

ALABAMA

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

Huntsville, AL

\$20,000.00 - Comprehensive Counseling

Community Action Partnership, Huntsville/Madison & Limestone Counties, Inc. (CAP) is a private, non-profit community action agency created by the Economic Opportunity Act of 1964. Founded in 1965, CAP's mission is to alleviate poverty and social deprivation by providing low-income families and individuals with opportunities for education and training, working, and living in decency and dignity. The agency's services and activities include: child development and pre-kindergarten programs; weatherization projects; utility assistance and emergency services; and housing counseling. The housing counseling program consists of mortgage default counseling, home equity conversion mortgage (HECM) counseling, pre-purchase counseling, rental counseling and homeless counseling. During Fiscal Year 2006-2007, CAP provided 89 clients with one-on-one counseling.

Community Service Programs of West Alabama, Inc.

Tuscaloosa, AL

\$23,369.59 - Comprehensive Counseling

Community Service Programs of West Alabama, Inc. (CSP) is a private, non-profit organization created by the Economic Opportunity Act of 1964. The organization's mission is to provide resources and services that address immediate needs and result in self-sufficiency for the low-income and vulnerable populations it serves. CSP's target area consists of six counties in a predominantly rural area of Alabama. CSP has 40 years of experience administering social service grants, developing affordable housing and providing housing counseling. CSP's comprehensive housing counseling program emphasizes one-on-one counseling services for both potential homebuyers and existing homeowners. The topics covered include homebuyer education and pre-purchase counseling, mortgage delinquency/default counseling, post-purchase education, rental counseling and homeless/displacement counseling. During Fiscal Year 2006-2007, a total of 851 clients were served through all counseling activities.

Family Services Center

Huntsville, AL

\$30,000.00 - Comprehensive Counseling

Family Services Center (FSC) is a non-profit, community-based United Way agency that has assisted individuals and families in north Alabama and south central Tennessee since 1962. FSC operates the North Alabama Homeownership Resource Center, which helps lower income people and minorities purchase their first homes. This year's HUD Housing Counseling Grant will allow FSC to sustain and expand its pre and post-purchase home buying counseling and group training programs, as well as support the development of its foreclosure mitigation and reverse mortgage counseling capabilities.

FSC also provides rental counseling and homeless/displacement counseling. Further, the HUD grant will support FSC's counseling of residents transitioning from the nearby Huntsville Housing Authority Council Court community, and those moving into the Terry Heights community as part of a revitalization effort by Huntsville Community Development. During Fiscal Year 2006-2007, FSC counseled 113 clients.

Jefferson County Committee for Economic Opportunity

Birmingham, AL

\$23,369.59 - Comprehensive Counseling

Jefferson County Committee for Economic Opportunity (JCCEO) is one of more than 1,000 community action agencies nationwide created by the 1964 Economic Opportunity Act (EOA) to provide services to people who are economically disadvantaged. JCCEO operates a variety of programs for low-income residents of Jefferson County, Alabama, including housing counseling services. The counseling services provided include homeownership education and pre-purchase counseling, mortgage delinquency/default counseling, home equity conversion mortgage (HECM) counseling, rental counseling and homeless/displacement counseling. JCCEO's clients also benefit from the agency's long-standing relationships with local community leaders, communities of faith, state and local governments, financial institutions and other service providers. During Fiscal Year 2006-2007, JCCEO provided housing counseling services to 54 clients.

Mobile Housing Board

Mobile, AL

\$54,085.00 - Comprehensive Counseling

\$10,000.00 - HECM Counseling

The Mobile Housing Board is a public housing authority providing a full range of housing counseling services to the residents of Alabama's Mobile, Monroe, Baldwin, Clark, Washington and Escambia counties. The agency offers a broad range of one-on-one and group counseling services. The one-on-one housing counseling services include pre-occupancy, pre-purchase, pre-rental, rental delinquency, predatory lending, mortgage foreclosure intervention, post-purchase, home improvement, energy conservation, and reverse mortgage counseling. The group counseling services are offered through regularly scheduled homebuyer education workshops for Housing Choice Voucher Homeownership, as well as pre-purchase and post-purchase homebuyer education training. The Mobile Housing Board served a total of 1,486 clients through all counseling activities in Fiscal Year 2006-2007.

Organized Community Action Program, Inc.

Troy, AL

\$25,438.00 - Comprehensive Counseling

The 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, OCAP provides a variety of programs to the

low-income citizens in its community. In 1993, OCAP qualified as a Community Housing Development Organization (CHDO). OCAP has developed five multi-family housing projects and two elderly projects via the HUD HOME Program and tax credits to assist low and moderate-income families. The agency provides one-on-one housing counseling services in the areas of homebuyer education, pre-purchase counseling, mortgage delinquency/default counseling, home equity conversion mortgage (HECM) counseling, rental counseling and homeless/displacement counseling. OCAP provided housing counseling services to 165 clients during the 2006-2007 Fiscal Year.

ARIZONA

Administration of Resources and Choices

Tucson, AZ

\$36,847.95 - Comprehensive Counseling

\$30,000 - HECM Supplemental

The Administration of Resources and Choices (ARC) is a nonprofit organization that has provided comprehensive housing counseling services throughout the State of Arizona since 1988. ARC's goal is to collaborate with community coalitions and assess needs by providing crisis intervention, housing support and advocacy, and comprehensive housing counseling services throughout the state of Arizona. ARC has two branch offices located in Phoenix and Tucson.

Family Housing Resources, Inc.

Tucson, AZ

\$80,652.61 - Comprehensive Counseling

Family Resources, Inc. (FHR) is an Arizona-based non-profit organization serving the City of Tucson and Pima County. FHR has provided homebuyer counseling and education since 1991 and has helped over 12,000 low-income families and individuals purchase their homes. FHR has also administered the Mortgage Credit Certificate Program (a tax credit program for first time homebuyers). Over the last 13 years, FHR has provided down payment/closing cost assistance grants and loans, developed and operated a lease purchase program, and has recently developed and begun implementation of a manufactured home replacement project.

Southeastern Arizona Governments Organization (SEAGO)

Bisbee, AZ

\$20,000 - Comprehensive Counseling

Established in 1972, SEAGO serves the counties of Cochise, Graham, Greenlee and Santa Cruz in southeastern Arizona. SEAGO's priorities are to provide homeownership and rental opportunities for low and moderate income persons, the elderly and minorities, and persons with disabilities. The services that are provided include Pre-Purchase Counseling, Homebuyer Education, Delinquency/Default, Post Purchase, HECM, Rental and Predatory Lending Counseling. Housing counseling services are provided in both

English and Spanish.

Labor's Community Service Agency

Phoenix, AZ

\$26,739.18 – Comprehensive Counseling

Established in 1975, Labor's Community Service Agency is a non-profit organization that serves as the arm of the AFL-CIO, providing Delinquency, Default, and Predatory Lending Housing Counseling services. All of Labor's Community Service Agency's counseling is one on one, and available to low income residents of Maricopa County. The focus of the agency's services is on housing preservation by using a variety of methods, including Forbearances, Repayment Plans, Loan Modifications, and Advance Claims to keep homeowners in their homes.

ARKANSAS

South Arkansas Community Development

Arkadelphia, AR

\$42,000 - Comprehensive Counseling

South Arkansas Community Development (SACD) is a nonprofit organization established in December of 1999 with a primary mission of providing education and counseling to help low- and moderate- income families to achieve homeownership. SACD was certified as HUD-approved housing counseling agency in March of 2002. Housing counseling services offered by SACD include the following: pre-purchase, post-purchase, and mortgage delinquency/default/foreclosure counseling. SACD provides homebuyer education and financial literacy classes in English and Spanish.

SACD serves South Arkansas, consisting of seven primary counties, and partners with USDA Rural Development's Self-Help Housing Program, the Arkansas Development Finance Authority, local housing authorities throughout the seven counties, including those that promote Section 8 for homeownership, and provides Individual Development Accounts, a matched savings program for first-time home buyers.

SACD believes that counseling and education on financial matters, such as credit, budgeting, and 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 build a strong sense of community. In the past 4.5 years, SACD has counseled 3,000 clients and has helped 295 families attain homeownership.

Crawford-Sebastian Community Development Council, Inc.

Fort Smith, AR

\$28,662 - Comprehensive Counseling

Crawford-Sebastian Community Development Council, Inc. (C-SCDC) is a nonprofit agency incorporated in 1965, whose mission is to help low income families become more

self sufficient through a variety of social service and housing assistance programs. The Homeownership and Asset Development Center of C-SCDC is a HUD-approved counseling agency committed to improving housing conditions and promoting homeownership opportunities to low-to-moderate income individuals and families in Crawford and Sebastian Counties.

C-SCDC provides homebuyer education, pre-purchase and loan preparation counseling, mortgage default and delinquency prevention counseling, rental counseling, reverse mortgage counseling, and financial management classes to over 800 households per year. As a result of their housing counseling and down payment assistance programs, 298 households obtained homeownership last year. Fourteen families successfully avoided foreclosure and over 250 households are currently working towards their goal of homeownership.

JURHA Housing and Community Development Organization

Jonesboro, AR

\$50,326.30 - Comprehensive Counseling

The JURHA Housing and Community Development Organization (JURHA HCDO) received HUD approval as a housing counseling agency on January 31, 2007. The services provided by the agency include the following: Mortgage Delinquency and Default Resolution Counseling, Fair Housing Assistance, Homebuyer Education Programs, Loss Mitigation, Money/Debt Management, Pre-Purchase Counseling, Post-Purchase Counseling, Predatory Lending, and Renters Assistance.

The JURHA HCDO offers a “Mortgage Ready” program to enable individuals who may not be ready for mortgage pre-approval to commit to a plan to become mortgage ready within 3-24 months. Certified staff has provided housing counseling services to the JURHA HCV and to Public Housing Clients since November 2004.

Southern Good Faith Fund

Pine Bluff, AR

\$50,000 - Comprehensive Counseling

Southern Good Faith Fund (SGFF) is a 501(c) (3) nonprofit, headquartered in Pine Bluff, Arkansas. Its mission is to increase the incomes and assets of low-income and low-skilled residents of rural Arkansas and the Mississippi Delta. SGFF is an affiliate of Southern Bancorp, a \$575 million development bank holding company with a family of three local banks and three nonprofit development organizations.

SGFF began in 1988 as a micro-loan program modeled after the Grameen Bank in Bangladesh. Over the years the organization evolved to include a multi-faceted approach; in the late 1990s, its strategies expanded beyond helping low-income families increase their incomes to a focus on asset development and homeownership. Started in 1999 to provide clients with Individual Development Accounts, the Asset Builders

program evolved into a comprehensive asset development program that included trainings, workshops, and counseling.

Since the beginning of the program, over 1,400 active participants have been served. Of those participants, 502 achieved their savings goals and have purchased assets. About half of those participants have saved for homeownership or home repair. Concurrent with their saving, participants have attended economic skills trainings, participated in workshops, and have received one-on-one counseling.

Universal Housing Development Corporation

Russellville, AR

\$46,956.71 - Comprehensive Counseling

Universal Housing Development Corporation (UHDC) has been providing high-quality, housing-related services to the people of the Second and Third Congressional Districts of Arkansas since 1971. UHDC is a 501(c)(3) corporation organized under the direction of a community-based board of directors with a mission to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination. UHDC offers a full range of housing-related services from rental assistance, multi-family housing, comprehensive housing counseling, and new home construction, to weatherization and three different homeowner rehabilitation programs. UHDC chartered with NeighborWorks® America in 2002.

As a HUD-approved housing counseling agency since 1977, UHDC has been able to offer a full range of counseling services to clients in the 21 counties it serves. Although the agency offers homebuyer education classes in both English and Spanish, and is planning to expand its course offering in the coming year, UHDC's focus is on individual counseling.

CALIFORNIA

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

Oakland, CA

\$ 678,162.94 - Comprehensive Counseling

The National Association of Real Estate Brokers, Inc. Investment Division – Housing Counseling Agency, Inc. (NID-HCA) is a HUD-approved housing counseling intermediary operating in 42 offices in 17 states to deliver quality housing counseling services. Through its real estate professionals network, NID-HCA brings together clients, faith-based groups, community service groups and professional organizations to equip communities with the education and resources to obtain fair, decent, and affordable housing and homeownership opportunities and to combat predatory practices that disproportionately impact urban and minority communities.

Rural Community Assistance Corporation (RCAC)

West Sacramento, CA

\$947,028 - Comprehensive Counseling

Founded in 1978, Rural Community Assistance Corporation (RCAC) serves 13 western states through a network of field offices and more than 110 employees. RCAC has five core services: training, technical assistance, access to resources, advocacy, and capacity building, offered in the major program areas of environmental infrastructure, affordable housing, and community development finance. As a HUD-approved national housing counseling intermediary, RCAC supports a network of housing counseling agencies that serve remote rural and border communities in the West. RCAC also helps build the capacity of emerging housing counseling agencies, including tribal-based organizations.

Consumer Credit Counselors of Kern and Tulare Counties

Bakersfield, CA

\$40,217.54 - Comprehensive Counseling

Consumer Credit Counselors of Kern and Tulare Counties is a HUD- approved counseling agency that has served the local community for over 42 years. This agency provides Homeownership Education classes, Pre and Post Purchase counseling, Default and Delinquency counseling, HECM counseling, Rental Counseling, and Predatory Lending counseling. Consumer Credit Counselors of Kern and Tulare Counties' counseling and education programs are also available in Spanish to serve their large Hispanic community. The agency is a member of the National Foundation for Credit Counseling.

Housing Authority of the City of Fresno

Fresno, CA

\$57,065.48 - Comprehensive Counseling

The Housing Authority of the City of Fresno provides comprehensive rental and homeownership education and counseling in English, Spanish, Hmong, Hindi, Urdu and Punjab. The program focuses primarily on pre-purchase counseling to prepare knowledgeable, cost conscious and sustainable homebuyers with an overall understanding of the home buying process. The agency also provides Rental Assistance counseling to prevent eviction and Post Purchase counseling to prevent mortgage delinquency and foreclosure. The agency also partners with community organizations to assist families in obtaining services essential to their self-reliance and homeownership opportunities.

Eden Council for Hope and Opportunity

Hayward, CA

\$67,174.25 - Comprehensive Counseling

Eden Council for Hope and Opportunity (ECHO) was founded in 1964 and incorporated in 1965 by community volunteers dedicated to equal housing opportunities and prevention and elimination of homelessness. Established as a fair housing agency, ECHO has expanded to a full service housing counseling organization providing services

in Alameda, Contra Costa, San Mateo and Santa Clara Counties. ECHO's housing counseling services include: Fair Housing counseling, Tenant/Landlord counseling, HECM, Mortgage Default and Pre-Purchase counseling, a Rental Assistance Program, and Homeless counseling. ECHO has counselors who are fluent in Spanish and Portuguese, and uses Braille and the services of the Language Line and American Sign Language interpreters, as needed.

ByDesign Financial Solutions

Los Angeles, CA

\$60,435.07 - Comprehensive Counseling

ByDesign Financial Solutions was founded in 1966, and the organization has expanded to offer services face-to-face in eleven markets throughout California. The agency provides a one-stop resource for all of their client's housing needs: Pre-Purchase workshops, Post-Purchase and Default Prevention assistance and Reverse Mortgage counseling. Their mission is to change lives through financial education. ByDesign has a multi-lingual, multi-cultural staff, which provides services to the underserved and limited English proficiency people in the community. ByDesign's weekly Hmong Financial Solutions radio show provides a gateway to an underserved community, and covers various topics.

Project Sentinel

Palo Alto, CA

\$73,913.43 - Comprehensive Counseling

\$12,000 - HECM Supplemental

Project Sentinel has been a HUD- approved Housing Counseling agency since 1992 and serves the counties of San Mateo, San Francisco, Santa Clara, Stanislaus and South Alameda. This agency provides education and counseling to not only first time homebuyers but to those homeowners in default and foreclosure mitigation. Services also include HECM counseling and fair housing enforcement.

Community Housing Development Corporation of North Richmond

Richmond, CA

\$53,695.89 - Comprehensive Counseling

Community Housing Development Corporation of North Richmond (CHDCNR) has been a HUD approved housing counseling agency since 2005. The organization possesses 18 years of relevant experience in providing affordable housing services to low-income individuals and families residing in Contra Costa County, and the City of Richmond. CHDCNR offers Pre-purchase, Homebuyer Education, Delinquency/Default, Non-delinquency Post-Purchase, Post-purchase, Rental, and Fair Housing counseling as a means of providing comprehensive, culturally competent housing counseling services to an area facing high economic stress. Housing counseling services are provided in both English and Spanish, and persons with disabilities are given reasonable accommodations.

Springboard Non Profit Consumer Credit Management Inc

Riverside, CA
\$36,847.95 - Comprehensive Counseling

Founded in 1974, Springboard Non-Profit Consumer Credit Management, Inc. offers comprehensive housing counseling services to families in Northern, Central, and Southern, California. The agency provides in-depth assessments of their client's financial needs to prevent bankruptcy and foreclosure. Springboard Non-Profit Consumer Credit Management, Inc. has staff that is fluent in both English and Spanish. Springboard will provide Default/Mortgage Delinquency and Reverse Mortgage counseling activities to their clients in Riverside, San Bernardino, Los Angeles, Orange, San Diego, Kern and Fresno Counties.

Legal Services of Northern California - Senior Legal Hotline

Sacramento, CA
\$36,847.95 - Comprehensive Counseling
\$10,000 - HECM Supplemental

Senior Legal Hotline (SLH) is an affiliate of a larger legal aid agency, Legal Services of Northern California, located in Sacramento. The agency became HUD approved in 2006. SLH provides legal counseling services to primarily senior citizens. While any senior is eligible, SLH targets low-income, frail, isolated and non-English speakers. SLH provides fair housing counseling in Rental assistance, Tenant-Landlord issues, Predatory Lending in Post-Purchase non-delinquency, Mortgage Default/Delinquency, Reverse Mortgage (HECM), and Homeless services. Services are provided to Californians over 60 years of age.

Sacramento Neighborhood Housing Services, Inc.

Sacramento, CA
\$36,847.95 - Comprehensive Counseling

Sacramento Neighborhood Housing Services, Inc was incorporated in 1987. The agency's mission is to deliver HUD Housing Counseling activities to all residents of Sacramento City and County, especially to lower-income, minorities, including the elderly and limited English proficient population, disabled and/or those with unresolved housing needs. Services include Pre-Purchase counseling, Homebuyer Education, Delinquency/Default counseling, Non-Delinquency Post-Purchase counseling, Rental counseling, Homeless services counseling and Predatory Lending counseling.

Monterey County Housing Alliance

Salinas, CA
\$31,299 - Comprehensive Counseling

Monterey County Housing Alliance (MOCHA) is the only local HUD approved housing counseling agency in Monterey County. MOCHA services are designed to assist families that might otherwise not qualify for homeownership. MOCHA's clients are primarily Hispanic clients. Homebuyer education and financial literacy classes are offered in

English and Spanish. MOCHA also offers Mortgage Delinquency and Default counseling, Pre and Post Purchase, and Predatory Lending counseling services.

Neighborhood House Association

San Diego, CA

\$40,217.54 - Comprehensive Counseling

Beginning in 1973, Neighborhood House Association's (NHA) Housing Counseling program has been offering comprehensive education and counseling services to homeowners, renters, landlords, homeless individuals and families with a primary focus on a variety of one-on-one counseling services. NHA intends to concentrate more services to minority and bilingual clients throughout San Diego County, or clients that have been victimized by the current housing market. Counseling services include: Mortgage Delinquency and Default counseling, Loss Mitigation, Renter Assistance including Landlord/Tenant issues, Homeless counseling, Homebuyer Education, Predatory Lending, HECM, Pre-purchase, and Non-delinquency Post-purchase counseling.

Consumer Credit Counseling Service of San Francisco

San Francisco, CA

\$30,108.77 - Comprehensive Counseling

Consumer Credit Counseling Service of San Francisco provides comprehensive counseling services, along with money management information and assistance. Their housing education program has been providing housing counseling and education since 1994. As a financial resource center, they offer the necessary tools to help clients set and achieve financial goals. Through partnerships and community outreach Consumer Credit Counseling Service of San Francisco helps individuals and families acquire and maintain their dreams of homeownership.

Mission Economic Development Association

San Francisco, CA

\$90,761.37 – Comprehensive Counseling

Mission Economic Development Association (MEDA), a Northern California based community organization, provides first-time homeownership counseling services to the San Francisco residents, targeting the specific needs of the region's large minority and disabled population. For 35-years MEDA has been a pillar in the Bay area community offering local counseling activities, such as Homebuyer Education, Default and Delinquency counseling, Fair Housing workshops, and Financial Literacy education to low to moderate-income families. MEDA has developed extensive partnerships and collaborations with various grassroots, community, and faith-based organizations, as well as with local government entities and private industry to help residents to achieve the American dream of homeownership.

San Francisco Housing Development Corp.

San Francisco, CA
\$20,000 - Comprehensive Counseling

The San Francisco Housing Development Corporation (SFHDC) is a community-based non-profit corporation founded in 1988. The agency's mission is to foster stability in San Francisco's African-American community. The SFHDC's comprehensive housing counseling program offers Pre-Purchase counseling and Homebuyer Education, Foreclosure Prevention counseling, Rental Assistance and a Financial Fitness program. SFHDC also develops rental, owner-occupied and special needs housing projects.

Human Investment Project

San Mateo, CA
\$20,000 - Comprehensive Counseling

Human Investment Project (HIP) Housing was founded in 1972 to initiate programs to assist the disadvantaged and disabled living within San Mateo County. HIP's target population includes the elderly, single-parents, and the physically challenged that have limited budgets and are struggling to make ends meet. Counseling services include face to face housing counseling and Reverse Mortgage Counseling.

Consumer Credit Counseling Service of Orange County

Santa Ana, CA
\$67,174.25 - Comprehensive Counseling
\$30,000 - HECM supplemental

Consumer Credit Counseling Service of Orange County serves all of Orange County and has been a HUD-approved housing counseling agency since 1995. They are a nonprofit community service agency dedicated to expanding homeownership opportunities, improving access to affordable housing, and assisting consumers to achieve financial stability through a wide range of multilingual education and counseling. Counselors provide services in Pre-Purchase, Homebuyer Education, Post-purchase non-delinquency, Post-Purchase Default/Loss Mitigation, Rental Assistance, Homeless Services, and HECM counseling.

Orange County Fair Housing Council

Santa Ana, CA
\$20,000 – Comprehensive Counseling

Orange County Fair Housing Council was founded as a private non-profit corporation in 1965, and offers comprehensive housing counseling services. Its 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. For more than 43 years Orange County Fair Housing Council has diligently worked to help Orange County residents find and obtain housing, stay in their homes, and resolve housing problems. The agency primarily assists lower-income residents of Orange County and offers the

following counseling: Pre and Post Purchase, Mortgage Delinquency/Default, Rental, Homeless, Displaced, Reverse Mortgage And Pre-Purchase Homebuyer Education.

City of Vacaville

Vacaville, CA

\$60,435.07 – Comprehensive Counseling

The City of Vacaville's Department of Housing and Redevelopment Counseling Center provides housing counseling services to individuals in Vacaville and other areas in Solano County. The agency offers comprehensive counseling services that include, Pre-Purchase, Mortgage Delinquency, Rental, Reverse Mortgage, And Services For The Homeless.

COLORADO

City of Aurora HOAP

Aurora, CO

\$63,804.66 - Comprehensive Counseling

The City of Aurora's Home Ownership Assistance Program (HOAP) in Aurora, Colorado has provided counseling since 1985. The HOAP program has been a HUD-approved Housing Counseling Agency since 1990 and for the past 22 years has grown its reputation through excellence in service, service provided by its highly trained and experienced staff. HOAP is dedicated to making home ownership a reality for Aurora's low- and moderate-income families, as well as helping homeowner's keep their homes if they happened to enter into default. As a HUD-approved counseling agency, the HOAP program offers free pre-purchase, foreclosure, pre-foreclosure and reverse mortgage counseling, as well as financial assistance to homebuyers.

The HOAP staff conducts educational seminars to first-time homebuyers in English and in Spanish. The seminars cover the process of buying, owning, and maintaining homes, especially in a high foreclosure market. HOAP staff also act as a referral service for other service providers within the community. The nature of the housing industry is ever changing and staff keeps up with these changes by participating with numerous agencies and task forces to expand our marketing perspective and to be informed of changes about other services and products. The agency has membership with a number of national, regional, and local organizations, and participates in several task forces.

BCHA Housing Counseling Program

Boulder, CO

\$60,435.07 - Comprehensive Counseling

The Boulder County Housing Counseling Program (HCP) provides comprehensive one-on-one counseling services to Boulder and Broomfield County residents in the areas of Pre-Purchase/Pre-occupancy, Post-purchase, Reverse Mortgage (HECM), Mortgage Default and Foreclosure Intervention, Credit Repair and Budgeting, prevention of

predatory lending activities and Housing Choice Voucher to Homeownership, specifically for the Family Self-Sufficiency program clients.

The HCP conducts monthly CHFA-certified Homeownership Training workshops, quarterly Financial Management and Post-purchase courses, and Foreclosure Intervention Workshops. The HCP collaborates with the Boulder County Housing Consortium, which includes the Cities of Boulder and Longmont and the Thistle Community Housing Corporation, with outreach to minority communities and facilitates home purchases for low- and moderate-income populations.

The HCP works with other Housing Counseling agencies, Boulder County Government departments and Human Services organizations by sharing information and resources to best serve the Boulder County population. The BCHA Housing Counseling Program is currently the only HUD approved Housing Counseling Agency based in Boulder County.

Partners in Housing

Colorado Springs, CO

\$34,000 - Comprehensive Counseling

Partners in Housing (“PIH”) is a 501(c)(3) nonprofit organization whose mission is to provide homeless families with children the hope and opportunity to achieve self-sufficiency through supportive services and transitional housing. PIH began as a branch of Catholic Charities in 1989, and incorporated as an independent non-profit in 1991 with 5 donated housing units. The organization has since grown to support 70 units of transitional housing for homeless families, and 74 units of affordable housing for low-income families.

The agency’s housing counseling program offers monthly homebuyer education workshops in addition to sessions for individual pre- and post- purchase, rental and homeless counseling. The agency’s homebuyer’s education workshops cover all the basic aspects of buying a home from preparing for homeownership through the post-purchase responsibilities of homeownership. Participants also learn about their rights under fair housing laws, and how to identify and avoid predatory lending. The agency’s individual counseling sessions give households an opportunity to discuss their particular housing situation with highly trained counseling staff, and get specific answers to their questions.

Adams County Housing Authority

Commerce City, CO

\$90,761.37 - Comprehensive Counseling

The Adams County Housing Authority (ACHA) is a corporate and politic agency authorized by Colorado Statute 20-4-201 et seq. ACHA was officially organized on November 20, 1974 and has been a HUD-approved housing counseling agency since 1978. The Housing Authority’s mission is to improve the quality of life for individuals and families in Adams County with programs which provide housing, personal

development opportunities, counseling, financial assistance and educational services through networking and collaboration, creating an environment conducive for growth and development in order to promote self-sufficiency.

The Housing Authority provides the following housing counseling services : Mortgage Default, Foreclosure Prevention, Loss Mitigation, Predatory Lending, Pre-Foreclosure Sale Program, Pre-Occupancy, Post-Occupancy, Pre-Rental, Rental Delinquency, Home Equity Conversion Mortgage, Pre-Purchase, Budgeting, Money Management, Debt/Credit Management, Home Improvement/Rehabilitation, Displacement/Relocation, Resident Services, Utility Assistance, and long-term/transitional housing assistance available through the Section 8 Housing Choice Voucher Program, the Public Housing Program, and the Tenant-Based Rental Assistance Program. In addition, monetary assistance is available to promote homeless prevention, housing retention and affordable housing acquisition.

Brothers Redevelopment, Inc.

Denver, CO

\$26,739.18 - Comprehensive Counseling

Brothers Redevelopment, Inc. (BRI), a Denver-based nonprofit, was founded in 1971 when four Denver residents recognized the urgent need for free or low-cost housing and also housing-related services for Metro Denver's low-income residents. As a HUD-approved housing counseling agency, the agency provides first-time homebuyers with the information they need to understand the home buying process. Through workshops and one-on-one counseling, the first-time homebuyer is introduced to everything from finding a lender, to understanding the interest rate, to signing the contract and later maintaining their investment.

BRI provides default counseling for homeowners who have fallen behind on their payments and reverse mortgage counseling for senior homeowners wishing to access their home equity. All of the agency's housing counseling services are provided free of charge and each client served by BRI is screened to determine whether they have been subjected to any predatory lending activities. On a yearly basis, BRI serves approximately 1,400 families through one-on-one counseling and classes. Additionally, BRI administers the Colorado Foreclosure Hotline, which services the entire state of Colorado. BRI operates the Hotline as a contractor for the Colorado Division of Housing. The Foreclosure Hotline offers callers a personal call representative, who can get them in touch with their local counseling agency, or transfers them directly to their local agency with the entry of their zip code.

Colorado Housing Assistance Corporation

Denver, CO

\$26,739.18 - Comprehensive Counseling

The Colorado Housing Assistance Corporation (CHAC) is a private, 501(c)(3) nonprofit agency that was established in 1982. The agency's mission is to help make housing and successful homeownership affordable to low- and moderate-income Colorado citizens by

offering programs that create and preserve homeownership, that prevent displacement of long term neighborhood residents, that stabilize neighborhoods, and that test and implement innovative ways to mobilize private and public investment to achieve those goals.

CHAC has three active program areas that serve its mission: Counseling and Education, Mortgage Assistance loans and Foreclosure Prevention loans. CHAC has helped over 8,000 first-time homebuyers purchase their first homes through financial assistance. Included in that number are over 400 people with disabilities, many of whom who used Section 8 vouchers to help them make a purchase. CHAC has provided education and housing counseling since 1991, serving thousands of families.

CHAC is a 501(c)(3) nonprofit, a HUD-approved Counseling agency, a Community-Based Development Organization and a Community Development Financial Institution. With leadership from its Board of Directors, cooperation and support from its public and private partners, and a firm commitment to its mission, CHAC has helped family dreams come true.

Denver Housing Authority

Denver, CO

\$20,000 - Comprehensive Counseling

The Denver Housing Authority (DHA) is a quasi-municipal, tax-exempt, government agency. DHA's Homeownership Program has provided homeownership and financial counseling, education, and case management to low- and moderate-income clients of the Denver Housing Authority since 1995. Through this program, over 125 low- and moderate-income public housing and Section 8 residents purchased a home of their own. In addition, through HOPE VI, DHA assisted 54 low- and moderate-income individuals from the general public with purchasing a home.

DHA has been involved in the homeownership arena for many years and has developed relationships with agencies like the Colorado Housing and Finance Authority, the Colorado Housing Assistance Corporation, and the Department of Housing and Urban Development, all of whom are major homeownership-oriented entities. DHA will use its HUD grant funds to support its homeownership counseling activities in Colorado, especially for its activities in the Denver metro area. The Homeownership Program will provide financial fitness case management including credit repair, debt reduction, money management, and savings planning; homeownership education and preparation; mortgage and real estate education; and foreclosure prevention and loss mitigation counseling. These services will be provided in both one-on-one and group settings.

The Ford Foundation and The MacArthur Foundation have funded a six-year study for Wayne State University to examine DHA's Homeownership Program to determine why it is so successful and to possibly use it as a national welfare-to-work model for other housing authorities.

Northeast Denver Housing Center

Denver, CO

\$43,587.12 - Comprehensive Counseling

Northeast Denver Housing Center (NDHC) is a community-based, 501 (c) 3 non-profit organization that serves the housing needs of low-to-moderate income households in the City and County of Denver. NDHC is one of the oldest community development corporations in metro Denver and provides one of the longest running HUD-certified housing counseling programs in the area. Cumulatively, NDHC has served over 7,500 households in metro Denver over the last 25 years. Throughout its history, NDHC has been a consistent, knowledgeable partner for residents throughout Denver. NDHC offers a full range of programs to meet the needs of its clients.

