

FY 2000 Housing Counseling Grants

ALABAMA

Auburn

Alabama Council on Human Relations

The Alabama Council on Human Relations, Inc., provides housing counseling for the residents of Auburn and Opelika, Alabama. The ACHR assists clients with counseling services on budgeting, mortgage default/delinquency, mortgage financing, eviction laws and requirements. The ACHR provides comprehensive services on job skills assessments, budgeting and planning, rental delinquency, money management and mortgage default. This grantee received \$6,227.

Birmingham

Birmingham Urban League, Inc.

The Birmingham Urban League, Inc., provided a variety of counseling, resource information, intervention and referral services to first-time homebuyers, delinquent renters, and pre-renters. They are also active in assisting in the resolution of landlord-tenant conflicts. Through providing these comprehensive housing counseling services, The Birmingham Urban League, Inc. has fostered a meaningful partnership with other resource agencies and the public at large within their service area. This grantee received \$6,116.

Housing Authority of the Birmingham District

The Housing Authority of the Birmingham District (HABD) provides free comprehensive housing counseling services in Birmingham, Jefferson County and surrounding areas. HABD will assist low income families by providing pre-rental counseling so that these families will be empowered and responsible residents for the Authority's newly constructed home units. The HABD will provide follow-up sessions to first time home buyers who successfully complete the first time home buyer education counseling sessions. The HABD's housing counseling program is listed with Fannie Mae and receives a number of referrals for clients through their office for reverse mortgages and mortgage default counseling assistance. This grantee received \$8,785.

Decatur

Community Action and Community Development Agency of N. Alabama, Inc.

The Community Action and Community Development Agency of North Alabama, Inc. provides comprehensive counseling services to clients in a three-county service area. Counseling services include pre-rental and pre-purchase, mortgage default and rent delinquency, home equity conversion mortgage (HECM), home improvement and rehabilitation, displacement and relocation and pre-foreclosure sale. Homeowner education and learning program (HELP) sessions will be integral to the housing plan. This grantee received \$10,564.

Florence

Community Action Agency of Northwest AL, Inc.

The Community Action Agency of Northwest Alabama provides extensive housing counseling services to Colbert, Franklin, and Lauderdale Counties. Even though these areas are rural with little or no services, the Community Action Agency reaches out to the individuals in need to ensure they have an opportunity to realize homeownership. Their services include first-time home buyer education, counseling for delinquent renters, assisting the homeless, and providing interpreters for the predominately Hispanic communities. This grantee received \$7,784.

Hayneville

Wil-Low Nonprofit Housing, Inc.

Wil-Low Nonprofit Housing, Inc. targets the underserved populations of Lowndes, Wilcox, Marengo and Dallas Counties in Alabama. They offer FHA's Homebuyer Education and Learning Program (H.E.L.P.) training and Home Equity Conversion Mortgage (HECM) outreach to eligible homeowners (62 years or older). Wil-Low emphasizes awareness of homeownership opportunities to improve access to sources of mortgage funding for low to moderate income families. This grantee received \$6,338.

Huntsville

Community Action Agency, Huntsville/Madison and Limestone Counties, Inc.

This agency provides pre-rental, pre-purchase, delinquency, mortgage default, home equity conversion and energy conservation counseling. This agency continues to be one of the organizations that contributes to the continuum of care by assisting homeless individuals and families when ready to move into permanent housing or transitional housing. The agency counselor has administered the housing counseling program since 1992. Agency serves an average of fifteen to twenty-five clients per month. This grantee received \$6,450.

Mobile

Mobile Housing Board

The Mobile Housing Board's Comprehensive Housing Counseling Program Plan, serves low and moderate income housing clients in the First Congressional District of Alabama. Counseling services consist of pre-occupancy, pre-purchase and post-purchase counseling, mortgage default, rental delinquencies, displacement/relocation counseling services. The Mobile Housing Board's Comprehensive Housing Counseling agency provides a wide range of services. This grantee received \$7,562.

Montgomery

Alabama Housing Finance Authority

The Alabama Housing Finance Authority is a self-supporting public corporation dedicated to serving the housing needs of low and moderate income persons in this State. Through its mortgage revenue bond program it targets first-time home buyers and purchasers with low to moderate incomes. AHFA also provides downpayment assistance and makes mortgages more affordable for lower-income home buyers who have

disabilities. AHFA will use HUD approved housing counseling agencies to provide HELP training, pre and post purchase counseling, mortgage delinquency and default resolution counseling and Home Equity Conversion Mortgage (HECM) counseling. This grantee received \$35,284.

The Housing Authority of the City of Montgomery

The Housing Authority of the City of Montgomery, Alabama will include counseling to potential and exiting renters, homebuyers and homeowners. Clients will be screened, “face to face”, in the offices or in clients’ homes to determine housing motivation and objective soundness. Pre-purchase counseling will be provided to home buyers seeking affordable homeownership opportunities. Mortgage default counseling will also be provided to homeowners who fail to perform the conditions of the mortgage, including the covenant to pay. They will also use group counseling in all efforts where confidentiality will not be violated. This grantee received \$7,450.

Selma

Dallas-Selma Community Action Community Development

The Dallas-Selma CA and CDC, Inc. provides housing counseling services in the following counties: Dallas, Choctaw, Marengo, Perry, Sumter and Wilcox counties. Pre-purchase, post-occupancy, mortgage default, rent delinquency and credit review counseling are a few of the many services provided by this non-profit organization. The mission of the Dallas-Selma CA and CDC, Inc. is to empower the residents of rural Alabama and thereby eliminate the causes and results of poverty in this region. This grantee received \$6,200.

ALASKA

Anchorage

Consumer Credit Counseling of Alaska

Consumer Credit Counseling Services of Alaska offers comprehensive housing counseling for the entire state of Alaska. Housing counseling activities that are directly related to ensuring affordable, “decent, safe and sanitary” housing, pre-purchase counseling, free homebuyer education, mortgage default and foreclosure counseling, reverse mortgage (HECM) counseling. For those desiring to rent, housing education, landlord & tenant counseling, eviction counseling. The grantee received \$12,357.

ARKANSAS

Little Rock

IN Affordable Housing, Inc. -

IN Affordable Housing, Inc. (IAHC) has been serving Arkansas since 1994 by expanding opportunities to very low and low income residents throughout the state. They support a program called ETCA (Education, Training, Counseling and Advocacy) that seeks to help renters and potential homebuyers obtain and maintain affordable housing units. The program also helps to detect discrimination and deal with fair housing issues. The agency provides homeowner workshops and seminars to further these causes. IAHC works with the City of Little Rock and the State of Arkansas Development Finance Agency among

others to deliver their services to prospective homebuyers. They are also in the forefront of preventing housing discrimination, which appears to be a growing issue in the Pulaski county area. The grantee received \$2,500.

West Memphis

East Arkansas Legal Services -

The East Arkansas Legal Services (EALS) counseling agency was created in 1978 to service the counties of Phillips, Lee, Monroe, Crittendon, Cross, St. Francis and Mississippi. With other assistance the agency was able to create their Community Economic Development project which offers technical advice to non profit organizations made up of low income residents. EALS has committed to participating in the local consolidated plan hearings to increase the availability of housing in their area. They continue to provide homebuyer education classes and other counseling activities to the low income residents in the counties they serve. The grantee received \$2,500.

ARIZONA

Bisbee

Southeastern Arizona Government Organization

Southeastern Arizona Government Organization (SEAGO) mission is to assist local governments in seeking cooperative solutions to area wide problems; to provide a forum for regional policy development and serve as a coordinating link between city, county, regional, state and federal agencies. SEAGO also offers comprehensive housing counseling services that include mortgage delinquency counseling, rental counseling, homeownership & rental counseling, reverse equity (HECM) counseling, and money management. The grantee received \$8,715.

Phoenix

Chicanos por La Causa

Chicanos por La Causa offers comprehensive housing counseling services to families and individuals in the city of Phoenix and surrounding areas. Housing counseling activities include pre & post-purchase counseling, homebuying education programs for first-time homebuyers, mortgage default & delinquency counseling, post occupancy/consumer education for owner-occupants and tenants, home improvement and rehabilitation resources, budget management, and senior housing counseling. The grantee received \$50,000.

Labor's Community Service Agency

Labor's Community Service Agency (LCSA) offers a wide range of services that address the pressing needs of the community. These include job training for disadvantaged youth, home rehabilitation for low-income homeowners, housing for homeless families and the working poor population, case management, an emergency relief fund, and housing counseling as a part of our foreclosure intervention services. LCSA also own and operate its own transitional housing program. The grantee received \$57,020.

Tucson

Administration of Resources and Choices

Administration of Resources and Choices offers comprehensive housing, financial, health, counseling, education and safety-related services to older, persons with disabilities, women, special-need populations, and low-to-moderate income individuals and families. Counseling activities include homebuying education, pre & post-purchase counseling to first-time homebuyers, delinquency and default mortgage counseling (loss mitigation) to home equity conversion (HECM) counseling to seniors, home improvement and rehabilitation resources, displacement and relocation resources, and outreach initiatives to both urban and rural communities and counties throughout Arizona. The grantee received \$10,961.

Family Housing Resources, Inc.,

Family Housing Resources, Inc. (FHR) mission is to assist low to moderate income families and individuals obtain decent, affordable housing. FHR will be providing services into the Pima County area. Housing counseling activities will include monthly homebuying education classes (H.E.L.P.) for first time homebuyers, and counseling to families and individuals receiving homebuyer assistance grants. The grantee received \$7,307.

CALIFORNIA

Bakersfield

Consumer Credit Counselors (CCCS) of Kern & Tulare Counties

The CCCS of Kern County offers homebuying education classes to potential first time homebuyers. Kern County is experiencing severe foreclosures due to high unemployment (10-15%), downsizing businesses, closure of military bases, and reduced assessed housing valuations. The grantee received \$44,971.

Capitola

Housing Authority (HA) of the County of Santa Cruz

The HA of the County of Santa Cruz is providing assistance for families of lower and moderate income; providing reduced interest rate financing to private developers of affordable housing through bonds; building and managing rental properties; providing direct rental assistance through the federally funded Section 8 Existing Housing Program; administers the HOME program. The agency also offer mortgage assistance to purchasers of affordable housing units; providing mortgage default counseling, administering the IRS Mortgage Credit Certificate (MCC) Program for local jurisdictions, mortgage default counseling, and landlord & tenant counseling. They will be providing counseling on reverse equity (HECM) mortgages. The grantee received \$5,928.

Chico

Community Housing & Credit Counseling Center

Community Housing & Credit Counseling Center (CHCCC) is a division of Community Housing Improvement Program, Inc. (CHIP). CHCCC mission primarily is to assist low-to-moderate income families and individuals obtain and/or conserve safe, affordable housing. CHCCC provide home buying education workshops, home buying counseling,

financial management, default counseling, mediation with landlords, credit counseling, as well as, assistance with obtaining subsidized rent. The grantee received \$29,594.

Fresno

Consumer Credit Counseling Services (CCCS) of Central Valley, Inc.

CCCS of Central Valley, Inc. serves residents of Fresno, Madera and Kings Counties. They are committed to outreach to disadvantaged groups, particularly the under served Southeast Asian population. They will hire a bilingual (or trilingual) Southeast Asian Housing Counselor to better serve that community. The agency will continue to work with other agencies in the areas to provide legal advocacy and support for low-income individuals/families, tenant/landlord mediation, homeless prevention, and fair housing issues. The grantee received \$53,092.

Hayward

Eden Council for Hope & Opportunity (ECHO) Housing

ECHO Housing is serving the housing needs of tenants property owners in Alameda and Contra Costa counties . Current services include: Fair Housing, Tenant/landlord, Home Equity Conversion (HECM) counseling, shared-housing, mortgage default, pre-purchase, rental assistance through guarantees and grants, and home seeking. ECHO is a participant in a HECM Master Counselors pilot program which links clients with master counselors in areas where local counseling is not available or some barrier exists that prevents the clients from receiving timely services. In addition, ECHO serving the need of the homeless population with special programs emphasizing on homeless prevention. The grantee received \$11,096.

Lompoc

Housing Authority (HA) of the County of Santa Barbara

The HA of the County of Santa Barbara provides housing opportunities and counseling services to persons with disabilities. They are equipped with auditory response message system (TDD) for hearing impaired client, and also provides in-home counseling for disabled clients. Counseling services include money management, rental and purchase procedures, housing selection, home management, property care & maintenance, mortgage default & foreclosure prevention, rent delinquency, and equity conversion (HECM). The grantee received \$25,000.

Los Angeles

Consumer Credit Counseling Service (CCCS)of Los Angeles

The CCCS of LA offers comprehensive housing services. The services include: budgeting/money management, homebuying education workshops, pre & post-purchase counseling, debt management, reverse mortgage (HECM), and default prevention. The grantee received \$100,000.

Modesto

Community Housing & Shelter Services

Community Housing & Shelter Services will be providing assistance to homeless families and individuals in locating safe, decent, and affordable housing. Funding will also be used to hire additional counseling staff. The grantee received \$40,000.

Oakland

Consumer Credit Counseling Service (CCCS) of East Bay

CCCS of East provides free housing counseling services to Alameda, Contra Costa, and Solano Counties. The agency's goal is to provide free or low-cost services designed to help all segments of the community to take control of their finances and achieve financial peace of mind. Counseling in the areas of affordable housing, foreclosure, eviction, default, pre & post-purchase, homebuyer education, early delinquency intervention and landlord/tenant relationships. Also serve as resource and referral center for information on other housing assistance programs available in the community we serve. The grantee received \$8,588.

Ontario

Inland Fair Housing and Mediation Board

Inland Mediation Board provides comprehensive housing counseling services, which include: Homebuying education for first-time homebuyers, pre and post purchase counseling, mortgage delinquency and default resolution, loss mitigation counseling, HECM counseling, and rental assistance. IFHMB also participates in the San Bernardino County Housing Authority's Family Self Sufficiency program (FSS). They will provide general information about housing opportunities within the community and appropriate information to persons with disabilities. The grantee received \$65,485.

Palo Alto

Project Sentinel

The Project Sentinel provides counseling and referrals for homeowners in Santa Clara and San Mateo counties. Housing counseling services include renter assistance, Pre & post purchase counseling, first-time homebuyer workshops, restructuring debts, personal budgeting, money management, mortgage delinquency and default, loss mitigation counseling. The grantee received \$8,284.

Pittsburg

Pacific Community Services, Inc.

Pacific Community Services is serving the fair housing & housing counseling needs to residents of Contra Costa and Solano counties. The agency provides counseling to individuals in the following areas: Tenant/Landlord rights counseling, mortgage default and delinquency, rent delinquency counseling, Pre-occupancy (pre-rental and pre-purchase, HECM, Loss mitigation, fair housing counseling, training, testing, and referrals. The grantee received \$7,144.

Riverside

Consumer Credit Counseling Services (CCCS) of Inland Empire

CCCS of Inland Empire delivers face-to-face comprehensive housing counseling services throughout Riverside, San Bernardino, Inyo, Mono, San Diego, Los Angeles, and Orange counties. In addition, CCCS-IE provides telephone counseling services to those who cannot physically visit one of the locations. The services can also be obtained via the Internet. The services include: pre & post-purchase counseling, default and delinquencies counseling, reverse mortgage (HECM), and homebuying education classes for first-time homebuyers. The grantee received \$100,000.

San Diego

Consumer Credit Counseling Services (CCCS) of San Diego and Imperial Counties

CCCS of San Diego and Imperial will provide comprehensive housing counseling to all persons in San Diego and Imperial counties. Individual counseling services and educational programs are provided to all interested homeowners and tenants. The services include pre-purchase counseling and workshops, budgeting, credit counseling, reverse mortgage (HECM) counseling to aid the elderly population, mortgage default and delinquency, loss mitigation counseling, and debt restructuring. The grantee received \$13,945.

Neighborhood House Association

Neighborhood House Association offers a range of programs that include homeownership and rental assistance, employment training and services, child development and childcare, mental health services, emergency food services, and other social work activities that assist at risk families throughout the communities. Housing counseling services include: Pre and post occupancy counseling, rental assistance, displacement and relocation, tenant/landlord hotline, crisis intervention, budget counseling, community outreach, pre & post purchase counseling, mortgage default and delinquency, HECM, Homebuying education programs, home improvement/rehabilitation, low-income homebuyer programs and homeless services. The grantee received \$13,724.

Santa Ana

Consumer Credit Counseling Services (CCCS) of Orange County

The CCCS of Orange County is a debt counseling and educational service dedicated to providing confidential and professional counseling to aid and rehabilitate financially distressed families and individuals. Counseling services include homebuyer education, rental assistance, defaulted rent or mortgages, short sales, reverse mortgages and all counseled families with an FHA loan. The grantee received \$40,000.

Sacramento

Consumer Credit Counseling Service (CCCS) of Sacramento

CCCS of Sacramento's mission is to educate consumers in sound, healthy money practices and debt remedies. CCCS of Sacramento is providing mortgage default counseling, free debt counseling, money management education, and re-structured debt repayment plans for consumers in seven surrounding counties. The grantee received \$36,172.

San Francisco

City of Vacaville Office of Housing & Redevelopment

The City of Vacaville Office of Housing and Redevelopment offers post-occupancy for clients already in housing, reverse equity (HECM) mortgage counseling, mortgage default and loss mitigation (FHA, VA, Cal-Vet, and conventional loans), Homebuyers Education (HELP) classes, delinquency counseling for renters (subsidized & conventional rental), landlord/tenants rights and pre-occupancy counseling for tenants, homebuyers and the homeless. In addition, the agency also offers money management/budgeting, credit reconciliation, Section 8 tenant-based rental assistance, fair housing rights and responsibilities and community resources information and referral. The grantee received \$9,652 .

San Francisco Housing Development Corp.

San Francisco Housing Development Corporation provides a number of housing counseling workshops: financial management, credit repair, loan qualifications, silent second mortgage programs, affordable housing financing, foreclosure prevention, home maintenance, reverse equity mortgages, and sub-prime/predatory lending. The grantee received \$7,296.

San Diego

San Diego Home Loan Counseling Service

San Diego Home Loan Counseling Service offers comprehensive housing counseling services to first time homebuyers, homeowners, and renters. Services include: First-time homebuyer seminars, escrow seminars, information on refinancing, equity loans, rehabilitation loan programs, and mortgage default and foreclosure prevention counseling. They also offers economic literacy training (ELT) classes for money management, Individual Development Account (IDA) and Individual Development and Empowerment (IDEA) Program- saving match programs to assist renters living in rent restricted units to become homeowners. The grantee received \$14,658.

Santa Ana

Orange County Fair Housing Council

The Orange County Fair Housing Council is serving the housing needs of Orange, Riverside, and San Bernardino counties. Comprehensive housing counseling include: pre-mortgage, mortgage, pre-rental, rental, HECM, first time homebuyers, and homelessness prevention counseling, default mortgage counseling, budgeting counseling, credit counseling, and loss mitigation counseling. They will also offer homebuying education classes on a regular basis. They have counselors fluently in Spanish and Vietnamese, some have signing capability, and the facility is equipped with TDD equipment. The grantee received \$80,400.

Stockton

Consumer Credit Counseling Service (CCCS) of Mid-Counties

CCCS of Mid-Counties provides services to residents of seven counties; San Joaquin, Stanislaus, Merced, Amador, Calaveras, Tuolumme, and Mariposa. All offices are handicapped accessible. CCCS offers programs in Housing, Education, and Debt management, as well as, Budget counseling. Counseling in the areas of affordable housing, foreclosure, eviction, default, pre-purchase, home buyer education, early delinquency intervention and landlord/tenant relationships, reverse mortgage (HECM) counseling for clients 62 years of age and older. Assistance will be given to clients seeking information and education regarding housing opportunities in the community. The grantee received \$36,768.

COLORADO

Bolder

Boulder County Housing Authority

Boulder County Housing Authority believes in the values of homeownership. The programs offer services that include counseling, education, outreach, and referral to potential renters, renters, potential home owners, and home owners. The primary impediment to affordable housing in Boulder and the County is the cost of housing, both rental and owner-occupied. The kind of assistance that they offer are Pre-Occupancy, Home buyer Counseling, Rental or Mortgage delinquency counseling, Budget and credit counseling for renters and home owners, and Reverse equity counseling for senior home owners. The grantee received \$14,725.

Commerce City

Adams County Housing Authority

Adams County Housing Authority (ACHA) administers several housing assistance programs designed to meet their clients' housing needs. They provide assistance to the residents of Adams county who live or wish to live in the cities of Northglenn, Thornton, Federal Heights, Westminster, Eastlake, Henderson, Commerce City, parts of Aurora, Broomfield, Watkins, Bennett, Strausburg, and unincorporated parts of Adams county. ACHA offers housing counseling with Mortgage Default, Budgeting, Foreclosure Prevention, Case Management, Homeownership and Home Equity Conversion Mortgages. They also assist renters with Eviction Prevention and Case Management, Section 8, Family Self Sufficiency, Public Housing, Below Rentals, Pre-Occupancy, and Post-Occupancy counseling. In addition, they offer Utility Assistance to both renters and owners. The grantee received \$60,028.

Denver

Brothers Redevelopment, Inc.

Since 1971 Brothers Redevelopment has been providing affordable and accessible housing and counseling to low and moderate income people. The majority of their activities take place in the 6 county Denver metro area. Recently they completed their 21st paint-a-thon, painting 133 seniors homes using volunteers. The main focus of their counseling will be on first time homebuyers and will target the Denver City and County neighborhoods that need this outreach the most. Brothers works with the Colorado

Housing Counseling Coalition, International Cross Cultural Network of Aurora and the Colorado Housing Assistance Corporation, just to name a few of their partners. The agency also works with the reverse mortgage program for seniors and even has an in-house home maintenance and repair program for minor home repairs. The grantee received \$2,500.

Northeast Denver Housing Center

Northeast Denver Housing Center has served the residents of Denver and its surrounding areas since 1982. The mission of the agency is to conduct community development activities that enhance the sustainable housing and economic development needs of people under-served by the market. NDHC accomplishes their mission by providing housing counseling and/or first time homebuyer workshops. The agency's counseling covers all aspects of housing counseling with consumer credit counseling, purchasing a home, preventing foreclosure, HECMs and rental counseling. NDHC has received numerous recognition for programs such as: Continuum of Program Enriched Housing, Home Ownership Incubation program, Co-Housing program/project, National Excellence Award for Best Practices, Environmental Justice through Pollution Prevention Grant for EPA and the first "Green Built" home by a nonprofit. The grantee received \$2,500.

Fort Collins

Neighbor To Neighbor, Inc.

Neighbor to Neighbor, a private non-profit organization, served nearly 800 households during the previous year through mortgage default counseling, reverse mortgage counseling and homebuyer education classes. In serving Larimer county and Northern Colorado the agency has helped with flood relocation counseling, mobile home park counseling and Section 8 properties that were expiring. They will continue to provide transitional housing, landlord/tenant counseling and several other programs that serve the low income population in their area. Neighbor to Neighbor has several affiliations with food banks, affordable housing coalitions and housing authorities in Northern Colorado to further their efforts to help less fortunate individuals. The grantee received \$9,000.

Grand Junction

Grand Junction Housing Authority

Grand Junction Housing Authority is the sole housing counseling agency which provides homebuyer education and default counseling to low-to-moderate income persons on Colorado's western slope. This area includes Mesa, Delta, Montrose, Lake, Gunnison, Routt, Moffat, Rio Blanco, Garfield, Pitkin and Eagle counties. The grant will enable this agency to increase services to more persons of their target population. Grand Junction Housing Authority is an active participant in the Grand Junction's Consolidated Plan and Fair Housing Choice, Analysis of Impediments missions to provide affordable housing, develop a centralized informational clearing house, promote fair housing public awareness programs and provide educational counseling service. They work closely with Colorado Housing and Finance Authority, Colorado Division of Housing, Mesa County, city of Grand Junction and other governmental and private organizations to provide an

all-encompassing, full service program for low-income, minority populations. The grantee received \$2,500.

CONNECTICUT

Hartford

Connecticut Housing Finance Agency (CHFA)

CHFA was established in 1969 by the Connecticut General Assembly for the purpose of addressing the housing needs of the state's low and moderate income individuals and families. CHFA is a self-supporting quasi-public agency offering programs financed primarily through the private sale of Federal tax-exempt mortgage revenue bonds. They have provided homebuyer education since 1991 through their network of lenders and counseling agencies. In FY 99, CHFA's counseling agencies provided counseling services to 2,693 Potential Mortgagors. Their counseling services include the following components: delinquency intervention and counseling; prepurchase counseling; public Housing Tenant Outreach; Homebuyer Certification and Accreditation Program, and Fair Housing Awareness Education. The grantee received \$26,714.

