ontario and Wayne Counties. Since 1974, CUT has met the evolving social service needs of the community through a variety of programs including homeownership, rental assistance, housing counseling and financial assistance for the developmentally disabled.

Cortland Housing Assistance Council, Inc. (CHAC)

Cortland, NY

\$15,560 – Comprehensive Counseling

Cortland Housing Assistance Council, Inc. (CHAC) has addressed the housing needs of residents of Cortland County since 1973. CHAC offers the following housing counseling services: pre and post-purchase, money management, mortgage default, rent delinquency, displacement, relocation, energy conservation, home improvement, availability of housing rehab, availability of HUD homes in the area and HECM counseling.

Friends of the North Country

Keeseville, NY

\$20,596 – Comprehensive Counseling

Friends of the North Country was formed in 1981 to address the housing and community development needs of the rural North Country region of New York State. “Friends” provides comprehensive housing counseling to North Country residents, meeting their significant and diverse needs in the areas of pre-purchase and post-purchase counseling, delinquency and predatory lending counseling.

Housing Council of the Monroe County Area

Rochester, NY

\$23,395 – Comprehensive Counseling

The Housing Council of Monroe County was founded in 1971 to advocate for the development of housing opportunities for low and moderate-income persons in the Monroe County, New York area. Since its founding, the Housing Council has expanded its services to provide Comprehensive Housing Counseling focusing on expanding homeownership and improving access to affordable housing. Their services include: pre-purchase counseling, HECM counseling, foreclosure prevention counseling, assistance to tenants and landlords, homelessness prevention, case management services to the homeless, fair housing education and outreach, financial literacy education, predator lending awareness and assistance to victims of predatory lending.

Keuka Housing Council, Inc (KHC)

Penn Yan, NY

\$20,596 – Comprehensive Counseling

Keuka Housing Council (KHC) has been assisting residents of Yates County to live in suitable, safe housing since 1976. KHC provides a wide range of counseling services to homebuyers, homeowners and modest income rents. Counseling services include loss mitigation, budgeting, subordination of loans, HECM counseling, making home repairs

and working with persons looking for affordable rentals. KHC welcomes all residents to apply for and benefit from the services provided.

Long Island Housing Services, Inc.

Bohemia, NY

\$41,656 – Comprehensive Counseling

Long Island Housing Services, Inc. (LIHS) has 35 years of experience promoting affordability, fair housing, tenancy rights, equal opportunity and fostering racial and economic integration through fair housing counseling, education and enforcement. Currently, Long Island Housing is the only agency on Long Island to provide a Comprehensive Housing Counseling Program that serves both Nassau and Suffolk Counties. The following services are being provided: renters' assistance; mortgage delinquency, foreclosure prevention, fair housing, predatory lending prevention, first time homebuyers, and HECM counseling.

Margert Community Corporation

Far Rockaway, NY

\$44,988 – Comprehensive Counseling

Margert Community Corporation is a nonprofit community based housing agency formed in 1980 to operate exclusively for charitable purposes. Their primary mission is to assist low to moderate-income tenants and homeowner, the elderly and disabled to maintain and upgrade existing housing and create new housing through existing programs. Margert Community Corporation offers the following services to their clients: first time homebuyer education, homeowner financial counseling, pre and post purchase mortgage counseling, mortgage delinquency, default and foreclosure prevention, predatory lending education, tenant advocacy, rent delinquencies and eviction prevention, HECM and Fannie Mae HomeKeeper counseling for seniors.

Metro Interfaith Service, Inc.

Binghamton, NY

\$20,000 – Comprehensive Counseling

Metro Interfaith is a private, ecumenical not for profit corporation organized in 1968 to serve the housing needs of low/moderate income families and elderly residents of Broome County, In 1972 Interfaith was approved by HUD as a Comprehensive Housing Counseling Agency. Their agency provides clients with the following services: pre-rental, mortgage default, rental delinquency, pre-purchase, budget/money management and HECM counseling for the senior population.

Neighbors Helping Neighbors, Inc. (NHN)

Brooklyn, NY

\$48,320 – Comprehensive Counseling

Neighbors Helping Neighbors (NHN) has successfully served tenants, homebuyers and owners of small properties and small businesses with a focus on the Latino community

since 1990. NHN provides a full-service housing counseling program that includes: homebuyer education and counseling, mortgage delinquency, home improvement counseling, and rental housing counseling.

Northfield Community Local Development Corp.

Staten Island, NY

\$17,798 – Comprehensive Counseling

Northfield Community Local Development Corporation was founded in 1978 by the merchants, property owners and residents of Port Richmond, Staten Island, for the purpose of community improvement and advocacy. The agency offers the following housing counseling services: pre-occupancy counseling, homebuyer education, post-purchase/mortgage default and rent delinquency counseling, post-purchase/post-occupancy counseling, home improvement and rehabilitation counseling and displacement and relocation counseling.

Oswego Housing Development Council, Inc.

Parish, NY

\$17,798 – Comprehensive Counseling

The Oswego Housing Development Council, Inc. (OHDC) was incorporated in 1979 for the purpose of providing a broad range of housing resources for persons of low and moderate income in Oswego County. OHDC is a private non-profit organization governed by a community based board to provide a range of housing choices to the low income, homeless or those in need of housing. OHDC provides counseling services to include: homeownership, home repair, tenancy, reverse mortgages, fair housing, ADA, financial literacy and mortgage default.

Putnam County Housing Corp. (PCHC)

Carmel, NY

\$40,000 – Comprehensive Counseling

The Putnam County Housing Corp. (PCHC) was approved as a HUD Housing Counseling Agency in 1993. PCHC provides comprehensive housing counseling services to Putnam County and the surrounding areas. PCHC's programs are designed to meet the needs of all individuals requesting services, including the disabled, regardless of the complexity of the services involved. PCHC offers the following counseling activities: pre-purchase/pre-rental; homebuyer education, post purchase/mortgage default and rent delinquency; post purchase/post occupancy, HECM; home improvement and rehab; displacement and relocation.

Rockland Housing Action Coalition (RHAC)

Chestnut Ridge, NY

\$40,000 – Comprehensive Counseling

The Rockland Housing Action Coalition, Inc. (RHAC) has been developing affordable housing for Rockland County residents since 1987. RHAC has partnered with local

lending institutions, small businesses, elected representatives, and nonprofit agencies to develop a small business loan program to provide the credit and budget counseling that low-income residents need to become successful entrepreneurs. They have a comprehensive housing counseling program for first-time homebuyers and they also provide assistance to residents of the Rockland County, NY area. Their main areas of homebuyer education are: credit, budget, homeownership, and foreclosure prevention.

Rural Ulster Preservation Co., Inc. (RUPCO)

Kingston, NY

\$36,425 – Comprehensive Counseling

\$19,130 – Homeownership Voucher Counseling

Rural Ulster Preservation Co., Inc. (RUPCO) was organized in 1981 for the purpose of creating housing opportunities for low and moderate-income households in Ulster County. RUPCO has established an array of housing services, programs and projects dedicated to meeting the identified housing needs on a countywide basis. These activities include tenant based rental assistance, emergency housing assistance, and single-family rehabilitation. Services include: housing counseling for emergency, pre and post-purchase, homeownership. Housing Choice Voucher, delinquency/default, rental assistance, single family rehabilitation counseling and HECM counseling for the senior population.

National Urban League (NUL)

New York, NY

\$1,369,194 – Comprehensive Counseling

A housing counseling provider for over 30 years, the National Urban League (NUL) coordinates a network of 28 local affiliates that provide housing counseling in 24 states. NUL affiliates provide comprehensive counseling, including pre- and post-purchase counseling. Additionally, NUL affiliates tailor their services to address the unique needs of the communities they serve. For example, NUL affiliates provide education and outreach on predatory lending and fair housing issues, directing clients to mortgage products with flexible underwriting criteria, and encouraging the “unbanked” to use financial services 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. For example, NUL staff has collaborated with Fannie Mae to develop a flexible mortgage instrument to fit those of lower incomes and minorities. Each of the affiliates is able to participate in the flexible mortgage program with various national lenders selected by the national office.

Strycker’s Bay Neighborhood Council

New York, NY

\$15,000 – Comprehensive Counseling

Strycker’s Bay Neighborhood Council (SBNC) is a community center and certified HUD Housing Counseling Agency that provides New York City’s working poor and fixed

income families with capacity building programs that foster economic stability and personal growth. SBNC consists of three main programs, including a Tenant Advocacy and Housing Counseling Program, the Learning Action Center for Academic Success and Achievement and an Information, Referral and Advocacy service. SBNC and its dedicated staff provide services to over 1200 families and individuals each year.

Tri-County Housing Council

Big Flats, NY

\$20,596 – Comprehensive Counseling

Tri-County Housing Council was incorporated in New York State in 1974 and provides housing services to low and moderate-income persons in Chemung, Schuyler and Steuben counties. Tri County offers an eight-hour first time homebuyer education class that covers all of the basics of buying a home. They have expanded their counseling services to include: pre-purchase/post-purchase counseling, foreclosure prevention, financial fitness and credit counseling. They have expanded their program to assist over 1200 families in the region.

Westchester Residential Opportunities, Inc. (WRO)

White Plains, NY

\$34,992 - Comprehensive Counseling

Westchester Residential Opportunities, Inc. (WRO) has been a HUD-certified Comprehensive Counseling Agency since 1984. WRO provides housing counseling services and promotes fair housing and affordable housing in Westchester County, New York to individual low and moderate-income clients, enhanced through partnerships with faith based, grassroots and community groups, and in working collaboratively with local governments. Homeownership is stressed, with attention to increasing housing mobility for new immigrants, minorities and members of other protected classes. Specialized, intensive services are available for the elderly and mentally ill persons. WRO provides the following counseling services: pre-occupancy for first time homebuyers and renters, homebuyer education for first time homebuyers, mortgage default and rent delinquency, post-purchase, HECM, home improvement and rehab, and displacement and relocation.

Western Catskills Community Revitalization Company

Stamford, NY

\$18,000 – Comprehensive Counseling

Western Catskills Community Revitalization Council was incorporated as a Not for Profit Rural Preservation Company in 1981 serving the 18 rural townships within Delaware, Greene and Schoharie Counties in upstate New York. Western Catskills' primary mission is to work with local, state, federal and civic bodies in aiding, assisting and fostering the planning and development of affordable housing. Services provided include First Time

Homebuyer Education Workshops, housing rehabilitation and home ownership programs. In addition, they provide technical assistance and educational programs to citizens, organization and local governments concerning housing programs and opportunities.

North Carolina

Affordable Housing Coalition of Asheville and Buncombe County

Asheville, NC

\$28,853 – Comprehensive Counseling

The Affordable Housing Coalition is a non-profit agency that serves Asheville and Buncombe Counties. It was founded in 1991 to coordinate the efforts of housing providers and to increase access to decent, safe and affordable housing for low-income families. The coalition consists of twelve member agencies including Habitat for Humanity, Coalition for the Homelessness and Community Relations Council. The coalition has received HUD funding in the last several years. In fiscal year 2002-03, the agency's Home Base Housing Counseling program provided one-on-one counseling to 200 low-wealth families. Ninety-three percent (93%) of the families enrolled reached their goal of developing a housing plan with 64% attaining affordable housing. Through the Rental Education Program the agency distributed over 11,000 rental information guides and provided direct service to 378 renters. The Coalition's services and advocacy efforts directly link more than half of the 14 guiding principles under the City of Asheville's 2000-2005 Consolidated Plan. The agency also serves as a voice and means for the housing developers and service providers to advocate for housing issues.

Consumer Credit Counseling Services of Western North Carolina, Inc.

Asheville, NC

\$53,865 - Comprehensive Counseling

\$15,000 – Predatory Lending Counseling

Consumer Credit Counseling Service of Western North Carolina (CCCS) is a non-profit United Way agency dedicated to helping people manage their money and credit better. Since 1974, CCCS has been providing free professional, money management, housing counseling, debt repayment and education programs to people residing within its 18 county service area. The agency operates 11 satellite locations that provided financial and housing counseling services to over 15,000 in the past four years. The CCCS method of housing counseling is primarily one-on-one, in person counseling and provides a toll-free phone number for clients outside Buncombe County. The agency has established an interactive website. In FY 2002-03, the agency received \$24,481 in HUD funds providing service to 215 clients. The agency has instituted a variety of ways to assist its clients in money management. Three award-winning programs are: Mission Home Help, an employer assisted housing program in collaboration with Mission Hospital and the Affordable Housing Coalition; Savings Plus, a program with Western Carolina Community Action in Henderson and Transylvania Counties which focuses on savings methods for low-income families and; Able, an IDA program sponsored in collaboration with the Catholic Social Services Office of Economic Opportunity and the Hinton Rural

Family Center. By offering these programs in addition to a variety of other counseling services, last year the agency conducted 315 counseling sessions helping 473 people with housing related needs and over 2800 people participated in the agency's financial wellness education workshops. With the funding provided during this fiscal year, the agency projects serving almost 3,000 clients in one-on-one sessions and group workshops. The emphasis will continue to be on strengthening the financial wellness of the individual and families seeking to improve their current housing situation and or obtain financial self-sufficiency.