NDHC is governed by a 15 member board of directors representing the public, private and community sector. NDHC is a City, County, and State of Colorado certified Community Housing Development Organization (CHDO) qualifying for HUD sponsored HOME funds to develop affordable housing units.

NDHC is a collaborative partner with local and national agencies whose goals support the agency's mission, which is "to create sustainable, healthy housing and economic development opportunities for underserved households and communities through education and development activities."

Southwest Improvement Council

Denver, CO

\$57,065.48 - Comprehensive Counseling

Established in 1987, Southwest Improvement Council (SWIC) is a community-based organization dedicated to serving the residents of selected neighborhoods in southwest Denver, Colorado. In this urban community plagued by dramatically high foreclosure rates, transience and poverty, SWIC provides solutions for affordable, quality neighborhood housing and personalized housing counseling services to reverse the trends that have turned this thriving community into one of the most challenged in the nation.

SWIC offers a full spectrum of housing counseling services: preparing families to purchase an affordable home with the right mortgage, preventing foreclosure by working with families on options to keep them in their homes, and helping elderly homeowners find financial solutions that will allow them to stay in their homes and to meet their late-in-life living expenses.

SWIC began offering housing counseling services 14 years ago, in response to predatory lending practices that were placing local families at risk of losing their homes and to improve community access to objective, accurate information about mortgage and lending options and their financial implications. SWIC knows its community and values a personal one-on-one approach to housing counseling. SWIC and its staff members are

trusted partners to and advocates for the residents, ensuring that client needs are heard and met.

Housing Solutions for the Southwest

Durango, CO

\$59,811 - Comprehensive Counseling

Housing Solutions for the Southwest (HS) is a nonprofit housing agency which serves Southwest Colorado. HS was originally incorporated in 1981 in order to preserve community action programs, but beginning in 1988, HS began to focus primarily on housing needs. HS promotes a socially and economically balanced community by providing assistance and services to low-to-moderate income families, individuals, elderly, disabled and other special needs populations. HS serves Archuleta, Dolores, La Plata, Montezuma and San Juan Counties by providing services in the areas of housing and energy conservation. The agency provides the following housing services: Development of Tax Credit Affordable Housing, Development of Senior Affordable Housing, Weatherization, Housing Choice Vouchers, Transitional Housing, and Home Rehabilitation.

HS provides the full range of housing counseling services and offers its counseling in both one-on-one and group settings. Counseling types offered by the agency include the following: Mortgage Delinquency/Default, Money Management, Rental, Fair Housing, Homeless, Reverse Mortgage, Post-Purchase, and Pre-Purchase.

Neighbor to Neighbor

Fort Collins, CO

\$56,330 - Comprehensive Counseling

Neighbor to Neighbor helps people establish and maintain stable housing. The agency provides homeless services; counsels renters and homeowners, provides 149 units of affordable housing and educates prospective homebuyers. Wherever people are on the "housing continuum," the agency helps them get to the next logical place.

Neighbor to Neighbor was established in 1970 and has helped thousands of Larimer County residents. It started as a grassroots organization whose goal was to that help families keep their homes. More successes followed, and Neighbor to Neighbor established nonprofit status and grew into an organization dedicated to ensuring every home in its community was a stable one.

Neighbor to Neighbor provides Affordable Housing and Housing Counseling services. Funding from HUD supports its Housing Counseling program by enabling it to continue helping families and individuals in need of housing counseling services. Those services include: Home Buyer Education classes, which work in conjunction with local down payment assistance programs to help low- to moderate-income renters become homeowners; Mortgage Default Counseling, which helps homeowners facing foreclosure; Reverse Mortgage Counseling, which helps senior homeowners evaluate

whether or not a reverse mortgage is right for them; Rental Counseling, which provides advice and referrals for anyone looking to stabilize their housing situation, including financial assistance to eligible renters facing eviction for reasons beyond their control.

CONNECTICUT

Bridgeport Neighborhood Trust

Bridgeport, CT

\$20,000 - Comprehensive Counseling

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

Christian Activities Council

Hartford, CT

\$36,847.95 - Comprehensive Counseling

The Christian Activities Council (CAC) was established in 1851 as the Hartford City Missionary Society. The organization is church-related but can now best be described as a non-sectarian, social action, housing and community development agency. The CAC began homeownership training in 1991 and was retained by the Hartford Housing Authority (HHA) in 2004 to provide pre-purchase housing counseling services to its residents. The CAC began a new phase of work with HHA as of May 21, 2008. Under this designation, our agency will provide financial literacy and homeownership counseling and education opportunities to seventy-five HHA lease to own residents of their New Communities over the next year.

Connecticut Housing Finance Agency

Rocky Hill, CT

\$84,588.24 – Comprehensive Counseling

The Connecticut Housing Finance Agency (CHFA) was established in 1969 for the purpose of addressing the housing needs of the state's low and moderate income individuals and families. CHFA is a leader in homebuyer education efforts across the state, and since 1991 has provided homebuyer counseling through its network of lenders and counseling agencies under the Homeownership Program. CHFA funds and administers ten classes per month, given by nine different counseling agencies in nine communities throughout the state. In addition to funding homebuyer counseling for CHFA down payment and homeownership buyers, CHFA offers eight-hour homebuyer classes for individuals just entering the home buying process. CHFA also offers foreclosure prevention counseling to all 60-day delinquent borrowers.

Neighborhood Housing Services Of New Britain, Inc.

New Britain, CT

\$48,760 - Comprehensive Counseling

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

DELAWARE

First State Community Action Agency, Inc.

Georgetown, DE

\$36,847.95 - Comprehensive Counseling

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

National Council On Agricultural Life and Labor Research Fund, Inc.

Dover, DE

\$50,000 - Comprehensive Counseling

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

YWCA Delaware

Newark, DE

\$46,956.71 - Comprehensive Counseling

In 1895, a small group of compassionate and progressive women began the YWCA in Delaware to address the issues of low wages, long hours, inadequate housing, and the poor working environments of young women in the community. Since then, YWCA Delaware has emerged as a leading advocate for women with housing, violence prevention, economic empowerment, racial justice and youth programming. Our goals are to advance equal opportunity for women, women's self-sufficiency and family stability, and social and racial justice. YWCA Delaware advances economic empowerment by offering programs that foster and build the economic growth and vitality of families and communities. YWCA Delaware offers a comprehensive homeownership education program that includes pre-purchase counseling for homebuyers, first-time homebuyer assistance and services that ensure that homeowners build the value of their asset for long-term stability.

DISTRICT OF COLUMBIA

HomeFree-USA

Washington, DC

\$993,298.73 - Comprehensive Counseling

Created in 1995, HomeFree-USA is a leader in the homeownership development, counseling and financial education industry. Serving as a housing counseling intermediary with a tenured background in mortgage servicing, the HomeFree-USA is committed to measurable results, excellent customer service and first-rate dedication to its partners. HomeFree-USA and its affiliated community-based housing counseling agencies deliver financial empowerment messages to more than 50,000 families each month through television programming, community lecturing, church outreach, and advertising. Through Homeownership Centers in Washington, DC, Kansas City, MO and Atlanta, GA and our 91 affiliated agencies in 36 States, HomeFree-USA personally interacts with an additional 10,000 families monthly to provide homeownership counseling and financial management education.

National Council of La Raza (NCLR)

Washington, DC

\$1,371,461.67 - Comprehensive Counseling

\$500,000 – Housing Counseling Training

Founded in 1968, the National Council of La Raza (NCLR) is a private, nonprofit organization and the largest national Hispanic civil rights and advocacy organization in the United States. Through its network of nearly 300 affiliated community-based organizations, NCLR reaches millions of Hispanics each year in 41 states, Puerto Rico, and the District of Columbia. To achieve its mission, NCLR conducts applied research, policy analysis, and advocacy. In addition, it provides capacity-building assistance to its affiliates who work at the state and local level to advance opportunities for individuals and families. Serving as a housing counseling intermediary, NCLR's Homeownership

Network is comprised of 43 organizations providing bilingual housing counseling services in 24 states.

National Council on Aging

Washington, DC

\$804,217.26 – Comprehensive Counseling

Founded in 1950, the National Council on Aging (NCOA) is a non-profit organization with 3,700 members, and a national network of some 14,000 organizations and leaders that assist in its work. NCOA's mission is to improve the lives of older Americans. NCOA members include senior centers, area agencies on aging, adult day service centers, faith-based service organizations, senior housing facilities, employment services, consumer groups and leaders from academia, business and labor. NCOA's programs increase participation in meaningful and rewarding work; increase access to needed benefits programs or resources; as a housing counseling intermediary provide counseling on reverse mortgages and other uses of home equity; and encourage involvement in community service that enrich participants and is productive to society.

Neighborhood Reinvestment Corporation dba NeighborWorks® America

Washington, DC

\$1,056,325.88 - Comprehensive Counseling

\$2,500,000 - Housing Counseling Training

\$641,903.75 – HECM Counseling

NeighborWorks America (formerly known as Neighborhood Reinvestment Corporation) 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, NeighborWorks America manages a network of affiliates providing housing counseling services in 39 states. Additionally, NeighborWorks is a recognized leader in providing training for community-based housing counselors throughout the United States. Its network of affiliates provides comprehensive housing counseling services and tailors activities to meet the special counseling needs of communities served, including predatory lending and utilization of HUD's Homeownership Voucher Program.

Housing Counseling Services, Inc.

Washington, DC

\$67,174.25 - Comprehensive Counseling

\$30,000 - HECM Counseling

Housing Counseling Services, Inc. (HCS) is a private non-profit agency founded in 1972 to serve the Metropolitan D.C. area, including the District of Columbia, Northern Virginia and Suburban Maryland. HCS provides comprehensive housing counseling, training, and advocacy to remove obstacles facing low- and moderate-income

homebuyers, homeowners, tenants and the homeless, and to help them achieve successful living in safe and affordable homes.

University Legal Services

Washington, DC

\$40,217.54 - Comprehensive Counseling

University Legal Services (ULS) is a private, non-profit, 501(c)(3) corporation located one block from the H Street corridor in Northeast Washington, and is the primary provider of legal and non-legal advocacy services for all people with disabilities in the District of Columbia. ULS is an intake center for all city housing programs including the first-time home buyer programs, home rehabilitation programs, default mortgage counseling, rental counseling for tenants at risk for eviction, and for those seeking affordable and accessible housing, and advocacy for seniors victimized by predatory lenders.

FLORIDA

The Center for Affordable Housing, Inc.

Sanford, FL

\$45,000.00 - Comprehensive Counseling

Established in 1981, The Center for Affordable Housing, Inc. (TCFAH) develops safe and affordable housing for the lower-income residents of Seminole County, Florida. In addition, TCFAH offers individualized housing assistance, housing counseling, transitional housing for homeless families, comprehensive case management, self-sufficiency education, financial education and outreach services. During Fiscal Year 2006-2007, TCFAH provided housing counseling to 332 clients.

Central Florida Community Development Corporation

Daytona Beach, FL

\$20,000.00 - Comprehensive Counseling

Central Florida Community Development Corporation (CFCDC) is a non-profit corporation which provides a wide variety of housing counseling services which include: homeownership education, pre and post-purchase counseling, rental counseling, delinquency/default counseling, financial literacy workshops and budgeting assistance. CFCDC is a HUD certified housing counseling agency and a State of Florida Community Housing Development Organization (CHDO). During the 2006-2007 Fiscal Year, CFCDC assisted 863 clients with their housing needs.

Community Enterprise Investments, Inc.

Pensacola, FL

\$35,000.00 - Comprehensive Counseling

For over 30 years, Community Enterprise Investments, Inc. (CEII) has helped to improve the lifestyles of Escambia County, Florida residents. The mission of this not-for-profit community-based organization is to create and develop opportunities among low and moderate-income area residents for employment, business ownership, low-income rental units and affordable homeownership. CEII provides housing counseling programs involving pre-purchase counseling, homebuyer education, delinquency counseling, non-delinquency post-purchase counseling, reverse mortgage counseling, rental counseling and fair housing education. In Fiscal Year 2006-2007, CEII assisted 629 clients with a wide range of housing needs.

Consumer Credit Counseling Service of West Florida, Inc.

Pensacola, FL

\$33,478.36 - Comprehensive Counseling

Consumer Credit Counseling Service of West Florida, Inc. (CCCS) has been a HUD approved counseling agency since 2006. The agency provides counseling and education programs primarily in north Florida and southeast Alabama. The services offered include pre-purchase, delinquency/default, non-delinquency post-purchase, home equity conversion mortgage (HECM), rental, homeless and predatory lending counseling. CCCS also partners with lenders, housing groups, faith-based organizations, civic groups, schools, low-income housing community groups and other non-profit organizations to extend outreach opportunities. During Fiscal Year 2006-2007, the agency counseled 2,432 clients.

Credit Card Management Services, Inc.

West Palm Beach, FL

\$53,695.89 - Comprehensive Counseling

\$30,000.00 - HECM Counseling

Credit Card Management Services, Inc. (CCMS) is a 501(c)(3) non-profit agency dedicated to its mission of providing compassionate, professional, financial, housing and bankruptcy counseling and education in an ethical and timely manner. CCMS provides pre-purchase counseling, homebuyer education, delinquency/default counseling, non-delinquency post-purchase counseling, home equity conversion mortgage (HECM) counseling, and post-purchase education. CCMS counselors are certified by either the Center for Financial Certification or the National Association of Certified Credit Counselors and/or are exam-qualified in the HUD Home Equity Conversion Mortgage (HECM) Network. CCMS is a member of the National Housing Counseling Association and has an A+ rating with the Southeast Florida Better Business Bureau. CCMS counseled 2513 clients during the past fiscal year.

The Empowerment Alliance of Southwest Florida Community Development Corporation

Immokalee, FL

\$40,000.00 - Comprehensive Counseling

The Empowerment Alliance of Southwest Florida Community Development Corporation (EASF) was formed in 1999 to implement the strategic plan for the federally designated Rural Enterprise Community, covering Immokalee and eastern Hendry County. With a mission to build better lives through homeownership and education, EASF constructs affordable housing units for sale to low and very low-income households. Currently, three housing projects are in development. In addition, EASF provides pre-purchase education workshops and one-on-one counseling to prepare families for homeownership. To date, EASF has provided counseling to more than 500 families. During Fiscal Year 2006-2007, EASF served 212 clients.

Family Counseling Center of Brevard, Inc.

Rockledge, FL

\$40,217.54 - Comprehensive Counseling

Established in 1964, Family Counseling Center of Brevard, Inc.'s (FCC) mission is to strengthen individuals, families and communities in Florida's Brevard and Indian River counties. FCC provides outpatient counseling, consumer credit counseling, substance abuse therapy and related services to individuals and families. In 1982, recognizing the correlation between mental health wellness and financial difficulties, FCC instituted its Consumer Credit Counseling Service program. Since that time, FCC has served the community through budget counseling, debt management assistance, credit report analysis and consumer education. Further, as a HUD certified housing counseling agency, FCC provides a complete range of housing counseling, including default, pre-purchase, rental and home equity conversion mortgage (HECM) counseling. FCC counseled 627 clients in Fiscal Year 2006-2007.

Goodwill Industries Manasota, Inc.

Sarasota, FL

\$46,956.71 - Comprehensive Counseling

Goodwill Industries-Manasota, Inc. was established over 26 years ago and continues to serve the residents of Florida's Manatee, Sarasota, Hardee and DeSoto counties. Goodwill, a private, not-for profit human service organization, provides information and referrals in the forms of case management, neighborhood resource development, job placement, housing, and assistance with homeownership. Current housing programs include the HomeBuyer's Club, a long-term case management program which seeks to assist very low, low and moderate-income families become first-time homeowners; GoodPartner Coach Program, a case management program designed to assist individuals with issues relating to employment, housing and/or relationships; and GoodHomes, which utilizes SHIP/HOME funds. During Fiscal Year 2006-2007, Goodwill Industries Manasota provided housing counseling services to 557 clients.

Haven Economic Development, Inc.

Miami, FL

\$20,000.00 - Comprehensive Counseling

Haven Economic Development, Inc. (HEDI) is a non-profit housing and counseling provider established in 1998. The organization has built and renovated hundreds of homes in Miami-Dade and Broward Counties, Florida. These homes have been occupied by low and moderate-income families who have participated in either HEDI's housing counseling program, first-time homebuyer classes, or in other similar programs. HEDI's counseling services include: fair housing, financial literacy, pre and post-purchase, predatory lending and mortgage delinquency counseling. HEDI provides twice monthly free eight-hour group homebuyer workshops and as-needed one-on-one homebuyer education. With the funding received from this year's HUD grant, HEDI will be able to continue to provide these homebuyer classes and counseling services to those in need. In Fiscal Year 2006-2007, HEDI counseled 192 clients.

Homes In Partnership, Inc.

Apopka, FL

\$51,958.00 - Comprehensive Counseling

Homes In Partnership, Inc.'s (HIP) mission is to provide low-income families with safe, decent, affordable housing, and to improve economic conditions within the service community. Since 1975, HIP has provided over 3,500 Florida residents in Orange, Lake and Sumter counties with single-family housing. As part of HIP's Mutual Self-Help Housing Program, each homebuyer attends a series of pre-purchase counseling classes, various workshops, and post-purchase counseling classes. HIP provided housing counseling services to 424 clients during Fiscal Year 2006-2007.

Housing Authority of the City of Fort Myers

Fort Myers, FL

\$33,478.36 - Comprehensive Counseling

The Housing Authority of the City of Fort Myers, Florida provides the city's low-income residents with homeowner and homebuyer counseling services. The Housing Authority's housing counseling programs are designed to expand homeownership opportunities for city residents; improve their access to affordable housing; and help preserve homeownership. The Housing Authority provides pre-purchase counseling, homebuyer education, delinquency/default counseling, non-delinquency post purchase education, rental counseling and fair housing education. The Housing Authority also runs quarterly homebuyer education courses covering topics such as renting versus owning, credit counseling, mortgage loans, fair housing and fraudulent activities. In Fiscal Year 2006-2007, the Fort Myers Housing Authority counseled 280 clients.

The Housing Corporation

Port Charlotte, FL

\$40,217.54 - Comprehensive Counseling

The Housing Corporation of Charlotte County administers the State Housing Initiatives Partnership (SHIP) Program, the Rehabilitation and Down Payment Assistance Programs and the My Safe Florida Home Program. Through these programs, low-income

households may receive down payment assistance, rehabilitate their homes and mitigate hazards in their homes, as applicable. The Consumer Services and Education Division of the Housing Corporation provides homeownership programs, educational workshops and counseling activities in the areas of homebuyer education, bankruptcy debtor counseling, delinquency/default counseling and predatory lending counseling. With this year's HUD grant funding, the Housing Corporation will expand its operations to serve a greater number of Charlotte County residents. In Fiscal Year 2006-2007, the Housing Corporation served 161 clients.

Housing Partnership, Inc.

Riviera Beach, FL

\$40,000.00 - Comprehensive Counseling

Housing Partnership, Inc. (HP) is a not-for-profit, charitable corporation with several designations and affiliations, including a chartered affiliate membership with NeighborWorks America. Since its inception in 1986, HP has focused on improving communities through a more holistic approach to housing and human services. In addition to its ongoing efforts to promote homeownership, HP offers quality programming and resources relating to family services and supportive housing for special needs populations. Serving all of Palm Beach County, Florida, HP provides community outreach, pre-purchase counseling, homebuyer education, delinquency/default counseling, post-purchase education, and voucher homeownership counseling. HP provided housing counseling to 771 clients during Fiscal Year 2006-2007.

Lee County Housing Development Corp.

Fort Myers, FL

\$40,000.00 - Comprehensive Counseling

Incorporated in 1991, Lee County Housing Development Corp. is a not-for-profit organization dedicated to providing affordable housing to low and moderate-income persons in Lee County, Florida. The organization has assisted over 300 families with the purchase of their homes. Through its involvement with the "Homes for Teachers/Heroes" partnership, Lee County Housing has also expanded the purchase opportunities for essential service personnel. Additionally, the organization provides delinquency/default counseling services to clients who previously purchased homes through Lee County Housing Development Corp. During Fiscal Year 2006-2007, Lee County Housing provided housing counseling to 242 clients.

Manatee Community Action Agency, Inc.

Bradenton, FL

\$53,695.89 - Comprehensive Counseling

Founded in 1968 as a non-profit agency, Manatee Community Action Agency, Inc.'s (MCAA) mission is to provide affordable housing in Florida's Manatee, Sarasota, DeSoto and Hardee counties. The agency serves its target area by offering housing counseling programs involving rental, foreclosure default, homelessness, budgeting,

home equity conversion mortgage (HECM), and pre-purchase/credit counseling. Together with the local government, MCAA is working toward meeting the county's affordable housing needs. During Fiscal Year 2006-2007, MCAA assisted 426 clients with a range of housing needs.

Mid-Florida Housing Partnership, Inc.

Daytona Beach, FL

\$80,652.61 - Comprehensive Counseling

Mid-Florida Housing Partnership, Inc. (MFHP) provides a range of housing services and offers bilingual assistance to the large Hispanic population in the agency's target area. Counseling services include pre and post-purchase counseling, homebuyer education, delinquency/default counseling, home equity conversion mortgage (HECM) counseling, rental counseling, homeless/displacement counseling and fair housing education. As a qualified Community Housing Development Organization (CHDO), the agency has also provided transitional housing, disabled housing and low income rentals. MFHP's development activities include over 92 new construction units of single family housing for first-time homebuyers and 44 rehabbed single units for low-income households to purchase. MFHP counseled 1,571 clients during Fiscal Year 2006-2007, of which 75 clients purchased homes and 36 clients received assistance in resolving or preventing mortgage delinquency.

Ocala Housing Authority

Ocala, FL

\$43,587.12 - Comprehensive Counseling

The Ocala Housing Authority (OHA), a public housing authority, became a HUD certified housing counseling agency in August 2000. The OHA provides both one-on-one and group education sessions, covering topics such as rental counseling, homebuyer education, pre and post-purchase counseling, and delinquency counseling. OHA works with its clients to develop action plans and set goals to realize their dream of affordable, safe and decent housing. The OHA provided housing counseling services to 1,537 clients during Fiscal Year 2006-2007.

Opa-locka Community Development Corporation

Opa-locka, FL

\$43,587.12 - Comprehensive Counseling

For over 25 years, the Opa-locka Community Development Corporation (OLCDC) has been dedicated to the development of the Opa-locka and Northwest Miami-Dade communities through affordable housing, economic development, community enhancement and commercial revitalization. OLCDC is working to increase affordable housing by expanding its homeownership counseling center to include: pre-purchase counseling for low to moderate-income first-time homebuyers; homebuyer and financial literacy education workshops; loss mitigation counseling services; non-delinquent post-purchase counseling; home equity conversion mortgage (HECM) counseling, as well as

community outreach services. OLCDC provided counseling services to 311 clients in Fiscal Year 2006-2007.

Tallahassee Lenders' Consortium, Inc.

Tallahassee, FL

\$55,000.00 - Comprehensive Counseling

Tallahassee Lenders' Consortium, Inc. (TLC), a 501(c)(3) non-profit corporation, has served low to moderate-income families in the City of Tallahassee and Leon County, Florida since 1993. TLC provides comprehensive homebuyer education, pre-purchase counseling, and down payment and closing cost assistance. The organization's programs have successfully evolved over the years to also include post-homeownership education classes, mortgage delinquency counseling, home equity conversion mortgage (HECM) counseling, and personal finance education classes. TLC is a City of Tallahassee designated Community Housing Development Organization (CHDO). During Fiscal Year 2006-2007, TLC counseled 1,613 clients.

Tallahassee Urban League, Inc.

Tallahassee, FL

\$33,478.36 - Comprehensive Counseling

Established in 1969, the Tallahassee Urban League, Inc. is a private, non-profit social service organization, which serves Florida's Tallahassee and Leon counties, as well as the surrounding areas. The mission of the Urban League is to enable African Americans and other minority groups and low-income citizens to cultivate and exercise their full human potential. The Tallahassee Urban League's comprehensive housing counseling program assists low-income families, including the elderly, disabled, homeless and female heads of household with their housing needs relating to fair housing, predatory lending, home equity conversion mortgage (HECM) counseling and access to credit. The agency provides individual and group counseling, as well as referral services. Additionally, the Tallahassee Urban League offers several other housing counseling services, including housing rehabilitation, weatherization, and emergency housing. The agency counseled 270 clients in the 2006-2007 Fiscal Year.

Tampa Bay Community Development Corporation

Clearwater, FL

\$53,695.89 - Comprehensive Counseling

Incorporated in 1982, Tampa Bay Community Development Corporation (CDC) promotes homeownership opportunities to low and moderate-income residents in Florida's Pinellas, Hillsborough and Pasco counties. As of April 2008, the agency expanded its service area to also include Lee, Manatee, and Sarasota counties. Tampa Bay CDC provides homebuyer education workshops, one-on-one pre and post-purchase counseling and foreclosure prevention counseling. In addition, the agency administers an emergency mortgage payment revolving loan fund. During the past fiscal year, Tampa Bay CDC counseled 1,230 residents.

Tampa Housing Authority

Tampa, FL

\$33,478.36 - Comprehensive Counseling

The Tampa Housing Authority (THA) was founded in 1937 and has served the residents of the City of Tampa and Hillsborough County, Florida for over 64 years. THA's goal is to nurture neighborhoods, provide economic development activities, and assure equal access to safe, quality, affordable housing. Through its Center for Affordable Homeownership, THA has been providing homeownership education and counseling since 2002. The counseling services include pre-purchase home buying counseling and workshops, foreclosure prevention and budget counseling.

GEORGIA

Affordable Housing Enterprises, Inc.

College Park, GA

\$30,000.00 - Comprehensive Counseling

Affordable Housing Enterprises (AHE) was founded in 1993 and approved as a 501(c)(3) non-profit organization in January 1997. AHE was formed by a group of concerned community-based citizens to provide affordable housing to special needs populations, which include low and moderate-income persons, persons with disabilities, the elderly, minorities, and families with limited English proficiency. AHE conducts pre-purchase counseling, homebuyer education, post-purchase counseling, and rental and homeless/displacement counseling. During the 2006-2007 Fiscal Year, AHE assisted over 500 clients with their housing needs.

Appalachian Housing and Redevelopment Corporation

Rome, GA

\$20,000.00 - Comprehensive Counseling

The Appalachian Housing and Redevelopment Corporation (AHRC) is a subsidiary non-profit organization of the Northwest Georgia Housing Authority (NWGHA). AHRC is located on-site at the NWGHA central offices and provides comprehensive housing counseling services to residents of Floyd County, Georgia. AHRC's counseling services include homebuyer education workshops, one-on-one homebuyer counseling, mortgage default prevention, pre and post-homeownership counseling, fair housing counseling, as well as counseling to renters and homeless individuals. AHRC served 286 clients during Fiscal Year 2006-2007.

Center for Pan Asian Community Services

Doraville, GA

\$33,478.36 - Comprehensive Counseling

Established in 1980, the mission of the Center for Pan Asian Community Services (CPACS) is to create and deliver culturally competent and comprehensive social and health services to counteract problems faced by immigrants, refugees and racial-ethnic minorities in Atlanta, Georgia. CPACS has extensive experience providing services to Asian Pacific Islanders in Atlanta, including youth programs; employment services; an elderly enrichment program; immigration and naturalization assistance; housing counseling services and various advocacy programs. With funding from HUD, CPACS will continue to provide one-on-one and group housing counseling services to Asian Pacific Islanders in the areas of mortgage delinquency and default resolution; pre-purchase counseling and rental assistance.

City of Albany, Georgia

Albany, GA

\$30,108.77 - Comprehensive Counseling

The City of Albany's Department of Community & Economic Development (DCED) has been a HUD approved counseling agency since 1992. Over the past 15 years, DCED has provided counseling in the following areas: default, budget, pre-purchase, rental, and homeless/displacement. DCED serves 14 counties. During Fiscal Year 2006-2007, DCED served 1,554 clients.

Cobb Housing, Inc.

Marietta, GA

\$50,326.30 - Comprehensive Counseling

Incorporated in 1992 as a community-based non-profit 501(c)(3) organization, Cobb Housing Inc. (CHI) holds several certifications. CHI is a HUD approved housing counseling agency, a NeighborWorks America organization, and the first Community Housing Development Organization (CHDO) in Cobb County, Georgia. CHI's housing counseling services include pre-purchase, post-purchase and default counseling. The organization also offers down payment assistance to first-time homebuyers. Additionally, as a CHDO, CHI has worked aggressively to make a significant impact towards alleviating the critical shortage of affordable housing in Cobb County. During Fiscal Year 2006-2007, CHI served 746 housing counseling clients.

Columbus Housing Initiative, Inc. dba NeighborWorks Columbus

Columbus, GA

\$60,435.07 - Comprehensive Counseling

Columbus Housing Initiative, Inc. was organized in 1998 as an overall effort by Columbus, Georgia's civic leadership to improve housing conditions and revitalize blighted neighborhoods. The agency targets its services to residents of Columbus, as well as Lee and Russell counties in Eastern Alabama. Columbus Housing Initiative joined the Campaign for Home Ownership as a homeownership center in 2004, and in 2007 became a HUD approved counseling agency as a branch office of NeighborWorks in Columbus. Counseling services are provided in the following areas: pre-purchase and

post-purchase, mortgage delinquency and default, fair housing, rental, loss mitigation, predatory lending, and debt management. To date, 518 clients have purchased their first home. Columbus Housing Initiative counseled 531 clients during Fiscal Year 2006-2007.

Consumer Credit Counseling Service of Greater Atlanta Inc.

Atlanta, GA

\$575,000.00 - Comprehensive Counseling

Consumer Credit Counseling Service of Greater Atlanta Inc. (CCCS of Greater Atlanta) was founded in 1964 by business and civic leaders. The mission of the agency is to help financially distressed individuals gain financial control by providing quality services and offering innovative solutions to their financial problems. The agency provides the following services: budget and credit counseling, debt management, housing counseling, financial education and bankruptcy counseling. In Fiscal Year 2006-2007, CCCS of Greater Atlanta counseled more than 7,300 clients with housing related issues.

Cooperative Resource Center, Inc.

Atlanta, GA

\$40,000.00 - Comprehensive Counseling

The cooperative Resource Center, Inc. (CRC) is a nonprofit corporation whose mission is to maximize innovation, productivity, and efficiency in the development of affordable housing communities in Georgia. Serving five counties in the Atlanta Metropolitan Statistical Area, CRC provides affordable housing opportunities to low and moderate-income families and individuals. The agency's counseling services include pre-purchase, homebuyer education, pre-rental, mortgage delinquency and default, reverse mortgage, and post occupancy counseling. Both counseling and group education is offered. CRC counseled 414 clients in Fiscal Year 2006-2007.

Economic Opportunity for Savannah-Chatham County Area, Inc.

Savannah, GA

\$43,587.12 - Comprehensive Counseling

Economic Opportunity for Savannah-Chatham County Area, Inc. (Economic Opportunity) is both a Community Action Agency and a HUD approved housing counseling agency, providing individuals and families with a range of housing services. The agency's target areas consist of Chatham, Bryan and Effingham Counties in Georgia, as well as several counties in South Carolina. Economic Opportunity offers pre-purchase counseling and home buyer education, loss mitigation counseling, reverse mortgage counseling, pre and post-rental counseling, credit counseling, budgeting, homeless services, and money management counseling. The agency also provides other assistance in the areas of Head Start, senior citizens programs, employment development and business development. Through the housing program, 702 clients received assistance in Fiscal Year 2006-2007.

Georgia Housing and Finance Authority

Atlanta, GA

\$145,117.65 - Comprehensive Counseling

Since 1976, Georgia Housing and Finance Authority (GHFA) has been the principal organization providing affordable housing opportunities throughout the State of Georgia. In 1996, GHFA and the Georgia Department of Community Affairs (DCA) merged. The merger was designed to better coordinate the implementation of housing and community development programs to benefit low and moderate-income households across Georgia. GHFA issues mortgage revenue bonds and holds mortgages, while DCA staff administers GHFA's programs. GHFA is an experienced manager of programs funded by federal awards and other sources and has administered its housing counseling program since 1998. Currently, a statewide network of 21 nonprofit agencies is supported by DCA to provide one-on-one counseling, and a total of 37 nonprofit agencies also provide homebuyer education in a group setting. Staff provides counselor training, technical assistance and marketing support to this network. In Fiscal Year 2006-2007, GHFA counseled 24,295 clients on housing related issues.

