

**FY 2001 HOUSING COUNSELING GRANTS
FY 2001 FUNDS AWARDED BY HEADQUARTERS**

MASSACHUSETTS

The Housing Partnership Network (HPN)

Boston, MA

\$1,130,496

HPN proposed to continue and expand the housing counseling activities in the area of: increasing homeownership among low and moderate income households, especially minority households and traditionally underserved populations; to ensure that households have the information and support to maintain their homes and build equity for the future; and to support neighborhood stabilization and revitalization by increasing responsible single-family and multiplex homeownership.

HPN has successfully administered the housing counseling program since 1995 and through its network of housing partnerships has provided housing counseling in 18 states across the country. HPN target their housing counseling efforts to traditionally underserved populations particularly very low to low income and minority households.

Citizens' Housing and Planning Association (CHAPA)

Boston, MA

\$250,000

The Citizens' Housing and Planning Association and its affiliates have a long history of tailoring their services to meet the needs of low and moderate income households in the communities they serve which includes Connecticut, Maine, Massachusetts, Rhode Island and Vermont. CHAPA's affiliates provide counseling to individuals and families from a variety of racial and ethnic backgrounds including recent immigrants who speak a primary language other than English.

CHAPA's counseling services to its clients cover all aspects of purchasing a home, post-purchase counseling and education which focuses on sustaining homeownership, delinquency and default counseling. In addition, CHAPA has conducted extensive outreach to low and moderate income households to participate in a homebuyer program by working with local churches, service organizations, government agencies and others concentrating their efforts on those people traditionally underserved in the homeownership market.

WASHINGTON, DC

National Council of La Raza (NCLR)

Washington, DC

\$1,081,344

NCLR proposes to continue to provide housing counseling to low and moderate income Hispanics that lack knowledge about the homeownership process and are unaware of the resources and programs that are available to first-time homebuyers.

NCLR is a private, nonprofit, nonpartisan organization established in 1968 to reduce poverty and discrimination and improve life opportunities for Hispanic Americans. NCLR identified 16 housing counseling affiliates and indicated more than 230 formal affiliates who together serve 39 states, Puerto Rico and the District of Columbia along with a network in excess of 20,000 groups and individuals nationwide reaching more than three million Hispanics annually.

The Congress of National Black Churches, Inc. (CNBC)

Washington, DC

\$712,704

CNBC proposes to guide its affiliate organizations in providing a comprehensive housing counseling plan that will further address the needs of the underserved populations in urban and rural settings. CNBC also proposes to promote fair housing by removing barriers to information that deter many Americans from seeking, buying, insuring or maintaining a home in a neighborhood of their choice; improve the quality, effectiveness and availability of pre/post-purchase counseling and education by delivering the services within the communities most in need of help and foster a greater coordination among the local real estate brokers, lenders and providers of homeownership counseling and education services.

CNBC has 26 years of related housing and community experience which includes 5 years of managing housing counseling agencies. CNBC has successfully initiated a training program to provide training to churches and faith based organizations to provide homebuyer education and one-on-one counseling in their communities. In the year 2000, CNBC's housing counseling and related HUD activities were recognized by HUD with a "Best Practice" award.

Neighborhood Reinvestment Corporation (NRC)

Washington, DC

\$1,155,072

NRC was created by Congress in 1978 to provide training for community-based housing counselors throughout the United States. Each year, hundreds of housing counselors serving communities through out the nation receive training through NRC. The training institute will provide program oversight, training and management while its 82 affiliates provide housing counseling in some of the following areas: homebuyer education; pre-purchase homeownership; post-purchase; mortgage delinquency and default resolution; marketing and outreach in targeted areas; special needs for senior citizens, renter assistance counseling and fair housing assistance.

NEW YORK

National Urban League (NUL)

New York, NY

\$1,155,072

NUL has been a housing counseling provider for over 30 years. To assist in expanding homeownership opportunities, NUL and its affiliates will conduct interviews, information referral, hold 2 hour homebuyer education seminars and provide 16 to 20 hours of individual pre-purchasing counseling sessions.

