

ALABAMA

Alabama Council on Human Relations

Auburn, AL

Comprehensive Counseling

\$30,846.23

The Alabama Council on Human Relations (ACHR), Inc., based in Auburn, Alabama, was established in 1954 to obtain equal rights, opportunities, and liberties for all Alabamians. Today, ACHR assistance programs address a wide range of life-quality issues. Housing has long been a primary focus and housing counseling continues to be an integral cog in ACHR's overall efforts to improve housing conditions in its east Alabama service region. ACHR also administers the following housing-related services: Low Income Home Energy Assistance Program; Centsable Energy Use and CHDO Housing Developments. During 2005-2006 FY ACHR served 104 clients.

Community Action Agency of Northwest Alabama, Inc.

Florence, AL

Comprehensive Counseling

\$35,000.00

Incorporated in 1965, Community Action Agency of Northwest Alabama, Inc. is a private, non-profit corporation; that provides services to Lauderdale, Colbert, and Franklin counties. The agency exists to "empower low-income individuals, families, and communities to achieve self-sufficiency through advocacy, resource, mobilization and service delivery." As a HUD-certified housing counseling agency, the Community Action Agency has operated for over 25 years, providing services including budgeting, tenant rights and responsibilities, mortgage repayment plans, homeless prevention, and home buyer education.

Community Action Partnership of North Alabama

Decatur, AL

Comprehensive Counseling

\$30,846.23

The Community Action Partnership of North Alabama is a private non-profit organization governed by a tri-partite community board of directors incorporated to address the cause and consequence of poverty. In partnership with the Department of Housing and Urban Development (HUD), the Community Action Partnership of North Alabama assist homeless individuals or families, first-time home buyers and vulnerable home owners with housing counseling services to help with immediate shelter, to prepare the client for home ownership or to prevent or avoid foreclosure. The Partnership's service area is Morgan, Cullman and Lawrence counties, although some operations exist in eight North Alabama counties.

Community Service Programs of, West Alabama, Inc.

Tuscaloosa, AL

Comprehensive Counseling

\$30,846.23

Community Service Programs of West Alabama, Inc. (CSP) is a private, non-profit organization created by the Economic Opportunity Act of 1964. The CSP mission is to provide resources and services to low-income and vulnerable populations that address immediate needs and leads to self-sufficiency. CSP is a certified housing counseling agency that provides services to six counties in a predominantly rural area identified as Bibb, Fayette, Greene, Hale, Lamar, and Tuscaloosa. CSP has forty (40) years of experience administering social service grants and is a leader in affordable housing development including housing counseling. The CSP Housing Counseling program is a comprehensive counseling program that emphasizes one-on-one counseling services to potential or present homebuyers.

Family Services Center

Huntsville, AL

Comprehensive Counseling

\$23,615.41

Family Services Center (FSC) is a non-profit, community-based United Way agency that has assisted individuals and families in north Alabama and south central Tennessee since 1962. Family Services Center operates the North Alabama Homeownership Resource Center that helps lower income people and minorities purchase their first homes. The HUD Housing Counseling Grant will allow Family Services Center to sustain and expand its pre- and post-purchase home buying counseling and group training programs, its services for the homeless, and its rental housing counseling, as well as accelerate the development of its Home Equity Conversion Mortgage (HECM) counseling capabilities. Further, the grant will support FSC's counseling of residents transitioning from Huntsville Housing Authority's Council Court community, which will be closing in the near future.

Jefferson County Committee for Economic Opportunity

Birmingham, AL

Comprehensive Counseling

\$20,000.00

Jefferson County Committee for Economic Opportunity (JCCEO) is one of more than 1000 Community Action Agencies nationwide created by the 1964 Economic Opportunity Act (EOA) to provide services to people who are economically disadvantaged. Currently, JCCEO operates a variety of programs for low-income residents of Jefferson County, Alabama, including housing counseling services. JCCEO has a long-standing good relationship with local community leaders, communities of faith, state and local governments, financial institutions and other service providers.

Mobile Housing Board

Mobile, AL

Comprehensive Counseling

\$45,307.86

The Mobile Housing Board is a public housing authority providing a full range of housing counseling services to the residents of Mobile, Monroe, Baldwin, Clark, Washington and Escambia counties. The agency provides one-on-one housing counseling services for pre-occupancy, pre-purchase, pre-rental, rental delinquencies, mortgage default, mobility counseling, post-occupancy, home improvement and rehabilitation, energy conservation, home equity conversion mortgage, and housing consumer education. The agency provides group counseling through regularly scheduled homebuyer education workshops for Housing Choice Voucher Homeownership as well as Pre-Purchase and Post Purchase Homebuyer Education Training.

Organized Community Action Program, Inc.

Troy, AL

Comprehensive Counseling

\$30,000.00

The Organized Community Action Program, Inc. (OCAP) is a private non-profit organization serving the seven rural counties in south Alabama. Incorporated in 1966, as a result of the Economic Opportunity Act, OCAP provides a variety of programs to the low-income citizens in its community. In 1993, OCAP qualified as a Community Housing Development Organization (CHDO) due to the need and lack of affordable housing in its rural counties. OCAP has developed five multi-family housing projects and one elderly project with the HUD "HOME" program to assist low and moderate income families with a decent and affordable place to live. OCAP has the capacity and ability to conduct a comprehensive Housing Counseling Program that will prove to be beneficial for the clients and successful for the agency.

ARIZONA**Administration of Resources and Choices**

Tucson, AZ

\$34,461.63

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

counseling services throughout the state of Arizona. ARC has two branch offices located in Phoenix and Tucson.

Family Housing Resources, Inc.

Tucson, AZ

\$59,769.49

Family Resources, Inc. (FHR) is an Arizona-based non-profit organization serving the City of Tucson and Pima County. FHR has provided homebuyer counseling and education since 1991 and has helped over 12,000 low-income families and individuals purchase their homes. FHR has administered the Mortgage Credit Certificate Program (a tax credit program for first time homebuyers) since 1991, provided down payment/closing cost assistance grants and loans since 1995, developed and operated a lease purchase program beginning in 2002, and has recently developed and begun implementation of a manufactured home replacement project.

Labor's Community Service Agency

Phoenix, AZ

\$41,272.00

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

SouthEastern Arizona Governments Organization (SEAGO)

Bisbee, AZ

\$20,000.00

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

ARKANSAS

Crawford-Sebastian Community Development Council, Inc.

Fort Smith, AR

\$27,230.82 - Comprehensive Counseling

Crawford-Sebastian Community Development Council, Inc. (C-SCDC) is a non-profit agency incorporated in 1965 whose mission is to help low income families become more self-sufficient through a variety of social services and housing programs. C-SCDC is a HUD-approved counseling agency helping to make homeownership and affordable housing available to low to moderate income individuals and families in Crawford and Sebastian Counties. C-SCDC provides homebuyer education, one-on-one pre-purchase counseling and loan preparation, mortgage default and delinquency prevention counseling, and rental counseling/homeless counseling to over 500 households per year. As a result of this counseling and down payment assistance programs, 276 households obtained homeownership last year.

Economic Opportunity Agency of Washington County, Inc.

Springdale, AR

\$27,230.82 - Comprehensive Counseling

The Economic Opportunity Agency of Washington County, Inc., (EOA) was founded in 1966 to act as a local administrative agency for a variety of federal, state and locally funded programs. Programs are partnered with people of low income to assist them in taking an active role in achieving and maintaining economic self-sufficiency.

EOA's services are broad in scope, cutting across various need areas, population groups, and community sectors, to develop local solutions to poverty. EOA offers a menu of services including Head Start/Early Head Start, Individual Development Accounts, Child Abuse Treatment Center, Housing Resources, RSVP, Community Development, and its Cultural Resource Center and Language Lab.

EOA is focused on results, in its programs, in administration, and in fiscal oversight. The Agency has collaborated with many organizations in the community and also serves as an **“incubator”, fostering the development of new programs and delivery models.**

JURHA Housing and Community Development Organization

Jonesboro, AR

\$45,307.86 - Comprehensive Counseling

The Jonesboro Urban Renewal and Housing Authority (JURHA) Housing and Community Development Organization (JURHA HCDO) became a HUD-approved Housing Counseling Agency on January 31, 2007. The services provided include Mortgage Delinquency and Default Resolution Counseling, Fair Housing Assistance, Homebuyer Education Programs, Loss Mitigation, Money/Debt Management, Pre-Purchase Counseling, Post-Purchase Counseling, Predatory Lending, and Renters Assistance.

The JURHA HCDO Counseling Agency offers a “Mortgage Ready” program to enable individuals who may not be ready for mortgage pre-approval to commit to a plan to become mortgage-ready within 3-24 months. Certified Staff have provided Housing Counseling Services to the JURHA HCV (Housing Choice Voucher) program and Public Housing Clients since November 2004.

South Arkansas Community Development

Arkadelphia, AR

\$39,900.00 - Comprehensive Counseling

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

SACD serves South Arkansas, which consists of seven primary counties, and partners with the USDA Rural Development’s Self-Help Housing Program, the Arkansas Development Finance Authority, local housing authorities throughout the seven counties, including those that promote Section 8 for homeownership, and Individual Development Account programs, which is a program that matches savings for first-time home buyers. SACD believes that the counseling and education on financial matters, such as credit, budgeting, and knowledge of predatory lending practices, is the first step in the process that helps individuals and families have a better quality of life, obtain their dream of homeownership, and ultimately build a strong sense of community. In the past four $\frac{1}{2}$ years, SACD has counseled 3,000 clients and helped 295 families attain homeownership.

Universal Housing Development Corporation

Russellville, AR

\$63,384.90 - Comprehensive Counseling

Universal Housing Corporation (UHDC) has been providing high-quality housing-related services to the people of the Second and Third Congressional Districts of Arkansas since

1971. UHDC was organized under the direction of a community-based board of directors with a mission to promote adequate and affordable housing, economic opportunity, and a suitable living environment, free from discrimination. UHDC offers a full range of housing-related services including rental assistance, multi-family housing, comprehensive housing counseling, new home construction, weatherization, and three different homeowner rehabilitation programs. UHDC chartered with Neighborworks® America in 2002.

As a HUD-approved housing counseling agency since 1977, UHDC is able to offer a full range of counseling services to its clients in the 21 counties it serves in Arkansas. Although UDHC offers homebuyer education classes in both English and Spanish, and is planning to expand its course offering in the coming year, UHDC focuses on individual counseling. The current grant will be used primarily to provide direct services to UHDC clients.

CALIFORNIA

Anaheim Housing Authority- **Anaheim Housing Counseling Agency**

Anaheim, CA

\$30,846.23

The Anaheim Housing Authority, with 30 years experience, created the Anaheim Housing Counseling Agency (AHCA) in 1998 to provide housing counseling services to the Anaheim Community and assist low-and-moderate income homebuyers in purchasing homes in the challenging housing market of Southern California . AHCA offers housing counseling services in both English and Spanish. AHCA offers Homebuyer Education with Pre-Purchase counseling, Rental counseling, Reverse Mortgage counseling, Default counseling, and Loss Mitigation counseling.

Asian, Inc.

San Francisco, CA

\$20,000.00

Asian, Inc. works to strengthen the physical, economic, and social development of Asian American communities in Northern California. The agency employs a multi-lingual and multi-cultural staff with varied backgrounds. Asian, Inc.'s First Time Homebuyer's Education and Counseling Program provides bilingual first time homebuyer education to households in the City and County of San Francisco and Alameda County. These households are located in the distressed, low-moderate income areas of San Francisco, such as Chinatown, Tenderloin, South of Market Street, Visitacion Valley, Bayview Hunters Point, Excelsior, and neighborhoods with heavy concentration of Asian residents

such as the Richmond and Sunset districts. The bilingual workshops are conducted by staff in Chinese and Vietnamese, in addition to English, and supported with bilingual print and audio-visual materials.

ByDesign Financial Solutions

Los Angeles, CA

\$70,615.72

By Design has been a HUD approved counseling agency for over 20 years and provides comprehensive personal financial solutions and empowerment through education to clients in Los Angeles, Fresno, Stockton, and Sacramento areas. The agency provides counseling in reverse mortgages, pre-purchase workshops, post-purchase and default prevention assistance. By Design has developed their own products, including: Personal Finance Management, Credit Report Review, Get Checking, Identity Theft Resolution, First Time Homebuyer, and Financial “Firsts” that teaches 15 to 21-year old youths about financial literacy.

Community Housing Development Corporation of North Richmond

Richmond, CA

\$20,000.00

Community Housing Development Corporation of North Richmond is a non-profit organization with over 17 years of experience in assisting low-income individuals and families with a wide array of affordable housing services. The mission of Community Housing Development Corporation of North Richmond is to provide permanent and affordable housing for current and former residents of the greater Richmond community. The organizational objective is to eliminate the current blighted conditions and develop housing opportunities and other assets for residents of greater Richmond while attracting residents from outside the area who would benefit from owning or renting quality affordable housing. Community Housing Development Corporation of North Richmond provides homebuyer, pre-purchase, post-purchase, fair housing and financial fitness education, pre-purchase, rental and delinquency prevention/default counseling.

Consumer Credit Counselors of Kern and Tulare Counties

Bakersfield, CA

\$23,615.41

Consumer Credit Counselors of Kern and Tulare Counties is a HUD- approved counseling agency that has served the local community for over 41 years. This agency provides Homeownership Education classes, Pre and Post Purchase counseling, Default and Delinquency counseling, HECM counseling, Rental Counseling, and Predatory Lending counseling. Consumer Credit Counselors of Kern and Tulare Counties’

counseling and education programs are also available in Spanish to serve their large Hispanic community. The agency is a member of the National Foundation for Credit Counseling.

Consumer Credit Counseling Service of Orange County

Santa Ana, CA

\$67,000.31

Consumer Credit Counseling Service of Orange County serves all of Orange County and has been a HUD-approved housing counseling agency since 1995. They are a nonprofit community service agency dedicated to expanding homeownership opportunities, improving access to affordable housing, and assisting consumers achieve financial stability through a wide range of multilingual education and counseling. Their seasoned and experienced staff of 18 counselors proposes to provide services in pre-purchase, homebuyer education, post-purchase non-delinquency, post-purchase default/loss mitigation, rental assistance, homeless housing, and HECM counseling.

Consumer Credit Counseling Service of San Francisco

San Francisco, CA

\$30,846.23

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

Eden Council for Hope and Opportunity (ECHO)

Hayward, CA

\$41,692.45

ECHO was founded in 1964 and incorporated in 1965 by community volunteers dedicated to equal housing opportunities and prevention and elimination homelessness. Established as a fair housing agency, ECHO has expanded to a full service housing counseling organization providing services in Alameda, Contra Costa, San Mateo and Santa Clara Counties. ECHO's housing counseling services include: Fair Housing counseling, Tenant/Landlord counseling, HECM, Mortgage Default and Pre-Purchase counseling, a Rental Assistance Program, and Homeless counseling. ECHO has counselors who are fluent in Spanish, and uses the services of the Language Line and American Sign Language interpreters, as needed.

Housing Authority of the City of Fresno

Fresno, CA

\$56,154.08

The Housing Authority of the City of Fresno provides comprehensive housing counseling in English, Spanish, and Hmong as well as American Sign Language. Over half of Fresno's population earns less than the median income. Due to the high-cost of housing prices in the county, affordable housing is beyond the reach of low to moderate income families to purchase. The Housing Authority of the City of Fresno provides Rental and Home Purchasing counseling. The agency also provides Predatory Lending workshops and intense one-on-one counseling to combat predatory lending tactics in the community.

Housing Authority of the County of Santa Cruz

Santa Cruz, CA

\$42,156.00

The Housing Authority of the County of Santa Cruz was created in 1969 to provide affordable housing programs to the low and moderate-income families of the cities of Santa Cruz, Capitola, Scotts Valley, and Watsonville. The agency provides counseling services in the following areas: First-time Homebuyer Education including Housing Choice Voucher Homeownership Program, Predatory Lending, and Fair Housing, Pre-purchase Homebuyer Education, Home Equity Conversion Mortgage (HECM), Post-purchase Mortgage Delinquency and non-delinquency counseling, and Rental Assistance.

Inland Mediation Board

Upland, CA

\$27,230.82

Inland Fair Housing and Mediation Board (IFHMB) have served the Inland Empire region for over 27 years. IFHMB maintains 4 offices in Southern California and offers Homebuyer Education and counseling in the following areas: Pre-Purchase, Post-Purchase, Default and Foreclosure, Rental Housing, Homeless & Displacement, and HECM. In addition to providing housing counseling & education, IFHMB also offers Fair Housing counseling & education, complaint intake & investigation, conciliation and referral. IFHMB provides services in both Spanish and English.

LAO FAMILY COMMUNITY DEVELOPMENT, INC.

Oakland, CA

\$38,077.04

Founded in 1980, Lao Family Community Development, Inc. continues to serve as one of the Bay Area's primary providers of refugee and immigrant services. Their Multicultural Homeownership Center and multicultural staff provide services out of 3 offices and deliver their services in 9 different languages. The agency targets those who have the most barriers including limited English capacity, isolation from community resources and high unemployment and public assistance dependency rates. Lao Family Community Development, Inc provides the most comprehensive counseling services. Their workshops include clients with various disabilities including hearing, seeing and physically impaired.

Mission Economic Development Association (MEDA)

San Francisco, CA

\$45,307.86

MEDA provides first-time homeownership counseling services to San Francisco residents. MEDA's focus is increasing access to affordable homeownership for low to moderate-income families. MEDA targets its programs to the Latino population in San Francisco. San Francisco's Latino population has limited access to homeownership opportunities as a result of lower than average household incomes, large household sizes, language barriers, and low participation rates in first-time homeownership programs. The Mission District, the area most specifically targeted by MEDA's homeownership program, is one of the lower income neighborhoods in the city and is home to large Spanish-speaking Latino population.

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

Oakland, CA

\$506,178 - Comprehensive Counseling

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

Neighborhood House Association

San Diego, CA

\$63,384.90

Neighborhood House Association (NHA) was established in 1914 as a settlement house delivering social and supportive services to new immigrants. It was incorporated as a nonprofit organization in 1923 and serves nearly 300,000 residents each year in the San Diego County. The agency's Housing Counseling program offers comprehensive education and counseling services to homeowners, renters, landlords, homeless individuals and families with a primary focus on a variety of one-on-one counseling services.

Orange County Fair Housing Council

Santa Ana, CA

\$23,615.41

Orange County Fair Housing Council was founded in 1965. Its mission is to protect the quality of life in Orange County by ensuring equal access to housing opportunities, fostering diversity, and preserving dignity and human rights. Fair Housing Council has over 42 years experience of diligently working to help Orange County residents find and obtain housing, stay in their homes, and resolve housing problems. The agency primarily assists lower-income residents of Orange County and offers pre-purchase homebuyer education and housing counseling on the topics of pre-purchase, mortgage default, rental, and reverse mortgage.

Pacific Community Services

Pittsburg, CA

\$30,846.23

Pacific Community Services, Inc. (PCSI) provides fair housing and housing counseling services to residents of Contra Costa and Solano Counties. PCSI's counseling services include foreclosure prevention counseling, refinance options, and reverse mortgage counseling. The agency provides individual and group counseling to low to moderate income families trying to purchase homes in the challenging housing markets of Contra Costa and Solano Counties, families in need of rental assistance, and families who have purchased homes and need assistance in their efforts to sustain homeownership.

Project Sentinel

Palo Alto, CA

\$77,846.53

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

Sacramento Neighborhood Housing Services, Inc.

Sacramento, CA

\$38,077.04

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

San Diego Home Loan Counseling & Education Center

San Diego, CA

\$20,000.00

San Diego Home Loan Counseling & Education Center (SDHLC&EC) was established in 1977 as a place where low-income; minority families could get unbiased information and help with their credit and mortgage financing. SDHLC&EC became a HUD-approved counseling agency in 1994, and provides comprehensive housing counseling services, such as, Homebuyer Seminars; Home Improvement and Refinance counseling; Credit and Foreclosure Prevention; Home Equity Conversion Mortgage (HECM);;Basic Money Management workshops; Individual Development Accounts (IDA); and Predatory Lending. The agency counseling services and workshops are offered in both English and Spanish.

Springboard Non Profit Consumer Credit Management Inc

Riverside, CA

\$85,077.35

Founded in 1974, Springboard Non-Profit Consumer Credit Management, Inc. offers comprehensive housing counseling services to families in Southern California, the Central Valley and in Northern California. Springboard Non-Profit Consumer Credit Management, Inc. is dedicated to increasing and maintaining homeownership and rental opportunities. The agency provides the highest quality assistance to consumers on Pre – Purchase counseling, Rental counseling, Money Management, budgeting skills through counseling, Debt Management, Home Equity Conversion Mortgage (HECM) and education programs for financially troubled consumers. Springboard Non-Profit Consumer Credit Management, Inc. has staff that is fluent in both English and Spanish.

Rural Community Assistance Corporation (RCAC)

West Sacramento, CA

\$735,539 - Comprehensive Counseling

Founded in 1978, Rural Community Assistance Corporation (RCAC) serves 13 western states through a network of field offices and more than 115 employees. RCAC has five core services: training, technical assistance, access to resources, advocacy, and capacity building, offered in the major program areas of environmental infrastructure, affordable housing, and community development finance. As a HUD-approved national housing counseling intermediary, RCAC supports a network of housing counseling agencies that serve remote rural western communities, including colonias. RCAC also helps build the capacity of emerging housing counseling agencies, particularly tribal-based organizations.

COLORADO

Adams County Housing Authority

Commerce City, CO

\$74,231.13 - Comprehensive Counseling

The Adams County Housing Authority (ACHA) was officially organized on November 20, 1974 and has been a HUD-approved counseling agency since 1978. The Housing Authority's mission is to improve the quality of life for individuals and families in Adams County. That mission is carried out through programs which provide housing, personal development opportunities, counseling, financial assistance, and educational services. These programs help create an environment conducive for the growth and development needed to promote self-sufficiency.

ACHA provides the following housing counseling services: Mortgage Default, Foreclosure Prevention, Loss Mitigation, Predatory Lending, Pre-Foreclosure, Pre-Occupancy, Post-Occupancy, Pre-Rental, Rental Delinquency, Reverse Mortgage (HECM), Pre-Purchase, Budgeting, Money Management, Debt/Credit Management, Home Improvement/Rehabilitation, Displacement/Relocation, Resident Services, Utility Assistance, and Long-Term/Transitional Housing Assistance. In addition, monetary assistance is available to promote homeless prevention, housing retention, and affordable housing acquisition.

Boulder County Housing Authority

Boulder, CO

\$52,538.68 - Comprehensive Counseling

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

Voucher to Homeownership (specifically for Family Self-Sufficiency program clients). The Housing Counseling Program conducts monthly CHFA-certified Homeownership Training workshops and quarterly Financial Management courses. The Program collaborates with the Boulder County Housing Consortium (which includes the Cities of Boulder and Longmont, and Thistle Community Housing Corporation) with outreach to minority communities and facilitates home purchases for low-to-moderate income populations.

The Housing Counseling Program works with housing counseling agencies, Boulder County, and human services organizations (e.g., Colorado Housing Counseling Coalition, Boulder County Aging Services, Boulder County Community Action Programs, Boulder County DA's Office, Habitat for Humanity, Emergency Family Assistance Association, and the OUR Center) by sharing information and resources to best serve the Boulder County population.

The BCHA Housing Counseling Program makes its services available to all Boulder County residents and, occasionally, residents of other counties.

Brothers Redevelopment, Inc.

Denver, CO

\$45,307.86 - Comprehensive Counseling

Brothers Redevelopment, Inc. (BRI), a Denver-based nonprofit, was founded in 1971. As a HUD-approved Housing Counseling Agency, BRI provides first-time homebuyers with the information they need to understand the home buying process. Through workshops and one-on-one counseling, the first-time homebuyer gets acquainted with everything, from finding a lender, to understanding the interest rate, to signing the contract, and, finally, to maintaining their investment.