Home Development Resources, Inc. (Formerly Gainesville-Hall County)

Gainesville, GA

\$38,000.00 - Comprehensive Counseling

Home Development Resources, Inc is a HUD approved comprehensive housing counseling agency that provides housing counseling in the areas of pre-purchase, mortgage default/loss mitigation, post-purchase, home improvement and rehabilitation counseling, and first-time homebuyers counseling. In addition to its housing counseling activities, Home Development Resources, Inc. provides clients with information about local affordable housing opportunities, as well as the availability of grants and down payment assistance. The agency also addresses the issues of fair housing and predatory lending practices during the counseling sessions and, generally, promotes awareness of predatory lending practices throughout the community. During Fiscal Year 2006-2007, Home Development Resources, Inc. counseled 640 clients.

HomeFirst Housing Resource Services (Formerly Macon Middle Georgia Housing Counseling Center)

Macon, GA

\$33,478.36 - Comprehensive Counseling

HomeFirst Housing Resource Services (HomeFirst) is a non-profit agency dedicated to increasing the number of homeowners in the Macon and Middle Georgia areas. HomeFirst serves primarily low to moderate-income families by providing homebuyer education, counseling services, mortgage product analysis and financial literacy services. The agency's clients also benefit from the partnerships that HomeFirst has formed with more than 15 banks, local, state and federal organizations, ensuring access to favorable mortgage products, low-interest rate loans and other services that make homeownership affordable. HomeFirst served 196 clients during Fiscal Year 2006-2007.

JCVision and Associates, Inc.

Hinesville, GA

\$20,000.00 - Comprehensive Counseling

JCVision and Associates, Inc. (JCVision) is a faith-based, non-profit organization that provides comprehensive housing counseling services to potential homebuyers, homeowners, renters and housing providers within the City of Hinesville and 12 rural counties in southeast Georgia. JCVision's program promotes awareness of housing needs, assists households in making informed purchasing decisions, provides fair housing assistance, and improves accessibility to affordable housing opportunities and resources. During Fiscal Year 2006-2007, JCVision served 545 clients.

Middle Georgia Community Action Agency, Inc.

Warner Robbins, GA

\$36,847.95 - Comprehensive Counseling

Middle Georgia Community Action Agency, Inc. (MGCAA) was incorporated in 1974 and has been a HUD certified agency since 1979. MGCAA, along with its subsidiary agency, Heart of Georgia Community Action Council, has offices in 35 counties. The agency provides pre and post-purchase homebuyer education, default/delinquent counseling, rental counseling, homeless/displacement counseling, as well as information regarding predatory lending, fair housing, and homeowner improvement rehabilitation. Last fiscal year, MGCAA, Inc. served 655 clients.

National African American Relationships Institute, Inc.

Decatur, GA

\$53,695.89 - Comprehensive Counseling

National African American Relationships Institute, Inc. (NAARI) became a HUD approved housing counseling agency in March 2008. Prior to that time, NAARI operated as an affiliated branch office of the National Association of Real Estate Brokers–Investment Division, Inc., Housing Counseling Agency (NID-HCA). NAARI serves the clients of southern DeKalb County, Georgia and offers a variety of housing counseling services, including pre-purchase, homebuyer education, mortgage delinquency/foreclosure prevention, non-delinquency post purchase, reverse mortgage, non-delinquency post purchase education, rental counseling, homeless/displacement counseling, and fair housing education. During last fiscal year, NAARI served 357 clients.

Redemption Ministries, Inc.

Thomasville, GA

\$25,000.00 - Comprehensive Counseling

Established in 2003, Redemption Ministries, Inc. is a faith-based housing counseling agency whose mission is to provide high quality assistance to first-time homebuyers. The

agency's target area consists of Thomas, Grady, Mitchell, Worth, and Dougherty counties in Georgia. Redemption Ministries, Inc. provides housing counseling for pre-purchase, post-purchase, budget, debt, and delinquency counseling. During Fiscal Year 2006-2007, Redemption Ministries, Inc. counseled 272 clients.

Southwest Georgia United Empowerment Zone, Inc.

Vienna, GA

\$36,847.95 - Comprehensive Counseling

Southwest Georgia United Empowerment Zone, Inc. (Southwest Georgia United) began in 1994 as a grassroots, community-based initiative for economic development and community improvement in Crisp and Dooly counties in rural southwest Georgia. Southwest Georgia United operates a U.S. Department of Agriculture (USDA) rural Empowerment Zone program, working with the community to improve the quality of life by supporting sustainable economic development, housing, health, education, agriculture, and social programs. In fulfillment of its mission, and as part of the HUD Housing Counseling program, Southwest Georgia United provides community outreach/information dissemination, pre-purchase home buying group workshops, one-on-one pre-purchase counseling and one-on-one mortgage delinquency counseling. The agency served 208 clients in Fiscal Year 2006-2007.

Totally Free, Inc.

Brunswick, GA

\$23,369.59 - Comprehensive Counseling

With a target area of over 35 counties in Georgia, Totally Free, Inc.'s goal is to bring more recognition to affordable housing in real estate and lending, while reaching as many low to moderate-income individuals as possible. Totally Free, Inc. provides services in the areas of homebuyer education, pre and post-purchase counseling, rental counseling and default/loss mitigation counseling. In 2005, Totally Free, Inc. received the Outstanding Achievement Award for Excellence in Housing Counseling at the Georgia Department of Community Affairs Magnolia Awards. Through partnerships with local, state, federal public and private agencies, Totally Free, Inc. also assists clients with down payment costs and special loan programs. During Fiscal Year 2006-2007, the agency served 532 clients.

The University of Georgia

Clarkesville, GA

\$36,847.95 - Comprehensive Counseling

The University of Georgia College of Family and Consumer Sciences (FACS) received approval from HUD as a housing counseling agency in 2004. Housing education and counseling are made available to counties throughout Georgia by County Cooperative Extension FACS agents. The FACS Education and Counseling Outreach program provides homebuyer education, pre-purchase counseling, post-purchase education,

financial literacy and the promotion of Energy Star products and energy conservation. FACS assisted 220 clients during Fiscal Year 2007.

IDAHO

Idaho Housing and Finance Association

Boise, ID

\$127,823.53 – Comprehensive Counseling

Idaho Housing and Finance Association (IHFA), has a 35 year history in leading Idaho families and individuals to homeownership. IHFA, through Idaho Partners for Home Buyer Education (IPHBE, Inc.), provides counseling in the following areas: Pre And Post-Purchase, Mortgage Default, Rental Delinquency, Homeless Prevention, Reverse Mortgage (HECM) One-On-One Counseling And Homebuyer Group Education Classes. IHFA's eight affiliates will host the group homebuyer education classes for first-time, low-to-moderate income homebuyers. Services are offered free to any Idaho resident.

Community Action Partnership

Lewiston, ID

\$46,956.71 - Comprehensive Counseling

The Community Action Partnership (CAP) is a social services agency that has offered free Comprehensive Housing Counseling to groups and individuals throughout the state of Idaho since 1966. CAP envisions communities working together to end poverty, where all people have sufficient money, relationships and meaning in their lives to thrive. CAP's Lewiston branch located in the Nez Perce County of Idaho, has an active housing counseling program that provides Pre-Purchase and Homebuyer Education to first-time homebuyers and counseling to people with housing needs and problems. Counseling include Foreclosure Prevention, Landlord/Tenant Mediation, Homelessness And HECM Counseling. This particular branch services North and North Central Idaho as well as the Asotin County of Washington.

ILLINOIS

Access Living of Metropolitan Chicago

Chicago, IL

\$20,000.00 - Comprehensive Counseling

Access Living of Metropolitan Chicago is a nationally recognized cross disability organization governed and staffed by a majority of people with disabilities. Over the last 28 years, Access Living has provided services to over 45,000 with disabilities. The agency proposes to increase the independence of over 3,000 people with disabilities by educating them about their housing options and connecting them to available housing opportunities. Access Living offers rental assistance counseling, homeownership education and fair housing education. During Fiscal Year 2006-2007, Access Living provided counseling services to 393 clients.

Central Illinois Debt Management and Credit Education, Inc.

Peoria, IL

\$43,587.12 - Comprehensive Counseling

Created in 1966 as a 501(c)(3) non-profit, Central Illinois Debt Management and Credit Education provides community services dedicated to financial literacy. The organization advances its mission through a wide range of services, including: debt management, pre-purchase/pre-occupancy counseling, homebuyer education, delinquency/default/loss mitigation counseling, home equity conversion mortgage (HECM) counseling, post-purchase counseling, rental housing counseling, and fair housing education. Located in Peoria, Illinois, Central Illinois Debt Management and Credit Education also has local offices in Decatur, Champaign, Danville, Galesburg, and Princeton. The organization estimates servicing over 5,000 clients since becoming a HUD certified agency in 1990. During the last fiscal year, Central Illinois Debt Management and Credit Education counseled 330 clients.

Community and Economic Development Association of Cook County, Inc.

Chicago, IL

\$46,956.71 - Comprehensive Counseling

For over 40 years, Community and Economic Development Association of Cook County, Inc. (CEDA) has provided a broad range of services to the low-income residents of Cook County, Illinois. With over 200 locations throughout Cook County, CEDA's mission is to work in partnership with communities to empower families and individuals to achieve self-sufficiency and improve their quality of life. Together with its partners, CEDA offers over 40 services, ranging from education, child and family development, health and nutrition, senior citizen programs, economic development, employment and job training, housing, emergency services, energy conservation, and community development. CEDA's comprehensive housing counseling program provides one-on-one and group education in the areas of: pre-purchase/home buying; resolving or preventing mortgage delinquency or default; non-delinquency post-purchase counseling; securing or maintaining residence in rental housing counseling and shelter or services for the homeless. During Fiscal Year 2006-2007, CEDA provided comprehensive housing counseling to 1,881 households.

Community Investment Corporation of Decatur, Inc.

Decatur, IL

\$26,739.18 - Comprehensive Counseling

Community Investment Corporation of Decatur, Inc. is a not-for-profit organization serving Macon County, Illinois residents, with a particular emphasis on low and moderate-income first-time homebuyers. In 1999, Community Investment Corporation launched its Welcome Home Housing Counseling Program. With comprehensive assistance, Welcome Home families purchase and maintain decent and affordable homes. Through the program, Community Investment Corporation offers a full array of basic

services, including pre-purchase counseling and default/delinquency prevention. The Welcome Home Program's efforts are further strengthened by its involvement with several redevelopment efforts and its partnerships with local agencies, businesses and non-profit housing developers. Community Investment Corporation of Decatur, Inc. counseled 47 clients during the last fiscal year.

DuPage Homeownership Center

Wheaton, IL

\$65,500.00 - Comprehensive Counseling

The DuPage Homeownership Center (DHOC) is a non-profit organization whose mission is to increase accessibility to affordable homeownership and assist homeowners in retaining their homes. Established in 1991 as a result of a DuPage County Affordable Housing Task Force Report, DHOC primarily serves first-time homebuyers and low to moderate-income persons. DHOC offers free, unbiased education and counseling for homebuyers; special assistance programs for households struggling to afford a home; counseling for homeowners facing delinquency or foreclosure; and financial services to assist senior citizen homeowners remain in their homes. During the past fiscal year, DHOC served 1,884 clients.

Greater Southwest Development Corporation

Chicago, IL

\$67,174.25 - Comprehensive Counseling

Formed in 1975, Greater Southwest Development Corporation (GSDC) is a 501(c)(3) corporation that has actively contributed to residential, commercial and industrial revitalization in southwest Chicago, Illinois for over 30 years. The organization's core service area includes the neighborhoods of Chicago Lawn, Gage Park, West Lawn, and West Elsdon. GSDC's key initiatives have resulted in over \$500 million in development, including constructing affordable senior rental housing; rehabilitating abandoned single family homes; generating \$100 million in retail development; and working to retain the bakery Nabisco in the area. Housing counseling services include homebuyer and homeowner counseling, foreclosure prevention counseling, refinance and reverse mortgage counseling, and referral services to assist renters. GSDC provided housing counseling to 760 clients the past fiscal year.

Housing Authority of the County of Lake

Grayslake, IL

\$20,000.00 - Comprehensive Counseling

The Housing Authority of the County of Lake (LCHA) is a municipal corporation organized under the laws of the State of Illinois. LCHA was approved by HUD as a comprehensive housing counseling agency in 1992. The agency provides housing counseling services relating to: mortgage delinquency and default resolution counseling; home equity conversion mortgage (HECM) counseling; homeless counseling; loss mitigation counseling; pre-purchase counseling; predatory lending counseling and renters

assistance. In addition to its housing counseling services, LCHA manages a conventional public housing program, administers a Housing Choice Voucher program, and administers a Section 8 new construction program. During the past fiscal year, LCHA provided housing counseling to 343 clients.

Housing Choice Partners of Illinois, Inc.

Chicago, IL

\$33,478.36 - Comprehensive Counseling

Housing Choice Partners of Illinois, Inc. (HCP) is a non-profit organization dedicated to providing access to quality affordable housing for low-income families by expanding housing choice. HCP specializes in rental mobility and relocation counseling for families who receive a housing choice voucher. In addition, HCP offers individual counseling and workshops in the areas of homebuyer education, pre-purchase counseling, general rental assistance, mortgage default counseling and fair housing assistance. HCP has formed partnerships with financial institutions and Cook County agencies to promote various first-time homeownership programs and provide the certification needed to qualify for these programs. In Fiscal Year 2006-2007, HCP served 961 clients.

Housing Opportunity Development Corporation

Techny, IL

\$40,000.00 - Comprehensive Counseling

Housing Opportunity Development Corporation (HODC) is a community-based, not-for-profit developer of permanent low and moderate-income housing, serving the residents of north suburban Cook County and south suburban Lake County, Illinois. HODC's mission is to develop, preserve and manage affordable housing throughout the northern suburbs of Chicago. HODC's housing counseling program provides workshops and one-on-one meetings, which cover pre-purchase counseling, homebuyer education, post-purchase counseling, and rental and fair housing education. In addition, HODC operates an employer-assisted housing program that promotes affordable housing options located near job opportunities. HODC has developed 14 affordable properties and currently manages 164 rental units. HODC counseled 154 clients during the last fiscal year.

Interfaith Housing Center of the Northern Suburbs

Winnetka, IL

\$20,000.00 - Comprehensive Counseling

The Interfaith Housing Center of the Northern Suburbs is a community and faith-based fair housing organization with over 40 congregations and 15 civic organizations as members. Although Interfaith was formally founded in 1972, the organization began its work during the Civil Rights Movement when a group of local women organized an effort to protest housing discrimination. The agency's service area comprises a total of 16 municipalities in northern Cook County and southern Lake County. Presently, Interfaith provides one-on-one housing counseling services to households in the areas of mortgage delinquency, loss mitigation, fair housing, and predatory lending. Interfaith

also collaborates with local agencies and banks to host group workshops for low and moderate-income homeowner or homebuyer households. These workshops focus on safe loan products including FHA, fair housing, predatory lending, and foreclosure prevention tips. Interfaith also provides translation support and multiple-language materials. Interfaith served 133 clients during Fiscal Year 2006-2007.

METEC

Peoria, IL

\$23,369.59 - Comprehensive Counseling

METEC is a not-for-profit resource center with expertise in housing counseling and homebuyer assistance program administration. METEC strives to eliminate barriers to homeownership and promote the preservation of safe, decent and affordable housing through education, networking and advocacy. METEC's housing counseling programs include pre-purchase education, post-purchase education, mortgage default counseling, budget and credit counseling, and money management. In the past fiscal year, METEC served 265 clients.

Northwest Side Housing Center

Chicago, IL

\$45,000.00 - Comprehensive Counseling

In 2003, the Northwest Side Housing Center (NWSHC) began its work as a community grassroots, non-profit organization in response to the housing needs of northwest Chicago residents. With the increase in foreclosures and the loss of affordable housing on the northwest side of Chicago, NWSHC became a resource for these area residents. NWSHC builds and strengthens its community by providing comprehensive housing counseling services, including pre-purchase counseling, post-purchase non-delinquency counseling, delinquency/default counseling, reverse mortgage counseling, rental counseling and landlord and condo trainings. In addition, NWSHC provides housing assistance through its HomeSharing, Staying Rented, and Senior Leadership programs. The grant funds from HUD, will enable NWSHC to expand its housing counseling services on the Chicago northwest side, resulting in a more stable neighborhood. During Fiscal Year 2006-2007, NWSHC served 170 clients.

S & S Development Group NFP

Chicago, IL

\$30,108.77 - Comprehensive Counseling

S & S Development Group NFP (SSD) is a not-for-profit organization committed to increasing homeownership and improving the quality and availability of affordable housing for low-income families in the Chicago metropolitan area. SSD partners with the City of Chicago, the State of Illinois, community lenders, and other community-based organizations to provide homeownership and educational services. The organization's group workshops and one-on-one counseling sessions cover credit and debt management, money management/budgeting, pre-purchase home education, non-delinquency mortgage

counseling, home equity conversion mortgage (HECM) counseling, foreclosure prevention, and many other housing counseling topics. Established in 2004, SSD has assisted more than 100 low to moderate-income clients in purchasing their first home or remaining in their existing home. SSD provided counseling to 57 clients during Fiscal Year 2006-2007.

South Suburban Housing Center

Homewood, IL

\$40,000.00 - Comprehensive Counseling

South Suburban Housing Center (SSHC) is a non-profit, regional fair housing agency serving over 50 communities in the southern Cook and northeastern Will counties of Illinois. 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. SSHC's housing counseling activities, administered by its Homeseekers Service Program, provide comprehensive counseling assistance to homebuyers, renters, homeless individuals, and existing homeowners. The housing counseling activities offered include pre-purchase, post-purchase, rental, and homeless displacement individual sessions, as well as group homeownership workshops and fair housing, predatory lending and mortgage fraud awareness educational presentations. During the past fiscal year, SSHC served 432 clients.

Will County Center for Community Concerns

Joliet, IL

\$40,000.00 - Comprehensive Counseling

The Will County Center for Community Concerns was established in 1987 to serve as the Community Action Agency for Will County, Illinois. The Center provides training and counseling to help low-income households become self-sufficient and attain stable, affordable housing. The Center serves both renters and homeowners, providing counseling in the following areas: pre-purchase/homebuyer, rental, loss mitigation/preventing mortgage foreclosure, home equity conversion mortgage (HECM), and post-purchase counseling. During the last fiscal year, the Center counseled 193 clients.

INDIANA

Affordable Housing Corporation

Marion, IN

\$53,000.00 - Comprehensive Counseling

Affordable Housing Corporation was incorporated in 1995 in response to a local needs assessment which found that Grant County, Indiana's homeownership rate was decreasing, and one-third of renters were paying more than 30 percent of their income for housing. As a state-certified Community Housing Development Organization (CHDO) and a HUD approved housing counseling agency, AHC has developed affordable

homeownership and rental opportunities through a variety of programs and partnerships. Specifically, AHC provides comprehensive housing counseling, matched savings accounts, and financial assistance for homebuyers, homeowners, and micro-entrepreneurs. Although Grant County's homeownership rate is higher than the State's rate, the County's high level of unemployment may lead to mortgage foreclosures in the area. The agency served 557 housing counseling clients during Fiscal Year 2006-2007.

B and D Training Services, Inc.

Indianapolis, IN

\$60,435.07 - Comprehensive Counseling

Incorporated in 1997, B and D Training Services, Inc. (B and D, Inc.) is a non-profit organization whose primary mission is to enhance and provide affordable homeownership opportunities for low-income residents experiencing credit problems. Since its approval as a HUD housing counseling agency in 2006, B and D, Inc. has provided ongoing pre and post-purchase housing counseling programs. In particular, the agency focuses on foreclosure prevention counseling to assist homeowners experiencing mortgage default problems. With this year's HUD housing counseling grant, B and D, Inc. will continue to provide housing counseling programs to targeted clients within the State of Indiana. During Fiscal Year 2006-2007, the agency counseled 96 clients.

City of Bloomington

Bloomington, IN

\$42,282.00 - Comprehensive Counseling

Housing and Neighborhood Development City of Bloomington (HAND) has provided housing counseling services since 1974, helping low and moderate-income individuals and families find decent and affordable housing. Serving Indiana's Brown, Greene, Morgan, Monroe, and Owen counties, HAND offers comprehensive counseling in the areas of pre and post-purchase, default, homebuyer education, home equity conversion mortgage (HECM), rental, homeless, and predatory lending counseling. Additionally, HAND's clients benefit from partnerships the agency has established with Habitat for Humanity, Shelter Inc., Community Kitchen, and other local organizations. During the 2006-2007 Fiscal Year, HAND counseled 330 clients.

Consumer Credit Counseling Service of Northwestern Indiana, Inc.

Gary, IN

\$20,000.00 - Comprehensive Counseling

Consumer Credit Counseling Services of Northwestern Indiana, Inc. (CCCS) has served the northwestern portion of Indiana for approximately 40 years. Located in Gary, Indiana, CCCS provides professional financial literacy assistance with the goal of creating responsible homeowners. Through partnerships with faith-based organizations and churches, CCCS provides money management skills, and pre and post-homeownership counseling. In addition, the agency provides information in the areas of fair lending, discriminatory lending, and predatory lending. CCCS's clients have

included low-income persons, the elderly, minorities and persons with limited English proficiency. The agency provided housing counseling services to 4,524 clients last fiscal year.

Hoosier Uplands Economic Development Corporation

Mitchell, IN

\$25,000.00 - Comprehensive Counseling

Hoosier Uplands is a not-for-profit community action agency that provides various services in Indiana's Crawford, Lawrence, Orange, Martin, Washington, Davies and Greene counties. Incorporated in 1966, the agency has more than 200 employees. Hoosier Uplands' range of services include: weatherization, energy assistance, budget counseling, Head Start, child-care services, Section 8 housing assistance, housing counseling, housing rehabilitation services, home health care, and hospice, aging and disability services. The housing counseling services consist of: pre-purchase, pre-rental, post-purchase, mortgage default/delinquency, loss mitigation, and renter assistance counseling, as well as fair housing assistance information. During the 2006-2007 Fiscal Year, Hoosier Uplands provided 289 families with housing counseling services.

HOPE of Evansville, Inc.

Evansville, IN

\$43,500.00 - Comprehensive Counseling

Hope of Evansville, Inc. (HOPE) is a not-for-profit agency providing comprehensive housing services to residents in eight counties of southwestern Indiana. The services provided include pre-purchase counseling, homebuyer education, debt management, post-purchase counseling, mortgage delinquency and default resolution counseling, and home equity conversion mortgage (HECM) counseling. In addition, HOPE offers down payment assistance to qualified first-time homebuyers. HOPE counseled 361 clients during Fiscal Year 2006-2007.

Housing Authority, City of Elkhart

Elkhart, IN

\$33,177.00 - Comprehensive Counseling

Established in 1962, the Housing Authority, City of Elkhart, provides low-income housing for the residents of Elkhart County, Indiana. Elkhart Housing Authority owns 672 public housing units and provides rental subsidies for 633 families through the Housing Choice Voucher Program. In addition, the Authority also offers a range of counseling programs, which are open to the public. Designed with the goal of helping low-income families become self-sufficient and achieve homeownership, the programs include: family self-sufficiency, Housing Choice Voucher homeownership, housing counseling, and financial fitness counseling. In particular, the housing counseling activities include delinquency/default counseling, pre-purchase home-buying counseling and education, predatory lending counseling, credit counseling, rental counseling, fair housing counseling, homeless/displacement counseling, and post-purchase counseling.

Elkhart Housing Authority's partnerships with local agencies have further contributed to its success in providing affordable housing to the residents of Elkhart County. During Fiscal Year 2006-2007, the agency counseled 1,810 clients.

Housing Authority of the City of Fort Wayne, Indiana

Fort Wayne, IN

\$45,724.00 - Comprehensive Counseling

The Housing Authority of the City of Fort Wayne, Indiana is a public not-for-profit corporation created in 1938 under the Indiana Housing Authority Act of 1937. The mission of the Fort Wayne Housing Authority (FWHA) is to provide high quality, affordable housing services to eligible members of the Fort Wayne community and to encourage self-sufficiency. FWHA currently administers the following basic programs: Low Income Housing, Section 8 Housing Choice Voucher Program, Project Based Section 8, and Home Ownership (utilizing Section 8 Subsidy). The agency's housing counseling services consist of pre-purchase counseling, homebuyer education, reverse mortgage counseling, mortgage delinquency and default counseling, and post-purchase counseling. FWHA provided housing counseling services to 557 clients in Fiscal Year 2006-2007.

Housing Authority of the City of Hammond

Hammond, IN

\$36,847.95 - Comprehensive Counseling

Since 1941, the Hammond Housing Authority has been serving the low-income, senior and disabled residents of Hammond, Indiana. As part of its mission to provide safe, decent and sanitary living conditions, the Housing Authority provides services to enable individuals and families to become self-sufficient. The Housing Authority's Housing Counseling Program promotes homeownership, affordable and suitable rental housing, resolution of tenant/landlord disputes, monitoring of fair housing practices and homeless prevention. Housing counseling services include the following: budget counseling, money management workshops, homebuyer education, pre-purchase homeownership counseling, mortgage default counseling, reverse mortgage counseling, rental placement assistance, and tenant/landlord information. The Housing Authority provided housing counseling services to 395 clients last fiscal year.

Housing Opportunities, Inc

Valparaiso, IN

\$26,739.18 - Comprehensive Counseling

Housing Opportunities, Inc. is approved by the State of Indiana as a community development corporation (CDC), a Community Housing Development Organization (CHDO) and a certified housing counseling agency. Housing Opportunities began its program in 2003 with financial literacy, covering the basics of banking, borrowing, budgeting and credit. Presently, the agency's housing counseling services also include pre-purchase counseling, homebuyer education, and post-purchase counseling.

Additionally, Housing Opportunities administers several low-income rental units and offers various other housing programs, including down payment assistance, a homebuyer new construction program, and an Individual Development Account savings program. Through its housing counseling program, the agency assisted 1,027 clients during Fiscal Year 2006-2007.

Lake County Community Economic Development Department

Crown Point, IN

\$30,000.00 - Comprehensive Counseling

Since 1982, the Lake County Community Economic Development Department (LCCEDD) has operated as a recipient and administrator of both CDBG and HOME funds from HUD. In addition, in 1992, LCCEDD received approval as a HUD housing counseling agency. LCCEDD's program provides a full range of services, advice and assistance to housing consumers to assist them in improving their housing conditions and meeting the responsibilities of homeownership and tenancy. As a housing counseling agency, LCCEDD provides services and counseling to potential and existing renters, homebuyers, and homeowners. Counseling activities consist of pre-purchase counseling, homebuyer education, delinquency/default counseling, home equity conversion mortgage (HECM) counseling, rental counseling and homeless/displacement counseling. In its administrator role, LCCEDD oversees approximately 20 public improvement projects in low income areas, rehabilitates and constructs new rental and owner housing, provides funds for elderly transport and emergency housing needs, and provides down payment assistance to new homebuyers. Through its housing counseling efforts, LCCEDD served 303 clients during Fiscal Year 2006-2007.

Lincoln Hills Development Corporation

Tell City, IN

\$27,700.00 - Comprehensive Counseling

Lincoln Hills Development Corporation (LHDC) is a non-profit community action agency created in 1965 to serve the needs of rural southern Indiana's residents through housing, employment, economic, human services, and community development initiatives. LHDC offers a range of services relating to healthy families, children/youth, senior citizens, affordable housing and elderly/disabled housing. The housing counseling services provided include: pre-purchase, homebuyer education, delinquency/default, post-purchase, reverse mortgage, rental, and homeless/displacement counseling. LHDC provided housing counseling services to 184 clients last fiscal year.

Muncie Home Ownership and Development Center

Muncie, IN

\$60,435.07 - Comprehensive Counseling

Since 2003, the Muncie Home Ownership and Development Center (The Home Center) has played a vital role in providing individual and group counseling to homebuyers, homeowners, low to moderate-income renters and the homeless. The housing activities

include delinquency/default counseling, pre-purchase home-buying counseling and education, predatory lending counseling, credit counseling, rental counseling, fair housing counseling, homeless/displacement counseling, and post-purchase counseling. The Home Center has formed partnerships with local agencies, contributing further to its success in providing affordable housing. All programs are designed with the goal of helping families become self-sufficient. During Fiscal Year 2006-2007, The Home Center counseled 626 clients.

Southeastern Indiana Community Preservation and Development Corporation

Versailles, IN

\$24,678.00 - Comprehensive Counseling

Since 1999, the Southeastern Indiana Community Preservation and Development Corporation (SICPDC) has developed and administered housing counseling programs in eight counties in southeastern Indiana. SICPDC offers a wide range of housing counseling services to address both the ongoing and changing needs of its clients. The agency provides pre-purchase counseling, homebuyer education, delinquency/default counseling, non-delinquency post-purchase counseling, post-purchase education and fair housing education. As an additional resource, SICPDC has developed "Regional Resources", a comprehensive referral guide to other social services and governmental entities. During Fiscal Year 2006-2007, SIDPCD counseled 30 clients.

IOWA

United Neighbors, Inc.

Davenport, IA

\$ 20,000 - Comprehensive Counseling

United Neighbors intends to continue and expand the services that it offers as a housing counseling agency. The agency provides Post-Purchase Mortgage Delinquency/Default Prevention counseling and Home Equity Conversion Mortgage counseling, utilizing HUD grant funding. It will provide Pre-Purchase Homebuyer Education counseling, both one-on-one and group sessions, utilizing CDBG, State of Iowa IDED, United Way and other local funds.

The agency's service area is primarily Scott County, Iowa, but it also accepts clients from the Quad-Cities metro region, the state of Iowa and other specified Illinois counties.

United Neighbors is a community-based agency that provides services in housing, youth programs, neighborhood watch and improvement, AmeriCorps and health education. It has been a HUD-approved housing counseling agency for five years.

Housing Opportunities Made Easy

Des Moines, IA

\$63,796 - Comprehensive Counseling

Founded in 1967, the mission of HOME, Inc. is to create opportunities for quality affordable housing to enable low-income families to become self-sufficient. HOME, Inc. provides a variety of programs and services and has been a HUD-approved housing counseling agency since 2003.

The Community Housing Services Program (CHSP) assists landlords and tenants in solving housing problems. Annually, CHSP provides Individual Rental Housing and Homeless Prevention Counseling to 3,000 households, provides Public Education/Outreach to 1,500 households, and also provides Citizen's Advocacy.

The Property Program develops 15 to 20 units of housing annually through acquisition, rehabilitation, and new construction. General contracting services are provided to 25 low-income homeowners annually to address emergency repairs or deferred maintenance.

The agency's Homeownership Counseling and Supportive Services helps prospective homeowners determine if they are ready to purchase a home and assists them in creating a plan to do so. Through HUD's grant, HOME, Inc. will provide homeownership counseling, information and referrals. Households will continue to participate in homeownership readiness interviews/assessments and pre-purchase counseling, and also participate in mortgage default counseling.

Iowa Citizens for Community Improvement

Des Moines, IA

\$20,000 - Comprehensive Counseling

For thirty-three years, Iowa Citizens for Community Improvement (CCI) has been an organization that advocates and works to address issues that impact everyday people. Issues like ensuring that everyone has the opportunity to achieve their dream of homeownership or like stopping companies with destructive lending practices from preying on hard-working families.

Iowa CCI has turned neighborhoods around by reducing crime and increasing community investment by more than \$100 million. The agency defined and banned predatory lending via agreements with several of Iowa's largest lenders and it has helped thousands of people successfully reach their financial and homeownership goals.

CCI provides a variety of homeownership and financial literacy education classes as well as one-on-one support. It brings thousands of Iowans from all walks of life together through its regional chapters and statewide meetings or simply facilitates neighbor-to-neighbor sessions to get things done. Together, CCI members tackle tough social, economic and environmental issues and make an extraordinary difference.