Northwestern Regional Housing Authority

Boone, NC

\$24,107 – Comprehensive Counseling

\$14,000 – Homeownership Voucher Counseling

The Northwestern Regional Housing Authority (NRHA) is a multi-functional Housing Authority providing a wide range of housing and social service needs in the seven counties of Alleghany, Ashe, Avery, Mitchell, Watauga, Wilkes and Yancey located in the Appalachian Mountain Range. Some of NRHA's direct activities include operating a model Family Self Sufficiency (FSS) Program with 225 residents, and property management for seven affordable apartment complexes with 205 units and a 18 single family home subdivision. The agency has received funding from HUD for the past three years and under the FY 2002-03 grant provided services to 683 individuals and families. With this current grant award, NRHA expects to serve 713 clients in the area of homebuyer education, pre-rental, tenants rights and responsibilities, pre-purchase and post-purchase counseling, predatory lending, mortgage default and HECM. NRHA's Section 8 Homeownership Program was approved by the agency Board of Trustees in February 2002. Since that date, nine participants have achieved homeownership, with eight additional applicants in various stages of preparation for homeownership. With the award of supplemental funding for this grant year, the agency expects to assist 32 clients seeking to become homeowners.

Northeastern Community Development Corporation

Camden, NC

\$30,000 – Comprehensive Counseling

Northeastern Community Development Corporation (NCDC) was initially formed in 1978 as operations and retail training center for artisans. Its founding name was the Watermark, changing to Northeastern Education and Development Foundation (NEED) in 1979 and finally, NCDC in 1995. Between 1995 and 2001, the agency opened a child care center, completed the rehab of its warehouse building which also serves as a employment training facility, partnered with a local developer to build Lakeside Apartments and provided housing rehabilitation to low-income residents in Elizabeth City and Camden County. The agency's first HUD Homeownership Counseling grant was received in 2000. Over the past three years the agency has completed construction of a new Child Development Center, implemented a youth summer camp and after-school program, formed a Hispanic Outreach Program and Advisory Council to marketing and provide assistance to the growing Hispanic population and collaborated with local

churches and management companies and developers to offer home buyer education workshops and one-on-one counseling to potential new home owners. These activities are in conjunction with the housing counseling services the agency provides in support of its mission to enhance the overall quality of life for residents within its service area. During the FY 2002-2003, the agency used HUD counseling funds to provide pre-purchase counseling, homebuyers education, delinquency and default counseling and HECM services to 197 clients. With this current years' funding the agency anticipates reaching 235 clients through individual counseling, fair housing workshops and homebuyer education group forums.

Sandhills Community Action Program

Carthage, NC

\$45,537 – Comprehensive Counseling

\$30,000 – Homeownership Voucher Counseling

Sandhills Community Action Program, Inc. (SCAP) was established almost 40 years ago as a private, non-profit corporation to provide community and individual services as part of the national war on poverty initiative. The agency's mission is to empower low-wealth people in attaining skills, knowledge, motivation and opportunities they need in order to access decent, and affordable housing. SCAP has five office centers and three transitional living facilities located in the four southwestern counties of Anson, Montgomery, Moore and Richmond, in NC. With last year's HUD grant the agency was able to assist 484 clients with HECM, pre- and post-purchase counseling and relocation or displacement services. By combining this funding award with other resources, SCAP expects to reach over 2,000 low-to moderate-income clients with the goal of providing decent, safe and affordable housing. Counseling services will include pre-occupancy, homebuyer education, post-purchase/mortgage default and rent delinquency, post-occupancy, HECM, displacement and relocation. SCAP proposes to serve 35 clients with the receipt of the Homeownership Voucher Program funding. All assistance will be provided in the one-on-one counseling format.

Durham Regional Community Development Group

Durham, NC

\$15,000 – Comprehensive Counseling

The Durham Regional Community Development Group (DRCDG) is a nonprofit agency providing comprehensive counseling services to residents living in the City of Durham and Durham County. The agency's menu of services includes pre- and post-purchase, rental, default/delinquency, HECM and disaster recovery counseling as well as homebuyer education. The area has experienced an increase in homelessness (due to the lack of safe, decent and affordable housing) and a growing Spanish speaking population. These needs have required more diversity in the services offered and an increase in persons losing their homes, which has required an increase in default and foreclosure prevention. DRCDG anticipates expanding the one-on-one counseling sessions and increasing its workshop offerings to reach more people needing these specific types of counseling services. The combination of HUD funding and funds from other resources,

the agency reached over 1,600 clients during FY 2002-03. With increased funding from this year's allocation, DRCDG expects to provide services to an estimate 1,700 with approximately 10 being mortgage ready by the end of the grant year.

Elizabeth City State University (ECSU)

Elizabeth City, NC

\$38,089 – Comprehensive Counseling

\$5,850 – Predatory Lending Counseling

ECSU has received HUD funds for the past five years. They service the Northeast corner of the State providing counseling programs residents in six counties. Services include seminars and workshops on becoming a homeowner, tenants rights, avoiding foreclosure and eviction and home improvement and rehabilitation. In FY 2002-03, ECSU utilized its HUD grant to provide services to 171 clients, of which 74% received one-on-one counseling. ECSU partners with several local CDCs and social service organizations to extend its services to a market that is primarily composed of low-wealth, minority and or elderly persons. With this current grant award for Comprehensive Counseling, the agency expects to expand its marketing and outreach efforts, increase the number of clients benefiting from its comprehensive counseling program to 225, and expand the number of workshops and seminars offered to the general public. According to recent, objective data, residents within the ECSU market area have seen a substantial increase in foreclosures and evictions, many due to predatory lending activities. The Supplemental Funding received by the agency this year will enable them to increase their counseling in this area. The agency expects to provide counseling services to approximately 33 clients with this funding. Approximately 22 of these clients are expected to have their mortgage modified, refinanced or otherwise be assisted in avoiding foreclosure.

Cumberland Community Action Program, Inc.

Fayetteville, NC

\$24,107 – Comprehensive Counseling

Cumberland Community Action Program, Inc. (CCAP) is a comprehensive housing counseling agency that operates nine offices located throughout twenty-four counties in eastern and southeastern North Carolina. The area of service contains 25% of the state's population, the highest poverty rate and more than 33% of the state's sub-standard housing units. Additionally, the area has experienced an increased influx of immigrants, primarily Spanish-speaking families, the loss of manufacturing jobs and the lack of adequate replacement jobs, an aging population with over 24% considered elderly and a high number of disabled residents at over 25%. The agency seeks to address a myriad of housing needs presented by this diverse population. Workshops, seminars and one-on-one counseling sessions address issues such as substandard housing and housing rehabilitation, preparing for homeownership and tenant rights. The agency's goal is to prepare clients to become qualified homebuyers financially, as well as prepare them for intricacies of homeownership. The agency serves a potentially high default clientele base and those with delinquency problems who typically are not assisted by other organizations. Additionally, CCAP provides HECM counseling and informs clients of

predatory lending practices and fair housing issues. A large percentage of those attending their homeowner training classes ultimately become homeowners themselves. Through the use of prior HUD funding, combined with its own resources, CCAP assisted 3,380 clients in last year's program and plans to reach almost 4,200 with this year's grant allocation.

Highland Family Resource Center

Gastonia, NC

\$17,277 – Comprehensive Counseling

Established in 1995, the Highland Family Resource Center (HFRC) became a HUD-approved housing counseling agency in 2002. The agency has expanded to three sites since its inception and services residents of Gaston, Lincoln and Cleveland Counties in North Carolina, and a portion of the contiguous counties in neighboring South Carolina. HFRC was designated a HUD-certified CHDO in 2001. This grant will enable the agency to continue and strengthen the housing assistance programs it provides as a CHDO. The agency's mission is to provide and develop decent, safe, affordable housing for the community it serves. The mission statement focuses on strengthening the family from children and youth to the elderly, from housing to education to improving the quality of life. With the funding provided under this grant, HFRC proposes to serve 668 clients in its Comprehensive Housing Counseling Program. Activities to be offered include, but are not limited to, homebuyer education workshops, one-on-one counseling in the areas of budgeting, money management, debt/credit usage, recordkeeping skills and home ownership maintenance. As the local CHDO, the agency will continue to expand its services by building new homes for residents within its target market and offer supplemental services such as GED classes, drop-in child care, job development training, a computer lab and summer youth programs.

Greensboro Housing Coalition

Greensboro, NC

\$17,277 – Comprehensive Counseling

Greensboro Housing Coalition (GHC) is a private nonprofit organization, with the mission of advocating decent affordable housing for low-and moderate-income individuals with special needs. GHC manages the home buying program and the Housing Hotline for the City of Greensboro. It is GHC's mission to help individuals and families improve their housing conditions and achieve the goal of homeownership. GHC services are available free of charge to area residents. Under last year's program, GHC assisted over 500 clients in group education and individual counseling sessions. With this year's grant award, the agency expects to counsel over 600 clients in activities including: pre-occupancy (rental and homeownership), predatory lending, home rehabilitation and repair, mortgage default prevention, homebuyers' education.

Western Piedmont Council of Governments

Hickory, NC

\$19,553 – Comprehensive Counseling

The Western Piedmont Council of Governments (WPCOG) is comprised of 28 local government members (cities, towns and counties) in the counties of Alexander, Burke, Caldwell, and Catawba. The agency serves the local governments as a source of technical assistance and professional services and as a forum for elected officials and local government staff to address issues on a regional basis. WPCOG has partnered with the Unifour Consortium, several local lending institutions, the U. S. Department of Agriculture - Rural Development and Habitat for Humanity to create and promote homeownership to low wealth families. The partners offer the IDA service, waiver of Private Mortgage Insurance and a down payment assistance program. The local housing authority and the Department of Social Services work with the agency in the promotion of all its counseling programs to Section 8 tenants. WPCOG proposes to expand on these and other initiatives with this grant funding. The agency projects it will serve 164 clients in the areas of pre- and post-purchase counseling, homebuyer education, and delinquency/default sessions. This projection represents a 22% increase over the 128 clients served by the agency during the 2002-2003 fiscal year.

Housing Authority of the City of High Point

High Point, NC

\$17,277 – Comprehensive Counseling

The Housing Authority of the City of High Point (HAHP) was chartered in 1940, and received its housing counseling designation in 1999. The Authority provides housing for low-income residents in 1,353 units under the Section 8 Housing Program, and 1,214 units in 11 Public Housing communities. For approximately 30 years, HCHP has been instrumental in providing home ownership opportunities to community residents. In FY 2003, the agency received the “High Performer” HUD designation for its accomplishments in the modernization and overall management of funds, quality of work and following procurement requirements categories. HCHP has also provided management assistance to five other housing authorities, assisted approximately 280 residents in becoming homeowners, counseled over 300 clients, and operated the HOPE VI Revitalization Program and a successful FSS Program. With a HUD grant as part of its \$69,000 counseling budget, HCHP provided a variety of housing counseling services including pre- and post-purchase counseling, HECM and homebuyer education courses, homeless and displacement services and default and delinquency prevention instruction to over 300 clients. With the awarding of this grant, the agency projects to offer housing counseling services to 729 clients in the aforementioned categories.

Prosperity Unlimited aka Cabarrus County Community Development Corporation

Kannapolis, NC

\$17,277 – Comprehensive Counseling

Prosperity Unlimited, Inc. (formerly Cabarrus County Community Development Corporation) is a nonprofit organization whose mission is building communities through partnerships that empower people to confront barriers in housing, jobs, culture, education

and economic development for low wealth citizens within Cabarrus County and surrounding communities. Through this grant Prosperity Unlimited, Inc. will offer housing counseling services to residents living in the rural west-central North Carolina counties of Cabarrus, Rowan and Stanly. The activities to be undertaken include: providing direct housing assistance through the administration of a down-payment and closing costs fund; conducting economic literacy classes; offering delinquency/default and pre-purchase one-on-one counseling sessions and; operation of the Homelessness Prevention Program. The agency also provides homebuyer education workshops and translation services for Spanish-speaking families enrolled in the housing counseling program.

Monroe-Union County Community Development Corporation

Monroe, NC

\$38,089 – Comprehensive Counseling

Monroe-Union County Community Development Corporation (MUCCDC) is a nonprofit organization providing affordable single family housing to low- to moderate-income families in Union County located in southwest North Carolina. Union County is experiencing rapid growth because of new job opportunities; however, an increased population is competing for the scarce affordable, though often substandard, housing. The agency's mission is to assist low and moderate-wealth families in bettering the quality of their life by obtaining affordable housing, developing small businesses and local economic development through education and training. MUCCDC is the manager of 65 low- and moderate-income units and with the cooperation of public and private partners, are also rehabilitating occupied properties, targeting first those occupied by the elderly. During the FY 2002-03, the agency provided counseling services to 295 clients through one-on-one session and Homebuyer Education Workshops. With this grant, MUCCDC anticipates serving 150 clients with an increased level of comprehensive housing counseling services and continue its program of providing low-and moderate-wealth families with access to affordable housing.