BRI provides default counseling for homeowners who have fallen behind on their payments and also provides reverse mortgage counseling for senior homeowners wanting to access the equity in their homes. Each client served by BRI is screened to determine whether they have been the victim of any predatory lending activity. All housing counseling services are provided free of charge. On a yearly basis, BRI serves approximately 1,400 families through one-on-one counseling and classes. Additionally, BRI administers the Colorado Foreclosure Hotline which services all of Colorado.

Colorado Housing Assistance Corporation

Denver, CO

\$20,000.00 - Comprehensive Counseling

The Colorado Housing Assistance Corporation (CHAC) has three program areas that serve its organizational mission: Counseling and Education, Mortgage Assistance Loans, and Foreclosure Prevention Loans. CHAC has helped nearly 8,000 first-time homebuyers by providing financial assistance for the purchase of their homes. Included in those 8,000 homebuyers are more than 375 people with disabilities, many of whom used Section 8 housing vouchers to help make their purchase possible. CHAC has helped more than 1,000 families save their homes from foreclosure by providing small loans to help bring mortgages and taxes current. CHAC's housing counseling and education programs reach over 3,000 individuals each year.

CHAC is a HUD Certified Counseling Agency, a Community Based Development Organization, and a Community Development Financial Institution.

Colorado Rural Housing Development Corporation

Westminster, CO

\$38,077.04 - Comprehensive Counseling

Colorado Rural Housing Development Corporation (CRHDC) was formed 35 years ago to provide safe and affordable housing to migrant workers in Colorado. The mission has expanded over the years to address housing, life-skills, and economic development needs on a state-wide scale. The agency's services include financial and homeownership education for households of low to moderate income, financial management education and counseling, affordable single-family housing development, post-purchase homeowner education, foreclosure prevention, affordable multi-family rental housing development and management, rehab and business loans, and the provision of technical assistance.

The agency's focus is on households at or below 80% of Area Median Income. Colorado Housing Enterprises LLC/CDFI (CHE) was incorporated in June 1998 in support of a mission to create sustainable home ownership opportunities for low- to moderate-income households through down payment assistance, loans, education, and banking relationships. CRHDC/CHE is a HUD-approved Housing Counseling Agency, a member of the NeighborWorks® Network, a certified full-cycle lender, and a designated NeighborWorks® Home Ownership Center.

Housing Solutions for the Southwest

Durango, CO

\$58,807.00 - Comprehensive Counseling

Housing Solutions for the Southwest (HS) is a non-profit housing agency which serves southwest Colorado. HS was incorporated in 1981 in order to preserve community action programs and, beginning in 1988, HS began to focus primarily on housing needs. HS promotes a socially and economically balanced community by providing assistance and

services for low- to moderate-income families, individuals, elderly, disabled, and special needs populations in areas including Archuleta, Dolores, La Plata, Montezuma and San Juan Counties.” Housing Solutions provides the following affordable housing services: development of tax credit affordable housing, development of senior affordable housing, weatherization, housing choice vouchers, transitional housing, home rehabilitation, and housing counseling.

Housing counseling is offered in both one-on-one and group sessions covering the following areas: resolving or preventing mortgage delinquency or default; money management, including creating goals and action plans; locating, securing and/or maintaining residence in rental housing; fair housing issues and referrals when appropriate; homeless services with appropriate referrals and letters of advocacy; information on all subsidized housing programs, income guidelines, how and where to apply; Home Equity Conversion Mortgage (HECM); home improvement / rehabilitation / accessibility / or improving mortgage terms; grants to help families who are homeless or in danger of becoming homeless obtain or retain permanent housing; pre-purchase homebuyer services; and credit counseling.

Neighbor to Neighbor, Inc.

Ft. Collins, CO

\$46,743.00 - Comprehensive Counseling

Neighbor to Neighbor helps people establish and maintain housing stability. It also helps homeless people find homes; counsels renters and home owners; provides 159 affordable apartments; and educates people looking to purchase a home.

Neighbor to Neighbor has been in business for 37 years and has helped thousands of Larimer County residents. The agency started in 1970 as a grassroots organization that helped one family keep its home. Neighbor to Neighbor established nonprofit status and grew into an organization dedicated to ensuring that every home in the community was a stable one.

Neighbor to Neighbor provides Affordable Housing and Housing Counseling services. Funding from HUD has supported this organization’s housing counseling program by enabling it to continue helping families and individuals in need of housing counseling services. These services include the following: homebuyer education classes, which work in conjunction with local down payment assistance programs to help low- to moderate-income renters become home owners; mortgage default counseling, which helps home owners facing foreclosure; Reverse Mortgage counseling, which helps senior homeowners evaluate whether a reverse mortgage is right for them; rental counseling, which provides advice and referrals for anyone looking to stabilize their housing situation; and homeless displacement counseling, which provides assistance to eligible renters facing eviction for reasons beyond their control.

Northeast Denver Housing Center

Denver, CO

\$20,000.00 - Comprehensive Counseling

The Northeast Denver Housing Center (NDHC) is a 24-year-old, non-profit community development corporation. Its mission is to serve the needs of low-to-moderate income households by creating sustainable, healthy housing and by creating developmental opportunities through outreach, education, real estate development, and professional services.

NDHC's program includes the following activities: comprehensive housing counseling, the Healthy Home Initiative, the production of permanent affordable housing, the production of affordable home ownership, and the management of affordable housing.

NDHC has produced over 1500 units of owner and rental housing. Its program and services have received support and recognition from both the public and private sector for their innovation and efficiency.

Partners in Housing

Colorado Springs, CO

\$34,000.00 - Comprehensive Counseling

Partners in Housing's (PIH) mission is to provide homeless families with children the hope and opportunity to achieve self-sufficiency through supportive services and transitional housing. PIH was created in 1989 and has since grown to support 70 units of transitional housing for homeless families and 74 units of affordable housing for low-income families.

Their housing counseling program offers monthly homebuyer education workshops. It also offers by-appointment sessions for individual pre- and post- purchase counseling, rental housing counseling, and homeless counseling. PIH's homebuyer education workshops cover all aspects of buying a home, including preparing for homeownership, determining affordability, home financing, selecting and working with lenders and realtors, appraisals and home inspections, closings, and the post-purchase responsibilities of homeownership. Participants also learn about their rights under Fair Housing laws and learn how to identify and avoid predatory lending. The organization's individual counseling sessions give households an opportunity to discuss their particular housing situation with PIH's highly trained staff, and to get specific answers to their questions.

CONNECTICUT

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

New Britain, CT

\$35,000.00 Comprehensive Counseling

Neighborhood Housing Services of New Britain, Inc. (NHSNB) has been providing housing related services to low- to moderate-income neighborhoods in New Britain and Central Connecticut for 28 years; and it has made over 1,400 units of affordable housing available. NHS is a member of NeighborWorks® America and has extensive experience in financing home rehabilitation and property improvements, educating and counseling clients for homeownership and economic independence, and developing new affordable housing and real estate venture projects.

DELAWARE

National Counsel on Agricultural Life and Labor Research, Inc. (NCALL)

Dover, DE

\$38,077.04 Comprehensive Counseling

National Counsel on Agricultural Life and Labor Research, Inc. (NCALL), a leader in affordable housing development, was established in 1976, to improve housing conditions of low- and moderate-income people primarily in rural areas. NCALL assists clients with homeownership counseling, rural development mortgage packaging, and rental housing needs. As a chartered NeighborWorks® America organization, NCALL has been rated “Exemplary”, while being the largest homeownership producer in Delaware and the Mid-Atlantic District, and ranked fifth in the nation for 2006 within the 240-organization network.

YWCA Delaware (YWCA)

Wilmington, DE

\$59,769.49 Comprehensive Counseling

YWCA Delaware offers a comprehensive homeownership education program that includes pre-purchase counseling for homebuyers, first-time homebuyer assistance and services that ensure that homeowners build the value of their asset for long-term stability.

One-on-one counseling includes credit repair, debt repayment, budgeting, savings strategies, and choosing real estate agents and mortgage products. The housing counseling workshops include reverse mortgage and default counseling.

DISTRICT OF COLUMBIA

AARP Foundation

Washington, DC

\$399,974 – Housing Counseling Training

The AARP Foundation's Reverse Mortgage Education Project (RMEP) has developed a comprehensive training, testing, technical assistance, and evaluation system to improve the quality and accountability of HECM counseling on a national basis. The system includes unique HECM-specific tools and technologies that have been carefully developed, tested, and refined over the past seven years in cooperation with a growing number of local counseling agencies and with input from HUD, HECM counselors, and HECM industry leaders. From FY 2001 to FY 2006, RMEP created, managed, and coordinated a national HECM counseling network that provided HECM counseling to 47,704 households.

HomeFree-USA

Washington, DC

\$1,016,474 - Comprehensive Counseling

Established in 1994, HomeFree-USA is a HUD-approved national housing counseling intermediary that has provided comprehensive housing counseling services to more than 100,000 people regardless of their religious, social, or economic background. HomeFree-USA maintains a national network of 79 affiliate institutions providing comprehensive housing counseling services and financial stability to underserved communities.

HomeFree-USA provides its affiliates with networking opportunities, national advocacy, training and technical assistance, program development, and financial benefits.

National Council of La Raza (NCLR)

Washington, DC

\$ 1,322,652 - Comprehensive Counseling

Founded in 1968, The National Council of La Raza (NCLR) is a private, nonprofit organization and the largest national Hispanic civil rights and advocacy organization in the United States. Through its network of nearly 300 affiliated community-based organizations, NCLR reaches millions of Hispanics each year in 41 states, Puerto Rico, and the District of Columbia. To achieve its mission, NCLR conducts applied research, policy analysis, and advocacy. In addition, it provides capacity-building assistance to its affiliates who work at the state and local level to advance opportunities for individuals and families. NCLR's Homeownership Network is comprised of 43 organizations providing bilingual housing counseling services in 24 states.

National Credit Union Foundation

Washington, DC

\$710,296 - Comprehensive Counseling

Established in 1980, the National Credit Union Foundation (NCUF) is a nonprofit national intermediary and grant maker for the United States credit union movement. As a charitable organization, NCUF raises funds and makes grants that promote consumer financial education, affordable mortgage lending, savings, and asset accumulation. With help from its 20 sub-grantees located in 13 states and the District of Columbia, NCUF serves as the national intermediary between credit unions and government agencies and

as an innovator of initiatives that support consumer savings and asset accumulation. This role, in combination with its mission, “to promote and improve consumer financial independence through credit unions,” makes NCUF one of the nation’s most important players in increasing assets and building wealth for Americans.

Neighborhood Reinvestment Corporation dba NeighborWorks® America

Washington, DC

\$1,424,711 - Comprehensive Counseling

\$2,600,026 - Housing Counseling Training

NeighborWorks America is a national nonprofit organization created by Congress to provide financial support, technical assistance, and training for community-based revitalization efforts. NeighborWorks’ core competencies include homeownership and affordable rental programs, professional training and certification, consumer counseling and education, rehabilitation of housing stock, outcomes measurement, and the training and empowerment of community residents. The nationally recognized NeighborWorks Training Institutes are the largest and most respected trainer of community development professionals in the United States, providing professional training and certification in all aspects of community development and affordable housing. NeighborWorks’ Center for Foreclosure Solutions trains foreclosure counselors, conducts public outreach campaigns, and develops strategic solutions, all in conjunction with national partners. It sponsors the HOPE hotline for financially distress homeowners at 888-995-HOPE.

FLORIDA

Central Florida Community Development Corporation

Daytona Beach, FL

Comprehensive Counseling

\$34,461.63

Central Florida Community Development Corporation (CFCDC) is a nonprofit corporation which provides a wide variety of housing counseling services including: homeownership education, pre- and post-purchase counseling, rental counseling, delinquency/default counseling, financial literacy workshops, and budgeting assistance. CFCDC is a HUD-certified housing counseling agency and a State of Florida Community Housing Development Organization. During the 2006-2007 fiscal year, CFCDC assisted 742 clients with their housing needs.

Consumer Credit Counseling Service of West Florida

Pensacola, FL

Comprehensive Counseling

\$45,307.86

Consumer Credit Counseling Service of West Florida, (CCCS) is a HUD-approved counseling agency, whose main office is located in, Pensacola. CCCS offers free pre-purchase home buyer classes, and free individual housing counseling to help

participants realistically evaluate their readiness for a home purchase, understand their financing and down payment options, and navigate the confusing and difficult process of home buying and home retention once purchased. With the 2006-07 grant award the agency served 2,499 clients through individual and group sessions on home-buying education, HECM counseling, rental assistance and default counseling.

Credit Card Management Services, Inc.

West Palm Beach, FL
Comprehensive Counseling
\$41,692.45

Credit Card Management Services, Inc. (CCMS) provides housing counseling services including Homebuyer Education, Pre-Purchase Homebuyer Counseling, Delinquency/Default, Home Equity Conversion Mortgage (HECM) and Fair Housing Counseling. CCMS also promotes outreach to community and faith-based organizations, churches, support groups, and lawyers to help clients when needed. During the 2005-2006 Grant Period, they provided services to 96 clients. Of that number, thirty-two completed Homebuyer Education Workshops, and 13 clients obtained a HECM Mortgage.

Family Counseling Center of Brevard , Inc.

Rockledge, FL
Comprehensive Counseling
\$45,307.86

Family Counseling Center (FCC), parent agency of Consumer Credit Counseling Service was established in 1964 and is the oldest family service agency in the area. Our mission is to strengthen individuals, families and communities in Brevard and Indian River Counties. FCC provides outpatient counseling, consumer credit counseling, substance abuse therapy, education and related services to individuals and families. CCCS provides a complete range of housing counseling including default, pre-purchase, rental and HECM counseling. FCC provided housing counseling to 500 clients during FY05-06.

Goodwill Industries Manasota, Inc.

Sarasota, FL
Comprehensive Counseling
\$41,692.45

Goodwill Industries-Manasota, Inc. was established over 26 years ago and has served the residents of Manatee, Sarasota, Hardee and DeSoto Counties ever since. Goodwill, a private-not-for profit human service organization, provides information and referral, case management, neighborhood resource development, job placement, housing and assistance

with homeownership. Current housing programs include the HomeBuyer's Club, a long-term case management program which seeks to assist very low, low- and moderate income families become first time homeowners; GoodPartner Coach Program, a case management program designed to assist individuals with any issues they may have regarding employment, housing and/or relationships; and GoodHomes, which utilizes SHIP/HOME funds. During the 2005-2006 Grant Period, the agency provided housing counseling services to 838 clients.

Haven Economic Development, Inc.

Davie, FL
Comprehensive Counseling
\$34,461.63

Haven Economic Development, Inc. (HEDI) was established on June 22, 1998 and currently operates in Miami-Dade and Broward Counties. Haven is currently expanding its operation into Collier County in 2007. Our mission is to provide very low- to moderate-income individuals and families with quality affordable housing, and to create positive economic development in neighborhoods under distress. Our services include financial and credit counseling, assistance in credit repair and homebuyers education in cooperation with other non-profit and for-profit organizations. (HEDI) provided housing counseling to 253 clients in FY05-06.

Homes In Partnership, Inc.

Apopka, FL
Comprehensive Counseling
\$30,846.23

Homes In Partnership, Inc.'s (HIP) mission is to provide low-income families with safe, decent, affordable housing and to improve economic conditions within the service community. Since 1975, HIP has provided over 3,500 families in Orange, Lake, and Sumter counties with single-family housing through their Mutual Self-Help Housing Program. Each home buyer receives a series of pre-purchase counseling classes, workshops, and post-purchase counseling classes. Workshops and seminars are conducted in group settings as well. HIP provided housing counseling to 569 clients during FY05-06.

The Housing Corporation

Port Charlotte, FL
Comprehensive Counseling
\$23,615.41

The Housing Corporation of Charlotte County administers the State Housing Initiatives Partnership (SHIP) program and the Homeowner Rehabilitation and Down Payment Assistance Program for Charlotte County. Both programs provide state funds to help low income households rehabilitate their homes and become homeowners. The Consumer Services Division of the Housing Corporation delivers homeownership programs,

homebuyer training workshops, educational workshops, and counseling activities required by certain government programs and financial institutions. The Corporation provides delinquency/default counseling and predatory lending counseling. During the 2005-2006 Grant Period the agency counseled 685 clients.

Housing Partnership, Inc.

Riviera Beach, FL

Comprehensive Counseling

\$27,230.82

Housing Partnership, Inc. (HP) is a not for profit, charitable corporation with several designations and affiliations, including being a chartered affiliate of the national NeighborWorks America. Since its inception in 1986, Housing Partnership, Inc. (HP) has focused on improving communities through a more holistic approach to housing and human services. In addition to its continuing involvement in the promotion of homeownership, HP has crafted quality programming and resources in supportive housing for special needs populations and in family services. Serving all of Palm Beach County, HP proposes to provide community outreach, pre-purchase counseling, homebuyer education, delinquency/default counseling, post-purchase education, and voucher homeownership counseling.

Jacksonville Area Legal Aid Inc.

Jacksonville, FL.

Comprehensive Counseling

\$34,461.63

Jacksonville Area Legal Aid Inc. (JALA), established in 1976, is a not for profit agency providing civil legal assistance to low income persons in need of private legal assistance. JALA's mission is to obtain and provide high quality legal assistance to low income and other special needs groups and to stimulate and empower groups of poor people to accomplish energetic and affirmative advocacy. JALA provided counseling to 1,541 clients during FY05-06 seeking homebuyer education, predatory lending and HECM counseling.

Manatee Opportunity Council

Bradenton, FL

Comprehensive Counseling

\$42,000.00

The Manatee Opportunity Council (MOC) is a HUD-certified housing counseling agency which has been providing services in Manatee, Sarasota, Charlotte, Hardee, Lee and Desoto counties since the early 1970s. The agency offers assistance via delinquency/default, HECM, homeless and rental counseling. The agency served over 200 clients with these services and projects increasing that number 200% with the current grant year funding.

Miami-Dade Affordable Housing Foundation

Miami, FL

Comprehensive Counseling

\$20,000.00

The Miami-Dade Affordable Housing Foundation (AFH) is a 501 (c) (3) non-profit organization created in 1999 to assist low and moderate-income families in their ability to attain homeownership. The agency's assistance includes pre- and post purchase classes, homebuyer's education, delinquency and default counseling, and predatory lending courses. With the HUD grant funding, the agency anticipates serving 1,200 clients throughout Miami-Dade County. During the 2006-07 fiscal year, AFH provided services to 506 clients needing assistance with their housing needs.

Mid-Florida Housing Partnership, Inc.

Daytona Beach, FL

Comprehensive Counseling

\$45,307.86

Mid-Florida Housing Partnership, Inc (MFHP) was formed in 1989 as a Florida Corporation addressing the needs of decent, affordable housing for very low and low income households. MFHP is contracted by the City of Daytona Beach, Volusia County, Flagler County, and the City of Port Orange, providing housing counseling services and down payment assistance. MFHP assisted over 1,386 households in the purchase of a single family home by the end of April, 2007. As a qualified CHDO in the state of Florida, Volusia county and the city of Daytona Beach, MFHP owns 27 rental properties that they offer to very low and low income clients as well as set asides for the disabled. MFHP has provided housing counseling to 527 clients during FY05-06.

Ocala Housing Authority

Ocala, FL

Comprehensive Counseling

\$40,000.00

The Ocala Housing Authority (OHA), a Public Housing Authority located in Ocala, Florida, became a HUD Certified Housing Counseling Agency in August 2000. The OHA provides both 1-on-1 and group housing counseling sessions, covering everything from rental counseling, intensive homebuyer education, both pre- and post-purchase as well as delinquency counseling as it pertains to rental and mortgages. OHA provided housing counseling to 1,837 clients during FY05-06.

Opa-Locka Community Development Corporation

Opa-Locka, FL

Comprehensive Counseling

\$20,000.00

The Opa-Locka Community Development Corporation (OPCDC) has provided housing counseling services to residents for over 25 years. Serving Opa-Locka, Miami Gardens, and unincorporated North Miami-Dade County, the agency has developed over 1,000 housing units and 50 single-family homes. In addition to which OPCDC offers homebuyer education, pre- and post-purchase counseling, rental assistance classes and HECM training. With the FY 2007-08 grant award, OPCDC will continue to serve by offering group and individual housing counseling.

St. Petersburg Neighborhood Housing Services, Inc.

St. Petersburg, FL
Comprehensive Counseling
\$48,923.27

St. Petersburg Neighborhood Housing Services, Inc. (SPNHS) a non-profit neighborhood revitalization and community housing development organization (CHDO) was chartered in 1980. SPNHS's Homeownership Counseling program includes marketing and outreach, pre-purchase education and counseling, post-purchase education, and foreclosure prevention counseling. During the 2005-2006 Grant Period, the agency counseled 836 clients. Of that number, 63 clients purchased housing, two individuals brought their delinquent mortgage current, seven received a mortgage modification, and five clients obtained a Home Equity Conversion Mortgage.

Tallahassee Lenders' Consortium, Inc.

Tallahassee, FL
Comprehensive Counseling
\$52,000.00

Since its beginning in November 1993, Tallahassee Lenders' Consortium, Inc., (TLC), a Florida 501(c)(3) nonprofit incorporation, provides comprehensive home buyer education, pre-purchase counseling, down payment and closing cost assistance to low- to moderate-income families in the City of Tallahassee and Leon County. TLC's programs have successfully evolved over the years to also include post homeownership education classes, mortgage delinquency counseling, Home Equity Credit Mortgage (HECM) counseling, homebuyer education and personal finance education classes. TLC is City of Tallahassee designated Community Housing Development Organization (CHDO) and certified Local Housing Counseling Agency (LHCA). TLC provided counseling to 1,284 clients during the FY05-06.

Tallahassee Urban League, Inc.

Tallahassee, FL
Comprehensive Counseling
\$52,538.68

The Tallahassee Urban League, Inc. (TULI) is a private non-profit, non-partisan social service organization which was established in Tallahassee in 1969. The mission of the Urban League is to enable blacks and other minority group members and low-income

citizens to cultivate and exercise their fullest human potential. The Tallahassee Urban League has operated a Comprehensive Housing Counseling Program since 1978 serving Tallahassee/Leon County, Madison, Jefferson, Gadsden, Taylor, Wakulla and other surrounding counties in Florida and South Georgia. TULI offers Homebuyer workshops, Delinquent/Default counseling and Pre-Purchase, Budget and HECM counseling. TULI provided counseling to 680 clients in FY05-06.

Tampa Housing Authority

Tampa, FL
Comprehensive Counseling
\$34,461.63

Tampa Housing (THA) was founded in 1937 and has served both the City of Tampa and Hillsborough County residents for over 64 years. THA's mission is to promote the development and professional management of a variety of affordable housing opportunities, facilities and supportive services to nurture neighborhoods, provide economic development and self-sufficiency activities for residents while also assuring equal access to safe, quality housing for low and moderate income families throughout the community. The agency provided counseling services to 226 clients/households during the 2005-2006 Grant Period. Of this number, 21 clients purchased housing and 104 clients completed Homebuyer Education Workshop counseling.

The Center for Affordable Housing, Inc.

Sanford, FL
Comprehensive Counseling
\$41,692.45

The Center for Affordable Housing, Inc. (TCFAH) was established in 1981 to develop safe and affordable housing to the lower-income residents of Seminole County. The agency provides the development of affordable housing, as well as offering individualized housing assistance, housing counseling, transitional housing for homeless families, comprehensive case management, self-sufficiency education, financial education and outreach services. TCFAH provides supportive transitional housing to homeless families, as well as provides tenant-based rental to facilitate self-sufficiency. During FY05-06 TCFAH provided housing counseling to 923 clients.