Iowa Finance Authority

Des Moines, IA

\$171,058.82 - Comprehensive Counseling

The mission of the Iowa Finance Authority (IFA) is to finance, administer, advance/preserve affordable housing, and to promote community and economic development for Iowans. IFA improves the quality of life for Iowans by providing affordable housing opportunities and by financing community and economic development.

The IFA was established in 1975 to undertake programs to assist in the attainment of housing for low- and moderate-income Iowans. HUD's grant is part of the IFA's efforts to fund and administer a variety of programs throughout the State of Iowa that address a continuum of housing needs. The Iowa Home Ownership Education Project (IHOEP), IFA's partner in this grant, was established as a non-profit in 1999. IHOEP supports homeowner education in Iowa through a collaboration of organizations and individuals.

The Housing Counseling in Iowa grant funded by HUD will continue to provide counseling through group education and individual counseling to support homeownership. The services to be provided with these funds will include homebuyer education, to prepare new homeowners for their responsibilities, and delinquency/foreclosure counseling to preserve homeownership. The Housing Counseling in Iowa grant will provide funding to the following agencies: IHOEP, Community Housing Initiatives, Inc., the Fort Dodge Housing Agency, the Iowa City Housing Authority, and Operation Threshold.

Center For Siouxland

Sioux City, IA

\$67,174.25 - Comprehensive Counseling

Center For Siouxland (CFS) has a 33-year history of providing assistance, information and direction by building bridges between people with needs and people with solutions. CFS has been a HUD-approved housing counseling agency for 30 years. The agency's Comprehensive Housing Counseling Program provides one-on-one counseling in the areas of pre- and post-purchase counseling; homebuyer counseling, mortgage default/delinquency counseling, HECM counseling, rental counseling, financial literacy counseling, and predatory lending counseling. Counselors also provide first-time homebuyer and financial literacy group education.

In addition to providing a Comprehensive Housing Counseling Program, CFS also provides a Consumer Credit Counseling Program; a Conservatorship/Representative Payee Program; Community Assistance (food, utility assistance and prescription assistance); Transitional Housing for the homeless; a 2-1-1 Center; and the Retired/Senior Volunteer and Senior Companion Programs.

Family Management Credit Counselors, Inc.

Waterloo, IA

\$60,000 - Comprehensive Counseling

Family Management Credit Counselors, Inc. (FMCC) is a nonprofit, grassroots agency that has provided financial and housing counseling services to Northeast Iowa for 47 years. The agency target area consists of Black Hawk, Bremer, Buchanan, Butler, Chickasaw, Grundy and Tama Counties, with their primary area of service being Waterloo and Cedar Falls in Black Hawk County.

FMCC purpose is to educate and assist disabled, elderly, immigrants, minorities, and other low-to-moderate income persons with homeownership or renting, as well as providing comprehensive budgeting and financial management services. FMCC intends to assist persons with obtaining safe and affordable housing, as well as assisting families who are experiencing delinquency or foreclosure.

FMCC counselors specialize in individual counseling such as pre-purchase homebuyer counseling, mortgage delinquency/default, non-delinquency post-purchase counseling, HECM, home improvement, rental, homeless, and they also handle marketing and outreach initiatives. FMCC also offers pre-purchase homebuyer education and post-purchase education programs.

KANSAS

Consumer Credit Counseling Service, Inc.

Salina, KS

\$23,369.59 - Comprehensive Counseling

Consumer Credit Counseling Service, Inc. (CCCS) is a nonprofit community service organization established in 1985. The agency has offices in Salina, Wichita, Hays, Garden City, and Hutchinson and serves all of Central and Western Kansas. CCCS offers low-cost financial education programs to consumers age six to adult and budget counseling services for individuals and families who are struggling financially.

The agency is a HUD-certified housing counseling agency and offers counseling services regarding delinquent mortgage/rent, reverse mortgages, pre-purchase, pre-rental, and post-purchase housing counseling. Counseling services are one-on-one, confidential, and can be either in-person, by phone, or by mail.

CCCS is a financial education resource. Education programs are presented on a monthly basis in Salina and Wichita and education staff is available to make presentations to schools, employers, businesses, and other service providers.

CCCS is a member of the National Foundation for Credit Counseling, accredited by the Council on Accreditation of Services for Families and Children, a United Way of the Plains funded partner, and a member of the Better Business Bureau.

Housing and Credit Counseling, Inc.

Topeka, KS
\$73,913.43 - Comprehensive Counseling

Housing and Credit Counseling, Inc. (HCCI) has been certified as a HUD Comprehensive Counseling Agency since 1978. The agency has grown from its start in 1972 as a small tenant advocacy organization to a comprehensive housing and credit counseling agency with a \$1.4 million operating budget in FY 2008. HCCI provides both one-on-one sessions and educational classes in a 19-county service area in northeast Kansas and also provides one-on-one service by telephone and e-mail statewide. The agency has offices in Topeka, Lawrence, Manhattan, and Emporia.

HCCI counseling, education and advocacy programs are offered in the following areas: homeownership (pre-purchase, purchase and home maintenance); consumer credit (post-purchase, mortgage default, HECM); promoting decent, affordable housing (locating, securing and maintaining rental housing), ensuring equal opportunity in housing (programs for homeless and for persons with disabilities); strengthening communities with programs addressing all aspects of budgeting and credit building.

KENTUCKY

Brighton Center, Inc.

Newport, KY
\$23,369.59 - Comprehensive Counseling

Brighton Center, Inc. is a private not-for-profit community-based organization whose mission is to create opportunities for individuals and families to reach self-sufficiency through family support services, education and leadership. During the course of its 42-year history, Brighton Center has grown to provide a comprehensive range of programs and services throughout the communities of northern Kentucky. The agency's services include youth services; family and child development programs; financial literacy and homeownership services; community development; and employment training programs. Brighton Center's continuum of financial services includes financial literacy and homeownership educational classes, as well as one-on-one counseling related to budget and credit, homeownership, default and foreclosure, and reverse mortgages. With monies from this year's HUD grant and leveraged funds, Brighton Center, Inc. intends to serve over 750 individuals on their path to homeownership. During Fiscal Year 2006-2007, the agency provided counseling services to 843 clients.

Campbellsville Housing & Redevelopment Authority

Campbellsville, KY
\$24,331.00 - Comprehensive Counseling

Since 1961, the Campbellsville Housing & Redevelopment Authority (CHRDA) has served the community of Campbellsville, Kentucky. The agency provides homebuyers, homeowners and tenants with educational resources to meet their housing needs and

resolve their housing problems. The available comprehensive housing counseling services include: pre-purchase homebuyer counseling, homebuyer education programs, default counseling, home equity conversion mortgage (HECM) counseling, post-purchase counseling, and rental housing counseling and education. In addition to its counseling activities, CHRDA serves as the managing agent for the Lebanon Housing Authority in Lebanon, Kentucky. During Fiscal Year 2006-2007, CHRDA counseled 133 clients.

Housing Assistance and Development Services, Inc.

Bowling Green, KY

\$30,000.00 - Comprehensive Counseling

Established in 1993, Housing Assistance and Development Services, Inc. (HANDS) was created to fill the gap between housing needed and housing provided in Bowling Green-Warren County, Kentucky. HANDS provides educational opportunities through the NeighborWorks, Money Smart, Credit Smart and Yes You Can Own A Home programs. In addition, HANDS conducts homeownership and money/debt management classes four times each year; provides homeownership education to low income families; and offers one-on-one counseling to assist with mortgage delinquency. HANDS provided housing counseling services to 137 clients during the past fiscal year.

Kentucky Housing Corporation

Frankfort, KY

\$93,235.29 - Comprehensive Counseling

Kentucky Housing Corporation (KHC), a state housing finance agency, was created in 1972 by the General Assembly to provide housing opportunities for lower and moderate-income Kentuckians. KHC is a self-supporting, public corporation administratively attached to the Kentucky Finance and Administration Cabinet. Through the sale of tax-exempt mortgage revenue bonds and the receipt of administrative fees, KHC offers lower-than-market rate home mortgages, multifamily housing production financing, homeownership education and a variety of rental assistance and housing rehabilitation and repair programs. KHC's Housing Counseling Program provides pre-purchase and post-purchase counseling to thousands of persons statewide. Group and individual counseling includes financial literacy, credit score improvement education, and predatory lending education, all of which prepare families and individuals to purchase a home. KHC provided housing counseling to 7,300 clients during Fiscal Year 2006-2007.

Purchase Area Housing Corporation

Mayfield, KY

\$26,739.18 - Comprehensive Counseling

Purchase Area Housing Corporation (PAHC) is a public, non-profit organization developed to provide safe and affordable housing to meet the needs of low and moderately low-income citizens of western Kentucky. PAHC offers its clients assistance in the following areas: housing rehabilitation, homeownership counseling and loan programs, elderly and handicap apartments, plus initiatives to address specific housing

needs of the area. The agency's housing counseling program covers pre-purchase counseling, homebuyer education, default counseling, post-purchase counseling without default, home equity mortgage counseling (HECM), rental counseling, homeless/displacement counseling and predatory lending counseling. PAHC proposes to use the HUD housing counseling grant to expand its counseling services in the distressed Mississippi Delta Region of western Kentucky. PAHC provided assistance to 198 clients in Fiscal Year 2006-2007.

REACH, Inc.

Lexington, KY

\$67,174.25 - Comprehensive Counseling

REACH, Inc. is a nonprofit agency in with a mission to help the low to moderate-income families and individuals of central Kentucky become first-time homebuyers. Serving a 13-county area, REACH provides budget, credit and homeownership education to help clients become financially self-sufficient. REACH also provides eligible clients with down payment and closing cost assistance, and serves as loan originator for the Kentucky Housing Corporation. With the grant funding from HUD, REACH plans to provide group and one-on-one counseling services to 1,003 low-income clients. To date, REACH has helped more than 600 families and individuals become homeowners in Central Kentucky. During Fiscal Year 2006-2007, the agency assisted 1,321 clients with their housing needs.

LOUISIANA

Lafayette City-Parish Consolidated Government

Lafayette, LA

\$36,111 - Comprehensive Counseling

The Neighborhood Counseling Services Program is a HUD-approved comprehensive housing counseling agency under the Human Services Division of Lafayette Consolidated Government. The agency has been in existence for over 35 years and is staffed by Certified Housing Counselors. Neighborhood Counseling Services Program provides one-on-one pre- and post-purchase counseling, tenancy, reverse mortgage, and default/delinquency mortgage counseling. Group counseling is provided through home ownership training, homebuyers club, home maintenance classes, financial literacy, budget and credit counseling, and reverse mortgage seminars and workshops. The agency also maintains a housing discrimination complaint hotline and provides general information on landlord/tenant rights and responsibilities.

The mission of the Neighborhood Counseling Services Program is to provide comprehensive housing counseling and supportive service 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 core services that assist families and individuals in becoming self-sufficient and also

becoming educated in consumer rights. Services are provided at no cost to low- and moderate-income clients in Lafayette Parish.

Desire Community Housing Corporation

New Orleans, LA

\$33,478.36 - Comprehensive Counseling

Desire Community Housing Corp., (DCHC) is a 501(c)(3) nonprofit organization that decided to return to New Orleans after the city was devastated by Hurricane Katrina and assist with rebuilding lives and communities as it has done for over thirty-five years.

To that end, DCHC proposes to provide comprehensive housing counseling and housing services. As a HUD-approved housing counseling agency with certified and qualified housing counselors, DCHC work plan activities include the following housing counseling activities: Pre-purchase, Predatory Lending, Homebuyer Education Delinquency/Default, Home Equity Conversion Mortgage, Non-Delinquency Post Purchase, Homeownership Voucher Counseling & Education and Fair Housing.

Volunteers of America of North Louisiana

Shreveport, LA

\$50,000 - Comprehensive Counseling

Volunteers of America of North Louisiana (VOA) is a national nonprofit organization which provides human service programs and opportunities for individual and community development. Founded in 1896, VOA's innovative services respond to community needs to help abused and neglected children, youth at risk, the elderly, the disabled, the homeless, and many others.

VOA established its national housing division in direct response to the nation's concern over inadequate and affordable housing. Volunteers of America National Housing Corporation manages apartment complexes for the low- and moderate-income families, elderly and offers many programs and services to help residents live better and more productive lives.

In January 2002, VOA created a Housing Services Program to implement the First-Time Buyers' Class, to partner with private and governmental agencies in securing funding to assist low-to-moderate income applicants obtain decent, safe and affordable housing. The organization became a HUD-approved housing counseling agency in May of 2004.

HUD's grant will provide funding for the agency's credit counseling and loss mitigation counseling in the Northwest Louisiana region. The agency's goal is to eliminate homeownership barriers by assisting clients in overcoming credit issues and by providing homeownership education and budget counseling.

MAINE

Maine State Housing Authority

Augusta, ME

\$125,000.00 – Comprehensive Counseling

Maine State Housing Authority (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 applied for 2008 Housing Counseling funding to provide partial funding for homeownership education classes in underserved, rural areas of Maine, one-on-one counseling for Native American tribes, outreach to ethnic minorities, people with disabilities, senior citizens and the homeless. Education and counseling services will provide information about mortgage financing, housing opportunities available in Maine, and housing rights under the Fair Housing Act, and predatory lending. MSHA participates in Homeworks, a statewide initiative with a mission to deliver standardized homeownership education.

Tedford Housing

Brunswick, ME

\$37,116 - Comprehensive Counseling

Tedford Housing is a 501 (c) (3) nonprofit organization whose mission is to end homelessness in mid-coast Maine by: working to prevent homelessness, meeting basic need through emergency shelter, and developing permanent supportive housing options. Tedford is the primary agency providing shelter and services to families and individuals who are homeless or at risk of homelessness in mid-coast Maine.

MARYLAND

National Foundation for Credit Counseling, Inc.

Silver Spring, MD

\$1,623,570.30 - Comprehensive Counseling

\$1,845,711.25 - HECM Counseling

Founded in 1951, the National Foundation for Credit Counseling, Inc. (NFCC) provides credit counseling, housing counseling, debt reduction services, and education for financial wellness. NFCC, a HUD-approved housing counseling intermediary, is the nation's largest and longest serving nonprofit credit counseling organization, with 109 member agencies and 855 community based agency offices in all 50 states and Puerto Rico. Last year, NFCC members provided a wide range of financial and housing counseling services to more than two million households.

Arundel Community Development Service, Inc.

Annapolis, MD

\$23,369.59 - Comprehensive Counseling

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

Cecil County Housing Agency

Elkton, MD

\$25,673 - Comprehensive Counseling

\$10,000 - HECM Counseling

The Cecil County Housing Agency provides a variety of housing counseling services, including budgeting, credit repair, pre and post purchase counseling, home buying education, mortgage default and reverse mortgage counseling.

Frederick Community Action Agency

Frederick, MD

\$67,174.25 - Comprehensive Counseling

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

Garrett County Community Action Committee, Inc.

Oakland, MD

\$60,435.07 - Comprehensive Counseling

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

Hagerstown Neighborhood Development Partnership, Inc.

Hagerstown, MD

\$26,739.18 - Comprehensive Counseling

Hagerstown Neighborhood Development Partnership, Inc. and Washington County Community Housing Resource Board, Inc. merged into one organization, Hagerstown Neighborhood Development Partnership, Inc. (HNDP) on July 1, 2005. HNDP continues to assist individuals and families in understanding the homebuying process, evaluating their financial situation, determining their readiness to accept the responsibilities of homeownership, and accessing special finance and incentive programs. Since 1999, 1,975 households have used HNDP's homebuyer counseling services, and 1,170 of those have gone on to purchase homes. In addition, the organization has administered three community lending programs to assist in home renovation and community revitalization efforts.

Harford County Housing Agency

Bel Air, MD

\$52,789 - Comprehensive Counseling

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

Home Partnership, Inc.

Joppatowne, MD

\$43,587.12 - Comprehensive Counseling

Home Partnership, Inc. (HPI) is a nonprofit housing organization dedicated to creating successful homeownership opportunities for families living in the Upper Chesapeake region of Maryland. Since 1995 HPI has been helping families through counseling, education, financial literacy, secondary financing and housing development services. In 13 years, HPI has sold over 100 homes, provided counseling and education services to over 3000 families and now administers closing cost and secondary financing programs such as the Workforce Homeownership Program for Harford and Cecil Counties, Maryland.

Housing Initiative Partnership, Inc.

Hyattsville, MD

\$40,217.54 - Comprehensive Counseling

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

Maryland Rural Development Corporation

Greensboro, MD
\$20,000 - Comprehensive Counseling

Maryland Rural Development Corporation (MRDC) has been actively administering housing programs to rural, low-income households and communities throughout Maryland. The corporation identifies and responds to community and human service needs by developing and administering programs in response to those needs. MRDC's programs include housing counseling and homeownership services.

Washington County Community Action Council

Hagerstown, MD
\$46,956.71 - Comprehensive Counseling

The Washington County Community Action Council, Inc. (CAC) is a private non-profit agency committed to its mission of "providing encouragement, guidance, and assistance to the people of Washington County in the mobilization of resources to combat poverty." CAC was established under the Economic Opportunity Act of 1964 to fight America's War on Poverty. CAC's purpose is to help people to help themselves in achieving self-sufficiency. CAC is the designated community action agency for Washington County. Founded in 1965, CAC has been a service provider in Washington County for over 40 years. The agency's structure consists of 5 components, composed of 25 full-time and 6 part-time staff persons, who provide a continuum of services for the customer from crisis intervention to the realization of homeownership.

MASSACHUSETTS

Citizens' Housing and Planning Association

Boston, MA
\$1,132,900 - Comprehensive Counseling

Established in 1967, Citizens' Housing and Planning Association (CHAPA) is a leading statewide housing policy and research organization in Massachusetts. CHAPA's mission is to encourage the production and preservation of housing that is affordable to low-income families and individuals. CHAPA pursues its goals through advocacy with local, state and federal officials; research on affordable-housing issues; education and training for organizations and individuals; and coalition- and consensus-building among broad interests in the field; and the coordination of homeownership programs for low- and moderate-income first-time homebuyers. Through the New England Housing Network, CHAPA serves as a housing counseling intermediary and administers the HUD housing counseling grant to 21 agencies in five New England states. These agencies provide comprehensive housing counseling services to low and moderate income homebuyers, homeowners, and renters.

Housing Partnership Network

Boston, MA
\$1,749,624.61 - Comprehensive Counseling

Established in 1995, the Housing Partnership Network is a membership organization comprised of high capacity nonprofits that develop and preserve affordable housing and foster economic opportunity for low- and moderate-income families through public-private partnerships. The goals of the Network's housing counseling program are to expand homeownership; promote neighborhood stabilization and revitalization by increasing sustainable homeownership and secure housing tenure; and support low- and moderate-income homeowners in maintaining their homes and building equity for the future. The Network serves as a housing counseling intermediary and has 95 members operating in 49 states. Members have provided homeownership counseling to 450,000 households, resulting in 90,000 families buying or retaining their homes. This year, the Network will fund 33 of its members in 23 states who will provide housing counseling to approximately 45,000 households.

Neighborhood Assistance Corporation of America

Jamaica Plain, MA

\$1,119,353.04 – Comprehensive Counseling

Neighborhood Assistance Corporation of America (NACA) is a non-profit, community advocacy and homeownership organization. NACA has made the dream of homeownership a reality for thousands of working people by counseling them effectively, enabling even those with poor credit to purchase a home or restructure a predatory loan. Based in Boston and serving as a housing counseling intermediary, NACA has 38 offices around the country. NACA is America's largest homeownership organization with over 500,000 clients. The NACA HomeSave home program was a response to the negative impact of the huge sub prime and predatory lending industry. Through its advocacy on behalf of homeowners, NACA has secured legally binding agreements with some of the nation's largest lenders to reduce interest rates to what homeowners can afford. NACA also provides professional, free, comprehensive housing services. NACA uses a character-based lending criterion that takes each client's circumstances into account to determine whether they are ready for homeownership and what they can afford. NACA also provides professional renovation assistance and foreclosure counseling.

Berkshire County Regional Housing Authority

Pittsfield, MA

\$40,000 - Comprehensive Counseling

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

Community Service Network, Inc.

Stoneham, MA

\$26,739.18 - Comprehensive Counseling

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

Greater Boston Legal Services

Boston, MA

\$33,478.36 - Comprehensive Counseling

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

Plymouth Redevelopment Authority

Plymouth, MA

\$45,000 - Comprehensive Counseling

\$7,500 - HECM Counseling

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

Quincy Community Action Programs, Inc.

Quincy, MA

\$57,065.48 - Comprehensive Counseling

Since 1965, Quincy Community Action Programs, Inc. (QCAP) has been a leader in addressing the changing housing needs of low- and moderate-income residents of Quincy

and surrounding Norfolk County Communities. QCAP's focus is to sustain and improve the housing situations of low-income housing situations of low-income households through housing search and counseling, tenant and landlord training, homelessness prevention, mediation, mortgage default and foreclosure counseling, credit and budget counseling, down payment assistance, lead abatement and home improvement loan programs, Home Equity Conversion Mortgage counseling for seniors, homeownership education, affordable housing development, and property management.

Springfield Partners for Community Action

Springfield, MA

\$46,956.71 - Comprehensive Counseling

Springfield Partners for Community Action is the federally designated anti-poverty agency for Springfield, Massachusetts. Established in 1964 under the Economic Opportunity Act, the agency is a non-profit, SOMWBA (State Office of Minority and Women Business Assistance) certified enterprise. As the designated Community Action Agency for greater Springfield, our mission is to empower people in need to attain self-sufficiency and economic stability.

MICHIGAN

Mission of Peace

Flint, MI

\$867,244.41 - Comprehensive Counseling

Founded in 1997, Mission of Peace is a faith-based nonprofit corporation whose mission is to break down barriers to homeownership by providing homebuyer education and counseling services for prospective homebuyers. MOPNHCI specializes in providing long-term services with a concentration in homebuyer education, budget and credit counseling, post-purchase education, and foreclosure intervention. Since becoming a HUD-approved housing counseling intermediary in 2003, MOP and its affiliate member network has facilitated services to well over 125,000 program participants over the past five years.

Community Action Agency

Jackson, MI

\$33,478.36 - Comprehensive Counseling

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

Resolution, Parent Education, Tax Assistance and Homeowner Rehab. Services are provided in a holistic manner, integrating new programs into CAA's overall structure to ensure that all program resources are available to clients.

Grand Rapids Urban League

Grand Rapids, MI

\$36,847.95 - Comprehensive Counseling

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

Home Repair Services of Kent County, Inc.

Grand Rapids, MI

\$20,000 - Comprehensive 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, Michigan). Programs include critical repairs provided at very low cost, access modifications for people with disabilities, a surplus building materials store, tool library, educational classes for do-it-yourself home maintenance, and housing counseling. Founded 28 years ago in 1979, Home Repair Services now serves more than 3,400 lower income families per year.

Inner City Christian Federation

Grand Rapids, MI

\$30,108.77 - Comprehensive Counseling

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

Michigan State Housing Development Authority

Lansing, MI

\$171,058.82 - Comprehensive Counseling

The Michigan State Housing Development Authority (MSHDA), established in 1966, is the primary housing agency for the state, and is responsible for providing affordable housing opportunities for low and moderate-income households. In addition to counseling, MSHDA offers diverse financing programs including low interest financing for single and multifamily housing production, Mortgage Credit Certificates, and Low Income Housing Tax Credits (LIHTC). They also administer the HOME program, the housing component of the state's CDBG program, the Emergency Shelter Grant program (ESG), and Transitional Housing for the Homeless and Critical Needs programs. MSHDA is also the statewide public housing authority administering more than 24,005 Housing Choice Vouchers and project-based certificates.

NCCS Center for Nonprofit Housing

Fremont, MI

\$36,000 - Comprehensive Counseling

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

Northwest Michigan Human Services Agency, Inc.

Traverse City, MI

\$80,652.61 - Comprehensive Counseling

Northwest Michigan Human Services Agency (NMHSA) is the "One-Stop Shopping Center" for Housing Counseling Services, Foreclosure Prevention, Reverse Mortgage Counseling, Financial Management Education, Free Low-Income Tax Preparation and Education, and Individual Development Accounts in Northern Michigan. NMHSA is a Community Action Agency covering the ten county region of Northwest Lower Michigan. Throughout NMHSA's 35-year history, one theme has remained constant: dedication to the improvement and self-sufficiency of the families served.

Oakland County Housing Counseling

Pontiac, MI

\$20,000 - Comprehensive Counseling

\$5,000 - HECM Counseling

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

MINNESOTA

Homeownership Preservation Foundation

Minneapolis, MN

\$1,308,434.51 - Comprehensive Counseling

The Homeownership Preservation Foundation (HPF) is a Minneapolis-based nonprofit dedicated to reducing foreclosures and preserving homeownership for American homeowners. The Foundation partners with city, county and state governments; federal government agencies; community-based nonprofit organizations; and mortgage companies to offer creative solutions to preserve homeownership. Serving as a housing counseling intermediary, HPF's cornerstone service is the Homeowner's HOPE™ Hotline, a foreclosure prevention counseling service available free to American homeowners by calling 888-995-HOPE™.

Anoka County Community Action Program, Inc.

Blaine, MN

\$60,435.07 - Comprehensive Counseling

Anoka County Community Action Program, Inc. (ACCAP) is an independent nonprofit human service provider that began in 1965 under the Economic Opportunity Act. ACCAP is committed to helping low income individuals of Anoka County move out of poverty and into the community as productive citizens and helps in attaining their dreams of self-sufficiency.

ACCAP focuses on affordable housing, early childhood development, affordable childcare, self-sufficiency support, services to seniors and services that provide basic needs. ACCAP has been a HUD-approved housing counseling agency since October 24, 1997. The agency has educated and counseled over 1,000 individuals to become successful homeowners.

Carver County Community Development Agency

Chaska MN

\$46,956.71 - Comprehensive Counseling

The Carver County Community Development Agency (CCCDA) has been providing housing counseling services to Carver and Scott County residents since 1995 through the efficient utilization of federal grant funds provided through HUD. The CCCDA's comprehensive counseling services include rental counseling and rental delinquency counseling, pre-purchase counseling and education, post-purchase counseling and education, foreclosure prevention counseling, and home improvement/rehabilitation counseling. The CCCDA has also provided predatory lending education outreach since 2003.

The CCCDA promotes equal access for all to safe, decent, and affordable housing through the agency's comprehensive homebuyer and rental education programs.

Community Action Duluth

Duluth, MN

\$50,000 - Comprehensive Counseling

Community Action Duluth (CAD) is Duluth's designated anti-poverty agency. The mission of CAD is to use innovative strategies to mobilize low income people, and the broader community, to build assets that prevent poverty, create equality, and strengthen the community's social fabric. The goal of the agency is to engage the community to end poverty.

CAD began offering services in Duluth more than 40 years ago. Current programs include asset development, employment advocacy and circles of support. The asset development programs include three matched savings account programs, two free tax preparation sites, financial education classes and one-on-one housing counseling.

Housing counseling activities are designed to assist low and moderate income people before they become homeowners. Individual on-going sessions are held to increase the knowledge of participants and the likelihood they will qualify for a prime mortgage. Financial Education classes are offered to increase the knowledge of potential homebuyers concerning issues such as credit repair, debt reduction, budgeting, saving, money management, predatory lending, investing, raising credit scores, qualifying for a mortgage and dealing with banks and insurance companies.

HUD's grant will assist CAD achieve its goal of assisting more low income people to increase their net worth by becoming homeowners, a goal that will also strengthen neighborhoods.

Dakota County Community Development Agency

Eagan, MN

\$57,855 - Comprehensive Counseling

The Dakota County Community Development Agency (CDA) is a local government organization that was created in 1971. Since that year, the CDA has grown into one of the largest local providers of affordable housing and community development programs in Minnesota. Currently, the CDA administers over 30 programs that serve the communities and residents of Dakota County, a county located near the Minneapolis-St. Paul metropolitan area. These programs include the Housing Choice Voucher, Senior Housing and Family Town Home rental programs, which provide affordable housing to nearly 3,700 households, and Housing Counseling programs, which serve those who need assistance with home ownership.

The CDA has been administering the pre-purchase education program since 1996. The CDA began offering pre-purchase and foreclosure counseling in 2003. Over the past five years, agency staff members have fielded over 2,600 calls and intensely counseled others concerned about foreclosure. The agency has also counseled households interested in purchasing their first home.

For FY 2008, the CDA proposes to continue providing housing counseling in the areas of pre-purchase and foreclosure counseling and pre-purchase education.

Community Action Partnership of Suburban Hennepin

Hopkins MN

\$43,587.12 - Comprehensive Counseling

\$30,000 – HECM Supplemental

Community Action Partnership of Suburban Hennepin (CAPSH) is dedicated to providing needed services to low-to-moderate income residents of Suburban Hennepin County, Minnesota. Comprised of 45 municipalities; CAPSH'S service area has a population of 733,582 which is 65% of the county's residents. CAPSH'S vision is to be the preeminent poverty-fighting agency in suburban Hennepin County; it accomplishes this vision by helping people become self-sufficient and by strengthening communities through service, education and collaboration.

CAPSH operates under the Six National Goals set forth by the Federal Office of Community Services. CAPSH will use grant support from HUD to continue providing comprehensive housing counseling services to low-to-moderate income households living in or desiring to live in suburban Hennepin County. Housing services include foreclosure prevention counseling, transitional and supportive housing services, reverse mortgage counseling, homebuyer education/counseling, budget/financial literacy counseling, and home rehab/maintenance advice.

Catholic Charities of the Diocese of St. Cloud

Saint Cloud, MN

\$36,847.95 - Comprehensive Counseling

Catholic Charities of the Diocese of St. Cloud is a HUD approved housing counseling agency that specializes in Mortgage Foreclosure Prevention and Reverse Mortgage Counseling. The agency is also an approved Credit Counseling Agency and Debtor Education Provider through the Department of Justice's United States Trustee Program.

In addition to the agency's housing counseling activities, it also offers a full spectrum of related services covering a variety of topics, including the following: Bankruptcy, Pre-Credit Counseling Assessment, Post-Debtor Education, and financial management services that cover Budgeting, Credit, and Debt.

Services are available to all eligible persons regardless of race, color, creed, religion, nation origin, gender, sexual orientation, marital status, disability, or age. Services are

provided throughout the sixteen Central Minnesota counties that comprise the Diocese of St. Cloud. Fees for the agency's services are based on the person's ability to pay and no one is refused financial management services because of an inability to pay.

Reverse Mortgage Counselors, Inc.

Saint Paul, MN

\$46,956.71 - Comprehensive Counseling

Reverse Mortgage Counselors, Incorporated (RMCI) is a HUD-approved nonprofit housing counseling agency formed in 2004 and located in St. Paul, Minnesota. The mission of RMCI is to educate senior citizens in Minnesota about reverse mortgages and to assist them in making decisions about their housing options. One-on-one reverse mortgage counseling includes the provision of financial information specific to each client, information on community based services, and information on other housing options appropriate for the client. RMCI's main goal is to help older adults secure and/or maintain safe, adequate and affordable housing.

Saint Paul Department of Planning and Economic Development

Saint Paul, MN

\$63,804.66 - Comprehensive Counseling

The purpose of the Mortgage Foreclosure Prevention Program (MFPP) offered through the City of Saint Paul Department of Planning and Economic Development is to assist homeowners living in the City of St. Paul to resolve and/or prevent mortgage delinquency and/or default. MFPP Housing Counselors serve Saint Paul homeowners facing foreclosure by providing education about the foreclosure process and legal timelines, working with the homeowner's lender, evaluating possible foreclosure solutions, making referrals to community resources and providing one-time loans, available on a case by case basis, to cure defaults.

Southern Minnesota Regional Legal Services, Inc.

Saint Paul MN

\$50,326.30 - Comprehensive Counseling

Southern Minnesota Regional Legal Services, Inc. (SMRLS) is the oldest legal aid organization in Minnesota and has been providing high quality legal services for over 90 years. The Housing Counseling Program of SMRLS has been in operation and has been HUD approved for over 30 years. Last year the Program provided assistance to 1457 clients.