Twin Rivers Opportunities, Inc.

New Bern, NC

\$24,107 – Comprehensive Counseling

\$24,386 – Homeownership Voucher Counseling

Twin Rivers Opportunities, Inc. (TRO) is a non-profit housing organization formed to serve the residents of Craven, Jones and Pamlico counties. For more than 30 years the agency has administered the HUD Section 8 Rental Assistance and U. S. Department of Energy programs, serving approximately 900 clients over the course of time. The agency has not been the recipient of prior HUD funding. During the FY 2002-03, TRO provided housing assistance to 1,137 clients, 740 of which required rental assistance. With funding from North Carolina Housing Finance Agency and other partners, the agency provided homebuyer education classes, rental/displacement services, pre-and post-purchase counseling sessions and delinquency/default instruction. With the current funding resource, TRO will provide HECM counseling in addition to those services listed

above to 292 clients. With the award of HUD funding during this fiscal year, the agency projects reaching 292 clients with its Comprehensive Counseling activities and 204 clients with its Homeownership Voucher Counseling efforts. Group and one-on-one sessions will cover a variety of topics including money and credit management, working with a real estate agent, financing a home and home inspections.

Choanoke Area Development Association of North Carolina, Inc.

Rich Square, NC

\$15,000 – Comprehensive Counseling

Choanoke Area Development Association of North Carolina, Inc. (CADA) describes itself as a HUD-certified Counseling agency, four-county community action agency, a Comprehensive Housing Development Organization (CHDO) and public housing agency that has provided comprehensive services for 42-years to residents living in Bertie, Halifax, Hertford and Northampton counties. All programs and services target low wealth families and have a goal of assisting families in moving towards economic and financial self-sufficiency. CADA's continuing mission is to foster family and community development in order to impact family and community wealth. Throughout its history, CADA has actively sought resources to impact the housing needs of its service area and has developed programs to address comprehensive housing issues such as water/waste infrastructure needs, down payment and closing cost assistance, landlord education, fair housing and the availability of affordable housing. During fiscal year 2002-2003, the agency provided counseling assistance to 44 clients in the areas of pre- and post-purchase, homebuyer education, delinquency/default, home equity conversion mortgage and homeless/displacement. With this current funding resource, the agency will again offer the services listed above in serving a projected client base of 350 residents.

Johnson-Lee-Harnett Community Action, Inc.

Smithfield, NC

\$15,000 – Comprehensive Counseling

Johnston-Lee-Harnett Community Action, Inc. (JLHCA) is a private, non-profit organization whose mission is to provide comprehensive housing counseling services in Johnston, Lee, and Harnett counties. The organization provides pre-purchase counseling, default and delinquent mortgage counseling, HECM counseling, and credit counseling. JLHCA is also the administrator of the Family Service Program, which assists individuals in rental housing resolve problems that would otherwise result in eviction or the disconnection of utilities. In addition to HUD funding, the agency also uses Community Service Block Grant Funds to provide pre and post rental counseling to eligible clients. During FY 2002-2003, 215 clients were counseled using funding received from HUD. Ten families received pre-purchase counseling, and 245 received mortgage default and or delinquent counseling. With the current funding allocation, JLHCA expects to provide one-on-one counseling to 145 people and 10 families, and HECM and credit counseling workshops to at least 50 people.

Wilmington Housing Finance and Development

Wilmington, NC

\$19,553 – Comprehensive Counseling

Wilmington Housing Finance and Development, Inc. (WHFD) is a nonprofit housing organization that provides housing counseling services to residents of Wilmington, New Hanover, Pender and Brunswick counties. The agency was created in 1987 with the mission of providing affordable housing and addressing issues facing low-to-moderate income families. A HUD-approved housing counseling agency since 2001, WHFD provided the following services to 451 clients during the 2002-03 fiscal year: homebuyer education, fair housing, pre- and post-purchase counseling, HECM counseling, rental assistance and homeless/displacement services. With this current funding round, the agency seeks to aid 440 clients with the above services in addition to delinquency, non-delinquency and home improvement counseling.

Consumer Credit Counseling of Forsyth County, Inc.

Winston-Salem, NC

\$56,641 – Comprehensive Counseling

\$10,000 – Homeownership Voucher Counseling

\$25,000 – Predatory Lending Counseling

Consumer Credit Counseling Service of Forsyth County, Inc. is a comprehensive, Housing Counseling Agency, and has been HUD approved for over twenty-one years. During this time period, the agency has been a recipient and sub-recipient of numerous HUD Housing Counseling grant awards. With the FY 2002-03 grant, CCCS expanded their One-Stop Housing Counseling Center and were able to provide housing counseling and homebuyer education services to over 1,000 clients. Of that number, 135 families were able to purchase homes. Located in Winston-Salem, North Carolina, CCCS of Forsyth County's primary objective is "rebuilding credit" for families and individuals in need of housing. Services offered also include: homebuyer education seminars, post-purchase assistance, default and delinquency resolution and home equity conversion mortgage (HECM). CCCS of Forsyth County is a full service agency meeting the critical need of those in need of housing assistance, both homeownership and rental. The agency coordinates with local non-profit agencies, city and county governments, lenders, realtors, and other housing service providers to offer a variety of services in meeting the needs of its client base, thereby boosting homeownership rate, reducing default and foreclosure rates and increasing the provision of decent, safe and affordable housing in their service area. With this year's comprehensive and supplemental monetary award the agency projects serving 2,520 clients, of which 500 will received predatory lending counseling and 100 will be enrolled in the homeownership voucher counseling activities.

North Dakota

North Dakota Housing Finance Agency

Bismarck, ND

\$88,502 - Comprehensive Counseling

The North Dakota Housing Finance Agency (NDHFA) is a public financial institution dedicated to making housing affordable for North Dakota's residents. By providing financing, management, information, and other appropriate assistance, NDHFA facilitates affordable mortgage financing and assures the continued availability of low-income rental housing.

No state general funds are used in NDHFA programs, and the agency adheres to private sector business management practices. The industrial commission of North Dakota, consisting of the governor, Attorney General and Agriculture Commissioner, oversees the agency with advice from a six-member citizen advisory board.

Through the popular "first-time homebuyer programs," the agency has acquired more than 25,000 single family loans, the majority of which NDHFA began servicing in house in 1991 to make the payment service easily accessible to borrowers.

NDHFA is also very involved in providing affordable rental options for North Dakota's low-income citizens. More than 4,000 families live in privately owned properties for which the NDHFA administers HUD rental subsidies and provides regulatory oversight.

The agency also administers the Low Income Housing Tax Credit Program. The federal program, created in 1986, encourages the development of affordable residential rental housing units.

As part of the NDHFA's objective of meeting the state's affordable housing needs, the Helping Housing Across North Dakota Program (Helping HAND) was developed to assist local communities in leveraging other funds for locally determined housing needs.

Southeastern North Dakota Community Action Agency

Fargo, ND

\$14,000 - Comprehensive Counseling

Southeastern North Dakota Community Action Agency (SENDCAA) has been certified as a HUD Housing Counseling agency since 1987. SENDCAA provides services in Cass, Ransom, Richland, Sargent, Steel, and Traill counties in North Dakota. SENDCAA is committed to providing a range of services and activities designed to alleviate poverty and give low income people the opportunity to improve their standard of living and achieve self-sufficiency. The areas of counseling SENDCAA will focus on include: Pre-Purchase counseling, Homebuyer Education, Delinquency/Default Counseling for homeowners and renters, Post Purchase Counseling, HECM Counseling, Rental Counseling and Homeless/Displacement Counseling.

Ohio

Better Housing League of Greater Cincinnati Cincinnati, OH

\$35,000 – Comprehensive Counseling

\$40,000 – Predatory Lending Counseling

The Better Housing League of Greater Cincinnati (BHL) has been a regional leader to establish housing counseling standards and primarily serves the Greater Cincinnati urban area, including the surrounding Hamilton, Butler, Warren and Clermont counties. BHL received initial certification as a HUD-approved housing counseling agency in 1996 and has evolved to be most active in the Greater Cincinnati urban area. BHL counselors are American Homeowner Education and Counseling Training Institute (AHECTI) certified and capable of delivering a full range of pre and post purchase counseling. BHL is actively involved in providing Home Equity Conversion Mortgage counseling for the senior population.

Community Action Commission of Belmont County
St. Clairsville, OH

\$15,000 – Comprehensive Counseling

The Community Action Commission of Belmont County (CAC) has provided first-time homebuyer education training since 1996. The agency received certification as a HUD-approved housing counseling agency in January 1997. Their professional and well-trained housing counselors offer first-time homebuyer classes covering the following topics: home selection, financing, pre/post-closing costs, budgeting, credit, job stability, home maintenance and insurance. CAC also provides HECM counseling to senior citizens as a component of the “Elderly Choice Workshop.” CAC has sponsored Home Counseling Training and provided counseling in home ownership, budgeting, credit repair, mortgage foreclosure prevention, loss mitigation, reverse mortgage and fair housing practices. Housing counseling assistance is delivered to citizens of Belmont County, OH, and adjacent Marshall County including Wheeling, West Virginia.

Fair Housing Contact Service
Akron, OH

\$23,395 – Comprehensive Counseling

Fair Housing Contract Services (FHCS) was certified as a HUD-approved counseling agency in 1985 and primarily services the Akron, Ohio area. The counseling agency responds to inquiries involving rental issues, counseling to tenants and homeowners on property management and financial management. Housing counseling assistance is delivered in the following program areas: housing discrimination investigation, tenant/landlord counseling, first-time homebuyers counseling, predatory sub-prime lending and housing research and technical assistance to local communities. Additionally, FHCS provides housing counseling to land-contract home purchasers, clients facing mortgage foreclosure, and senior citizens interested in the Home Equity Conversion Mortgage Program (HECM).

Fair Housing Resources Center, Inc.
Painsville, OH

\$44,988 – Comprehensive Counseling

Fair Housing Resources Center, Inc. is a community-based advocacy organization that serves the entire Lake County, Ohio area. Housing assistance provided by the agency has resulted in increased client homeownership and/ or rental opportunities. Housing counseling services include pre-occupancy counseling, pre-rental counseling, rent delinquency counseling and post-occupancy counseling. Housing counseling provided by their Executive Director and counseling staff deliver a broad range of housing counseling assistance to the community.

Family Service Agency-Family Financial Education

Youngstown, OH

\$31,660 – Comprehensive Counseling

The Family Service Agency serves the geographic area covering the Youngstown-Warren Metropolitan Statistical Area. The following types of counseling are currently being offered: pre-purchase, delinquency and default counseling, Homebuyer Education, non-delinquency post purchase and rental counseling. In addition to the above, the Family Service Agency offers various workshops throughout the year.

Lutheran Housing Corporation

East Cleveland, OH

\$48,320 – Comprehensive Counseling

\$10,193 - Predatory Lending Counseling

Lutheran Housing Corporation (LHC) has delivered comprehensive housing counseling assistance serving Cuyahoga County for the past 30 years. Housing counseling services delivered by the housing counseling agency include pre-purchase, post-purchase, mortgage delinquency and default resolution, home equity conversion mortgage (HECM), loss mitigation, outreach initiatives, and renters assistance. LHC's housing counseling staff deliver a broad range of housing counseling assistance to the East Cleveland area.

Mid-Ohio Regional Planning Commission

Columbus, OH

\$25,000 – Comprehensive Counseling

Mid-Ohio Regional Planning Commission (MORPC) provides housing counseling assistance to clients in Franklin County including the city of Columbus, Ohio. MORPC provides housing counseling assistance, Federal Home Loan Bank counseling and administers a down payment assistance program. The MORPC counseling staff, offer extensive experience in the areas of real estate administration, teaching and program administration. Counseling activities include pre-occupancy and individual client counseling sessions.

Stark Metropolitan Housing Authority

Canton, OH

\$20,596 – Comprehensive Counseling

Stark Metropolitan Housing Authority (SMHA), located centrally in Stark County, delivers various housing counseling services including homebuyer education, pre-purchase counseling, post-purchase counseling, money/ debt management, credit restructuring, renters assistance and mortgage delinquency. SMHA's housing counseling program encourages group participants in the Homebuyer Education workshop followed by individual one-on-one counseling sessions.

WSOS Community Action Commission

Fremont, OH

\$31,660 – Comprehensive Counseling

WSOS Community Action Commission has a 38-year history of providing services within a Northwest Ohio delivery area, including the quad-counties of Wood, Ottawa, Seneca and Sandusky Counties. Housing counseling services provided by the counseling agency include pre-occupancy, post-occupancy, predatory lending, renter counseling, potential renter and homeless counseling. WSOS offers an eight-hour homebuyer Education Workshop; all workshop participants receive individual counseling as a supplement to the group housing counseling session.