Recently their Hartford Urban League along with several local banks have developed flexible underwriting criteria that enabled 300 loans to be made to low and moderate income residents in Hartford, Connecticut. NUL has been working with Fannie Mae to develop a mortgage instrument flexible enough to accommodate the lower income in other areas. The Tucson Urban League office was a model for this program that earned NUL recognition in the year 2000 HUD "Best Practices" award.

PENNSYLVANIA

Housing Opportunities, Inc.(HOI)

McKeesport, PA

\$1,056,768

HOI proposes to provide housing counseling agencies with resources to serve the unique housing needs of their community. HOI has been a service provider for 26 years and its affiliates have counseling experience in family budgeting, Home Equity Conversion Mortgage (HECM) eligibility and guidelines for senior citizens, loss mitigation, money management, foreclosure prevention, pre-purchase, and rental counseling.

In addition, HOI's loss mitigation, delinquent and default product was selected by HUD as one of Pittsburgh, Pennsylvania's "Best Practices" agency and subsequently chosen as one of HUD's 50 "Best Practice" award recipients nationwide.

Acorn Housing Corporation (AHC)

Philadelphia, PA

\$1,032,192

AHC has developed a program that targets low and moderate income communities in each of the cities it serves which will enable its affiliates to work closely with families and individuals to help them qualify for a new or refinance an existing mortgage, qualify for home improvement loans, mortgage or develop delinquency payment strategy.

AHC has been providing housing counseling to low and moderate income and minority buyers since 1986 and has opened 26 housing counseling offices across the United States.

VIRGINIA

Catholic Charities USA

Alexandria, VA

\$971,280

Catholic Charities USA and its affiliates will continue providing housing counseling services that include: outreach services to increase the awareness of homeownership opportunities;

homebuying education for first-time homebuyers and the Home Equity Conversion Mortgage (HECM) for eligible persons 62 or older.

Catholic Charities USA is a religiously affiliated organization with a network of 180 main diocesan and over 1,400 branch agencies. Its housing counseling program which has been in existence since 1994, aim to reduce poverty, support families and provide quality counseling service to all people in need without regard to religious, racial, ethnic or cultural background.

MARYLAND

National Foundation for Credit Counseling (NFCC)

Silver Spring, MD

\$1,155,072

NFCC proposes to continue to provide comprehensive counseling and related services to meet the needs of local people in the communities that member affiliates serve, which will include: Homebuyer education; pre-purchase homeownership and post-purchase mortgage delinquency and default resolution; Home Equity Conversion Mortgage (HECM); loss mitigation; outreach initiatives; renter assistance and budgeting and credit counseling. NFCC, founded in 1951, is the nation's oldest and largest non-profit organization dedicated to budgeting and credit education and housing counseling.

TENNESSEE

West Tennessee Legal Services, Inc. (WTLS)

Jackson, TN

\$250,000

WTLS has been a HUD-Certified Housing Counseling Agency since 1990 and have traditionally performed comprehensive housing counseling services through out Tennessee, Alabama, Georgia, Mississippi and 90 counties in Kentucky. Services provided include: pre-purchase counseling to first-time homebuyers; counseling to persons 62 years and older on the availability of funds through Home Equity Conversion Mortgage (HECM); pre-rental counseling with emphasis upon HUD and rural housing rent subsidy programs; promote awareness of and education concerning rights and remedies to persons who experience discriminatory housing practices; assist tenants and homeowners with meeting their responsibilities of tenancy and of homeownership.

WTLS was awarded a "Best Practice" award by HUD in 1999 and the year 2000 for its housing counseling methodologies. WTLS proposes to continue to promote and facilitate homeownership through education and outreach and to assist tenants and homeowners with meeting the responsibility of tenancy and of homeownership.