SMRLS provides comprehensive counseling services including pre-occupancy and post occupancy counseling, and mortgage delinquency and default counseling. The types of counseling cases include helping clients with housing searches, fair housing issues, HUD program issues, mortgage defaults, rental delinquencies, non-monetary defaults in rental housing, eviction defense and housing habitability issues. The program also provides trainings to groups on landlord/tenant rights and responsibilities.

Arrowhead Economic Opportunity Agency, Inc.

Virginia, MN

\$49,944 - Comprehensive Counseling

Arrowhead Economic Opportunity Agency Inc., (AEOA) is a private, nonprofit community action agency in its 43rd year of service to the residents of Northeastern Minnesota. It is the agency's mission to "strengthen communities by providing opportunities to people experiencing social and economic challenges." AEOA has operated a Homeownership Program for over ten years. The Homeownership Program provides pre-purchase education and counseling to first-time homebuyers, and foreclosure prevention counseling and financial assistance to those in danger of foreclosure. AEOA believes in investing in programs that help people build assets and work toward self-sufficiency. Owning and maintaining a home has proven to be the first big step toward meeting those goals.

MISSISSIPPI

Mississippi Homebuyer Education Center – Mississippi Housing Initiative (MHI)

Jackson, MS

\$426,054.31 – Comprehensive Counseling

Mississippi Homebuyer Education Center-Mississippi Housing Initiative (MHBEC-MHI) is a HUD regional housing counseling intermediary that works with other non-profit agencies and organizations such as, Community Housing Development Organizations, Community Development Corporations, faith-based organizations, local municipalities and other housing related entities to meet the challenges facing its constituents and partners. Its goal is to spearhead sustainable homeownership and financial literacy education throughout the States of Alabama, Arkansas, Louisiana, Mississippi and Tennessee, while continuing to provide quality comprehensive direct client services in all areas of homeownership, financial literacy and fair housing education.

Housing Education and Economic Development, Inc.

Jackson, MS

\$70,543.84 - Comprehensive Counseling

Housing Education and Economic Development, Inc. (HEED) is a non-profit organization that has been providing comprehensive housing counseling in Mississippi for 19 years. HEED's goal is to help Mississippi residents make wise housing choices and avoid becoming victims of predatory lending or unfair lending practices. Through its counseling program, HEED assists individuals and families in improving their housing conditions and meeting the responsibilities of tenancy and homeownership. The organization provides homebuyer education, fair housing workshops, predatory lending workshops, financial literacy workshops, mortgage default workshops, pre-purchase counseling, default counseling, rental counseling, home equity conversion mortgage

(HECM) counseling and homeless counseling. During Fiscal Year 2006-2007, HEED provided 287 clients with counseling services.

Mississippi Home Corporation

Jackson, MS

\$160,000.00 - Comprehensive Counseling

Mississippi Home Corporation (MHC) is a public-purpose corporation created to help provide affordable housing within the state. As the State Housing Finance Agency (SHFA), MHC offers both low-interest mortgages, which are funded by mortgage revenue bonds and mortgage credit certificates, and low-interest loans for down payment and closing costs. MHC also offers mortgage financing to help individuals with weak credit become homeowners, while improving their credit. Further, MHC operates the Mississippi Affordable Housing Development Fund, which assists in financing site development, construction and mortgages on single and multi-family properties for low and moderate-income individuals. MHC's housing counseling services benefited 2,818 clients during Fiscal Year 2006-2007.

MISSOURI

4-Sight Counseling, Inc.

Cape Girardeau, MO

\$23,369.59 - Comprehensive Counseling

4-Sight Counseling, Inc., a HUD-approved housing counseling agency, has been providing mental health and housing counseling activities for the past three years. With HUD's grant, 4-Sight Counseling will provide a variety of counseling activities that include the following: pre-purchase, pre-occupancy, Fair Housing, Landlord-Tenant Rights, Post-Purchase, Foreclosure Prevention/Loss Mitigation, Services for the Homeless, Homebuyer Education Classes, Mobility and Relocation, Money/Debt Management and all other services of a HUD-approved housing counseling agency.

The agency will continue its work with other housing agencies to find placements, to work with clients on homebuyers' workshops and counseling, and to work with them once they are in their home or rental unit.

4-Sight Counseling Inc. will continue to work with clients and lending institutions on foreclosure prevention and loss mitigation services. With the addition of another counselor, the agency will be able to expand its services to include the fourteen counties of Southeast Missouri.

Community Services League

Independence, MO

\$40,217.54 - Comprehensive Counseling

Community Services League's (CSL) mission statement is to promote self-sufficiency and provide resources to those in need. CSL has been providing services to those in need since 1916.

The agency's motto is "helping people help themselves." The agency carries out that motto through the support of the people in the communities it serves. On average CSL provides emergency assistance to over 13,000 situations annually. It is a full-service agency with a range of services for low-income people and has one of the largest volunteer programs in eastern Jackson County.

Low-income, homeless, and marginally housed individuals are provided assistance in finding decent and affordable housing. The agency's services include the following: Housing counseling – rental, mortgage and homeless issues; Education -- Fair Housing and FHA products; Referrals -- to shelters and other temporary housing; and Counseling - for foreclosure, rent, utility and mortgage payment assistance.

Legal Aid of Western Missouri

Kansas City, MO

\$94,130.96 – Comprehensive Counseling

\$6,521 – HECM Supplemental

Legal Aid of Western Missouri (LAWMO) has provided a wide range of high-quality legal services for low-income people throughout western Missouri for 44 years. LAWMO focuses its work on cases in which the client's personal safety, housing, or means of support are at-risk. Typical cases include: protective orders and divorces for victims of domestic violence, defenses against illegal evictions, challenges to the quality of public housing, and appeals concerning Social Security and Medicaid benefits for clients with disabilities, disabilities that prevent them from obtaining gainful employment.

With 50 attorneys on staff, LAWMO is one of the fifteen largest private law firms in the Kansas City area. LAWMO handles over 12,000 cases annually. LAWMO's 2008 budget exceeds \$7 million with funding from federal, state and local governments, foundations, private individuals and organizations.

All of these grants require detailed reporting and LAWMO has sophisticated case management software with the ability to track all cases and to sort outcomes in numerous ways. The agency also has multi-lingual staff and over-the-phone interpreters available in over 50 languages.

West Central Missouri Community Action

St. Clair, MO

\$57,065.48 - Comprehensive Counseling

West Central Missouri Community Action Agency (WCMCAA) has been in community action and social services for over forty-three years. WCMCAA has been an Approved

Housing Counseling Agency for over twenty years and is the Contract Administrator for the (9) nine county St. Clair County PHA and the City of Grandview jurisdiction with over 1215 units in the Housing Choice Voucher Program. The Agency operates a Family Self-Sufficiency Program and a HCV Homeownership Program for its Housing Choice Voucher Program participants. The Housing Division also operates the HUD 202 Program providing affordable housing for low-income families, the elderly and the disabled.

WCMCAA provides a wide variety of housing counseling services that includes the following: pre- and post-purchase, mortgage delinquency, reverse mortgage, renter and homeless referrals. The primary objectives of the agency are to provide homeownership opportunities and improve access to affordable, decent and safe housing. WCMCAA Housing Counselors provide one-on-one guidance and advice to a large number of low-income families and individuals in a very large geographic area that encompasses more than 5932 square miles in west central Missouri.

Housing Options Provided for the Elderly, Inc

Saint Louis, MO

\$66,835 - Comprehensive Counseling

Housing Options Provided For The Elderly (HOPE) exists to help older adults live with dignity and independence in housing most appropriate to their circumstances.

HOPE helps seniors and their families explore the range of housing choices and other options available to them by: visiting clients in their homes, understanding clients' needs and desires, identifying problems/needs clients would like to address, educating clients about available resources and other means of addressing problems and meeting needs, assisting clients in identifying outcomes of their choice, assisting clients in making plans to achieve goals, and assisting clients in carrying out their plans. The agency targets low-income elderly, minority elderly, and senior homeowners for their services. A current focus of activity is Reverse Mortgage Counseling.

HOPE was incorporated as a not-for-profit agency in 1987 and serves clients without regard to race, religion or sexual preference.

Justine Petersen Housing & Reinvestment Corp.

Saint Louis, MO

\$90,761.37 – Comprehensive Counseling

\$15,000 – HECM Supplemental

Justine Petersen Housing and Reinvestment Corporation was named after the late Justine M. Petersen who helped hundreds of low-to-moderate income families in the St. Louis area purchase their own homes. Ms. Petersen worked with local banks to develop loan products for homebuyers who had been shut out of the homeownership process due to income or location preference. She believed that owning a home promoted the building

of assets, contributed to individual growth and to community and neighborhood development and stabilization.

Justine Petersen is a Missouri not-for-profit corporation that assists low- to moderate-income families to acquire assets. Loan counselors prepare and train individuals for home purchase through one-on-one counseling and homebuyer education seminars. Justine Petersen continues to assist its clients after home purchase by providing counseling services to clients who struggle with mortgage payment issues.

Since its inception in 1997, Justine Petersen has provided one-on-one counseling to over 15,000 prospective homebuyers and assisted nearly 4,000 clients to purchase homes, accessing \$300 million in mortgage loans. Of these clients, eighty percent were under 80% of the median income, eighty-one percent were minorities, and sixty-seven percent were female-headed households.

Legal Services of Eastern Missouri, Inc.

Saint Louis, MO

\$80,652.61 - Comprehensive Counseling

Legal Services of Eastern Missouri, Inc. (LSEM) is an independent, non-profit organization that has provided high-quality civil legal assistance and equal access to justice for low-income people in Eastern Missouri for 50 years. LSEM's HUD-funded housing counseling program will provide services to individuals and families facing possible loss of housing due to eviction, condemnation, foreclosure, or predatory lending practices. LSEM offers a holistic approach to its housing counseling services providing legal representation with a supportive social work component. The agency will provide services to eligible residents in LSEM's 21-county service area which includes Adair, Clark, Franklin, Jefferson, Knox, Lewis, Lincoln, Macon, Marion, Monroe, Montgomery, Pike, Ralls, Schuyler, Scotland, Shelby, St. Charles, St. Louis, Warren, and Washington counties and St. Louis City.

Youth Education & Health in Soulard

Saint Louis, MO

\$40,000 - Comprehensive Counseling

YEHS has 30 years of experience in providing affordable housing, youth education, and other community services. The YEHS Homebuyer Program assists low- and moderate-income residents and YouthBuild students/graduates in the St. Louis area in developing a stable financial foundation and purchasing a home. The YEHS Homebuyer Program also provides classes in pre-purchase counseling, rental counseling, fair housing, post-purchase, predatory lending, and financial education. YEHS is a comprehensive clearinghouse for financial and homebuyer education as well as for providing assistance with employment, higher education and trade school issues.

For fifteen years, YEHS operated YouthBuild St. Louis, a HUD-funded job training and education program for youth ages 18 to 24. In addition to the development of 44 units of

housing through the YouthBuild program, YEHS manages 150 rental units, both affordable and market rate. YEHS became a HUD-approved home counseling agency in 2002. YEHS's efforts are assisted by its collaborations with the St. Louis University Law Clinic, ACORN Housing, Operation Excel YouthBuild program and Red Brick Community Land Trust. YEHS is also developing permanent affordable housing in partnership with Red Brick Community Land Trust.

MONTANA

Human Resource Development Council of District IX Inc.

Bozeman MT

\$30,108.77 - Comprehensive Counseling

The Human Resource Development Council of District IX Inc. (HRDC) is Southwest Montana's leading community development and social services provider. Since 1975 the HRDC has provided innovative programs to assist and empower low-income families, including the following: Head Start, Food and Nutrition programs, senior and disabled transportation, home health care, energy assistance/weatherization, and affordable rental and homeownership opportunities. The HRDC's service area, which includes Gallatin, Park and Meagher counties -- one of the most rapidly growing regions of Montana -- is home to approximately 100,000 people.

This year's HUD grant will provide rental, emergency housing and homeownership assistance to HRDC's customers through individual and group counseling and education. Services to be provided include the following: Pre-purchase homeownership education and counseling, mortgage delinquency prevention, post-purchase counseling, counseling to locate or maintain affordable rental housing, and services for homeless persons. Services will be provided to low- and moderate-income households in the three Southwest Montana counties served by the HRDC.

Montana Board of Housing

Helena MT

\$145,117.65 – Comprehensive Counseling

The Montana Board of Housing (MBOH) serves the housing needs of Montana's low- and moderate-income population as the tax-exempt bond and tax credit financing agency for the state. Since its inception in 1975, MBOH has assisted more than 35,000 Montanans in becoming homeowners and provided nearly 5,000 units of rental housing through federal tax credits and other rental housing financing.

MBOH is one of 31 housing organization partners, including nonprofits, state and federal agencies, and private sector lenders, who formed the Montana Homeownership Network (MHN). Since it was created in 1997, MHN has grown from a loose-knit coordinating effort to an effective delivery system offering rental counseling, homebuyer counseling and education, down payment assistance, housing rehabilitation, and foreclosure prevention counseling statewide. MHN (now dba NeighborWorks Montana) has secured

more than \$2 million in operational funding since 1998 and has received more than \$57 million in capital funding for first and second mortgages. Its success has brought national recognition, including a first-place award for production of homebuyers in the 2005 NeighborWorks National Homebuyer Education Campaign and a 2006 first-place award for innovative practices from the National Center for Housing Education and Counseling, for a statewide campaign for foreclosure prevention. In early 2007, MHN's Executive Director was named Emerging Leader of the Year among all NeighborWorks organizations nationally.

MBOH will use its HUD grant proceeds to support MHN and its 19 partners who will provide rental counseling, homebuyer education and counseling, financial fitness, and foreclosure prevention all across Montana.

NEBRASKA

High Plains Community Development Corporation, Inc.

Chadron, NE

\$86,019 - Comprehensive Counseling

\$25,190 – HECM Supplemental

High Plains Community Development Corp., Inc. received approval as a HUD Housing Counseling Agency in 2000 and has continued since that time to provide housing counseling services throughout western Nebraska. High Plains is the only HUD approved Housing Counseling agency in western Nebraska, an area which constitutes the 3rd Congressional District, covering an area of 64,000 square miles. The types of counseling offered include homebuyer education programs; pre-purchase and post-purchase counseling; loss mitigation counseling, for those facing default and foreclosure; homeless/displacement counseling; reverse mortgage counseling; predatory lending; assistance and referral for Fair Housing complaints; and assistance for renters regarding Nebraska's Landlord and Tenant Act.

For Fair Housing and Landlord/Tenant Act complaints, High Plains works in a cooperative partnership with the Fair Housing Center of Nebraska, Inc. in Omaha, an enforcement agency, and also with the Nebraska Equal Opportunity Commission and the Nebraska Legal Aid. High Plains is partnering with the Nebraska Investment Finance Authority to provide families in Nebraska with foreclosure mitigation counseling through funds received from the National Foreclosure Mitigation Counseling Program and also to provide information on low interest loans to qualified low-to-moderate income families. High Plains also employs two HECM Network Counselors who specialize in reverse mortgage counseling for the states of Nebraska and Wyoming.

Credit Advisors Foundation

Omaha, NE

\$63,804.66 - Comprehensive Counseling

Credit Advisors Foundation (CAF) is an accredited, national, nonprofit organization that provides credit, debt and housing counseling that has helped clients with their housing goals for 49 years. The agency provides financial education to enhance the financial literacy of consumers nationwide and it helps consumers pay off creditors in anticipation of homeownership. The agency also helps consumers avoid mortgage default/foreclosure through debt management plans.

CAF became a HUD-approved housing counseling agency in May of 2004 and now offers unlimited, no-cost housing services to the local community. Services available to western Iowa and eastern Nebraska include homebuyer education, pre-purchase counseling, mortgage delinquency counseling, home equity conversion mortgage counseling, money/debt management and post-purchase counseling.

Housing counseling is an important step in owning a home. Individual counseling and group education are available on a no-wait basis and are offered in English, Spanish, Arabic, Thai and Korean. Services are available to the community on a one-on-one basis at the agency's Omaha location.

Family Housing Advisory Services, Inc.

Omaha, NE

\$70,543.84 - Comprehensive Counseling

Family Housing Advisory Services, Inc. (FHAS), established in 1968 and certified by HUD as a comprehensive housing counseling agency in 1970, provides assistance to all categories of the homeless, renters, first-time homebuyers, homeowners, seniors, the disabled, domestic violence victims and non-English speakers in its efforts to prevent homelessness, increase homeownership, reduce foreclosures, improve financial literacy, build assets, and eliminate discriminatory housing barriers.

FHAS strengthens communities by empowering thousands of people annually to obtain and maintain housing. FHAS services include homeless prevention, renter advocacy and relocation assistance, homeownership, pre-and-post-purchase homebuyer education, mortgage default and foreclosure prevention, HECM mortgage counseling, anti-predatory lending, mobility counseling, fair housing, and tenant education and supportive services.

With offices located in North and South Omaha, as well as in Council Bluffs, Iowa, FHAS has been honoring its mission to increase affordable housing opportunities for all people for 39 years. FHAS collaborates with local nonprofit and faith-based organizations to further address housing needs.

NEW HAMPSHIRE

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

Littleton, NH

\$50,326.30 - Comprehensive Counseling

Since its startup in 1991 with modest beginnings, Affordable Housing, Education and Development, Inc. (AHEAD) has grown into a mature community-based development corporation with a staff of eight professionals. AHEAD owns and operates 278 units of affordable multifamily rental housing in 9 separate communities throughout northern Grafton and Coös Counties. They develop an average of 10 new units per year using a combination of new construction and substantial rehabilitation. Since 2000, AHEAD has educated nearly 1,000 households and assisted over 375 families to realize their dream of homeownership.

Concord Area Trust for Community Housing

Concord, NH

\$26,739.18 - Comprehensive Counseling

\$6,000 - HECM Counseling

Concord Area Trust for Community Housing (CATCH), an award winning, community-based non-profit organization, has been offering affordable housing services to Merrimack County families for 19 years. Since 1989, CATCH has created 197 safe, attractive, permanently affordable housing units. Over the last eight years, CATCH has broadened its services to assist families and individuals in achieving financial stability and realizing the dream of home ownership through its Affordable Homes for Sale program and Home Buyer and Financial Success Center.

Granite State Independent Living

Concord, NH

\$20,000 - Comprehensive Counseling

Founded in 1980, Granite State Independent Living (GSIL) is a statewide nonprofit organization whose mission is to promote life with independence for people with disabilities. GSIL has a long, distinctive history of providing services for over 159,641 people with disabilities living in NH

Laconia Area Community Land Trust

Laconia, NH

\$33,478.36 - Comprehensive Counseling

Laconia Area Community Land Trust (LACLT) provides Homeownership and Housing Counseling services in New Hampshire's Greater Lakes Region (primarily Belknap County in Central New Hampshire). LACLT, a member of NeighborWorks® America, is an experienced non-profit developer and manager of permanently affordable family housing. LACLT was incorporated in 1988 to address affordable housing needs in the Greater Lakes Region of NH. Its mission is to assist low and moderate income households achieve economic self-sufficiency through the development of permanently affordable housing opportunities and associated support programs.

Neighborworks @ Greater Manchester

Manchester, NH

\$50,326.30 - Comprehensive Counseling

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

New Hampshire Housing Finance Authority

Bedford, NH

\$75,000.00 - Comprehensive Counseling

New Hampshire Housing Finance Authority (NHHFA) is a non-profit, public benefit corporation established by the State Legislature in 1981. NHHFA's mission is to promote, finance and support safe, affordable and needed housing and related services to New Hampshire families. To that end, it operates a number of programs, including home ownership education, rental assistance, reverse mortgage, financial management, delinquency and default counseling, and budgeting. These services are designed to assist low and moderate-income persons to obtain housing and remain in their homes. Since its inception, NHHFA has assisted 30,000 families to purchase their own homes, and has been instrumental in financing the creation of more than 11,000 multi-family housing units.

The Way Home

Manchester, NH

\$57,065.48 - Comprehensive Counseling

The Way Home, a Manchester, NH non-profit dedicated to helping low-income households obtain and succeed in safe, affordable housing, has assisted over 10,000 families and individuals since opening in 1988. Its first program began with rental housing counseling: teaching tenants self-help skills, providing housing advocacy, and assisting with landlord negotiations. Housing safety issues, addressed in housing counseling, gave rise to a Healthy Home Services Program which focuses on making housing conditions safe for children. A third program area, Steps to Success, helps homeless and at-risk households set and meet housing goals. In 2005, The Way Home expanded services to assist homeowners, focusing on preventing mortgage delinquency.

NEW JERSEY

Affordable Homes of Millville Ecumenical

Millville, NJ

\$33,478.36 - Comprehensive Counseling

AHOME is a non-profit, faith-based community housing provider located in Millville, NJ. It has provided a full range of housing counseling services at no cost to more than 2,400 families in the City of Millville and the South Jersey region. Housing counseling

services include comprehensive pre and post purchase, debt management and family asset building, credit, landlord/tenant dispute, home repair and maintenance, Fair Housing issues, and foreclosure prevention (loss mitigation).

Affordable Housing Alliance of New Jersey

Eatontown, NJ

\$50,000 - Comprehensive Counseling

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

Burlington County Community Action Program

Willingboro, NJ

\$46,956.71 - Comprehensive Counseling

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

Consumer Credit and Budget Counseling

Marmora, NJ

\$30,108.77 - Comprehensive Counseling

Consumer Credit and Budget Counseling, Inc. is a nonprofit consumer education and financial counseling agency, whose purpose is to assist individuals and families with their financial and credit problems through confidential budget planning, debt management, credit counseling and structured debt liquidation, and to provide comprehensive pre-purchase homeownership counseling and education.

Fair Housing Council of Northern New Jersey

Hackensack, NJ

\$23,369.59 - Comprehensive Counseling

The Fair Housing Council of Northern New Jersey was founded in 1959 to help persons find the housing of their choice at the price they can afford. The Fair Housing Council is a full service agency working with the Department of Housing and Urban Development, the New Jersey Division of Civil Rights and other government and research institutions. The council provides comprehensive housing counseling, legal counseling and representation. Working with banks, lending institutions and the real estate industry, the

Fair Housing Council has provided direct assistance to thousands of individuals and families.

Faith Fellowship Community Development Corporation

Sayerville, NJ

\$30,650 - Comprehensive Counseling

Faith Fellowship Community Development Corporation (FFCDC) is a grass-roots, faith-based, nonprofit 501(c)(3) organization that provides programs and services to improve the quality of life of people in need. We work with community residents and families to uncover and overcome specific barriers to success. A powerfully symbolic adage says that if you give a man a fish, he eats for a day; if you teach him to fish, he eats for a lifetime. FFCDC goes one step further by empowering people to own their own share of the pond. Our commitment to asset-building and wealth creation is embodied in our three-fold mission.

Garden State Consumer Credit Counseling, Inc./NOVADEBT

Freehold, NJ

\$43,587.12 - Comprehensive Counseling

Novadebt, a Garden State Consumer Credit Counseling organization, is a 501 (c) (3) nonprofit, financial management service agency founded in Freehold, New Jersey in 1991. Nationally, we provide a wide range of services including six core services of budget counseling, financial education, Debt Management Program, Personal Financial Program, bankruptcy pre-petition counseling and pre-discharge education and housing counseling in the areas of pre-purchase/homebuyer education, default/foreclosure prevention, and reverse mortgages. This extensive range of programs and services enables Novadebt to address a multitude of consumer needs.

Housing Authority of the City of Paterson

Paterson, NJ

\$40,217.54 - Comprehensive Counseling

It is the Authority's goal to educate low to moderate income families in the homebuyer process in order to provide with the skills and information that will assist them in maintaining and sustaining their home after purchase. This is achieved through Homebuyer Education and Pre Purchase One on One Counseling.

Housing Partnership for Morris County

Dover, NJ

\$50,000 - Comprehensive Counseling

The Housing Partnership for Morris County, located in Dover, New Jersey, was founded in 1992 to provide resources, group education and one-on-one counseling, focusing on working households on a more modest income who wish to plan for and move on to homeownership. The Partnership provides homeownership education to over 550

households a year. Since 2001, over 375 households have purchased homes through the Housing Partnership programs, investing over \$4.7 million in the economy. Minority homeowners have demonstrated increased success over the past several years constituting almost 40 percent of the Partnership's success.

Monmouth County Board of Chosen Freeholders/Monmouth County Division of Social Services

Freehold, NJ

\$40,217.54 - Comprehensive Counseling

MCDSS is a county government agency providing financial, medical, and social services to the public. The MCDSS Housing Counseling Program's goal is to prevent the loss of affordable housing and increase the opportunities for homeownership and rentals. MCDSS provides one-on-one housing counseling services on pre-purchase, rental, mortgage default and delinquency, post purchase/post occupancy, home equity conversion mortgage, home improvement and rehabilitation, displacement and relocation.

New Jersey Citizen Action

Newark, NJ

\$90,761.37 - Comprehensive Counseling

Citizen Action of New Jersey (aka New Jersey Citizen Action or NJCA) is a nonprofit 501 (c)(4) organization founded in 1982. Citizen Action has more than 60,000 individual members and over 100 affiliate organizations representing a population broadly diverse in terms of race, class, gender, ethnicity, age, sexual orientation and disability. Citizen Action provides and coordinates programs and services that work to empower low- and moderate-income people as consumers, citizens and community members and to help them build their financial literacy skills and financial assets. NJ Citizen Action offers statewide, comprehensive homeownership counseling and financial education programs at no cost to clients. Counseling and education programs are available in English & Spanish.

Ocean Community Economic Action Now, Inc.

Toms River, NJ

\$33,478.36 - Comprehensive Counseling

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

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

New Brunswick, NJ

\$33,478.36 - Comprehensive Counseling

The Puerto Rican Action Board (PRAB) is a nonprofit corporation established in 1971 with the purpose of developing action systems to address community needs. PRAB coordinates available community resources and administers programs that improve the quality of life of the low income communities in the Central New Jersey area. PRAB serves all people regardless of age, race, creed, color, national origin, ancestry, familial status, sex, sexual orientation or functional impairment.

Senior Citizens United Community Services of Camden County, Inc.

Mt. Ephraim, NJ

\$25,000 - Comprehensive Counseling

Senior Citizens United Community Services of Camden County, Inc. (SCUCS) is a local non-profit agency located in West Collingswood Heights. SCUCS is a HUD certified agency, which has provided HECM/Reverse Mortgage and general housing counseling since 1990. SCUCS's general housing counseling includes housing search assistance for seniors interesting in securing safer, more affordable housing to mortgage holders and renters experiencing budgetary difficulties.

Somerset County Coalition on Affordable Housing, Inc.

Raritan, NJ

\$47,000 - Comprehensive Counseling

Somerset County Coalition on Affordable Housing (SCCOAH) was founded in 1987 in response to the community need for affordable housing in one of the nation's most expensive counties. We provide direct housing counseling services to clients free of charge, as well as promote affordable housing solutions in collaboration with other organizations. SCCOAH assists clients to overcome significant housing hurdles, and compete for the limited affordable housing opportunities in the region. Our team of trained housing counselors is available to help clients secure and maintain affordable homeownership or rental housing. We specialize in intensive counseling services, including Reverse Mortgage (home equity conversion) counseling and Default Mortgage counseling.

The Alliance for Affordable Homeownership, Educ & Dev, DBA All Ahead

Ashbury Park, NJ

\$25,000 - Comprehensive Counseling

ALL AHEAD was founded in 2005 to address the complex issues of our affordable homeownership shortage. These issues include needs such as homebuyer education, fair mortgages and safe, affordable homes. These issues combine to create a deficit of affordable homes and ready buyers for low to moderate income households. We also recognized that there are many organizations qualified to provide one such service, but there is a stronger need for communication and collaboration, strengths of ALL AHEAD, in order to help overcome the obstacles of the affordable homeownership shortage.

Tri-City Peoples Corporation

East Orange, NJ

\$36,847.95 - Comprehensive Counseling

\$8,000 - HECM Counseling

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

NEW MEXICO

New Mexico Mortgage Finance Authority

Albuquerque NM

\$162,411.76 - Comprehensive Counseling

The New Mexico Mortgage Finance Authority (MFA) is the state's designated housing agency providing a full continuum of affordable housing finance. MFA's programs range from providing housing to the homeless to providing homeownership opportunities for low-income families. The MFA was established in 1975 by the state of New Mexico to help provide safe, decent, affordable housing for low- and moderate-income New Mexicans.

The mission of the Mortgage Finance Authority is "to house New Mexico's people by serving as the State's lead affordable housing finance and resources provider, engaging in self-sustaining practices, and promoting sound housing policy." The MFA pursues its mission by financing single and multifamily mortgages through the issuance of mortgage revenue bonds and through the administration of state and federal housing programs. MFA is qualified as a public housing authority under the definition given in 42 U.S.C. 1437 et seq.

The MFA's role in affordable housing provision in New Mexico is primarily that of a financing and resource distributor. The MFA neither operates nor develops housing directly, but instead works cooperatively with a plethora of private nonprofit and for profit housing development organizations, service providers, and local governments in order to fulfill its mission. The success of the MFA depends on the success of these entities.

Tierra Del Sol Housing Corporation

Anthony NM

\$20,000 - Comprehensive Counseling

Tierra Del Sol Housing Corporation (TDSHC) is a private, nonprofit, community-based organization, incorporated first in April of 1973 and later in 1980 in New Mexico and Texas, respectively. TDSHC is also authorized to do business in the State of Arizona and is recognized regionally and nationally. In addition to being locally approved, the agency is a chartered member of NeighborWorks.

The agency's accomplishments to date include 5,282 completed units, and 49 housing units and 140 subdivision sites in the process of construction. The construction includes affordable housing as well as related infrastructure for domestic water, sewer and community facilities. The beneficiaries are persons of low income, and housing assistance is provided through technical assistance, community education and training, and also through direct local development and construction.

Twenty-two staff members include three experienced in-house accountants, a certified home loan underwriter, four home loan counselors and two GB 98 licensed certified general building contractors. The four senior staff each have an average of 25 or more years of affordable housing development experience. Tierra Del Sol is currently building 104 single-family units in Las Cruces, NM and is involved in various projects throughout Southern New Mexico and West Texas.

NEW YORK

National Federation of Community Development Credit Unions

New York City, NY

\$804,217.26 - Comprehensive Counseling

The National Federation of Community Development Credit Unions (Federation) represents more than 230 community development credit unions serving urban and rural low-income communities across the United States. The Federation also represents 50 Community Development Partners, some of the nation's largest credit unions with a special commitment to serving low-income communities. Founded in 1974, the Federation's mission is to help low- and moderate-income people and communities achieve financial independence through credit unions. As a certified community development financial institution (CDFI), the Federation is the leading investor in community development credit unions and provides capital, technical assistance, education and training services to expand access to credit union products and asset-building services in low-income and underserved communities across the country. Beginning in 2008, the Federation also serves as the HUD-approved national housing counseling intermediary for credit unions. Fourteen credit unions and affiliated organizations in eight states join the Federation as sub-grantees in this housing counseling project that recognizes the critical link between successful homeownership and financial security.

National Urban League (NUL)

New York, NY

\$1,245,407.36 - Comprehensive Counseling

A housing counseling provider for over 30 years, the National Urban League (NUL) serves as a housing counseling intermediary and coordinates a network of 36 local affiliates that provide housing counseling in 21 states and the District of Columbia. NUL affiliates provide comprehensive housing counseling services tailored to the needs of the communities they serve. Services include pre-and post-purchase counseling and education, foreclosure prevention counseling and education, reverse mortgage counseling, and rental and homeless counseling and education. 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 and establish and maintain credit as a way to enhance their credit worthiness. NUL also coordinates its counseling activities with a diverse group of public and private organizations in unique ways that benefit their clients.

Structured Employment Economic Development Corporation (SEEDCO)

New York, NY

\$1,623,570.30 - Comprehensive Counseling

Structured Employment Economic Development Corporation (SEEDCO) is a national nonprofit organization that works with local partners to create economic opportunities for disadvantaged job seekers, workers and neighborhood entrepreneurs. Working with its National Housing Counseling Network and as a housing counseling intermediary, SEEDCO staff provides program management to housing counseling staff at our 43 affiliates in 13 states and Washington, DC. Through its Asset Building and Community Finance lines of business, it has developed replicable housing programs that improve community access to homeownership and low-interest lending and enhance local organizations’ capacity to create affordable housing. In the past year, SEEDCO launched its mortgage foreclosure prevention initiative to address this critical need in housing counseling that is affecting families in all of the regions that it serves. Additionally, SEEDCO Financial Services has worked to offer financial assistance to eligible affordable housing developers and CBOs through below-market financing. SEEDCO is committed to promoting asset building and neighborhood stability by increasing homeownership in minority and low-to-moderate income communities.