Oklahoma

The Chickasaw Nation

Ada, OK

\$15,000 - Comprehensive Counseling

The Chickasaw Nation's Jurisdictional area approximately 7,468 square miles in south-central Oklahoma, and encompasses all or parts of 13 Oklahoma Counties. The Chickasaw Nation Division of Housing & Tribal Development provides services to a geographical area of approximately 8,679 square miles. The Chickasaw Nation boundaries include all or parts of the Oklahoma Counties of Pontotoc, Grady, Carter, Garvin, Johnston, Murray, Love, Marshall, Coal, Bryan, McClain, Stephens and Jefferson. Their mission statement is to create, develop and administer comprehensive, quality housing programs and housing related services in accordance with NAHASDA, and other funding sources and the Chickasaw Nation tribal goal of self-sufficiency. They provide Rental counseling, Pre-purchase counseling, Homebuyer Education, Non-Delinquency Post-Purchase counseling and Delinquency/Default counseling.

CCCS of Central Oklahoma

Bethany, OK

\$67,000 - Comprehensive Counseling

At CCCS, they know that managing money may come naturally to some people but most people need some guidance. If people are unprepared for periodic expenses, a car repair, home repair, illness, or unplanned purchase can really cause financial problems. They offer FREE sessions with professional counselors to help them work out a plan and learn

some great money management tips to plan for these expenses. Clients can typically repay all of their creditors on this plan in less than 5 years. CCCS provides free, early intervention mortgage delinquency counseling to help people save their homes and avoid foreclosure. They offer first time homebuyer classes to help people prepare for homeownership. They also work with Habitat for Humanity and Section 8 to help lower income clients become homeowners. They are partners with Fannie Mae to help clients with less than perfect credit obtain market rate mortgages. Each year they perform many free educational presentations for high school, colleges, civic organizations, employers and other groups. When layoffs are announced at major employer (Wrangler, Lucent, Ditch Witch, etc.) they are on-site for the employees to help them plan for unemployment.

Community Development Support Association, Inc.

Enid, OK

\$30,000 - Comprehensive Counseling

Community Development Support Association, Inc. (CDSA) is a private, non-profit community action agency established in 1980. The agency serves primarily Garfield and Grant counties in north central Oklahoma. CDSA has been a HUD certified housing counseling agency since 1998. In addition to housing counseling services, CDSA offers multiple social services programs that are geared to help low-income families become and remain self-sufficient. This includes early childhood education programs, housing rehabilitation and development programs, emergency assistance, school based programs and employment and training focused programs. CDSA also operates as a planning agency and provides research and community assessments to ensure that available services meet documented needs and that services are not duplicated. This planned approach to service delivery ensures that programs are provided as needed and that local, state, and federal funds are spent wisely. CDSA employs 37 qualified professionals to design and implement programming as part of an agency-wide system that fosters compassionate, accountable, outcome based service delivery.

Idabel Housing Authority

Idabel, OK

\$42,310 - Comprehensive Counseling

The Housing Authority of the City of Idabel received its designation as a HUD approved Housing Counseling Agency in March 2003. The Authority proposes to assist persons within the McCurtin County area. The Idabel Housing Authority provides one-on-one counseling and group workshops relative to homeownership, mortgages, foreclosures, tenant and landlord rights and responsibilities, financial management/budgeting and fair housing. Other activities include community leveraging and outreach in order to expand available resources. The program has been developed to help local people solve local problems bringing together members of the local community, federal, state and other sources to serve varied needs of our community.

Housing Authority of the City of Norman

Norman, OK

\$55,000 - Comprehensive Counseling

The Norman Housing Authority (NHA) will provide counseling for low-income families as well as handicapped, disabled, and elderly individuals. The NHA will provide counseling on securing safe, decent, and affordable housing throughout the City of Norman. Additionally, the NHA will provide counseling regarding fair housing complaints, the Oklahoma Landlord Tenant Act, lead based paint poisoning, homeownership, locating down payment assistance or assistance for home repairs as well as provide mediation for eviction situations.

Over the past few years, the Norman Housing Authority has created additional affordable housing through the construction of an 811 and 202 property for the mentally ill and elderly. Within the past few months, Phase II of the property for the mentally ill was fully leased within three weeks of acceptance. The NHA coordinated with other community based organizations to purchase property for homeless high school students. This property continues to be a great success and possess the support of the general community. This project has gained great interest from other communities and legislators since it is the only one of its kind within the State, and possibly across the Nation.

The NHA pledges to continue its counseling services and development of more affordable housing for the low income families, handicapped, disabled, and elderly individuals within the City of Norman.

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

Oklahoma City, OK

\$24,679 - Comprehensive Counseling

Housing Counseling grant funds will provide a portion of the funding needed to continue the existing Housing Counseling activities conducted by Community Action Agency's Special Projects Divisions. Along with additional funding resources the current Housing counseling Program will be able to assist a minimum of 874 clients, providing homebuyer education and one on one counseling for the following activities: Pre-Occupancy Counseling, Homebuyer Education Classes, Post-Purchase/ Mortgage Default and Rent Delinquency Counseling, Post-Purchase/ Post-Occupancy Counseling, Home Improvement and Rehabilitation Counseling, and Marketing and Outreach.

The Housing Authority of the City of Shawnee

Shawnee, OK

\$15,000 - Comprehensive Counseling

The Housing Authority of the City of Shawnee, OK, a public housing authority established in 1967, has provided housing and housing assistance to residents in the City

of Shawnee for over thirty years. The 2000 Strategic Plan cited that the Authority would, “Increase the availability of decent, safe and affordable housing.” On May 3, 2002, the Authority received recognition as a HUD-approved Housing Counseling Agency. Through housing counseling services residents, participants, and applicants of the Housing Authority have resolved rental housing problems and have prepared for and purchased housing. The Housing Counseling program will enable the Authority to expand housing counseling services to the entire City of Shawnee. Services offered will include Comprehensive Housing Counseling, including: Pre-Occupancy, Pre-Purchase, Pre-Rental, Mortgage Default and Rent Delinquency, Post-Occupancy, relations with mortgagees and landlords, escrow funds, recertification of HUD subsidies, grievances, shared housing, HECM, Home improvement and Rehabilitation, Displacement and Relocation, Pre-foreclosure Sale, and Money Management.

Ki Bois Community Action Foundation, Inc.

Stigler, OK

\$45,539 - Comprehensive Counseling

The Ki Bois service area is Haskell, Latimer, Leflore, and Pittsburg Counties in Southeastern Oklahoma. Ki Bois will provide group sessions consisting of homebuyer education workshops. Ki Bois will provide one-on-one housing counseling services in the following areas: pre-purchase, default and delinquency, non-delinquency post purchase, rental, homeless and displacement. Having a rural location, the housing counselors travel to county offices, client’s homes and outreach offices in order to provide counseling. The clients may include elderly, single parents, physically challenged, or clients unable to take time away from their jobs. The county offices are as follows: Haskell County - Stigler, Leflore County - Poteau, Latimer County - Wilburton, Pittsburgh County - McAlester.

Stillwater Housing Authority

Stillwater, OK

\$39,000 - Comprehensive Counseling

Stillwater Housing Authority has been meeting the housing needs of low-income, elderly, and disabled residents in Stillwater for over 25 years. The mission of Stillwater Housing Authority is designed to “ensure safe, decent, and affordable housing; create opportunities for residents’ self-sufficiency and economic independence” and “recognize the residents as their ultimate customer.” To facilitate this mission, Stillwater Housing Authority implemented a housing counseling program in 1997.

The housing counseling program was designed to address an array of housing needs for Stillwater residents. Examples of assistance may include activities like helping the client acquire decent, safe, and affordable rental housing or certifying first-time homebuyers for down payment assistance through the City of Stillwater. For each client, a housing counselor assesses the individual’s housing needs, goals, and barriers to those goals.

Community Action Project of Tulsa County, Inc.

Tulsa, OK

\$100,000 - Comprehensive Counseling

\$25,000 - Predatory Lending Counseling

\$18,000 - Homeownership Voucher Counseling

Community Action Project of Tulsa County (CAP) is a non-profit anti-poverty agency with a history of providing a variety of services to low-income people for more than 30 years. CAP is a designated community action agency service Tulsa County. The agency's mission is to help individuals and families in economic need achieve self-sufficiency in an environment of respect. CAP is one of the major service providers to Tulsa's low-income community.

CAP has been a HUD-approved Housing Counseling Agency since 1995. The agency has developed and implemented several programs to help low-income clients prepare for home purchase and ownership and to increase the supply of quality, affordable homes in the low-income community.

Housing Partners of Tulsa, Inc.

Tulsa, OK

\$58,488 - Comprehensive Counseling

\$40,000 - Predatory Lending Counseling

Housing Partners of Tulsa, Inc. (HPT) was created in 1991. The mission of Housing Partners of Tulsa, Inc. is to provide a wide range of affordable housing options and promote programs that lead to self-sufficiency and homeownership for low to moderate income Tulsans. HPT seeks to promote homeownership in the Tulsa metropolitan area through a variety of housing counseling and homebuyer education services. HPT also acquires distressed properties, rehabilitates those properties, and makes them available to purchasers through its various homeownership programs.

Working in relationship with Fannie Mae and Legal Services of Oklahoma, HPT has recently started providing services to victims of predatory lending. Clients in this program obtain help in refinancing mortgages, and in obtaining needed legal assistance.

HPT partners with community entities to offer services not provided to public housing residents who are beyond the ability of the Housing Authority, through conventional government funding sources. Working in cooperation and collaboration with the Tulsa Housing Authority, HPT serves as a vehicle through which to meet the pressing demand for housing for low-income people.

Oregon

Open Door Counseling Center

Hillsboro, OR

\$63,387 - Comprehensive Counseling

The Open Door Counseling Center serves Washington County, Oregon, with its homeless case management, mental health counseling, first-time homebuyer education, and serves a large portion of the State of Oregon with foreclosure prevention counseling and reverse equity counseling. Their programs include pre-purchase counseling, home buying educational workshops, homeless drop-in center, mortgage default counseling, post-purchase counseling, reverse equity (HECM) counseling for seniors and assistance in finding and retaining rentals. Under this grant, they anticipate serving 710 clients.

Access Inc

Medford, OR

\$50,000 - Comprehensive Counseling

ACCESS, Inc, was founded in 1976 and has been a HUD-approved housing counseling agency since 1991. As a Community Action Agency, they provide an array of services to residents of Jackson, Douglas, and Josephine counties in the areas of family self-sufficiency, nutritional meals for senior citizens and school-aged youth, medical equipment, emergency and supplemental food supplies, housing weatherization, winter utility assistance, transitional housing, mortgage counseling and assistance, economic education programs for students K-12, and development and management of affordable housing. Under this Comprehensive Counseling grant, they will provide first time homebuyer education, pre-purchase, post-purchase, Home Equity Conversion Mortgage (HECM), foreclosure/delinquency, rental assistance and homeless prevention counseling to approximately 1,700 clients.

UMPQUA Community Action Network (UCAN)

Roseburg, OR

\$50,000 - Comprehensive Counseling

UCAN is the designated Community Action Agency for Douglas County, Oregon. The agency was founded in 1969 and has been a HUD-approved housing counseling agency since 1987. UCAN works with low-income people to help move them to self-sufficiency through operation of its five programs – Food Shares (county-wide food bank), Child Care Resources, Head Start, Transitions (skill-building for women) and the Case Management Housing & Emergency Support Services (CHESS) program. The CHESS program offers comprehensive housing counseling addressing housing needs including rent, mortgage default, home repair, landlord/tenant issues and first-time home buying. Focusing on populations with special needs, UCAN has developed housing for ex-offenders, chronically mentally ill homeless, and those in substance abuse recovery or victims of domestic violence. UCAN also provides seniors with counseling about Home Equity Conversion Mortgages. UCAN anticipates serving 109 housing counseling clients with these funds.

Pennsylvania

Housing Opportunities, Inc. (HOI)

McKeesport, PA

\$1,015,000 – Comprehensive Counseling

An affordable housing service provider since 1976, HOI coordinates a network of 67 affiliates providing housing counseling in 15 states. A HUD-approved national intermediary since 1998, HOI's affiliates target minority, low-income and elderly individuals typically underserved by the banking, mortgage and housing industries. HOI affiliates offer comprehensive counseling services including counseling in the areas of Pre-Purchase, Rental, Default and Foreclosure, Predatory Lending, Fair Housing, Home Equity Conversion Mortgage (HECM), Homeless and special needs.

Acorn Housing Corporation (AHC)

Philadelphia, PA

\$1,812,471 – Comprehensive Counseling

\$275,000 – Homeownership Voucher Counseling

\$325,000 – Predatory Lending Counseling

ACORN Housing Corporation (AHC) has been providing housing counseling to low-and moderate-income and minority homebuyers and homeowners since 1986. AHC manages a network of affiliates providing housing counseling in 36 states. AHC's affiliates offer comprehensive housing counseling, including pre- and post-purchase counseling. Additionally, AHC has tremendous experience and expertise in combating predatory lending. To complement the housing counseling program, AHC has developed creative partnerships with lenders and nonprofit providers through which it coordinates flexible underwriting standards and pricing discounts, and markets affordable units.