New Britain

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

NHS was originally created in 1978 to assist owner-occupants of 1-4 family units repair and improve their homes. NHS has a comprehensive housing counseling program called O.P.E.N. (Ownership Promotes Effective Neighborhoods). This program matches individual program activities to specific housing needs identified within the community. NHS of New Britain is also one of more than 100 organizations participating in the Homeownership 2002 Campaign. This campaign partners non-profits, lenders and realtors to raise the level of owner occupancy in all communities. In FY 99, they served 6 homeowners; 34 mortgagors, 411 potential mortgagors and 3 others. The grantee received \$31,622.

DELAWARE

Dover

NCALL Research, Inc.

NCALL was incorporated in 1955, and has been providing comprehensive housing services to low and moderate income Delawareans since 1976. During 1999, NCALL assisted 578 families to obtain homeownership. NCALL offers housing counseling services to residents throughout the state of Delaware. NCALL has developed and uses a detailed curriculum and the clients receive a handbook and maintenance package to assure all clients receive consistent service and plenty of consumer education materials. Their curriculum consists of the following: budgeting, credit, debt management, the process of buying a home, housing options, a review of key players and their roles, down payment and closing costs, a review of lender mortgage loan criteria, a comparison of lender rates and terms, home inspections and appraisals, the loan application process, the settlement process, home maintenance and tips on how to be a responsible homeowner and avoid foreclosure. The grantee received \$14,165.

Georgetown

First State Community Action Agency, Inc.

First State Community Action Agency, Inc. began operation in 1965. They offer a broad continuum of human service programs throughout Delaware. First State became a HUD certified counseling agency in 1972, and they have offered statewide services since 1993. First State's statewide housing counseling activities for 2000 will target the following low income, underserved population having special needs:

- a rapidly growing population of 8,000 to 25,000 Mexican and Guatemalan immigrants who have settled in Sussex county, DE over the last 6 years, to accept low wage jobs in the poultry processing industry
- low income families, including minorities, living in substandard rental housing with special attention to Sussex County.

The grantee received \$16,502

Wilmington

Community Housing, Inc. (CHI)

CHI has been actively involved in housing counseling activities since 1973. In the past five years alone, CHI has counseled more than 1,400 families and individuals-including over 500 who became first time homebuyers. And in the past 25 years, CHI has also helped keep over 5,000 families from losing their homes through foreclosure. CHI has two full time housing counselors. CHI provides counseling services to individuals and families residing in Delaware. CHI has a private individual counseling session that all clients go to first. These clients then attend a group session. There are two group programs at CHI: 1) Express program, specifically for prospective buyers with no negative credit or budget issues. It begins with homeownership issues and then goes over the purchase process. 2) The other group consists of a more detailed curriculum, containing four two-hour group sessions. CHI also offers individual Default Counseling, and HECM Counseling. For the general public, CHI offers four workshops for first time homebuyers. The grantee received \$12,001.

YWCA of New Castle County

The YWCA of New Castle County, DE has a 105-year history of delivering human services to meet the changing needs of women and families in this state. The YWCA's pre-purchase counseling program began operating in January 1995. Families receive assistance in repairing and reestablishing credit, budgeting to save for a home, obtaining a mortgage, choosing a community loan program for downpayment and settlement assistance, going through settlement, and making simple repairs. The organization consists of four full-time housing counselors, and one program manager(who also does housing counseling). From the YWCA's counseling center's inception in 1992 through December 1999, 3,500 families have started the counseling process in order to achieve their dream of homeownership. Of these families, 1,492 have completed the counseling process and are now homeowners. The YWCA offers their programs in English and in Spanish. In 1997, they began offering counseling for seniors on HECM's. The grantee received \$15,051

Delaware State Housing Authority

The Delaware State Housing Authority is a housing finance agency that is committed to providing affordable housing for low to moderate income families in Delaware. The mission of the Authority is to efficiently provide, and assist others to provide quality, affordable housing opportunities and appropriate supportive services to responsible low and moderate income Delawareans. The Delaware State Housing Authority does not actually provide any direct counseling services, but has a number of approved counseling agencies that it monitors. The Delaware State Housing Authority will receive the grant from HUD, and then in turn will provide the funding to its counseling agencies. The counties that will be covered by the Authority are: Wilmington, New Castle, Kent and Sussex County. The grantee received \$24,850. **DELAWARE:**

FLORIDA

Bradenton

Manatee Opportunity Council, Inc.

Manatee Opportunity Council has been a HUD certified housing agency since the early 1970's. They are also the case management agency for the HUD funded Manasota Homeless Project, which is a large complex program serving both Manatee and Sarasota counties. MOC's housing counseling program assists individuals and families with debt reorganization, pre-purchasing planning, reverse mortgages, HECM counseling, and rental assistance. MOC offers First Time Home Buyer's Classes and Default counseling. Their services are offered to all clients, with special attention put to provide more help to the low and very low income families. The geographic area that MOC will be serving are: Manatee, Sarasota, DeSoto, and Hardee counties, with more attention going to the rural areas of these counties. This grantee received \$31,517.

Daytona Beach

Central Florida Community Dev. Corp.

Housing and Neighborhood Development Services of Central Florida, Inc. is a private not profit housing corporation. It was incorporated in 1982. Its mission is to provide economic development and affordable Housing opportunities for persons of low and moderate income. They also provide an Affordable Housing Resource Center which provides information, counseling and referral services, free of cost, to low and moderate income persons in search of affordable housing. The award of the housing grant funds will allow them to continue serving as a clearinghouse for information on affordable housing programs and housing assistance. This grantee received \$13,376.

Mid-Florida Housing Partnership, Inc.

Mid-Florida Housing Partnership, Inc. is a well known Fair Housing Agency with over 7 years experience in meeting the needs of low income households in Volusia and Flagler Counties. The City of Daytona Beach is 22.5% as compared with Volusia County as a whole with only 12% of person below poverty level. Mid-Florida Housing Partnership, Inc. processed over 500 applications a year for clients seeking affordable housing. Their goal is to provide homeownership education. The award will be used to continue to provide assistance for homeownership, affordable rentals, fair housing seminars, credit

work shops and public/private partnership in the development of a 55 single-family neighborhood. This grantee received \$16,206.

Jacksonville

Family Counseling Service

Family Counseling Service, Inc. a non-profit corporation, provides a full range of housing counseling services to citizens in four counties of North Florida. Family Counseling Service was approved as a HUD Counseling agency in 1995. The agency provides counseling for pre/post purchase, delinquency counseling, pre/post rental, reverse mortgages and basic home-buyer education. Family Service is currently working with the City of Jacksonville, and Duval County Housing Finance Authority in an effort to provide financial counseling and home-buyer education for various city housing programs. These programs are a part of the city's Consolidated Plan. This grantee received \$13,173.

Miami

West Perrine Housing Opportunity Center

West Perrine Housing Opportunity Center in Miami, Florida, has served the Miami area since December 1994. The parent organization, West Perrine Community Development Corporation, has been engaged in housing counseling since the late 1970's. They have been a HUD Certified Housing Counseling Agency since 1979. The center was opened to meet the needs of residents of Miami and Dade County by providing counseling in the areas of pre-purchase, delinquent and default, rental, fair housing, and budget counseling. Their award will assist them in continuing their efforts to meet the needs of the community they serve. This grantee received \$40,000.

Miami Beach

Miami Beach Community Development Corp.

Miami Beach Community Development Corporation is a non-profit agency which has been providing housing counseling for over 9 years. Their goal is to provide comprehensive non-profit community service, dedicated to delivering professional consumer credit education, confidential counseling, debt reduction programs, and outreach efforts to the local population. The agency's service area includes the Southern and Northern Areas of the City of Miami Beach where 72% or more of the population are low to moderate income, and 19.9% of the families live below poverty level. With over 152 persons presently waiting to be processed for homeownership, the award will assist the agency in meeting those housing counseling needs. This grantee received \$40,000.

North Miami

Consumer Credit Counseling of South Florida. Inc.

Founded in 1972, Consumer Credit Counseling of South Florida, Inc., is a non-profit, United Way affiliated, HUD certified and Fannie Mae approved Community Service Agency that offers free counseling service to the residents of Miami-Dade, Broward, and Monroe Counties. Consumer Credit Counseling will use this year's HUD Grant to further its mission of providing counseling that includes, but is not limited to, budgeting, credit retrieval and improvement, mortgage financing, home mortgage counseling and education, home maintenance, fair housing, and many other aspects of home-ownership. CCCS has provided housing and financial counseling services for the developmentally disabled, blind, and hearing impaired. Special services are also provided for the Hispanic, Russian and Bosnian communities. Interpreters are available as needed. This grantee received \$50,000.

Orlando

Housing and Neighborhood Development Service of Central Florida, Inc.

The Housing and Neighborhood Development Services of Central Florida, Inc. is a private not for profit housing corporation serving the counties of Orlando, Orange, Osceola and Seminole in Central Florida. The mission of this agency is to increase the supply and availability of affordable housing to the low and moderate income clients that they serve. They also operate an Affordable Housing Resource Center which provides the latest information, counseling and referral services at no cost to their clients. The services offered include, pre and post purchase, budgeting, default/foreclosure and rental counseling. This grantee received \$25,466.

Pensacola

CCCS of West Florida

Consumer Credit Counseling Services of West Florida, Inc., is a 501 non-profit agency incorporated in 1975 with a mission to provide free consumer education, financial counseling, comprehensive housing counseling and debt reduction services to all segments of the communities in West Florida. The agency is HUD certified as a housing counseling agency and is a member of the national Foundation for Consumer Credit. Consumer Credit Counseling Services of West Florida, Inc., provides services in the states of Alabama, Florida and Georgia including five military bases located in their jurisdiction. This year's grant award will be used to further the agency's mission of providing comprehensive housing counseling services to include, (HELP) home-buyer education programs, home-buyer seminars, pre and post purchase home-ownership counseling and other housing related training. This grantee received \$12,409.

Community Equity Investments, Inc.

Community Equity Investments, Inc. is a non-profit corporation, providing a full range of housing counseling services to the citizens of the targeted area of Northwest Florida and Southern Alabama. The corporation's housing counseling program provides counseling to all interested persons. The program starts with a group home ownership training session, and then provides individual counseling, emphasizing credit counseling in the individual sessions. This grantee received \$17,000.

Rockledge

CCCS of Brevard County

CCCS of Brevard and Indian River Counties is affiliated with a family counseling center, which was established in 1964 as a non-profit organization. CCCS provides comprehensive housing counseling. These services include homeowners, pre-purchase, renters, potential renters, mortgage default, reverse mortgages, and fair housing assistance. The services are delivered from four branch offices located in Brevard and Indian River County. The award will assist CCCS in meeting ever increasing demand for their services. This grantee received \$19,293.

Tallahassee

Tallahassee Urban League, Inc.

Tallahassee Urban League, Inc. is a non-profit, non-partisan social service organization. The mission of the Urban League is to enable minority groups and low income citizens to cultivate and exercise their fullest human potential. They have been a HUD approved Housing Counseling Agency since 1978 providing comprehensive housing counseling services. The award will help provide homebuyer workshops, delinquent/default counseling, pre-purchase counseling, budget counseling, and home maintenance workshops. This grantee received \$9,546.

Tampa

CCCS of Florida Gulf Coast, Inc.

Consumer Credit Counseling Service of the Florida Gulf Coast, Inc. was formed and incorporated in 1974 as a 501 (c) (3), non-profit organization to provide financial counseling and education. Consumer Credit Counseling of Florida Gulf Coast, Inc. is an approved HUD Counseling Agency and is affiliated and funded by United Way. This year's grant money will be used to continue the agency's housing education program to include financial and housing counseling with the goal of promoting good money management skills in order to meet housing needs /obligations and to ultimately purchase a home. In addition, Consumer Credit Counseling of Florida Gulf Coast, Inc. was approved to provide a comprehensive Housing Education Program for "First Time Homebuyers" under the 1998 HUD Grant Award. The Housing Education has continued with regular programs in Hernando, Hillsborough, Manatee, Sarasota and Lee Counties. This grantee received \$32,431.

West Palm Beach

Consumer Credit Counseling Service of Palm Beach County & Treasure Coast

Consumer Credit Counseling Service of Palm Beach County & Treasure Coast, West Palm Beach, FL. is a non-profit corporation, providing a full range of housing counseling services to the citizens of counties located in the Treasure Coast area of Florida. The corporation has been approved as a HUD Counseling Agency for a number of years. Some of the services provided to the clientele are debt management, pre/post purchase rental counseling, reverse mortgage counseling, and home-buyer education. The agency is involved with the city's Consolidated Plan, and determines the most urgent housing needs according to the plan. This grantee received \$47,538.

Winter Haven

The Agricultural and Labor Program, Inc.

The Agricultural and Labor Program, Inc. is a private non-profit, community based organization providing assistance to low income families and individuals in the Polk County area. Services offered include a home buyer's program (from preparing for homeownership through what it means to be a homeowner), money management, delinquency and/or default counseling and referrals to other community resources. This grantee received \$20,000.

Winter Springs, Fl.

Wyman Fields Foundation, Inc.

Wyman Fields Foundation, Inc., is a non-profit corporation located in Seminole County, Florida. The corporation has been approved as a Housing Counseling Agency. Their housing counseling program offers citizens a variety of services. They include, but are not limited to home ownership educational seminars, pre and post-purchase counseling, and credit rebuilding counseling. This grantee received \$18,521.

GEORGIA

Albany

City of Albany

City of Albany has been a HUD approved housing counseling agency since 1992. They provide services for eight (8) counties. The award will help the agency hire an additional full time housing counselor to expand the services they provide to the ever increasing number of housing counseling clients. The increase in clients is largely due to the floods which hit their service area in 1994 and 1998. The agency has been a previous recipient of HUD funds. The agency provides default/foreclosure counseling; budget/credit counseling; pre and post purchase counseling; pre-occupancy counseling; Home Equity Conversion Mortgage (HECM) counseling and many more services. The award will also help the agency increase the number of homebuyer education classes the agency performs. This grantee received \$22,676.

Athens

Housing and Economic Leadership Partners, Inc.

Housing and Economic Leadership Partners, Inc. has been providing housing counseling since 1991. The agency targets a ten (10) county area. Within this heavily populated area there is a need for decent affordable housing for low income households. The award will help the agency promote awareness of housing needs by outreach and education. The agency will help meet this need by preserving existing housing stock by rehabilitation, ensure equal access to housing and fair lending practices, and educating the community about fair housing rights and responsibilities through outreach. The agency also provides comprehensive housing counseling targeted to low and moderate income households. This grantee received \$22,172.

Unified Government of Athens-Clarke County

Unified Government of Athens-Clarke County is a HUD approved Housing Counseling Agency. The agency has been providing housing counseling since 1979. The agency is

concerned about the lack of decent affordable housing in their targeted area. The award will help the agency provide: budgeting; pre and post purchase counseling; default/foreclosure counseling; housing rehabilitation counseling; tenant rights and responsibilities counseling and reverse mortgage counseling. The agency is also involved with emergency repair programs. The agency provides services to low and moderate income households, elderly, disabled, people with AIDS and the homeless. This grantee received \$15,873.

Atlanta

Georgia Housing and Finance Authority

Since 1976, the Georgia Housing Finance Authority has been the principal means of providing affordable housing opportunities in the state. This agency provides first mortgage loans to qualified borrowers across Georgia using the proceeds generated by mortgage revenue bond issues. They also use a portion of their HOME funds for downpayment assistance programs. GHFA through seven affiliates offer comprehensive housing counseling programs including pre and post purchase counseling and credit counseling. In addition to these activities funds will be used to expand housing opportunities for Spanish and Asian populations by holding homebuyer education programs for these groups and providing workbooks in their language. This grantee received \$55,967.

Latin American Association

The Latin American Association (LAA) was founded in 1972, and is the largest provider of services to the Latino population in metropolitan Atlanta. In 1996, the LAA established the Latino Homeownership Initiative, the only initiative of this type serving the Atlanta region. The Latin American Association became a HUD approved housing counseling agency in January 2000. The award will assist the Latin American Association in providing housing counseling services to the growing Latino population in metropolitan Atlanta area. This grantee received \$20,912.

Columbus

Metro Columbus Urban League, Inc.

Metro Columbus Urban League, Inc. has been a HUD approved Housing Counseling Agency since 1985. Low to moderate income households and minority groups need for housing counseling is substantial. Home acquisition and foreclosure is also a problem for these groups. The award will help the agency hire additional staff to meet its objective of providing Homebuyer Education Learning Program (HELP) classes; default/foreclosure counseling; pre and post purchase counseling and rehabilitation counseling to individuals and groups. This grantee received \$12,849.

Decatur

Dekalb Fulton Housing Counseling Center, Inc.

Dekalb Fulton Housing Counseling Center, Inc. has been established as a housing counseling agency providing comprehensive housing counseling for over 21 years. The agency has been a previous recipient of HUD funds. The agency has also won Best

Practice Awards from HUD for consistent quality service. The short term/long term objectives are extracted from the DeKalb County Consolidated Plan. Challenges in the target area include inability of families to obtain and retain affordable housing, rental and homeownership. Expected increases in foreclosures is also a conceivable problem. The award will help the agency provide comprehensive housing counseling targeted to the low and moderate income households. The agency also conducts weekly homebuyer education classes and provides referrals services to assist in finding and maintaining suitable housing. This grantee received \$50,000.

Gainesville

Gainesville/Hall County Neighborhood Revitalization

Gainesville County Neighborhood Revitalization has been a HUD approved housing counseling agency since 1999. The agency's objective is to provide low and moderate income households secure, safe, decent and affordable housing. The agency feels public awareness programs are needed to address public perception and market factors. The agency provides bilingual counselors to assist the ever increasing Spanish population. The award will assist the agency in providing bilingual Homebuyer Education Learning Program (HELP) classes, comprehensive counseling and referral services. The award will also help the agency further fair housing awareness by providing advertising dollars to purchase brochures and ads on television, radio and the press. This grantee received \$13,600.

Marietta

Cobb Housing, Inc.

Cobb Housing, Inc. has been incorporated since 1992. The agency has been HUD approved since 1996. The agency has won several awards including a Best Practice award from HUD and a Blue Ribbon Practices award in Housing in 1998. The agency is very active in their community working with local community block grant agencies and other agencies to achieve their objective of providing affordable housing to the community. The award will assist the agency provide pre and post purchasing counseling; default and foreclosure counseling; first time homebuyer counseling; debt and credit counseling; among other services provided according to the client's need. This grantee received \$16,629.

Norcross

Gwinnett Housing Resource Partnership

Gwinnett Housing Resource Partnership, Inc. (GHRP) is in its 8th year of providing housing services in Gwinnett County. GHRP's mission is to provide quality affordable housing for low and moderate income people to strengthen family and community; and to promote fair housing and non-discriminatory practices in Gwinnett County. The common thread throughout GHRP's housing programs and services is "housing counseling". GHRP is the only comprehensive housing counseling organization serving Gwinnett County and the rural north Georgia counties near Gwinnett. The award coupled with funding from other public and private entities will assist GHRP in providing full housing counseling services to their diverse community. This grantee received \$24,691.

Rome

Appalachian Housing and Redevelopment Corporation

Appalachian Housing Redevelopment Corporation has been a HUD approved housing counseling agency since January 1999, providing services to the community of Rome, GA. The agency counseling activities include: homebuyer education, pre-purchase homeownership counseling, post-purchase counseling, mortgage default resolution counseling, renter assistance counseling and fair housing assistance. The award will assist the agency in providing needed housing counseling services to their target area. This grantee received \$13,101.

Savannah

Economic Opportunity for Savannah-Chatham County Area, Inc.

Economic Opportunity for Savannah-Chatham County Area, Inc. became a HUD approved Housing Counseling Agency in 1975. The agency has received several awards from HUD. The agency provides comprehensive housing counseling which includes: homeless counseling; rental counseling; default/foreclosure counseling; pre and post purchasing counseling; budget counseling, home buyer education counseling; and reverse mortgage counseling. The award will assist the agency in meeting its objective to: decrease the number of declined loan applications due to credit problems; increase homeownership; further fair housing; decrease the number of evictions of homeowners/renters; and decrease the number of homeless. The agency is very active in the community working with other organizations/individuals to achieve their desired goals. This grantee received \$24,187.

HAWAII

Honolulu

Legal Aid Society of Hawaii (LASH)

The Legal Aid Society Legal Aid Society (LASH) of Hawaii provides counsel and advice to renters, homeowners, and homebuyers. The housing counseling plan addresses the legal and financial issues facing renters, and landlord/tenant counseling. In the area of homeownership LASH provides pre and post purchase counseling for first-time homebuyers, counseling to homeowners facing default. LASH will continue its outreach and education initiatives to further the goal of "a decent home and a suitable living environment for every American family." The grantee received \$10,566.

IDAHO

Lewiston

Community Action Agency

The Community Action Agency provides counseling and advice to tenants and homeowners with respect to property maintenance, financial management as to assist them in improving their housing conditions and meeting their responsibilities of tenancy or homeownership. The counseling program includes pre-occupancy, mortgage default, rent delinquency, post occupancy, home improvement, rehabilitation, displacement,

relocation, money management, debt management, and home equity conversion (HECM) mortgages. The grantee received \$25,775.

ILLINOIS

Chicago

Access Living of Metropolitan Chicago

Access Living (AL) of Metropolitan Chicago is a cross disability organization governed and staffed by a majority of people with disabilities. AL has conducted renter assistance housing counseling since 1982. Annually, this agency has provided housing counseling to approximately 1000 people with disabilities ranging from hearing and sight disabilities to physical and mental disabilities who are in need of low income housing. . This agency's housing team aims to increase the availability of adequate, accessible, affordable housing. AL's activities include housing renter assistance counseling, information and referral, homeownership counseling, technical assistance, fair housing counseling assistance, public education, and independent living skills training. Last year, AL's fair housing work won HUD's Best Practices Award. This grantee received \$20,847.

Chicago Commons Housing Resource Center

Chicago Commons Housing Resource Center (CCHRC) is a 105 year old non-profit organization. Established in 1894, their mission is to assist people to become self-sufficient and economically independent and to promote change that can benefit all of our society's disadvantaged. An important ingredient is the CCHRC's ability to provide residents with access to a variety of loan products for purchase and/or rehabilitation/home improvement. CCHRC provides comprehensive housing counseling services such as: pre-occupancy, pre-purchase, mortgage default and rent delinquency, home improvement, and money management. CCHRC will educate potential first-time home buyers about option of homeownership and predatory lending practices. CCHRC assist with resolving credit issues, establishing savings and budgeting habits, and reinforcing good financial decision making. This grantee received \$19,145.

Consumer Credit Counseling Service of Greater Chicago

Consumer Credit Counseling Service(CCCS) of Greater Chicago is dedicated to teaching consumers effective money management skills and the wise use of credit. CCCS focuses on helping consumers understand their credit report, facilitating educational seminars, assisting with housing programs, money management counseling and debt management program. CCCS offers financial counseling to help renters determine how much they can afford, the costs associated with renting and if they would qualify for any subsidized programs in their neighborhood. They also assist delinquent renters in arranging repayment plans with their landlords and help avoid eviction. Counseling is offered in response to issues such as the importance of fair housing laws, tenant and landlord rights and the eviction process. CCCS offer Home Equity Conversion Mortgage(HECM) counseling in response to the cry of senior citizens showing a need for this type of counseling before tapping into that precious equity they've built into their homes. Now senior citizens have this valuable service which will explain their options and basic fees involved in taking out a HECM. This grantee received \$20,500.

Community & Economic Development Association

Community & Economic Development Association's Housing Counseling Program primarily serves residents of suburban Cook County, although they will serve residents of Chicago and other counties on a limited basis. CEDA's Program goal is to develop action plans which enhance housing access, reduce barriers to housing and create and preserve affordable housing opportunities. Their program consists of pre- and post-purchasing counseling, pre-rental counseling, mortgage default counseling, rental delinquency, rehabilitation housing, and information and referrals. Special emphasis will be placed on making sure people have a fair and equal right to housing. CEDA will work jointly with other agencies and associations in the housing field to further the effectiveness of fair housing efforts. This grantee received \$22,000.

Latin United Community Housing Assoc., (LUCHA)

LUCHA has been providing housing counseling to residents from the Humbolt Park, Logan Square, and West Town neighborhoods of Chicago for 18 years. These services include increasing the participation of community Latinos in the Section 8 Certificate Program and the conventional housing program of the Chicago Housing Authority; providing first time homebuyers education, emergency home repair assistance, winter weatherization assistance, and home accessibility assistance services for the elderly and reducing the number of mortgage loan foreclosures by providing technical assistance and counseling to homeowners experiencing financial and other problems with their homes. Collectively, the LUCHA staff has over 35 years of experience providing bilingual housing counseling to the community. This grantee received \$22,000.