GEORGIA

Affordable Housing Enterprises, Inc.

Griffin, GA
Comprehensive Counseling
\$30,000.00

Affordable Housing Enterprise (AHE) was founded in 1993 and approved as a 501 (c) (3) nonprofit organization in January 1997. AHE was formed by a group of concerned

community-based citizens to provide affordable housing to special needs populations, which include low-and-moderate income persons, persons with disabilities, elderly, minorities, and families with limited English proficiency. AHE has the knowledge skill set and experience to administer housing programs. AHE conducts pre-purchase, homebuyer education, post-purchase, rental, and homeless/displacement counseling. During the 2006 fiscal year, AHE assisted over 700 clients in need of resolving their housing issues. This fiscal year, AHE projects 568 clients will be counseled with HUD housing counseling grant funds.

Appalachian Housing and Redevelopment Corporation

Rome, GA
Comprehensive Counseling
\$38,077.04

Appalachian Housing Counseling Agency (AHRC) of Rome, Georgia, is a subsidiary non-profit organization of the Northwest Georgia Housing Authority and has provided housing counseling since 1999. AHRC has implemented comprehensive services and programs that benefit the low-income population of Floyd County. Counseling services include Homebuyer Education, Mortgage Default Prevention, Pre and Post Purchase Counseling, Fair Housing, Rentals and the Homeless. AHRC plans to counsel 225 clients with issues pertaining to housing.

Center for Pan Asian Community Services, Inc.

Doraville, GA
Comprehensive Counseling
\$32,000.00

Established in 1980, the mission of the Center for Pan Asian Community Services, Inc. (CPACS) is to create and deliver culturally competent and comprehensive social and health services to counteract problems faced by immigrants, refugees, and racial-ethnic minorities in Atlanta. CPACS will use HUD Housing Counseling Program funds to provide a total of 212 Asian Pacific Islanders (APIs) in DeKalb and Gwinnett Counties with one-to-one and group housing counseling. Housing counseling services include: mortgage delinquency and default resolution, pre-purchase and rental assistance. CPACS is the only agency in Atlanta that provides these services to APIs

City of Albany, Georgia

Albany, GA
Comprehensive Counseling
\$45,307.86

The City of Albany, Department of Community & Economic Development (DCED), has been a HUD approved counseling agency since 1992. Housing counseling services offered by the agency include default, budget, pre-rental, pre-purchase, and post

occupancy counseling. DCED provides housing counseling services for 14 counties in southwest Georgia. During FY 2006, the agency successfully counseled 907 clients. Twenty-seven clients avoided foreclosure, 6 clients purchased a home and 214 clients completed homeownership workshops.

Cobb Housing, Inc.

Marietta, GA

Comprehensive Counseling

\$20,000.00

Cobb Housing, Inc. (CHI) incorporated in December 1992 as a community based non-profit 501(c) (3) organization. Designated as a HUD-approved Housing Counseling Agency in 1996, the organizations services include: pre-purchase, post-purchase and default counseling. CHI also offers FirstHome down payment assistance to first time homebuyers. As a NeighborWorks America Organization, CHI has established program standards and training for program staff. Additionally in 1994, CHI became the first and remains the only “Community Housing Development Organization” (CHDO) in Cobb County. As a CHDO, CHI worked aggressively to make a significant impact towards alleviating the critical shortage of affordable housing in Cobb County. Fiscal year 2006, CHI served 751 clients. This fiscal year, CHI plans to serve 450 clients with housing counseling grant funds received from HUD.

Columbus Housing Initiative, Inc. dba NeighborWorks Columbus

Columbus, GA

Comprehensive Counseling

\$27,230.82

Columbus Housing Initiative, Inc. was organized in 1998 as an overall effort by Columbus civic leadership to improve substandard housing conditions and revitalize blighted neighborhoods. The agency joined the Campaign for Home Ownership as a homeownership center in 2004, and in 2007 became a HUD approved counseling agency, as a branch office of NeighborWorks in Columbus. The agency provides counseling in the following areas: pre-purchase and post-purchase, mortgage delinquency and default, fair housing, rental, loss mitigation, predatory lending, and debt management to Columbus, GA and to Lee and Russell counties in Eastern Alabama. To date, 473 clients have purchased their first home. The agency counseled 454 clients during fiscal year 2006 and projects to counsel 320 with HUD housing counseling grant funds this fiscal year.

Cooperative Resource Center, Inc.

Atlanta, GA

Comprehensive Counseling

\$27,230.82

The Cooperative Resource Center, Inc. (CRC) is a nonprofit corporation whose mission is to maximize innovation, productivity, and efficiency in the development of affordable housing communities in Georgia. CRC is a HUD approved counseling agency that provides affordable housing opportunities to low and moderate income families and individuals. Their counseling services include pre-purchase, home buyer education, pre-rental, mortgage delinquency and default, reverse equity mortgage, and post occupancy counseling. Counseling is provided in both group and one-on-one sessions. The service area covers five counties in the Metropolitan Atlanta statistical area. CRC counseled 439 clients in fiscal year 2006 and has projected to serve 160 with HUD housing counseling grant funds this fiscal year.

East Athens Development Corporation

Athens, GA

Comprehensive Counseling

\$41,692.45

East Athens Development Corporation, Inc. (EADC) is a nonprofit community based development organization, as well as a community housing development organization serving 11 low- to moderate-income earning counties in the state of Georgia. EADC became a HUD-approved housing counseling agency in January of 2002. The agency's housing counseling activities include delinquency, budget/money management, home improvement, homebuyer education, home improvement, HECM, and fair housing. Other housing counseling services include rental and predatory lending. During the 2006 fiscal year, the agency was able to reach and assist over 700 clients. Of those counseled, 22 became first-time homebuyers and 28 successfully avoided foreclosure. This fiscal year, EADC projects to serve 290 with HUD housing counseling grant funds.

Economic Opportunity for Savannah-Chatham County Area, Inc.

Savannah, GA

Comprehensive Counseling

\$70,615.72

Economic Opportunity for Savannah-Chatham County Area, Inc. is a Community Action Agency, and has been a HUD approved housing counseling agency since 1995. The service areas for their housing counseling activities include Chatham, Bryan and Effingham counties in Georgia, as well as several other counties in North Carolina. The agency provides pre-purchase, homebuyer education, loss mitigation, HECM, pre- and post rental, credit, budgeting, and money management counseling services. In FY 2006, the agency counseled 813 clients, of which 53 avoided foreclosure, 36 purchased homes, and 351 completed homebuyer education workshops.

Georgia Housing And Finance Authority

Atlanta, GA

Comprehensive Counseling

\$193,280.47

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

Hancock Community Development Corporation

Athens, GA

Comprehensive Counseling

\$34,461.63

Hancock Community Development Corporation was incorporated in June of 1999, and approved by HUD as a housing counseling agency in July of 2006. Hancock Community Development Corporation's goal is to assist low-to-moderate income people in becoming homeowners. Hancock Community Development Corporation housing counseling program provides pre- purchase, homebuyer education, mortgage delinquency, rental housing, post purchase non- delinquency, and shelter or service for the homeless. During the last fiscal year, Hancock Community Development Corporation successfully counseled 111 clients.

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

Gainesville, GA

Comprehensive Counseling

\$38,077.04

Home Development Resources, Inc. is a HUD-approved comprehensive housing counseling agency that provides housing counseling in the areas of pre-purchase, mortgage default/loss mitigation, post-purchase, home improvement and rehabilitation counseling, marketing and outreach, and first-time homebuyers counseling. In addition to its housing counseling activities, Home Development Resources, Inc. provides clients with information about affordable housing opportunities throughout the service area as well as the availability of grants and down payment assistance. Home Development Resources, Inc. also addresses fair housing and predatory lending practices in its counseling sessions and promotes increased awareness of predatory lending practices throughout the community. During fiscal year 2006, Home Development Resources, Inc. successfully counseled 318 clients and projects to serve 310 this fiscal year with HUD housing counseling grant funds.

JCVision and Associates, Inc.

Hinesville, GA

Comprehensive Counseling

\$67,000.31

J. C. Vision and Associates, Inc. is a faith-based nonprofit organization that provides comprehensive housing counseling services to potential homebuyers, homeowners, renters and housing providers within the target area, and 12 rural counties in southeast Georgia. J. C. Vision and Associates, Inc.'s promotes awareness of housing needs, assist households in making informed home purchasing decisions, provide fair housing assistance, and improve public accessibility and transition to affordable housing choices, opportunities and mortgage resources. J. C. Visions provides housing counseling for homebuyer education, pre- and post purchase, mortgage default, predatory lending counseling and rental and homeless assistance counseling. During the last fiscal year, J. C. Vision and Associates, Inc. successfully counseled 636 clients.

Latin American Association

Atlanta, GA

Comprehensive Counseling

\$45,000

The Latin American Association (LAA) is a non-profit organization and a Community Housing Development Organization (CHDO). Since 1996 LAA has served 13,000 Latinos in the metro Atlanta area. The purpose of this initiative is to prepare the Latino community for successful homeownership through intensive case management by reducing the barriers commonly faced by immigrants in the home buying process, promoting fair housing laws, reducing incidents of discrimination and unethical behavior, increasing housing choice, and educating the Latino population on critical money and home management skills. Additionally LAA assists clients through a down payment assistance program. LAA provides pre/post purchase, budget/credit, homebuyer education, delinquency/default, rental, and predatory lending counseling. FY 2006, 1,981 clients were counseled, 135 purchased homes and 154 avoided foreclosure.

Macon Middle Georgia Housing Counseling Center

Macon, GA

Comprehensive Counseling

\$48,923.27

The Macon-Middle Georgia Housing Counseling Center, Inc.(MMGHCC), a 501c(3) non-profit organization, serves as the platform for homeownership education and counseling services for the residents of Macon and surrounding areas. The overall goal of MMGHCC, Inc., a HUD approved Housing Counseling Agency, is to provide clients with the know-how and understanding of the complete cycle of homeownership. The

agency offers a variety of services to help homeowners obtain and retain their properties; which includes: post-occupancy counseling, default/foreclosure counseling services, and fair housing education and awareness. Last fiscal year, MMGHCC served 609 clients. This fiscal year, MMGHCC plans to serve 237 clients with the housing counseling grant from HUD.

Middle Georgia Community Action Agency, Inc.

Warner Robbins, GA
Comprehensive Counseling
\$56,154.08

Middle Georgia Community Action, Inc. (MGCAA), was incorporated in 1974, and has been a HUD certified counseling agency since 1979. MGCAA along with their subsidiary agency, Heart of Georgia Community Action Counsel have offices in 35 counties of the state. The combined offices operate 21 service centers, in 19 counties. The agency provides pre/post, homebuyer education, delinquent/default, HECM, rental, homeless/displacement, predatory lending, and housing rehabilitation counseling. In cooperation with local lenders and realtors, seminars and workshops are conducted to address various housing issues. They provide predatory lending counseling to all elderly homeowners receiving assistance through their Rural Preservation Program. In FY 2006, the agency counseled 826 clients, of which 279 avoided foreclosure, 2 purchased homes, and 116 completed homebuyer education workshops.

Redemption Ministries, Inc.

Thomasville, GA
Comprehensive Counseling
\$20,000.00

Redemption Ministries, Inc. is a faith-based housing counseling agency that began in 2003 to provide high quality assistance to first-time homebuyers in Thomas, Grady, Mitchell, Worth, and Dougherty Counties. Redemption Ministries, Inc. provides housing counseling for pre-purchase, post-purchase, budget, debt, and delinquency counseling. Their mission is to provide high quality assistance to people in their operating area to purchase their first home. During the last fiscal year, Redemption Ministries, Inc. successfully counseled 197 clients.

The University of Georgia

Clarkesville, GA
Comprehensive Counseling
\$23,615.41

The University of Georgia College of Family and Consumer Sciences (FACS) received approval from HUD as a housing counseling agency in 2004. Housing education and counseling are made available to counties throughout Georgia by County Cooperative

Extension FACS Agents. The Education and Counseling Housing Outreach program provides homebuyer education, pre-purchase counseling, post-purchase education, financial literacy and the promotion of energy star products and energy conservation. At this time 11 rural counties are provided with housing counseling and education. With the grant, The University of Georgia plans to counsel 150 clients.

Totally Free, Inc.

Brunswick, GA

Comprehensive Counseling

\$45,000.00

Totally Free is a HUD approved housing counseling agency that provides homebuyer education, delinquency/default and non delinquency post-purchase counseling, housing choice vouchers and the individual development accounts programs. The agency serves the counties of Glynn, Camden, McIntosh, Wayne, Pierce, Brantley, and Charlton.

Additionally, its homebuyer and financial education reaches into 20 counties. In 2005, Totally Free was chosen as the recipient for the Outstanding Achievement Award in housing counseling at the Georgia Department of Community Affairs Magnolia Awards. Totally Free's goal is to bring more recognition to affordable housing in real estate and lending, while reaching as many low to moderate income individuals as possible. This agency served 535 during fiscal year 2006 and projects to serve 550 this fiscal year with HUD housing counseling grant funds.

HAWAII

Institute for Human Services, Inc. (IHS)

Honolulu, HI

\$23,615.41

Institute for Human Services, Inc. (IHS) is the oldest and largest provider of emergency shelter services on the island of Oahu. IHS has over 15 years of institutional experience in the delivery of general housing counseling services to homeless individuals and families. Housing counseling services specifically assist individuals and families experiencing homelessness and those at-risk of homelessness living in Honolulu, Island of Oahu. Services focus on helping clients locate, secure and maintain rental housing in addition to referral services to other emergency and transitional shelter services.

Legal Aid Society of Hawaii

Honolulu, HI

\$20,000.00

The Legal Aid Society of Hawaii is Hawaii's oldest and largest non-profit law firm, dedicated to assisting the low-to modern-income community. The mission is to achieve fairness and justice for Hawaii's people through quality representation, advocacy, community partnerships, education and outreach. Legal Aid's Housing Counseling Program is broken down into two main categories: (1) The Renter's Assistance program that provides renters with a broad range of legal assistance about tenants' legal rights and responsibilities and (2) The Homeownership Counseling provides basic pre-purchase counseling, default counseling or Post-Purchase counseling, including reverse mortgage counseling. Legal Aid Society of Hawaii has branch offices located on the islands of Molokai, Maui, Kauai, Hilo, Kona, and Oahu.

IDAHO

Community Action Partnership

Lewiston, ID

\$59,769.49

Community Action Partnership has provided comprehensive housing counseling in North Central, North Idaho and Asotin County in Washington, since 1994. Specific areas of counseling include pre-purchase, post-purchase, foreclosure and eviction prevention, reverse mortgages for seniors, landlord/tenant mediation, fair housing, home repairs, homeless, homebuyer education and first time homebuyers.

Idaho Housing and Finance Association

Boise, ID

\$135,968.28

The Idaho Housing and Finance Administration (IHFA) was created in 1972 to assure an adequate source of capital for housing for low-income persons. IHFA is a mortgage-finance and housing services organization whose mission is to expand Idaho's affordable housing opportunities. IHFA offers below-market-rate mortgages for low-to-moderate income Idahoans, administers Federal rental assistance, leads Idaho's Homeless Coordination Network, manages one of the nation's few one-stop funding centers for affordable apartment financing, and operates a clearinghouse of housing information through its Idaho Housing Hotline. Additionally, through its branch offices and 8 affiliates, the agency provides housing counseling and homebuyer education statewide. They offer one-on-one counseling in the areas of pre-occupancy, rental delinquency, post-purchase, mortgage default, homeless, displacement/relocation and Home Equity Conversion Mortgages.

ILLINOIS

Access Living of Metropolitan Chicago

Chicago, IL

Comprehensive Counseling

\$45,000.00

Access Living of Metropolitan Chicago (ALMC) is a nationally recognized cross disability organization governed and staffed by a majority of people with disabilities. Over the next several years, ALMC proposes to increase the independence of over 3,000 people with disabilities by educating them about their housing options and connecting them to available housing opportunities. ALMC offers rental assistance counseling. During the previous fiscal year's HUD grant, the agency provided services to 359 clients and of that 217 received assistance with their housing search.

CDBG Operations Corporation

East St. Louis, IL

Comprehensive Counseling

\$43,400.00

Established in 1992, CDBG Operations Corporation (CDBGOC) has been providing an array of housing counseling services to residents of the East St. Louis Enterprise Community for the past 15 years. Among the programs CDBGOC administers are: Community Development Block Grant Program; HOME Investment Partnership Program; Emergency Shelter Grant Program; Enterprise Community Program; HUD's Continuum of Care Supportive Housing Program; and programs of the City of East St. Louis. Among the comprehensive housing counseling programs offered by CDBGOC: pre-purchase counseling; homebuyer education; post-purchase homeowner counseling; mortgage default counseling and rental delinquency counseling. In the past fiscal year CDBG Operations Corporation provided services to 663 clients.

Community and Economic Development Association (CEDA) of Cook County, Inc.

Chicago, IL

Comprehensive Counseling

\$38,077.04

Community and Economic Development Association (CEDA) of Cook County, Inc., is the largest private, not for profit, community action agency in the country and has provided comprehensive services to low income families of suburban Cook County since its inception in 1965. CEDA's goal has been to work in partnership with communities to empower families and individuals to improve the levels of self-sufficiency through the offering of various services and economic opportunities. During the last fiscal year CEDA provided comprehensive counseling to 2,157 households in the areas of pre-

purchase, rental, mortgage delinquency, post purchase, home equity conversion mortgages, home improvement and rehabilitation and displacement counseling.

Community Investment Corporation of Decatur, Inc.

Decatur, IL

Comprehensive Counseling

\$35,000.00

The Community Investment Corporation of Decatur, Inc. is an Illinois not-for-profit Corporation located in Decatur, Illinois. Welcome Home Housing Counseling Program, a comprehensive counseling program, launched in 1999 and achieved HUD certification in 2003. It offers a full array of basic services including pre-purchase counseling, post-purchase counseling, and default/delinquency prevention counseling. Group workshops provide answers to many questions about becoming mortgage ready, budgeting, finding a lender and real estate agent, and more. One of the Welcome Home Program's strengths is the coordination with several redevelopment efforts and partnerships with local agencies, businesses and nonprofit housing developers such as the Neighborhood Housing Development Corporation. During the past fiscal year Community Investment Corporation of Decatur, Inc. counseled 99 clients.

DuPage Homeownership Center

Wheaton, IL

Comprehensive Counseling

\$65,000.00

In 1991, DuPage Homeownership Center (DPHC) was established as a result of the DuPage County Affordable Housing Task Force Report. DPHC is a non-profit organization whose mission is to increase accessibility to affordable homeownership and assist homeowners in retaining their homes. DPHC primarily serves first time homebuyers and low to moderate-income persons. DPHC offers free, unbiased education and counseling for homebuyers, special assistance programs for households struggling to afford a home, counseling for homeowners facing delinquency or foreclosure, and services for senior citizens who wish to remain in their homes. DPHC provides homebuyer education counseling, pre-purchase counseling, default counseling, housing choice homeownership voucher counseling, and HECM counseling. During the past fiscal year, DPHC provided counseling to 1,689 clients.

Greater Southwest Development Corporation

Chicago, IL

Comprehensive Counseling

\$55,000.00

Formed in 1975, Greater Southwest Development Corporation (GSDC) is a 501(c) (3) corporation that has actively contributed to residential, commercial, and industrial revitalization in Southwest Chicago for over 30 years. The organization's core service area includes the neighborhoods of Chicago Lawn, Gage Park, West Lawn, and West Elson. GSDC's key initiatives have resulted in over \$500 million in completed development projects in the area. Housing counseling services include Homebuyer Education Classes, Homeowner Education Workshops, one-on-one counseling, foreclosure prevention counseling, refinance and reverse mortgage counseling, access to flexible financial resources, and referral services to assist renters. During the past fiscal year Greater Southwest Development Corporation counseled 541 clients.

HCP of Illinois, Inc.

Chicago, IL
Comprehensive Counseling
\$48,923.27

Housing Choice Partners (HCP) is a non-profit organization dedicated to providing access to quality affordable housing for low-income families by expanding housing choices. HCP specializes in rental, mobility and relocation counseling for families who receive a housing choice voucher. HCP provides homebuyer education, pre-purchase counseling, rental counseling, and fair housing counseling. Housing Choice partners provides individual counseling and workshop counseling for homeowners and partners with Cook County to promote the "American Dream Down Payment Initiative" and provide certification needed to qualify for this program. During the past fiscal year, Housing Choice Partners provided one-on-one counseling to 809 clients in the Chicago area.

Housing Authority of the County of Lake

Grayslake, IL
Comprehensive Counseling
\$27,000.00

The Housing Authority of the County of Lake, a municipal corporation, manages a conventional public housing program of 620 units, administers the Housing Choice Voucher Program assisting 2,603 households and administers Section 8 new construction program for 586 units. The Housing Authority of the County of Lake's Section 8 Program includes Family Unification, Mainstream Housing and Welfare to Work vouchers. The Housing Authority of the County of Lake provides pre-purchase counseling, HECM counseling, mortgage default counseling, predatory lending counseling and homebuyer education counseling. During the past fiscal year, The Housing Authority of the County of Lake assisted 133 clients.

Housing Opportunity Development Corporation

Wilmette, IL

Comprehensive Counseling

\$35,000.00

Established in 1983, Housing Opportunity Development Corporation (HODC) is a community based non-profit developer for low and moderate-income housing, serving north suburban Cook County and south suburban Lake county residents of the state of Illinois. HODC's mission is to provide affordable housing to low and moderate-income residents throughout the northern suburbs. HODC's housing counseling program provides workshops and one-on-one counseling sessions, which cover homebuyer education, rental counseling and pre-purchase counseling. HODC also operates an employer assisted housing program that promotes affordable housing options located near job opportunities. HODC developed 12 affordable properties and currently manages 164 rental units. In the past fiscal year, HODC counseled 206 clients.

Latin United Community Housing Association

Chicago, IL

Comprehensive Counseling

\$67,000.31

Latin United Community Housing Association (LUCHA) is a community-based, nonprofit corporation founded in 1982, whose mission is to stabilize the Latino community and other residents of Chicago's Humboldt Park, West Town, and Logan Square communities; by providing housing services. LUCHA's HUD certified housing counseling services include: first-time homebuyer education and training; pre-purchase counseling; mortgage foreclosure prevention education and counseling; post-purchase counseling; post and pre- purchase counseling to Section 8 Homeownership Voucher holders; assistance in accessing affordable rental and subsidized apartments; and home equity conversion mortgage (HECM) counseling. All counselors are bi-lingual and conduct training and one-on-one sessions in Spanish and English. In addition, LUCHA works with organizations serving people with disabilities, which provide sign language services to residents with hearing impairments. During the past fiscal year Latin United Community Housing Association provided assistance to 1,982 clients

Rogers Park Community Development Corporation

Chicago, IL

Comprehensive Counseling

\$48,923.27

Rogers Park Community Development Corporation was founded in 1997 as the developmental arm of the Rogers Park Community Council. As a non-profit corporation, Rogers Park Community Development Corporation's mission is to foster community

development and create and preserve affordable and diverse housing opportunities in Rogers Park and Chicago areas through education, training, advocacy and development. Rogers Park Community Development Corporation provides pre-purchase, default prevention, HECM and rental counseling to low and moderate-income families. Through HUD funding, Rogers Park CDC provides homeownership workshops and one-on-one counseling sessions for first time homebuyers, foreclosure prevention counseling, HECM counseling for seniors, and tenant counseling to those experiencing rental housing problems. During the past fiscal year, Rogers Park Community Development Corporation provided services to 1,527 clients.