Albany County Rural Housing Alliance, Inc.

Voorheesville, NY

\$66,828 - Comprehensive Counseling

\$6,634.00 – HECM Counseling

Incorporated in 1982, Albany County Rural Housing Alliance, Inc. (ACRHA) is an independent, not-for-profit, non-governmental housing and community development agency. ACRHA’s Housing Counseling Program assists, educates, and provides counseling on homeownership topics to persons of any income level, race, color, sex, religion, national origin, ethnic background, familial status or sexual orientation. The

Program provides guidance regarding pre-purchase, credit, budgeting, post purchase, foreclosure prevention, reverse mortgages for seniors, and home improvement/rehabilitation loans and grant, among many other topics. Education is provided both in group classes and one-on-one individual sessions.

Allegany County Community Opportunities and Rural Development Corporation

Belmont, NY

\$47,000 - Comprehensive Counseling

Allegany County Community Opportunities and Rural Development Corporation (ACCORD), approved as a HUD Housing Counseling Agency, administers several New York State HOME funded homebuyer assistance grant programs that provide down payment, closing cost, and mortgage write-down assistance to income-eligible potential homebuyers throughout Allegany County. ACCORD provides pre- and post-purchase counseling, mortgage delinquency, mobility and relocation assistance, renter assistance/Section 8, money/debt management, fair housing assistance, and homeless services.

Asian Americans for Equality

New York, NY

\$50,000 - Comprehensive Counseling

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

Belmont Shelter Corporation

Buffalo, NY

\$61,450 - Comprehensive Counseling

\$7,250.00 – HECM Counseling

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

Better Neighborhoods, Inc.

Schenectady, NY

\$62,000 - Comprehensive Counseling

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

Bishop Sheen Ecumenical Housing Foundation

Rochester, NY

\$40,217.54 - Comprehensive Counseling

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

Community Action in Self Help, Inc.

Lyons, NY

\$32,690 - Comprehensive Counseling

\$15,810 - HECM Counseling

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

Community Action Program for Madison County

Morrisville, NY

\$38,500 - Comprehensive Counseling

The Community Action Program for Madison County, Inc. (CAP) has provided economic opportunities promoting self-sufficiency within the low-income community since 1986. CAP provides a full continuum of services from homelessness intervention to housing ownership. Community Action Program for Madison County's (CAP) mission is to promote empowerment, foster economic independence and develop opportunities to create a stronger, healthier community for Madison County's citizens. CAP provides counseling assistance to prospective homebuyers covering pre- and post-purchase

counseling, homebuyer education, default management, predatory lending information, fair housing information, financial literacy and budgeting.

Community Development Corporation of Long Island

Centereach, NY

\$43,587.12 - Comprehensive Counseling

Community Development Corporation of Long Island (CDC) supports residents of Nassau and Suffolk Counties to pursue their housing dreams. CDC has been a HUD approved housing counseling agency since 1997. As a chartered member of NeighborWorks® America, CDC is certified to meet a high standard of fiscal integrity and service performance to assist local residents in developing leadership, improving their neighborhoods, and securing decent, affordable housing.

Community Unified Today, Inc.

Geneva, NY

\$20,000 - Comprehensive Counseling

Community Unified Today, Inc. (CUT) has been providing educational, financial, entrepreneurial, and social opportunities to low income families and persons of color in the Geneva area for over 30 years. Through the Housing Counseling Program, CUT provides education and one-on-one services in the areas of: foreclosure, eviction, and homelessness prevention, homeownership assistance, and rental housing assistance as well as timely and relevant social service referrals aimed at assisting clients' compelling needs. Led by seasoned community development professionals, this minority-based organization has a service area encompassing portions of four counties in Upstate New York.

Cortland Housing Assistance Council, Inc.

Cortland, NY

\$20,000 - Comprehensive Counseling

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

County of Nassau Economic Development – Office of Housing & Intergovernmental Affairs

Hempstead, NY

\$20,000 - Comprehensive Counseling

Nassau County's Office of Housing and Homeless Services, Homeownership Center (HOC), is a comprehensive housing counseling program that provides: homeownership opportunities; home preservation through education; resources; post purchase counseling; delinquency prevention counseling; financial literacy; rental; and reverse mortgage counseling to Nassau County residents. The goal is to improve access to affordable housing and prevent foreclosures through one-on-one counseling and group education services to low-and moderate-income persons, persons with disabilities, the elderly, minorities and persons with limited English proficiency.

Franklin County Community Housing Council

Malone, NY

\$52,590 - Comprehensive Counseling

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

Friends of the North Country

Keeseville, NY

\$70,543.84 - Comprehensive Counseling

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

Fulton Community Development Agency

Fulton, NY

\$40,000 - Comprehensive Counseling

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

HomeFront, Inc.

Buffalo, NY

\$50,000 - Comprehensive Counseling

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

Housing Council in Monroe County, Inc.

Rochester, NY

\$62,295 - Comprehensive Counseling

The Housing Council in Monroe County, Inc. was founded in 1971 to advocate for the development of housing opportunities for low and moderate-income persons in Monroe County, New York. Since its founding, our services have expanded to include: financial literacy education; predatory lending awareness; assistance to victims of predatory lending; pre-purchase counseling; HECM counseling; foreclosure prevention counseling; assistance to tenants and landlords; fair housing education and outreach; homelessness prevention; and case management services to the homeless.

Human Development Services of Westchester, Inc.

Mamaroneck, NY

\$63,804.66 - Comprehensive Counseling

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

Long Island Housing Services, Inc.

Bohemia, NY

\$84,022.20 - Comprehensive Counseling

Approved and certified by HUD since mid 1970s, Long Island Housing Services (LIHS) has 39 years of experience promoting decent, affordable and fair housing, with an emphasis on consumer protections and fostering equitable treatment through advocacy, individual counseling, public education and enforcement. LIHS is Long Island's only HUD-certified private, non-profit fair housing agency that provides Comprehensive Housing Counseling services for both Nassau and Suffolk County.

Marketview Heights Association, Inc.

Rochester, NY

\$26,739.18 - Comprehensive Counseling

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

Metro-Interfaith Services, Inc.

Binghamton, NY

\$20,000 - Comprehensive Counseling

Metro Interfaith Service, Incorporated, is a private, ecumenical, not-for-profit Corporation organized in 1968 to serve the housing needs of low/moderate income families and elderly resident of Broome County. In 1972 Metro Interfaith was approved by the U.S. Department of Housing and Urban Development as a Comprehensive Housing Counseling Agency. This program provides professional housing counseling services in the areas of pre-rental, mortgage default, rental delinquency, pre-purchase, budget/money management and reverse mortgage.

Neighborhood Housing Services of New York City

New York, NY

\$63,804.66 - Comprehensive Counseling

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

Neighbors Helping Neighbors, Inc.

Brooklyn, NY

\$37,000 - Comprehensive Counseling

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

Neighbors of Watertown, Inc.

Waterstown, NY

\$30,108.77 - Comprehensive Counseling

Neighbors of Watertown, Inc is a 501(c)(3) Housing and Community Development Organization incorporated in 1969. Its mission is to provide safe, decent, affordable housing to rehabilitate and return blighted property to productive use and to aid others with similar purposes. Neighbors Of Watertown, Inc. is a Homeownership Education Center where we provide homebuyer education and budget counseling services. Neighbors Of Watertown, Inc. is a full service Community Development Organization with ongoing programs such as First Time Homebuyer assistance, Home Rehabilitation assistance, Rental Apartments, Rehabilitated Homes for purchase, Historic Building Rehabilitation and an array of Community Development services.

Northfield Community Local Development Corporation

Staten Island, NY

\$50,000 - Comprehensive Counseling

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

NY State Office of Mental Retardation and Development Disabilities

Albany, NY

\$77,283.02 - Comprehensive Counseling

The New York State Office of Mental Retardation and Developmental Disabilities (OMRDD) was founded in response to needs identified by parents and caregivers, to provide developmental disabilities services to improve the quality of life of individuals with developmental disabilities through the provision of quality, cost-effective housing employment and family support services. Activities focus on various issues, including pre-purchase/homebuying, post-purchase non-delinquency, mortgage delinquency (foreclosure prevention), predatory lending, and financial literacy. The agency seeks to improve the quality of life of individuals with developmental disabilities and their families through the provision of quality, affordable housing, and employment and family support services.

Opportunities for Chenango, Inc.

Norwich, NY

\$43,587.12 - Comprehensive Counseling

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

Oswego Housing Development Council, Inc.

Parish, NY

\$50,000 - 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 to moderate income in Oswego County. The Council's Comprehensive Housing Counseling Services consist of homebuyer education counseling, financial literacy counseling, mortgage delinquency/credit counseling, home maintenance education, HECM Reverse Mortgage counseling, homeless prevention counseling and fair housing counseling. In addition to counseling services, the Council administers several housing rehabilitation and homebuyer assistance programs.

Putnam County Housing Corporation

Carmel, NY

\$50,000 - Comprehensive Counseling

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

Rockland Housing Action Coalition

Nanuet, NY

\$50,000 - Comprehensive Counseling

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

Rural Ulster Preservation Company

Kingston, NY

\$77,283.02 - Comprehensive Counseling

RUPCO, a non-for-profit organization, was established over 20 years ago with the mission to create and develop affordable homeownership and rental opportunities, create understanding and acceptance of affordable housing initiatives, and to foster development and revitalization for a diverse community within Ulster County. RUPCO has established partnerships and alliances in developing creative solutions to existing housing problems, such as NeighborWorks®. It includes services such as real estate

development, rental assistance, counseling and emergency assistance, and owner occupied and rental rehabilitation.

Southern Hills Preservation Corporation

LaFayette, NY

\$32,124 - Comprehensive Counseling

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

Strycker's Bay Neighborhood Council, Incorporated

New York, NY

\$20,000 - Comprehensive Counseling

Strycker's Bay Neighborhood Council has provided housing counseling and other related services to the Upper West Side community since 1980. The agency assists clients with addressing issues relating to securing and maintaining rental housing and services for the homeless. Housing Counselors offer available information, resources, and direct assistance to the client.

Tri-County Housing Council

Big Flats, NY

\$70,543.84 - Comprehensive Counseling

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

Troy Rehabilitation and Improvement Program

Troy, NY

\$70,000 - Comprehensive Counseling

The Troy Rehabilitation and Improvement Program (TRIP), Inc. was founded in 1968 to provide affordable home ownership opportunities to low- and moderate-income families. Since then, TRIP has grown into a comprehensive community development corporation that is the premier provider of a continuum of affordable housing and neighborhood services in the City of Troy and throughout Rensselaer County in upstate New York.

WestChester Residential Opportunities, Incorporated

White Plains, NY

\$60,000 - Comprehensive Counseling

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

Western Catskills Community Revitalization Council, Inc.

Stamford, NY

\$35,504 - Comprehensive Counseling

Western Catskills has been a New York State Division of Housing and Community Renewal Rural Preservation Company since 1981. It has been involved in rehabilitating affordable homes and first time homebuyer programs since 1985. The agency is a HUD-approved counseling agency that offers counseling information on mortgages, credit, debt consolidation, bankruptcy, HECMs, and budgeting.

NORTH CAROLINA

Choanoke Area Development Association of North Carolina, Inc.

Rich Square, NC

\$60,435.07 - Comprehensive Counseling

Choanoke Area Development Association of North Carolina, Inc. (CADA) is a HUD certified counseling agency, a community action agency, a Community Housing Development Organization (CHDO) and a public housing agency. For over 40 years, CADA has provided comprehensive services 40 years in one of the most distressed areas of North Carolina -- Bertie, Halifax, Hertford and Northampton counties. CADA's programs and services target low-wealth families, assisting them to become self-sufficient. The agency offers the following types of housing counseling: mortgage delinquency and default resolution, home equity conversion mortgage (HECM) counseling, pre-purchase and renters counseling, as well as homebuyer education. During Fiscal Year 2006-2007, CADA counseled over 1,134 clients with a range of housing needs.

Consumer Credit Counseling Service of Forsyth County, Inc.

Winston-Salem, NC

\$80,652.61 - Comprehensive Counseling

\$30,000.00 - HECM Counseling

Consumer Credit Counseling Service of Forsyth County, Inc. (CCCS) has been a HUD approved comprehensive housing counseling agency since 1980. Through its housing counseling program, CCCS assists consumers in the areas of homeownership, mortgage delinquency, predatory lending, home equity conversion mortgages (HECM), renters and landlord/tenant issues. Services are available in Spanish and to the hearing impaired via sign language and TTD. CCCS works with local non-profit agencies, city and county governments, local lenders, real estate agencies and others in offering pre-purchase counseling and homebuyer education. In Fiscal Year 2006-2007, a total of 3,897 clients were counseled by the agency.

Cumberland Community Action Program, Inc.

Fayetteville, NC

\$57,065.48 - Comprehensive Counseling

Through its consumer credit counseling services program, the Cumberland Community Action Program, Inc. delivers housing, mortgage default, reverse mortgage, and credit counseling, as well as educational services. With a network of 10 branch locations, the agency serves central, eastern and southern North Carolina. During the 2006-2007 Fiscal Year, Cumberland Community Action Program, Inc. counseled over 3,500 clients on their housing issues. Of these clients, 96 materialized their dream of becoming first-time homeowners.

Durham Regional Financial Center DBA Durham Regional Community Development Group

Durham, NC

\$60,000.00 - Comprehensive Counseling

\$ 5,000.00 - HECM Counseling

The Durham Regional Community Development Group (DRCDG), under the umbrella of the Durham Regional Financial Center, is a non-profit agency that provides comprehensive counseling services to residents living in the City of Durham and Durham County, North Carolina. DRCDG's menu of services includes pre and post-purchase, rental, default/delinquency, and home equity conversion mortgage (HECM) counseling, as well as homebuyer education. DRCDG is a significant partner in local housing efforts and has collaborated with other local faith-based and community-based service providers. The agency counseled over 1,348 clients during Fiscal Year 2006-2007.

Elizabeth City State University

Elizabeth City, NC

\$63,804.66 - Comprehensive Counseling

The Community Development Center located at Elizabeth City State University provides housing counseling services to low and moderate-income residents of rural northeastern North Carolina. The organization's target area includes Pasquotank, Perquimans, Currituck, Camden, Gates, and Chowan counties. Clients are counseled on a range of housing topics, including homeownership, tenants' rights, evictions, default, delinquency,

predatory lending, and home equity conversion mortgage (HECM) counseling. A HUD approved agency since 1999, the agency plans to utilize this year's HUD grant award to further its housing counseling mission with a particular emphasis on counseling services for first-time homebuyers, delinquent homeowners and victims of predatory lending. During Fiscal Year 2006-2007, Elizabeth City State University counseled over 559 clients with a range of housing needs.

Greensboro Housing Coalition

Greensboro, NC

\$57,132.00 - Comprehensive Counseling

Formed in 1989 by non-profit housing providers, Greensboro Housing Coalition (GHC) advocates decent, affordable housing for low and moderate-income people and those with special needs. Through education, individual counseling, crisis intervention, and collaboration with other organizations, GHC assists people with finding and maintaining suitable housing. All services are offered in English, Spanish, French, Swahili, and Portuguese, with other languages available through translators. Counseling includes pre-purchase homebuyer counseling, counseling relating to home repair problems, and delinquency/default counseling. In addition, GHC helps homeless people access shelter and assists renters with finding housing, requesting that landlords make necessary repairs, and avoiding eviction. During the 2006-2007 Fiscal Year, GHC served over 2,100 clients.

Highland Family Resource Center, Inc.

Gastonia, NC

\$53,695.89 - Comprehensive Counseling

Highland Family Resource Center (HFRC) is a HUD approved housing counseling agency and a Community Housing Development Corporation (CHDO) for the City of Gastonia Community Development Department. HFRC's goal is to promote and expand housing counseling services to homebuyers, homeowners, low to moderate-income renters, disabled persons, the elderly and the homeless. The counseling services include homebuyer education classes, rental housing assistance, foreclosure prevention, budgeting and credit counseling, and home equity conversion mortgage (HECM) referrals. During Fiscal Year 2006-2007, the agency reached 814 clients seeking housing counseling.

Housing Authority of the City of High Point

High Point, NC

\$23,369.59 - Comprehensive Counseling

Chartered in 1940, the Housing Authority of the City of High Point (HPHA) became a HUD approved agency in 2004. HPHA provides housing to the low-income residents of 15 public housing communities, as well as the residents of 1,400 units of Section 8 housing. Through its counseling services, HPHA offers a comprehensive mix of individual counseling and group educational workshops on financial literacy, pre-rental,

homebuyer, default/foreclosure counseling and post-purchase workshops, including information on fair housing and predatory lending. During Fiscal Year 2006-2007, the Authority assisted 257 residents with their housing needs.

Monroe-Union County Community Development Corporation

Monroe, NC

\$40,000.00 - Comprehensive Counseling

Monroe-Union County Community Development Corporation (MUCCDC) is a non-profit agency which was incorporated in 1990 by a group of concerned citizens. The organization's mission is to assist low and moderate-income families obtain affordable housing, develop small businesses and promote economic development through education and training. MUCCDC provides both one-on-one and group housing counseling sessions and sponsors pre and post-homeownership workshops. During the 2006-2007 Fiscal Year, MUCCDC served 577 clients.

Northeastern Community Development Corporation

Camden, NC

\$50,326.30 - Comprehensive Counseling

Northeastern Community Development Corporation (NCDC) works in partnership with the Outer Banks Community Development Corporation. NCDC covers seven target areas in North Carolina which are experiencing overcrowding among low-income renters and homeowners. These service areas include: Camden, Currituck, Dare, Gates, Pasquotank, Perquimans, and Chowan counties. NCDC provides a comprehensive scope of counseling services, such as pre-purchase, post-purchase, reverse mortgage, predatory lending and loss mitigation counseling. For rental clients, NCDC provides tenant-landlord remediation services. In addition, the agency has provided over 90 units of affordable housing through the Low Income Tax Credit program and administered the area's only Individual Development Account (IDA) savings and economic literacy program. NCDC is currently working with the Town of Winfall in developing a 14-unit single family housing development. NCDC provided counseling services to 198 clients during the past fiscal year.

Northwestern Regional Housing Authority

Boone, NC

\$50,326.30 - Comprehensive Counseling

Northwestern Regional Housing Authority (NRHA) operates performance-based housing assistance programs funded by federal and state governments, as well as private firms. The agency provides on-going rental assistance to low and moderate-income families in seven counties in the northwestern part of North Carolina. In addition to providing direct housing assistance, NRHA participates in, and actively promotes, a variety of special programs, such as Family Self Sufficiency, North Carolina Home Protection Pilot Program, NC HOPE Hotline Initiative, Section 8 Voucher Homeownership, and

Comprehensive Housing Counseling. During the 2006-2007 Fiscal Year, NRHA served over 2,000 families through its housing counseling program.

Olive Hill Community Economic Development Corporation

Morganton, NC

\$33,478.36 - Comprehensive Counseling

Olive Hill Community Economic Development Corp. (OHCEDC) is a non-profit, tax-exempt, community development corporation whose mission is to positively impact the social, physical, educational and economic environments of its area communities. For the past nine years, OHCEDC has provided services to the residents of North Carolina's Burke, Caldwell, Catawba, McDowell counties and surrounding areas of North Carolina. The organization provides pre-purchase, homebuyer education, delinquency/default, non-delinquency, post-purchase, post purchase education, rental education, homeless/displacement, predatory lending and home equity conversion mortgage (HECM) counseling. In Fiscal Year 2006-2007, OHCEDC counseled 225 clients.

Outer Banks Community Development Corporation

Kill Devil Hills, NC

\$30,108.77 - Comprehensive Counseling

Outer Banks Community Development Corporation (OBCDC) has been a HUD approved housing counseling agency since 2007. OBCDC's mission is to strengthen the community by advocating, facilitating and developing housing for low and moderate-income citizens, and providing related economic, social and educational services. Serving the residents of North Carolina's Dare, Hyde and Currituck counties, the agency advances its mission by providing pre-purchase counseling, rental counseling, and post-purchase homebuyer education. During Fiscal Year 2006-2007, OBCDC counseled 56 clients.

Prosperity Unlimited, Inc.

Kannapolis, NC

\$53,695.89 - Comprehensive Counseling

For the past 14 years, Prosperity Unlimited, Inc. has provided comprehensive housing counseling services for families in Cabarrus County, North Carolina and its surrounding area. The counseling services offered are: pre and post-purchase housing counseling, homebuyer education, financial literacy, default/foreclosure and rental counseling. Over the past 11 years, Prosperity Unlimited, Inc. has counseled in excess of 1,500 families. Further, since 2003, the agency has assisted 500 homeowners with foreclosure prevention.

Robeson County Community Development Corporation, Inc.

Rowland, NC

\$50,326.30 - Comprehensive Counseling

The Robeson County Community Development Corporation (RCCDC) is a non-profit organization whose mission is to provide asset-building strategies for rural communities impacted by the job and income losses in manufacturing, textiles, and tobacco economies. As its primary focus, RCCDC assists low-income families in North Carolina's Robeson, Bladen and Scotland counties through financing counseling and homebuyer education. In addition, RCCDC partners with local businesses, churches, service agencies, and other community representatives to provide the families with technical and supervisory assistance. RCCDC received approval as a HUD counseling agency in 2008. With prior funding from The Duke Endowment through the Program for the Rural Carolinas, RCCDC provided counseling to over 530 residents.

Rocky Mount/Edgecombe Community Development Corporation

Rocky Mount, NC

\$30,108.77 - Comprehensive Counseling

Incorporated in 1988, Rocky Mount/Edgecombe Community Corporation (RMECDC) is a non-profit organization which serves the residents of North Carolina's City of Rocky Mount along with Edgecombe and Nash counties. RMECDC's mission is to improve the community by meeting residents' needs for both economic and real estate development. The organization achieves its mission by providing opportunities that expand homeownership, affordable housing, homebuyer education and employment opportunities. To date, RMECDC's Housing Counseling Center has counseled over 4,200 potential homebuyers in one-on-one counseling sessions, and provided group education to over 1,500 individuals. During Fiscal Year 2006-2007, RMECDC counseled 136 clients.

Statesville Housing Authority

Statesville, NC

\$20,000.00 - Comprehensive Counseling

Statesville Housing Authority (SHA) provides housing counseling services to the residents of Iredell County, North Carolina and the surrounding area, with a focus on the south Statesville neighborhoods. SHA strives to help low and moderate-income persons overcome the barriers to homeownership. The agency offers counseling in the following areas: pre-purchase counseling, money management counseling, homebuyer education workshops, predatory lending practices counseling, and foreclosure avoidance counseling. Additionally, SHA assists Section 8 Voucher holders with utilizing the Homeownership Option to make the transition to homeownership. During Fiscal Year 2006-2007, SHA provided counseling to 199 clients.

Twin Rivers Opportunities, Inc.

New Bern, NC

\$48,000.00 - Comprehensive Counseling

Twin Rivers Opportunities, Inc. (TRO) was formed in 1966 to serve Craven, Jones and Pamlico counties in North Carolina. Through its housing counseling department, TRO

fulfills its mission to assist lower income, minority clients to obtain homeownership. TRO partners with public and private entities to provide housing forums and educational workshops for individuals in need of housing assistance. In addition, TRO works with Habitat for Humanity to help low-income clients purchase a home. TRO offers a range of housing counseling services in the areas of pre-purchase, homebuyer education, delinquency post-purchase, home equity conversion mortgage (HECM), post purchase education, rental, homeless/displacement, predatory lending, and homeownership voucher counseling. The agency further assists clients by providing rental assistance to approximately 800 tenants; and as an approved lender of down payment and closing costs funds via the North Carolina Housing Finance Agency. In Fiscal Year 2006-2007, 486 clients received counseling assistance from TRO.

Western Piedmont Council of Governments

Hickory, NC

\$67,174.25 - Comprehensive Counseling

The Western Piedmont Council of Governments (WPCOG) is one of 18 lead regional organizations in North Carolina. WPCOG is comprised of 28 local government members in the North Carolina counties of Alexander, Burke, Caldwell and Catawba. The agency provides the local governments with technical assistance and professional services, and serves as a forum to address issues on a regional basis. During the 2006-2007 Fiscal Year, WPCOG provided pre-purchase counseling, homebuyer education, delinquency, non-delinquency post-purchase, rental and home equity conversion mortgage (HECM) counseling, as well as post-purchase education to 377 clients.

Wilson Community Improvement Association, Inc.

Wilson, NC

\$23,369.59 - Comprehensive Counseling

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Wilson Community Improvement Association (WCIA) was organized in 1968 to empower African-American residents of Wilson, North Carolina in becoming self-sufficient through increased education, job training and economic development. Since its incorporation in 1973, WCIA has addressed issues such as health, job creation, housing, crime, education, and leadership development. Presently, WCIA's housing counseling activities include pre-purchase counseling, homebuyer education, mortgage delinquency prevention counseling and rental counseling. During Fiscal Year 2006-2007, WCIA provided counseling services to 84 clients.

NORTH DAKOTA

North Dakota Housing Finance Agency

Bismarck ND

\$179,705.88 - Comprehensive Counseling

The North Dakota Housing Finance Agency (NDHFA) is a public financial institution dedicated to making housing affordable for North Dakota's residents. By providing

financing, management, information, and other appropriate assistance, NDHFA facilitates affordable mortgage financing and assures the continued availability of low-income rental housing.

Through the popular "first-time homebuyer programs," the agency has acquired more than 31,000 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. That 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 (Helping HAND) and the Rehabilitation Accessibility Programs were developed to assist local communities in leveraging other funds for locally determined housing needs.

Southeastern North Dakota Community Action Agency

Fargo, ND

\$20,000 - Comprehensive Counseling

Southeastern North Dakota Community Action Agency (SENDCAA) is a private non-profit organization committed to providing a range of services and activities designed to alleviate poverty and to give low income people the opportunity to improve their standard of living and to achieve self sufficiency. Many of the services the agency provides focuses on decent, safe, and affordable housing. A combination of federal, state, and private resources enable clients who are of low-to-moderate income meet their housing needs.

Partnerships are developed with other community and faith based organizations which involve low-income clients in the agency's operations while the agency administers a full range of coordinated programs designed to have a measurable impact on poverty.

OHIO

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

Youngstown, OH

\$26,739.18 - Comprehensive Counseling

Family Service Agency is a non-profit social service organization that has been serving the Mahoning Valley for nearly 100 years. The agency's mission is to respond to the changing needs of our community by providing an array of services that empower,

enhance and strengthen families. The agency's counseling services include individual and family counseling, housing counseling, rape information and counseling, case management for persons infected with HIV/AIDS, guardianship for the elderly, and a 24-hour shelter for runaway and homeless youth.

Community Action Commission of Belmont County

St. Clairsville, OH

\$40,145 - Comprehensive Counseling

Since 1996, The Community Action Commission of Belmont Co. (CAC) has provided housing counseling and first time homebuyer education to customers in Belmont County Ohio and its contiguous Ohio and West Virginia Counties with the aim of strengthening community, and nurturing self-sufficiency through the promotion of safe, decent, and affordable homeownership and rental housing opportunities.

Community Housing Solutions

Cleveland, OH

\$46,956.71 - Comprehensive Counseling

Since its founding in 1973, Community Housing Solutions (CHS- formerly known as Lutheran Housing Corporation) has provided sustainable homeownership opportunities to tens of thousands of low and moderate income families through housing rehabilitation, new construction, and a comprehensive menu of self-sufficiency programs, including financial counseling, free tool loan, energy conservation, and home repair assistance.

Fair Housing Contact Service

Akron, OH

\$26,739.18 - Comprehensive Counseling

Fair Housing Contact Service was founded in 1965 and its mission statement is "Fair Housing Contact Service strives to prevent and eliminate discrimination and to promote equal housing opportunity." FHCS supports and encourages freedom of residence in the Greater Akron region so that all persons, regardless of race, color, religion, national origin, sex, familial status, or disability, can secure the housing they want and can afford in the neighborhood of their choice.

Fair Housing Resource Center

Painesville, OH

\$63,804.66 - Comprehensive Counseling

The Fair Housing Resource Center, Inc. (FHRC) is a 501(c) (3) organization located in Lake County, Ohio. FHRC has one office and operates in the county seat of Painesville, Ohio. Fair Housing Resource Center, Inc. provides one-on-one counseling for individuals who need assistance in the following areas: Landlord/Tenant Rights; Fair Housing; Loss Mitigation; Homeownership; and Predatory Lending. The work plans

created by the Fair Housing Resource Center, Inc. support individuals in becoming self-sufficient and ensure that all persons are provided safe, decent and affordable housing.

Mid-Ohio Regional Planning Commission

Columbus, OH

\$50,000 - Comprehensive Counseling

MORPC is a voluntary association of local governments in mid-Ohio. MORPC serves as a non-profit regional planning agency created under federal and state laws. Some of MORPC's major challenges and community opportunities include: improving the quality of life for residents of member communities by increasing the supply of affordable housing and opportunities for homeownership; promoting fair housing, jobs and economic opportunity; and reducing homelessness. MORPC has operated homeownership education and counseling programs for first-time homebuyers since 1994.

Northwest Ohio Development Agency

Toledo, OH

\$35,513 - Comprehensive Counseling

NODA is also a Community Development Financial Institution (CDFI) certified by the U.S. Department of Treasury. NODA helps people become self-sufficient and builds stable communities. NODA was founded in 1998 and opened for business in 2000. NODA provides loans, investment capital, grants and supportive services in a holistic fashion. NODA offers a predatory lending counseling program to assist consumers from losing their homes to foreclosure due to unscrupulous lending practices.

Ohio Housing Finance Agency

Columbus, OH

\$162,411.76 – Comprehensive Counseling

Ohio Housing Finance Agency (OHFA), created in 1983, has as its mission to serve the people of Ohio by maximizing responsible use of its financial resources, so that income is not a barrier in obtaining affordable quality housing. The Agency's program serves first-time homebuyers, renters, senior citizens and other populations with special needs who otherwise would not be able to afford quality housing. This is accomplished through providing financing, program administration and program compliance enforcement. The grant will be utilized to provide homebuyer education and counseling before, during and after the purchase of a home, so as to increase the chances of the borrower remaining in their home. OFHA is also projecting heavy demand for mortgage delinquency/default counseling due to the current high rate of foreclosures statewide.

Working in Neighborhoods

Cincinnati, OH

\$60,000 - Comprehensive Counseling

Working in Neighborhoods (WIN), a Cincinnati-based non-profit organization, works to revitalize communities and to help families build equity by providing homebuyer education and support for current home owners. WIN sponsors homebuyer and credit counseling, financial literacy classes, renovates and builds homes for first-time home owners, and trains neighborhood residents to work together to improve their communities.

WSOS Community Action Commission, Inc.

Fremont, OH

\$20,000 - Comprehensive Counseling

WSOS CAC Inc., a comprehensive service organization, has been providing housing counseling services for the homeless, those at risk of becoming homeless, potential renters and purchasers within rural northwestern Ohio for 28 years. Housing counseling services are provided in one-on-one counseling or group education sessions. The counseling activities include transitional and permanent supportive housing for the homeless, rent/mortgage/utility assistance to those at risk of homelessness, pre and post occupancy counseling for renters and purchasers, mortgage default/rent delinquency counseling, home improvement and rehabilitation assistance, down payment assistance and home buyer education classes.

OKLAHOMA

Community Development Support Association

Enid, OK

\$30,000 - Comprehensive Counseling

Community Development Support Association, Inc. (CDSA) is a private, nonprofit, community action agency established in 1980 which has been a HUD-approved housing counseling agency since 1998. The mission of the agency is to work with others to identify needs, secure resources, and deliver services which improve lives in the agency's communities. The agency facilitates this mission by employing qualified staff to implement programs dictated by community needs, needs which have been identified through research and needs assessments.