Legal Assistance Foundation of Chicago

Legal Assistance Foundation of Chicago provides legal support and training to other housing counseling agencies and social service providers throughout the state regarding foreclosure prevention techniques, predatory lending practices, identification of home repair scams, and reverse mortgages. Legal Assistance Foundation of Chicago has two primary housing counseling programs: (1) The Foreclosure Prevention Law Project (FPLP) which is designed to provide comprehensive legal advice and representation to low and moderate income families at risk of losing their homes. (2) Housing Law Project for Seniors (HLPS) which provides education to seniors about appropriate services and programs that can help them remain in their home, as well as teach them about the many financial risks, and scams that could jeopardize homeownership. This grantee received \$20,500.

Rogers Park Community Council

The Rogers Park Community Council provides a variety of counseling and resource information. They were formed in 1952 and are managed by a board of directors composed of 26 individuals who must live or work in Rogers Park. They work with landlords and tenants to find solutions to housing problems. Provide affordable options to first time homebuyers, to include information on budgeting. The program will target and outreach to the Spanish speaking community. They will use the funds also to provide

counseling on the HECM program. The grantee will provide foreclosure prevention training. This grantee received \$11,700.

Spanish Coalition for Housing

The Spanish Coalition for Housing serves the Metropolitan Chicago area, focusing on communities whose residents are predominantly low-and moderate income Latinos. The agency provides all of their counseling in both English and Spanish. Most recently the Spanish Coalition for Housing is working with the Polish National Alliance to train a Polish speaking counselor to provide counseling services to the growing Polish immigrant community. Their counseling services consist of pre- and post-purchase counseling, Default/Foreclosure Prevention, pre- and post rental counseling, HECM counseling and workshops to provide a better understanding of the rights and responsibilities of both tenant and landlord. This grantee received \$22,000.

Grayslake

Housing Authority of the County of Lake

Housing Authority of the County of Lake, IL provides first time homebuyer counseling to potential homebuyers so that they will qualify for special lending programs such as down payment assistance. To lower the number of mortgage foreclosures in Lake County, counselors with this housing authority will work with mortgagors and mortgagees to explore alternatives to foreclosures. These may involve special forbearance, loan modifications or other workout plans. To increase the supply of housing open to Section 8 participants, this non-profit organization will engage in an outreach campaign to rental property owners, realtors and property management firms to recruit their interest in the program. For seniors wishing to tap into the equity in their homes, HECM counseling is offered by this counseling agency. In order to locate suitable and affordable housing for persons with disabilities, an inventory of units, designated as accessible, will be maintained and shared with disability advocacy groups. The Housing Authority of the County of Lake, IL will assist people who are homeless. This grantee received \$20,047.

Homewood

South Suburban Housing Center

The South Suburban Housing Center (SSHC) has been administering housing counseling programs through its Homeseekers Service since 1977. SSHC operates in over fifty municipalities in South Cook, Will and Kankakee counties in the Chicago metropolitan area. SSHC has developed a comprehensive homeownership counseling and education program consistent with its organizational purpose to affirmatively further fair housing throughout the area served. During the last fiscal year period SSHC counseled 696 homeowner and rental client families and conducted six first time homebuyer seminars. This grantee received \$21,274.

Wheaton

Dupage Homeownership Center

The Dupage Homeownership Center has been providing pre-purchase counseling for first-time homebuyers since 1991, and default counseling for Dupage County

homeowners in financial crisis since 1994. The Dupage Homeownership Center works with area lenders, Dupage county government and the Illinois Housing Development Authority to create the Dupage Homestead Program. The Homestead Program offers substantial financial assistance to low-income households to enable them to afford homes in Dupage County. This agency has received local, state and national recognition for their programs. This grantee received \$20,847.

Winnetka

Interfaith Housing Development Corporation

The Interfaith Housing Development Corporation provides a housing counseling and advice to tenants to assist them in improving their housing conditions and meeting responsibilities of tenancy and home ownership. They provide homebuyer learning and education programs for first time homebuyers. They will provide services to 16 communities with a population of over 406,000 with grant funds received. This will include conducting community outreach activities to increase the awareness of home ownership opportunities. They will be working with other community organizations to develop fair housing strategies and work with lenders on behalf of clients. This grantee received \$18,932.

INDIANA

Anderson

Anderson Housing Authority

The Anderson Housing Authority has provided housing counseling services to its customers in Madison County in Central Indiana since 1975. They provide a wide range of Comprehensive Housing Counseling Services for first time homebuyers, existing mortgagors, existing and first time renters, senior citizen population, homeless families, and low to moderate-income families with a new focus on needs of the Hispanic population. This grantee received \$9,727.

Bloomington

City of Bloomington

The City of Bloomington Housing and Neighborhood Development's Housing Department (HAND), continues to provide counseling services to a diversified group of citizens. HANDS principal objective is to provide a range of homeownership programs that serve low-income families and help improve the quality of the single-family housing stock in Bloomington. For the year 2000, HAND will launch a Buildable Lot program for new construction infill housing. This grantee received \$8,214.

Crown Point

Lake County Comm. Devl. Dept.

Lake County Community Development Department (Lake County) operates a number of programs for the benefit of towns, cities, and townships in Lake County, located in the extreme Northwest part of Indiana. Their focus on housing counseling activities such as pre-purchase, default, and reverse mortgage counseling. The majority of Lake County's counseling activities are generated by mortgage default and rental delinquency cases. Pre-

purchase counseling will also become an important activity for those individuals and families that wants to purchase affordable housing units that are rehabilitated under the Department Housing Rehabilitation Programs. This grantee received \$5,728.

Evansville

HOPE of Evansville, Inc.

Hope of Evansville, Inc. has provided housing counseling services for the past 5 years. Serving the Southwestern corner of the State of Indiana, the agency provided services to over 600 individuals and families during 1998-99. HOPE is embarking on an ambitious new initiative, a comprehensive Home Ownership Center, applying for Neighbor Works status in 2000 and promoting neighborhood revitalization. This grantee received \$10,375.

Fort Wayne

The Housing Authority of the City of Fort Wayne

For over 60 years, the HA of the City of Ft. Wayne has provided affordable housing and supportive services to the residents of the City of Ft. Wayne, Indiana's second largest city. They provide a wide range of counseling services such as pre-purchase, rental, post occupancy, default and reverse mortgage. The agency, in partnership with Project Renew, Inc. and Neighborhood Housing Partnership are proposing to create a local pilot program using Section 8 vouchers as a catalyst to provide homeownership opportunities. This grantee received \$9,943.

Gary

CCCS of NW Indiana, Inc.

Consumer Credit Counseling Services, serving the Northwest area of Indiana, has expanded its service from primarily an agency that provides budgeting and money management services into an agency as diverse as its clients. CCCS provides debt management counseling and housing counseling in seven counties in Northwest Indiana. During the period 1998-99, they assisted 297 individuals and families. They were very successful providing seminars and workshops for first time homebuyers. This grantee received \$9,186.

Hammond

Hammond Housing Authority

Since 1944, the Hammond Housing Authority has provided innumerable housing services to needy individuals and families. The agency serves the northwest corner of the State of Indiana. Their Comprehensive Housing Counseling Plan includes pre-occupancy, pre-rental, mortgage default, and rent delinquency. They are committed to expand homeownership opportunities, assist the growing Hispanic population, the seniors, disabled, homeless or displaced living in substandard housing. This grantee received \$9,943.

Indianapolis

Community Action of Greater Indianapolis, Inc.

Community Action of Greater Indianapolis, Inc. established their housing counseling program in 1991. Their PEACH Program (prevention, education, assistance & counseling for housing) focuses on the low-income population in Boone, Hamilton, Hendricks and Marion counties in Central Indiana, including Indiana's largest metropolitan area. The agency also provides counseling services in pre-purchase, pre-foreclosure, delinquency, mortgage default, potential renter and homeless assistance. This grantee received \$8,970.

Mitchell

Hoosier Uplands Economic Development Corp.

Hoosier Uplands Economic Development Corporation is a Community Action Agency that has been in existence since 1966. The agency specializes their services to the rural communities in South Indiana including Lawrence, Martin, Orange and Washington Counties. They assist homebuyers, homeowners and tenants to meet their housing problems by providing counseling for renter assistance, pre-purchase home ownership, post-purchase counseling and mortgage delinquency and default counseling. This grantee received \$7,133.

Muncie

Muncie Homeownership and Devl. Center

Muncie Homeownership and Development Center was established in 1992. The Center has been committed to meeting community needs and helping to resolve housing problems. Their principal activities include default counseling, pre-purchase and post-purchase counseling, reverse and tenancy counseling. The Home Center, Ball State University and the Carpenter's Union have undertaken a construction-training program for displaced workers. This grantee received \$9,403.

New Albany

Craig Stanley Agency, Inc.

Craig Stanley Agency, Inc. was approved a HUD counseling agency in 1999. The major objective of the agency was, and still is, to assist individuals in obtaining and keeping home ownership. Most of the counseling performed by the agency is pre-purchase, or with individuals and families getting ready to buy a home. During each counseling session, mortgage, note, mortgage payment, budgeting, property maintenance, credit, insurance, equity, delinquency and energy conservation are discussed. The agency is also called upon to help with Home Equity conversion Mortgage questions. This grantee received \$5,620.

South Bend

Housing Development Corp. of St. Joseph Co.

HDC of St. Joseph Co. has served the citizens of St. Joseph County since 1986. It has a unique relationship with the City of South Bend and its Department of Community and Economic Development and the Bureau of Housing. Their two main objectives are to provide support to existing homeowners and to help renters become and remain homeowners. This grantee received \$9,835.

Tell City

Lincoln Hills Development Corp.

Lincoln Hills Development Corp. (LHDC), serving individuals and families in Southwest Indiana, is a non-profit organization formed in 1965 as a community action agency and initially funded by the Office of Economic Development. LHDC's goal as a housing counseling agency is to provide assistance to eligible renters in locating and qualifying for assisted rental units, assisting first time homebuyers, and prevent foreclosure to the residents of Perry, Spencer and Crawford Counties. This grantee received \$9,186.

IOWA

Cedar Rapids

Hawkeye Area Community Action Program, Inc.

Hawkeye Area Community Action Program, Inc. is a Community Action Agency started in 1965. The Eastern Iowa service area includes six counties. The twelve major programs or services the agency provides include: Head Start, WIC, Food Reservoir, Energy Assistance, Transitional/Supportive Housing, Weatherization/Repair, Child Care Resource & Referral Center, Rural Elderly Nutrition & Support, Community Services, employment Assistance Program, Homeless Children's Trust, and Food Service Special Contracts. HACAP delivers comprehensive housing counseling services including advice and assistance for homelessness, pre-occupancy, mortgage default and rent delinquency, post-occupancy, home improvement and rehabilitation, displacement and relocation, and pre-foreclosure sales. The grant will be used to work with banks to provide HUD Help and HECM training and to work with Civil Rights Commission to help provide information and awareness of Fair Housing Practices. The grantee received \$18,750.

Des Moines

City of Des Moines (Services for Homeowner's Program (SHOP))

The Housing Counseling Division, "Services for HomeOwner's Program" (SHOP) is a service of the Community Development Department of the City of Des Moines. The services of the SHOP Program are designed to meet the needs of most low or moderate income residents of Des Moines targeted neighborhoods, as well as persons traditionally under-served throughout the metropolitan area as identified in the City's Consolidated Plan. The grant will be used to extend pre-purchase and HECM counseling services to clients needing assistance who reside just outside of Des Moines. The grantee received \$2,500.

Waterloo

CCCS of Northern Iowa

Consumer Credit Counseling Service of Northern Iowa has been serving northeastern Iowa residents for 15 years. They provide housing counseling services and coordinate community based housing education services throughout 26 counties. Community based pre-purchase workshops are held in five major cities in CCCS of Northeastern Iowa region. The agency plans to conduct 15 homeownership workshops, 4 post-purchase and/or rental workshops, and 5 reverse mortgage workshops for the 2000-2001 year. Consumer Credit Counseling has worked with the local Iowa workforce and Area Seven

Job Training agencies to provide counseling services and educational support to reduce the impact of workers affected by severe changes such as plant closings or layoffs and loss of income for families. The grantee received \$2,500.

Family Management Credit Counselors, Inc.

Family Management Credit Counselors, Inc. is a private nonprofit organization that provides Housing Counseling to educate Bosnian and other low-to-moderate income individuals/families on homeownership and/or renting. FMCCI has been providing financial and housing counseling for more than 40 years. Their primary area of service is a seven county area including the cities of Waterloo and Cedar Falls. Their work plan is to assist clients in acquiring safe, affordable housing and empower them to live lives that are less stressful with sound, stable budgets. Brochures, flyers and other pertinent materials have been translated in the Bosnian language and they work closely with Black Hawk County Community Services, who provides interpreters. FMCCI actively coordinates services with local service providers including the shelters, mental health care centers, area agency on aging, substance abuse treatment facilities, public health care service providers, and department of human services. The grantee received \$2,500.

KANSAS

Hiawatha

Northeast Kansas Community Action Program, Inc.

Northeast Kansas Community Action Program (NEK-CAP) is a certified Community Housing Development Organization (CHDO) that administers approximately \$6 million per year in services in the northeast Kansas area including Atchison, Brown, Doniphan, Jackson, Jefferson, Leavenworth, Marshall, Nemaha and Pottawatomie counties. The grant will be used to continue comprehensive housing counseling services in pre-rental, pre-purchase, credit, mortgage default, rent delinquency and HECM counseling for approximately 3,000 very low, and low-to-moderate income people in rural communities. NEK-CAP's participation supports the objectives of the Kansas Consolidated Plan and the National Affordable Housing Act of 1990 by ensuring that all residents have access to decent shelter and homeownership opportunities. NEK-CAP is actively involved with local banks, educational institutions and utility companies; Doniphan County's Homeowner's Rehabilitation/ADA program and development of the One-Stop Center; Social Rehabilitation Services; the Community Development Department; and the Federal Home Loan Bank of Topeka. The grantee received \$26,570.

Salina

Consumer Credit Counseling Service, Inc. of Salina

Consumer Credit Counseling Service (CCCS), a member of the National Foundation for Credit Counseling, provides housing counseling services in 72 counties located in central and western Kansas. The grant will enable them to continue to provide credit, mortgage default, rental, and pre-purchase counseling to low-to-moderate income persons, first-time homebuyers, minority populations and persons with disabilities. CCCS is a member of the Salina Area Community Service Council and the Kansas Department of Human Resources' Rapid Response Team. They provide on-site counseling services at

McConnell Air Force Base. CCCS partners with many businesses, financial institutions and government entities to decrease incidents of discrimination in housing, promote prudent financial management practices and increase homeownership opportunities within their service area. The grantee received \$20,625.

Topeka

Housing and Credit Counseling, Inc.

Housing and Credit Counseling, Inc.(HCCI) is a local, regional and statewide agency headquartered in Topeka, Kansas. Three satellite offices are located in Lawrence, Manhattan and Emporia. This agency has been a certified housing counseling agency for 21 years and services 19 counties in Northeast Kansas as well as statewide.. HCCI was awarded the national Urban Award for Excellence for its homelessness-to-homeownership programs by the National Community Reinvestment Coalition in 1996. The grant will allow HCCI to continue their comprehensive housing counseling program, providing credit, tenant-landlord, pre-purchase and mortgage default counseling. Counseling services are provided on a face-to-face basis as well as through the use of toll-free telephone lines; email; and the Internet. Counselors will also travel to visit clients, who have a disability, in their homes. Counseling sessions, written materials and oral presentations/workshops are also available in Spanish. The HCCI's Kansas Tenants Handbook is also printed in Braille. HCCI has partnered with the cities of Topeka and Lawrence resulting in the development of Consolidated Plans; Topeka Affordable Housing Alliance; Practitioners Panel, Rental Housing in Kansas, HOYO; Kansas Housing Partners and many other organizations to provide services to the under-served areas of the state and areas of increased minority populations. The grantee received \$30,000.

Kansas Department of Commerce and Housing

The Kansas Department of Commerce and Housing is the state housing agency responsible for the housing needs of 9 urban and 96 rural counties. The grant will be used to continue the pilot program partnership with the non-profit Housing and Credit Counseling, Inc. and the Federal Home Loan Bank to provide comprehensive housing counseling and training. Kansas has experienced a significant increase in racial and ethnic minorities since 1980. Much of this increase is due to immigrants, primarily from Mexico and Asia, who are congregating into the three largest population centers: Kansas City, Wichita, and Topeka. This influx of immigrants presents a challenge in meeting their housing needs. The grantee received \$10,000.

Wichita

Urban League of Wichita, Inc.

Urban League of Wichita, a non-profit agency founded in 1954, has provided housing and fair housing advocacy services in southern and western Kansas for the past 46 years. The grant will be used to provide housing counseling services related to rental, tenant-landlord relations, and fair housing law counseling for low-income minority populations; mortgage default counseling; and HECM counseling for elderly populations. The League of Wichita is actively involved with the Kansas Department of Commerce and Housing,

Wichita Habitat for Humanity, Mennonite Housing Services Rehabilitation, Inc. and the cities of Liberal, Garden City, Dodge City and Wichita. The grantee received \$16,800.

Kentucky

Campbellsville

Campbellsville Housing and Redevelopment Authority

Campbellsville Housing and Redevelopment Authority was established in 1979. The agency has been previously funded by HUD. The unemployment rate is high in the area they service. The award will assist the agency in hiring additional staff, increasing their comprehensive housing counseling to individuals and groups. The agency targets low to moderate households who are in need of education, jobs, and life skills. The agency also provides their clients with referral to other community resources that could assist them achieving economic self-sufficiency. This grantee received \$7,653.

Covington

Northern Kentucky Community Center

Northern Kentucky Community Center is a HUD approved housing counseling agency. The agency has been promoting homeownership opportunities and educational counseling for the past 28 years. Funding has been provided by HUD in the past. The agency serves several counties in Kentucky. The award will help the agency provide comprehensive housing counseling, money management, maintain transitional housing units for displaced families, conduct 3 pre-purchase seminars, and assist clients in prioritizing and reestablishing their lives towards self sufficiency. The agency has a relationship with partners in the community that have the same vision and work together to achieve these goals. This grantee received \$5,796.

Frankfort

Kentucky Housing Corporation

Kentucky Housing Corporation was created to provide safe, decent, affordable housing opportunities for very low and moderate income Kentucky residents. The Housing Counseling Program began to solicit counselors in August 1997, held the first counselor training in November 1997 and began counseling sessions January 1, 1998. To date, there are 57 approved counselors, representing 34 agencies, providing counseling services and 58 local coordinators, representing 49 agencies, providing homebuyer education classes. KHC has over 39 housing counseling affiliates throughout the state of Kentucky to provide counseling. The Yes You Can...Own A Home Homeownership Counseling Program has been in existence since 1990. The program has graduated over 11,000 participants. This program received the 1996 National Award for Program Excellence from the National Council of State Housing Agencies for empowering new buyers. This grantee received \$54,751.

Lexington

Tenant Services & Housing Counseling, Inc.

Tenant Services & Housing Counseling, Inc. has been a HUD approved housing counseling agency since 1989. The agency has been a previous recipient of HUD

funding. The agency is concerned about substandard housing conditions, inadequate incomes and lack of affordable housing in their targeted area. The award will help the agency provide comprehensive housing counseling to the extremely low, low and moderate income households. The agency is an advocate for Fair Housing and intends to expand fair housing by providing sign language, home visits, and educate landlords, lenders and the general public about their rights and responsibilities. The agency works together with other organizations to provide homebuyer education to their clients. This grantee received \$11,593.

Louisville

Louisville Urban League

The Louisville Urban League has been a HUD approved housing counseling agency since 1973. The agency won a Best Practice Award from HUD for consistent quality of service. The agency is very active in their community working with other organizations and committees to achieve their desired goals. The award will help the agency provide comprehensive counseling to their clients through group settings or one on one counseling. Rental readiness, homeownership training, pre-purchase counseling, budgeting, and credit counseling are among some of the services they provide. The agency participates in housing fairs and promotes their programs through brochures and referrals from other sources. The agency is working with other organizations to develop strategies on fair housing needs. This grantee received \$8,231.

Mayfield

Purchase Area Housing Corporation

Purchase Area Housing Corporation has been a HUD approved housing counseling agency since 1991. The agency is involved with block grants and rural development. The agency provides comprehensive housing counseling to their target area. The increasing elderly population makes it necessary to train and encourage local lenders to become involved in the Home Equity Conversion Mortgage (HECM) program. Homelessness continues to be an expanding problem in the agency target area due to shortage of affordable housing and an increase in poverty. The agency works with local vocational schools, Special Needs Housing Committee, the Homeless and Housing Coalition of Kentucky, Habitat for Humanity, etc. to achieve success in providing safe, decent, affordable housing to their clients. The award will help them continue working with their community. This grantee received \$6,028.

LOUISIANA

Franklin

St Mary Community Action Committee Assoc., Inc.

The grant will assist in their programs for residents of St. Mary Parish, for emergency shelter, homeless prevention, weatherization, and housing counseling. Their housing counseling program includes homeownership education and learning programs, budget counseling, delinquency and default counseling, HECM counseling, tenant counseling and crisis counseling. This agency collaborates with domestic abuse homelessness programs, substance abuse shelters, emergency aid, local public housing authorities, and

local financial institutions. They receive HOME funds from the Louisiana Housing Finance Agency. The grantee received \$2,500.

Jefferson

Parish of Jefferson

This agency was approved by HUD in 1974. Jefferson Community Action Programs (JEFFCAP) is a multi-service agency providing pre-rental, pre-purchase, mortgage and default, post-occupancy, home improvement, displacement, energy conservation, and HECM counseling. They also provide rent and mortgage assistance, family day care, energy assistance, food assistance, and weatherization. This grant will assist in their counseling endeavors. The grantee received \$7,800.

Lafayette

Lafayette Consolidated Government Neighborhood Counseling Services.

This agency was formed in 1974. Their main focus is to provide services to the senior citizens in the community. This agency provides monthly home maintenance classes that include housekeeping, basic plumbing, interior functions, and exterior repairs. HECM training is held quarterly. They also provide counseling on mortgage delinquency and default resolution, home maintenance, renters assistance, pre-purchase and post-purchase counseling, home buyer education, and fair housing. This grant will assist their counseling efforts. The grantee received \$15,000.

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

St. Martin Iberia, Lafayette Community Action Agency (SMILE Housing Counseling), was created under the Economic Opportunity Act of 1964, as amended, to serve as the antipoverty agency, providing human services for the indigent and disadvantaged through research, planning, development, financing, implementation and evaluation of programs, either directly or through coordinating with other agencies, to attain social and economic independence for the benefit of all present and future generations of disadvantaged people in the Tri-Parish area. The municipality is the "hub" known as "Acadiana", which is popular worldwide for its Cajun and Creole cultures. Its motto, "People Helping People" has been in operation since 1968. This agency provides emergency homeless shelters; low-income home energy assistance; emergency assistance; weatherization; distribution of clothing, food and hygiene products; transportation; and job placement and referrals. They also operate Child Welfare Family Resource Center, Family Resource/Parenting Center, Retired and Senior Volunteer Program and are a grantee for the Head Start Program. A large portion of their funding comes from CDBG grants from the Louisiana Dept of Labor. This grant will help the agency serve the needs of the community's disadvantaged. The grantee received \$2,500

New Orleans

Desire Community Housing Corporation

Desire Community Housing Corporation (DCHC) is a non-profit that was established in 1967. They are a certified housing counseling agency that provides pre-purchase counseling to first-time homebuyers, delinquency and default counseling to homebuyers,

homeowners and renters, in addition to post-purchase counseling, home maintenance and Home Equity Conversion Mortgage counseling. DCHC is in the process of improving the Desire/Florida community through its Neighborhood Revitalization Economic Development Project. This project is being done by the leasing of 22,000 square feet space for two manufacturers that will employ in the access of 150 low-income housing residents. The agency has a Training Center of 80 participants in an on-going JTPA cycle program. This program provides for residents in commercial and retail sewing. The grant will provide assistance for their counseling efforts. The grantee received \$75,000.

MAINE

Augusta

Maine State Housing Authority

The Maine State Housing Authority, created in 1969, serves a diverse clientele of low- and moderate-income families. The Authority not only reaches out to ethnic and racial minorities to ensure awareness of available housing opportunities, but also provides homeownership education to Maine's four Native American tribes. Special classes focus on the challenge of obtaining financing on tribal land where traditional methods of securing a loan with a mortgage are not possible. Some of the programs offered include: Federal Home program, First-time Homebuyer program/CHDO, Fix Me, Emergency Shelter program, Continuum of Care - Homeless Assistance program, Family self-sufficiency and Family Unification program, Lead Abatement and Housing Counseling. The grantee received \$27,646.

South Portland

Consumer Credit Counseling Services of Maine, Inc.