South Suburban Housing Center

Homewood, IL

Comprehensive Counseling

\$40,000.00

The South Suburban Housing Center (SSHC) is a non-profit, regional fair housing agency serving over 50 communities in southern Cook and northeastern Will counties of Illinois. SSHC was formed in 1975 for the purpose of monitoring and addressing discriminatory practices in the housing markets of the south Chicago metropolitan region. SSHC's housing counseling activities administered by its Homeseekers Service Program, provide comprehensive counseling assistance to homebuyers, renters, homeless individuals, and existing homeowners. Additional fair housing and predatory lending legal awareness education is given to each housing counseling client. Housing counseling activities include pre-purchase, post-purchase rental, and homeless displacement individual sessions as well as group homeownership workshops and fair housing/predatory lending awareness educational presentations to 433 clients.

TSP-HOPE, Inc.

Springfield, IL

Comprehensive Counseling

\$30,846.23

TSP HOPE, Inc. is a not-for-profit, 501(c) (3) organization, dedicated to addressing the housing problems of Springfield's low-income residents. Recognizing the benefits of homeownership as a tool to help revitalize neighborhoods, which had become primarily rental housing, prompted the formation of TSP HOPE, Inc. The organization operates with a diverse Board consisting of residents, local businesses, financial, educational and faith based organizations in the community. TSP HOPE, Inc. is a HUD designated Community Housing Development Organization (CHDO) and Housing Counseling Agency. The mission of HOPE is to unite Springfield as a community working to improve the quality of life in their neighborhoods. In the past fiscal year, TSP-HOPE, Inc. provided counseling services to 581 clients.

Will County Center for Community Concerns

Joliet, IL

Comprehensive Counseling
\$35,000.00

The Will County Center for Community Concerns Housing Counseling Program exists to provide home ownership and rental opportunities for low and moderate-income persons, as well as the disabled, elderly, and minority persons of Will County. The Will County Center provides mortgage default, rental delinquency, HECM, homebuyer education and certified renters housing counseling services. During the October 1, 2005- September, 2006 Fiscal Year, a total of 123 individuals were served under the HUD grant. Of these clients, 12 purchased homes while 34 individuals received counseling to resolve mortgage delinquency issues.

INDIANA

Affordable Housing Corporation

Marion, IN
Comprehensive Counseling
\$53,000.00

Affordable Housing Corporation (AHC) was organized in 1995 in response to a housing needs assessment which found that homeownership rates were declining and one-third of renters were paying more than 30 percent of their income for housing. AHC is a nonprofit, community-based organization certified by the Indiana Housing and Community Development Authority and a HUD-approved housing counseling agency. The agency's primary mission is to improve housing, neighborhood, and economic conditions for individuals and communities in Grant County Indiana. During the 2005-2006 FY, AHC counseled 661 clients. Of those served, 20 became homeowners and 184 became mortgage ready after receiving long-term counseling.

B&D Training Services, Inc.

Indianapolis, IN
Comprehensive Counseling
\$20,000.00

Incorporated in 1997, B&D Training Services, Inc. (B&D, Inc.) is a nonprofit organization with a primary mission to enhance and provide affordable home ownership opportunities for low-income residents by assisting clients in need with credit issues. B&D, Inc. was designated as a HUD-approved housing counseling agency in 2006. The agency provides pre- and post purchase counseling and primarily concentrates on foreclosure prevention counseling to assist persons that have experienced mortgage default problems. During the 2005-2006 FY B&D, Inc. served 249 clients, of which 6 purchased housing.

City of Bloomington

Bloomington, IN

Comprehensive Counseling
\$36,503.00

The Department of Housing and Neighborhood Development (HAND) of the City of Bloomington offers comprehensive housing counseling services to area residents. HAND offers free of charge one-on-one housing counseling for pre-purchase, post purchase, default, rental and HECM clients. In addition, HAND counsels clients at the Shalom Center on Friday mornings. HAND offers various classes throughout the year. The home ownership class "Home Buyers Club" is offered several times a year in the home upkeep class "This Whole House" is offered every fall through Peoples University.

Elkhart Housing Partnership, Inc.

Elkhart, IN
Comprehensive Counseling
\$28,000.00

Elkhart Housing Partnership, Inc. (EHP) is a 501 (c) (3) not-for-profit charitable corporation registered in the state of Indiana. The agency's mission is to benefit low and moderate-income families by promoting livable and stable neighborhoods, ensuring the availability of affordable housing and empowering families to become self-sufficient. The Homebuyer Education/Financial Fitness training along with pre-purchase and one-on-one counseling plays a vital role in fulfilling EHP's mission. Educated homebuyers are more apt to invest in the upkeep of their property and that investment positively impacts the quality of life for area residents. Credit and money management's skills teach families to avoid excessive debt and predatory lenders that might lead to unnecessary property foreclosures. Funding of the grant request will provide continued resources in assisting families realize their dream of owning a home.

Hoosier Uplands Economic Development Corporation

Mitchell, IN
Comprehensive Counseling
\$25,000.00

Hoosier Uplands is a non-profit community action agency based in Mitchell, Indiana that provides various services in Crawford, Lawrence, Orange, Martin, Washington, Davies and Greene counties. Hoosier Uplands was incorporated as a nonprofit community action agency in 1966 and is staffed by over 200 employees. The agency provides many services including: weatherization, energy assistance, budget counseling, Head Start, Early Head Start, childcare services, Section 8 Housing assistance, housing counseling, housing rehabilitation services, home health care and hospice, aging and disability services. During the 2005-2006 FY, the Hoosier Uplands Housing and Family Services were able to assist 357 clients with their immediate housing needs.

Hope of Evansville, Inc.

Evansville, IN

Comprehensive Counseling

\$34,000.00

HOPE of Evansville, Inc. is a not-for-profit agency located in Evansville, Indiana providing comprehensive housing services to eight counties in Southwestern Indiana including Vanderburgh. Services provided include pre-purchase counseling, homebuyer education, credit counseling, delinquency/default counseling, post purchase counseling, and home equity conversion (reverse) mortgage counseling. Pre-purchase housing education classes are held regularly both for clients who are mortgage-ready and for those who need credit repair and/or improvement. Dependent upon adequate funding, substantial down payment assistance grants are available to income eligible clients to assist them in the purchase of their first home. Hope of Evansville was able to assist 336 clients.

Housing Authority, City of Elkhart

Elkhart, IN

Comprehensive Counseling

\$26,236.00

The Housing Authority, City of Elkhart, established in 1962, and designated a High Performer by HUD for the past three years, provides low income housing for the residents of Elkhart County. The Authority is a leader in Elkhart, providing rental units to the county's residents. Housing is available at three high-rise buildings, Washington Garden Apartments, and serves several sites throughout the city. This provides the county with 672 rental units. The Authority continues to be a leader in Elkhart County through providing affordable housing for the community it serves. During the 2005-2006 FY the Elkhart Housing Authority provided one-on-one counseling to 902 client families.

Housing Authority of the City of Fort Wayne, Indiana

Fort Wayne, IN

Comprehensive Counseling

\$46,500.00

Fort Wayne Housing Authority (FWHA) is a municipal corporation with a mission to provide good quality, affordable housing and superior services to eligible members of the Fort Wayne community and to maintain an atmosphere which encourages self-sufficiency. As a part of its overall mission and agency plan the housing counseling program plays an integral part of the success of the home ownership program under the Fort Wayne Housing Authority. During the previous fiscal year FWHA was able to reach and assist 245 clients in need of solving housing issues.

Housing Authority of the City of Hammond

Hammond, IN
Comprehensive Counseling
\$34,461.63

The Hammond Housing Authority has been serving the residents of Hammond since 1941. Built to serve low-income families through the programs of President Franklin Roosevelt's New Deal, the Hammond Housing Authority was a representative of housing Developments that sprang up across the United States. The Housing Authority has continued to serve low-income, senior and disabled individuals by providing safe, decent and sanitary living conditions throughout the years. The Hammond Housing Authority has endeavored to provide opportunities for its residents by offering services that enable individuals and families to become self-sufficient. The Housing Authority is within walking distance of schools, a university, libraries, stores, and located on the public bus route affording residents access to an array of choices and activities. Hammond Housing Authority were able to assist 325 clients.

Housing Opportunities, Inc.

Valparaiso, IN
Comprehensive Counseling
\$20,000.00

Housing Opportunities, Inc. has recognized and served the needs for residents of Porter, Lake, LaPorte, Starke, Jasper, Newton, and Pulaski Counties. They offer a range of services that can help disadvantaged, low-income families become financially educated, and homeownership literate. Through their HECM, post purchase, homebuyer education, and pre- purchase counseling, the Housing Opportunities Inc. organization was able to assist 543 clients.

Lincoln Hills Development Corporation

Tell City, IN
Comprehensive Counseling
\$23,550.00

Incorporated in 1965, the Lincoln Hills Development Corporation (LHDC) has provided services to over 9,000 persons with their housing needs. The Lincoln Hills Development Corporation is a non-profit Community Action Agency, created to serve the needs of the residents of rural southern Indiana through housing, employment, economic, human services, and community development initiatives. During the 2005-2006 HUD fiscal year, the Lincoln Hills Development Corporation assisted 276 clients on their housing issues.

Momentive Consumer Credit Counseling Service, Inc.

Indianapolis, IN

Comprehensive Counseling
\$52,538.68

Momentive was established in 1965 with the mission to “provide the best non-profit community service dedicated to delivering professional consumer credit education, confidential counseling and debt reduction programs to all segments of the community regardless of the ability to pay.” The agency offers all types of housing counseling and education including pre-purchase counseling, delinquency/default counseling, reverse mortgage counseling, post purchase education and foreclosure prevention workshops. During the previous year, Momentive provided counseling services to a total of 4233 clients.

Muncie Home Ownership and Development Center

Muncie, IN
Comprehensive Counseling
\$41,692.45

Muncie Homeownership & Development Center (MHDC) offers programs that support the delivery of a wide variety of housing counseling services to homebuyers, homeowners, low to moderate-income renters and the homeless. Clients learn how to avoid high interest rates, unaffordable repayment terms, equity loss, and mortgage delinquency. MHDC works closely with the Local Housing Authority to provide housing counseling services to the Section 8 voucher choice program and the Muncie Housing Authority HOPE VI Program. Since 1995, MHDC has constructed low-income homeownership homes; provided elderly apartment units and works with the local housing authority in preparing low income families with the goal of purchasing a “HOPE VI Homeownership” home. Referrals are provided to other grass roots agencies for continued education, employment opportunities, homeless shelters, housing payment assistance, utility payment assistance, Section 8 and Public Housing Assistance. MHDC was able to assist 452 clients.

Southern Indiana Homeownership, Inc.

Vincennes, IN
Comprehensive Counseling
\$20,000.00

Organized in 1998, Southern Indiana Homeownership, Inc. (SIHI) is a local 501 (c) (3) Community Housing Development Organization and a HUD Approved Housing Counseling Agency. In the past 12 months, SIHI has expanded from one county to 12 counties in Southwest Indiana, and has grown from its humble beginning of five active clients to over 200. SIHI proposes to create a Housing Counseling Network intended to offset salaries for additional agency housing counselors, and to create an Affirmative Fair Housing Marketing Outreach Program. SIHI is the agency that clients are commonly referred to for housing services. SIHI was able to assist 373 clients.

IOWA

Center For Siouxland

Sioux City, IA

\$50,000.00 - Comprehensive Counseling

Center For Siouxland has a 32-year history of providing assistance, information, and direction by building bridges between people with needs and people with solutions. Center For Siouxland has been a HUD-approved housing counseling agency for 29 years. The agency's Comprehensive Housing Counseling Program provides one-on-one counseling in the areas of pre- and post-purchase counseling; homebuyer counseling, mortgage default/delinquency counseling, HECM counseling, rental counseling, financial literacy counseling, and predatory lending counseling. Counselors also provide first-time homebuyer and financial literacy group education. In addition to their comprehensive counseling program, Center For Siouxland also provides a Consumer Credit Counseling Program, a Conservatorship/Representative Payee Program, Emergency Assistance and Shelter, Transitional Housing for the homeless, a 211 Information and Referral Helpline, and the Retired and Senior Volunteer and Senior Companion Programs.

Family Management Credit Counselors, Inc.

Waterloo, IA

\$50,000.00 - Comprehensive Counseling

Family Management Credit Counselors, Inc. (FMCC) is a non-profit, grassroots agency that has been providing financial and housing counseling services to Northeast Iowa for the past 50 years.

The mission of FMCC is to provide comprehensive financial counseling and debt management services to assist persons in developing and maintaining a budget, reducing debt, saving money, and ultimately, making good financial decisions.

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

FMCC counselors provide the full range of counseling services, from pre-purchase, to post-purchase, to mortgage delinquency/default, to rental, to homeless, to HECM. FMCC also offers pre-purchase homebuyer education and post-purchase education programs.

Home Opportunities Made Easy, Inc. (HOME, Inc.)

Des Moines, IA

\$53,241.00 - Comprehensive Counseling

Founded in 1967, the mission of Home Opportunities Made Easy, Inc. (HOME) is to create opportunities for quality affordable housing, enabling low-income families to become self-sufficient. HOME provides several programs and services.

The Community Housing Services Program (CHSP) assists landlords and tenants in solving housing problems. CHSP provides Individual Rental Housing and Homeless Prevention Counseling to 3,200 households annually, Public Education/Outreach Services to 1,500 households annually, and Citizen's Advocacy.

The Property Program develops 15 to 20 units of housing annually through acquisition, rehabilitation, and new construction. HOME develops financing models and attracts grant funds to keep housing costs affordable thus making homeownership available to low-income families in Polk County.

The Homeownership Counseling and Supportive Services helps prospective homeowners determine if they are ready to purchase a home and assists them in creating a home buying plan. HOME provides general homeownership counseling, information, and referral to 525 households annually and 125 households will participate in homeownership readiness interviews and assessments.

Iowa Citizens for Community Improvement

Des Moines, IA

\$23,615.41 - Comprehensive Counseling

For thirty-two years, Iowa Citizens for Community Improvement (CCI) has been devoted to "getting things done" when dealing with the big issues that affect people's lives. Issues such as ensuring that everyone has the opportunity to achieve their dream of home ownership, or issues concerned with destructive predatory lending practices.

Iowa CCI has turned neighborhoods around by reducing crime and increasing community investment and has defined and banned predatory lending through the use of agreements with some of Iowa's largest lenders. It has also helped thousands of people successfully reach their financial and home ownership goals.

CCI provides a wide variety of home ownership and financial literacy education classes and one-on-one support. Iowa CCI has brought together thousands of Iowans from all walks of life through its regional chapters, statewide meetings or simply through neighbor-to-neighbor contact. Together, CCI members tackle tough social, economic and environmental issues and have made a significant impact in the community.

Iowa Finance Authority

Des Moines, IA

\$59,640.00 – Comprehensive Counseling

The grant to the Iowa Finance Authority (IFA), funded by HUD, will provide for housing counseling to support homeownership education opportunities and education and outreach to housing counseling agencies and homeownership education providers. The grant will provide funding to the Iowa Home Ownership Education Project (IHOEP). IHOEP members will provide home ownership counseling and education throughout the State of Iowa.

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

The IFA was established in 1975 to undertake programs to assist in the attainment of housing for low- to moderate-income Iowans. The grant funds a part of the IFA's responsibility which is to fund and administer a variety of programs throughout Iowa that address a continuum of housing needs, from homeless assistance, to multi-family rental, to single-family homeownership.

United Neighbors Inc.

Davenport, IA

\$56,266.00 - Comprehensive Counseling

United Neighbors intends to continue and expand the services it offers as a HUD-approved Housing Counseling Agency. It will provide Post-Purchase Mortgage Delinquency/Default Prevention counseling and Home Equity Conversion Mortgage (HECM) counseling, utilizing HUD funding. United Neighbors will provide Pre-Purchase Homebuyer Education counseling that utilizes CDBG, State of Iowa IDED, United Way and other local funds. This counseling will be provided in both one-on-one and group settings.

United Neighbors' service area is primarily Scott County, Iowa. It does accept clients from the Quad-Cities metro region, the state of Iowa, and from specified adjacent Illinois counties. United Neighbors is a community-based agency that provides services in youth programs, neighborhood watch and improvement, AmeriCorps national service, and health education. It has been a HUD-approved local housing counseling agency for five years.

KANSAS

Consumer Credit Counseling Service, Inc.

Salina, KS

\$63,384.90 - Comprehensive Counseling

Consumer Credit Counseling Service, Inc. (CCCS) is a non-profit community service organization established in 1985. The agency serves all of Central and Western Kansas and offers low-cost financial education programs to consumers, and budget counseling services for individuals and families who are struggling financially.

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

CCCS is a financial education resource. Education programs are presented monthly in Salina and Wichita and education staff is available to make presentations to schools, employers, businesses, and other service providers. Topics include homebuying, budgeting, money management, and the wise use of credit.

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

Housing and Credit Counseling, Inc.

Topeka, KS

\$52,538.68 - Comprehensive Counseling

Housing and Credit Counseling, Inc. (HCCI) will use its grant funds to continue to deliver Comprehensive Housing Counseling including mortgage default, debt repayment, credit building, renter, homebuyer readiness and reverse equity mortgages in northeast Kansas, its primary service area.

HUD grant funds will be complemented by local funding for tenant-landlord counseling in Topeka and Lawrence and by local funding for homebuyer counseling and training in Topeka. In addition, HUD funds will be used to operate a Consumer Credit Counseling program and other targeted programming for comprehensive housing counseling, including a marketing and outreach component directed toward priority clients in core service areas.

HCCI has been approved as a HUD Comprehensive Counseling Agency for 27 years. The agency has grown from a small tenant advocacy organization to a comprehensive counseling organization with a \$1.3 million operating budget. HCCI provides Tenant/Landlord, Homebuyer and Consumer Credit counseling; and education and advocacy throughout Kansas.

KENTUCKY

Campbellsville Housing & Redevelopment Authority

Campbellsville, KY
Comprehensive Counseling
\$23,865.00

Since 1961, the Campbellsville Housing & Redevelopment Authority (CHRDA) has served the community of Campbellsville, Kentucky. The agency assists homebuyers, homeowners, and tenants increase the knowledge and the skills needed to meet their housing needs and resolve their housing problems. In 1999, the CHRDA became the managing agent for the Lebanon Housing Authority in Lebanon, Kentucky. The FY 2007 comprehensive housing counseling work plan focuses on one-on-one housing counseling and group sessions for homeowners and rental tenants. The available comprehensive housing counseling services include: pre-purchase homebuyer counseling, homebuyer education programs, default counseling, home equity conversion mortgage counseling, post-purchase counseling, and rental housing counseling and education. The agency provided assistance to 259 clients from October 1, 2005-September 30, 2006.

Housing Assistance and Development Services Inc.

Bowling Green, KY
Comprehensive Counseling
\$20,000.00

Housing Assistance and Development Services (HANDS) Inc. began in May, 1993. The purpose of the organization is to fill gaps between housing needed and housing provided in Bowling Green-Warren County. HANDS provides educational opportunities through NeighborWorks, Money Smart, Credit Smart and Yes You Can Own A Home Programs. HANDS conducts homeownership and money/debt management classes four times each year. Approximately 100 individuals have participated in these classes during the past year. Also, HANDS offers one-on-one counseling to assist with mortgage delinquency. The goal is to assist families in achieving the "American Dream" of owning a home.

Kentucky Housing Corporation

Frankfort, KY

Comprehensive Counseling
\$88,208.13

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

Purchase Area Housing Corporation

Mayfield, KY
Comprehensive Counseling
\$30,000.00

Purchase Area Housing Corporation located in Mayfield, Kentucky, is a public non-profit organization developed to provide safe and affordable housing to meet the needs of low and moderately low-income citizens of western Kentucky. The agency's activities include housing rehabilitation, homeownership counseling and loan programs, elderly and handicap apartments, plus initiatives to address specific housing needs of the area. The counseling grant will be utilized to expand Purchase Area Housing Corporation's counseling services in the distressed Mississippi Delta Region of Western Kentucky. The agency provides pre-purchase counseling, homebuyer education, default counseling, post-purchase counseling without default, HECM, rental counseling, homeless/displacement counseling, and predatory lending counseling. The agency provided assistance to 217 clients from October 1, 2005-September 30, 2006.

LOUISIANA

Jefferson Community Action Program
Jefferson, LA
\$49,929.00 - Comprehensive Counseling

As a HUD-approved housing counseling agency since 1974, the Jefferson Community Action Program provides customers with housing counseling services in the following

areas: educational and outreach training, including financial fitness training, first time homebuyer training, and Individual Development Accounts (IDA's); pre-purchase counseling, which includes credit counseling, one-on-one consultations and credit action plans; preventing mortgage delinquency, which includes repayment plans, forbearance agreements, FHA loss mitigation, mortgage payment, and legal advice; foreclosure prevention and reverse mortgage counseling for elderly homeowners; tenancy counseling, which includes finding housing, rental payment assistance, preventing eviction, and legal assistance; and homeless assistance, which includes referral to temporary, transition housing and payment for first-month rent for permanent housing.

MAINE

Maine State Housing Authority

Augusta, ME

\$123,000.00 Comprehensive Counseling

Maine State Housing Authority (MSHA) is Maine's housing finance agency, created by the legislature in 1969 to address the problems of unsafe, unsuitable, overcrowded and unaffordable housing. MSHA applied for 2007 Housing Counseling funding to provide partial funding for homeownership and financial education classes in underserved, rural areas of Maine, one-on-one counseling for Native American tribes, outreach to ethnic minorities, people with disabilities, senior citizens and the homeless. Education and counseling services will provide information about mortgage financing, housing opportunities available in Maine, and housing rights under the Fair Housing Act, and predatory lending. MSHA participates in Homeworks, a statewide organization with a mission to deliver standardized homeownership education.

Tedford Housing Counseling Agency

Brunswick, ME

\$23,615.41 Comprehensive Counseling

Tedford Housing Counseling Agency is a 501(c)(3) non-profit organization founded in 1987. The agency provides shelter and services to families and individuals who are homeless or at risk of homelessness in mid-coast Maine. Through its Homeless Prevention Program, the agency provides housing counseling services.

MARYLAND

Anne Arundel County Economic Opportunity Committee, Inc.

Annapolis, MD
\$20,000.00 Comprehensive Counseling

Anne Arundel County Economic Opportunity Committee, Inc., a Community Action Partnership for over 30 years, serving the City of Annapolis and Anne Arundel County, Maryland. The agency provides one-on-one counseling services in Home Equity Conversion Mortgages, Delinquency/Default Mortgage Counseling, Rental Housing, and counseling to assist the homeless. The agency also provides Homebuyer and Post-Purchase Education through workshops that are held throughout the program year. During the 2005-2006 program year, 1,120 clients received housing counseling services.

Arundel Community Development Services, Inc.

Annapolis, MD
\$34,461.63 Comprehensive Counseling

Arundel Community Development Services, Inc. (ACDS) was established on July 1, 1993, to create and retain affordable housing opportunities within Anne Arundel County, Maryland. ACDS administers the Homeownership Counseling Program, which plays an integral role in assisting low- and moderate-income residents of the County meet their homeownership goals. During fiscal year 2007, approximately 2,000 clients were served.

Community Assistance Network, Inc. (CAN)

Baltimore, MD
\$40,000.00 Comprehensive Counseling

Community Assistance Network, Inc. (CAN) is a non-profit human services organization, serving low-income citizens of Baltimore County. For over 40 years, CAN has been offering housing counseling services. Their programs include mortgage default, rental eviction prevention, and HECM counseling.

Cecil County Housing Agency
Elkton, MD
\$28,520.00 Comprehensive Counseling

The Cecil County Housing Agency is a non-profit organization providing housing counseling services including pre- and post-purchase counseling, homebuying education, mortgage default and reverse mortgage counseling to low- and moderate-income residents of Cecil County.