Pennsylvania Housing Finance Agency (PHFA)

Harrisburg, PA

\$ 112,000 - Comprehensive Counseling

The Pennsylvania Housing Finance Agency (PHFA), since established in 1972, has diligently pursued its mission to foster community and economic development. PHFA is the Commonwealth's leading provider of capital for affordable homes and apartments and has greatly contributed to making the Commonwealth a better place to live. PHFA works with housing counseling agencies, local lending institutions, realtors and other public and private organizations. In 1998, PHFA created a statewide network of housing counseling agencies to provide pre-purchase education and mortgage default counseling. At present, the network consists of 60 housing counseling agencies serving all 67 counties of Pennsylvania. PHFA proposed to fund seven affiliate agencies under this grant to provide pre-purchase counseling, mortgage default counseling including lost mitigation, foreclosure counseling, and credit counseling.

Berks Community Action Program

Reading, PA

\$20,596 - Comprehensive Counseling

The Berks Community Action Program (BCAP) is a private, non-profit Community Action agency that has been providing services to the residents of the City of Reading

and the County of Berks, PA for over 35 years. As a Community Action Agency, BCAP works to help reduce the effects of poverty on individuals and families and works with the community to eliminate the causes of poverty. With this in mind, a major priority in BCAP's programming is to help its clients to maintain current housing and/or to identify alternative, affordable housing. BCAP provides a complete range of comprehensive housing counseling services. These services include: pre-rental and pre-occupancy; credit and debt; mortgage delinquency and default assistance; rental assistance; pre and post-occupancy for first time homebuyers; and Home Equity Conversion Counseling (HECM).

Center for Family Services, Inc.

Meadville, PA

\$23,395 – Comprehensive Counseling

Center for Family Services, Inc. is a Local Housing Counseling Agency offering housing counseling services since 1991. The Center also provides crisis intervention to obtain emergency shelter and mortgage assistance for either first time homebuyers or those who find themselves delinquent or in default on their mortgages. The Center provides the following counseling services: pre and post purchase counseling, educational counseling, homeowner's emergency mortgage assistance programs and low income loan packaging. For seniors who own their homes, they provide HECM counseling.

Chester Community Improvement Project

Chester, PA

\$34,992 – Comprehensive Counseling

The Chester Community Improvement Project (CCIP) is a non-profit based organization with a mission to revitalize the City of Chester by building the base of homeownership. CCIP has been addressing the needs of families in the Chester community and in Delaware County for over 26 years. CCIP believes educating families on the rights and responsibilities of homeownership is an extremely important factor when families decide to purchase their first home. Services provided include: homebuyer's education, pre-purchase, post-purchase, default and delinquency counseling.

Commission on Economic Opportunity

Wilkes-Barre, PA

\$20,000 – Comprehensive Counseling

The Commission on Economic Opportunity (CEO) of Luzerne County was established in 1965, first as a committee of the United Way and later as an independent non-profit agency. As a Community Action Agency, its mission is to ameliorate the effects of poverty. The Commission operates a wide variety of programs to meet the needs of the poor and elderly in Luzerne County. CEO operates more than twenty distinct programs, including housing counseling, all directed towards low income individuals and families with a goal of increasing their social and economic independence by reducing their

dependence on the aid and support of welfare programs with special attention to persons with disabilities.

Community Action Committee of Lehigh Valley

Bethlehem, PA

\$23,395 – Comprehensive Counseling

The Community Action Committee of Lehigh Valley, Inc. (CACLV), located in Bethlehem, PA, was created in 1965 to work with and for the low-income residents of Lehigh Valley in order to combat poverty. The agency engages in wide ranging activities to meet the needs of poor and low-income people. CACLV's provides programs that meet basic needs while encouraging self-sufficiency; contributes towards the economic and community development of low-income neighborhoods; engages in community planning and advocacy efforts with community participation; establishes partnerships with community organizations, local government and the private sector. CACLV's programs offer assistance with home heating problems, food for the hungry, shelter and services for homeless persons, counseling for potential homebuyers and education on tenant and landlord issues.

Community Action Southwest

Washington, PA

\$26,193 – Comprehensive Counseling

Community Action Southwest (CAS) was organized in 1965 to assist local communities with addressing the causes and conditions of poverty in Washington and Greene Counties. Since its inception, CAS has researched, initiated and sponsored projects designed to increase community awareness of the barriers faced by individuals and families caught in the cycle of poverty, and to provide opportunities for persons to overcome those barriers through self-sufficiency. CAS provides access to housing services for low-income residents, minorities and the disabled. CAS provides comprehensive housing counseling services including: pre-purchase/pre-rental, mortgage default and rent delinquency, and HECM.

Fayette County Community Action Agency, Inc.

Uniontown, PA

\$25,000 – Comprehensive Counseling

Fayette County Community Action Agency (FCCAA) is a community-based nonprofit organization with the mission of strengthening individuals and families to become more self-sufficient, achieving their potential by taking advantage of opportunities, improving the conditions in which they live and taking ownership of their community. FCCAA has provided comprehensive health and human services in Fayette County, a depressed economic community located in the southwest corner of Pennsylvania in the northern Appalachian Mountain Region, for 37 years. Fayette County has received numerous federal and state distressed area designations. FCCAA provides individuals and families with housing assistance including emergency and transitional shelter, rent, security,

mortgage and utility assistance, assistance in applying for Rural Economic and Community Development home purchase/repair loans and grants, energy education, weatherization, budget counseling, case management and housing counseling.

Garfield Jubilee Association

Pittsburgh, PA

\$40,000 – Comprehensive Counseling

Garfield Jubilee Association, Inc. (GJA) is a Christian-based, nonprofit community development organization that has been in operation for 20 years, serving the communities of Garfield, East Liberty and Homewood Brushton in the East End of Pittsburgh. The nonprofit was formed with the purpose of developing programs and activities that benefit and stabilize the welfare of low to moderate-income families, and the community in general. GJA is committed to providing quality affordable housing, economic development, leadership development, and support services in a way that sustains the dignity of the individual and manifests the love of God. GJA currently provides the following services: comprehensive housing services, pre and post homeownership counseling, reverse mortgage counseling, home improvement and rehabilitation, displacement and location counseling, foreclosure prevention and mitigation, money management, housing and homeownership outreach, and homeownership education and counseling to first-time homebuyers.

Housing Authority of the County of Butler

Butler, PA

\$30,000 – Comprehensive Counseling

The Butler County Housing Authority administers comprehensive services to Butler County residents through its housing counseling program. The goal of the program is to provide opportunities and resources for low-income clients to identify their needs, make informed decisions, and achieve self-sufficiency/economic independence. In addition to housing counseling, the agency provides access to a consortium of local based agencies for a comprehensive service provider network. Counseling activities include, but are not limited to, pre-occupancy, rental counseling, delinquency/default, eviction/foreclosure prevention, pre-purchase/post-purchase counseling, first-time homeownership and home improvement/rehabilitation counseling.

Housing Council of York

York, PA

\$66,000 – Comprehensive Counseling

\$40,000 – Predatory Lending Counseling

\$20,000 – Homeownership Voucher Counseling

The Housing Council of York has served as York County's primary provider of Housing Counseling and Housing Information Services since its incorporation in 1971. The agency has developed a strong network of service linkages with a broad base of federal, state and local organizations whose resources it uses to assist agency clients in resolving

their housing problems. The agency has received national recognition of its programs designed to provide training and down payment and closing cost assistance for lower-income first time homebuyers. Services include: homebuyer education, pre-purchase and post-purchase counseling, mortgage delinquency/default resolution, HECM, loss mitigation and mobility counseling, renter and Fair Housing assistance.

Mount Airy, U S A
Philadelphia, PA

\$31,660 – Comprehensive Counseling

Mount Airy USA was established in 1980 by the residents of East and West Mount Airy with the goal of preserving and empowering Mount Airy by stimulating development responsive to the community's needs. In 1995 Mount Airy USA introduced a housing counseling program for low to moderate-income first time homebuyers. The following services are provided: housing counseling, rehabilitation and sale of homes to low and moderate income families, summer youth employment, business district revitalization and assistance to small businesses.

Northwest Counseling Service, Inc.
Philadelphia, PA

\$23,395 – Comprehensive Counseling

Northwest Counseling Service, Inc. (NWCS) is a nonprofit organization that was founded for the purpose of providing real estate and housing counseling service to Philadelphia area residents. Services include: default counseling, mortgage default/foreclosure, tenant counseling, pre-rental, rental delinquency/eviction, post-rental counseling, and reverse mortgage counseling (HECM). In addition to counseling, NWCS also provides assistance to clients with legal document preparation and acts as a closing agent and prepares applications for mortgage relief under the Homeowners Emergency Mortgage Assistance Program (HEMAP) administered through the Pennsylvania Housing Finance Agency.

Philadelphia Council for Community Advancement (PCCA)
Philadelphia, PA

\$30,000 – Comprehensive Counseling

\$30,000 – Homeownership Voucher Counseling

The Philadelphia Council for Community Advancement (PCCA) is dedicated to strengthening households and communities through out the Philadelphia region. Since 1979, PCCA has focused on the specific needs of the low to moderate-income population including women, people with disabilities and immigrants. Services include personal budgeting, asset management, home buying, financing, HECM counseling and the prevention of homelessness. PCCA believe that all of the above strategies are critical and necessary in helping families to become self-sufficient and avoid foreclosure and eviction.

Schuylkill Community Action

Pottsville, PA

\$34,000 - Comprehensive Counseling

Schuylkill Community Action (SCA) is a private, nonprofit community-based organization whose primary purpose is to address the needs of low-income individuals and families throughout Schuylkill County. Serving the needs of low-income residents since 1965, SCA is the primary social service provider in Schuylkill County. The Housing Counseling Program at Schuylkill Community Action provides a range of housing counseling services to low- to moderate-income homeowners, mortgagors, homebuyers, renters and the homeless. Their services include: reverse mortgage counseling, mortgage default counseling, rental of a six-unit apartment building, owner-occupied housing rehabilitation, weatherization for rental and owner-occupied homes, transitional housing and homeless assistance, mortgage and rental payment assistance, and credit counseling for both pre-purchase and post-purchase homebuyers.

Tabor Community Services, Inc.**Lancaster, PA**

\$26,193 – Comprehensive Counseling

Tabor was founded in 1968 to help low-income and minority families find affordable housing by addressing the housing needs of Lancaster, PA. Tabor helps over 2,500 families each year through the following services: budget counseling, budget education, consumer credit counseling, rental counseling, to prevent homelessness, transitioning sheltered persons to independent living, first time home buyer counseling, self-sufficiency counseling and predatory lending education and counseling.

TREHAB Center of Northeast Pennsylvania**Montrose, PA**

\$15,000 – Comprehensive Counseling

The TREHAB Center's Homeownership Program covers a very rural area in Northeastern Pennsylvania. Their program covers Bradford, Tioga, Sullivan, Susquehanna and Wyoming Counties. They offer Homeownership Workshops to low and moderate-income households and one on one purchase counseling. Since 1993 the TREHAB Center has offered 146 workshops with a total of 1194 households graduating.

United Neighborhood Centers of Lackawanna County, Inc.**Scranton, PA**

\$38,324 – Comprehensive Counseling

United Neighborhood Centers of Lackawanna County, Inc. (UNC) is a private, nonprofit agency serving the community since 1923. Their Housing Counseling services are provided through the "One Stop Shop for Housing Services" which is a comprehensive housing services program, which works in collaboration with a variety of housing service providers in the county. Counseling activities include: Homebuyer Education Classes, one on one pre and post purchase counseling, loss mitigation, rental/landlord counseling, rental assistance program, debt and budget counseling and mediation services. UNC also

assists clients in need of subsidized or public housing services. All services are offered in both English and Spanish and translation services for other languages are also available.

Women's Community Revitalization Project

Philadelphia, PA

\$15,000 – Comprehensive Counseling

Women's Community Revitalization Project (WCRP) is a multi-racial community based development organization founded in 1987 by a group of women concerned about improving their community. WCRP is committed to advocating for and organizing low-income women to promote their own social and economic empowerment, especially in the neighborhoods of Eastern North Philadelphia. Their Housing Counseling Program currently serves women living in transitional housing, helping women maintain eligibility for housing and assisting them to prepare for permanent housing opportunities, including homeownership. Services are provided through one-on-one counseling and group workshops.

Puerto Rico, Commonwealth of

Ceiba Housing and Economic Development Corporation, Ceiba, PR

Ceiba, PR

\$24,107 – Comprehensive Counseling

The Ceiba Housing and Economic Development Corporation (CHEDCO) has been engaged in the delivery of Comprehensive Housing Counseling Services to the entire area of Puerto Rico since its inception in 1984. Through its staff of certified counselors, the agency has succeeded in its intention to render quality services to consumers of all levels, focusing on the less privileged sectors, such as families with low- or very low-income, elderly, disabled and single heads of household, and advocating at all times for the enforcement of Fair Housing Practices. CHEDCO's Housing Counseling Program goal is to minimize the still abundant ignorance in our communities in respect to housing issues by educating first time home buyers and homeowners on the importance of homeownership, homeownership retention, effective management of finances and credit through counseling, education and outreach, and, by assessing every resource and alternative to assist in avoiding foreclosure and in the retention of homeownership.