CCCS of Maine is a statewide counseling agency, with nine offices extending north to Bangor, south to Biddeford, west to Farmington and east Rockland. Since homeownership education outreach to Maine's rural areas is so crucial, CCCS has expanded its services to include a partnership with Western Marine Community Action Program, which provides homeownership education to Franklin County. CCCS has offered delinquency and default counseling for mortgagors for over eleven years, analyzing available options, and acting as advocates in negotiating workout arrangements with lenders when appropriate. CCCS offers counseling in the following areas: pre-purchase education and financial counseling, debt management, reverse mortgage (HECM), and loss mitigation. CCCS has developed a network of related organizations and agencies which has enabled them to stay current with changes in the industry. The grantee received \$12,644.

Wiscasset

Coastal Enterprises, Inc.

Coastal Enterprises, Inc. (CEI) of Wiscasset, Maine, is a private, nonprofit, community development corporation that operates statewide in Maine. CEI's Housing Program has been in operation since 1989. Its goal is to increase affordable housing opportunities for lower-income families and individuals through development, financing, technical assistance, and education programs. CEI provides individual counseling in the following

areas: pre-purchase and pre-occupancy, post-purchase, foreclosure prevention, rent delinquency and landlord/tenant problems, reverse mortgage (HECM), budgeting, money management and debt reduction, credit repair, and relocation. The grantee received \$12,508.

MARYLAND

Annapolis

Maryland Rural Development Corporation

The Maryland Rural Development Corporation (MRDC) has been actively administering housing programs for nineteen years for residents of the five mid- and upper-shore counties of Maryland. They provide the following types of pre-purchase and post-purchase counseling: homebuyer education, default/delinquency counseling, foreclosure mediation, budget/money management, debt repayment, and debt restructuring. As part of their outreach, MRDC has created a partnership with the University of Maryland to assist area residents with Financial Counseling. They were selected by the Maryland DHCD to provide homebuyer education to disabled clients located on the Eastern Shore of Maryland. In addition to the above Housing Counseling activities, MRDC is responsible for administering Section 8 Vouchers and provide rental subsidy through their Rental Allowance Program. The grantee received \$11,917.

Baltimore

Catholic Charities

Catholic Charities is the largest private provider of human services in Maryland. Headquartered in Baltimore, the 75 year-old agency operates in the city of Baltimore and in nine Maryland counties. Their current Homeownership Program targets a county-designated “priority action area” of Baltimore – Highlands/Lansdowne. Catholic Charities provides first time homebuyer workshops, budget, pre-purchase and rental counseling as well as mortgage delinquency and default resolution workshops. In addition to the above services, Catholic Charities has been active in the development and management of elderly and handicapped housing. The grantee received \$12,556.

Community Assistance Network

Incorporated in 1965, Community Assistance Network has been actively working with the low income population of Baltimore County to help meet the housing needs of low- and moderate-income residents. Their programs include rental eviction prevention, loss mitigation, default resolution, budget management and HECM counseling. Community Assistance Network has been chosen to administer the Baltimore Regional Housing Opportunity Program (BRHOP) for residents in their area. The grantee received \$11,556.

Druid Heights Community Development Corporation

Druid Heights Community Development Corporation (DHCDH) has been providing comprehensive Housing Counseling within the Druid Heights community and the Baltimore Metropolitan region since 1991. Their Housing Counseling Program educates clients on credit management, HECM mortgages, fair housing laws, the resolution of default/delinquency issues, and tenant landlord issues and runs general informational

seminars for first-time homebuyers. DHCDH coordinated with the City of Baltimore, Bank of America, Community Law Center and the Neighborhood Design Center to develop a five year Strategic Neighborhood Master Plan which included the implementation of an affordable housing development strategy within the Druid Heights community. The grantee received \$14,587.

Harlem Park Revitalization Corporation

Harlem Park Revitalization Corporation has been in operation since 1985, providing Housing Counseling to low- and moderate-income families in the Harlem Park Urban Renewal Area. They offer pre-purchase, default/delinquency counseling, tenant/landlord and mobility/relocation counseling as well as first-time homebuyer workshops. In addition, Harlem Park Revitalization Corporation has been instrumental in obtaining technical assistance and matching grants to help residents rehabilitate their homes. The grantee received \$12,389.

Southeast Development, Incorporated

Southeast Development, Incorporated (SDI) has been in operation for 25 years . Their Homeownership Counseling Program has been in existence for 5 ½ years servicing the Southeast Baltimore area. The Housing Counseling Programs being offered are post-purchase and default counseling, pre-purchase counseling which includes homebuyer education and credit repair. A Spanish-translation specialist is on staff at their satellite office, enabling them to reach out to the Spanish speaking community in the surrounding area. The grantee received \$11,871.

St. Ambrose Housing Aid Center

St. Ambrose Housing Aid Center has been serving the low and moderate income population of Baltimore for 32 years and counseled 2,624 clients in FY 99. Their Housing Counseling Program consists of HECM, pre-purchase, homesharing and delinquency/default counseling. In addition to the above counseling activities, St. Ambrose has been instrumental in developing “Plan Baltimore,” the first new comprehensive revitalization plan for Baltimore in 20 years. The grantee received \$12,278.

Tri-Churches Housing, Incorporated

Tri-Churches Housing, Incorporated has been in operation since 1985, serving the very-low- to moderate- income population in the Washington Village/Pigtown area. Tri-Churches offers post-purchase counseling, delinquency/default counseling, Homebuyer Education Classes and Housing Seminars which include home affordability, employment/income stability and the importance of budgeting and saving. Tri-Churches Housing staff participated in the State of Maryland’s Consolidated Planning Process through participation in working committees dealing with Community and Economic Development and Special Needs Housing. The grantee received \$11,000.

Bel Air Harford County

Harford County has been a certified counseling agency since 1977, servicing the areas of Harford and Cecil County. Harford County actively provides home ownership counseling, mortgage default counseling, housing crisis, the Rental Allowance Program, HECM counseling and credit workshops designed for first time homebuyers, homeowners and Section 8 participants. Harford County also works closely with Alliance, Inc. and United Cerebral Palsy to help meet the special needs of persons with disabilities. The grantee received \$11,028.

Belcamp

Home Partnership, Incorporated

Home Partnership, Incorporated (HPI) has been providing housing counseling services since 1996 to residents in Harford County. HPI provides pre-purchase, default, budget, delinquency and HECM counseling as well as a Homebuyer Education Learning Program. Home Partnership, Incorporated works closely with the County giving assistance in the following areas: sales and rental practices, mortgage lending practices and fair housing choices for people with disabilities. The grantee received \$14,189.

Crownsville

Maryland Department of Housing and Community Development

Maryland Department of Housing and Community Development (MHCD) was created in 1970 in response to the growing need for affordable housing throughout the state of Maryland. As a state agency, MHCD seeks to balance the availability of counseling services statewide, with an emphasis on under-served areas and areas with special housing needs. As a facilitator of housing programs across the state, MHCD provides housing counseling training, technical assistance and monitors agencies to ensure quality performance. One of their most recent initiatives is the Disabled Borrowers Program, which provides referrals and comprehensive counseling for people with disabilities. The grantee received \$22,054.

Frederick

City of Frederick a/k/a Frederick Community Action Agency

The City of Frederick/Frederick Community Action Agency (FCAA) was started in 1968 to meet the growing needs of the residents of Frederick, Maryland. Their counseling program consists of HECM, pre-purchase, default, delinquency and foreclosure counseling. In addition to the above, FCAA assists clients with transitional and long term housing and administers several units of Project Based Section 8 housing. FCAA recently received a "Best Practice Award" from HUD as well as an "Award for Excellence" from the Maryland Municipal League. The grantee received \$8,001.

Rockville

Consumer Credit Counseling Service of Greater Washington

Consumer Credit Counseling Service of Greater Washington (CCCS) has been providing Housing Counseling since 1994, serving the residents of Frederick County, Montgomery County, Prince Georges County, the District of Columbia, and all of Northern Virginia.

CCCS offers homeownership education as well as default, HECM, pre-purchase and post-purchase counseling, budgeting and planning, fair housing education and, if needed, emergency housing assistance. CCCS has participated in housing fairs at Galludet University and has done marketing and outreach at various conventions for disabled persons. The grantee received \$11,075.

Salisbury

SHORE UP!, Incorporated

SHORE UP!, Incorporated has been providing counseling to the residents Somerset, Wicomico and Worcester Counties for more than 27 years. SHORE UP! offers pre-purchase, budget, HECM, default and delinquency prevention counseling as well as Home Ownership and Home Improvement Counseling courses. The staff of SHORE UP! is bilingual and they target the non-English speaking population as well as individuals with speaking and hearing impairments. The grantee received \$12,352.

Westminster

County Commissioners of Carroll County a/k/a Carroll County Bureau of Housing and Community Development

Carroll County Bureau of Housing and Community Development was created in 1991 to assure that needy citizens have access to decent, safe and sanitary housing. Their Housing Counseling Program has been in operation since 1992 and serves the residents of Carroll County. They offer pre-purchase and post-purchase counseling, HECM, default and rehabilitation counseling as well as housing counseling for first-time homebuyers. Special focus has been placed on clients with disabilities and a partnership has been formed with the NAACP and Baltimore Neighborhoods, Inc. to coordinate outreach activities to facilitate fair housing objectives. The grantee received \$11,917.

MASSACHUSETTS

Boston

Greater Boston Legal Services

Greater Boston Legal Services (GBLS) is the second oldest legal services program in the country and the largest in New England, responsible for providing free civil (non-criminal) legal services to more than 230,000 poor families and individuals in the greater Boston area. They were approved as a HUD Housing Counseling Agency in 1994. The staff of GBLS has extensive knowledge and experience with HUD single and multi-family programs. They are experts in the legal rights of tenants and homeless people. GBLS offers counseling in the following areas: pre-occupancy; pre-rental; mortgage default and rent delinquency; post-occupancy; home improvement and rehabilitation; displacement and relocation, and money management counseling. GBLS works in accordance with the City of Boston's Consolidated Plan. The grantee received \$15,631.

Massachusetts Housing Finance Agency (MHFA)

The Massachusetts Housing Finance Agency has been a HUD Housing Counseling Agency since 1998. They have however had their own award winning program - MHFA's Homebuyer Counseling Loan Program (HCLP) since 1991. MHFA has a strong partnership with 53 local counseling agencies and qualified non-profit organizations to reach every region in Massachusetts. MHFA also has their own Homebuyer Counseling Manual, available in both English and Spanish. MHFA materials are available in alternate formats such as large print or audiocassette. Since 1991, MHFA has provided, along with their partner agencies, homebuyer counseling to more than 27,000 individuals. MHFA has a very comprehensive and detailed Housing Counseling program. The grantee received \$24,229.

Plymouth

Plymouth Redevelopment Authority

The Plymouth Redevelopment Authority (PRA) began counseling HUD clients upon gaining HUD Counseling Agency approval in December 1999. PRA has run a first-time homebuyer-counseling program since 1990. They average more than 80 clients a year. Their target area is southern Massachusetts. The PRA also is a state chartered redevelopment authority that is responsible for redevelopment and community based programs. The PRA offers comprehensive housing counseling which includes the following programs: tenant/landlord relations, budgeting, credit/financial management counseling, first time homebuyer seminars, delinquency/foreclosure avoidance, home equity conversion mortgage counseling and home improvement/rehabilitation. The grantee received \$14,000.

Quincy

Quincy Community Action Programs, Inc.(QCAP)

Quincy Community Action Programs, Inc. has been in existence since 1965. They have been a certified HUD Housing Counseling Agency since 1992. QCAP's target area covers most of Norfolk County and several surrounding towns on the south shore. Their counseling services include pre-purchase, homebuyer education, mortgage default/foreclosure and HECM counseling. In addition, QCAP offers tenant and landlord education and training. In 1999, 322 households graduated from QCAP's First Time Homebuyer Program. QCAP estimates that 70%, or 225, of those graduates went on to purchase a home. In 1999, 35 elderly households obtained a HECM and 43 received mortgage default counseling; only 2 households ended up in foreclosure. In 1996, QCAP began offering first time homebuyer classes to public housing residents. The grantee received \$10,500.

MICHIGAN

Detroit

Detroit Non-Profit Housing Corporation

Detroit Non-Profit Housing Corp. was established March 18, 1971. The agency serves clients in the Detroit, Mich. area. This organization provides the following counseling services: Individual and group pre-purchase; First-time homebuyer training; Mortgage default and delinquency; Mortgage foreclosure alternatives; Debt management; Home

maintenance and repair; Tech. assistance to community organizations and individuals; HECM; Individual Development Account Savings Program for Homeownership and Information and referrals. The grantee received \$26,833.

Lansing

State of Michigan Dept. of Consumer and Industry Services

The Michigan State Housing Development Authority (MSHDA), the organization unit of the above agency, was created by the Michigan Legislature under the provisions of Public Act 346 of 1966, as amended. MSHDA is the primary state housing agency, and is responsible for providing affordable housing opportunities for low and moderate income residents of Michigan. MSHDA works closely with communities, lenders, realtors, and nonprofit organizations to effectively administer its programs. MSHDA has administered a statewide Home Ownership Counseling Network (otherwise known as "The Network") since November 1991. The Network's counselors provide both group and individual counseling to support MSHDA's affordable housing programs. A major focus for their use of upcoming HUD funds seems to be outreach and home ownership counseling for people with disabilities. MSHDA is also the lead agency designated to prepare and submit the state of Michigan Consolidated Plan for the non-entitled areas of the state. The grantee received \$31,376.

Mt. Clemens

Michigan Housing Counselors, Inc. (MHC)

Michigan Housing Counselors, Inc. has been providing comprehensive housing counseling to citizens of Macomb County for 40 years, and has been certified by HUD since 1972. The counseling services MHC will provide are: Pre-purchase; Delinquency and default; Homeowners and renters; HECM; Pre-occupancy; Post-occupancy and Pre-foreclosure sale counseling. The agency seems to have a well thought out program in place to affirmatively further fair housing. The grantee received \$18,856.

Pontiac

Oakland County Michigan

Oakland County's Housing Counseling Unit has been in operation for over 15 years, serving the Oakland County area. In response to the housing needs identified in Oakland County's Consolidated Plan and Analysis of Impediments to Fair Housing Choice, Oakland County offers the following counseling services: pre- and post-purchase; credit and budget; subsidized housing; tax delinquency; HECM; mortgage defaults/foreclosures; and tenant/landlord. Oakland County Housing counseling services are currently funded through three sources, including Federal Housing Counseling and CDBG funds, as well as local county funds for ongoing indirect cost and services. The grantee received \$29,009.

Pontiac Neighborhood Housing Services, Inc. (PNHS)

The PNHS staff combined has over 30 years of public sector experience in increasing homeownership opportunities and providing comprehensive housing counseling services.

PNHS is currently the sole agency funded to provide housing counseling services to the City of Pontiac's recipients of Down Payment Assistance under the City's CDBG Program. They also have the largest client base of all the organizations in the city of Pontiac that are providing housing counseling. The present client base exceeds 500 and continues to increase. PNHS also is the only agency certified by HUD and the Michigan State Housing Development Authority for providing comprehensive housing counseling services. In the metro Detroit area, PNHS is one of 2 agencies holding monthly HELP sessions. The organization also is the only housing counseling agency in the county to provide services in Spanish to the Latino community. They are actively working to combat predatory lending with the research staff of the Neighborhood Reinvestment Corporation, and will be utilizing NRC's videos and written materials in seminars for service providers planned for early next year. PNHS also works with residents of HUD Assisted and Public Housing units. As a part of their new homeownership program, the organization is developing an IDA Program exclusively for these individuals. The program will consist of extensive financial literacy training, credit, budget counseling, and preventative maintenance workshops. HELP seminars are also a major focus of this organization, and they have been aggressively marketing this program. PNHS will also be running a Landlord/Tenant Education Program, providing seminars for both parties. Their Housing Counseling Plan will include the following areas: Pre-Purchase; Post-Purchase; Rental Assistance; Fair Housing; Budget Management and Financial Planning; Post-Occupancy; Home Improvement and Rehabilitation; Displacement and Relocation; Pre-Foreclosure Sale; Debt Management or Liquidation and Referral to Community Resources. The grantee received \$35,174.

MINNESOTA

Hopkins

Community Action for Suburban Hennepin

Community Action for Suburban Hennepin (CASH) provides full-service housing counseling services in Hennepin county, excluding Minneapolis, Minnesota. The grant will be used to provide low-to-moderate income persons and first time homebuyers with rental, pre-purchase, mortgage default and HECM counseling. CASH has been active in the Consolidated Planning process. They have listed as Hennepin County's "Institutional Structure" for implementing the Housing and Community Development Needs and Fair Housing Strategy section of the Consolidated Plan. CASH also participated in the review of the Analysis of Impediments to Fair Housing for their community. This organization partners with the Minnesota Housing Finance Agency, Minnesota Mortgage Foreclosure Prevention Association, cities and County of Hennepin as well as several non-profit organizations and Community Housing Development Organizations. The grantee received \$37,028.

Minneapolis

Senior Housing, Inc. (SHI)

SHI is a private non-profit organization that has been providing counseling for eleven years and now specializes in Reverse Mortgages such as the Home Equity Conversion Mortgage (HECM) counseling only. The agency has been very involved in frontline

testing of new software for calculating these mortgages and has helped to develop a new phone counseling program for HECM's. Senior Housing has a website that promotes the reverse mortgage process and they reach into Hispanic and African-American communities as well. Since this agency only focuses on one aspect of counseling, they have become very knowledgeable and a good resource of anything concerning these reverse mortgages. SHI works with community organizations such as Housing Link, Senior Resources, Chicanos-Latinos Unidos en Servicio, Catholic Charities, among others. The grantee received \$4,800.

T. A. C. T. I. C. S., Inc., dba Pilot City Neighborhood Service Center

Pilot City Neighborhood Service Center (PCNS) is a private, nonprofit human service agency which has provided a variety of housing counseling services for the past 33 years to the north side community of Minneapolis. PCNS is the sole survivor of the original 13 pilot programs established by President Johnson administration's "War on Poverty". The grant will be used to continue financial management counseling, rental delinquency and mortgage default and pre-purchase counseling services which are consistent with their mission to help improve the lives of poverty stricken persons and families from diverse, multi-cultural backgrounds that are economically disadvantaged, in crisis or in transition. PCNS works closely with Legal Aid Society of Minneapolis; Hennepin County Social Service Department; Hawthorne Area Community Council; United Way of Minneapolis Area and the Association of community Organization for Reform Now (ACORN). The grantee received \$2,500.

St. Paul

St. Paul Urban League

The St. Paul Urban League is a community based agency that has successfully administered a housing counseling program for more than 30 years. They provide advice and counseling to renters and homeowners, primarily minorities, to assist them in improving their housing situation. The agency provides services in the St. Paul Enterprise Community Zone that is inhabited by low income individuals. They work with several other agencies in the area as part of a referral service to help as many clients as they can. Homebuyer education classes, mortgage default counseling and pre-purchase counseling are just a few of the other tasks that the St. Paul Urban league promotes to encourage homeownership. The grantee received \$30,000.

Mississippi

Gulfport

Gulf Coast Community Action Agency, Inc.

Gulf Coast Community Action Agency, Inc. is a non profit organization that has been responsible for social service programs for over 32 years. It is one of the few certified housing counseling agencies in Mississippi and is the only HUD approved counseling agency in the southern region of Mississippi. GCCAA developed a Home Ownership Counseling program for the City of Biloxi, which provides education and training on credit/financial counseling, pre-purchase counseling and home maintenance counseling.

GCCAA plans to expand this program to Gulfport and Harrison County. This grantee received \$10,347.

Jackson

Mississippi Home Corporation

Mississippi Home Corporation was created in 1989 to promote affordable housing in Mississippi. They issue mortgage revenue bonds and purchase mortgage loans from lenders, make direct loans for purchasing and rehabilitating owner-occupied housing, design and support housing programs for special needs populations, and make loans to non-profit sponsors for construction, purchase, weatherization and maintenance of residential housing. MHC and its affiliates provide rental and homeownership counseling, default and delinquency counseling. This year's funding will be used to continue those activities and increase services in rural areas of the state. This grantee received \$50,492.

Housing Education and Economic Development

Housing Education and Economic Development (HEED) has been providing housing counseling since 1990. HEED will provide housing counseling for the Jackson, Mississippi area, providing services to clients in the Metropolitan areas, with greatest emphasis placed on persons living in underserved communities, However, HEED will counsel throughout the state. The organization has been very active and has convened numerous partnerships to provide home buyer education workshops. HEED will provide counseling on Pre-Post Purchasing, Pre-Post Rental, Reverse Mortgages, ADA, Budgeting, and Credit counseling, loss mitigation, Fair Housing/Fair Lending, and rights of the disabled. They will also provide advice and guidance to homeowners in need of housing repairs. HEED will continue to assist the City of Jackson to further fair housing. This grantee received \$18,004.

Walls

Sacred Heart Southern Missions Housing Corp.

Sacred Heart Southern Missions Housing Corporation (SHSMHC) was formed in 1992 by Sacred Heart Southern Missions (SHSM) to address local housing issues. The nonprofit organization has been partially funded by HUD since October of 1997. Sacred Heart Southern Missions Housing Corporation plans to use this year's HUD Grant to continue to provide first-time homebuyer, default & loss mitigation, rental and post-purchase counseling services, with special emphasis placed on existing clients and people with low incomes and disabilities in its service area. This grantee received \$18,004.

MISSOURI

Appleton City

West Central Missouri Community Action Agency

Established in 1965, West Central Missouri Community Action Agency has been in community action and social services for over 35 years. The agency is involved in Housing Production, Preservation, Rehabilitation, HOME and HOPE programs in nine

counties in Western Missouri. In collaboration with the University Extension of Missouri, they have developed and presented First-Time Homeowner Classes and Homeownership Made Easier classes. They have also developed a High School Counseling Presentation which gives the students knowledge about credit and borrowing before they get into trouble with consumer debt. Funding from this grant will assist WCMCAA to continue to develop, coordinate and strengthen partnerships with other agencies to provide decent housing, establish and maintain a suitable living environment, and enable clients to become self-sufficient. The grantee received \$75,000.

Independence

Community Services League

Community Services League was founded in 1916 and serves disadvantaged persons in Eastern Jackson county. The agency offers a variety of emergency assistance and other program services to meet the needs of homeless persons and those at risk of homelessness. These services complement the housing counseling program, which helps clients find permanent, affordable housing, and develop the skills needed to retain this housing. Another full-time Housing Counselor will be added with funding from this grant. This will allow Community Services League to reach more rural clients and serve additional rural, urban, and suburban clients. The grantee received \$14,250.

Kansas City

Greater Kansas City Housing Information Center

HIC has provided services for over 25 years in Kansas and Missouri. HIC provides comprehensive housing counseling services through mortgage default, foreclosure prevention, rent delinquency, landlord/tenant relations, budget and household management, pre and post occupancy services, fair housing education, fair housing laws and testing, housing search, elderly and student needs (home sharing), credit counseling, energy conservation, homeless assistance, emergency assistance and HECMs. The agency receives monies from other programs such as Emergency Assistance, Emergency Shelter Grant, Homeless Challenge Grant and Supportive Housing program, and CDBG. HIC formed a partnership with the Kansas City Housing Authority to provide services to potential tenants. HIC provides assistance to protective class faced with challenges in meeting housing needs for female-headed families, the disabled and the elderly. The grantee received \$59,579.

St. Louis

Justine Petersen Housing & Reinvestment Corp

Justine Petersen Housing & Reinvestment Corp (JPHRC) serves the St. Louis Metropolitan Area, which includes in Missouri: St. Louis City, and St. Louis County, St. Charles and Jefferson counties and in Illinois: Madison and St. Clair counties. The focus of JPHRC housing counseling has been for residents of Missouri, with the majority from the City of St. Louis. They have a multilingual staff to serve the diversity of individuals in the community. This organization was incorporated in 1996 and has established an impressive track record of providing affordable homeownership opportunities to members of its target population. JPHRC prepares and trains individuals for home

purchase through free one-on-one counseling and homebuyer education seminars. This agency has counseled over 6,000 individuals and families and assisted over 1,500 to close on properties. Partnerships include the City of St. Louis, St. Louis County, Old Republic Title Company, Fox Building Inspections, Boyet Inspections and Construction, Center for Social Development at Washington University, to mention a few. This grant will help expand their housing counseling. The grantee received \$30,000.

Legal Services of Eastern Missouri, Inc.

Legal Services of Eastern Missouri, Inc. (LSEM), a non-profit agency, provides high quality, free civil legal assistance and equal access to justice for low-income residents in Eastern Missouri. LSEM has had a Housing Unit with a Housing Counseling Program for over 40 years. They assist clients with housing problems such as eviction, faulty repairs, the possibility of foreclosure, and other circumstances that prevent occupancy in affordable, decent, and safe housing. Funding from HUD enables LSEM to meet clients' needs for mortgage counseling services, including counseling for first time homebuyers. The grantee received \$71,255.