Frederick Community Action Agency, (FCAA)

Frederick, MD
\$20,000 Comprehensive Counseling

The Frederick Community Action Agency provides food, shelter, medical care, transportation, housing and other forms of assistance to families and individuals that are homeless or low-income. Started in 1968, the Frederick Community Action Agency is sponsored by the City of Frederick and the Friends for Neighborhood Progress, Inc. with support from the Frederick County Government and the United Way of Frederick County. FCAA provides Comprehensive Housing Counseling Services including pre-purchase homebuyer counseling, homebuyer education program, delinquency and default counseling, post-purchase counseling, home improvement and maintenance counseling, rental counseling, and counseling for families and individuals who are homeless.

Garrett County Community Action Committee, Inc. (GCCAC)

Oakland, MD
\$67,000.31 Comprehensive Counseling

Garrett County Community Action Committee, Inc. (GCCAC), incorporated in 1965, is a non-profit organization that provides housing counseling services, housing development, senior services, and other areas of assistance to empower residents with limited resources in Garrett County, Maryland, in obtaining essential resources and achieving self-sufficiency, to include obtaining and maintaining safe, decent, healthy, and affordable housing.

Hagerstown Neighborhood Development Partnership, Inc. (HNDP)

Hagerstown, MD
\$25,000.00 Comprehensive Counseling

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

Harford County Housing Agency

Bel Air, MD
\$49,000.00 Comprehensive Counseling

The Harford County Housing Agency Counseling Department has been a HUD-certified counseling agency since 1977. The agency provides comprehensive counseling services to Harford County residents as well as residents of other jurisdictions who request the agency's counseling services. The agency offers counseling services in pre-purchase, budgeting, credit, eviction prevention, rental opportunities, foreclosure and reverse mortgages.

Home Partnership, Inc. (HPI)

Joppatowne, MD

\$36,000.00 Comprehensive Counseling

Home Partnership, Inc. (HPI) is a grassroots organization providing housing counseling, education, financial literacy and homeownership development services to low- and moderate-income citizens of the Upper Chesapeake region of Maryland since 1995. HIP serves over 400 families per year and it recently celebrated the sale of its 100th home

Housing Initiative Partnership, Inc. (HIP)

Hyattsville, MD

\$56,154.08 Comprehensive Counseling

Housing Initiative Partnership/HIP Services, Inc. (HIP) has been making housing opportunities to low- and moderate-income persons in Prince George's County, Maryland for nearly 19 years. HIP's counseling services include first-time homebuyers, reverse mortgages and default counseling.

Maryland Rural Development Corporation (MRDC)

Greensboro, MD

\$23,615.41 Comprehensive Counseling

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

National Foundation for Credit Counseling, Inc.

Silver Spring, MD

\$1,730,888 - Comprehensive Counseling

\$1,865,000 - HECM Counseling

Founded in 1951, the National Foundation for Credit Counseling, Inc. (NFCC) provides credit counseling, housing counseling, debt reduction services, and education for financial wellness. NFCC is the nation's largest and longest serving nonprofit credit

counseling organization, with 115 member agencies and over 900 offices throughout the country. A HUD-approved housing counseling intermediary, NFCC provides services in all 50 states, Puerto Rico, and the District of Columbia. Last year, NFCC members provided a wide range of financial and housing counseling services to more than two million households.

Southern Maryland Tri-County Community Action, Inc. (SMTCCAC)

Hughesville, MD

\$30,846.23 Comprehensive Counseling

Southern Maryland Tri-County Community Action, Inc. (SMTCCAC) is a private, non-profit organization that has been serving residents of Calvert, Charles and St. Mary's Counties for over 40 years. The agency has provided a wide array of housing counseling programs to carry out its mission of providing services for eligible citizens that alleviate the causes and conditions of poverty, promote upward mobility, and enrich the quality of life.

Washington County Community Action Council, Inc. (CAC)

Hagerstown, MD

\$30,846.23 Comprehensive Counseling

Washington County Community Action Council, Inc. (CAC) is a private, non-profit agency. CAC's services include First Time Homebuyers Program, Rental Rehab Program, and housing counseling. The agency also has a placement housing counseling service that works with families in shelters to locate permanent housing, housekeeping, and budgeting.

MASSACHUSETTS

Berkshire County Regional Housing Authority (BCRHA)

Pittsfield, MA

\$40,000 Comprehensive Counseling

Berkshire County Regional Housing Authority (BCRHA) is a regional housing authority that administers a wide array of programs and services to promote housing stability. The programs and services include comprehensive housing counseling, loss mitigation counseling, homelessness prevention and resolution services, and anti-poverty programming. In an effort to provide more effective community support and have a greater systemic impact, the organization provides services to Berkshire County rental property owners as well as tenants and at-risk homeowners. The model provides an environment where rental property owners, tenants, and homeowners work together to resolve housing problems.

Citizens' Housing and Planning Association

Boston, MA

\$710,296 - Comprehensive Counseling

Established in 1967, Citizens' Housing and Planning Association (CHAPA) is a nonprofit organization conducting affordable housing and community development activities throughout Massachusetts. CHAPA's mission is to encourage the production and preservation of housing that is affordable to low-income families and individuals. CHAPA pursues its goals through collaboration with local, state and federal officials; research on affordable-housing issues; education and training for organizations and individuals; and coalition- and consensus-building among broad interests in the field. CHAPA is the only statewide group that represents all interests in the housing field, including nonprofit and for-profit developers, homeowners, tenants, bankers, real estate brokers, property managers, government officials, and others.

Community Service Network, Inc. (CSN)

Stoneham, MA

\$23,615.41 Comprehensive Counseling

Community Service Network, Inc. (CSN) is a grassroots, community-based organization founded 21 years ago as a small information and referral service. CSN's mission is to help low and moderate income clients access the knowledge, skills and services that promote independence and self-sufficiency essential for success. The organization's services include one-on-one and group counseling on topics such as pre-purchase, fair housing, loss mitigation, predatory lending, reverse mortgages, housing search, post-purchase, and the Homeownership Voucher Program.

Greater Boston Legal Services (GBLS)

Boston, MA

\$20,000 Comprehensive Counseling

Greater Boston Legal Services (GBLS) which was founded in 1900, services more than 15,600 people a year and provides a full range of legal options to low-income individuals and families in 32 cities and towns in the greater Boston area. The organization's housing counseling services include rental counseling, homelessness/displacement counseling, pre-occupancy counseling, and expiring use and anti-displacement counseling.

Housing Partnership Network

Boston, MA

\$ 2,139,125 - Comprehensive Counseling

Established in 1995, the Housing Partnership Network is a membership organization comprised of high capacity nonprofits that develop and preserve affordable housing and foster economic opportunity for low- and moderate-income families through public-private partnerships. The goals of the Network's housing counseling program are to expand homeownership; promote neighborhood stabilization and revitalization by increasing sustainable homeownership and secure housing tenure; and support low- and moderate-income homeowners in maintaining their homes and building equity for the future. The Network has 90 members operating in all 50 states. Members have provided homeownership counseling to 400,000 households, resulting in 80,000 families buying or retaining their homes. This year, the Network will fund 33 of its members in 23 states who will provide housing counseling to approximately 40,000 households.

Plymouth Redevelopment Authority (PRA)

Plymouth, MA

\$45,000 Comprehensive Counseling

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

Pro-Home Housing Counseling Agency (PHI)

Taunton, MA

\$52,538.68 Comprehensive Counseling

Pro-Home Housing Counseling Agency (PHI), founded in 1991, is a non-profit, affordable housing agency dedicated to assisting low- to moderate-income individuals and families in obtaining affordable housing. The agency serves the residents of the cities of Attleboro and Taunton, and the towns of Berkley, Dighton, Easton, Lakeville, Mansfield, Middleboro, North Attleboro, Plainville, Raynham, and Seekonk. PHI's housing counseling services provided include homebuyer education, property

management and maintenance, mortgage default, rental delinquency, marketing and outreach, fair housing laws and relocation assistance.

Quincy Community Action Programs, Inc. (QCAP)

Quincy, MA

\$40,000 Comprehensive Counseling

Quincy Community Action Programs, Inc. (QCAP) is a private, non-profit organization service provider founded in 1965 to address the changing housing needs of low- and moderate-income residents of Quincy and surrounding Norfolk County Communities. QCAP's focus is to sustain and improve the housing situations of low-income households through housing search and counseling, tenant and landlord training, homelessness prevention, mediation, mortgage default and foreclosure counseling, credit and budget counseling, down payment assistance, lead abatement and home improvement loan programs, Home Equity Conversion Mortgage counseling for seniors, homeownership education, affordable housing development and property management.

MICHIGAN

Christian Credit Counselors, Inc.

Southfield, MI

\$23,615.41 Comprehensive Counseling

Christian Credit Counselors, Inc (“CCC”) is non-profit organizations established in Michigan in 1994 to counsel individuals with debt management issues and provide budget education for individuals interested in financial management and / or homeownership.

Community Action Agency (CAA)

Jackson, MI

\$27,230.82 Comprehensive Counseling

Community Action Agency (CAA) is a non-profit social service agency that promotes self-sufficiency and serves the low-income population. CAA's Housing Counseling Program will serve potential home buyers in all three counties to assist them with all aspects of the home buying process. The program includes homebuyer and pre-purchase education, financial management classes, budgeting and credit counseling and energy education. This program will expand a number of programs CAA is currently providing including the Individual Development Account Program, the Transitional Housing Programs and the Fair Housing Program.

Detroit Non-Profit Housing Corporation (DNPHC)

Detroit, MI

\$59,769.49 Comprehensive Counseling

DNPHC is celebrating its 36th year of continuous service to the residents of Wayne, Oakland, and Macomb Counties. The agency's goal is to seek long-term solutions to the barriers that cause homeownership experiences to terminate unsuccessfully. DNPHC began providing counseling services and undertaking rehabilitation activities of existing homes in many of Detroit's oldest neighborhoods, in an effort to stabilize the community that surrounds it. DNPHC provides comprehensive housing counseling services; Default/Delinquency, Home Equity Conversion Mortgage (HECM) Predatory Lending Pre-purchase/homebuyer education, Post-purchase counseling, Fair housing issues and Marketing and Outreach initiatives to the public with an emphasis on one-on-one counseling, to meet the needs of underserved populations.

Grand Rapids Urban League

Grand Rapids, MI

\$44,330 Comprehensive Counseling

The Grand Rapids Urban League is a private not-for-profit community service organization whose vision was to create equity, opportunity and justice in their community. It was founded in 1943 with the mission to deliver quality services and create changes, which eliminate racism, and to improve the life chances of African Americans and the poor, thus benefiting the entire community. The League has provided services in the area of housing, community services, economic development, employment, health care and nutrition to more than 5,000 households annually, representing upwards of 12,000 people. The league has been a HUD approved housing counseling agency for many years with an excellent record of helping households obtain and retain stable, decent housing.

Greater Eastside Community Association (GECA)

Flint, MI

\$34,461.63 Comprehensive Counseling

GECA incorporated as a non-profit organization in 1995, is currently a City of Flint, Genesee County and State of Michigan Community Housing Development Organization (CHDO). GECA has been providing counseling services since 2001; and it has assisted over 1,000 families in Genesee County, with pre-purchase education classes, credit counseling and credit repair, foreclosure prevention, home maintenance classes, HECM counseling, and economic literacy and financial management classes.

Home Repair Services of Kent County

Grand Rapids, MI

\$30,846.23 Comprehensive Counseling

Home Repair Services, founded in 1979, provides a variety of programs designed to equip low-income homeowners to be effective, successful homeowners in the Grand Rapids metropolitan area (Kent County, Michigan). Home Repair Services serves more than 3,400 lower income families per year with programs which include critical repairs provided at very low cost, access modifications for people with disabilities, a surplus building materials store, tool library, educational classes for do-it-yourself home maintenance, housing counseling, and lead base paint poisoning education and hazard reduction.

Inner City Christian Federation (ICCF)

Grand Rapids, MI

\$67,000.31 Comprehensive Counseling

ICCF has provided a continuum of housing opportunities including emergency shelter assistance for the homeless, affordable rental housing and a variety of home ownership services including individual and group counseling, mortgage finance and casework services for over 30 years. The agency is committed to using affordable housing as a platform for growth in the lives of the families that it serves, and to provide opportunities for families to develop the skills necessary to meet their individual goals.

Lansing Affordable Homes, Inc. (LAH)

Lansing, MI

\$41,692.45 Comprehensive Counseling

LAH is a non-profit organization incorporated in the State of Michigan in 1992. LAH's primary mission is to enhance and provide affordable homeownership opportunities to low-income residents of the targeted cities by assisting them in overcoming their credit issues. LAH was approved as a HUD Housing Counseling Agency in February 2005 but has been providing housing counseling and educational programs since 1996. LAH has assisted over 210 homebuyers with the purchase of their homes.

Lighthouse Community Development

Pontiac, MI

\$88,692.76 Comprehensive Counseling

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

Michigan State Housing Development Authority

Lansing, MI

\$ 145,520.31 Comprehensive Counseling

The Michigan State Housing Development Authority (MSHDA) is the primary housing agency for the state, and is responsible for providing affordable housing opportunities for low and moderate-income households. MSHDA offers diverse financing programs including low interest financing for single and multifamily housing production, Mortgage Credit Certificates, and Low Income Housing Tax Credits (LIHTC). In addition, MSHDA administers the HOME program; the housing component of the state's CDBG program, the Emergency Shelter Grant program (ESG); and Transitional Housing for the Homeless and Critical Needs programs. MSHDA is also the statewide public housing authority administering more than 23,767 Housing Choice Vouchers and project-based certificates. MSHDA oversees a plan that with the intent to galvanize affordable housing advocates, funders, practitioners and recipients in a single community voice. The intended outcome of the planning process is to provide a common vision to better serve the needs of Michigan residents who may have the fewest housing options for safe, affordable housing.

Mission of Peace National Housing Counseling Intermediary

Flint, MI

\$710,296 - Comprehensive Counseling

Founded in 1997 and a HUD-approved housing counseling intermediary since 2003, Mission of Peace National Housing Counseling Intermediary (MOPNHC) is a faith-based nonprofit corporation whose mission is to break down barriers to homeownership by providing homebuyer education and counseling services for prospective homebuyers. Through its network of 35 affiliates, MOPNHC specializes in providing long-term services with a concentration in homebuyer education, budget and credit counseling, post-purchase education, and foreclosure intervention.

Oakland County, Michigan (OCMI)

Pontiac, MI

\$62,000 Comprehensive Counseling

The Housing Counseling Unit of the Community & Home Improvement Division of Oakland County Government, a HUD-approved housing counseling agency, has provided comprehensive housing counseling to Oakland County residents for the past 20 years. Community outreach activities are conducted to increase home ownership opportunities for low-income, minority, and disabled families. OCMI furthers fair housing by identifying barriers, setting goals to overcome the impediments, and reviewing progress and revising goals as needed.

Oakland Livingston Human Service Agency (OLHSA)

Pontiac, MI

\$20,000 Comprehensive Counseling

OLHSA is a non-profit, community action agency serving Oakland and Livingston counties. Founded in 1964, OLHSA's mission is to enable low-income, elderly and persons with disabilities living in Oakland and Livingston Counties to gain the knowledge and skills to become self-sufficient. OLHSA offers counseling in pre-purchase and homebuyer education, delinquency and default, non-delinquency post purchase, homeownership vouchers and predatory lending counseling. Housing counseling services are available in English and Spanish.

Northwest Michigan Human Services Agency (NMHSA)

Traverse City, MI

\$77,846.53 Comprehensive Counseling

NMHSA has emerged as the “One –Stop Shopping Center” for Housing Counseling Services, Financial Management Education, Free Low-Income Tax Preparation and Education, and Individual Development Accounts in Northern Michigan. Services provided include; Pre-Occupancy Counseling, Home Buyer Education, Post Purchase/Mortgage Default and Rent Delinquency Counseling, Post-Purchase/Post Occupancy Counseling, Home Equity Conversion (HECM) Counseling, Home Improvement and Rehabilitation Counseling, Displacement and Relocation Counseling and Marketing and Outreach Initiatives. Throughout its 32-year history, NMHSA has been dedicated to the improvement and self-sufficiency of the families served.

MINNESOTA

Anoka County Community Action Program

Blaine, MN
\$45,307.86 - Comprehensive Counseling

The Anoka County Community Action Program, Inc, (ACCAP) is an independent nonprofit human service provider that began in 1965 under the Economic Opportunity Act. ACCAP is committed to helping low income individuals of Anoka County out of poverty and into the community as productive citizens who are self-sufficient. ACCAP has been a HUD- approved counseling agency since 1997.

Arrowhead Economic Opportunity Agency, Inc.
Virginia, MN
\$38,077.04 - Comprehensive Counseling

Arrowhead Economic Opportunity Agency Incorporation (AEOA) is a community action agency in its 42nd year of service to the residents of Northeastern Minnesota. Its mission is to “strengthen communities by providing opportunities to people experiencing social and economic challenges.” AEOA has operated a Homeownership Program for over ten years. Its Homeownership Program provides pre-purchase education and counseling to first-time homebuyers and foreclosure prevention counseling and financial assistance to those in danger of foreclosure. AEOA believes in investing in programs that help people build assets and work toward self-sufficiency. Owning and maintaining a home can be a great step in that direction.

Carver County Housing and Redevelopment Authority
Chaska, MN
\$56,154.08 - Comprehensive Counseling

The Carver County Community Development Agency (CDA) has been providing housing counseling services to Carver and Scott County residents since 1995. The CDA’s comprehensive counseling services include rental counseling and rental delinquency counseling, pre-purchase counseling and education, post-purchase counseling and education, foreclosure prevention counseling and home improvement/rehabilitation counseling. The CCCDA has also provided predatory lending education outreach since 2003.

The Carver County CDA promotes equal access for all to have safe, decent, and affordable housing opportunities.

Community Action Duluth
Duluth, MN
\$20,000.00 - Comprehensive Counseling

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

Community Action Duluth began offering services in Duluth over 40 years ago. Housing Counseling activities are designed to assist low and moderate income people before they become homeowners. Individual on-going sessions are held to increase the knowledge of participants and the likelihood that they will qualify for a mortgage. Financial Education classes are offered to increase the knowledge of potential homebuyers on issues such as credit repair, debt reduction, budgeting, saving, money management, avoiding predatory lending, investing, increasing credit scores, qualifying for a mortgage and dealing with banks and insurance companies.

Community Action Partnership of Suburban Hennepin (“CAPSH”)

Hopkins, MN

\$34,461.63 - Comprehensive Counseling

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

CAPSH operates under Six National Goals established by the Federal Office of Community Services. Housing services include foreclosure prevention, homeless assistance, reverse mortgage services for seniors, first-time home buyer assistance, financial literacy counseling and home rehab and maintenance.

Catholic Charities of the Diocese of St. Cloud

St. Cloud, MN

\$50,000.00 - Comprehensive Counseling

Catholic Charities Financial Counseling, LLC assists individuals and families as they take control of their finances and plan for a secure financial future. A qualified Financial Counselor works with each client to develop an individualized plan to reach his or her goals. A full spectrum of services is offered on a variety of topics, including: Bankruptcy, Pre-Credit Counseling Assessment and Post-Debtor Education, Debt Services Financial Management, Budgeting, Credit, Mortgage Foreclosure Prevention and Reverse Mortgage Outreach education to business/organizations.

Catholic Charities is an approved Credit Counseling Agency and Debtor Education Provider through the Department of Justice's United States Trustee Program. Catholic Charities also specializes in Mortgage Foreclosure Prevention and Reverse Mortgage Counseling.

Dakota County Community Development Agency

Eagan, MN

\$38,077.04 - Comprehensive Counseling

Dakota County Community Development Agency (CDA) is a local unit of government that was created in 1971. CDA has grown into one of the largest local providers of affordable housing and community development programs in Minnesota. Currently, the CDA administers over 30 programs serving the communities and residents of Dakota County (a suburb of Minneapolis-St. Paul metropolitan area). The largest programs the agency administers are the Housing Choice Voucher Program, Senior Housing Program and Family Townhome Program which provide affordable housing to nearly 3,700 households.

The CDA began administering the Home Stretch Homebuyer Education Program in 1996. For this program, the CDA partners with community experts in the home buying field to teach prospective homeowners about the entire purchasing process. The CDA holds Home Stretch classes on a monthly basis and about 200 households complete the class each year.

In 2003, the CDA expanded its housing counseling programs with the addition of the Mortgage Foreclosure Prevention and Pre-Purchase Counseling programs. In the first year of administering the Mortgage Foreclosure Prevention Program, CDA counseled 83 households and fielded 330 calls.

Homeownership Preservation Foundation

Bloomington, MN

\$ 1,016,474 - Comprehensive Counseling

The Homeownership Preservation Foundation (HPF) is a HUD-approved housing counseling intermediary and a Minneapolis-based nonprofit organization dedicated to reducing foreclosures and preserving homeownership for American homeowners. HPF was formed in September 2004 and operates 888-995-HOPE, an independent, free foreclosure prevention counseling service. Through partnerships with city, county and state governments, federal government agencies, community-based nonprofit organizations, and mortgage companies, HPF offers creative solutions to preserving homeownership.

Southern Minnesota Regional Legal Services

St. Paul, MN

\$56,154.08 - Comprehensive Counseling

Southern Minnesota Regional Legal Services, Inc. (SMRLS) is the oldest legal aid organization in Minnesota and has been providing high quality legal services for over 80 years.

The Housing Counseling Program of SMRLS has been in operation and has been HUD-approved for over 20 years. Last year the Program provided assistance to 1396 clients. SMRLS provides comprehensive counseling services which include pre-occupancy and post occupancy counseling and mortgage delinquency and default counseling. The cases include helping clients with housing searches, fair housing issues, HUD program issues, mortgage defaults, rental delinquencies, non-monetary defaults in rental housing, eviction defense and habitability issues in housing. The program also provides trainings to groups on landlord-tenant rights and responsibilities.

St. Paul Department of Planning and Economic Dev.

St. Paul, MN

\$63,384.90 - Comprehensive Counseling

The function of the Saint Paul Home Loan Fund, under the City of Saint Paul Department of Planning and Economic Development, is to help sustain homeownership for low and moderate income households and maintain and revitalize the City's housing stock and neighborhoods. The Saint Paul Home Loan Fund administers the Mortgage Foreclosure Prevention Program (MFPP) as part of this function. MFPP Housing Counselors serve Saint Paul homeowners facing foreclosure by: providing education about the foreclosure process and legal timelines, working with the homeowner's lender, evaluating possible foreclosure solutions, making referrals to community resources and providing one-time loans to cure default available on a case by case basis.

The St. Paul Urban League

St. Paul, MN

\$30,000.00 - Comprehensive Counseling

St. Paul Urban has been in existence since 1923. During its 84 years it has served as a "change agent", advocate, and has provided programs designed to meet the needs of African Americans, other culturally diverse groups, and the poor.

The mission of Saint Paul Urban League is to enable African Americans, other culturally diverse groups, and the poor to secure economic self-reliance, parity, power and civil rights.

The agency helps people find solutions to housing problems such as locating decent affordable housing units, resolving disputes with landlords, finding cash for security deposits, for utility payments, etc., and to gain knowledge about what they can do to avoid similar problems in the future.

Tri-County Action Program, Inc. (Tri-CAP)

St. Cloud, MN

\$50,000.00 - Comprehensive Counseling

Tri-County Action Program, Inc (Tri-CAP) is a private; nonprofit agency that has served the counties of Benton, Sherburne and Stearns for over forty years. The mission of Tri-CAP is to expand opportunities for the economic and social well being of our residents and the development of our communities. Tri-CAP is an umbrella organization for a wide array of services and programs that positively impact the lives of low and moderate income households. Tri-CAP currently administers the Family Homeless Prevention & Assistance Program, and the Emergency Food & Shelter Program (FEMA) housing funds.