Rhode Island

Rhode Island Housing and Mortgage Finance Corp.

Providence, RI

\$ 182,000 - Comprehensive Counseling

\$ 56,765 - Predatory Lending Counseling

Rhode Island Housing's Homeownership Division employs 29 individuals who provide pre- and post-purchase counseling services, originate and service residential and community lending mortgages (equity loans, home repair, and reverse mortgages). In January 1998, the agency began directly originating residential mortgages to augment its annual mortgage activity generated from participating lenders throughout Rhode Island. This operation currently employs 24 individuals who service over 10,000 residential mortgages. Rhode Island Housing has developed a work plan to standardize housing counseling activities and to ensure that they are implemented in a thorough and effective manner. Counseling activities and services include: intake and pre-purchase counseling, homebuyer education, landlord/tenant education, housing search, post-purchase/homeowner retention counseling, HECM (reverse mortgages), program management and performance monitoring.

South Carolina

The Family Service Center of South Carolina (FSC)

Columbia, SC

\$26,544 – Comprehensive Counseling

The Family Service Center of South Carolina (FSC) has been serving the families in South Carolina since 1816. In 1974, FSC recognized the need for financial education/counseling and started the Consumer Credit Counseling Service (CCCS) Program. In 1998, FSC expanded its counseling services to include comprehensive housing counseling services through a partnership with HUD. The agency is well prepared with a knowledgeable staff on board to offer the following services: pre-purchase, post purchase, reverse mortgage, mortgage delinquency /default, predatory lending counseling, rental counseling and homebuyer education workshops. FSC will provide housing counseling services through their main office in Columbia and five satellite offices within the state: Camden, Florence, Orangeburg, Rock Hill, and Sumter.

Greenville County Human Relations Commission

Greenville, SC

\$104,409 – Comprehensive Counseling

\$40,000 – Predatory Lending Counseling

Greenville County Human Relations Commission is the local government body that was established in 1972 and is the Fair Housing Agency for Greenville County. Formed to respond to the need for equal and affordable housing opportunities and services, the agency serves to meet the housing challenges for area residents. In 2001, the Commission became a HUD-approved Housing Counseling Agency and its nationally certified housing counselors meet multiple housing and homeownership needs. Funding is received directly from HUD and the agency offers free guidance to residents on fair housing and a host of housing related issues. The agency's litany housing services includes homebuyer education, pre-purchase, HECM, default, post-purchase, rental homeless displacement and predatory lending counseling. The total number of clients served with funding provided during the 2002-03 fiscal year was 961. With the award of

this year's funding, the agency projects serving approximately 750 clients needing comprehensive counseling and 375 clients seeking assistance with predatory lending issues. The Commission goals for implementing programs with the grant funds include ending the fiscal year with 60 new homeowners and 150 clients that will be working toward being ready to purchase a home. At least 75 individuals who are victims of predatory lending will receive counseling that results in having their mortgage modified or refinanced or otherwise receive assistance to avoid foreclosure. The agency will conduct specific outreach activities to the elderly, immigrant, Hispanic and African-American populations within their market area.

Family Services Inc./Homeownership Resource Center

North Charleston, SC

\$64,200 – Comprehensive Counseling

\$3,250 – Predatory Lending Counseling

Family Services, Inc. was founded in 1888 and has been providing family counseling to the Charleston area. In 1973, Family Services established Consumer Credit Counseling Services (CCCS) as one of its departments for financial counseling and financial education programs. In 1988, the organization began providing housing counseling for Family Services and later changed their name to the Homeownership Resource Center. Their current housing program is HUD-approved, serving over 3,500 clients annually in personal financial issues. Family Services, Inc. /Homeownership Resource Center (HRC) provides counseling in the following areas: pre-purchase, post-purchase, default/loss mitigation, predatory lending and homebuyer education. The HRC not only provides individuals with assistance but also is a resource for lenders, realtors and other non-profit organizations seeking information on a myriad of housing issues. For the grant year 2004-05, the agency plans on serving a minimum of 2,125 for housing related issues. Projected outcomes of clients for the year through the usage of federal and leveraged funds include: 64% of the participants will purchase their first home; 50% will actively engage in plans to reach self-sufficiency; 25% of the participants that seek predatory lending counseling will choose alternative funding to modify or refinance their loans and avoid foreclosure and 30 clients in the HOPE VI/Section 8 residents who take the "Credit When Credit is Due" workshop will create and action plan for their specific financial situation.

Wateree Community Actions, Inc.

Sumter, SC

\$17,277 – Comprehensive Counseling

Wateree Community Actions Inc. (WCA) dedicates its services to five South Carolina counties: Sumter, Richland, Kershaw, Clarendon and Lee. The agency's goal is to increase homeownership and rental opportunities for low to moderate-income persons. Through the agency's three housing counselors, it provides pre-purchase, default, post occupancy, reverse mortgage/HECM, homeless displacement, predatory lending, fair housing counseling, and homebuyer education. During the last fiscal year, WCA received a grant from the U.S. Department of Housing and Urban Development, served 173 clients and sponsored community outreach activities for the area's homeless.

South Dakota

South Dakota Housing Development Authority

Pierre, SD

\$245,869 - Comprehensive Counseling

\$12,675 - Predatory Lending Counseling

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

For the past seven years SDHDA has administered HUD's Housing Counseling Grant Program for various housing counseling services provides statewide. To date, SDHDA has disbursed more than \$600,000 through this program benefiting nearly 21,000 South Dakota residents with housing counseling and education services,

This year's funding recipients under the Housing Counseling Grant Program are the Northeast South Dakota Community Action Program in Sisseton, Huron Housing and Redevelopment Authority in Huron, Sioux Empire Housing Partnership in Sioux Falls, Consumer Credit Counseling Services of the Black Hills in Deadwood.

Oglala Sioux Tribe Partnership For Housing, Inc.

Pine Ridge, SD

\$50,870 - Comprehensive Counseling

The Oglala Sioux Tribe Partnership for Housing, Inc. (OSTPH, Inc.) is a non-profit organization, organized under the Oglala Sioux Lakota Tribal laws. The Oglala Sioux Tribe Partnership for Housing, Inc. was also incorporated in the State of South Dakota.

The OSTPH, Inc.'s primary mission is to enhance and provide affordable homeownership opportunities on the Pine Ridge Indian Reservation. The OSTPH, Inc. has been working since 1999 to develop a Homeownership Program that will be feasible and affordable for the Tribal members of the Pine Ridge Indian Reservation. To date, The OSTPH, Inc. has constructed or purchased seventy homes, has provided counseling and training programs for future homeowners, and has provided ongoing post housing counseling programs. The OSTPH is continuing to work with its current applicants to provide homeownership as a reality.

Tennessee

The Partnership for Families, Children and Adults/CCCS of Chattanooga

Chattanooga, TN

\$31,162 – Comprehensive Counseling

Consumer Credit Counseling Service of Chattanooga (CCCS) has been a HUD-certified housing counseling agency since 1994. Their service area includes Southeast Tennessee, including Hamilton, Bradley, and Rhea Counties, and the contiguous area, Northwest Georgia, Northeast Alabama, and Western North Carolina. Through their main office and various satellites, CCCS of Chattanooga provides many types of housing counseling to clients, helping 453 clients during the last fiscal year. CCCS' counseling services includes pre-purchase, post-purchase, HECM, mortgage delinquency/Default resolution, loss mitigation, renter assistance, and homeless assistance.

West Tennessee Legal Services, Inc. (WTLS)

Jackson, TN

\$784,112 – Comprehensive Counseling

\$200,000 – Colonias – Housing Counseling

West Tennessee Legal Services, Inc. (WTLS), a private non-profit corporation and a Legal Services Corporation affiliation, has been a HUD-approved Housing Counseling agency since 1990, is a HUD-approved Regional Housing Counseling Intermediary, and is a Qualified Fair Housing Organization. WTLS manages a network of 18 affiliates servicing 9 states. WTLS has significant expertise and focus on fair housing and rural housing issues. WTLS affiliates provide comprehensive counseling services, including pre-purchase, default and foreclosure, predatory lending, and rental counseling.

Memphis Area Legal Services, Inc. (MALS)

Memphis, TN

\$24,107 – Comprehensive Counseling

Memphis Area Legal Services, Inc. (MALS), in cooperation with its volunteer Private Attorney Involvement Program (PAI) and the University of Memphis Legal Clinic, (the lead agency under this grant project) will implement its housing counseling program from MALS parent office in Memphis, Shelby County, Tennessee. MALS is a 30-year old non-profit corporation that provides civil legal representation in a wide range of matters to persons in economic, social and financial need in Shelby, Fayette, Tipton, and Lauderdale counties. Its 40-member full-time staff which includes 16 attorneys and 6 paralegals, handles administrative and legal issues such as child custody, child support, and divorce, unfair housing and lending practices, evictions and landlord tenant relations, public benefits and unemployment compensation, and a host of other consumer-related issues.

Vollintine Evergreen Community Association CDC

Memphis, TN

\$28,853 – Comprehensive Counseling

Vollintine Evergreen Community Association CDC is a HUD-approved housing counseling agency, which provides Homebuyer Education, which includes pre-purchase, post-purchase, home maintenance, credit, budget, neighborhood awareness and a presentation on predatory lending. This agency's goals are inclusive for providing increased homeownership and rental opportunities to low and moderate-income persons, persons with disabilities, elderly and families with limited English proficiency. During the last fiscal year, Vollintine Evergreen served 307 clients, receiving both individual and group counseling sessions.

Citizens for Affordable Housing

Nashville, TN

\$15,000 – Comprehensive Counseling

Citizens for Affordable Housing is HUD-approved to administer a comprehensive housing counseling program, which is offered both in English and Spanish. Counseling is provided in the following areas: pre-purchase, post-purchase, mortgage default, credit, rental, and homebuyer education. During the past fiscal year, 313 clients were assisted and of these, 78 completed the homebuyer educational classes, 50 purchased homes and 38 were assisted with mortgage default. Citizens for Affordable Housing has extensive partnerships with banks, Nashville Housing Fund, Fannie Mae, Tennessee Housing Development Agency and many other housing service providers.

Woodbine Community Organization

Nashville, TN

\$65,300 – Comprehensive Counseling

The Woodbine Community Organization (WCO) is a non-profit community-based organization providing a vast array of social services and serves 5,000 people a year. These services include Summer Youth Camp, Peer lending, Senior Citizens activities; Adult literacy classes; GED classes; English-as-a-Second-Language; Tutorial assistance for school students; assistance to immigrants and refugees, and a job resource office. In addition to these services, WCO is a non-profit housing developer, having developed over 125 single-family homes. WCO also owns and operates 148 units of affordable rental property. WCO is a HUD-approved housing counseling agency providing a variety of housing counseling services such as pre-purchase/post purchase, mortgage default, loss mitigation, homebuyer education workshops, and reverse mortgage/HECM. Last fiscal year, WCO received HUD-funding and was able to serve 1,080 clients.

Texas

Community Development Corporation Of Brownsville

Brownsville, TX

\$92,704 - Comprehensive Counseling

\$30,000 - Colonias Counseling
\$25,000 - Predatory Lending Counseling
\$30,000 - Homeownership Voucher Counseling

The Community Development Corporation of Brownsville (CDCB) is a private 501©(3) non-profit housing development organization. Founded in 1974, CDCB has been providing safe, sanitary, and affordable housing to the citizens of Brownsville, Texas for the past 30 years. A Community Housing Development Organization (CHDO) recognized by the City of Brownsville and the State of Texas, CDCB is the sole Brownsville recipient of HOME funds, and receives the Brownsville HOME CHDO set aside.

CDCB's mission is to assist low-income families in attaining home ownership. Through below market financing, quality construction, the use of efficient home designs, and targeted outreach, CDCB is able to provide safe, sanitary, affordable owner-occupied housing for persons earning as little as \$8,000 per year. During the past 30 years, CDCB has been the major sub recipient of over \$54,000,000 in federal funds made available for housing. CDCB has managed numerous federally funded housing programs including HOME, CDBG, Rental Rehabilitation, HODAG, FMHA, Section 312, HOPE II, CASA, Youthbuild, HUD Rural & Economic Development, HUD Colonia Initiative USDA 523 Mutual Self Help and Stuart B. McKinney funds.

CDCB currently administers City of Brownsville (Entitlement) CDBG and HOME funds, State of Texas CDBG and HOME funds; HUD Youthbuild; HUD Housing Counseling (Regular; Colonia; Anti-Predatory; Section 8); HUD Rural Housing and Economic Development; USDA 523 Mutual Self-Help; as well as grant funds from the Federal Home Loan Bank of Dallas.

El Paso Community Action Program, Project Bravo

El Paso, TX

\$73,641 - Comprehensive Counseling
\$28,809 - Colonias Counseling
\$38,364 - Predatory Lending Counseling

El Paso Community Action Program, Project BRAVO is a private IRS 501 © (3) nonprofit, tax exempt corporation that develops comprehensive programs to assist low income and very low income families living in El Paso County. The agency's motto: "People Helping People" is the cornerstone of its programs that include outreach, case management, counseling, direct financial assistance, information and referral, training classes, employment services, grassroots organizing, and affordable housing.