MONTANA

Billings

District 7 Human Resource Development Council (HRDC)

HRDC is a multi-purpose organization with over 30 years experience operating programs for low and moderate-income residents. They serve most of eastern Montana with a population of approximately 400,000. HRDC operates over 20 programs for low-income individuals. Counseling includes, but is not limited to, mortgage default, rent delinquency, budgeting and money management, location of permanent housing and property maintenance. Partnerships include Bureau of Indian Affairs, Montana State University, several eastern Montana tribes, Indian Health Services, local banks and the City of Billings to mention a few. The grant will be used to further counseling. The grantee received \$3,617.

Kalispell

Northwest Montana Human Resources, Inc. (NMHR)

NMHR is a private, non-profit organization governed by a twelve member Board of Directors equally comprised of representatives of the low-income, public and private sectors from the service area of Lake, Lincoln, Sanders and Flathead counties. Their overall mission is to provide opportunities for economically disadvantaged citizens to become more self-sufficient. They have developed a myriad of programs which support and enhance each other some of which are Senior Home Repair, First Time Homebuyer Program, Emergency Food and Shelter Funds, Low Income Energy Assistance Program and housing counseling on HECM, credit counseling, mortgage defaults, etc. Their grant will be used for counseling purposes. NMHR partners with a number of different organizations such as Flathead County, KOA Development, Agency on Aging, Glacier Affordable Housing Foundation, City of Kalispell and Hampstead Partners. The grantee received-\$3,000.

Missoula

Women's Opportunity and Resource Development, Inc.

Women's Opportunity and Resource Development, Inc., received a Best Practices Award in 1999. They provide a Family BASICS Program which provides a broad spectrum of housing counseling services for Montana, focusing on Missoula County. BASICS has a commitment to helping individuals and families obtain and maintain stable housing and to the development of increased opportunities for home ownership for low income families. Some of their services involve family support information, referrals, counseling, education with goals of empowerment, self-sufficiency and homeless prevention. Future programs include career readiness for teen families. This agency provide various workshops and group counseling on a weekly basis. Their partners include community social service agencies such as The Salvation Army, Missoula Housing Authority, and Montana Legal Services to name a few, and local businesses. The grant will be used to enhance their counseling programs. The grantee received \$7,865.

NEBRASKA

Lincoln

Lincoln Action Program, Inc.

Lincoln Action Program, Inc. (LAP) has provided services to homeless and near-homeless families for thirty-four years. Their mission consists of assisting low-income households in their attainment of economic self-sufficiency and enhanced quality of life. Their housing services are responsive to changing community needs, and they collaborate extensively with other service providers in the continuum of care to assure a seamless delivery of services. The flexibility of their housing counseling program allows them to offer services which are holistic, individualized, and comprehensive in nature. The primary categories of counseling services include eviction prevention, pre-purchase counseling, and mortgage default counseling. The grant will further their ability to provide housing counseling. The grantee received \$25,875.

Omaha

Family Housing Advisory Services, Inc. (FHAS)

This non-profit agency provides services for the counties of Omaha, Douglas, Council Bluffs, and Pottawatomie, Iowa. FHAS was established in 1968 and has serviced the community for 30 years. FHAS is the only HUD certified comprehensive housing counseling agency within the Greater Omaha metropolitan area, serving residents in Nebraska and Iowa. FHAS' mission is to help people secure and maintain decent, safe and affordable housing and strengthening the community through education, counseling, dispute resolution and advocacy. Housing concerns consisting of homelessness, renters issues, homeownership, mortgage default, foreclosure, reverse equity mortgages, fair housing, and mediation as an alternative dispute resolution skill. Partners include local banks, HUD and Fannie Mae. The grant will be used to continue to provide housing counseling services for the community housing needs. The grantee received \$75,028.

NEVADA

Las Vegas

Consumer Credit Counseling Service (CCCS) of Southwest Nevada

CCCS of SN provides comprehensive counseling to the residents of the State of Nevada. Housing counseling activities include pre- and post purchase education classes; default and delinquency counseling, HECM, confidential individual financial counseling and education and debt repayment programs. Their literature was translated into Spanish due to the large growth of the Latino population and provides all counseling and education in both Spanish and English. For those clients that are unable to personally be interviewed, telephone and or mail counseling will be available. The grantee received \$38,661.

Women's Development Center (WDC)

WDC provides services throughout Clark County. Their mission is to provide transitional and affordable housing opportunities, to provide supportive housing services, to provide housing and default counseling; and to increase the supply of affordable housing in the state. The housing counseling services include pre-purchase counseling, down payment assistance, default counseling. They will provide service to assist clients in locating available rental and permanent housing. The grantee received \$40,000.

Reno

Washoe Legal Services (WLS)

WLS serves the residents in the City of Reno, Sparks, and the unincorporated areas of Washoe county. Housing counseling includes pre-occupancy for rental and homeownership, mortgage default and rent delinquency, Loss mitigation, foreclosure prevention, Post-occupancy, and money management. Will continue to offer legal advice on housing matters, ADA, and fair housing cases. The grantee received \$11,261.

NEW HAMPSHIRE

Manchester

New Hampshire Housing Finance Agency (NHHFA)

The NHHFA received Housing Counseling Grants for fiscal years 98 and 99. In FY 99, they provided 65 homebuyers seminars, in every county in New Hampshire. The NHHFA began its First Time Homebuyers Seminars in the Spring of 1995, in support of the HOPE 3 grants the Authority received from HUD. NHHFA supplies the following counseling services: Long Term Pre-Purchase; HECM; First-Time Homebuyer; Default Intervention; Homeownership Counseling for Persons with Disabilities. In FY 99, they served 18 homeowners; 923 potential mortgagors; 2 homeless and 25 disabled persons. The grantee received \$27,646.

NEW JERSEY

Atlantic City

Atlantic Human Resources, Inc. (AHR)

Atlantic Human Resources, Inc. was incorporated on November 5, 1964, and is funded through the Federal Community Services Block Grant Act. The agency serves residents in the Atlantic City area. In total, Atlantic Human Resources receives over 9 million dollars from various federal, state, county and local governmental grants and private contributions to operate nine major programs, including HUD housing counseling. Atlantic Human Resources operates 6 neighborhood service centers and employs over 180 professional staff. They serve in excess of 10,000 persons annually through one or more of their programs. AHR proposes to provide comprehensive housing counseling and advice to tenants, homeowners and potential homeowners' on property maintenance, financial management and other matters appropriate to assist customers in improving their housing conditions. In addition, AHR will conduct community outreach activities with the objective of increasing awareness of homeownership opportunities. The grantee received \$10,000.

Bridgewater, Somerset

Catholic Charities Diocese of Metuchen

Catholic Charities Diocese of Metuchen has been providing housing counseling since 1988. It is a multi-service agency providing a wide range of human services to children, adolescents and adults. They serve families and communities in the Somerset County area. The agency has over ninety programs, one of which is Housing Counseling. Some of the areas covered in their Housing Counseling Program are as follows: budget counseling; rental and homeownership counseling and preparation; credit counseling and repair; negotiation with creditors, landlord counseling; development of repayment plans; pre-purchase counseling to clients interested in being approved for a mortgage; delinquency, default, and foreclosure counseling to prevent homelessness and forestall eviction or foreclosure; and reverse mortgage counseling for seniors on limited incomes. The grantee received \$13,632.

Camden

Jersey Counseling & Housing Development, Inc. (JCHD)

JCHD has been an approved HUD Housing Counseling Agency since 1970. The agency serves all residents of the Southern New Jersey region. JCHD's primary geographic area includes the City of Camden, as well as Camden, Burlington and Gloucester counties. It's secondary geographic area includes Mercer, Ocean, Atlantic, Cape May, Cumberland and Salem counties. JCHD's main focus is for first-time homebuyers, especially in the City of Camden. JCHD provides a range of counseling services, including counseling in Spanish, and strives to further fair housing and reach out to under served members of society. The grantee received \$15,876.

Freehold

Monmouth County Board of Chosen Freeholders

The Monmouth County Division of Social Services (MCDSS), also known as the Monmouth County Board of Chosen Freeholders, has been a progressive County Welfare

Agency for over 30 years. It is a division of the County Department of Human Services, which is a lead agency in the County's Human Service Advisory Council (HSAC). MCDSS is one of two lead agencies responsible for housing in Monmouth County. The services to be provided are: Counseling for pre-purchase/pre-rental, including tenant's rights; mortgage default; post-occupancy; rental delinquency; HECM; energy conservation; displacement and fair housing. MCDSS has been a certified HUD Housing Counseling Agency since 1979. The grantee received \$15,391.

Hackensack

Citizen Action of New Jersey

Citizen Action of New Jersey, also known as Citizen Action Loan Counseling Service, has counseled over 10,000 clients, and helped to close more than 5,000 mortgages. Citizen Action operates 16 loan counseling offices throughout the state. Almost every office is handicap accessible, and the agency will make arrangements to counsel applicants at alternative sites if necessary. Citizen Action also has provided home counseling sessions for bedridden clients. Spanish language counseling is available in all offices, and interpreters are provided for other languages. Citizen Action works very closely with many state, county and local agencies. One of the agency's major goals is to assist predominantly low and moderate income and minority NJ residents prepare themselves and plan their finances to achieve and maintain homeownership. The grantee received \$22,427.

Mt. Ephraim

Senior Citizens United Community Services, Inc. (SCUCS)

Senior Citizens United Community Services, Inc. has been a HUD certified Housing Counseling Agency since 1990, providing HECM counseling to Camden County senior citizens. The services they provide to the community are as follows: respite care; alternate family care; homemaker; shared housing; emergency assistance; financial counseling/training and paratransit. SCUCS receives funding from governmental grants and private sources. SCUCS's service area is Camden, Gloucester, Burlington and Mercer counties. The grantee received \$8,000.

New Brunswick

Housing Coalition of Central Jersey

The Housing Coalition of Central Jersey was established in 1981 to improve the housing opportunities for the residents of Middlesex County. Their programs include tenancy/fair housing; housing location assistance; HECM; pre-purchase; money management and default counseling; a homesharing program and case management. They also provide referral information to other various housing and emergency services. The Coalition has been HUD-certified since 1991, is FNMA-approved, and is an approved counseling agency for the NJ Housing and Mortgage Agency (NJHMFA) programs. In January 1997, they received an unconditional reapproval as a HUD-certified counseling agency. The areas they serve are Middlesex, Essex, Monmouth, Mercer, Hudson, Hunterdon, Morris, Ocean, Passaic, Sussex and Warren Counties. They also serve Franklin Township in Somerset County. The grantee received \$15,428.

Paterson

Paterson Coalition for Housing, Inc.

Paterson Coalition has been certified as a housing counseling agency by HUD, and has been named the HOPWA administrative agency for all of Bergen county, and the communities of Paterson, Passaic, Clifton and Wayne. The Coalition operates a number of progressive programs for the homeless - transitional and permanent supportive housing among others. It receives hundreds of referrals from the City of Paterson's Division of Housing; the Paterson Division of Health and every congregate shelter in the County. The grantee received \$13,412.

Somerville

Somerset County Coalition on Affordable Housing (SCCOAH)

SCCOAH was founded in 1987. In February 1995, SCCOAH became a HUD-certified counseling agency. In these last five years, over 12,700 unduplicated households have received an average of three hours of counseling through their Housing Resource Center, or one of their various programs. More than half of these households have been first time homebuyers. SCCOAH's Housing Resource Center is the only centralized source of affordable housing information in Somerset County, taking referrals from State and County agencies, local municipalities and organizations, as well as other counseling agencies. SCCOAH sponsors a number of housing information seminars each year. Approximately 350 individuals attend these seminars each year. Small group counseling is available, and SCCOAH provides technical assistance to municipalities and non-profits who are developing affordable housing. The agency expects to raise more than \$5 in outside public and private funding for each \$1 of HUD grant funding. The grantee received \$17,265.

Trenton

Isles, Inc.

Isles has been located in Trenton since 1981. They have collaborated with a number of organizations in the Trenton area and throughout Mercer County, in order to better serve their target population - low and moderate income people. For the past two years, Isles has been working with the City of Trenton and area non-profit and for-profit agencies to develop the Capital Area Housing Resource Center. The Center is a private, not-for-profit organization and walk-in facility serving the greater Trenton area. Isles, Inc. has had input in producing the City of Trenton's previous 5-year consolidated plan, and is worked with the city to develop the Year 2000 plan. Isles currently operates programs in: housing, community gardening, environmental education, job training and community building. The grantee received \$14,879.

Mercer County Hispanic Association (MCHA)

Mercer County Hispanic Association has been in existence since 1985. They have been a HUD Certified Housing Counseling Agency since 1993. Their goal is to alleviate the

housing needs of very low and low-income families in the Mercer county area, with special focus on the Latino community. MCHA intends to utilize funding received for the a wide range of housing counseling and homebuyer education programs. MCHA has networked with various agencies and organizations in Mercer County in which they can refer clients to for further assistance. Counseling and material provided is in both English and Spanish. The grantee received \$13,576.

NEW MEXICO

Albuquerque

New Mexico Mortgage Finance Authority

New Mexico Mortgage Finance Authority (NMMFA) is a government agency that has served the entire state since 1997 when the agency assumed responsibility of all state and federally funded housing programs in New Mexico. NMMFA is responsible for the HOME Investment Partnerships Program, Housing Opportunities for People with AIDS (HOPWA), Emergency Shelter Grants (ESG), DOE Weatherization Assistance Program, Low-Income Housing Tax Credits and the HUD 542© Risk-Sharing Program. NMMFA has the following sub-grantees: Hacienda Del Sol, Home New Mexico, Navajo Partnership for Housing, Neighborhood Housing Services of Santa Fe, United South Broadway Corp, Yes Housing, Inc, South Central Council of Governments, Habitat for Humanity - Las Vegas, Taos Pueblo Housing, Las Cruces Affordable Housing, Inc, Eastern Plains Housing Development Corp, and Neighborhood Housing Service of Albuquerque. The key role of NMMFA is to lead a statewide effort to significantly improve home ownership opportunities for people with low incomes. The NMMFA's Housing Counseling and Outreach Program is designed to target groups that have critical need for housing counseling services. Ninety percent of their efforts will be dedicated to the rural communities. They are specifically targeting underserved and rural communities with extensive marketing and outreach.

The grantee received \$73,750.

NEW YORK

Binghamton

Metro Interfaith Services, Inc.

Metro Interfaith was first approved by HUD to provide comprehensive housing counseling services in 1972. Metro Interfaith is listed a Preferred Counseling Agency with the National Center for Home Equity Conversion. Metro Interfaith offers a comprehensive housing counseling program to resident in their target area: Broome, Tioga, Chemung, Tompkins and Delaware Counties. Metro Interfaith offers the following counseling services: Pre-Purchase; HECM; Mortgage Default; Pre-Rental; Rental Delinquency; Post-Occupancy; Home Improvement/Rehab; Energy Conservation; Housing Consumer Education; and Displacement/Relocation counseling. The grantee received \$10,018.

Bohemia

Long Island Housing Services, Inc. (LIHS)

Bohemia, NY

LIHS was first established in 1969 and was known at that time as Suffolk Housing Council. Presently, LIHS is the only agency on Long Island that provides a Comprehensive Housing Counseling Assistance Program, serving both Nassau and Suffolk Counties. LIHS has a comprehensive counseling plan that includes the following counseling services: Tenant/Landlord; FHA Mortgages; Conventional Mortgages and HECMS. In the past two years, they counseled over 700 prospective homebuyers through individual counseling or by agency sponsored workshops for First Time Homebuyers to educate consumers in conjunction with HUD, Fannie Mae and various lending institutions. The grantee received \$14,693.

Brooklyn

Cypress Hills Local Development Corp.(CHLDC)

Since its formation in May 1983, CHLDC has worked diligently and collaboratively with the Cypress Hills/East New York Community to offer much needed housing services to all residents. In FY 1999, CHLDC counseled 4,507 total clients/households. CHLDC has a comprehensive housing program for first time homebuyers, and also offers assistance to rental tenants, assisting 2059 renters in 1999. The grantee received \$12,952.

Neighbors Helping Neighbors, Inc. (NHN)

NHN serves people in the Brooklyn, NY area. From May 1996 through may 1998, NHN counseled over 150 homeowners. After funding cuts temporarily shut down the organization in 1988, NHN is now returning to business with strong goals for the year 2000. They estimate that over 300 people will attend homeownership sessions this year. The counseling programs they offer are: pre-purchase; rehab lending & home repair; HECM; foreclosure prevention; tenant assistance; budget & credit counseling and affirmative fair housing awareness. The grantee received \$12,946.

Buffalo

Belmont Shelter Corp.

Belmont Shelter Corp. was incorporated in 1977. Their target area for their housing counseling program is Erie County, and they are located in the City of Buffalo. Although they are located in the city, they schedule appointments with clients in their homes, places of employment, or other designated public buildings. They also conduct outreach sessions at Town Halls and community centers. The counseling services Belmont offers are as follows: General Housing; Pre-Purchase; Pre-Rental/Rent Delinquency; Mortgage Default; Fair Housing and Discrimination issues. The grantee received \$12,993.

Black Rock Riverside Neighborhood Housing Services, Inc. (NHS)

Black Rock-Riverside was founded in 1978 as a part of Buffalo NHS. They have been a member of the NeighborWorks network since 1981. Since 1995, NHS has counseled 397 households wishing to purchase homes. NHS serves the neighborhoods of Black Rock and Riverside. The counseling services NHS supplies are: First Time Homebuyer;

Financial Assistance; Purchase Subsidies for Renewed Homes; Foreclosure Prevention; Post-Purchase and Outreach Initiatives. The grantee received \$10,423.

Centereach

Community Development Corp. of Long Island (CDC)

CDC has extensive experience over the past 31 years planning, implementing and managing a variety of housing and services programs. It was founded in 1969. CDC's mission is to serve the needs of Nassau and Suffolk Counties' low and moderate income families and individuals. CDC provides the following counseling services: Homebuyer Education; Pre-Purchase and Post-Purchase; Mortgage Delinquency; HECM; Loss Mitigation; General Information about housing opportunities within the community. The CDC expects to provide counseling services to about 200 individuals/families a year. The grantee received \$13,223.

Cortland

Cortland Housing Assistance Council, Inc. (CHAC)

CHAS has been addressing the housing needs of residents of Cortland county since 1973. They became a HUD certified counseling agency in 1992. CHAC is a four-time recipient of the HUD housing counseling grant. CHAC offers the following counseling services: Pre and post purchase; Money management; Mortgage default; Rent delinquency; Displacement; Relocation; Energy conservation; Home Improvement; Availability of housing rehab programs; availability of HUD homes in the area; HECM counseling. During 1999, the agency counseled 365 individuals. The grantee received \$7,000.

Carmel

Putnam County Housing Corp. (PCHC)

The PCHC was approved as a HUD Housing Counseling Agency on February 11, 1993. In 1999, PCHC counseled 417 renters and 32 potential mortgagors. PCHC will offer the following counseling activities: Pre-Purchase/Pre-Rental; Mortgage Default and Rent Delinquency; Post-Occupancy; HECM; Home Improvement and Rehab; Displacement and Relocation; Pre-Foreclosure Sale and Debt Management or Liquidation. The grantee received \$11,494.

Chestnut Ridge

The Rockland Housing Action Council (RHAC)

For the past two years, RHAC has partnered with local lending institutions, small businesses, elected representatives, and not-for-profit agencies to develop a small business loan program to provide the credit and budget counseling that low income residents need to become successful entrepreneurs. They also have a comprehensive housing counseling program for first time homebuyers that has been in operation for approximately 7 years. RHAC provides assistance to residents of the Rockland County, NY area. Their main areas of homebuyer education that they focus on are: credit, budget, homeownership and foreclosure prevention. The grantee received \$12,133.

Dunkirk

Chautauqua Opportunities, Inc. (COI)

COI is a Community Action Agency and Community Development corp., serving Chautauqua county, a rural county in the southwest corner of NY State. It was incorporated in 1965. COI serves approximately 20,000 people each year. COI's plan for its Housing Counseling Program includes 5 major components: home ownership, keeping people in their homes, housing rehab, credit counseling for the purpose of achieving or retaining home ownership, and extending the opportunity for home ownership to groups who are traditionally under served. The counseling services they will provide are: pre and post-purchase; credit; advocacy with banks; rehab programs; and classes in homeowner responsibilities and loan management. The grantee received \$12,545.

Far Rockaway

Margert Community Corp.

Margert Community Corp. was founded in 1980. Their primary mission is to assist low/moderate income, elderly tenants and homeowners to maintain and upgrade existing housing. The staff has a total of over 50 years experience between them and offer the following counseling services: First-time homebuyer education, homeowner financial counseling; Pre and post-purchase mortgage counseling; Mortgage default and foreclosure prevention; Tenant assistance and HECM. Margert currently serves over 500 individual households a year. The grantee received \$12,133.

Hempstead

Family and Children's Association (FCA)

FCA will provide the following counseling services: HECM; First Time Homebuyer and Family and Children's Association(FCA mortgage delinquency and loss mitigation counseling). During the 1999-2000 Fiscal Year, they provided 137 sessions to families seeking First Time Homebuyer information. Most applicants are Nassau County residents. The housing counseling programs are located in two distinct low-income minority communities (Hempstead on the south shore and Glen Cove on the north shore). The grantee received \$12,675.

Jamaica

Jamaica Housing Improvement, Inc.

Jamaica Housing came into existence in 1983. Their target area is in District #12 in Queens, NY. The organization also provides services to individuals and families throughout NYC when required assistance is not available in their respective communities. This underserved population largely consists of homeowners with mortgages requiring intervention to prevent foreclosure. They will provide the following housing counseling services: Renter Assistance-placement and relocation; rental subsidies; lease agreements, tenants rights and responsibilities; tenant and landlord mediation; eviction prevention; budgeting and future delinquency prevention. Homebuyer Assistance- pre and post-purchase counseling; mortgage delinquency and default resolution; HECM, etc.. The grantee received \$16,693.

Kingston

Rural Ulster Preservation Co., Inc. (RUPCO)

RUPCO was organized in 1981 for the purpose of creating housing opportunities for low and moderate income households in Ulster County. RUPCO has been an approved HUD counseling agency since 1993. They provide the following counseling services: Pre-Purchase; Delinquency/Default; HECM; Post-Purchase; Rental and Single Family Rehab counseling. During FY 99, RUPCO has completed 128 housing counseling sessions. The grantee received \$11,090.

Monticello

Rural Sullivan County Housing Opp., Inc. (RSCHO)

RSCHO, formed in 1981, is a community based non-profit housing company, serving the residents of Sullivan County. RSCHO is the only HUD approved Housing Counseling Agency in Sullivan County. They became HUD approved in July 1986 and counsel an average of about 600 households a year. During the 1998-1999 program year, RSCHO counseled 1,011 households. RSCHO offers the following counseling services: Pre-purchase; HECM; Referral to community resources; Potential renters; Mortgage defaults; Home Improvement/Rehab; Fair Housing; and Money Management/Budget. The grantee received \$14,900.

Morrisville

Community Action Program of Madison County

Community Action has been providing First Time Homebuyers, Pre-Purchase counseling since 1992. In 1999, they served 174 perspective first time homebuyers on an individual basis, as well 69 individual/families who were current first time homebuyers in their program with credit or housing issues that were resolved by Community Action. They state they have a work plan in place to enhance and broaden their counseling services, and will do so as soon as they receive funding. Community Action administers their housing counseling program in partnership with the Madison County Planning Department. Community Action's First Time Homebuyers Program consists of the following: Pre-Purchase Counseling; Support for potential home buyers with barriers; Assistance in home purchasing process; counseling in Home and Mortgage Affordability Concept; Special Mortgage/Closing Cost Considerations for First Time Homebuyers and Post-Purchase Counseling. The grantee received \$11,723.

New York

The Open Housing Center, Inc.

The Open Housing Center was founded in 1964 and remains NYC's only full-service, non-profit Fair Housing Agency serving the 5 boroughs. The Center generally counsels between 75-200 clients a month. In 1999, 782 people received housing counseling. They have had four previous Housing Counseling Grant awards. The Center's rental counseling services will include the following: information on city, state & Federal fair housing laws; discriminatory practices; landlord/tenant rights and responsibilities; eviction & foreclosure prevention; navigating housing court and landlord negotiations.

Their homebuyer services include the following: pre-purchase; default and foreclosure prevention; financing and HUD or other government foreclosure sale purchases. The grantee received \$13,314.