MISSISSIPPI

Housing Education and Economic Development, Inc.

Jackson, MS

Comprehensive Counseling

\$50,000.00

Housing Education and Economic Development, Inc. (HEED) is a non-profit organization that has been providing comprehensive counseling in Mississippi for 18 years. Individuals and families are helped through HEED's counseling service to improve their housing conditions and meet the responsibilities of tenancy and homeownership. HEED assists minorities and handicapped persons to prevent and deal with housing discrimination. HEED's counselors' help borrowers avoid inflated appraisals, unreasonably high interest rates, unaffordable repayment terms, and other conditions that can result in a loss of equity, increased debt, default and eventually foreclosure. HEED also provides Home Equity Conversion Mortgage (HECM) counseling to elderly homeowners seeking to convert equity in their homes into income that can be used to pay for home improvements, medical costs, living expenses, or other expenses. Last year HEED counseled 719 individuals and families.

Mississippi Home Corporation

Jackson, MS

Comprehensive Counseling

\$126,416.25

Mississippi Home Corporation (MHC) is a public-purpose corporation created by the State of Mississippi to help provide affordable housing in the State. As the State Housing finance Agency (SHFA), MHC offers low interest mortgages funded by Mortgage Revenue Bonds and Mortgage Credit Certificates that lower the homebuyer's federal tax liability and offers low-interest loans for down payment and closing costs. MHC also offers mortgage financing to help individuals with weak credit become homeowners while improving their credit. MHC operates the Mississippi Affordable Housing Development Fund, created by the State of Mississippi, which assists in financing site development, construction and mortgages on single and multi-family properties for individuals with low-and moderate-income Mississippians.

Mississippi Homebuyer Education Center – Mississippi Housing Initiative (MHI)

Jackson, MS

\$302,059 – Comprehensive Counseling

Established in 1996, Mississippi Homebuyer Education Center – Mississippi Housing Initiative (MHI) earned its nonprofit status in 2001 and became a statewide HUD-certified housing counseling agency in 2003. MHI is now a HUD-approved regional intermediary that works to achieve objectives including expanding homeownership opportunities, improving access to affordable housing, and preserving homeownership. MHI has 19 subgrantees located in a 5-state region.

Sacred Heart Southern Missions Housing Corporation

Walls, MS

Comprehensive Counseling

\$27,230.82

Sacred Heart Southern Missions Housing Corporation (SHSMHC) is a 501(c)(3) organization founded in 1994 by Sacred Heart Southern Missions in response to a critical need for affordable housing options in the nine northern counties of Mississippi. In addition to owning and managing 38 affordable housing units in Walls, the Housing Corporation offers HUD certified counseling to clients throughout the area. Sacred Heart Southern Missions Housing Corporation has helped countless low and very low income Mississippians work towards the goal of homeownership and stability. Through credit counseling, housing education, predatory lending counseling and low-income housing opportunities, SHSMHC has had significant impact on the people of Northern Mississippi for almost fifteen years. During the past year, 113 families and individuals benefited from housing counseling at SHSMHC.

MISSOURI

Community Services League (CSL)

Independence, MO

\$30,846.23 - Comprehensive Counseling

Community Services League's (CSL) mission statement is: "Promoting self-sufficiency and providing resources to those in need."

CSL has been providing service to those in need since 1916. It began in a Bible study class with Bess Truman as an active member. Then as now, caring persons were ready to assist neighbors less fortunate than themselves. Whatever the need, caring compassionate persons were willing to help their neighbors in times of crisis. Their assistance and support was the foundation for CSL.

CSL is in the business of "helping people help themselves". CSL does this with the support of the people of the communities it serves. CSL is a provider of emergency assistance with over 13,000 assists each year, is a full-service agency with a range of services for low-income people, and has one of the largest volunteer programs in eastern Jackson County.

Low-income, homeless, and marginally housed individuals are provided assistance in finding decent and affordable housing.

Housing Options Provided for the Elderly (HOPE)

St. Louis, MO

\$63,384.90 - Comprehensive Counseling

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

HOPE helps seniors and their families explore the range of housing choices and other options available to them by visiting clients in their homes (whenever possible), understanding clients' needs and desires, identifying problems or needs, educating about available resources, assisting clients in identifying outcomes of their choice, and assisting clients in making a plan to achieve their goals.

Targets of services are low income elderly, minority elderly and senior homeowners. A current focus of activity is Reverse Mortgage Counseling. No fee is charged for any of HOPE's services. HOPE was incorporated as a not-for-profit agency in 1987.

Justine Petersen Housing and Reinvestment Corporation (Petersen)

St. Louis, MO

\$70,615.72 - Comprehensive Counseling

Justine Petersen Housing and Reinvestment Corporation (Petersen) is named after the late Justine M. Petersen who helped hundreds of low- to moderate-income families in the St. Louis area purchase their own homes. Ms. Petersen worked with local banks to develop loan products for good homebuyers who had been shut out of the homeownership process because of income or location preference. She believed that owning a home promoted one's building of assets and contributed to individual growth and, therefore, to community and neighborhood development and stabilization. Ms. Petersen's commitment to the economic advancement of low and moderate income people resulted in a permanent shift in community lending.

Petersen assists low-to- moderate income families to acquire assets. Petersen's loan counselors prepare and train individuals for home purchase through one-on-one counseling and homebuyer education seminars. Petersen continues to assist its clients after home purchase by providing counseling services to clients who struggle with payment issues in order to protect their ownership investment.

Legal Aid of Western Missouri

Kansas City, MO

\$70,615.72 - Comprehensive Counseling

For 43 years, LAWMO has provided a wide range of high-quality legal services for low-income people throughout western Missouri. LAWMO focuses its work on cases in which the client's personal safety, housing or means of support are at-risk. Typical cases include: protective orders and divorces for victims of domestic violence; defenses against illegal evictions; actions to improve the quality of public housing; and, appeals of denials of Social Security and Medicaid benefits for clients who have disabilities that prevent them from obtaining gainful employment.

LAWMO has Spanish speaking interpreters on staff and over-the-phone interpreters available in more than 50 other languages.

Legal Services Eastern Missouri, Inc.

St. Louis, MO

\$77,846.53 - Comprehensive Counseling

Legal Services of Eastern Missouri, Inc. (LSEM) is an independent, non-profit organization that has provided high-quality civil legal assistance and equal access to justice for low-income people in Eastern Missouri for 50 years. LSEM's HUD-funded

housing counseling program provides services to individuals and families facing possible loss of housing due to eviction, condemnation, foreclosure, or predatory lending practices. LSEM offers a holistic approach to its housing counseling services providing legal representation with a supportive social work component. Services are available to eligible residents in LSEM's 21-county service area.

West Central Missouri Community Action Agency

Appleton City, MO

\$56,154.08 - Comprehensive Counseling

West Central Missouri Community Action Agency (WCMCAA) has been in community action and social services for over forty-two (42) years. WCMCAA has been an Approved Housing Counseling Agency for over twenty (20) years and is the Contract Administrator for the nine county St. Clair County PHA and the City of Grandview jurisdiction with over 1190 units in the Housing Choice Voucher Program. The Agency operates a Family Self-Sufficiency Program and a HCV Homeownership Program for its Housing Choice Voucher Program participants. The Housing Division also operates the HUD 202 Program providing several housing projects to low-income families, elderly and disabled.

WCMCAA provides a wide variety of housing counseling services that include mainly one-on-one and some group counseling for the following: pre- and post-purchase, mortgage delinquency, HECM, renter counseling, and homeless referrals. The primary objectives of the Agency are to provide homeownership opportunities and improve access to affordable, decent and safe housing. WCMCAA Housing Counselors provide one-on-one guidance and advice to a large number of mainly low-income families and individuals in a very large geographic area that encompasses 5932 square miles (plus the City of Grandview) in west central Missouri.

Youth Education and Health in Soulard

St. Louis, MO

\$35,000.00 - Comprehensive Counseling

YEHS has 30 years of experience providing affordable housing, youth education, and other community services. Since February of 2001, the YEHS Homebuyer and Financial Education Program has assisted YouthBuild students and graduates and low- to- moderate-income residents of the St. Louis area develop a stable financial foundation and purchase a home. The YEHS Homebuyer Program provides training in pre-purchase counseling, rental counseling, predatory lending, and financial education workshops.

YEHS became a HUD-approved Housing Counseling Agency in 2002.

MONTANA

The Human Resource Development Council of District IX, Inc.

Bozeman, MT

\$67,000.31 - Comprehensive Counseling

Human Resource Development Council of District IX Inc. (HRDC) is Southwest Montana's leading community development and social services provider. Since 1975, HRDC has provided innovative programs to assist and empower low income families, including energy assistance, weatherization, and affordable rental and homeownership opportunities. HRDC's service area includes Gallatin, Park and Meagher counties, home to approximately 100,000 people, and is one of Montana's most rapidly growing areas.

Services to be provided include pre-purchase counseling, homebuyer education counseling, mortgage delinquency prevention, post-purchase counseling, rental counseling and services for the homeless.

The Montana Board of Housing

Helena, MT

\$164,624.38 – Comprehensive Counseling

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

MBOH is one of 31 housing organization partners, including nonprofits, state and federal agencies, and private sector lenders that formed the Montana Homeownership Network (MHN). Since it was created in 1997, MHN has grown from a loose-knit coordinating effort to an effective delivery system offering rental counseling, homebuyer counseling and education, down payment assistance, housing rehabilitation, and foreclosure prevention counseling statewide. Its success has brought national recognition, including a first-place award for production of homebuyers in the 2005 NeighborWorks National Homebuyer Education Campaign and a 2006 first-place award for innovative practices from the National Center for Housing Education and Counseling for a statewide campaign for foreclosure prevention.

The Lake County Community Housing Organization

Ronan, MT

\$25,000.00 - Comprehensive Counseling

The Lake County Community Housing Organization (LCCHDO) was organized in 1997 to advance affordable housing opportunities in Lake County Montana. Since then, the organization has developed or participated in the development of 90 rentals with some type of rental subsidy and constructed 12 houses for first time home buyers and partnered in providing down payment and closing costs assistance for 30 low and moderate income home owners. The LCCHD and its partner organization, the City of Ronan Housing Authority have also used Community Development Block Grant funds to help over 60 low-income Lake County families rehabilitate and upgrade their homes.

LCCHDO provides services for low and moderate income families that include: development, ownership and management of rental properties; unit and tenant-based rental assistance; development and sale of single-family homes; down payment and closing cost assistance; housing rehabilitation programs; and a variety of counseling services.

LCCHDO is expanding its counseling services in Lake County, Montana. These services include assisting clients in locating decent and affordable rental housing, renter responsibility training courses, homebuyer education workshops, and certification courses that prepare low and moderate income families for homeownership, one-on-one and group counseling of rights, responsibilities and access to homeownership opportunities and programs such as HomeStart savings plans, down payment assistance and credit counseling,

NEBRASKA

Credit Advisors Foundation

Omaha, NE

\$74,231.13 - Comprehensive Counseling

Credit Advisors Foundation is an accredited, national non-profit credit, debt, and housing counseling organization that has helped clients with their housing goals for 49 years. It provides financial education to enhance the financial literacy of consumers nationwide and helps consumers pay off creditors in anticipation of home ownership or avoiding default or foreclosure of their homes through debt management plans.

The organization became a HUD-approved housing counseling agency in 2004, and now offers unlimited, no cost housing services to the local community. Services available to Western Iowa and Eastern Nebraska include homebuyer education, pre-purchase counseling, mortgage delinquency counseling, home equity conversion mortgage (HECM) counseling, money and debt management, and post-purchase counseling.

Individual and group counseling is available on a no-wait basis and offered in English, Spanish, Arabic, Thai, and Korean.

Family Housing Advisory Services, Inc.

Omaha, NE

\$74,231.13 - Comprehensive Counseling

Family Housing Advisory Services, Inc. (FHAS) established in 1968 and became a HUD-approved housing counseling agency in 1970. FHAS provides assistance to all categories of homeless, renters, first-time homebuyers, homeowners, seniors, disabled, domestic violence victims, and non-English speakers in its efforts to prevent homelessness, increase homeownership, reduce foreclosures, improve financial literacy, build assets, and eliminate discriminatory housing barriers. FHAS strengthens communities by empowering thousands of people annually to obtain and maintain housing. FHAS services include homeless prevention, renter advocacy and relocation assistance, pre-purchase and post-purchase counseling, homebuyer education, mortgage default and foreclosure prevention, HECM-home equity mortgage counseling, anti-predatory lending, mobility counseling, fair housing, and tenant education and supportive services. With offices located in North and South Omaha and Council Bluffs, Iowa, FHAS has been honoring its mission to increase affordable housing opportunities for all people for 39 years. FHAS collaborates with local nonprofit and faith-based organizations to further address housing needs.

High Plains Community Development Corp.

Chadron, NE

\$70,615.72 - Comprehensive Counseling

High Plains Community Development Corp., Inc. received approval as a HUD Housing Counseling Agency in 2000, and has continued to provide housing counseling services throughout western Nebraska. High Plains is the only HUD-approved Housing Counseling agency in western Nebraska, an area of 64,000 square miles. The types of counseling offered include homebuyer education programs, pre-purchase counseling, post-purchase counseling, loss mitigation counseling for those facing default and foreclosure, homeless/displacement counseling, HECM, predatory lending and assistance and referral for Fair Housing complaints as well as assistance for renters regarding Nebraska's Landlord and Tenant Act. For Fair Housing and Landlord and Tenant Act complaints, High Plains works in a cooperative partnership with the Fair Housing Center of Nebraska, Inc. in Omaha, an enforcement agency, and also with the Nebraska Equal Opportunity Commission and Nebraska Legal Aid. High Plains is a partner with NIFA (Nebraska Investment Finance Authority), to provide information on low interest loans to qualified low to moderate income families. The organization also provides loss mitigation and predatory lending counseling to underserved rural areas of Nebraska.

NEVADA

Consumer Credit Counseling Service of Southern Nevada

Las Vegas, NV

\$30,846.23

Established in 1974, Consumer Credit Counseling Service of Southern Nevada (CCCS) provides housing counseling services in English and Spanish for five branch locations in Nevada and one in Utah. CCCS of Southern Nevada is a HUD comprehensive housing counseling agency whose services provided are pre-purchase, homebuyer education, delinquency/default, post-purchase, loss mitigation, HECM, homeless/displaced, debt management and predatory lending. All CCCS of Southern Nevada counselors obtain and maintain a Certified Consumer Credit Counselor designation administered by the NFCC.

Washoe County Dept of Senior Services

Senior Law Project

Reno, NV

\$50,700.00

The Washoe County Department of Senior Services – Senior Law Project has operated in its present form since 1990 and has been a HUD approved counseling agency since July 1998. Its staff of attorneys, paralegals and legal secretaries, is supported by substantial pro bono assistance from private attorneys that handles over 2,300 legal and housing counseling matters each year. The agency provides legal and counseling services without charge to the senior citizens of Washoe County, and surrounding communities in civil areas of the law, primarily focusing on issues of basic need such as housing; consumer; and government benefits including health resources, elder rights and basic life planning matters. Housing counseling services include HECM, default/foreclosure counseling, rental, non-delinquency post purchase counseling, predatory lending, and Section 8. The Washoe County Department of Senior Services – Senior Law Project's mission values the abilities for persons to continue to live independently.

New Hampshire

New Hampshire Housing Finance Agency

Bedford, NH

\$ 50,000.00 Comprehensive Counseling

New Hampshire Housing Finance Agency (NHHFA) is a non-profit, public benefit corporation established by the State Legislature in 1981. NHHFA's mission is to promote, finance and support safe, affordable and needed housing and related services to New Hampshire families. To that end, it operates a number of programs, including home ownership education, rental assistance, reverse mortgage, financial management, delinquency and default counseling, budgeting, designed to assist low and moderate-income persons to obtain housing and remain in their homes. Since its inception, NHHFA

has assisted 30,000 families to purchase their own homes, and has been instrumental in financing the creation of more than 11,000 multi-family housing units. NHHFA also proposes to utilize grant funds to continue their extensive public education campaign entitled - “Don’t Borrow Trouble” to make people aware of predatory lending practices, and provides them with the resources to help them avoid scams and resolve financial difficulties in an informed manner.

Concord Area Trust for Community Housing (CATCH)

Concord, NH

\$50,000 Comprehensive Counseling

Concord Area Trust for Community Housing (CATCH) is a community-based, non-profit organization offering housing programs and services to Merrimack County families for 18 years. CATCH offers both group workshops and individual counseling on homebuyer education, post-purchase support and foreclosure prevention. Since 2000, CATCH has provided education and one-on-one counseling to over 800 households.

Granite State Independent Living (GSIL)

Concord, NH

\$45,307.86 Comprehensive Counseling

Granite State Independent Living (GSIL), founded in 1980, is a statewide non-profit organization with the mission to promote life with independence for people with disabilities. For 25 years, GSIL advocated for accessible, affordable housing for its consumers, with a housing program formally introduced in 2003, earning certification as a HUD-Approved Housing Counseling Program in 2007.

Laconia Area Community Land Trust (LACLT)

Laconia, NH

\$25,000 Comprehensive Counseling

Laconia Area Community Land Trust (LACLT) is a non-profit affordable housing provider in the Greater Lakes Region. LACLT provides first-time homebuyer education, pre- and post-purchase counseling, renter and other community resident housing counseling and coordinates referral and collaborative assistance to low- to moderate-income households.

NeighborWorks® Greater Manchester – Manchester Neighborhood Housing Services, Inc.

Manchester, NH

\$59,769.49 Comprehensive Counseling

NeighborWorks® Greater Manchester is a non-profit organization dedicated to the improvement of the lives of low-income individuals and families living in the Greater Manchester area. The majority of their clients are immigrants to this country, as well as those who are at a disadvantage for achieving economic stability, such as single mothers and the working poor.

The Way Home

Manchester, NH

\$52,055.00 Comprehensive Counseling

The Way Home is a non-profit organization dedicated to helping low-income households obtain and succeed in safe, affordable housing. The agency has assisted over 9,000 families and individuals with housing related needs since opening in 1988. In addition to on-on-one housing counseling with preventing mortgage delinquency and rental counseling, workshops on budgeting, managing credit and avoiding predatory lending are provided.

NEW JERSEY

Affordable Homes of Millville Ecumenical, Inc. (AHOME)

Millville, NJ

\$23,615.41 Comprehensive Counseling

AHOME is a non-profit, faith-based community housing provider located in Millville, NJ. It has provided a full range of housing counseling services at no cost to more than 2,400 families in the City of Millville and the South Jersey region. Housing counseling services include comprehensive pre and post purchase, debt management and family asset building, credit, landlord/tenant dispute, home repair and maintenance, Fair Housing issues, and foreclosure prevention (loss mitigation).

Burlington County Community Action Program (BCCAP)

Burlington, NJ

\$38,700 Comprehensive Counseling

BCCAP was established in 1965 to address the needs of the low-income population in Burlington County. The mission of the agency is to combat the causes and reduce the effects of poverty in Burlington County. Since its inception, BCCAP has served the low-income population through a wide range of programs designed to help low-income families reach self-sufficiency. BCCAP provides comprehensive housing counseling services and homeownership education to expand homeownership opportunities and access to affordable housing for low- and moderate-income households throughout Burlington County. BCCAP serves as the Fair Housing Counseling Agency for

Burlington County. In this capacity, BCCAP provides housing counseling and fair housing services to help increase access to affordable housing and prevent or eliminate discriminatory housing practices in Burlington County.

Consumer Credit and Budget Counseling, Inc. (CC&BC)

Marmora, NJ

\$48,923.27 Comprehensive Counseling

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

Faith Fellowship Community Development Corporation (FFCDC)

Sayerville, NJ

\$30,846.23 Comprehensive Counseling

FFCDC is a non-profit organization involved with programs and services addressing the personal needs of community residents requiring assistance to improve the quality of life for themselves and their families. They provide financial and homebuyer education courses and one-on-one counseling to help people in need make decisions to ensure their financial livelihood.

Fair Housing Council of Northern New Jersey

Hackensack, NJ

\$41,692.45 Comprehensive Counseling

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

Garden State Consumer Credit Counseling, Inc./NOVADEBT

Freehold, NJ

\$22,785 Comprehensive Counseling

Garden State Consumer Credit Counseling, Inc., founded in 1991, provides financial education to the public including free housing and credit counseling services to families and individuals in need. The agency's housing services include pre-purchase/homebuyer education, mortgage default/foreclosure prevention and reverse mortgages.

Housing Partnership for Morris County

Dover, NJ

\$35,000 Comprehensive Counseling

The Housing Partnership for Morris County, located in Dover, New Jersey, was founded in 1992 to provide resources, group education and one-on-one counseling, focusing on working households on a more modest income who wish to plan for and move on to homeownership. The Partnership provides homeownership education to over 550 households a year. Since 2001, over 375 households have purchased homes through the Housing Partnership programs, investing over \$4.7 million in the economy. Minority homeowners have demonstrated increased success over the past several years constituting almost 40 percent of the Partnership's success.

Housing Authority of the City of Paterson

Paterson, NJ

\$27,230.82 Comprehensive Counseling

It is the goal of the Authority's Housing Counseling Program to educate low-income minority families in the homebuyer process, so they too can have an opportunity to enjoy the benefits of owning a home. The PHA continues to be the primary housing counseling agency for the New Jersey Community Development Corporation's Individual Development Account (IDA) Program which provides a \$3 match to every \$1 saved, and also for the City of Paterson's First Time Homebuyer Program which provides individual grants up to \$15,000.

Isles, Incorporated

Trenton, NJ

\$23,615.41Comprehensive Counseling

Founded in 1981, Isles, Inc. is a nationally recognized community development and environmental organization located in Trenton, New Jersey, created to foster more self-reliant families in healthy, sustainable communities. Isles' Financial Self-Reliance (FSR) Department seeks to empower residents by providing the knowledge, skills, and tools to build assets. It encourages homeownership, savings, and wealth creation to help participants achieve self-reliance over the long-term.

Monmouth County Board of Chosen Freeholders/Division of Social Services (MCDSS)

Freehold, NJ

\$66,914 Comprehensive Counseling

MCDSS is a county government agency providing financial, medical, and social services to the public. The MCDSS Housing Counseling Program's goal is to prevent the loss of

affordable housing and increase the opportunities for homeownership and rentals. MCDSS provides one-on-one housing counseling services on pre-purchase, rental counseling, mortgage default and delinquency, post purchase/post occupancy counseling, home equity conversion mortgage, home improvement and rehabilitation counseling, displacement and relocation counseling.

Citizen Action of New Jersey aka New Jersey Citizen Action (NJCA)

Hackensack, NJ

\$88,692.76 Comprehensive Counseling

NJCA is a non-profit organization founded in 1982, to provide and coordinate programs and services that work to empower low- and moderate-income people in New Jersey's urban areas; and help them build their financial literacy skills and financial assets. The programs are targeted to women, single heads-of-household, new immigrants, non-English speaking adults, seniors on fixed-incomes, people transitioning from welfare to work, and people with disabilities. NJCA offers statewide, comprehensive homeownership counseling and financial education programs in English and Spanish at no cost to clients.

Tri-City Peoples Corporation (Tri-City)

Newark, NJ

\$52,538.68 Comprehensive Counseling

Tri-City provides critical assistance to homeowners in areas of mortgage delinquencies, loss mitigation, and the home equity conversion mortgage program (HECM) to guide homeowners to avoid foreclosure through loss mitigation, forbearance agreements, HECMs, and other workout plans. The agency also provides mobility and relocation assistance through its network of nonprofit and for profit developers, renter assistance/Section 8 referrals, financial literacy sessions and homeownership voucher counseling. Other referrals are provided for homeless families as well as counseling to help homebuyers and homeowners understand fair housing laws.