City Of Fort Worth

Fort Worth, TX

\$86,740 - Comprehensive Counseling

One of the City of Fort Worth's housing goals is to help residents realize the American dream of homeownership. Homeownership represents the biggest single form of wealth for most families. Not only does it strengthen families, it also stabilizes neighborhoods and generates economic growth. The City's objective is to increase the homeownership rate from 55.9% to at least the nation's average of 68.6%, including among minorities, which currently lags behind city-wide average. For example, the homeownership rate among African-Americans is only 47.8% and for Hispanics, 51.4%. To achieve this goal, the City's Housing Department, through its Housing Services and Information (HIS) Division, has provided comprehensive housing counseling services and homeownership training since 1994. It was certified by the U.S. Department of Housing and Urban Development (HUD) as a Housing Counseling Agency in 1997. This program compliments the City's Homebuyers' Assistance Program which provides closing cost and downpayment assistance to first-time homebuyers, amounting to a maximum of \$14,999 in target areas and \$8,500 elsewhere in the city.

Gulf Coast Community Services Association

Houston, TX

\$53,852 - Comprehensive Counseling

Gulf Coast Community Services Association (GCCSA) is a private non-profit Community Action Agency. Its' mission is to "identify, analyze and work to eliminate the causative factors of poverty by partnering with eligible families to provide comprehensive quality programs". The agency's objective is to assist low-income individuals and families by providing direct social services and programs. Its' goal is to empower them to acquire the necessary skills, resources, knowledge and access to new opportunities to become economically self-sufficient.

Since 1965, GCCSA has administered hundreds of millions of dollars in public funding and has served over 500,000 low-income individuals. As a result, it has established itself as one of the most experienced and largest community service providers in the gulf coast region. Each year, GCCSA provides assistance to over 40,000 low-income families and individuals.

Avenue Community Development Corporation

Houston, TX

\$15,000 - Comprehensive Counseling

In 1991, a group of neighbors created an organization to develop affordable housing, preserve historic buildings, and revitalize the Old Sixth Ward, a National Register Historic District in the shadow of Houston's Downtown. Old Sixth Ward CDC, as it was then known, was operated entirely by volunteers for the first four years. Since then, the staff has grown to seven full time employees, and the Board of Trustees includes 14 community leaders. At the request of civic organizations from surrounding neighborhoods, by 1999 the target area has been expanded to include the entire Near Northside and Washington Avenue communities. The organization name was changed to Avenue CDC to reflect the expanded focus. Today, Avenue's mission is to revitalize the

community by developing affordable housing and economic opportunities, while preserving the area's culture, economic, and historical diversity.

Avenue CDC's programs emphasize Homeownership and Financial Empowerment through development of single-family homes for purchase by low-income households and by providing free homebuyer education and counseling services. The agency also offers Rental Housing and Resident Services. Environmental and Historic Preservation Initiatives include reclaiming Brownfields, "recycling" older homes and preserving historic structures, and promoting environmentally sound new construction techniques.

Money Management International (MMI)

Houston, TX

\$588,000 – Comprehensive Counseling

Money Management International is a nonprofit, community service organization that provides comprehensive housing counseling, professional financial guidance, community-wide educational programs, and debt management assistance. MMI and its family of agencies have over 46 years of experience helping consumers regain financial control of their lives. Housing counseling services are provided through over 90 local branch offices serving 14 states. Services include: Mortgage Delinquency/Default Counseling, Pre-purchase Counseling and Homebuyer Education, Home Equity Conversion Mortgage (HECM) Counseling, Credit and Debt Management Counseling.

Avenida Guadalupe Association, Inc.

San Antonio, TX

\$15,000 - Comprehensive Counseling

The mission of the Avenida Guadalupe Association, Inc., (AGA) is to revitalize the economic, cultural, and physical conditions of the Avenida Guadalupe Neighborhood. Consequently, over the years the AGA has expanded services and programs into a variety of education, employment, health, advocacy, and housing areas. Since 1979, the AGA has gained extensive experience in designing and implementing housing and economic development projects. Major projects include the Plaza Guadalupe, The Ernest C. Olivares Senior Community Residence, the San Jacinto Senior Citizens Community, the El Parian business incubator, and the El Progreso Community Center. The AGA has also recently completed construction of six new single-family homes for low and moderate-income families. Of particular significance is a 70-unit "Affordable Parade of Homes" development being leveraged with the City of San Antonio (COSA) and the San Antonio Housing Authority (SAHA).

The Housing Counseling Assistance Program (HCAP) was initiated to increase the homeownership rates for Hispanic families living in and around the Avenida Guadalupe Neighborhood of San Antonio. HCAP consists of three integral parts, which are Pre and Post purchase Housing Counseling, First Time Homeownership Training Classes, and the Down Payment Assistance Program. As of 1997, 54 homebuyer classes have been given

to a total of 490 families. The percentage of class participants going on to buy a home has risen from 10% in 1998 to 74% in 2002.

City Of San Antonio

San Antonio, TX

\$135,572 - Comprehensive Counseling

\$39,176 - Predatory Lending Counseling

A HUD-approved Housing Counseling Agency since 1979, the Fair Housing Program provides comprehensive housing counseling to include tenant/landlord disputes, pre- and post-purchase education counseling, foreclosure prevention counseling, HECM counseling, predatory lending counseling, and marketing and outreach initiatives to the citizens of San Antonio. The Program is responsible for investigating housing discrimination complaints, monitoring real estate advertisements, seeking fair housing compliance from apartment complexes and pursuing educational outreach opportunities. The Fair Housing Program is a vital program to the City of San Antonio. It is essential to the continuation of establishing stronger public education efforts regarding protections under the Fair Housing laws. The Fair Housing Program is necessary to examine sales and rental practices of brokers and residential rental complexes to insure compliance with established laws. The Program is utilized in adopting and establishing anti-redlining and anti-blockbusting policies in housing and lending institutions in Bexar County. The Fair Housing Program is an essential factor in building partnerships with local housing officials, private real estate agencies, mortgage lenders, apartment communities, non-profit (to include grass-roots and faith-based) organizations, to reach the ultimate goals of identifying housing and homeownership needs and providing assistance to those in need. The Program has taken on new initiative of assisting clients who may be victims of predatory lending practices.

Unitarian Universalist Housing Assistance Corporation

San Antonio, TX

\$15,000 - Comprehensive Counseling

The mission of the Unitarian Universalist Housing Assistance Corporation (UUHAC) is “to improve the neighborhoods and housing conditions of lower- and moderate income residents by using available financial, institutional and other resources to promote the development, rehabilitation or preservation of housing”. UUHAC has been chartered since 1989 to operate within the Bexar County and the City of San Antonio.

The UU Housing Assistance Corporation provides assistance to residents that are 80% and below the median income guidelines set by HUD. The programs provided by the UU Housing Assistance Corporation are for First Time Homebuyers with Down Payment Assistance and Owner-Occupied Home Repairs for residents in the City Council Districts 1 and 2.

The UU Housing Assistance Corporation offers the Homebuyer Education Classes to all clients, which includes the Credit Smart Espanol’s financial literacy. The Credit Smart curriculum teaches clients how to read their credit reports, budgeting, predatory lending,

and most importantly how to manage their credit for future purchase. The classes and counseling “empower” the clients to make wise decision in their future. All clients are provided with one-on-one counseling by UUHAC housing counselors.

UUHAC is looking forward to working with clients that are a part of the Homeownership Voucher Program of the Housing Authority of Bexar County to get them mortgage ready for purchasing a home.

Texas Rio Grande Legal Aid

Weslaco, TX

\$53,852 - Comprehensive Counseling

Established in 1970, Texas RioGrande Legal Aid (TRLA) is a nonprofit organization that provides free civil legal services to low-income and disadvantaged clients in a 68-county service area that covers the southwestern third of the state of Texas, including the entire Texas-Mexico border region. TRLA also serves migrant and seasonal farm workers throughout Texas and six southern states (Louisiana, Arkansas, Mississippi, Alabama, Tennessee and Kentucky). The 68 counties include the cities of San Antonio, Austin, Victoria, Corpus Christi, Laredo, El Paso and the Rio Grande Valley. To qualify for free civil legal services, clients must have an income at of below 125 percent of federal poverty guidelines. Currently, TRLA’s service area encompasses 1,171,000 income eligible Texas residents.

Texas Rio Grande Legal Aid’s mission is “to promote the dignity, self-sufficiency, safety and stability of low-income Texans by providing high quality civil legal assistance and related educational services”.

Utah

Cedar City Housing Authority

Cedar City, UT

\$12,524 - Comprehensive Counseling

The Cedar City Housing Authority has been awarded funding to continue to deliver Housing Counseling Services in the Southern Utah area. The Cedar City Housing Authority was established in September of 1991 and has since been successful in offering housing opportunities to low and moderate income families in Iron County. The mission of the Cedar City Housing Authority is “to provide decent, safe and sanitary housing to low and moderate income families in the area”. The Cedar City Housing Authority became a HUD-Approved Housing Counseling Agency in 2000. The Cedar City Housing Authority has since expanded its services to outlying areas in Southern Utah. Counseling services offered by the Cedar City Housing Authority include Pre-purchase Counseling, Reverse Mortgage Counseling, and Default Counseling. These services have increasingly become the most sought after counseling services in Southern Utah.

Family Life Center/Utah State University

Logan, UT

\$50,870 - Comprehensive Counseling

The Family Life Center, Housing and Financial Counseling, Utah State University is located in a charming heritage home at the base of Old Main Hill next to the campus of Utah State University. A nonprofit Housing and Financial Counseling agency since 1993, it serves the general public with emphasis on low to moderate- income families in Northern Utah and Southern Idaho. It became a HUD Approved Housing Counseling Agency in 1998.

Your Community Connection Of Ogden

Ogden, UT

\$17,874 - Comprehensive Counseling

Your Community Connection (YCC) of Ogden/Northern Utah is a volunteer-based non-profit organization with more than 58 years of service in Weber, Morgan, Davis and Box Elder counties. YCC's three program centers and community outreach programs give at-risk families and individuals an opportunity to influence conditions that risk their future. Your Community Connection's mission is "to provide comprehensive services to support and enhance the quality of life for all women, children and families". YCC's vision is "saving and changing lives".

Community Action Services Of Provo

Provo, UT

\$50,000 - Comprehensive Counseling

\$7,965 - Predatory Lending Counseling

Community Action Services in Provo, Utah provides a wide range of housing counseling services to assist first time homebuyers and homeowners who are behind on their mortgage. The agency is a HUD certified Housing Counseling agency that provides homebuyer education, counseling for homebuyers and mortgage default counseling. The agency has been in the community for 37 years and has a highly trained staff prepared to assist those in need of housing counseling services. The agency serves, Utah, Wasatch and Summit Counties.

Salt Lake Community Action Program

Salt Lake City, UT

\$25,000 - Comprehensive Counseling

The Salt Lake Community Action Program (SLCAP) is a not-for-profit organization that has been serving low-income Utahans since 1966. SLCAP provides a wide range of services aimed at helping low-income people become self-sufficient. Their Mission is "to eliminate the paradox of poverty in our affluent society". SLCAP is at the forefront of agencies providing services designed to mitigate the devastating effects of poverty on Utah families.

Vermont

Central Vermont Community Action Council, Inc

Barre, VT

\$41,656 – Comprehensive Counseling

Central Vermont Community Action Council (CVCAC) provides services to residents of Lamoille, Orange and Washington Counties. Their “Family Housing Partnership” brings together tenants, landlords, homeowners, lenders and CVCAC staff to assess family housing issues and to devise individual plans of actions to each household. Services provided include: counseling to resolve or prevent mortgage delinquency/default, post purchase education, counseling and education on locating, securing and/or maintaining rental housing and counseling on shelter/services for the homeless.

Virginia

Catholic Charities USA

Alexandria, VA

\$1,968,601 – Comprehensive Counseling

Catholic Charities USA (CCUSA) is a national network of agencies, institutions and individuals who aim to reduce poverty, support families and empower communities. It is the largest social service organization in the United States. CCUSA is a HUD-approved national intermediary since 1995, manages a network of 44 affiliates that provides housing counseling services in 22 states. CCUSA’s affiliates provide comprehensive counseling including pre- and post-purchase, predatory lending, HECM, default and foreclosure, and rental counseling. A religiously affiliated organization, CCUSA provides quality counseling to all people in need without regard to religious, racial, ethnic or cultural background.

Virginia Housing Development Authority

Richmond, VA

\$ 64,536 - Comprehensive Counseling

Virginia Housing Development Authority (VHDA), one of the nation’s largest state housing finance agencies, has been offering homeownership education classes since 1993. The classes were developed as an educational outreach program to assist low and moderate-income, first-time buyers by explaining the steps of homeownership and encouraging them through the process. The classes have been developed to cover the complete pre-purchase curriculum as outlined by Fannie Mae, Freddie Mac, and AHECI. The course covers budgeting, credit and credit repair, working with a Realtor, choosing the right home, loan products, working with the mortgage lender, the home inspection, and the loan closing. The curriculum is updated as changes in the industry warrant. To complement the housing counseling program VHDA has developed numerous partnerships with lenders, nonprofit housing agencies, government entities, and faith-based organizations to assist in promoting homeownership opportunities. VHDA also

offers a Train the Trainer Program statewide to nonprofits and local Public Housing Authorities. Additionally, VHDA has committed to expanding the number of Homeownership Education classes and will continue to support non-profit agencies and organizations that provide Homeownership Education classes.