Asian American for Equality (AAFE)

AAFE has been in existence since 1974. Their goal has been to meet the housing needs of the Asian American community throughout the NYC area. Their program includes the following services: tenant counseling; neighborhood preservation and revitalization; housing development; housing rights; homeownership; fair housing and outreach; tenant counseling; community organizing, and a citizenship program. All services are conducted in Asian languages. AAFE provided individual homeownership counseling to over 572 potential homebuyers. The grantee received \$17,952.

Neighborhood Housing Services of NYC (NHS)

NHS has been incorporated since 1982. NHS targets traditionally underserved, minority neighborhoods in Manhattan, Brooklyn, Staten Island, the Bronx and Queens. Since 1982, they have assisted over 100,000 residents. They provide the following counseling services: pre and post-purchase counseling; foreclosure prevention, and Predatory Lending education. The grantee received \$12,223.

Niagara Falls

Center City Neighborhood Development Corp.

Center City Neighborhood Development Corp. has been in existence for twenty-one years. They provide housing services to low and very low income families in the center city area of Niagara Falls, NY. Center City is currently providing housing counseling services to approximately 300 clients. Center City offers the following counseling services: Rental housing assistance; Budgeting and credit counseling; Fair Housing; Financing; Pre-Purchase; Post-Purchase; Delinquency prevention; HECM, etc. The grantee received \$12,320.

Rochester

Bishop Sheen Ecumenical Housing Foundation, Inc.

Sheen Housing was founded in 1968. Their target area includes the following counties: Allegany, Cayuga, Chemung, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne and Yates. Sheen housing provides the following comprehensive counseling services: Home Ownership opportunities; Pre-purchase; Post-purchase; Default/Loss Mitigation; Credit; Financial Management and Budget; Property maintenance; Renter Assistance; HECM; Home improvement/Rehab; Access to Mortgage Credit and Community Outreach Activities. Sheen Housing serviced 172 clients in FY 1999. The grantee received \$12,545.

Housing Council in the Monroe County Area, Inc.

The Housing Council was founded in 1971 to advocate for the development of housing opportunities for low and moderate income persons residing in the Monroe county, NY area. They provide the following comprehensive housing counseling services:

Tenant/Landlord issues; Pre-Purchase; HECM; Mortgage default counseling; Homelessness and at risk counseling services; Budget and life skills. All counseling services are available in both English and Spanish. In total, the Housing council directly assisted more than 20,000 individuals regarding various housing issues in 1999. The grantee received \$11,993.

Schenectady

Better Neighborhoods, Inc.(BNI)

BNI has been a HUD-certified Housing Counseling Agency since 1977, and is the only HUD-certified agency in Schenectady County. The organization offers services in 6 areas: Comprehensive housing counseling; Housing renovation and construction; Financing; Construction training; Tool Library(lends tools to homeowners), and Management of below-market rental housing. BNI's counseling program consists of the following: Pre-Purchase; Mortgage Default; Rental Assistance; HECM and Technical Assistance. BNI served 458 households during FY98. The grantee received \$13,331.

Voorheesville

Albany County Rural Housing Alliance, Inc. (ACRHA)

ACRHA's mission is to develop, rehabilitate and restore buildings and residences in rural and suburban Albany county in an effort to increase the quality and quantity of housing available, especially to citizens of low and moderate income status; and to provide technical assistance and educational programs to citizens, organizations and local governments concerning housing programs and opportunities. For the first two quarters of the contract year(Oct.99-Mar.00), ACRHA has served a total of 42 households, including 13 mortgagors, 28 potential mortgagors and/or renters and 1 delinquent renter. According to the Albany County Abbreviated consolidated Plan, ACRHA is the only not-for-profit housing organization serving low/moderate income residents residing in the rural and suburban areas of Albany County. ACRHA will provide a comprehensive counseling program, and will use FY 2000 funding for increased training (specifically in housing rehab counseling, tenant/landlord issues and homelessness prevention), the costs associated with developing an additional outreach site, increased mileage for the Housing counselor, and activities necessary to performing a country-wide housing needs assessment to allow us to plan the further enhancement of our program to meet community needs. The grantee received \$12,129.

White Plains

Westchester Residential Opportunities, Inc. (WRO)

WRO has been a HUD-Certified Comprehensive Counseling Agency since 1984. WRO serves all of Westchester County, NY, and frequently assists residents of the Bronx and other counties who are seeking to move to Westchester. WRO provides the following counseling services: Rental housing search assistance; Eviction prevention; Delinquency and default counseling; Landlord/tenant advocacy and education; HECM; Senior housing assistance; Project SHARE (for seniors); Elderly Hispanic outreach; Shelter Plus, Independent Living and Supported Housing Program(For disabled); Pre and Post-

Purchase housing counseling. A total of 110 households were seen for homebuying counseling in 1999. The grantee received \$11,037.

NORTH CAROLINA

Asheville

Affordable Hsg. Coalition of Asheville/Buncombe

AHC's staff has over 127 years of combined experience in working in the fields of housing and human services. They have provided varied housing counseling and supportive services to their service area since 1991. AHC was recently awarded a contract in collaboration with the Department of Social Services to provide specific housing counseling and case management services to families who are leaving the welfare roles. In addition to their housing counseling services, they also have a 18 month transitional housing program for women and children who are homeless due to domestic violence. This grantee received \$8,160.

C.C.C.S. of Western North Carolina, Inc.

Consumer Credit Counseling Service of Western North Carolina has been a HUD certified comprehensive housing counseling agency since 1979. They have provided over 23,000 financial and housing counseling sessions for residents in their service area. Their staff counselors provide a vast array of housing counseling services and the staff has over 50 years of financial and housing counseling experience. This grantee received \$8,160.

Boone

Northwestern Regional Housing Authority

Northwestern Regional Housing Authority has an extensive history of providing and managing affordable housing for low-to-moderate income families and individuals in seven counties in northwestern North Carolina. Their background in Housing counseling services covers a full range of counseling such as providing a homebuyer lending library, pre-purchase counseling, post-purchase education, and mortgage default counseling. They also have an extensive rental counseling program. Their services have benefited several thousand individuals and families this year. This grantee received \$8,160.

Carrboro

Empowerment, Inc.

Empowerment, Inc. is a community development corporation, who combines traditional development enterprises and grassroots organizing to expand affordable housing opportunities for working families. Through their Preservation Housing initiative, they have helped 25 families to buy their first homes. They currently have nine properties under development and they negotiating to purchase an additional 34 units of single family and multi-family housing. They have a Homebuyers Club, which prepares families for the challenges and opportunities of homeownership, the club also provides continued support to new buyers. The classes are offered in both English and Spanish. This grantee received \$7,018.

Carthage

Sandhills Community Action Program

Established in 1965, the Sandhills Community Action Program, Inc. has been dedicated to provide the community and individuals it serves with motivation and opportunities to become self-sufficient. SCAP has provided comprehensive counseling to 1,877 clients in the last 10 years. Examples of their housing counseling services include, HECMS, mortgage default, rental delinquency, home purchase, pre-rental, home improvement/rehabilitation, consumer education and displacement counseling. This grantee received \$7,344.

Charlotte

United Family Services (C.C.C.S.)

Consumer Credit Counseling has provided services to the Charlotte Metropolitan Statistical Area for over 30 years. Consumer Credit Counseling became one of the programs of United Family Services in 1971. They provide a vast array of services such as, mortgage default, rental delinquency, pre/post rental counseling, money management, debt management, reverse equity mortgage counseling, homebuyer education programs and assistance in finding safe affordable housing. During the last two and half years, they have provided housing counseling services to more than 4,000 customers. This grantee received \$7,915.

Elizabeth City

Elizabeth City State University

Elizabeth City State University is very experienced in providing outreach and technical assistance services to the local community. They have provided housing counseling and referral services for approximately 200 clients, rehabilitated 40 deteriorated homes, now occupied by low and moderate-income households and because of their technical and financial assistance 26 low to moderate-income families are new homeowners. Elizabeth City State University in a joint venture with Elizabeth City Occupational Industrialization Center has provided pre-employment counseling, job training and job placement for 30 unskilled workers and welfare recipients. This grantee received \$8,160.

Fayetteville

Cumberland Community Action Program, Inc.

Cumberland Community Action Program, Inc. has provided comprehensive counseling services since the 1960's. In 1975, they received their first HUD grant. CCCS provides services such as, monthly homeowner workshops, money management, pre-purchase counseling and provides information to their clients on any down payment assistant programs. The agency provides the full range of housing counseling programs to its service area of Goldsboro, Lumberton and Fayetteville. This grantee received \$8,323.

Greensboro

Gate City Community Development Corp.

The Gate City Community Development Corporation has provided various types of services for the people of southeast Greensboro for the past nine years. The services include, promoting community improvement to low to moderate income residents

through housing, job training and placement, and economic development and social activities. As one of their initiatives, they began building homes. This community initiative resulted in seven houses being built and sold to families who typically would not have been able to purchase a home. This grantee received \$7,344.

High Point

Housing Authority of the City of High Point (HPHA)

The Housing Authority of the City of High Point has provided various types of housing counseling services since 1975. One of their goals is to provide any low-income resident of the City of High Point and ten-mile radius an opportunity to become homebuyers. They have successfully built and housed 267 homeownership families. HPHA is also a HOPE VI grantee for Demolition and Revitalization, in which 198 units in Springfield have been designated as a Demonstration Site for Moving To Work. This grantee received \$6,936.

Lexington

Davidson County Community Action, Inc.

Davidson County Community Action, Inc. has been involved in various Federal and State funded housing programs since 1965. In working in conjunction with other public and private housing counseling agencies, churches and civic groups, they are able to focus on protecting and enhancing the existing affordable housing stock, developing strategies for rehabilitating substandard housing, encouraging clients to purchase homes and pushing for the development of construction of new affordable housing. This grantee received \$6,000.

Smithfield

Johnston-Lee Community Action, Inc.

Johnston-Lee Community Action, Inc. Provides a wide range of comprehensive family counseling services such as, pre-purchase, HECM, pre and post rental counseling ,default and delinquent mortgage counseling . They are committed to assist low-income families find and keep affordable housing. This grantee received \$6,365.

Wilson

Wilson Community Improvement Assoc., Inc.

Wilson Community Improvement Association, Inc., has provided services to the Wilson Section of the Empowerment Zone since 1968. They developed a 38 unit housing complex and community center for elderly residents in 1978. Wilson Community provided counseling to potential applicants who applied for 68 energy efficient, single family units earmarked for low-moderate income buyers. In the last three years, they have initiated a housing rehabilitation program, provided new single family housing and acquired a HUD subsidized 104-unit apartment complex. This grantee received \$7,507.

Winston-Salem

East Winston Community Dev. Corp.

East Winston Community Development Corp. has provided various services to the community since 1987. Their purpose is to raise the standard of living and sense of well being amongst the residents of East Winston. EWCDC will utilize additional funding to enhance their housing counseling program, known as the Homeowners Education Program. This grantee received \$7,018.

NORTH DAKOTA

Bismarck

North Dakota Housing Finance Agency

The North Dakota Housing Finance Agency was established in 1981 to provide financing, management, information, coordination and assistance to improve and expand North Dakota's affordable housing. A 1997 task force convened by the governor resulted in increased activity concerning housing counseling. A network of subgrantees has been established to meet these needs. These organizations are: Community Action Program Region VII, Inc, Bismarck; Community Action Opportunities, Inc., Minot; Community Action & Development Program, Inc., Dickinson; Dakota Prairie Community Action Agency, Devils Lake; Community Action Program Region VI, Inc., Jamestown; and Red River Valley Community Action Agency, Grand Forks. These agencies provide comprehensive housing counseling services for these areas and populations most in need: the large Native-American population present in the state, as well as increasing percentages of racial and ethnic minorities and increasing numbers of senior citizens. The grantee received \$ 50,400.

Fargo

Southeastern North Dakota Community Action Agency

Southeastern North Dakota Community Action Agency (SENDCAA) is a private, non-profit organization providing housing counseling services in Cass, Ransom, Richland, Sargent, Steel and Trail counties in North Dakota. The grant will allow them to continue pre- and post-purchase, mortgage default, rental assistance and delinquency, and HECM counseling services and expand counseling services to Clay and Wilkin counties in Minnesota. SENDCAA is an active participant in the State of North Dakota Consolidated Plan. To meet the Consolidated Plan goal for more affordable housing and improve the quality of life for smaller, rural communities, SENDCAA established Region V Community Development Corporation (RVCDC). SENDCAA is engaged in cooperative partnerships with six county Social Service Agencies, consumer credit counseling agencies, Southeast Human Service Center, Legal Aid, Food Pantry's, N. D. Fair Housing Council, Senior Commission, crisis centers and other agencies and companies to provide decent housing and suitable living environments for low-to-moderate income persons. The grantee received \$10,125.

OHIO

Akron

Fair Housing Contact Service (FHCS)

FHCS has been providing housing counseling services as a HUD certified counseling agency since the mid-1980's. In 1999 FHCS served over 5000 individuals and families seeking information and assistance. 300 clients were counseled on home buying issues. Their service area is within Akron, Ohio. The FHCS administers four major programs: Housing Discrimination Investigation; Tenant/Landlord Counseling; First Time Homebuyers Counseling; and Housing Research and Tech. Assistance to local communities. Housing counseling is also available to persons considering buying homes on land contract, individuals and families facing foreclosure, and senior citizens seeking information on Reverse Mortgages. The grantee received \$25,735.

Cincinnati

Better Housing League of Greater Cincinnati (BHL)

BHL has been receiving HUD support for almost 32 years now. BHL proposes to provide comprehensive housing counseling to 370 clients, including 245 new homeowners. The housing counseling staff includes five full time counselors, and has a Counseling Supervisor. In the fiscal year ending September 30, 1999, BHL served 1,474 clients, 428 of whom were funded by the HUD contract, representing 29% of the client load. Under the current contract, 81 HUD clients counseled this fiscal year have purchased a house; 14 have been saved from foreclosure; and 9 have obtained a HECM. The remaining 197 are working on credit repair, searching for a home, or considering a HECM. The BHL HUD service area comprises 13 SW Ohio counties, with principal activity occurring in the City of Cincinnati, Hamilton, Butler, Warren, and Clermont counties. The types of counseling offered by BHL are as follows: pre-purchase; foreclosure prevention; HECM and affirmative marketing and outreach. The grantee received \$25,735.

East Cleveland

Lutheran Housing Corporation (LHC)

Over the last twenty-seven (27) years, LHC has maintained it's status as a comprehensive housing counseling agency. Their counseling services include the following: Pre-purchase, post-purchase, mortgage delinquency and default resolution, HECM, loss mitigation, outreach initiatives and renter assistance. They serve individuals throughout the greater Cleveland area. They currently have four full-time professional counselors, with approximately 17 years of experience each. The Housing Counseling Program Coordinator has 10 years of experience, and has managed the counseling program over the last several years. They receive their referrals from the following sources: the media, HUD, sheriff sale notices, churches, labor unions, Cuyahoga County and other counseling agencies like Consumer Credit Counseling (CCC), and Neighborhood Housing Services (NHS). They claim they are the only agency in the Cleveland area offering HECM counseling. They also claim they serve about 3000 clients a year. The grantee received \$25,735.

Fayette County

Community Action Commission of Fayette County (CAC)

The CAC of Fayette County opened in 1965. Housing programs have been a priority for the agency since the 1970's. In October 1992 the agency was certified by the state of Ohio as a Community Housing Development Organization, and in 1993 implemented their "Self-Help" homeownership program through the USDA. In 1994, the CAC became a HUD Certified Housing Counseling Agency. CAC's Housing Counseling services will be provided to all residents of Fayette County. The CAC of Fayette County will provide the following counseling services: Pre and Post Purchase Counseling; Down Payment Assistance Counseling; Delinquency/Default Counseling and Homebuyer/Tenant Counseling. The grantee received \$15,735.

St. Clairsville

Community Action Commission of Belmont County (CAC)

The CAC of Belmont County, has been provided First Time Homebuyer Education since 1996 and became HUD certified in January 1997. They provide Homebuyer Education and HECM counseling to citizens of Belmont County, Ohio and Marshall Counties of Wheeling, and West Virginia. They have two full-time staff members and one part-time staff member to provide First-time homebuyer classes in the following areas: home selection; financing; pre and post closing cost; budgeting; credit; job stability and home maintenance and insurance. This year they will, or already have, hire an additional person to concentrate on families needing credit repair. They will also include as part of their financing section, a video dealing with predatory lenders. HECM counseling will be offered to seniors as a part of CAC's "Elderly Choice Workshops." The grantee received \$20,735.

OKLAHOMA

Bethany

Consumer Credit Counseling Service of Central Oklahoma, Inc.

Consumer Credit Counseling Service of Central Oklahoma, Inc., is a nonprofit United Way agency established in 1967. CCCS is a Fannie Mae, Freddie Mac, VA and HUD approved housing counseling agency offering free pre-purchase, post-purchase, mortgage delinquency and default resolution, home equity conversion mortgage, loss mitigation, renter assistance, and fair housing assistance counseling services. During 1999, housing counseling was provided to 6,350 individuals or families. The agency assisted many families due to the damage and destruction of over 8,000 homes from the May 3, 1999 F5 tornado. CCCS of Central Oklahoma, Inc. has 24 offices that serves both urban and rural areas of the Central, Western and Southern portion of Oklahoma. The grantee received \$36,926.

Lawton

Housing Authority of Lawton

The Housing Authority of Lawton has been serving the community of Lawton/Ft. Sill since 1965. The agency was instrumental in developing the Homeownership Resource

Directory for Lawton/Ft. Sill. The directory provides resources for programs and grants for home purchase, down payment and closing cost assistance, home repair and rehabilitation, rental payment assistance, housing counseling and homeownership related programs. Housing Authority of Lawton provides comprehensive housing counseling which includes; first time homebuyer education classes, default counseling, HECM, rental counseling, maintenance and repair assistance, HOME program, file fair housing discrimination complaints, Section 8 assistance and homeless needs. The grantee received \$31,588.

Norman

Norman Housing Authority

The Norman Housing Authority has been in the housing industry since 1972 for the community surrounding the city of Norman. The agency provides comprehensive housing counseling services including; homebuyer education, pre-purchase, default, HECM, rental and other counseling. Norman Housing Authority is involved with the State Wide Resident Council and travels the state to educate other residences of their rights under HUD housing regulations. The agency was involved with assistance for the residents of hundreds in Moore/Oklahoma City/Mid-West City due to the May 3, 1999 F5 tornado, which is less than 10 miles north of Norman. The grantee received \$13,563.

Oklahoma City

Community Action Agency of Oklahoma City and OK/CN Counties

Community Action Agency of Oklahoma City, and Oklahoma and Canadian County (CCA), a private, non-profit organization was established in 1965. Housing programs include Home Repair, Home Exterior Maintenance, Housing Counseling, Owner Occupied Rehabilitation, Down Payment and Closing Cost Assistance, Home Buyer Education, and the Homeowners' Club. Funds will be used to provide a comprehensive housing counseling program including HomeBuyer Education, Pre-purchase Homeownership Counseling, Post-purchase Counseling, Mortgage Delinquency and Default Resolution Counseling, Home Equity Conversion Mortgage, Loss Mitigation Counseling, Marketing and Outreach Initiatives, Renter Assistance Counseling and Fair Housing Assistance. The grantee received \$8,480.

Tahlequah

Housing Authority of the Cherokee Nation

The Housing Authority of the Cherokee Nation was established in 1966. The Authority is currently providing homeownership via the Mutual Help Single Family Housing Homeownership Program, a Mortgage Assistance Program, Single Family Lease Purchase Homeownership Program and Rental Assistance Program, Rural Rental Assistance Program, Section 8 Rental Voucher Assistance Program, Section 8 Welfare to Work Voucher Assistance Program and Low Rent housing assistance for over 3,000 families. The proposed service area encompasses fourteen counties in northeastern Oklahoma including approximately 170 small towns. Funding will be used for the development and printing of marketing and training materials. Training manuals, forms and videos may be created for the implementation and administration of this program.

Funding will also be used to provide for the expansion of counseling activities. The grantee received \$18,750.

Tulsa

Housing Partners of Tulsa, Inc.

Housing Partners of Tulsa, Inc., a not for profit agency, was created in 1991. The mission of Housing Partners of Tulsa is “to provide a wide range of affordable housing options for low and moderate income Tulsans and to promote programs leading to self-sufficiency and home ownership”. The housing counseling services offered by HPT, operating in cooperation with the Housing Authority of the City of Tulsa offers individual assistance with financial counseling, landlord/tenant referrals and home buyers’ education counseling. The grant will be used to enhance, complement, and support housing counseling activities. The grantee received \$21,486.

OREGON

Hillsboro

Open Door Counseling Social Service

The Open Door Counseling Social Service serves the upper western part of Oregon, as well as, the isolated parts of eastern Oregon. These programs include pre-purchase counseling, homebuying educational workshops, homeless drop in center, Brown Bag Lunch discussion program for prospective homebuyers, mortgage default counseling, debt reduction workshops, reverse equity (HECM) counseling for seniors, as well as, assistance in finding and retaining rentals. Phone in counseling sessions are also provided for seniors, who have disabilities and are unable to travel. The grantee received \$9,621.

Medford

Access, Inc.

Access, Inc. offers a comprehensive and holistic approach to provide education and information about all facets of housing needs. Services are delivered one-on-one basis, in workshop settings, and when necessary, by telephone. Counseling activities include pre and post-purchase counseling, HECM counseling, mortgage default counseling, loss mitigation, money management, and budgeting. The grantee received \$5,024.

Portland

Portland Housing Center

The Portland Housing Center provides comprehensive counseling services, which include home buying classes, home buyer clubs, tenant/landlord education, mortgage default, foreclosure prevention program, and the Homeowner Education Collaborative. The grantee received \$6,600.

Redmond

Central Oregon Community Action Agency Network

Central Oregon Community Active Agency (COCAAN) provides comprehensive housing counseling services to low and moderate income clients in the tri-counties area.

COCAAN's program consists of first time home buyer education, pre-purchase counseling, post occupancy, and mortgage default counseling, and HECM program. The grantee received \$5,648.

Roseburg

Umpqua Community Action Network

The Umpqua Community Action Network (UCAN) is dedicated to maximize the potential and long-term self-sufficiency of low and moderate income households in the area. Comprehensive housing counseling programs consist of pre-purchase counseling, post occupancy assistance to help maintains home ownership (budgeting), mortgage default, pre-foreclosure sales, reverse mortgage (HECM), pre-rental and post-occupancy counseling and landlord-tenant disputes. Additionally, UCAN is the designated homeless coordinator for the county and has formed a coalition of homeless providers throughout the county to ensure adequate delivery of goods and services. The grantee received \$9,555.

Salem

Oregon Housing & Community Service Department - State Finance Agency

Community Housing Resource Center's mission is to reach out for opportunities to create partnerships that improve Oregonians' lives and the quality of our communities, providing financial and program support to create and preserve quality, affordable housing for low and moderate income families. OHCSA is the only HUD approved housing counseling agency in southwest Washington, serving six counties. They are a private/public non-profit agency committed to provide comprehensive housing counseling activities and homebuyer education for low to moderate income families. These activities include pre & post purchase counseling, down payment assistance program (DAP), Washington Bonds-backed mortgages, default counseling, and regularly held homebuying education classes. They also provide a toll-free number for long distant clients. The grantee received \$118,292.

PENNSYLVANIA

Harrisburg

Harrisburg Fair Housing Council

Harrisburg Fair Housing Council provides comprehensive services to all individuals in Harrisburg and the area surrounding Dauphin, Cumberland and Perry counties. Located in an Enterprise Zone, HFHC serves primarily a low-income, renter population. To meet the needs of the culturally diverse population HFHC serves, many of the homebuyer education workshops are held in Vietnamese and Spanish. The grantee received \$12,480.

Pennsylvania Housing Finance Agency

The Pennsylvania Housing Finance Agency, established in 1972, works with housing counseling agencies, local lending institutions, realtors, and other public and private organizations to assist low- and moderate-income families in need of housing assistance. The PHFA has created a state wide network of housing counseling agencies to provide

pre-purchase education and mortgage default counseling. The 35 participating housing counseling agencies serve all 67 counties in the Commonwealth. The grantee received \$23,298.

Lancaster

Tabor Community Services, Inc.

Tabor was founded in 1968 with a mission to build a stronger community by solving the housing problems in Lancaster, Pa. As the only HUD approved housing and budget counseling agency serving Lancaster County, Tabor has formed solid working partnerships with other local community social service organizations. Among the services and programs offered by the agency are: pre-purchase, consumer credit, rental housing, and default mortgage counseling; reverse mortgage counseling; a family self sufficiency program; family savings account IDA program; Transition to Independent Living Program; and the Jubilee Homes Transitional Housing Project. The grantee received \$14,313.

Montrose

The Trehab Center, Inc.