Senior Citizens United Community Services of Camden County, Inc. (SCUCS)

Camden, NJ

\$20,000 Comprehensive Counseling

SCUCS is a local non-profit agency located at 146 Black Horse Pike in West Collingswood Heights. SCUCS has provided HECM/Reverse Mortgage and General Housing counseling since 1990. SCUCS's general housing counseling ranges from housing search assistance for seniors interesting in securing safer, more affordable housing to mortgage holders and renters experiencing budgetary difficulties. The prevention of homelessness is a major goal of the project.

New Mexico

New Mexico Mortgage Finance Authority

Albuquerque, NM

\$164,624.38 – Comprehensive Counseling

The New Mexico Mortgage Finance Authority (MFA) is the state's designated housing agency providing a full continuum of affordable housing. MFA's programs range from providing housing to the homeless to providing homeownership opportunities for low-income families. MFA was established in 1975 by the state of New Mexico to help provide safe, decent, affordable housing for low- and moderate-income New Mexicans. The mission of the Mortgage Finance Authority is "to house New Mexico's people by serving as the State's lead affordable housing finance and resources provider, engaging in self-sustaining practices, and promoting sound housing policy."

MFA pursues its mission by financing single and multifamily mortgages through the issuance of mortgage revenue bonds and the administration of state and federal housing programs. MFA's role in affordable housing provision in the state of New Mexico is primarily that of a financing and resource distribution. MFA neither operates nor develops housing directly, but instead works cooperatively with a plethora of private nonprofit and for profit housing development organizations, service providers, and local governments in order to fulfill its mission.

Tierra Del Sol Housing Corporation

Anthony, NM

\$59,769.40 – Comprehensive Counseling

Tierra del Sol Housing Corporation has been serving Southern New Mexico and West Texas since 1973, providing comprehensive services and affordable housing. The Housing Counseling services provided by Tierra del Sol train first-time homebuyers to become mortgage-ready, provides financial literacy education particularly regarding predatory lending, financial management for homeowners, and foreclosure and eviction prevention assistance. Classes are offered at Tierra del Sol offices located in Las Cruces and Anthony, New Mexico.

Tierra del Sol, an affiliate of NeighborWorks, has been providing Homebuyer Education services for more than 20 years.

Tierra del Sol is supported through a variety of partners including the City of Las Cruces, USDA Rural Development, NeighborWorks®America, New Mexico Mortgage Finance Authority, the Enterprise Foundation, Rural LISC and the Housing Assistance Council.

NEW YORK

Albany County Rural Housing Alliance, Inc. (ACRHA)

Voorheesville, NY

\$ 67,000.31 Comprehensive Counseling

Albany County Rural Housing Alliance, Inc.'s (ACRHA) mission is to develop, rehabilitate, restore, and promote long-term ownership of buildings and residences in rural and suburban Albany County, in an effort to increase the quality and quantity of available housing, especially to citizens of low and moderate income status. The organization also provides technical assistance and educational programs to citizens, organizations and local governments concerning housing programs and opportunities.

Allegany County Community Opportunities and Rural Development Corporation (ACCORD)

Belmont, NY

\$30,846.23 Comprehensive Counseling

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

Asian Americans for Equality (AAFE)

New York, NY

\$38,077.04 Comprehensive Counseling

Asian Americans for Equality (AAFE) has been in existence for over 30 years. AAFE has grown from a volunteer, grassroots, community activist group into a nationally recognized social services and community development organization committed to community service and empowerment targeting immigrants, low-income families and minorities of New York City. AAFE has developed extensive homeownership programs to assist in providing counseling to over 5,000 prospective homeowners.

Belmont Shelter Corporation

Buffalo, NY

\$50,000.00 Comprehensive Counseling

Belmont Shelter Corporation has provided affordable housing opportunities in Western New York for over 25 years and became a HUD Certified Housing Counseling Agency in 1999. Belmont Shelter Corp. continues to administer the comprehensive counseling program for Erie County, New York, counseling residents on topics related to purchasing a home, financial management education, responsibilities of home ownership, fair housing, rental opportunities, foreclosure prevention methods, home equity conversion mortgages, and referral services. They also administer the Section 8 rental assistance program and offer Housing Choice Vouchers for Homeownership.

Better Neighborhoods, Inc. (BNI)

Schenectady, NY

\$51,897.00 Comprehensive Counseling

Better Neighborhoods, Inc. (BNI) is a not-for-profit 501(c)(3) organization founded in 1966. The organization has created opportunities for first time homebuyers of limited financial resources to become homeowners. The organization's Post-Purchase activities ensure a new homeowner that they will be successful for the long term. BNI has received the prestigious Empire Award from the New York State Division of Housing and Community Renewal for general excellence in the area of homeownership services.

Bishop Sheen Ecumenical Housing Foundation (Sheen Housing)

Rochester, NY

\$34,461.63 Comprehensive Counseling

Bishop Sheen Ecumenical Housing Foundation (Sheen Housing) was founded in 1968 and provides a wide range of housing assistance with a commitment to quality service. Its target area includes the following counties: Allegany, Cayuga, Chemung, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne, and Yates. BSEHF offers affordable homeownership opportunities and delivery of a variety of housing counseling services to low-income families, seniors and persons with disabilities.

Chautauqua Opportunities, Incorporated (COI)

Dunkirk, NY

\$50,000.00 Comprehensive Counseling

Chautauqua Opportunities, Incorporated (COI) is a Community Action Agency and Community Development Corporation that has been serving Chautauqua County, a rural county in the southwest corner of New York State since the mid-1970s. COI has a broad range of capabilities in affordable housing, development, management, rehabilitation and counseling. Staff members have expertise and knowledge in areas as diverse as accessing funding, predevelopment, construction, rehabilitation, weatherization, housing management, mortgage and credit counseling, homeless prevention and specialized

services for seniors and the disabled. COI serves approximately 25,000 people each year under 65 separate programs.

Community Action in Self Help, Inc.

Lyons, NY

\$36,500.00 Comprehensive Counseling

Community Action in Self Help, Inc. services Wayne County and the towns of Manchester and Phelps. The agency was incorporated in February 1970, and was originally created to assist low-income families in organizing self-help housing projects in Wayne County. Since then, the agency has gone on to offer services to address multiple issues related to housing, including rehabilitation, homeownership and housing counseling including group workshops and one-on-one counseling in the areas of homebuyer education, mortgage delinquency, pre-purchase, and rental counseling.

Community Action Program for Madison County (CAP)

Morrisville, NY

\$37,500.00 Comprehensive Counseling

Community Action Program for Madison County's (CAP) mission is to promote empowerment, foster economic independence and develop opportunities to create a stronger, healthier community for Madison County's citizens. CAP provides counseling assistance to prospective homebuyers covering pre- and post-purchase counseling, homebuyer education, default management, predatory lending information, fair housing information, financial literacy and budgeting.

Community Unified Today, Inc. (CUT)

Geneva, NY

\$20,000.00 Comprehensive Counseling

Community Unified Today, Inc. (CUT), founded in 1974, is a not-for-profit, minority-based organization providing housing, childcare and support services to low income and ethnic populations in Geneva, New York, Ontario and Wayne Counties. CUT provides education and one-on-one services in foreclosure, eviction, and homelessness prevention, homeownership assistance, and rental housing.

Cortland Housing Assistance Council, Inc. (CHAC)

Cortland, NY

\$20,000.00 Comprehensive Counseling

Cortland Housing Assistance Council, Inc. (CHAC) is a non-profit, rural preservation company addressing the housing needs of Cortland County since 1973. The housing counseling agency counsels over 500 clients per year in various services including pre-

and post-purchase, money management, mortgage default, loss mitigation proceedings, energy conservation, home improvement, and Home Equity Conversion mortgages.

County of Nassau Economic Development

Hempstead, NY

\$20,000 Comprehensive Counseling

County of Nassau Economic Development, Office of Housing and Intergovernmental Affairs, Housing Services Homeownership Center provides comprehensive housing counseling and education, which helps clients attain the American dream of sustainable homeownership. County of Nassau Economic Development is non-profit governmental agency that expands homeownership opportunities and improves access to affordable housing through one-on-one and group counseling services to low-and moderate-income persons, persons with disabilities, the elderly, minorities, and persons with limited English proficiency.

Friends of the North Country (Friends)

Keeseville, NY

\$60,000.00 Comprehensive Counseling

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

HomeFront, Inc.

Buffalo, NY

\$20,000 Comprehensive Counseling

HomeFront, Inc.’s HomeOwnership Center of Buffalo is a unique and innovative program as it is the first time the City of Buffalo, lenders and other business interests have made a commitment to a centralized home buying training facility. The Homeownership Center is a convenient one-stop-shop outlet for information and services, related to purchasing a home, and maintaining a home. HomeFront, Inc is a benefit for consumers seeking an advocate and impartial advisor concerning the process of homeownership. The components of the program are packaged to comprehensively address the needs of the moderate and low-income clients seeking to become first time homeowners. Our programs assist the client through each step towards homeownership, from managing personal finances, pre-purchase education classes, individual counseling, down payment and closing cost assistance and post purchase counseling. To combat the low homeownership rate in Buffalo while assisting residents financially vulnerable to achieve greater financial stability, HomeFront, Inc.’s programs are transforming some of the structural and economic challenges facing Buffalo, and helping to stall and reverse neighborhood blight.

Housing Council in Monroe County, Inc. (Housing Council)

Rochester, NY

\$48,923.27 Comprehensive Counseling

The Housing Council was founded in 1971 to advocate for the development of housing opportunities for low and moderate-income persons in the Monroe County, New York area. The Housing Council services Comprehensive Housing Counseling focusing on expanding homeownership and improving access to affordable housing. It has existing capacity to offer all counseling services in English and Spanish; and existing education and counseling programs utilize translators for American Sign Language, Bosnian, Ukrainian, Somali, Vietnamese and other languages.

Human Development Services of Westchester, Inc.

Mamaroneck, NY

\$40,600 Comprehensive Counseling

Human Development Services of Westchester, Inc. (HDSW) is a multi-service, community-based organization with offices in Mamaroneck and Port Chester, NY, providing services throughout Westchester County. The NPC offers tenant assistance and advocacy; home ownership counseling and home purchase guidance; grants for moderate home repairs, renovations, and rehabilitation; financial literacy workshops; and referrals to other community agencies. HDSW serves over 1,000 individuals annually through its other programs: HOPE House, a psychosocial clubhouse located in Port Chester; the Residential Program, including a Permanent Supported Housing Program and a Transitional Residence Program; and an Intensive/Supportive Case Management Program, all serving individuals recovering from mental illness in Westchester County.

Keuka Housing Council, Inc (KHC)

Penn Yan, NY

\$35,909 Comprehensive Counseling

A Rural Preservation Company nestled in the heart of Finger Lakes of Upstate New York, began serving Yates County in 1976. KHC strives to assist residents to live in suitable and safe housing whether owned or rented. KHC administers funds for CDBG, NYS AAHC, HOME, HUD and NYS DHCR to help improve the quality and quantity of housing for modest income people. These grants assist the 1st time Homebuyers, Repair Programs for persons who own their home, and apartment rentals. KHC provides a wide variety of counseling services to homebuyers, homeowners and modest income renters. KHC works with homeowners and potential homeowners to understand mortgages to avoid unreasonable high rates, unaffordable repayment terms and other conditions that can result in a loss of equity, increased debt, default and eventually foreclosure. Counseling sessions include loss mitigation, budgeting, sub coordination of loans, Home Equity Conversion Mortgages (HECM), Making Home Repairs and working with persons to obtain affordable rentals. As a not-for-profit agency, Keuka Housing Council's goals are two-fold: A. To promote home ownership and maintain

homeownership among modest income families, B. To stimulate the development, stabilization, use of Energy Star products, visit ability/universal designs and preservation of the Yates County community. KHC welcomes all residents to apply for and benefit from the services provided.

Margert Community Corporation

Far Rockaway, NY

\$23,615.41 Comprehensive Counseling

Margert Community Corporation was founded in 1980. The purpose of the corporation is to serve our communities in the areas of housing, senior citizens, and energy affordability. Margert Community Corporation is a non-profit charitable, community-based housing organization that provides assistance to low and moderate-income tenants and homeowners, the elderly and persons with disabilities. The primary service area is Far Rockaway, Queens, with vital housing services provided to all of Queens County and the entire New York City metropolitan area. The organization assists individuals in locating decent affordable housing in an environment that provides the dignity and services that enable them to improve their lives and the lives of their families.

Metro Interfaith Service, Inc. (Metro Interfaith)

Binghamton, NY

\$20,000 Comprehensive Counseling

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

National Urban League (NUL)

New York, NY

\$914,415 - Comprehensive Counseling

A housing counseling provider for over 30 years, the National Urban League (NUL) coordinates a network of 31 local affiliates that provide housing counseling services in 20 states. NUL affiliates provide comprehensive housing counseling, including pre-and post-purchase counseling. In addition, affiliates tailor their services to address the unique needs of the communities they serve, including providing education and outreach on predatory lending and fair housing issues, directing clients to mortgage products with flexible underwriting criteria, and encouraging the “unbanked” to use financial services as a way to enhance their credit worthiness. NUL also coordinates its counseling activities with a diverse group of public and private organizations in unique ways that

benefit their clients. For example, NUL staff has collaborated with Fannie Mae to develop a flexible mortgage instrument to fit the needs of low-income minorities

Neighborhood Housing Services of New York City (NHS)

New York, NY

\$63,384.90 Comprehensive Counseling

NHS is a citywide, not-for-profit community organization working to increase investment in underserved neighborhoods. The organization maintains not only a central citywide headquarters, but also seven neighborhood offices and three Homeownership Centers in the five boroughs of New York City. NHS focuses its efforts on traditionally low-income, minority inhabited neighborhoods such as Harlem and the Lower East Side in Manhattan. The organization's outreach initiatives help transcend barriers to homeownership—such as blemished credit, lack of savings, low levels of financial literacy, discrimination or predatory lending practices.

Neighbors Helping Neighbors, Inc. (NHN)

Brooklyn, NY

\$23,615.41 Comprehensive Counseling

Neighbors Helping Neighbors (NHN) has successfully served tenants, first time homebuyers and homeowners with a focus on the Latino community of Sunset Park Brooklyn, since 1990. NHN's mission is to empower low- and moderate-income people to secure quality housing and build financial assets. Through both housing and financial education and counseling, NHN helps clients have the opportunity to live in decent and affordable homes. NHN provides a full-service housing counseling program that includes Pre-Purchase Counseling, Homebuyer Education, Delinquency/Default Counseling, and Rental Housing Counseling.

New York State Office of Mental Retardation and Developmental Disabilities

Albany, NY

\$70,615.72 Comprehensive Counseling

The New York State Office of Mental Retardation and Developmental Disabilities (OMRDD) was founded in response to needs identified by parents and caregivers, to provide developmental disabilities services to improve the quality of life of individuals with developmental disabilities through the provision of quality, cost-effective housing, employment and family support services. Activities include Pre-Purchase/Homebuying, Post-Purchase non-delinquency, Mortgage delinquency (foreclosure prevention), Predatory Lending, and Financial Literacy.

Northfield Community Local Development Corp.

Staten Island, NY

\$48,923.27 Comprehensive Counseling

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

Opportunities for Chenango, Inc. (OFC)

Norwich, NY

\$34,461.63 Comprehensive Counseling

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

Oswego Housing Development Council, Inc. (OHDC)

Parish, NY

\$40,000 Comprehensive Counseling

OHDC is a private, non-profit organization incorporated in 1979 for the purpose of providing a broad range of housing resources for persons of low and moderate income in Oswego County. OHDC provides counseling services to include homeownership, housing rehabilitation, fair housing advocacy and economic development opportunities.

Putnam County Housing Corp. (PCHC)

Carmel, NY

\$36,000 Comprehensive Counseling

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

Rockland Housing Action Coalition (RHAC)

Nanuet, NY

\$50,000 Comprehensive Counseling

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

Rural Sullivan Housing Corporation

Monticello, NY

\$27,230.82 Comprehensive Counseling

Established in 1981, Rural Sullivan Housing Corporation, (RSHCo), is experienced in developing and providing housing services for the residents of Sullivan County. RSHCo is a community based non profit housing agency whose ongoing mission is to provide vital services that ensure all residents of Sullivan County locate and remain in safe, decent, affordable housing. A key component to the successful achievement of this mission is the availability of a variety of housing counseling activities.

Rural Ulster Preservation Company (RUPCO)

Kingston, NY

\$56,000 Comprehensive Counseling

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

Southern Hills Preservation Corporation (SHPC)

LaFayette, NY

\$20,000 Comprehensive Counseling

The Southern Hills Preservation Corporation (SHPC) is a nonprofit housing organization established in 1985 to provide much-needed housing services to low and moderate-income residents living in southern Onondaga County, New York. The agency's mission is to promote affordable housing and community revitalization through development, financing, advocacy, counseling and education. SHPC offers a wide variety of programs to homeowners, tenants, and potential home buyers. In addition to counseling, homeowner programs include low cost loans and grants for home rehabilitation, repair, and lead-based paint inspection. SHPC's first-time homebuyer services include homebuyer education classes and one-on-one counseling to help people prepare for homeownership.

Structured Employment Economic Development Corporation

New York, NY

\$ 1,832,948 - Comprehensive Counseling

Structured Employment Economic Development Corporation (Seedco), a national community development intermediary, creates opportunities for low-wage workers and their families by engaging with community partners and anchor institutions to develop, operate and learn from model programs. Seedco's technical and financial assistance complements the model programs through sound, outcome-based management practices. Seedco has developed replicable housing programs that improve community access to homeownership and low-interest lending and enhance local organizations' capacity to create affordable housing. Programs include capacity building for housing organizations, combating predatory lending, and below-market financing.

Tri-County Housing Council

Big Flats, NY

\$32,997 Comprehensive Counseling

Tri-County Housing Council is a non-profit housing agency in upstate New York that provides housing assistance to low- and moderate-income families in Chemung, Scuyler and Steuben Counties. The Council offers an eight-hour first time homebuyer education class that covers all of the basics of buying a home. They have expanded their program to help first-time homebuyers with down payment and closing cost assistance.

Troy Rehabilitation and Improvement Program (TRIP)

Troy, NY

\$61,500 Comprehensive Counseling

TRIP was founded in 1968 by people striving to improve their community by making homeownership available to low- and moderate-income people who would then have a personal investment and important stake in the neighborhood. Consequently, TRIP has developed a diverse range of programs and services to assist homebuyers and existing homeowners in the City of Troy and throughout Rensselaer County. TRIP has helped more than 1,000 people purchase or maintain their homes. Homeownership services include pre- and post-purchase counseling, matched savings program, landlord training, financial literacy, default counseling, reverse mortgage counseling, home maintenance training, and rehabilitation inspections; and homebuyer education classes are offered in English or Spanish.

Westchester Residential Opportunities, Inc. (WRO)

White Plains, NY

\$34,461.63 Comprehensive Counseling

WRO is a not-for-profit organization established in 1968 that helps low- and moderate-income households locate and maintain decent and affordable housing. WRO's provides comprehensive housing counseling services that are a mix of one-on-one counseling and educational workshops, services include pre and post purchase counseling and education, mortgage default counseling reverse equity mortgage counseling assistance in finding and

maintaining rental housing including eviction and utility shut-off prevention, fair housing, and helping disabled persons make accessibility improvements.

Western Catskills Community Revitalization Council, Inc., (Western Catskills)

Stamford, NY

\$27,200 Comprehensive Counseling

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

NORTH CAROLINA

Affordable Housing Coalition of Asheville & Buncombe Counties, Inc.

Asheville, NC

Comprehensive Counseling

\$33,000.00

The Affordable Housing Coalition (AHC) of Asheville and Buncombe Counties, Inc. was founded in 1991 as a coalition of community representatives and housing agencies. All AHC services are performed through active collaborations with both AHC member agencies and organizations throughout the community. Special consideration is given to serving those who are: elderly or disabled, homeless or at risk for homelessness, living in substandard housing, and paying more than 30% of their income on housing. AHC is dedicated to helping families in making informed decisions with respect to, purchasing a home and directing families to safer and lower-priced rentals units.

Choanoke Area Development Association of North Carolina, Inc.

Rich Square, NC

Comprehensive Counseling

\$67,000.31

Choanoke Area Development Association of North Caroline Inc. (CADA) is a HUD Certified Counseling Agency, a four-county community action agency, a four-county community action agency, a Community Housing Development Organization (CHDO), and a public housing agency that has provided comprehensive services for over 40 years in one of the most distressed areas of North Carolina. Serving residents of Bertie, Halifax, Hertford and Northhampton Counties, all programs/services target low wealth families and have the goal of assisting families to become self-sufficient. CADA's continuing mission is to foster family and community development in order to impact family and community wealth.

Consumer Credit Counseling Service of Forsyth County, Inc.

Winston-Salem, NC
Comprehensive Counseling
\$103,154.39

Consumer Credit Counseling Service (CCCS) of Forsyth County has been a HUD-approved comprehensive housing counseling agency since 1980. Through our housing counseling program, CCCS assists consumers regarding homeownership, mortgage delinquency, predatory lending, home equity conversion mortgages, renters and landlord/tenant issues. Our staff includes more than 15 Certified Housing Counselors and two Bilingual Housing Counselors, which collectively has over 50 years of financial and housing counseling experience. Services are available to the hearing impaired via sign language, TTD, and in Spanish. CCCS works with local non-profit agencies, city and county government, local lenders, real estate agencies and others in offering pre-purchase counseling and homebuyer education.

Consumer Credit Counseling Service of WNC, Inc.

Asheville, NC
Comprehensive Counseling
\$70,000.00

Consumer Credit Counseling Service (CCCS) of WNC is a non-profit, United Way agency. Since 1975 Consumer Credit Counseling Service of Western North Carolina has been providing free, professional, confidential money management counseling, housing counseling, debt repayment programs, and education workshops. CCCS provides pre-purchase counseling, budget development, reverse mortgage counseling, mortgage default/delinquency counseling, money management workshops, credit report access/review, and predatory lending prevention. In addition, CCCS provides a dept repayment program to help people suffering from DEBT STRESS get back on track with unsecured debt payments. In 2006 CCCS disbursed over 3.3 millions dollars of client funds to creditors.

Cumberland Community Action Program, Inc.

Fayetteville, NC
Comprehensive Counseling
\$45,000.00

Through its Consumer Credit Counseling Services program, the Cumberland Community Action Program, Inc. delivers housing, mortgage default, reverse mortgage, and credit counseling, as well as educational services through it's network of ten branch locations serving eastern North Carolina. The Agency has demonstrated with each HUD grant that it has the ability to deliver successful completions of grant goals, while having a positive impact on the community it serves. During the 2005-2006 fiscal year, this agency has counseled over 4,900 clients on their housing issues. Of these clients, 120 materialized their dream of becoming first time homeowners.

Durham Regional Financial Center DBA Durham Regional Community Development Group

Durham, NC

Comprehensive Counseling

\$35,000.00

The Durham Regional Community Development Group (DRCDG) is a nonprofit agency that provides comprehensive counseling services to residents living in the City of Durham and Durham County. DRCDG's menu of services includes pre- and post-purchase, rental, default/delinquency, HECM and disaster recovery counseling as well as homebuyer education. DRCDG anticipates expanding the one-on-one counseling sessions and increasing its workshop offerings to reach more people needing these specific types of counseling services. With contributions from HUD funding as well as from other resources, the agency reached over 850 clients during FY 2005-06. With increased funding from this year's allocation, DRCDG expects to provide services to an estimated 1,000 clients.