Housing Opportunities Made Equal (HOME)

Richmond, VA

\$44,988 – Comprehensive Counseling

\$40,000 – Predatory Lending Counseling

HOME has been certified as a comprehensive housing counseling agency for many years, delivering housing counseling services since 1971. HOME serves most of the Commonwealth of Virginia to Fredericksburg South. Services include: pre and post purchase counseling, community homebuyer programs, mortgage-default counseling, rental counseling, landlord/tenant counseling, home equity conversion mortgage (HECM) counseling, fair housing assistance and information, home repair counseling, credit repair counseling, rental counseling group sessions, resolving landlord/tenant issues, outreach counseling to homeless individuals and families in shelters, and money management workshops. In addition, HOME augments its counseling services in various localities by providing direct financial assistance to eligible clients; down payment and closing cost for first time homebuyers; funds to bring mortgages or rent balances current; funds to help stabilize the housing situations of families making the transition from welfare to work; and funds to reinstate utilities and/or provide security deposits. HOME also provides short-term (up to five months) and long-term housing assistance for people infected with or affected by HIV/AIDS. All persons who participate in the financial assistance programs also receive in-depth, long term case management and housing counseling services to help them become self-sufficient and able to maintain their housing situations.

Newport News Office of Human Affairs

Newport, VA

\$11,957 – Comprehensive Counseling

The Office of Human Affairs has provided housing assistance to the residents of Newport News and Hampton, Virginia since 1972. Comprehensive housing services include: outreach to first time homebuyers, employment related counseling, homeownership and rental programs as well as monthly VHDA Homebuyer Education Program Certification seminars. In addition, Newport News Office of Human Affairs is the administering agency to receive, examine and inquire into alleged violation of the City's Fair Housing Ordinance.

Virginia Cooperative Extension - Prince William

Manassas, VA

\$15,000 - Comprehensive Counseling

Cooperative Extension's purpose is to educate clients to make informed and reasonable decisions to achieve their housing needs. Prince William County, VA received approval as a HUD Certified Housing Counseling Agency in July 1991. The Cooperative Extension's housing program provides one-on-one counseling for pre-purchase, pre-rental, mortgage default, rent delinquency and homelessness. Also, available to clients are the following services: Avoiding Financial Trouble Workshop; Financial Assessment; Long Term Financial Counseling; Homeownership Seminars; Post Purchase Seminars; Virginia Housing Development Authority (VHDA) seminars and Ad Hoc Workshops. The marketing focus for the Home Counseling program is from Washington D.C. to Fredericksburg. While serving all groups, Cooperative Extension's main focus is minority ethnic groups. Participants in the program are diverse in both race and income level, but minorities and lower income level clients form much of the clientele.

Washington

Consumer Counseling Northwest (CCNW)

Lakewood, WA

\$86,612 - Comprehensive Counseling

CCNW has been providing Housing Counseling Services to Western Washington counties since 1995. The agency provides comprehensive housing counseling that includes Pre/Post-Purchase, Mortgage Default and Delinquency, Home Equity Conversion Mortgage (HECM), Rental, Homeless/Displacement, Homebuyer Education, Predatory Lending and Homeownership Voucher. Their counseling services are predominantly one-on-one. CCNW is the only HUD-approved Local Housing Counseling Agency providing housing counseling and housing education throughout Western Washington. In FY 2005 they propose to provide housing counseling services to approximately 822 clients.

Pierce County Community Services

Lakewood, WA

\$40,000 - Comprehensive Counseling

Pierce County is celebrating 40 years of delivering quality programs designed to increase opportunities for empowerment and to reduce the impact on economically disadvantaged people throughout Pierce County, WA. An estimated 15,000 low-income individuals and families are served by Pierce County Community Service. Housing Counseling services provided by Pierce County include Landlord/Tenant, Delinquency and Default, First Time Homebuyer and Home Equity Conversion Mortgage (HECM). Staff is certified AARP HECM counselors that provide reverse mortgage counseling to seniors throughout the continental U.S. and Hawaii.

Fremont Public Association

Seattle, Washington

\$95,000 - Comprehensive Counseling

\$40,000 - Predatory Lending Counseling

Fremont Public Association provides Comprehensive Housing Counseling services to the residents of Seattle, Washington. Counseling services they provide include: Pre-purchase, Pre-occupancy, Pre-rental, Homebuyer Education, Delinquency and Mortgage default, Rental delinquency, Post-purchase occupancy, Home Equity Conversion Mortgage (HECM), Home Improvement and Rehabilitation, Displacement and Relocation. They also provide outreach initiatives regarding predatory lending and foreclosure prevention for homeowners. In FY 2005, Fremont Public Association expects to provide 1,080 households with quality housing counseling services.

Washington State Housing Finance Commission

Seattle, WA

\$300,000 - Comprehensive Counseling

\$ 63,000 - Predatory Lending Counseling

\$ 45,000 - Section 8 Homeownership Voucher Counseling

The Washington State Housing Finance Commission (WSHFC), a state housing finance agency, will partner with twenty-six non-profit affiliates and local housing authorities in the State of Washington to administer a comprehensive housing counseling program including counseling for HUD's Section 8 Homeownership Voucher Program and predatory lending. In response to the needs identified in the Washington State's Consolidated Plan and the Analysis of Impediments of Fair Housing, the WSHFC will provide statewide the following services: one-on-one pre-purchase counseling, mortgage default counseling and mortgage default prevention classes, reverse equity mortgage, post-purchase counseling, HomeChoice pre-purchase counseling for qualified individuals with disabilities, and five-hour homebuyer education seminars.

Kitsap County Consolidated Housing Authority

Silverdale, WA

\$60,000 - Comprehensive Counseling

Kitsap County Consolidated Housing Authority provides services in Pre-Purchase, Default, Budget and Credit, Reverse Mortgages and First-time Homebuyer Education coordination with a large network of partners in Kitsap, Jefferson, and Mason Counties. Participants receive a high proportion of thorough one-on-one counseling tailored to their circumstances from a seasoned staff. HUD's grant will help them serve over 700 potential and current homeowners during the fiscal year.

Spokane Neighborhood Action Program (SNAP)

Spokane, WA

\$126,223 - Comprehensive Counseling

SNAP provides Comprehensive Counseling services throughout Spokane County, including 100 % of the Spokane Metropolitan Area. SNAP will provide Pre-purchase, Homebuyer Education, Delinquent/Default, Delinquency Post-purchase, Home Equity Conversion Mortgage, and Rental Counseling. The workshops and one-on-one

Comprehensive Counseling are projected to serve as many as 420 clients during FY 2005, with major emphasis on housing counseling for low-and-moderate income families and first-time homebuyers and homeowners.

Community Housing Resource Center

Vancouver, WA

\$52,074 - Comprehensive Counseling

Community Housing Resource Center is a non-profit organization that engages both the public and private sectors in spirited partnership to create educated homebuyers and to promote the ongoing success of homebuyers. Community Housing Resource Center provides pre and post-purchase services, homebuyer education and HECM counseling to residents in SW Washington and proposes to counsel 445 individuals.

West Virginia

Family Service Credit Counseling

Wheeling, WV

\$41,656 – Comprehensive Counseling

Family Service Credit Counseling (FSCC) was developed in June of 1975 due to an expressed community need for housing counseling. Their targeted area is the Upper Ohio Valley and adjacent areas including, but not limited to, Belmont and Jefferson Counties in Ohio and Brooke, Hancock, Marshall, Ohio and Wetzel counties in West Virginia. FSCC offers the following services to their clients: pre and post purchase counseling, Homebuyer Education, Section 8 referrals, mortgage delinquency/default counseling and rental and homeless counseling. In addition, FSCC offers counseling on Predatory Lending tactics and Reverse Mortgages.

Kanawha Institute for Social Research Action (KISRA)

Dunbar, WV

\$31,660 – Comprehensive Counseling

KISRA evolved out of the Ferguson Memorial Baptist Church, which has been located in Dunbar, West Virginia, for 84 years. Their goal is to ensure that people in their community obtain the necessary skills and resources to achieve the “American Dream” of homeownership. Housing counseling services provided include: homebuyer education, pre-purchase, money management and other marketing and outreach activities.

Wisconsin

Community Action, Inc. of Rock and Walworth Counties

Janesville, WI

\$20,000 - Comprehensive Counseling

Community Action, Inc. was founded in 1965, as part of Lyndon Johnson's War on Poverty initiatives. At its start, Community Action served Rock County, and added Walworth County to its service territory in 1978. Its' focus then, as well as now, is "to prevent and reduce poverty in local communities".

Community Action's programs are also immensely comprehensive, rather than focused on one single facet of poverty. The true hallmark of Community Action's work, however, is their focus on helping the whole community succeed. By breaking generational cycles of poverty and reducing reliance on government safety nets, they make communities better places to live for every person in them.

Tenant Resources Center, Inc.

Madison, WI

\$62,310 - Comprehensive Counseling

Tenant Resources Center, Inc. (TRC) has been providing housing counseling, education and publications to Wisconsin residents since 1980. In 2003, TRC counseled approximately 15,000 clients, and served over 53,000 clients throughout Wisconsin through workshops and presentations, public service announcements, media presentations, a TRC newsletter, and contributions to other newsletters. In addition to its housing counseling office and mediation line, a satellite office, the Housing Help Desk, provides information for low-income renters looking for financial assistance and aid and case management for homeless individuals.

TRC produces two publications: "Tenant Rights in Wisconsin," a book with a detailed description of tenants' rights and responsibilities, and "Apartment Management in Wisconsin," a complete guide for landlords and apartment managers. Both volumes are periodically updated to keep tenants and landlords informed of all changes in state and local law, and have received universally positive praise from landlords, realtors, attorneys and tenants' advocates throughout Wisconsin.

The Tenant Resource Center (TRC), a HUD-approved housing counseling agency, is the only organization in Wisconsin devoted solely to tenant-landlord education and counseling activities statewide. Its mission is to encourage and support positive relations between rental housing consumers and providers throughout Wisconsin. By providing access to mediation and education about rental rights and responsibilities, it empowers the community to obtain and maintain quality affordable housing.

Wyoming

Financial Solutions of Wyoming

Casper, WY

\$15,000 - Comprehensive Counseling

Financial Solutions of Wyoming, Inc. became HUD certified in April 2003 to provide pre-purchase, default/foreclosure and HECM counseling in 21 counties in Wyoming.

Financial Solutions of Wyoming proposes to serve the entire state of Wyoming excluding the Wind River Indian Reservation. While some of the initial counseling will be done through homebuyer workshops, housing information fairs, and homebuyer education, the vast majority of effective counseling will be done in one-on-one sessions with individual or family and the housing counselor. Clients in Natrona, Fremont, and Converse counties will receive counseling in person, while clients in other counties may receive counseling via telephone.

The agency will provide counseling that will allow the client to focus on budgeting skills, debt repayment, consistent payments, and credit improvement. Financial Solutions has developed and implemented a homebuyer education program entitled *Building Blocks: Building Toward Homeownership*. Financial Solutions will include fiscal education through the *Credit When Credit Is Due* course as part of their delinquency and default counseling. Aspects of the foreclosure counseling will deal with the root causes of the delinquencies, such as debt to income ratio, the cost burden of the household, problems with income, problems with expenses and non-housing debt and how to remedy the situation so the family will not lose the home.

Interfaith Of Natrona County, Inc.

Casper, WY

\$30,000 - Comprehensive Counseling

Interfaith of Natrona County, Inc. is a small, 501 © 3, faith-based agency serving Natrona County for twenty (20) years. Interfaith's purpose is homelessness prevention through the provision of basic needs. Interfaith prevents evictions and foreclosures by providing direct rental and mortgage payments, as well as a variety of supportive financial services to financially stabilize the family. This allows them to direct their limited funding towards maintaining their rent/mortgage payments. Information, referrals, advocating and case management are also provided. Interfaith has been a HUD approved Housing Counseling agency since 2001.

Northern Arapaho Tribal Housing

Ethete, WY

\$34,398 - Comprehensive Counseling

The Northern Arapaho Tribal Housing (NATH) was established in 1996, under the Native American Housing Assistance Self Determination Act. The NATH is overseen by an all six Indian member board, duly elected by popular vote from enrolled Tribal membership. The NATH has had two Executive Directors since its inception. As a result of these two visionary and very capable administrators, the NATH has grown as a leading Wyoming and Native American housing and financial development organization with land holdings, housing stock and inventory assets close to 5 million dollars. The NATH is currently providing safe and affordable housing to over 1,500 low income Northern Arapaho Tribal enrolled members.