The Trehab Center, in operation since 1993, assists low- to moderate-income families and individuals who, without assistance, would not qualify for home loans from private lending institutions. The Trehab Center covers a rural area encompassing Bradford, Sullivan, Susquehanna, Tioga, Wayne and Wyoming counties. Some of the services and programs provided by Trehab Center are: pre-purchase and mortgage foreclosure counseling, weatherization assistance, Emergency Flood and Shelter Program, Fuel Assistance, Homeownership Program, HECM, and Emergency Shelter Program. The grantee received \$14,031.

Philadelphia

Northwest Counseling Service, Inc.

Northwest Counseling Service, Inc. (NWCS, Inc.) is a nonprofit organization that was founded for the purpose of providing real estate and housing counseling service to Philadelphia residents. NWCS provides pre- and post purchase and rental counseling, mortgage default/delinquency/foreclosure counseling, reverse mortgage counseling, and housing consumer education. NWCS is a clearinghouse that reviews complaints of alleged Housing fraud, misrepresentation, unfair practices, fair housing and deceptive practices. The grantee received \$17,793.

Philadelphia Council for Community Advancement

Philadelphia Council for Community Advancement operates in Montgomery, Bucks, Delaware, Chester and Philadelphia Counties of Pennsylvania. Services that are provided include counseling activities, such as: delinquency and default, pre-purchase, home buyer education, rental, reverse mortgage, and consumer education. PCCA interacts with over one hundred agencies for the provision of other service needs identified through the counseling sessions. The grantee received \$16,937.

Resources For Human Development, Inc.

Resources for Human Development (RHD) is a 27 year-old diversified nonprofit corporation sponsoring more than 125 human service programs throughout the greater Philadelphia region. RHD meets the needs of consumers by developing programs which are innovative and effective. They specialize in low and moderate home ownership, and independent and assisted senior housing. RHD provides services through its Affordable Housing Programs funded in part through HUD grants, such as, HOPE 3. The grantee received \$11,563.

Housing Consortium For Disabled Individuals

HCDI has provided comprehensive Housing Counseling in Philadelphia to people with disabilities since 1988. Over 7,000 low and moderate income people with disabilities have been served. Services include assistance in locating affordable rentals and rental assistance when needed. Other services include pre-purchase counseling, negotiating accommodations with landlords, managing or forestalling evictions, assisting homeless people with disabilities in securing transitional or permanent housing, informing people with disabilities about their fair housing rights, assisting with discrimination complaints, providing educational programs regarding housing options, and providing referrals to other sources of assistance that will support independent living and self-sufficiency. The grantee received \$11,790.

Pittsburgh

Center for Independent living of Southwestern PA

CILSWPA has over twenty years of experience in providing consumer controlled services to individuals with disabilities in Allegheny county. As a center for independent living CILSWPA provides four core services: information and referral services, peer counseling, life skills training, and individual and systems advocacy. CILSWPA provides additional service programs, such as, supported housing, housing acquisition assistance, attendant care services and community services for persons with physical disabilities. The services provided are: budgeting, money management, home equity conversion mortgage, pre-occupancy and post-occupancy counseling, mortgage default and rent delinquency counseling. The grantee received \$11,872.

Garfield Jubilee Association, Inc.

Garfield Jubilee Association, Inc. (GJA) is a nonprofit Christian-based community development organization that has been in operation for 17 years. GJA is committed to providing good affordable housing, economic development, leadership development, and support services. GJA's activities are: building and rehabilitating housing, providing housing counseling and assistance, providing home maintenance training, and assisting families to apply for and receive energy assistance. GJA's service area consists of Garfield, East Liberty, and Homewood Brushton in the East End of Pittsburgh. The grantee received \$12,232.

Pottsville

Economic Opportunity Cabinet of Schuylkill County

The EOC has been serving as the primary social service provider in Schuylkill County since 1965 and is the only provider that addresses the entire range of housing needs of lower-income residents in the county. The EOC focuses on promoting homeownership opportunities for first-time homebuyers, reducing community health and safety hazards, and stabilizing the existing affordable housing stock. The agency's other programs and services include: Homeowners Emergency Mortgage Assistance Program (HEMAP), reverse mortgage counseling (HECM), pre-purchase and post-purchase counseling, rental and mortgage assistance, homeless assistance, and an information and referral network. The grantee received \$12,314.

Reading

Berks Community Action Program, Inc.

The Berks Community Action Program (BCAP) is a private, non-profit Community Action agency that provides serves low income persons and families in the City of Reading and the County of Berks, PA. BCAP provides a complete range of comprehensive housing counseling services, including delinquency counseling for homeowners, tenants, and homebuyers; reverse mortgage counseling; pre-purchase counseling; post-purchase counseling; case management; and information and referral services through the Budget Counseling programs. The grantee received \$16,001.

State College

Keystone Legal Services, Inc.

Keystone Legal Services has been providing legal services to the counties of Centre, Clearfield, Huntingdon, Juniata and Mifflin for more than twenty years. Keystone operates the Shelter Project that serves clients at The Women's Resource Center (a domestic violence shelter) and Housing Transitions(a homeless shelter). The attorneys participating in this project meet directly with the shelter residents and offer them needed legal services. The grantee received \$12,087.

Uniontown

Fayette County Community Action Agency, Inc.

FCCAA is a private, non-profit community-based organization. Its mission is to help disadvantaged people secure the opportunities needed to remain self-sufficient. FCCAA provides comprehensive health and human services in the depressed northern Appalachian Region of southwest Pennsylvania. Its service area of Fayette County has received numerous federal and state distressed area designations including: Distressed County designations by the US Dept. of Commerce and the US Appalachian Regional Commission, USDA Federal Enterprise Community designation, PA State Enterprise Zone designation and Keystone Opportunity Zone (KOZ) designation. Each year, FCCAA provides individuals with housing assistance that includes: emergency and transitional shelter; rent, security deposit, mortgage and utility assistance; assistance in applying for Rural Economic and Community Development home purchase/repair loans and grants; energy education; weatherization programs; budget counseling; case management and counseling. The grantee received \$11,713.

Washington

Community Action Southwest

Community Action Southwest (CAS) was organized in 1965 as a private, nonprofit agency that assists local communities in addressing the causes and conditions of poverty in Washington and Greene Counties, Pennsylvania. CAS helps local residents that are facing homelessness with programs sponsored by the Dollar Energy Program, FEMA, Pennsylvania Housing Assistance Program, Emergency Shelter Programs, Pennsylvania Housing Finance Agency and many others. CAS's mission is alleviate homelessness and housing inequity in its service area. CAS's Housing Counseling Program includes: pre-occupancy, pre-rental, rental delinquency, pre-purchase, post purchase, mortgage default and rental delinquency, loss mitigation and home equity conversion mortgage (HECM). The grantee received \$12,031.

Wilkes-Barre

Commission on Economic Opportunity

The Commission on Economic Opportunity of Luzerne County, incorporated in 1966, operates a wide variety of programs to meet the needs of the poor in Luzerne and Wyoming Counties. CEO operates more than twenty distinct programs, all directed towards increasing their social and economic independence of low income families and individuals and persons with disabilities, with a goal of reducing their dependence on welfare programs. The grantee received \$13,001.

York

Housing Council of York

The Housing Council of York has served as York County's primary provider of housing counseling and housing information services since its incorporation in April 1971. Over the course of the past 29 years, the agency has developed a strong network of service linkages with federal, state and local organizations whose resources assist agency clients in resolving their housing problems. The agency has been certified by HUD since 1983. The grantee received \$17,506.

PUERTO RICO

Ceiba

Ceiba Housing & Economic Development

Ceiba Housing and Economic Development Corporation has been instrumental in providing housing counseling to residents of Puerto Rico and the US Virgin Islands since its inception in 1984. During these years counselors have assisted clients in pre-purchasing, post-purchasing, money/budget management, mortgage counseling, disaster counseling, home equity conversion, post occupancy, and home improvement / rehabilitation programs. Fair Housing issues are also addressed. Services are offered in Spanish and English. This grantee received \$43,477.

Ponce

Ponce Neighborhood Housing Services

Ponce Neighborhood Housing Services (Ponce NHS) is a non-profit organization that opened its doors to the public in 1993. Services are offered to residents of Puerto Rico and the US Virgin Islands. Ponce NHS's primary mission is the rehabilitation of the neighborhoods in the city of Ponce by combining the efforts of the residents, private industries and municipal government. Ponce NHS services include first time home buyer and budgeting training. They also provide information to clients on the financial opportunities available for the purchase, rehabilitation and reconstruction of homes. Ponce NHS also provides information on financing opportunities available for rehabilitation, reconstruction and new construction. Their main goal is to increase homeownership to low and moderate income families. This grantee received \$43,476.

RHODE ISLAND

Providence

Rhode Island Housing and Mortgage Finance Corp.

Rhode Island Housing and its affiliates have been successful in implementing its Housing Counseling Program. Last Year, Rhode Island Housing counseled 3,323 clients under its Housing Counseling Program. Of these clients, 16 have obtained HECM's, 572 purchased housing, and 2,228 obtained pre-purchase counseling. Rhode Island Housing runs its programs in accordance with the states consolidated plan. They have developed the following steps in their work plan in order to implement their programs: 1) Marketing & Outreach; 2) Intake & Pre-Purchase Counseling; 3) Homebuyer Education; 4) Landlord Education; 5) Housing Search; Post-Purchase/Homeowner Retention counseling. The agency plans on reaching the consolidated Plan goal of 4,500 potential clients for homeownership over five years. The grantee received \$31,376.

Urban League of Rhode Island (ULRI)

The ULRI is a community-based institution with a 61-year history of services to the Black and other minority communities in the state of Rhode Island. They currently provide the following counseling services: homebuyer education, pre-purchase counseling, credit counseling, helping potential mortgagors find suitable homes, mortgage default and foreclosure prevention, and researching and developing affordable housing. For the federal Fiscal Year ended 9/30/99, 433 clients used one or more services in the overall housing counseling program. The grantee received \$16,747.

SOUTH CAROLINA

Charleston

Neighborhood Legal Assistance

Neighborhood Legal Assistance is a non-profit agency that provides a wide range of counseling activities to persons, families, or a group of persons experiencing housing problems. Services include pre- and post -purchase counseling, mortgage delinquency and default resolution. Neighborhood Legal Assistance has a staff of 17 attorneys in house, which allows them to reach numerous residents. Their services also include legal

representation in governmental offices such as the Social Security Administration office and the Magistrate's Court. The agency's goal is to insure that the clients are assisted in a satisfactory manner and that their needs are met. This grantee received \$6,589.

Columbia

Consumer Credit Counseling Service/ Family Service Center

Consumer Credit Counseling Service / Family Service Center, Inc. is a non-profit United Way agency with services offered to home buyers, specifically low to moderate income families. Consumer Credit Counseling Service works in conjunction with the Real Estate industry and a referral network with local financial institutions in order to expand their services. One on one counseling is offered to clients. Their extensive services include: pre-purchasing, prevention of delinquency or foreclosures, refinance, budgeting, money management skills, any many others. Counseling on Home Equity Conversion Mortgages/Reverse Mortgages is also offered to the elderly. This grantee received \$7,239.

Palmetto Legal Services

Palmetto Legal Services is dedicated to offering services to numerous clients located throughout a twelve county area. Their services include rental delinquency, mortgage delinquency and default, pre-purchase ownership, displacement and relocation, reverse mortgages and other related housing issues. Agency also represents clients in court in cases including divorce issues. Palmetto Legal Services has been working closely with the community for the past sixteen years. This grantee received \$5,856.

South Carolina State Housing Finance & Development Authority

Since 1979, the South Carolina State Housing Finance and Development Authority has pledged to help low income and low-to-moderate income South Carolinians realize the dream of homeownership. Through mortgage lenders statewide, they offer first time homebuyer loans with affordable, below-market interest rates. This grant will be used to concentrate education and counseling in three designated areas: homebuyer education, Section 8 tenant based voucher homeownership program counseling, and default and delinquency counseling. This grantee received \$57,791.

Florence

Carolina Regional Legal Service

Carolina Regional Legal Services, Inc. (CRLS) is a private non-profit legal service agency. Their mission is to offer assistance to renters and homeowners experiencing legal problems related to housing. Their full range of legal services include intervention in landlord/tenant conflicts, pre-purchase counseling, mortgage delinquency and default resolution, loan forbearance, loss mitigation, and bankruptcy. CRLS also provides support to victims of domestic violence. All of their services are rendered regardless of ability to pay. This grantee received \$7,971.

North Charleston

Consumer Credit Counseling Service of Charleston./Family Services

Consumer Credit Counseling Service of Charleston has been part of North Charleston's community since 1975. During this time their goal has been to prevent homelessness by assisting the residents through their extensive counseling services. This agency also works in conjunction with other local communities to further their outreach efforts through seminars and training programs. Their programs include financial counseling, first-time home buyers seminars/counseling, and consumer education services. Consumer Credit Counseling Service of Chas. also provides assistance in mortgage delinquency/default situations. This grantee received \$6,181.

Trident United Way

Trident United Way commenced offering comprehensive housing counseling in 1974. Their services expanded and they now serve the Trident County Community (Berkeley, Dorchester and Charleston) as well as surrounding counties. Trident United Way provides counseling in pre-purchasing, pre-rental, mortgage default, pre-foreclosure, rental delinquency, energy conservation education, Home Equity Conversion Mortgage program (HECM) and loss mitigation. Trident United Way has been successful in developing and maintaining a good working relationship with others such as the South Carolina Electric & Gas Company. This has allowed them to intervene on the client's behalf and frequently obtain a favorable agreement such as an extension or partial payment plans on delinquent utility bills. This grantee received \$6,181.

Sumter

Wateree Community Action, Inc.

Wateree Community Action, Inc. (WCAI) is a private, non-profit community based organization that was formed in 1968. The agency administers annually to more than 20,000 needy families. Their programs include the traditional pre-rental and pre-purchase counseling, as well as assistance for the weatherization of homes, pre-school training, scholarships for education and assistance to the homeless. It is their variety of programs that allows them to successfully reach numerous disadvantaged residents in their area. This grantee received \$6,913.

SOUTH DAKOTA

Pierre

South Dakota Housing Development Authority

South Dakota has a high concentration of low-income households who require affordable housing, and housing counseling is the first step in meeting this need. The poorest county in the nation is located on the Pine Ridge Indian Reservation. Unemployment there is 75 - 80%, forcing many families to relocate to Rapid City to look for jobs. As of 1990, only sixteen Native American families owned their own homes in Rapid City, a city of fifty thousand. Fifty-one percent of these families are under the poverty level, compared to only 10.6% of the total population. In addition, two additional groups of people identified within the State Consolidated Plan in need of homeownership counseling are

people with disabilities and elderly households living in the older, dilapidated housing stock. Two subgrantees, the Rapid City Housing Coalition located in Rapid City, and the Neighborhood Housing Services of the Black Hills have been instrumental in providing these housing counseling services so desperately needed. The grantee received \$35,000.

Pine Ridge

Oglala Sioux Tribe Partnership for Housing, Inc.

The Oglala Sioux Tribe Partnership for Housing, Inc. (OSTPH) is a non-profit organization organized under the Oglala Sioux Lakota Tribal Laws. OSTPH is the only Homeownership Counseling Agency on the Pine Ridge Reservation which is plagued by high unemployment rates and a shortage of housing units. Its mission is to enhance affordable homeownership opportunities. They partner extensively with the Tribe, the Lakota Housing Authority, and the U.S. Department of Defense to incorporate a homeownership program that will provide housing opportunities and counseling services for residents of the Pine Ridge Indian Reservation. Their efforts were praised and applauded by President Clinton when he visited the Reservation in July 1999. The grant will enable OSTPH to provide pre- and post-housing counseling to Native Americans, a population that is considered one of the most under-served groups in America. The grantee received \$2,500.

Rapid City

Black Hills Legal Services, Inc.

Black Hills Legal Services, Inc. (BHLS) is a private, non-profit, community-based organization providing civil legal assistance and housing counseling to residents in eight counties in western South Dakota. The service area covers approximately one-fourth of South Dakota and include Pennington, Perkins, Lawrence, Fall River, Meade, Custer, Butte and Harding counties. Grant funding will be used to provide pre-purchase, rental, rent and mortgage delinquency, mortgage default counseling services and fair housing practices. Clients include: poverty stricken/low income individuals and families, disabled persons, the elderly, and minorities, mostly Native Americans. The grantee received \$6,000.

Consumer Credit Counseling Service of the Black Hills, Inc.

Consumer Credit Counseling Service of the Black Hills (CCCS/BH) is a United Way agency that has been in existence since 1974. Offices located in Rapid City, Pierre, Sturgis and Spearfish serve populations in western South Dakota, northeastern Wyoming and northwestern Nebraska. CCCS/BH became accredited through the Council on Accreditation for Children and Families in 1997. The grant will ensure the agency continues to provide financial management, rental, pre-purchase, and mortgage default counseling services to low income persons and persons with bad credit history living in rural areas. CCCS/BH was a NFCC Presidential Citation finalist for Outstanding Community Relations in 1998. In 1999 CCCS/BH was a HUD Best Practices Nominee

and received the NFCC National PACE Award for Excellence for Innovation Education Program for developing a standardized credit education program, "Credit When Credit Is Due." The grantee received \$7,830.

TENNESSEE

Chattanooga

Family and Children's Services of Chattanooga, Inc.

Family and Children's Services of Chattanooga, Inc. provides a wide array of counseling through Consumer Credit Counseling Service of Chattanooga, a HUD-approved certified housing counseling agency. The staff is highly skilled and dedicated to providing rental counseling, home-equity conversion mortgage counseling, as well as homeownership counseling. Pre-purchase counseling covers purchase procedures, mortgages, credit counseling as well as other facets of home purchases. Post-purchase counseling is also performed, including property maintenance and personal money management. Their primary mission is to strengthen communities and families through consumer education. This grantee received \$7,738.

Johnson City

Legal Services of Upper East Tennessee, Inc.

Legal Services of East Tennessee, Inc. is a private nonprofit corporation that addresses the needs of financially eligible persons who would otherwise be without legal representation. Housing counseling activities make up a significant portion of the firm's workload. A total of 544 clients received housing counseling services last year. Rental issues, default/loss mitigation counseling, and foreclosure assistance are services that the agency provides. The firm is also active in the promotion of fair housing initiatives and the investigation of individual fair housing complaints. This grantee received \$6,740.

Knoxville

Consumer Credit Counseling of East Tennessee

Consumer Credit Counseling of East Tennessee has been an approved HUD counseling agency since 1978. The agency has provided comprehensive housing counseling services to the residents of East Tennessee for the last twenty-two years. The agency served approximately 100 clients during the last fiscal year. Counseling services include home buyer education, rental assistance, and default/loss mitigation counseling. This grantee received \$6,573.

Knoxville Area Urban League, Inc.

The Knoxville Area Urban League has operated a housing program for almost 30 years. It has been a HUD approved counseling agency for the last 14 years. The Knoxville Urban League provides a full range of counseling services to its clients. The agency

served 142 clients last year. They also promote fair housing initiatives. This grantee received \$5,990.

Knoxville Legal Aid Society, Inc.

The Knoxville Legal Aid Society coordinates with the United Way, the University of Tennessee and many other agencies to provide a wide array of services to the Knoxville area, including housing counseling and legal assistance. The Knoxville Legal Aid Society is unique in its area for providing such comprehensive legal and housing assistance. Their experienced, well-trained staff helped over 650 families with housing needs last year. This grantee received \$7,738.

Memphis

Memphis Area Legal Services

Memphis Area Legal Services (MALS) was chartered as a nonprofit organization to provide free legal assistance in civil matters to the poor and elderly. More than 8,000 residents turn to the agency annually for assistance with civil legal problems. MALS offers a comprehensive legal assistance program and is frequently involved in housing matters. It has also been a HUD approved housing counseling agency for 20 years. They established the Fair Housing Center in 1998. This enables MALS to aggressively promote better housing choices for the citizens in its service area; effectively use public funds for housing counseling and fair housing assistance; and substantially enhance the coordination of housing services with other housing counseling and advocacy programs. The Fair Housing Center offers a full range of counseling and legal services, including pre-purchase counseling, mortgage default counseling, home mortgage equity conversion counseling, and assistance with landlord-tenant, public housing, Section 8 and housing discrimination problems. This grantee received \$58,281.

Nashville

Consumer Credit Counseling Service of Middle Tennessee

The experienced, knowledgeable staff of Consumer Credit Counseling Service provides both homeowner and rental counseling to residents of the counties in middle Tennessee. From pre-purchase to foreclosure prevention to rental advice, Consumer Credit Counseling Services participates with area lenders and real estate professionals to educate the public on housing issues. Coordinating with many local agencies, Consumer Credit Counseling Service continues to provide important services to those who need it most. This grantee received \$9,618.

Citizens for Affordable Housing, Inc.

The Citizens for Affordable Housing, Inc. is a full service housing counseling agency that provides counseling for rental assistance, pre-purchase education and for default/loss mitigation issues. The agency served over 200 clients during the last fiscal year. The Citizens for Affordable Housing, Inc. serves the greater Nashville area. This grantee received \$10,476.

HOPE, Inc.

Hope, Inc. is a private non-profit housing agency, chartered to assist low and moderately income families in obtaining good housing and a suitable living environment. They were the first non-governmental housing agency in Nashville to be certified by HUD to provide comprehensive housing counseling. Hope has often been recognized for its community-oriented activities and its broad-based board of directors. They were also the first developers of Section 235 homes in Nashville. Hope also pioneered the use of volunteers from religious congregations in a number of rehabilitation projects. This agency has also been very active in homeownership training. This grantee received \$14,428.

Vollintine-Evergreen Community Association

The Vollintine-Evergreen Community Association (VECA) CDC provides an array of comprehensive counseling services. Counseling was provided on such topics as pre-occupancy, mortgage and rental default, post-occupancy, reverse equity mortgages, home improvement, money management, referrals to all appropriate agencies, as well as any other housing related services possible. Pre-purchase education program consisted of credit, budget, home maintenance and being a good neighbor session. The greatest need for services was in mortgage default counseling. This grantee received \$42,781.

Woodbine Community Organization

The oldest community organization in Nashville, Woodbine Community Organization serves over 5,000 people each year. Providing such services as Senior Citizens activities, summer youth camps and adult literacy classes, Woodbine is well known in the area. In addition, Woodbine owns and operates over 100 housing units for low-income families and senior citizens. The experienced staff also provides a wide array of housing counseling, both pre-purchase and post-purchase, even to the extent of job resources when needed. Working with HOME grants and other local agencies, Woodbine has succeeded in assisting many families achieve and maintain homeownership. This grantee received \$16,145.

TEXAS

Austin

Texas Department of Housing and Community Affairs (TDHCA)

The Texas Department of Housing and Community Affairs is the government agency that is responsible for the Consolidated Planning Process for all areas in the State that are not Entitlement Areas or Participating Jurisdictions. It is also responsible for the State's Analysis of Impediments to Fair Housing. Because the Department is aware of and reports on the needs and problems related to the shortfalls of available homebuyer counseling services, it is uniquely qualified to create the program to address Texas' needs. TDHCA is the lead state agency for housing and housing related issues. They administer HUD funds for those areas that do not receive funding directly. The following organizations have collaborated to create and implement a statewide homebuyer education program, and to increase access to homebuyer education for all Texans: Fannie Mae, Freddie Mac, Neighborhood Reinvestment Corporation, Norwest Bank, Texas

Agricultural Extension Service, United Cerebral Palsy of Texas, Inc., and the Texas Association of Community Development Corporations. The grantee received \$85,135.

Brownsville

Community Development Corporation of Brownsville

Community Development Corporation of Brownsville was established in 1974. The agency is recognized as a CHDO by the City of Brownsville and the State of Texas. The agency administers State of Texas HOME and CDBG funds, HUD Youthbuild, Colonia, Rural Housing and Economic Development and Housing Counseling Funds. CDCB also is a Fannie Mae Seller Servicer, Rural Development and FHA DE lender. The agency provides comprehensive housing counseling for credit counseling, homebuyer pre and post purchase, and default counseling, HECMs. A “Homebuyer Information and Education Center” provides a one stop service for housing counseling. The grantee received \$26,250.

Dallas

Consumer Credit Counseling Service of Greater Dallas, Inc.

Consumer Credit Counseling Services of Greater Dallas, Inc. is affiliated with the National Foundation for Credit Counseling (NFCC) in Silver Springs, MD. CCCS-Dallas opened their office in 1974 and includes 28 branch, satellite and telephone locations. CCCS-Dallas works with HUD, Rural Housing Services, the Dallas Housing Authority, Mesquite Housing Authority, Housing Crisis Center and the Salvation Army. CCCS Dallas provides pre and post purchase, home equity and renter rights and responsibilities. The agency coordinates with HUD to provide H.E.L.P classes. CCCS-Dallas provides educational seminars to address issues of minorities and immigrants regarding money management, credit, housing and basic banking to help address fair housing barriers. The grantee received \$75,028.