CDSA provides comprehensive housing counseling services including Homebuyer Education, Mortgage Delinquency/Default Resolution, HECM, Homeless Services and Renters Assistance, as well as services that promote energy efficiency.

Housing Authority of the City of Norman

Norman, OK

\$43,587.12 - Comprehensive Counseling

The Norman Housing Authority, a certified housing counseling agency located in Norman Oklahoma, assists low-income clients with affordable housing needs. Through the Norman Housing Authority and its non-profit, the Norman

Affordable Housing Corporation, services that are provided include specialized housing for persons with persistent mental illness; elderly housing, including handicap-equipped units; homeownership opportunities; subsidized rental programs for families; and housing for homeless high school students through a project-based voucher program. The Norman Housing Authority also provides appropriate referrals regarding community-based resources to meet unique and/or specific needs.

Community Action Agency of Oklahoma City

Oklahoma City, OK

\$33,478.36 - Comprehensive Counseling

This year's HUD grant will allow Community Action Agency of Oklahoma City and Oklahoma & Canadian Counties, Inc. (CAA of OKC) to conduct workshops and one-on-one individualized counseling and to provide information through housing fairs and town meetings. The agency continues to ensure that homebuyers are not victims of predatory lending practices, ensures that fair housing standards are upheld, and that communities are aware of the many programs available to them.

CAA of OKC began serving the community in 1965. The Special Projects Division has been reaching out and working with low-to-moderate income families and individuals, addressing a broad range of housing needs in the communities of Oklahoma and Canadian Counties, since 1993. Since then, the agency has administered more than \$5 million in grant funds that has supported housing programs during the past 14 years. Consequently, all Special Projects employees have received extensive housing counseling training conducted by HUD, Fannie Mae, the Federal Home Loan Bank, NeighborWorks and Oklahoma Homebuyer Education Association.

CAA of OKC's designation as a HUD-approved, housing counseling agency in 1995 has enabled the agency to help homebuyers and homeowners through the wide range of counseling services the agency provides. The agency also helps with emergency housing assistance, job placement and helps members of the homeless population to regain self-sufficiency.

Housing Authority of the City of Shawnee,OK

Shawnee, Oklahoma

\$53,695.89 - Comprehensive Counseling

The Housing Authority of the City of Shawnee, Oklahoma is a Public Housing Authority established in 1967 and is also a HUD-approved housing counseling agency. The Authority provides Public Housing and Section 8 Rental Assistance and offers additional services such as Comprehensive Housing Counseling, Family Self-Sufficiency Programs, Resident Opportunities for Self-Sufficiency and site-based Resident Councils. While this HUD grant is designed to serve residents of Shawnee, Pottawatomie County and surrounding areas, the agency is willing to serve any resident of Central Oklahoma that needs assistance.

The agency will use its HUD grant to provide one-on-one pre-purchase, rental, mortgage default and delinquency, and post-purchase counseling. The Authority will also offer group education in the form of Homebuyer Education Classes and Fair Housing Workshops. The agency's counselors are trained and certified through the Oklahoma Homebuyer Education Association and its program complies with the National Industry Standards for Homeownership Education and Counseling.

KI BOIS Community Action Foundation, Inc.

Stigler, OK

\$33,478.36 - Comprehensive Counseling

Ki Bois Community Action Foundation, Inc. is a non-profit organization that provides a myriad of services in Haskell, Latimer, Leflore and Pittsburg counties. Ki Bois provides housing counseling services to individuals and families residing in the four-county service area. Those services include pre-purchase counseling, post-purchase counseling, default counseling and rental counseling. In addition, Ki Bois sponsors homebuyer education workshops. The agency sets no specific guidelines for qualifying for these services.

OREGON

Neighborhood Economic Development Corp.

Eugene, OR

\$43,500 – Comprehensive Counseling

Neighborhood Economic Development Corporation (NEDCO) is a non-profit Community Development Corporation organization working since 1979 to improve the economic well being of individuals, families and neighborhoods through homeownership education and counseling services. Most of the counseling services and education classes are offered at NEDCO's Homeownership Center of Lane County located in Eugene, a one stop regional housing center. Educational classes are offered on occasion in other communities throughout Lane County. NEDCO provides the following comprehensive housing counseling services: Homebuyer Education, Post-Purchase and Pre-Purchase Counseling, And Mortgage Delinquency/Default Housing Counseling.

Open Door Counseling Center

Hillsboro, Oregon

\$63,804.66 - Comprehensive Counseling

\$14,208 - HECM Supplemental

Open Door Counseling Center (ODCC), established in 1984, is the only HUD approved housing counseling agency in Washington County, Oregon. The agency's mission statement includes facilitating client success by providing clients with permanent housing opportunities through structured programs and to promote positive client self-determination to achieve a better quality of life. ODCC provides clients with case

management, and on-site counseling for many of the problems that lead to homelessness, as well as providing Pre-Purchase Counseling, Mortgage Foreclosure Prevention Counseling, And HECM Counseling.

Umpqua Community Action Network

Roseburg, OR

\$20,000 - Comprehensive Counseling

The Umpqua Community Action Network (UCAN) is a social services agency that serves the communities of Douglas County, Oregon. Founded in 1969, it helps low-income families improve their lives through the operation of its five programs: Food Shares (county-wide food bank), Family Connections, Head Start, Transitions Program (skills building for low income women), and Case Management, Housing and Emergency Support Services. UCAN provides housing counseling services in HECM, Rental Assistance, Homeless Prevention, Pre-Purchase, Non-Delinquency and Mortgage Delinquency. The goal of UCAN is to target underserved populations, particularly those with special needs through its transitional housing program.

PENNSYLVANIA

ACORN Housing Corporation (AHC)

Philadelphia, PA

\$1,623,570.30 - Comprehensive Counseling

Established in 1985, ACORN Housing Corporation (AHC) is a HUD-approved housing counseling intermediary providing housing counseling to low- and moderate-income and minority households in 38 cities. AHC housing counselors work closely with families to help them qualify for mortgages, home improvement loans, mortgage refinancing, reverse mortgages, or a delinquency payment strategies. AHC has special programs for first-time homebuyers, Spanish-speaking households, home refinancing, mortgage assistance, and individuals with high interest rate loans. AHC specializes in working with first-time home buyers and homeowners who are having trouble with their mortgages. AHC has programs with major lenders to provide more flexible loan terms and lower costs and has been a national leader in fighting predatory lending and helping people with unfair loans.

Mon Valley Initiative (MVI)

Homestead, PA

\$1,270,000 - Comprehensive Counseling

Incorporated in 1988, Mon Valley Initiative (MVI) is a nonprofit coalition of community development corporations representing 13 communities along the Monongehela River in Southwestern Pennsylvania. MVI has four primary areas of focus: Housing Counseling, Workforce and Business Development, Real Estate Development, and Community Outreach/Organizing. MVI has identified these program areas as points in which it can fill gaps and leverage additional resources and partnerships to provide significant impact

for its member communities. Strategic management of all of its four areas and serving as a housing counseling intermediary helps MVI to move forward in meeting its mission to “unite the communities and restore the economic vitality of the Mon Valley.”

West Tennessee Legal Services, Inc.

Jackson, TN

\$1,245,407.36 - Comprehensive Counseling

West Tennessee Legal Services (WTLS) is a private nonprofit organization affiliated with Legal Services Corporation and a HUD-approved regional housing counseling intermediary. In collaboration with 20 local nonprofit affiliates in 9 states, WTLS provides clients with uniform access to housing counseling and educational services in underserved rural areas and those areas most affected by Hurricane Katrina.

Affiliates provide comprehensive housing counseling programs including pre-purchase counseling, first-time home buyer education, HECM counseling, mortgage default counseling, landlord/tenant counseling, and predatory lending counseling with the goal of promoting and ensuring equal housing rights and opportunities for all individuals residing within these areas.

Berks Community Action Program Budget Counsel

Reading, PA

\$37,283 - Comprehensive Counseling

The Berks Community Action Program, Inc. is a private, non-profit Community Action agency established in 1965. The mission of BCAP is to coordinate and implement county-wide programs designed to reduce the effects of poverty and to mobilize local resources to combat the causes of poverty. Agency programs include Head Start, Pre-K Counts, weatherization, Welfare to Work, Family Center, and budget counseling.

Blair County Community Action Agency

Altonna, PA

\$57,065.48 - Comprehensive Counseling

Blair County Community Action Program (BCCAP) was incorporated on June 8, 1965 as a private, non-profit corporation pursuant to Section 501 (c)(3) of the internal Revenue Code. Throughout the past five years, BCCAP has developed a comprehensive support system to assist county residents with all levels of housing needs. BCCAP provides programs that help community residents overcome homelessness through a holistic intensive case management approach. Since January of 2003 BCCAP has provided one-on-one case management and assistance for individuals and families with non-homeless housing issues through its Housing Counseling Program. Assistance has been provided to families on issues such as home purchase, mortgage delinquency, finding a rental property, evictions, and any other housing related issue they may be encountering.

Bucks County Housing Group

Wrightstown, PA

\$46,956.71 - Comprehensive Counseling

Bucks County Housing Group (BCHG) opened the first homeless shelter in Bucks County in 1980. BCHG is committed to an agenda of change. BCHG is dedicated to creating new solutions to complex long term social problems. BCHG works to transform the lives of the client families it serves. All services and programs are designed and implemented to bring about a lasting, purposeful alteration in the lives of the clients.

Center for Family Services, Incorporated

Meadville, PA

\$23,369.59 - Comprehensive Counseling

The Center for Family Services, Inc. is located in Meadville, PA. The agency is non-governmental and local with a volunteer board of directors. Agency history dates back to 1863 when a group of local women organized to assist the families of Civil War Veterans with food and clothing. The agency has grown into a multi-service 501(c)(3) organization providing essential services and family oriented education. The Center provides rental assistance programs, homeless/displacement counseling, utility assistance programs, pre-purchase, post-purchase, reverse mortgage and delinquency and default counseling, and workshops for homebuyers, predatory lending and fair Housing.

Chester Community Improvement Project

Chester, PA

\$40,000 - Comprehensive Counseling

CCIP is a community-based organization with the mission of helping to “revitalize the City of Chester by building the base of homeownership.” CCIP’s mission is accomplished through housing rehabilitation, new construction and mortgage counseling and job training programs. CCIP has been providing pre-purchase and post-purchase counseling to residents of the City of Chester and Delaware County since 1996.

Commission on Economic Opportunity of Luzerne County

Wilkes-Barre, PA

\$45,000 - Comprehensive Counseling

The Commission is a private non-profit corporation established in 1965 as a committee of the United Way of Wyoming Valley. In 1966, it was separately incorporated. Throughout this time, the Commission on Economic Opportunity has developed a wide variety of programs to meet the needs of the poor and the elderly of Luzerne County. Presently, the Commission operates more than (30) separate programs in areas of housing, weatherization, energy assistance, nutrition, emergency assistance, home improvement,

employment/training, economic development, outreach and referral, in-home services and summer youth recreation and employment.

Community Action Committee of Lehigh Valley, Inc.

Bethlehem, PA

\$30,000 - Comprehensive Counseling

The Community Action Committee of the Lehigh Valley, Inc., located in Bethlehem, Pennsylvania, was incorporated in 1965 as a 501(c) (3) non-profit corporation in order to combat poverty. CACLV provides programs that meet basic needs while encouraging self-sufficiency; contributes towards the economic and community development of low-income neighborhoods; engages in community planning and advocacy efforts; and establishes partnerships with community organizations, local government, and the private sector. CACLV increases self-sufficiency through education and counseling for homebuyers, homeowners, small business owners, and tenants through Community Action Financial Services.

Community Action Southwest

Washington, PA

\$67,174.25 - Comprehensive Counseling

Community Action Southwest (CAS) is a non-profit agency founded in 1965 with a mission to serve as a catalyst to mobilize the resources of the entire community to enable families and individuals in Washington and Greene Counties to attain the skills, knowledge, motivation, and opportunity to become self-sufficient. We are dedicated to moving people out of poverty by facilitating programs for emergency assistance, housing, employment, adult education, family literacy, early childhood education, senior services, nutrition services and asset development. CAS is a HUD-approved Local Housing Counseling Agency that directly provides a variety of housing counseling services to homebuyers, homeowners, low- to moderate-income renters, and the homeless. Primary objectives are to expand homeownership opportunities, improve access to affordable housing and preserve homeownership.

Credit Counseling Center

Richboro, PA

\$20,000 - Comprehensive Counseling

The Credit Counseling Center (CCC) is non-profit community service organization. The central purpose of the Credit Counseling Center is to provide the highest quality, community based services to families and individuals who are in need of financial literacy through programs designed to improve money management skills for life long independence. CCC has helped thousands of clients repay debt, establish a household budget, improve credit, attain homeownership, prevent foreclosure and improve financial literacy, knowledge and skills.

Fayette County Community Action Agency

Uniontown, PA
\$32,000 - Comprehensive Counseling

The Fayette County Community Agency (FCCAA) is a 501(c)(3) non-profit corporation. Established in 1966, FCCAA focuses on economic and community development in the Fayette County community in southwestern Pennsylvania. FCCAA's mission is to strengthen individuals and families to become more self-sufficient, achieving their potential by taking advantage of opportunities, improving the conditions in which they live and taking ownership of their community. Agency services include education, energy, housing and the development of housing, emergency assistance, employment and training, youth activities, empowerment and leadership development, casework and service coordination, family supports, food and nutrition, personal care, transportation, recreation, health, medical and community development services.

Greater Erie Community Action Agency

Erie, PA
\$57,065.48 - Comprehensive Counseling

Over forty years ago, the Greater Erie Community Action Committee (GECAC) was established to combat poverty in Erie County, Pennsylvania. GECAC's mission is to provide "services directed toward elimination of poverty or causes of poverty in the Greater Erie Area." Our housing counseling program provides default and delinquency counseling to households seeking to improve their rental situations and to those who are behind in their mortgage payments (as early as one month behind) and further advance our efforts to provide Erie County residents "the opportunity to live in decency and dignity."

Housing Alliance of York

York, PA
\$30,000 - Comprehensive Counseling

The Housing Alliance of York delivers an array of housing programs and services: rental assistance, down payment and closing cost assistance, mortgage default programs, tenant landlord workshops, tenant landlord complaints, first time homebuyer education workshops and the Family Savings Account Program.

Housing Authority of the County of Butler

Butler, PA
\$45,000 - Comprehensive Counseling

The Butler County Housing Authority administers comprehensive services to Butler County residents through its housing counseling program. The program was initiated in 1997 to fill the gap in the local services system to assist traditionally under-served low- to moderate-income residents to achieve successful homeownership. The housing counseling program targets families in the 80 percent of area median income or lower. These families include single mothers who are the head of the household, persons with

disabilities, the elderly, and welfare to work participants. Counseling services include pre-occupancy, rental, delinquency/default, eviction/foreclosure prevention, pre-purchase, post-purchase, first-time homebuyers and homeownership opportunities.

Lawrence County Social Services Inc.

New Castle, PA

\$23,369.59 - Comprehensive Counseling

Incorporated in 1974, Lawrence County Social Services, Inc., a member of Lawrence County Community Action Partnership, is dedicated to enhancing the quality of life within Lawrence County by eliminating and preventing the causes and effects of poverty by mobilizing and directing resources to assist, educate, and promote self-sufficiency. Services available include: pre-purchase/homebuyer education, post-purchase education, delinquency/default counseling, rental counseling, and homeless counseling.

Media Fellowship House

Media, PA

\$33,750 - Comprehensive Counseling

Media Fellowship House is a non-sectarian, non-political group of diverse members who all agree on the need to promote understanding and acceptance of all people without regard for their race, culture, gender, age or disabilities. Our organization is centrally located in Media, Delaware County, but our housing counseling services reach as far as Chester, Bucks, Montgomery and Philadelphia Counties. We specialize in helping low and moderate income individuals and families attain the dream of homeownership by providing education and funding for potential first time home buyers. We also help our clients avoid losing their homes to foreclosure by providing individual counseling sessions to those that are in financial distress. We have been helping our neighbors for more than sixty years.

Mt. Airy, U S A

Philadelphia, PA

\$60,435.07 - Comprehensive Counseling

Mt. Airy USA is a nonprofit that utilizes real estate development strategies to revitalize the communities within which it works. Founded in 1980, Mt. Airy USA's successful efforts have included the construction of commercial and retail buildings, along with affordable homeownership housing. Mt. Airy USA offers comprehensive housing counseling services to low and moderate income, first-time homebuyers, as well as older homeowners aging in place and struggling with home repair needs. Client services include one-on-one mortgage counseling, credit repair, financial management, anti-predatory loan counseling, deed-related concerns, foreclosure prevention and default and delinquency counseling.

Pennsylvania Housing Finance Agency

Harrisburg, PA

\$179,705.90 – Comprehensive Counseling

The Pennsylvania Housing Finance Agency (PHFA) was created by the state legislature in 1972 to help enhance the quality and supply of affordable homes and apartments for older adults, people of modest means, and people with disabilities. To meet this mandate PHFA operates three basic programs: a single-family homeownership initiative, a multifamily rental housing development effort, and a foreclosure abatement program. As a self-supporting corporation, PHFA has provided more than \$8,000,000,000 of funding and tax credits for 110,000 home mortgage loans, 60,000 apartment units, and have saved 41,000 homes from foreclosure. PHFA also conducts housing studies, promotes counseling and education for renters and homebuyers, offers supportive services at apartments it has financed, administers more than 40,000 Section 8 subsidized unit contracts, and acts as an advocate to promote the benefits of decent affordable shelter for those who need it most.

Philadelphia Council for Community Advancement

Philadelphia, PA

\$50,000 - Comprehensive Counseling

PCCA has served the Greater Philadelphia area for more than 44 years. The agency provides high quality, comprehensive housing counseling services to a broad-based constituency, including women, people with disabilities, immigrants and families of low- and moderate-incomes. PCCA has assisted over 76,000 individuals and families to date, with home buying and financing, reverse mortgage counseling and homelessness-prevention strategies. These critical services help families to become self-sufficient and avoid foreclosure and eviction.

Schuylkill Community Action

Pottsville, PA

\$33,020 - Comprehensive Counseling

SCA is a private, non-profit, community-based organization serving the needs of low-income individuals and families throughout Schuylkill County for over 40 years. The SCA's Housing Counseling Program started in 1992; and it provides a range of housing counseling services including affordable housing development, housing rehabilitation, counseling, homeless services, and mortgage and rental assistance. These services are part of an overall strategy geared to alleviate short-term crises for low-income families while promoting long-term self-sufficiency.

Southwestern Pennsylvania Legal Services, Inc.

Washington, PA

\$77,283.02 - Comprehensive Counseling

For forty one years, Southwestern Pennsylvania Legal Services, Inc. has been providing an ensemble of legal and supportive services to low-income individuals and families residing in this predominantly rural area in southwestern Pennsylvania. The program has

been recognized throughout the state and nationally as a leader in the development of initiatives combining legal and social services to provide comprehensive assistance to the low-income rural community clientele.

Tabor Community Services, Inc.

Lancaster, PA

\$64,000 - Comprehensive Counseling

Tabor Community Services was founded in 1968 to help low-income and minority families find affordable housing. Tabor has steadily offered a wider, more comprehensive array of services in Lancaster, Pennsylvania, to fulfill its mission to rebuild communities by helping families find housing and financial solutions. Tabor counsels over 4,000 households (over 10,000 individuals) each year, teaching them the skills and disciplines that empower them to become productive, responsible members of the community. Services provided include budget counseling and education, consumer credit counseling, rental counseling to prevent homelessness, transitioning sheltered persons to independent living, first-time home-buyer counseling, default mortgage and predatory lending counseling and education, self-sufficiency counseling to get recipients off rental assistance, and independent development accounts to help the low-income save to make an asset-building purchase, such as a home or education.

The Partnership CDC

Philadelphia, PA

\$63,804.66 - Comprehensive Counseling

The Partnership CDC is dedicated to building wealth in West and Southwest Philadelphia by securing economic opportunities for low and moderate income households through the provision of financial and housing counseling and education, rehabilitation of residential and commercial properties, workforce development for disadvantaged workers, and the coordination of neighborhood planning in collaboration with other community stakeholders.

Trehab

Montrose, PA

\$35,000 - Comprehensive Counseling

The TREHAB Center, a Community Action Agency in Northeastern Pennsylvania, has been serving the needs of the local population for over 35 years. The Homeownership Program covers Bradford, Tioga, Sullivan, Susquehanna and Wyoming Counties, offering low- and moderate-income first time homebuyers one-on-one counseling and workshops on mortgage foreclosure, pre-purchase education and reverse equity mortgage (HECM).

Unemployment Information Center

Philadelphia, PA

\$36,847.95 - Comprehensive Counseling

UIC is a non-profit community based organization which has provided housing counseling services related to Default and Delinquency, Foreclosure Prevention and rental assistance since 1976.

United Neighborhood Centers of Northeastern Pennsylvania

Scranton, PA

\$63,804.66 - Comprehensive Counseling

United Neighborhood Centers of Northeastern Pennsylvania (UNC) is a neighborhood-based, grassroots social service agency providing programs and services to low-income households in northeastern Pennsylvania since 1923. UNC's mission is to work together with neighbors to provide services and create opportunities which empower individuals and build strong interdependent communities.

PUERTO RICO

Corporación Milagros del Amor

Caguas, PR

\$33,478.36 - Comprehensive Counseling

Corporación Milagros del Amor (CorMA) is a non-profit, faith-based community organization that works in partnership with HUD, as well as local government and community organizations to ensure that homeownership and rental opportunities are afforded to low and moderate-income persons, persons with disabilities, the elderly and minorities. Since 1997, CorMA has actively assisted homeless individuals and families achieve, and remain in, permanent housing. Specifically, the agency provides case management, social work, vocational and life skills coordination, psychological therapy and educational programs. During the 2006-2007 Fiscal Year, CorMA assisted over 518 clients with their various housing needs.

Ponce Neighborhood Housing Services, Inc.

Ponce, PR

\$23,369.59 - Comprehensive Counseling

Incorporated in October 1993, Ponce Neighborhood Housing Services, Inc. (Ponce NHS) is a 501(c)(3) non-profit organization. Ponce NHS holds several certifications, including as a Community Development Financial Institution (CDFI), a HUD certified housing counseling agency, a Community Housing Development Organization (CHDO) and a chartered member of NeighborWorks America. Ponce NHS provided pre-purchase counseling, homebuyer education, delinquency, non-delinquency post-purchase, rental and home equity conversion mortgage (HECM) counseling, as well as post-purchase education to over 242 clients during Fiscal Year 2006-2007.

RHODE ISLAND

Rhode Island Housing And Mortgage Finance Corporation

Providence, RI

\$179,705.88 – Comprehensive Counseling

Rhode Island Housing (RIH) will utilize grant funds to provide a network of support services for pre-purchase, post-purchase, and rental counseling that will include public outreach, group education, and legal services to address comprehensive housing and predatory lending issues statewide. This year's grant will provide much needed support for foreclosure prevention activities. RIH will partner with the Housing Network of Rhode Island, Rhode Island Legal Services, Inc., and Project Basic. The work funded by the grant is also supported by RI Housing Resources Commission, the United Way, Money Management Intl. /CCCS and the National Consumer Law Center. RIH is a self-supporting corporation and the housing finance agency for the state of Rhode Island. Over the years, the agency has assisted more than 60,000 Rhode Island families purchase homes.

SOUTH CAROLINA

Family Services, Inc.

North Charleston, SC

\$70,543.84 - Comprehensive Counseling

Family Services, Inc. (FSI) is a non-profit agency that has been serving the South Carolina Low Country since 1888, originally established to help displaced families from the Civil War. With a mission to enrich lives and facilitate independence, FSI has continued to meet the changing needs of families and individuals over the years. Currently, FSI's services include Behavioral Health Services, Consumer Credit Counseling Services, Representative Payee/Conservator Services and the Homeownership Resource Center. Through the Homeownership Resource Center, FSI provides financial literacy education for first-time low to moderate-income families, foreclosure mitigation counseling, reverse mortgage counseling, and bankruptcy counseling. In Fiscal Year 2007, FSI counseled 2,130 clients.

Greenville County Human Relations Commission

Greenville, SC

\$97,500.55 - Comprehensive Counseling

Established in 1972, the Greenville County Human Relations Commission is a local government body that was formed in response to the need for equal and affordable housing opportunities and services. In addition to its role as the Fair Housing Agency for Greenville County, the Commission became a HUD approved housing counseling agency in 2001. One-on-one and group counseling sessions are provided in English and Spanish in the following areas: pre and post-purchase, mortgage default/foreclosure prevention, home equity conversion mortgage (HECM)/reverse mortgage, predatory lending, rental and homeless counseling services. The Commission's KEY Program is a nationally awarded homebuyer education and counseling program. With a special emphasis on

expanding homeownership among racial and ethnic minorities, the KEY Program has assisted 500 graduates with the purchase of their first home. In Fiscal Year 2006-2007, the Commission counseled 1,638 clients.

Trident United Way

North Charleston, SC

\$46,956.71 - Comprehensive Counseling

Trident United Way (TUW) traces its roots to 1922, when the Social Services Exchange was established in Charleston, South Carolina to reduce duplication of services among non-profits and ease the competition for resources. Serving the residents of Berkeley, Charleston and Dorchester counties, TUW uses a four-pronged approach to strengthen the community and change people's lives: 1. Assess the community's most pressing needs; 2. Develop strategies to address those needs; 3. Mobilize partners and resources to implement those strategies; and 4. Measure results and report back to the community. As part of its housing counseling program, TUW offers mortgage delinquency, loss mitigation, home equity conversion mortgage (HECM), pre-purchase, post-purchase, predatory lending and rental counseling. In Fiscal Year 2006-2007, TUW counseled 567 clients.

Upstate Homeless Coalition of South Carolina

Greenville, SC

\$29,103.00 - Comprehensive Counseling

Upstate Homeless Coalition of South Carolina (UHCSC) has been a HUD approved counseling agency since 2007, providing services in eight counties in upstate South Carolina. Through its housing counseling program, UHCSC focuses on helping families maintain their residences and resolve housing crises that may jeopardize their living arrangements. UHCSC assists clients with mortgage default counseling, post-purchase counseling, pre-purchase counseling, home equity conversion mortgage (HECM) counseling, and renter assistance. Budgeting and financial skill building is also available to homeowners and renters. In addition to its housing counseling services, UHCSC coordinates the Continuum of Care case management service for homeless and formerly homeless individuals, and develops low-income housing constructed with universal design features for the disabled. In Fiscal Year 2006-2007, UHCSC counseled 22 clients.

SOUTH DAKOTA

South Dakota Housing Development Authority

Pierre SD

\$153,764.71 - Comprehensive Counseling

South Dakota Housing Development Authority (SDHDA), created in 1973 by the State Legislature, offers residents a variety of affordable homeownership and rental housing opportunities. SDHDA also provides programs for developers, 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 self-supporting and receives no tax money or appropriations or other funding from the State.

Since 1998, SDHDA has administered HUD's Housing Counseling Grant Program for various housing counseling service providers statewide. To date, SDHDA has disbursed more than \$1,314,965 through this program benefiting nearly 32,000 South Dakota residents with housing counseling and education services.

This year's funding Sub-Grantees/affiliates under the Housing Counseling Grant Program will be Consumer Credit Counseling Services of the Black Hills (CCCS-BH), Neighborhood Housing Services of the Black Hills (NHS), Northeast South Dakota Community Action Program (NESDCAP), Sioux Empire Housing Partnership (SEHP), and Teton Coalition, Inc. (Teton).

Oglala Sioux Tribe Partnership for Housing, Inc.

Pine Ridge SD

\$40,217.54 - Comprehensive Counseling

The Oglala Sioux Tribe Partnership for Housing, Inc. (OSTPH, Inc.) is a non-profit organization which was approved by the Oglala Sioux Lakota Tribal laws and incorporated in the State of South Dakota. The OSTPH, Inc.'s primary mission is to enhance and provide affordable homeownership opportunities to the tribal members of the Pine Ridge Indian Reservation. The OSTPH, Inc. has been working since 1999 to develop a Homeownership Program that would be feasible and affordable for the tribal members of the Reservation. The OSTPH, Inc. was approved as a HUD Housing Counseling Agency in February 2000 and has continually provided housing counseling and educational programs to local tribal members. The OSTPH, Inc. has assisted homebuyers with the purchase of their homes and has also assisted clients with mortgage work-out plans to save their homes.

The OSTPH, Inc. provides ongoing post-purchase counseling to help individuals maintain homeownership. The OSTPH, Inc. will use this year's HUD grant money for comprehensive counseling so it can continue to provide housing counseling programs to the tribal members. The OSTPH, Inc. realizes that due to the historically low income of tribal members, the occurrences of predatory lending are quite high. The OSTPH, Inc. has developed a predatory lending program, along with a housing counseling program, and will continue to provide that program to its tribal members, helping to assist them with the recognition of predatory ending practices.

TENNESSEE

Clinch-Powell Resource Conservation and Development Council

Rutledge, TN

\$20,524.00 - Comprehensive Counseling

Clinch-Powell Resource Conservation and Development (RC&D) Council is a community development organization working to protect natural resources, foster local leadership and build stronger communities. The RC&D became a Community Housing Development Organization (CHDO) in 2002, committing to affordable housing development, improving existing housing and promoting homeownership through one-on-one counseling, educational workshops and outreach activities. One of the RC&D's goals is to assist the growing number of families in the area who have become delinquent on their mortgages and risk losing their homes. The RC&D currently provides counseling and education in eight counties, including pre-purchase, delinquency and post-purchase education. During the past fiscal year, Clinch-Powell RC&D counseled 124 clients.

GAP Community Development Resources, Inc.

Franklin, TN

\$40,217.54 - Comprehensive Counseling

GAP Community Development Resources, Inc. (GAPCDR) is a 501(c)(3) non-profit corporation whose mission is to help low and moderate-income families overcome barriers to homeownership, create social mobility, and inspire civil responsibility. GAPCDR has been certified to provide homebuyer education services. In addition, GAPCDR offers financial literacy classes, pre-purchase homebuyer education, post-purchase counseling, mortgage delinquency and foreclosure prevention counseling, rental counseling and assistance for homeless individuals. GAPCDR is also certified by the Tennessee Housing Development Agency (THDA) as a trainer agency. During the past fiscal year, the agency assisted 501 individuals with their housing counseling needs.

Memphis Consumer Credit Education Association

Memphis, TN

\$20,000.00 - Comprehensive Counseling

Memphis Consumer Credit Education Association (MCCEA) is a 501(c)(3) non-profit organization formally established in 2006 to provide consumer credit, homebuyer education and counseling services to the residents in the Memphis Metropolitan Statistical Area. Although MCCEA is relatively young as an organization, its parent organization, Memphis Consumer Credit Association was founded in 1949 as a non-profit credit bureau and provided financial responsibility, credit and housing counseling. In the coming fiscal year, MCCEA intends to provide counseling to 300 homebuyers to prepare them for homeownership.

Woodbine Community Organization

Nashville, TN

\$60,435.07 - Comprehensive Counseling

\$ 8,000.00 - HECM Counseling

The Woodbine Community Organization (WCO) is a non-profit community-based organization providing an array of social services. Incorporated in 1985, the organization's history actually dates back to the 1930s. In addition to providing social services, WCO is a large non-profit developer of multi-family housing in the State of Tennessee. The agency owns and operates 148 units of affordable rental property. As a HUD approved housing counseling agency, WCO also provides housing counseling services in the areas of loss mitigation, mortgage default, and reverse mortgage counseling. During the 2006-2007 Fiscal Year, WCO provided assistance to 1,201 clients.

TEXAS

Money Management International, Inc. (MMI)

Houston, TX

\$1,056,325.88 - Comprehensive Counseling

\$ 1,071,835- HECM Counseling

Money Management International, Inc. (MMI) is a nonprofit, community service organization that provides comprehensive housing counseling, professional financial guidance, counseling, community-wide educational programs, and debt management assistance. A HUD-approved national housing counseling intermediary, MMI and its family of agencies has over 47 years experience helping consumers regain financial control of their lives. Through its network of over 124 local branch offices serving 24 states, MMI provides services including mortgage delinquency/default counseling, pre-purchase counseling, homebuyer education, reverse mortgage (HECM) counseling, and rental counseling.