Dallas Urban League

The Dallas Urban League was established in 1967 and is one of 114 affiliates of the National Urban League and one of the 106 affiliates of the United Way of Metropolitan Dallas. This agency provides comprehensive housing counseling which includes: pre-occupancy to assist homebuyers and rentals, rental assistance, mortgage default, post-occupancy, home improvement and rehabilitation, energy conservation, consumer education, displacement and relocation. Although the agency was designed to address various problems affecting African-Americans, they are a multi-racial, nonprofit, non-partisan, community based service organization. Dallas Urban League is a member of the City of Dallas local housing consortium, the Affordable Housing Coalition, North Texas Community Development Association, Dallas Mortgage Bankers Association and Texas Federation of Housing Counseling. The grantee received \$18,263.

Fort Worth

City of Ft. Worth

The City of Ft. Worth has been a HUD entitlement city since 1984 and has received grants for CDBG, HOME, ESG and Housing Counseling. The agency became a housing

counseling agency in 1997. City of Ft. Worth has received recognition for 2 Best Practices in 1998 for Model Blocks and Infill Housing Programs. COFW provides comprehensive housing counseling covering, pre-purchase, credit and default counseling, rental assistance, and fair housing and tenants rights. The grantee received \$75,000.

Tarrant County Housing Partnership

Tarrant County Housing Partnership (TCHP) has been providing a variety of housing services to residents of Tarrant County since 1992. TCHP has been instrumental in the rehabilitation and new construction of more than 2,200 affordable units within the county. They have also been providing homebuyer assistance loans since 1992. They have now included a variety of housing counseling including homebuyer education, pre and post purchase, pre-occupancy, mortgage default, and alternative to foreclosure counseling. With funding available they will be able to extend their housing counseling services. The grantee received \$15,674.

Houston

Gulf Coast Community Services Assoc.

Gulf Coast Community Services Association operates a Comprehensive Housing Counseling Program throughout the Houston/Harris County and the surrounding counties. The grant will fund services which include, but are not limited to, information and referral, homebuyers education, pre-occupancy, rental delinquency, mortgage default, tenants rights, home improvement, and alternative to foreclosure counseling. This agency provide programs such as Head Start, Home Management and Homemaker I programs, Home Safety and Security, and community learning classes. They provide instruction for English as a 2nd language, Adult Basic Education, GED courses, employment skills programs, and after school programs. Direct services include food pantry, clothes closet, prescription vouchers and school and supply vouchers. Gulf Coast Community provided services to approximately 40,000 individuals. Support services include transportation and case management to clients interested in attaining self-sufficiency. The grantee received \$30,000.

San Antonio

Avenida Guadalupe Association (AGA)

The Avenida Guadalupe Association is a tax-exempt neighborhood based corporation created in 1979 to improve the housing and economic conditions of the Avenida Gudalupe neighborhood in San Antonio, Texas. Major projects the Avenida Guadalupe Association (AGA) has developed include Plaza Guadalupe, San Jacinto Senior Citizens Community (50 unit apartment complex., El Parian retail market, and El Progreso Community center. The AGA is currently developing 6 new single-family houses for sale to first-time homebuyers as well as a new office building that will house small businesses and nonprofit agencies serving the west side of San Antonio. In 1997 AGA initiated a program to support the agency's housing development program and to increase the homeownership rate among Hispanics in San Antonio. The grant will fund some of the services provided by AGA. The grantee received \$38,786.

City of San Antonio

This agency serves the public and attempts to address a multitude of housing needs and problems in the 8th largest and 2nd poorest city in the nation. The City of San Antonio provides comprehensive housing counseling in pre and post occupancy, first-time homebuyer, default mortgage, tenant/landlord and placement counseling, and provides citizens with free, confidential, non-biased information addressing their housing needs. The agency has two bilingual certified housing counselors to better serve the community. The City's affiliation with the Department of Community Initiatives and the Community Action Division provides direct services including The Children's Resources Division that administers the federally subsidized Child Care management System, Youth Services Division providing free of charge counseling for at-risk youth and their families., and the Literacy Service Division which operates eight Leadership and Learning Centers across San Antonio. The Literacy Service Division provides Adult Basic Education, GED preparation, English as a Second language and Citizenship classes. The Elderly and Disabled Division operates 38 nutrition sites for elderly and disabled individuals. The grant will be used to help in the various counseling arenas. The grantee received \$30,000.

UTAH

Logan

Family Life Center/Utah State University

Family Life Center is a comprehensive housing counseling agency serving Cache, Box Elder, Rich counties, and rural areas of Utah. They continue to work potential home buyers through workshops and one-on-one counseling. The philosophy of the Family Life Center is educational. Clients are taught the skills and strategies useful in housing decisions and financial management. Housing counseling includes pre-occupancy, pre-purchase, pre-rental, rent delinquency, mortgage default, home improvement and rehabilitation, and home equity conversion mortgage counseling. In a special three-way partnership among the Family Life Center, HUD and AARP, home equity conversion mortgage counseling is also available in rural areas of Utah. They also partner with a variety of other agencies including the Bear River Association of Governments, the Neighborhood Nonprofit Housing Corporation, the local Habitat for Humanity, Options for Independence, Communities Against Physical and Sexual Abuse to mention a few. The grantee received \$3,045.

Ogden

Your Community Connection (YCC)

YCC is a community-based volunteer organization that has proudly served the Northern Utah community for more than 54 years. Their service area includes four counties in Northern Utah. Their Transitional Housing program has changed the lives of more than 700 women, children, and men since its inception in March of 1991. The Fast Track Program, now in its 7th year, provides financial counseling in the areas of home pre-purchase education, mortgage default, credit issues and money management. YCC

partners with many service providers, corporations, and agencies to ensure service gaps are addressed in the community. Their vision consists of a world with strong and healthy families without violence. YCC continues to be strategic and proactive in addressing the combinations and complex factors which make families vulnerable to violence: poverty, homelessness, social isolation, stress, unemployment and underemployment, lack of parenting skills, substance abuse, availability of child care, and affordable housing. The grantee received \$4,500.

Provo

Community Action Services

Community Action Services is focusing on the needs of the first-time homebuyer by offering homebuyer education. Their target area is the Mountainland Region - Wasatch and Summit counties. The grant will be used to continue providing the community with assistance in HECM counseling, foreclosure prevention, loss mitigation procedures, homeowner education, financial and budget counseling. Partners include the local Lenders Association, Realtors Association, Wells Fargo Bank, among others in providing pre-home ownership seminars. They have satellite office locations in Spanish Fork, Orem American For, Heber, Kamas, and Coalville. The grantee received \$18,375.

VIRGINIA

Abington

People Incorporated of Southwest Virginia

People Incorporated of Southwest Virginia was chartered in 1964 as the first Community Action Agency in the Eastern United States. The agency currently operates 29 programs to help families in need of housing assistance. People Incorporated owns and operates 8 transitional housing units for use by low-income homeless families with small children who agree to enroll in courses that lead to employment within two years. People Incorporated will strive to reach clients in underserved areas such as Buchanan, Dickenson, and Russell Counties by conducting homeownership education programs and advertising with flyers in local community agencies such as the Health Department and the Department of Social Services. The grantee received \$10,988.

Arlington

AHC, Inc. (formerly Arlington Housing Corp.)

AHC, Inc. has operated in Northern Virginia, primarily in Arlington County, since 1975 to address housing affordability issues for renters and homeowners. Housing costs are extremely high. AHC has three divisions: Single Family, Multi Family and Community Relations. They run several housing programs, including: Moderate Income Home Ownership Program (MIHOP), first time homebuyer program, the Inhill Housing Development Program and the Regional Loan Fund. Homeownership counseling is provided in English, Spanish, Vietnamese, and French. All aspects of the home-buying process from pre-qualification through post-closing and default delinquency/foreclosure prevention are offered. The grantee received \$12,676.

Charlottesville

Monticello Area Community Action Agency

The Monticello Area Community Action Agency was organized in 1965 and serves as the regional anti-poverty agency for the City of Charlottesville, Virginia and Albemarle, Fluvanna, Louisa and Nelson Counties. MACAA provided a wide range of services for low income families, including education (Head Start, Parents In Education, and Project Discovery), teen pregnancy prevention (Camp Horizon, Beating the Odds, and Young Guys of Distinction), vocational training (Opportunity Knocks, Summer Youth Works!), housing counseling, crisis intervention (Community Assessment Program), homeless shelter (Hope House), health (Child Health Partnership), and community organizing and development. The grantee received \$10,197.

Piedmont Housing Alliance

The Piedmont Housing Alliance is a private, nonprofit organization established in 1983 to address affordable housing and other community development needs on a regional basis within the Thomas Jefferson Planning District. The Alliance serves six jurisdictions - Albemarle, Fluvanna, Greene, Louisa and Nelson counties and the City of Charlottesville. Formerly known as the Thomas Jefferson Housing Improvement Corporation (TJHIC), the agency was reorganized in February 1997 into a Community Housing Development Corporation (CHDO) and renamed the Piedmont Housing Alliance. On March 1, 1997, the Alliance contracted with the Charlottesville Housing Foundation (CHF) to manage the CHF asset base. As the Alliance builds its own asset base and services, it plans to eventually acquire the CHF portfolio. TJHIC and CJF have a combined legacy of forty-nine years in affordable housing and community development. In April 1999, the Alliance was certified by the U.S. Treasury as a Community Development Financial Institute (CDFI) and received a Technical Assistance Grant. In December 1999, the U.S. Department of Housing and Urban Development (HUD) approved the Alliance as a Housing Counseling Agency. HUD awarded the Alliance \$1.6 million to administer 75 Mainstream Housing Vouchers for persons with disabilities. Some of the programs the Alliance services are: Homebuyers Clubs, Steppingstone, Regional Single Family Loan Fund, Elderly and Disabled Home Safety Revolving Loan Fund, Regional Revolving CHDO Fund, Charlottesville Neighborhood Revitalization, ARC Community Living Partnership, CHOICE (Creative Housing Options Improve Choices for Everyone). The grantee received \$12,468.

Hampton

Hampton Redevelopment & Housing Authority

The Hampton Redevelopment and Housing Authority has many years of counseling experience working with low-moderate income families within the City of Hampton. Housing counseling activities consist of pre-rental, pre-purchase counseling, homeownership, reverse equity and home maintenance. We would like to offer a more comprehensive housing counseling program which will assist our customers in improving their housing conditions, home repairs, home maintenance, default/loss mitigation, and address other housing needs and issues. The grantee received \$11,052.

Lynchburg

Lynchburg Community Action Group, Inc.

The mission of the Lynchburg CAG provides a range of services to address problems associated with poverty, by fostering self-sufficiency among low-income residents. Lynchburg CAG has provided housing services to low income residents of central Virginia since 1973. Their programs are numerous and varied serving all segments of society. Lynchburg CAG serves over 3,500 low income clients per year. The grantee received \$12,988.

Madison

Skyline CAP, Inc.

Skyline CAP, Inc. became a HUD-certified housing counseling agency on June 30, 1994. They service Greene, Madison, and Orange Counties in central Virginia. They consult and work in close cooperation with numerous social services. Their comprehensive housing counseling programs are: pre-occupancy counseling, post occupancy counseling, mortgage default counseling, rental delinquency counseling, home improvement and rehabilitation counseling, HECM counseling, and fair housing counseling. Skyline CAP pro-actively works to reduce concentrations of poverty and the segregation of minority populations by engaging in affirmative marketing to attract all segments of population regardless of race, color, religion, national origin, sex, familial status, disability and age. The grantee received \$12,532.

Manassas

Prince William County

Prince William Cooperative Extension provides pre-purchase counseling, pre-rental counseling, mortgage default counseling, rent delinquency counseling, and first-time home buyers education. Although the organization covers families living in the general DC Metropolitan area, it focuses on minority ethnic groups located in Prince William county. Despite the high area median income of Prince William County, a significant portion of the lower-income population is facing a serious shortage of affordable housing. Housing costs, combined with very high utility, food and transportation costs in the Metropolitan DC area severely impact many families. Of particular concern are those clients who are targeted in the Virginia Welfare Reform legislation. The transition to self sufficiency, the loss of public assistance and additional costs associated with regular employment (childcare, transportation, clothing, etc.) make these clients especially vulnerable to housing crises. The grantee received \$16,409.

New Port News

Office of Human Affairs, Inc.

Since 1965, the Office of Human Affairs, Inc. has taken the initiative in planning, developing and implementing programs that foster self-sufficiency. OHA's Housing Counseling Program includes performance measures which target underserved neighborhoods, such as Hampton Roads and Newport News. These neighborhoods have high concentrations of minority families and lower income residents and a higher percentage of older housing stock. The Newport News Redevelopment and Housing

Authority and the City of Newport News requested that OHA assist in helping this community. The grantee received \$12,676.

Nassawadox

Virginia Eastern Shore Economic Empowerment & Housing Corp.

Virginia Eastern Shore Economic Empowerment and Housing Corporation has been operating our Housing Counseling program since 1994. We are a comprehensive HUD counseling agency offering Virginia Housing Development Authority (VHDA) Homebuyer Education, pre-purchase counseling, post-purchase counseling, mortgage delinquency and default resolution counseling and renter assistance. We also operate a Homelessness Prevention program that assists low income homeowners in making critically needed repairs to maintain their homes. Our Homelessness Intervention program assists low and moderate income families with rental, mortgage and utility assistance. The grantee received \$10,364.

Richmond

Housing Opportunities Made Equal of Richmond, Inc.

HOME has been certified as a comprehensive housing counseling agency for many years, delivering housing counseling services since 1971. It is currently receiving both housing counseling and Fair Housing Initiatives Program funding from HUD. In 1999 HOME received HUD's Best Practices Award as one of the top community development programs in the country. In April 1998 HOME was formally recognized by Virginia's two housing agencies, the Virginia Department of Housing and Community Development and the Virginia Housing Development Agency for its "comprehensive programs and powerful advocacy which have helped to ensure Virginians equal access to housing for almost three decades." In the fall of 1997, the NAACP gave HOME its annual civil rights award for "aggressive approach to ensuring open housing, home ownership and unbiased insurance industry practices". Some of the counseling that they provide are: pre- and post-purchase counseling, Community Homebuyer programs (H.E.L.P.), mortgage default counseling, rental counseling, landlord/tenant counseling, Home equity conversion counseling, (HECM), fair housing assistance and information, home repair counseling, credit repair counseling, rental counseling group sessions, resolving landlord/tenant issues, outreach counseling to homeless individuals and families in shelters, money management workshops. In addition HOME will also provide short-term, long-term and transitional housing assistance for people infected with or affected by HIV/AIDS. The grantee received \$12,197.

Southside Community Development & Housing Corp.

The SCDHC was incorporated in The Commonwealth of Virginia in March, 1988 as a non-profit community development corporation. The mission of SCDHC is to improve the quality of life for those families who have been disenfranchised and subject to substandard living conditions in the Old South District area of Richmond, Virginia. The Old South District of Richmond, Virginia is comprised of the Old Manchester, Blackwell, Newtown South, Swansboro and Woodland Heights neighborhoods. The goal of the Homeownership Element is to strongly support programs which provide rehabilitation

and assistance to low and moderate income residents, and which provide homeownership opportunities for all ranges of income, particularly for those currently at or below 80% of the Richmond area median family income. The grantee received \$11,884.

Telamon Corporation

Telamon Corporation is proposing to continue and expand upon the comprehensive counseling services it now provides to low and very low income families residing in a seven-county, two city area of south side Virginia. Telamon is certified by both HUD and the Virginia Housing Development Authority (VHDA) to offer comprehensive home ownership counseling services such as: default, tenancy, fair housing and Home Equity Conversion Mortgage (HECM) counseling. Recently, Telamon partnered with local Rural Development Offices to participate in leveraged loan arrangements for several low-income families, thus, enabling these families to build or purchase affordable homes through Rural Development's Section 502 housing program. Telamon also entered into a new partnership with the City of Danville's Redevelopment and Housing Authority to build and finance new construction of homes for public housing residents. The initial agreement will result in the construction of three new homes. Counseling staff also provides VHDA counseling for clientele of several area banks. This counseling, is a requirement of VHDA and enables the families to receive lower mortgage insurance rates. Telamon is currently working closely with the Danville Redevelopment and Housing Authority and Danville Community College in an attempt to secure a HUD HOPE VI grant. This grant, if successful, will transform one of Danville's oldest and most desolate, public housing projects into a new community of home owners. Telamon will assist in providing homeownership counseling to tenants who wish to become home owners. The grantee received \$12,197.

Virginia Housing Development Authority

VHDA, one of the nation's largest State Housing Finance Agencies, has been offering homeownership education classes since 1993. The course was developed as an educational outreach program to assist low and moderate income first-time buyers. The program explains the steps of homeownership and encourages participant participation. The course is a pre-purchase curriculum approved by Fannie Mae, Freddie Mac and AHECI. The course covers budgeting, credit and credit repair, working with a Realtor and choosing the right home, loan products and working with a mortgage lender, home inspections, and the loan closing. A follow-up class on home maintenance and repairs is offered free of charge through a partnership with the Virginia Cooperative Extension office. The curriculum is updated annually. VHDA, also, offers a "Train the Trainer Program." This program is offered to non-profits and local Public Housing Authorities. VHDA offers HECM loans and has worked extensively to encourage private lenders throughout Virginia to participate. The grantee received \$27,956.

Roanoke

Total Action Against Poverty (TAP)

Total Action Against Poverty (TAP) was chartered as a community action agency in 1965. TAP's mission is a reaffirmation of the Economic Opportunity Act of 1964: "To

eliminate the paradox of poverty in the midst of plenty...by opening to everyone the opportunity for education and training, the opportunity to work, and the opportunity to live in decency and dignity.” For more than 30 years, TAP has operated numerous federal, state and locally funded programs to provide services to clients within the Roanoke Valley-Alleghany Regional Planning District and Rockbridge County, which includes the cities of: Buena Vista, Clifton Forge, Covington, Lexington, Roanoke and Salem. Each locality has access to the following Housing counseling services: Pre-purchase, post-purchase, pre-rental, rental delinquency, mortgage default and HECM. The grantee received \$13,721.

WASHINGTON

Lakewood

Pierce County Dept. of Community Services

Pierce County Dept. of Community Services mission is to create opportunities for economically disadvantaged families and to reduced the impact of poverty through a variety of social service and community programs. Comprehensive housing counseling, which include counseling and assistance through HOPE III (a first time home buyer program), down payment assistance counseling and referral, pre-occupancy, mortgage default and delinquency counseling, post-occupancy, home equity conversion (HECM), money management, home improvement and rehabilitation, energy conservation, housing consumer education, pre-purchase, foreclosure prevention, pre-rental, landlord/tenant counseling and mediation, homeless case management and assistance, rental assistance, housing advocacy and fair housing activities. The grantee received \$21,710.

Pasco

Community Health Center La Clinica

Community Health Center La Clinica offers clients the full range of housing counseling services and plans to continue the following services: pre-occupancy, pre-purchase, pre-rental, mortgage default counseling, rental delinquency, rehabilitation and home improvement, money management, referrals to community resources, post-occupancy, tenant/landlord problems, eviction, homelessness, home-ownership, pre-foreclosure counseling, , HECM-reverse equity, and first time home buyers seminars. The grantee received \$18,203.

Seattle

Fremont Public Association

Fremont Public Association provides comprehensive housing counseling services. Specific services include landlord-tenant counseling and eviction prevention, pre-purchase counseling, mortgage foreclosure counseling and prevention, loss mitigation, reverse equity mortgage (HECM)counseling, pre-purchase and post purchase counseling. They also assist the homeless locating housing. The grantee received \$24,630.

Washington State Housing Finance Agency (The Commission)

The Commission has partnered with agencies in each region who combined, offer a full range of housing counseling services for their area. Counseling activities being offered

include five-hour homebuyer education seminars, extended homebuyer education program (HELP), one-one-one pre-purchase counseling, information and referral pre-purchase counseling, mortgage default counseling and mortgage default prevention classes, reverse equity mortgage fault counseling, Home Choice pre-purchase counseling for qualified individuals with disabilities, and post-purchase counseling. The grantee received \$105,993.

Spokane

Spokane Neighborhood Action Programs

Spokane Neighborhood Action Program (SNAP) mission is to provide opportunities, resources and services to low income and vulnerable people in a manner which enhances dignity and promotes self-sufficiency. Comprehensive housing counseling consists of homebuyer education programs, pre-purchase homeownership counseling, mortgage default/loss mitigation counseling, post-purchase counseling, home equity conversion (HECM), renter assistance, marketing & outreach initiatives, and promotion of Fair Housing. The grantee received \$26,065.

Vancouver

Community Housing Resource Center

Community Housing Resource Center is serving the residents of SW Washington. They provides comprehensive counseling services that include pre-purchase counseling, homebuyer education classes, first home orientation seminars, employer assisted housing program, reverse mortgage (HECM) counseling, mortgage default, Home Choice - a state-wide program for persons with disabilities, Nehemiah (DAP), post-purchase education, credit and budgeting seminars. The grantee received \$8,373.

WASHINGTON, DC

University Legal Services (ULS)

ULS is currently a HUD certified housing counseling agency. They provide pre-purchase counseling, classes in money management and budgeting, rental counseling, post-purchase counseling regarding delinquent mortgages and rents, HECM counseling, rehabilitation work, and Fair Housing education. They provide counseling to residents in all parts of the city of Washington D.C., but target areas with high concentrations of minorities and lower-income families. During FY 1999, they counseled 299 renters, 185 potential renters, 2475 potential mortgagors and 117 mortgagors. The grantee received \$32,537.

Marshall Heights Community Development Organization (MHCDO)

MCHDO has a history of over 17 years as a non-profit provider. Their goal is to revitalize the Ward 7 area of Washington D.C.. They have been an approved HUD housing counseling agency since 1991. In FY 1999, they served 43 mortgagors, 131 potential mortgagors, 184 renters and 100 potential renters. They provide the following counseling services: money and home management, rental assistance, home purchase,

mortgage delinquency/default and foreclosure resolution, eviction counseling and HECM counseling. They also have workshops on specific topics, such as credit repair, home ownership, client rights and responsibilities, effectively meeting obligations, handling liabilities, goal setting, debt reduction, and general maintenance and repair. The grantee received \$25,000.

Housing Counseling Services, Inc. (HCS)

HCS was founded in 1972 to provide comprehensive housing counseling, training, advocacy and housing opportunities for low and moderate income homeowners and tenants. HCS serves thousands of families in the Metropolitan Washington area every year. They have also held HUD Housing Counseling Grants since 1972. There are 5 major program components at HCS: Comprehensive Homeownership Training and Counseling, Social Service, Advocacy, Training and Development. They assist more than 3,500 clients a year. They have a staff of 34 housing professionals. HCS has been active in the Consolidated Planning process for the District of Columbia. Their counseling program includes the following services: Pre-purchase, Post-Occupancy, Home rehab, Renter, Default and delinquency, Social service, Displacement and relocation and HECM. The grantee received \$30,000

Near Northeast Community Improvement Corp. (CIC)

CIC was established in October 1965. They have received HUD Housing Counseling Grants since 1978. CIC serves residents in the Washington Metropolitan area. Their counseling services include the following: Pre/Post Rental; Homebuyers Education Seminars; Income Management; Rental, Utility and Mortgage assistance; Pre/Post-purchase; and Senior citizens opportunities. In FY 1999, CIC counseled 9 homeowners, 89 mortgagors; 5 potential mortgagors, 15 renters, 24 potential renters and 4 homeless, for a total of 146 clients. The grantee received \$20,000

WEST VIRGINIA

Wheeling

Family Service - Upper Ohio Valley

Consumer Credit Counseling serves the MSA area of Brooke, Hancock, Ohio, Marshall and Wetzel County of West Virginia. In response to a steady decline in the population of the area, CCCS has worked to provide stability by helping families find and maintain homeownership. They provide HECM counseling, loss mitigation, first-time homebuyer education through the local CHIP program. They also provide pre-purchase homeownership counseling and mortgage delinquency and default resolution counseling. The grantee received \$12,551.

WISCONSIN

Madison

Community Development Authority of the City of Madison (CDA)

CDA of the City of Madison provides a comprehensive housing counseling program for extremely low to moderate income individuals and families of Greater Madison seeking affordable housing. Their mission expands housing counseling services to meet the needs of great numbers of initial contacts, as well as Public Housing and Section 8 applicants

and participants. Their objectives are to provide counseling on improvements of owner-occupied housing, expansion of homeownership opportunities, improvement and expansion of rental housing, strengthening of communities, revitalization of concentrated neighborhoods, improvement of services to homeless and special populations, and expansion of individual choice to resources. Their partnerships include various local, state and federal public and private agencies. The grantee received \$50,363.