Austin Tenants' Council

Austin, TX

\$50,326.30 - Comprehensive Counseling

The Austin Tenants' Council (ATC) was founded in 1973 through the hard work and diligence of community activists and VISTA Volunteers. Over the past 35 years, the ATC has become a leader in the fight for housing rights in the state of Texas. Through its tenant-landlord and fair housing programs, ATC provides important housing services to inform and protect the rights of low-income and minority residents in the Austin MSA in support of its mission to ensure that all people have the right to a safe, decent and affordable home.

Under the proposed program, the ATC will continue the expansion of its services to assist persons that live in underserved areas in the Austin area and elsewhere in Texas. The program will provide counseling, education and mediation to help protect tenant rights and to provide information on opportunities for homeownership.

CCCS of Greater Dallas

Dallas, TX

\$73,913.43 - Comprehensive Counseling

Consumer Credit Counseling Service of Greater Dallas, Inc. is a non-profit, community-based credit counseling agency. Established in 1974, CCCS Dallas provides financial education, budget and credit counseling, housing counseling (pre-purchase, post-purchase, foreclosure prevention, reverse mortgage, rental and homeless counseling), bankruptcy counseling and education, and debt management to consumers by phone, Internet, or in-person at 24 locations in four states. CCCS Dallas is a member of the National Foundation for Credit Counseling, and one of ten national housing counselors for the Homeownership Preservation Foundation and the HOPE Help Hotline.

Since 1974, CCCS of Greater Dallas has dedicated itself to educating and empowering consumers with the ultimate goal of long-term financial success. Helping families obtain and maintain safe, decent and affordable housing is a core part of our mission and reflects the values of the communities the agency serves. The housing crisis and the downturn in the economy have caused an increase in delinquencies and foreclosures.

El Paso CAP/Project Bravo

El Paso, TX

\$53,695.89 - Comprehensive Counseling

Project BRAVO, Inc. is a 501(c)(3) nonprofit that develops comprehensive programs to assist low-income families. The word BRAVO means “Building Resources and Vocational Opportunities” and is reflected in the agency’s mission statement: “Project Bravo is a Community Action Agency that exists to maximize resources for an improved quality of life for the economically disadvantaged of El Paso County”. For the past 43 years Project Bravo has been a vehicle for change in the lives of countless residents of the El Paso County. Each year the agency helps to improve the quality of life for more than 30,000 low income individuals. The Housing Counseling program will provide one-on-one counseling and education/outreach to residents of El Paso County (including resident of the areas 299 Colonias). Regularly scheduled workshops and outreach events will be planned through contact with local service providers. In addition, Public Service Announcements, distribution of flyers/brochures, and other marketing strategies will be used to inform the public about Project Bravo’s services.

City of Ft Worth

Ft Worth, TX

\$57,065.48 - 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. It also stabilizes neighborhoods and generates economic growth. The City’s objective is to increase the homeownership rate. To achieve that goal, the City’s Housing Department, through its Housing Services and Information Division (HS&I), has provided comprehensive housing counseling services and homeownership training since 1994. HS&I was approved by HUD as a housing counseling agency in 1997. This program compliments the City’s Homebuyers’ Assistance Program which provides

closing cost and down payment assistance to first-time homebuyers. Post-purchase services include working with homeowners who are experiencing financial or maintenance difficulties and also helping them to explore options, opportunities and actions that will resolve and enhance their continued homeownership.

HS&I staff are knowledgeable and experienced. Counselors are licensed, certified or qualified to offer advice on every facet of homeownership counseling. In 2006, HS&I provided 1,305 one-on-one counseling services and homeownership training to 533 potential homebuyers. HUD's grant will enable HS&I to continue and expand its services in the following areas: Pre-Purchase/Home buying; Resolving or Preventing Mortgage Delinquency/Default; Non-Delinquent Post-Purchase; Reverse Mortgage Counseling; Marketing and Outreach Activities, and other housing counseling and education services as needed to expand and preserve quality affordable housing choices.

Avenue Community Development Corporation

Houston, TX

\$43,000 - 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 was operated entirely by volunteers for the first four years. Since then, the agency's staff has grown to eight full-time employees and the Board of Trustees now includes 19 community leaders. At the request of civic organizations from surrounding neighborhoods, the agency had expanded its target area to include the entire Near-Northside and Washington Avenue communities by 1999. The agency changed its name to Avenue CDC to reflect this expanded focus.

Today, Avenue's mission is to revitalize its community by developing affordable housing and economic opportunities while preserving the cultural, economic, and historical diversity of the area served by the agency. The agency has helped revitalize part of Houston's most economically disadvantaged neighborhood, leveraging over \$36 million in investments in the agency's community in the last nine years.

Avenue's four program areas are as follows: Homeownership and Financial Empowerment, which serves over 500 families each year; Rental Housing and Resident Services; Environmental and Historic Preservation Initiatives; and Cultural and Economic Development. The agency is a grassroots, community-led organization that enables low-income people to improve their lives by improving their economic circumstances and the quality of their housing.

Gulf Coast Community Services Association

Houston, TX

\$30,108.77 - Comprehensive Counseling

Gulf Coast Community Services Association (GCCSA) is Texas' largest Community Action Agency. Its mission in Harris County is to help low-income residents become self-sufficient and it does this by offering a variety of services, including housing counseling, senior services, adult education classes, summer youth services, after-school programs, clothing and school supply vouchers, food pantries, bus tokens for job search and medical appointments, transportation for elderly and disabled individuals, an employment skills program, and prescription vouchers program. Additionally, GCCSA operates a Head Start program for children in southeast Houston, Pasadena, Deer Park and South Houston. It also offers an Early Head Start program in the Fifth Ward area for infants and toddlers.

The GCCSA has administered over \$800 million in public funding and has served over 500,999 low-income individuals. As a result, it has established itself as one of the most experienced community service providers in the gulf coast region.

The GCCSA's housing counseling program exists to increase the ability of low- to moderate-income families/individuals achieve and maintain suitable living conditions. With the purpose of promoting and educating residents of Houston/Harris County regarding non-discriminatory housing practices and ensuring fair and equal housing opportunities, GCCSA offers the Fair Housing Program to income-eligible residents of Houston/Harris County.

United Cerebral Palsy of Greater Houston, Inc.

Bellaire, TX

\$46,956.71 - Comprehensive Counseling

United Cerebral Palsy of Greater Houston, Inc. (UCP Houston) is a nonprofit organization that is dedicated to providing innovative services, including affordable housing, to people with disabilities and their families in Houston and surrounding communities. Since 1946, UCP Houston has offered a wide variety of programs, including respite services, adult recreation, summer camps, infant development intervention, high school vocational/technical programs, and assistive technology resources to the Houston area.

UCP Houston provides housing services to first-time homebuyers with disabilities in the tri-county area of Harris, Montgomery and Ft. Bend through its Home of Your Own (HOYO) program. Through HOYO, UCP Houston provides education and counseling, credit and debt reduction counseling, post-purchase counseling and support, emergency financial assistance, down payment/closing cost assistance, as well as funding for accessibility-related modifications.

UCP Houston is a HUD-approved Local Housing Counseling Agency and plans to continue its counseling program and to expand its capacity in order to better serve the community.

North & East Lubbock Community Development Corporation

Lubbock, TX
\$53,695.89 - Comprehensive Counseling

The North and East Lubbock Community Development Corporation (NELCDC) has been designated as a Locally-Approved Housing Counseling Agency (LHCA) by HUD. As such, NELCDC provides its clientele with homebuyers' education, pre- and post-purchase counseling, renters' assistance, and money/debt management counseling. The LHCA designation awards NELCDC the credentials and endorsement it needs to continue to catch the attention of potential clientele for its housing counseling program.

The NELCDC is responsible for providing housing counseling services to 71 counties located in the 13th and 19th Congressional Districts of Texas. Many of those counties are rural and have shown declining populations during the past several censuses. Housing is a primary focus of NELCDC and, in addition to its multi-county responsibilities, NELCDC has identified a target area in North and East Lubbock for improvement in the quality of available housing and, also, for an increase in the homeownership rate.

The Housing Counseling Program at NELCDC is designed to actively assist residents in finding the home of their choice. The goal is to assure and educate homebuyers on the nuances of homeownership, empowering them towards well-informed decisions when purchasing their home.

CCCS of North Central Texas

McKinney, TX
\$23,369.59 - Comprehensive Counseling
\$5,000 - HECM Supplemental

Consumer Credit Counseling Service of North Central Texas (CCCS), a 501(c)(3) nonprofit organization, began its service nationally in 1964 and in the North Central Texas area in 1980. In addition to being a locally approved agency, it is a member of the National Foundation for Credit Counseling, which began in 1951. As a member of that organization, the agency is required to be nationally accredited and all counselors must be certified. The agency also provides credit and debt counseling services with the goal of "Providing Financial Power for a New Future". In addition, the agency provides educational seminars and also offers bankruptcy counseling/education in accordance with the requirements of the Executive Office of the United States Trustees. CCCS is HUD-approved and is a member of the Better Business Bureau.

CCCS strives to help people in the community with a variety of housing issues. The targeted areas of concern are pre-purchase/homebuyer education (offered in both group and one-on-one settings), foreclosure prevention, and reverse mortgage counseling. With the current housing crisis, CCCS is making every effort to educate individuals on how to achieve long-term success in every area of their finances, specifically in maintaining homeownership. In 2007, CCCS was instrumental in saving approximately 1,600 homes from foreclosure, resulting in a much more settling atmosphere for the community and the families involved.

City of San Antonio

San Antonio, TX

\$67,174.25 - Comprehensive Counseling

The City of San Antonio's housing counseling program provides comprehensive housing counseling services to residents of San Antonio and Bexar County and has been providing those services as a HUD-approved housing counseling agency since 1979. The services offered by the agency include the following: foreclosure prevention counseling, pre- and post-purchase housing counseling, emergency financial assistance for mortgage payments, mediation of tenant/landlord disputes, reverse mortgage counseling, predatory lending counseling, homeless/displacement counseling, and housing discrimination/Fair Housing Act outreach and investigation.

The agency's housing counseling program builds partnerships with local housing providers, government agencies and non-profits to identify housing needs and to provide assistance to households in crisis. Trained staff members conduct individual counseling sessions as well as ongoing community outreach to help families and individuals sustain their housing and, also, to inform them of their rights and options.

Services are provided free-of-charge to all Bexar County residents. The agency's housing counseling program is committed to assisting area residents meet the responsibilities of tenancy and homeownership.

FUTURO Communities Inc.

Uvalde, TX

\$40,217.54 - Comprehensive Counseling

FUTURO Communities, Inc., is a 501(c)(3) nonprofit corporation and an Empowerment Zone and Enterprise Community Designation entity that serves the counties of Dimmit, La Salle, Maverick, Uvalde, and Zavala, all of which are located in the Southwest Texas.

FUTURO Communities currently has a comprehensive housing counseling program that includes pre- and post-purchase education, credit counseling, credit repair, and budget management education for homebuyers. FUTURO Communities provides housing counseling services to minorities, the disabled, the elderly and the less advantaged. FUTURO's goal is to increase homeownership opportunities to less advantaged families by educating and empowering them to become self-sufficient.

Community Council of Southwest Texas, Inc.

Uvalde, TX

\$23,369.59 - Comprehensive Counseling

The Community Council of Southwest Texas, Inc. (CCSWT) is a 501(c)(3) nonprofit that has been chartered with the State of Texas since April 1965. CCSWT has 25 years

experience administering housing programs such as Homebuyer Assistance, Housing Preservation grants, the Bootstrap program, Self-Help Programs, and the Self-Help Homeownership Opportunity Program. These programs provide assistance to potential homeowners in purchasing homes and in assisting current homeowners preserve their homes through home rehabilitation/repairs.

For nearly a decade, CCSWT has provided housing counseling services to residents in its service area. CCSWT is a HUD-approved housing counseling agency that provides assistance to low-income families and to the community at-large in the eight-county service area known as the Middle Rio Grande region in rural Southwest Texas.

CCSWT offers a full range of education and counseling services, from pre-purchase to Mortgage Delinquency/Default. CCSWT provides both one-on-one and group counseling to provide the families with homebuyer's education.

The housing counseling services are coordinated with other agency housing programs such as the Homebuyers Assistance and the housing rehabilitation/repairs services programs. Additionally, CCSWT coordinates services with other CBOs and government agencies that can assist potential and current homeowners with their housing needs.

Waco Community Development Corp.

Waco, TX

\$40,000 - Comprehensive Counseling

Waco Community Development Corporation (d/b/a Waco CDC) is a neighborhood-based CHDO and HUD-approved housing counseling agency that was established in 2001. The comprehensive housing counseling services offered include pre-purchase counseling, credit counseling, financial literacy training, homebuyer education training, mortgage preparation assistance, counseling to resolve/prevent Mortgage Delinquency or Default, post-purchase counseling and Post-Purchase Education. Waco CDC serves Waco and the surrounding area.

Texas Rio Grande Legal Aid

Weslaco, TX

\$73,913.43 - Comprehensive Counseling

Incorporated as a nonprofit organization in 1971, Texas Rio Grande Legal Aid (TRLA) provides free legal aid and related educational services to low-income clients in the 68-county region of Southwest Texas. TRLA has organized its services around a broad variety of 39 practice areas that address the broad range of problems facing the low-income community: economic self-sufficiency, domestic violence, fair housing, children's right, elder law, disability rights, public benefits, consumer protection, and others. Every year, TRLA provides services to approximately 20,000 clients who would otherwise be unable to afford legal aid to resolve problems that are life altering or threatening.

TRLA provides guidance and advice to help families improve access to affordable housing and preserve homeownership in 68 counties of central, west and south Texas including the entire Texas-Mexico border region. TRLA housing counselors help these families avoid inflated appraisals, unreasonably high interest rates, unaffordable repayment terms, predatory lending, “contract-for-deed” rent-to-own contracts, discriminatory housing practices, default/foreclosure, and other housing counseling issues.

UTAH

Utah State University

Family Life Center Housing and Financial Counseling Services

Logan, UT

\$46,956.71 - Comprehensive Counseling

The Family Life Center (FLC) is a nonprofit housing counseling agency serving residents in Utah and Southern Idaho. The FLC was established by the Utah State University College of Family Consumer and Human Development in 1993 to provide counseling services for the community and to provide training for students in the Consumer Science Family Finance Emphasis.

The FLC’s mission is to develop, through counseling and education, a community of people and families who are knowledgeable about housing and who effectively manage their financial resources. The FLC offers educational workshops and one-on-one counseling to the general public with a special emphasis on low-to-moderate income families and individuals.

As a HUD-approved housing counseling agency, the FLC offers both one-on-one counseling and educational workshops in Pre-Purchase counseling, Mortgage Default/Loss Mitigation counseling, Reverse Mortgage (HECM) Counseling, and Rental Counseling. In addition, the FLC provides financial counseling on budgeting, credit management, debt reduction, risk management, and saving for a home.

Your Community Connection

Ogden, UT

\$20,000 - Comprehensive Counseling

Your Community Connection of Ogden/Northern Utah (YCC) is a volunteer-based non-profit organization with more than 63 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.

The Barbara Kimball Browning Family Enrichment Center, the Gaye D. Littleton Domestic Violence Assistance Center, The Beverly Monson homeless and Housing Assistance Center and the Ruth Pierpont Eccles Community Resource Center provide safety, direct Client Services and support services for all victims of domestic violence,

rape or sexual assault and homelessness. YCC'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

Provo, UT

\$73,913.43 - Comprehensive Counseling

\$8,500 - HECM Supplemental

Community Action Services (CAS) in Provo, Utah will use its grant from HUD to provide a wide variety of homeownership services. The agency has been a HUD-approved housing counseling agency for more than 23 years and their services are especially important in this time of housing instability. The agency helps to prepare families for home ownership, it provides counseling for mortgage defaults and also assists seniors seeking a reverse mortgages. The housing program at CCA works with families to help them save their homes. CCA serves Utah, Wasatch and Summit Counties.

VERMONT

Central Vermont Community Action Council, Inc.

Barre, VT

\$51,535 - Comprehensive Counseling

Central Vermont Community Action Council, Inc. (CVCAC) provides services to residents of Lamoille, Orange, and Washington Counties. Programs include short-term services to alleviate the immediate suffering caused by poverty as well as developmental programs that start people on the path to a better economic future.

VIRGINIA

Catholic Charities USA (CCUSA)

Alexandria, VA

\$1,056,325.88 - Comprehensive Counseling

As a National Intermediary for HUD, CCUSA administers the Comprehensive Housing Counseling Grant for its network of agencies (the CCUSA HCN). Through the program, housing counselors in 40 Catholic Charities agencies are trained to provide homebuyer education, mortgage delinquency and reverse mortgage counseling, relocation counseling, and other services. With their mission focused on service to the poor and vulnerable, housing counseling sub-agencies in the CCUSA HCN are the national "go to" agencies for services to the homeless and those in danger of homelessness. A religiously affiliated organization, CCUSA provides quality counseling to all people in need without regard to religious, racial, ethnic or cultural background.

Accomack-Northampton Planning District Commission

Accomac, VA

\$73,913.43 - Comprehensive Counseling

The Accomack-Northampton Planning District Commission (A-NPDC) was established pursuant to Section 51.2-4201 of the Code of Virginia in 1970 by Accomack County and Northampton County. The staff of the A-NPDC administers the following programs with significant housing counseling components: Section 8 Housing Choice Vouchers, Homeless Intervention Program (HIP), Virginia CDBG Projects, Indoor Plumbing/Rehabilitation Program (IP/R), Housing Opportunities for Persons With Aids (HOPWA), NeighborWorks Homeownership Program and Sponsoring Partnerships and Revitalizing Communities (SPARC).

Hampton Redevelopment and Housing Authority

Hampton, VA

\$61,100 - Comprehensive Counseling

In addition to providing housing counseling, the Authority is the designated housing agency of Hampton and is responsible for managing and maintaining public housing units, administering the Section 8 Housing Assistance Payments Program, and redeveloping blighted areas in the City of Hampton.

Housing Opportunities Made Equal of Virginia, Inc.

Richmond, VA

\$70,543.84 - Comprehensive Counseling

Housing Opportunities Made Equal, Inc. (HOME) is one of the nation's oldest and most well-respected fair housing and housing counseling organizations. HOME works to: protect existing housing choices through fair housing education and enforcement; to expand housing choices through the creation of systemic change so that everyone has access to neighborhoods with good schools and good jobs; and to provide people with the skills and knowledge they need to take advantage of new housing opportunities. The organization helps homeowners in default avoid foreclosure and challenge predatory lending practices; provides pre- and post-purchase counseling and downpayment assistance to first-time homebuyers; and helps renters improve their ability to find and keep the housing of their choice through focused tenant education.

Lynchburg Community Action Group, Inc

Lynchburg, VA

\$63,804.66 - Comprehensive Counseling

Lynchburg Community Action Group, Inc. (Lyn-CAG) is a private non-profit organization that provides citizens of Central Virginia including the Cities of Lynchburg and Bedford and the Counties of Amherst, Appomattox, Bedford and Campbell comprehensive housing counseling services. Both one-on-one housing counseling along

with group workshops are provided to homebuyers, homeowners, low-to-moderate-income renters, and the homeless.

New River Community Action, Inc.

Radford, VA

\$45,000 - Comprehensive Counseling

New River Community Action, Inc. (NRCA) is a non-profit charitable corporation that was established in 1965. NRCA's mission is to promote and support the well-being and self-reliance of individuals, families and communities. NRCA develops programs that address issues of housing, health, education, employment, emergency assistance, and other areas known to be related to poverty.

Newport News Office of Human Affairs

Newport News, VA

\$43,943.84 - Comprehensive Counseling

OHA has over 40-years experience assisting low-income individuals and families by fulfilling its mission to "plan, develop and implement programs that foster self-sufficiency through educational, social, physical and economic development." As the official community action agency for the Cities of Hampton and Newport News, Virginia, OHA plays a vital role as we align our programs to meet community needs.

People Incorporated of Southwest Virginia

Abingdon, VA

\$51,601 - Comprehensive Counseling

People Incorporated of Southwest Virginia has an established history of providing quality services to low-income people to assist them in improving their lives, their families and their communities. Since its inception in 1964, People Incorporated has grown to serve both rural and urban residents throughout five jurisdictions in Virginia including Buchanan, Dickenson, Russell and Washington Counties and the City of Bristol.

Piedmont Housing Alliance

Charlottesville, VA

\$60,435.07 - Comprehensive Counseling

The Piedmont Housing Alliance (PHA) is a private, nonprofit organization established in 1983 to address affordable housing and other community development needs on a regional basis that creates housing and community development opportunity for very low to moderate income families and individuals.

Prince William County Virginia Cooperative Extension

Manassas, VA

\$75,000 - Comprehensive Counseling

Virginia Cooperative Extension is an “extension” of Virginia Tech and Virginia State Universities. Located in Prince William County Virginia, our Financial Education Program provides education and counseling to help families and individuals help themselves develop a goal-oriented strategy for managing personal finances and securing stable housing. In addition to one-on-one counseling and education, we offer free seminars and workshops on Home Ownership, Responsible Renting, and most any personal finance related topic.

Quin Rivers, Inc.

Charles City, VA

\$52,000 - Comprehensive Counseling

\$5,000 – HECM Counseling

Established in 1970, Quin Rivers is a non-profit corporation with the mission of strengthening individual, family, and community development. Quin Rivers’ vision is to facilitate the development and provision of services for citizens of low income and low wealth to create “healthy” families and communities. Quin Rivers uses housing as a base around which to organize services and the supports necessary to help clients become financially self-reliant.

Skyline Community Action Program, Incorporated

Standardsville, VA

\$64,000 - Comprehensive Counseling

Skyline CAP is the designated community action agency for Green, Madison and Orange Counties in Virginia. The agency has offered housing counseling and assistance to residents since 1994. Skyline CAP’s counseling program is designed to assist low-income residents with information and resources to maintain and reach the most fundamental goal of safe and affordable housing. The program offers outreach and counseling to first-time homebuyers, renters, the homeless and homeowners. Counseling includes homeownership and rental assistance programs, HECM, fair housing assistance and information, money management and financial education, emergency assistance to reinstate utilities, rent delinquency or mortgage default and homebuyer education workshops.

Telamon Corporation

Gretna, VA

\$46,956.71 - Comprehensive Counseling

Telamon Corporation is a private, non-profit agency, organized in 1965. Telamon Corporation operates a wide variety of self-sufficiency programs for low-income and migrant seasonal populations in 11 states. In Virginia, the administrative office is housed in Richmond, with field offices located in Danville, Exmore, Gretna, Hopewell, South Hill, and Winchester. Housing field offices are located in South Hill and Gretna. Telamon Corporation’s Gretna office opened in 1994, and focuses on the provision of

comprehensive housing counseling and homeownership opportunities for rural, low-income individuals and families residing in the City of Danville and Pittsylvania County.

Total Action Against Poverty In Roanoke Valley

Roanoke, VA

\$50,326.30 - Comprehensive Counseling

Total Action Against Poverty in Roanoke Valley (TAP) is a 501 (c)(3) nonprofit corporation formed in 1965 as the official anti-poverty community action agency for Virginia's Fifth Planning District in southwestern Virginia. TAP serves low-income, children, adults, families, and neighborhoods through over 30 programs structured under five components: Head Start, This Valley Works, Financial Services, Housing and Community Development, and Families-in-Transition.

Virginia Housing Development Authority

Richmond, VA

\$171,058.82 – 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. Recognizing that educating potential homeowners is an important part of the home buying process, VHDA created a Homeownership Education Program, which has since been recognized by HUD, Rural Development, Fannie Mae, Freddie Mac and private mortgage insurance companies as fulfilling the pre-purchase education requirements for affordable housing loan programs. The classes are available at no charge to the public throughout the state. Local participation from housing counselors, mortgage lenders, real estate agent, home inspectors, and attorneys is utilized, as the course strives to aid prospective homebuyers by educating them about the process of buying a home. Grant funds will also be utilized to counsel clients eligible for the Home Equity Conversion Mortgage programs. Funding will be utilized to implement a Basic to Intermediate Foreclosure Prevention/Loss Mitigation Certification counselor training program for delinquency/default intervention counseling, in order that they may be better able to advise and assist families to retain their homes.

WASHINGTON

Solid Ground Washington

Seattle, Washington

\$43,587.12 – Comprehensive Counseling

Solid Ground Washington is a HUD Approved Housing Counseling agency that provides a comprehensive continuum of housing services to help Seattle and King County families gain and maintain stable housing and homelessness prevention through one on one

counseling, workshops, financial skills and predatory lending education. Counseling services include Pre-purchase, Delinquency and Mortgage Default, Rental, Non –Delinquency, Post –Purchase Education, Homeless/Displacement and HECM counseling. Solid Ground Washington has a leadership role in the Seattle/King County Coalition for Responsible Lending which was developed to promote affordable, fair and equitable lending and credit practices that eliminate predatory lending activities without limiting consumer access to credit.

Washington State Housing Finance Commission

Seattle, WA

\$93,235.29 – Comprehensive Counseling

The Washington State Housing Finance Commission (WSHFC), a state housing finance agency, has administered a statewide housing counseling and homebuyer education program since 1998. WSHFC partners with 25 non-profit affiliates and local housing authorities to administer a comprehensive housing counseling program. In response to the needs identified in the Washington State’s Consolidated Plan and Analysis of Impediments of Fair Housing, WSHFC provides the following statewide services: One-On-One Pre-Purchase Counseling, Mortgage Delinquency/Default Counseling, Reverse Mortgage (HECM) Counseling, Post Purchase Counseling and Homebuyer Education classes. The Commission sponsors over 900 first-time homebuyer education seminars throughout the state each year.

Spokane Neighborhood Action Programs

Spokane, WA

\$70,543.84 – Comprehensive Counseling

Spokane Neighborhood Action Program (SNAP) provides comprehensive housing counseling services from five branch offices in Spokane County since 1966. The agency provides comprehensive housing counseling that includes Pre-Purchase, Default counseling and HECM. SNAP is the largest Community Action Agency in eastern Washington State and ranked by budget, is the fifth largest social service, non-profit serving Spokane County, with broad based funding from over 100 local, national, public, and private sources. SNAP also provides financial assistance, individual development savings accounts for down payments, energy assistance, housing rehabilitation and family homeless shelter programs.

WEST VIRGINIA

Fairmont Housing Authority

Fairmont, WV

\$42,000 - Comprehensive Counseling

Fairmont Housing Authority is celebrating its 50th year of providing a wide variety of housing services to the residents of Monongalia, Marion, Preston and Taylor counties. Currently, the Fairmont Housing Authority operates 137 public housing apartments, 1100

Housing Choice Vouchers, a housing counseling program, affordable mortgage products, new and modular home construction, lease-to-own homeownership, and contract administration.

Kanawha Institute For Social Research & Action, Inc.

Dunbar, WV

\$40,217.54 - Comprehensive Counseling

KISRA was established in 1993 as a 501(c) (3) organization, by Ferguson Memorial Baptist Church. KISRA is the faith-based and community-serving initiative of Ferguson. Located in West Dunbar, Kanawha County, West Virginia, KISRA is a HUD-Certified Housing Counseling Agency, a Community Housing Development Organization and a Correspondent Lender with the West Virginia Housing Development Fund.

WISCONSIN

West Central Wisconsin Community Action Agency, Inc.

Glenwood City, WI

\$43,587.12 - Comprehensive Counseling

West Central Wisconsin Community Action Agency, Inc. (West CAP) was organized in 1965 under the authorization of the Economic Opportunity Act of 1964. The agency's mission is to take action against poverty by developing the social and economic assets of low-income families and their communities and by working to create a more just and sustainable society. West CAP's service area include the counties of Barron, Chippewa, Dunn, Pepin, Pierce, Polk and St. Croix, comprising an area over 5,300 square miles.

West CAP housing counseling services are provided individually and in group workshops. Housing services include the following: transitional housing and supportive services for homeless families (rent, security deposit, utility assistance for households at risk of eviction); pre-purchase counseling and homebuyer workshops for potential homeowners; down payment, closing cost and/or rehabilitation assistance for eligible homebuyers; and foreclosure intervention assistance. The primary objective of housing counseling services is to promote stable, affordable housing opportunities for low-income households.

Community Action Inc. of Rock and Walworth Counties

Janesville, WI

\$25,000 – Comprehensive Counseling

Community Action, Inc. (CAI) was founded in 1965 as part of Lyndon Johnson's "War on Poverty" initiative. At its start, the agency served Rock County then added Walworth County to its service area in 1978. CAI of Rock and Walworth counties works to assist low-income people in our service area become economically self-sufficient and achieve their potential by developing resources that support self-sufficiency.

Funds provided through the HUD housing counseling grant will help CAI provide one-on-one counseling that will assist individuals and families acquire or maintain safe, decent housing. The agency's services include pre-purchase counseling, to those interested in purchasing homes; mortgage default and rental counseling, for those at risk of losing their homes; and apartments and homeless displacement counseling for those who are in need of housing.

CAI invests its funds in programs that create opportunities for individuals and families and that help those individuals and families a better life in the future. CAI believes that when people succeed, their communities succeed. In addition to the housing counseling activities funded through their HUD grant, CAI provides services in the areas of weatherization and energy assistance, childcare, health care, employment and training, and community/family services.

The Tenant Resource Center

Madison, WI

\$23,369.59 - Comprehensive Counseling

The Tenant Resource Center (TRC) has been providing housing counseling, education and publications to Wisconsin residents since 1980. In 2007, TRC served over 120,000 clients throughout Wisconsin through one-on-one housing counseling, workshops/presentations, public service announcements, media presentations, a TRC newsletter and informational website, and by contributions to other newsletters. In addition to its housing counseling office and its mediation program, a satellite office, the Housing Help Desk, provides information for low-income renters looking for financial assistance, and provides 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.

Sci-Tech Development, Inc.

Milwaukee, WI

\$60,435.07 - Comprehensive Counseling

\$10,000 - HECM Supplemental

Sci-Tech Development Inc. (SDI) is a 501(c) nonprofit organization that has provided housing counseling services to low-income and moderate-income households in underserved parts of Milwaukee County since June 22, 2005. The agency was approved by HUD as a housing counseling agency on October 1, 2006.

The goal of SDI is to alleviate the housing burden of low-income, elderly and physically challenged households. SDI's services include pre-purchase counseling/homebuyer education, post-purchase counseling/mortgage delinquency, post-purchase counseling/non-delinquency, rental housing counseling, fair housing assistance, shelter or services for the homeless, and HECM. SDI has a person on staff who has passed the AARP HECM exam. HUD's comprehensive and supplementary grant awards will enable SDI to provide these housing counseling services free to households in Milwaukee and to suburban counties of Ozaukee, Washington and Waukesha in Wisconsin. The grants will also allow the agency to implement a series of community outreach activities to benefit about 500 minority households in underserved and un-served parts of the Milwaukee-Waukesha Housing Market Area.

SDI is able to serve clients in English as well as in Chinese, French, Portuguese and Swahili using a culturally sensitive counseling curriculum and volunteers.

WYOMING

Interfaith of Natrona County

Casper, WY

\$23,369.59 - Comprehensive Counseling

Interfaith of Natrona County, Inc. is a 501(c)(3), faith-based agency serving Natrona County, Wyoming since 1984. 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 designed to stabilize the family. This allows those families to direct their limited funding towards maintaining their rent/mortgage payments. Information, referrals, advocating and case management are also provided.

Agency staff and volunteers interview an average of 2,300 adults each year, providing over 3,200 total services to 5,000 in the community. Services given include emergency assistance with shelter, medical needs, food, personal care products, clothing, gasoline, transportation, birth/death certificates and miscellaneous requests.

Interfaith has been a HUD-approved housing counseling agency since 2001. Of the families receiving Housing Counseling and shelter assistance in 2006, 29% were homeless and 36% were handicapped. A total of 57% of the households were female-head-of-households, including single moms.