Elizabeth City State University

Elizabeth City, NC

Comprehensive Counseling

\$64,513.00

The Community Development Center located at Elizabeth City State University provides housing counseling services to low- and moderate-income residents of rural northeastern North Carolina, including Pasquotank, Perquimans, Currituck, Camden, Gates, and Chowan Counties. Clients are counseled on a range of housing topics including homeownership, tenants' rights, evictions, default, delinquency, predatory lending, and reverse mortgage counseling. A HUD –approved agency since 1999, the agency plans to utilize this year's grant award to further its housing counseling mission with a particular focus on first-time homebuyers. Between the years of 2005-2006, the Elizabeth City State University has counseled 697 clients with a range of housing needs.

Greensboro Housing Coalition, Inc.

Greensboro, NC

Comprehensive Counseling

\$36,297.00

The Greensboro Housing Coalition Inc. believes in the importance of comprehensive housing counseling services so they can provide seamless individual assistance with every aspect of finding safe, affordable housing free from discriminatory practices. As a comprehensive housing counseling agency, they provide a continuum of housing counseling services to address the needs in our community. They offer pre-purchase homebuyer counseling, counseling to resolve or prevent mortgage delinquency or default, homeless services, and HECM assistance through their programs. They also help tenants find housing, get landlords to make necessary repairs and prevent eviction. During HUD fiscal year 2005-2006, the Greensboro Housing Coalition was able to assist 367 clients.

Highland Family Resource Center, Inc.

Gastonia, NC

Comprehensive Counseling

\$40,000.00

Highland Family Resource Center (HFRC) in 1999 went into a contract agreement with the City of Gastonia to establish our Community Development Program. Their mission is to support the institution of families in the Highland community to receive comprehensive services. HFRC proposes to promote and expand homeownership opportunities to low-income families, the elderly, homeless and renters. Their counseling services will include homebuyer education classes, individual and group counseling, rental housing assistance, foreclosure prevention, budgeting and credit counseling, and HECM referrals.

Housing Authority of the City of High Point

High Point, NC

Comprehensive Counseling

\$85,077.35

The Housing Authority of the City of High Point (HPHA) was chartered in 1940 and was HUD approved in 2004. As a large authority we provide housing to the low-income residents of 1,085 units in 15 public housing communities and the residents of 1,400 under the Section 8 Housing Program. In addition, we provide eligible families and individuals with adequate and affordable housing, economic advancement, and homeownership opportunities. The Housing Authority of the City of High Point has assisted over 296 residents in becoming home-owners; we have a very active Family Support Services Program, a vital Community Services Program, and a very successful HOPE VI Revitalization Program.

Johnston-Lee-Harnett Community Action, Inc.

Smithfield, NC

Comprehensive Counseling

\$20,000.00

Johnston-Lee-Harnett Community Action, Inc. (JLHCA) is a private, nonprofit organization whose mission is to provide comprehensive housing counseling services in Johnston, Lee and Harnett Counties. JLHCA provides credit counseling, pre-purchase counseling, budget and money management, and HECM counseling. In addition, JLHCA offers Individual Development Accounts (IDA) that can be used to pursue homeownership. During the 2005-2006 fiscal year, JLHCA provided outstanding service to more than 463 clients.

Monroe Union County Community Development Corporation

Monroe, NC

Comprehensive Counseling

\$40,000.00

Monroe-Union County Community Development Corporation (MUCCDC) is a nonprofit organization providing affordable single family housing to low- and moderate-income families in Union County. The agency's mission is to help families obtain affordable housing and promote local economic development through education and training. During FY 2005-2006, the agency provided one-on-one counseling services to 635 clients.

Northeastern Community Development Corporation

Camden, NC

Comprehensive Counseling

\$95,923.58

Northeastern Community Development Corporation (NCDC) works in partnership with the Outer Banks Community Development Corporation. NCDC covers seven target areas Camden, Currituck, Dare, Gates, Pasquotank, Perquimans, and Chowan. These counties are experiencing a rapid population growth. NCDC service population is 111, 823, which represents an increase of 18,837 people. Since 1990, the majority of increase is comprised of minority groups. The above seven counties are experiencing overcrowding among low-income renters and homeowners. NCDC will be providing a comprehensive scope of counseling services to individuals residing in all seven counties. In FY 2005-2006, 281 participants attended their Homebuyer Workshops and Predatory Lending Workshops; 254 received one-on-one First Time counseling and they assisted 27 individuals with mortgage delinquency problems.

Northwestern Regional Housing Authority

Boone, NC

Comprehensive Counseling

\$49,288.00

Northwestern Regional Housing Authority (NRHA) is a public non-profit corporation which serves as a performance-based contractor for the operation of housing assistance programs funded by federal and state governments, and for private firms in developing and managing affordable housing. In addition to the provision of direct housing assistance, NRHA participates in and actively promotes a variety of special programs, e.g. Family Self-Sufficiency, Family Investment Center, Family Unification Program, North Caroline's Home Protection Pilot Program, Section 8 Voucher Homeownership and Comprehensive Housing Counseling, which supplements our core HUD programs and helps our assisted families move toward economic independence.

Olive Hill Community Economic Development Corporation

Morganton, NC

Comprehensive Counseling

\$74,231.13

Olive Hill Community Economic Development Corp (OHCEDC) is an eight year old non-profit tax-exempt Community Development Corporation. The mission of the corporation is to positively impact the social, physical, educational and economic environment of area communities. OHCEDC provides pre-purchase, homebuyer education, delinquency/default, non-delinquency, post-purchase, post purchase education, rental education, homeless/displacement, predatory lending and HECM counseling, in Burke, Caldwell, Catawba, McDowell and surrounding areas of North Carolina.

Outer Banks Community Development Corporation

Kill Devil Hills, NC
Comprehensive Counseling
\$27,230.82

Outer Banks Community Development Corporation (OBCDC) did not receive a FY2005 HUD grant. However it did receive sub-grant funding from Northeastern Community Development Corp., of Camden, NC OBCDC's goal is to make the community aware of their programs; enroll eligible residents in their programs, and work with clients to improve their chances of homeownership; by helping them improve their credit scores. OBCDC helps clients meet eligibility requirements to become first -time home buyers. OBCDC collaborates with various institutions, Outer Banks Hotline, a shelter for abused spouses, Inter-Faith Council, and Methodist Ministries. OBCDC provides one-on-one housing counseling for all clients. Although it does not yet offer group education courses, it plans to introduce group housing education as affordable housing starts to become available through its production program. OBCDC will be providing pre-purchase counseling, rental, and pre-purchase homebuyer education; in Dare, Hyde, and Currituck Counties.

Prosperity Unlimited, Inc.

Kannapolis, NC
Comprehensive Counseling
\$85,077.35

Prosperity Unlimited, Inc., in Kannapolis, North Carolina has demonstrated a successful performance history for the past 13 years in pre- and post-housing counseling, home buyer's education, economic literacy and default/foreclosure counseling for families in Cabarrus County and its surrounding area. Over the past ten years, Prosperity Unlimited Inc. has counseled in excess of 1,300 families and has helped 248 families in achieving homeownership. During the period from October 1, 2005 through September 30, 2006, the agency enrolled 145 in its counseling program. They had 331 to complete homebuyer education and financial literacy workshops.

River City Community Development Corporation

Elizabeth City, NC
Comprehensive Counseling
\$70,000.00

Located in northeast North Carolina, the River City Community Development Corporation (RCCDC) is classified as a nonprofit organization whose mission is to improve the quality of life for community residents through homeownership, job creation, youth development, business and economic development and cultural awareness. A driving force in its community, RCCDC has been successful in developing a 17- unit single family affordable housing subdivision, as well as an affordable housing subdivision reserved for the senior citizen community. During the 2005-2006 fiscal year, this agency was able to assist 290 clients with their various housing needs.

Rocky Mount/Edgecombe Community Development Corporation

Rocky Mount, NC
Comprehensive Counseling
\$40,000.00

Rocky Mount/Edgecombe Community Corporation (RMECDC) is a non-profit organization incorporated in 1988 in the state of North Carolina to improve the community by meeting residents' needs for both economic and real estate development in the City of Rocky Mount, Edgecombe and Nash County by providing opportunities that expand homeownership, affordable housing, homebuyers education, and employment opportunities. To date, the Housing Counseling Center has counseled in one-on-one counseling sessions, over 3,914 potential homebuyers and provided group education to over 1,399 individuals.

Sandhills Community Action Program Inc.

Carthage, NC
Comprehensive Counseling
\$35,135.00

Sandhills Community Action Program, Inc. (SCAP) was established in August of 1965 as a private non-profit Corporation chartered in the State of North Carolina to provide community and individual services in Anson, Montgomery, Moore and Richmond Counties. SCAP maintains a mission to develop viable approaches aimed at generating an improved quality of life for low-income people. SCAP will be providing, rental counseling, pre/post-purchase, budget & credit, predatory lending, eviction and foreclosure prevention, landlord/tenant, homebuyer education, mortgage default, housing assistance to persons with HIV/AIDS counseling.

Statesville Housing Authority

Statesville, NC
Comprehensive Counseling
\$49,058.00

The Statesville Housing Authority Homeownership Program provides housing counseling services to Iredell County and the surrounding area, with a focus on the south Statesville neighborhoods. The agency served 167 clients in FY 2005-2006, offering services including homebuyer and post-purchase educational workshops, pre- and post-purchase counseling, mortgage refinance counseling, credit management and repair, money management and budgeting, predatory lending counseling, reverse mortgage counseling and rental assistance. Statesville Housing Authority has been pursuing the Homeownership Option with the Housing Choice Voucher Program since 2001.

Twin Rivers Opportunities Incorporation

New Bern, NC

Comprehensive Counseling

\$46,000.00

Twin Rivers Opportunities (TRO) was formed in 1966 to serve Craven, Jones and Pamlico Counties. The Housing Counseling Department enables TRO, Inc. to fulfill the mission statement by assisting lower income, minority clients to obtain homeownership. TRO partners with public and private entities to provide housing forum educational workshops for the public, to work with people that need housing assistance, and Habitat for Humanity, to help low income clients purchase a home. TRO provides pre-purchase, homebuyer education, delinquency post-purchase, HECM, post purchase education, rental, homeless/displacement, predatory lending, homeownership voucher, and hair housing issues counseling. They currently provide rental assistance to approximately 900 tenants.

Western Piedmont Council of Governments

Hickory, NC

Comprehensive Counseling

\$36,000.00

The Western Piedmont Council of Governments (WPCOG) is one of 18 leading regional organizations in North Carolina. WPCOG is comprised of 28 local government members in the counties of Alexander, Burke, Caldwell and Catawba. The agency facilitates regional cooperation and provides local governments with technical assistance and professional services. During the 2005-2006 fiscal year, WPCOG provided pre-purchase counseling, homebuyer education, delinquency counseling, non-delinquency post-purchase counseling, HECM counseling, post-purchase education and rental counseling to 406 clients.

Wilson Community Improvement Association, Inc.

Wilson, NC

Comprehensive Counseling

\$44,550.00

Wilson Community Improvement Association (WCIA) has worked for human and economic development since 1968. In 1978 WCIA developed a 38 unit-complex for

elderly residents. WCIA was North Carolina's first organization to deliver the HUD Nehemiah program. In 1999 in the wake of Hurricane Floyd, WCIA provided counseling and affordable housing to Wilson and Greene Counties. WCIA will provide housing services to 200 clients within their community for 2008. WCIA has worked successfully to fulfill these desires and the final outcome has increased family stability through Homeownership.

NORTH DAKOTA

North Dakota Housing Finance Agency

Bismarck, ND

\$ 164,624.34 – Comprehensive Counseling

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

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

Through the popular "first-time homebuyers programs", the agency has acquired more than 28,000 single family loans, the majority of which NDHFA began servicing in-house in 1991 to make payment service easily accessible to borrowers.

NDHFA is also very involved in providing affordable rental options for North Dakota's low-income citizens. More than 4,000 families live in privately owned properties for which NDHFA administers HUD rental subsidies and provides regulatory oversight. The agency also administers the Low Income Housing Tax Credit Program. The federal program, created in 1986, encourages the development of affordable residential rental housing units.

As part of the NDHFA's objective of meeting the state's affordable housing needs, the Helping Housing Across North Dakota Program (Helping HAND) was developed to assist local communities in leveraging other funds for locally determined housing needs. The agency has initiated a HomeAccess Program to make housing available for purchase by the disabled, elderly, or single-parent families even though they may have owned a home in the past.

Southeastern North Dakota Community Action Agency
Bismarck, ND
\$20,000.00 - Comprehensive Counseling

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

OHIO

Community Action Commission of Belmont County, Inc. (CAC)
Saint Clairsville, OH
\$38,077.04 Comprehensive Counseling

Since 1996, The Community Action Commission of Belmont Co. (CAC) has provided first time homebuyer education and housing counseling to customers in Belmont County Ohio and its contiguous Ohio and West Virginia Counties with the aim of strengthening community, and nurturing self-sufficiency through the promotion of safe, decent, and affordable homeownership and rental housing opportunities. The CAC provides one on one counseling for pre and post-purchase customers, money and debt management counseling and seminars, mortgage delinquency and default resolution counseling, predatory lending counseling, rental and fair housing counseling, reverse mortgage counseling, assistance with the preparation of federal and state income tax filing, and counseling for the homeless.

Community Housing Solutions (CHS)
Cleveland, OH
\$34,461.63 Comprehensive Counseling

CHS, formerly known as Lutheran Housing Corporation, was founded in 1973. The organization has provided sustainable homeownership opportunities to low- and moderate-income families through housing rehabilitation, new construction, and a comprehensive menu of self-sufficiency programs, including financial counseling, free tool loan. Each year, approximately 2,000 residents of Cuyahoga County receive housing counseling and 1,500 residents receive home repair assistance.

Fair Housing Contact Service (FHCS)
\$50,000 Comprehensive Counseling

Akron, OH

FHCS was founded in 1965, to prevent and eliminate discrimination and to promote equal housing opportunity in the Akron, Ohio area. The counseling agency provides counseling services to first time homebuyers, refinancing information to homeowners, Home Equity Conversion Mortgage (HECM) counseling, default and foreclosure counseling, predatory lending counseling, rental and homelessness counseling.

Fair Housing Resources Center, Inc. (FHRC)

Painsville, OH

\$45,307.86 Comprehensive Counseling

FHRC is a non-profit organization serving the Lake County, Ohio area that provides one-on-one counseling for individuals who need assistance in Landlord/Tenant Rights, Fair Housing, Loss Mitigation, Homeownership, and Predatory Lending. The work accomplished supports individuals to become self-sufficient and ensure that all persons are provided safe, decent and affordable housing.

Children's and Family Services aka Family Service Agency (FSA)

Youngstown, OH

\$23,158 Comprehensive Counseling

FSA is a non-profit organization that has been serving the Mahoning Valley for nearly 100 years. The agency responds to the changing needs of its community by providing an array of services that empower, enhance and strengthen families. FSA's housing counseling activities include Pre-purchase, Post-purchase, Homebuyer education/Financial education, Home Equity Conversion Mortgage, Mortgage delinquency and default resolution, Loss mitigation, and Renters assistance.

Mid-Ohio Regional Planning Commission (MORPC)

Columbus, OH

\$33,000 Comprehensive Counseling

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

Northwest Ohio Development Agency (NODA)

Toledo, OH

\$36,000 Comprehensive Counseling

NODA was founded in 1998, and received its certification from HUD on March 2006. The agency helps people become self-sufficient and build stable communities. NODA's housing counseling services include predatory lending, and to assist consumers from losing their homes to foreclosure.

Ohio Housing Finance Agency

Columbus, OH

\$ 88,208.13 Comprehensive Counseling

Ohio Housing Finance Agency (OHFA) created in 1983, has as its mission, to serve the people of Ohio by maximizing responsible use of its financial resources, so that income is not a barrier in obtaining affordable quality housing. This objective is accomplished through providing financing, program administration and program compliance enforcement. This grant will be utilized to provide homebuyer education and counseling before, during and after the purchase of a home so as to increase the chances of the borrower remaining in their home, and at the same time incorporating the strategy to commit CDBG and HOME funds to provide housing assistance to local communities to address their local needs and in turn contributing to Ohio's economic growth.

Stark Metropolitan Authority (SMHA)

Canton, OH

\$32,146 Comprehensive Counseling

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

Working In Neighborhoods (WIN)

Cincinnati, OH

\$38,077.04 Comprehensive Counseling

WIN is a non-profit organization that works to revitalize communities and to help families build equity by providing homebuyer education and support for current homeowners. The organization sponsors homebuyer and credit counseling, financial literacy classes, renovates and builds homes for first time homeowners, and trains neighborhood residents to work together to improve their communities.

WSOS Community Action Commission, Inc. (WSOS)

Fremont, OH

\$23,615.41 Comprehensive Counseling

WSOS has been providing housing counseling services for the homeless, those at risk of becoming homeless, potential renters and purchasers within rural northwestern Ohio for over 27 years. Housing counseling services are provided in one-on-one or group counseling sessions. The counseling activities include; transitional and permanent supportive housing for the homeless, rent/mortgage/utility assistance to those at risk of homelessness, pre and post occupancy counseling for renters and purchasers, mortgage default/rent delinquency counseling, home improvement and rehabilitation assistance, down payment assistance and home buyer education classes. The primary objectives of the housing counseling activities are to expand homeownership opportunities; improve access to affordable housing and assist families; and individuals to meet the responsibilities of tenancy and homeownership.

OKLAHOMA

Consumer Credit Counseling of Central Oklahoma, Inc.

Bethany, OK

\$52,538.68 - Comprehensive Counseling

CCCS offers FREE sessions with professional counselors to help clients work out a financial plan and learn some great money management tips to plan for unexpected expenses.

CCCS provides free, early intervention mortgage delinquency counseling to help people save their homes and avoid foreclosure. CCCS offers pre-purchase homebuyer counseling as people prepare for homeownership. CCCS also works with Habitat for Humanity, various housing authorities and other agencies to increase homeownership while making the home-buying process less complicated and less expensive and helping HUD-assisted renters become homeowners.

Each year CCCS perform many free financial literacy presentations for high school, college students, civic organizations, employers and other groups.

Community Development Support Association, Inc.

Enid, OK

\$30,000.00 - Comprehensive Counseling

Community Development Support Association, Inc. (CDSA) is a private non-profit community action agency established in 1980, and has been a HUD certified housing counseling agency since 1998. The mission of the agency is to work with others to identify needs, secure resources, and deliver services that improve lives in our

communities. They implement programs based on community needs that have been identified through research and needs assessments.

CDSA provides comprehensive housing counseling including: Homebuyer education, mortgage delinquency/default counseling, home equity conversion mortgage (HECM) counseling, homeless services, and services to renters as well as services that promote energy efficiency.

Housing Authority of the City of Norman

Norman, OK

\$41,692.45 - Comprehensive Counseling

The Norman Housing Authority assists low-income clients with affordable housing needs. Through the Norman Housing Authority and its non-profit, the Norman Affordable Housing Corporation, services range from specialized housing for persons with persistent mental illness, elderly housing including handicap equipped units, homeownership opportunities, subsidized rental programs for families, and housing for homeless high school students through a project based voucher program. The Norman Housing Authority also provides appropriate referrals regarding community based resources to meet unique and/or specific needs.

Community Action Agency of Oklahoma City and OK/CN Counties

Oklahoma City, OK

\$50,000.00 - Comprehensive Counseling

HUD Housing Counseling grant allows Community Action Agency of Oklahoma City and Oklahoma & Canadian Counties, Inc. to conduct workshops, one-on-one individualized counseling and provide information through housing fairs, and town meetings. The Agency continues to ensure that homebuyers are not victims of predatory lending practices, fair housing standards are upheld, and communities are aware of the many programs available to them.

CAA of OKC Special Projects Division has been reaching out and working with low- to - moderate income families and individuals addressing a broad range of housing needs in the communities of Oklahoma and Canadian Counties since 1993. CAA of OKC's designation as a HUD Certified Housing Counseling Agency in 1995 has enabled them to help well over 1,000 homebuyers and homeowners, through the wide range of counseling services the Agency provides. The agency also helps with emergency housing assistance, job placement and members of the homeless population to regain self-sufficiency.

Housing Authority of the City of Shawnee

Shawnee, OK

\$52,000.00 - Comprehensive Counseling

The Housing Authority of the City of Shawnee, Oklahoma is a public housing authority established in 1967 and has been providing housing and housing assistance to the residents of Shawnee for over forty years. In addition to providing public housing and Section 8 Housing Choice Vouchers, the Authority offers a wide array of resident services including Site Based Resident Councils, Family Self-Sufficiency Programs, Housing Counseling, ROSS elderly/disabled case management, and ROSS Homeownership Supportive Services. The Authority became a HUD- approved Housing Counseling Agency in 2002 and provides housing counseling services to residents in Shawnee and surrounding areas.

Housing counseling services offered range from pre-purchase, rental, post-purchase delinquency and post purchase non-delinquency counseling. Services are offered both in one-on-one sessions with trained counselors and in group workshop settings.

Ki Bois Community Action Foundation, Inc.

Stigler, OK

\$34,461.63 - Comprehensive Counseling

Ki Bois Community Action Foundation, Inc. is a non-profit organization that provides a myriad of services in Haskell, Latimer, Leflore and Pittsburg counties. These services include pre-purchase counseling, post-purchase counseling, default counseling and rental counseling. In addition, Ki Bois sponsors homebuyer education workshops.

Stillwater Housing Authority

Stillwater, OK

\$35,000.00 - Comprehensive Counseling

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

The housing counseling program was designed to address an array of housing needs for Stillwater residents including helping the client acquire decent, safe, and affordable rental housing or certifying first-time homebuyers.

Community Action Project of Tulsa County

Tulsa, OK

\$41,692.45 - Comprehensive Counseling

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

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

Housing Partners of Tulsa, Inc.

Tulsa, OK

\$30,846.23 - Comprehensive Counseling

Housing Partners of Tulsa, Inc. (HPT) was created in 1991 and their mission is to provide a wide range of affordable housing options and promote programs that lead to self-sufficiency and homeownership for low and moderate income Tulsans. HPT promotes homeownership and activities leading to economic self-sufficiency in the Tulsa Metropolitan Area through a variety of housing counseling and homebuyer education services.

Their services include homeownership education classes, post-purchase homeowner classes, one-on-one counseling including; homeownership, predatory lending and mortgage delinquency/default prevention counseling. These services make homeownership possible for low and moderate income Tulsans, providing a means to become independent of government housing assistance. HPT offers opportunities for Public Housing and Housing Choice Voucher (Section 8) residents to become independent of assisted housing through homeownership.

OREGON

ACCESS, Inc.

Medford, OR

\$20,000.00

ACCESS, Inc., was founded in 1976, and has since provided a wide variety of counseling services to low- to moderate-income individuals and families of Jackson & Josephine Counties. These services include but are not limited to pre-purchase education, mortgage delinquency or default, post purchase non-delinquency, predatory lending, rental housing, homeless services and reverse mortgage counseling. Through strong partnerships,

ACCESS has created a “one-stop shop” to address the housing needs of their communities.

Open Door Counseling Center

Hillsboro, OR

\$74,231.13

Established in 1984, the Open Door Counseling Center is the only HUD- approved housing counseling agency to offer comprehensive housing counseling services to residents of Washington County, Oregon. The agency offers homebuyer and post purchase education classes and housing counseling for prepurchase, mortgage delinquency and default, Home Equity conversion Mortgage (HECM), Section 8 Homeownership Voucher Program, and counseling for the homeless. The Open Door Counseling Center helps clients access down payment assistance programs, offers nationwide HECM telephone counseling, and serves homeless clients as a Washington County Homeless Drop-in Center.

Umpqua Community Action Network (UCAN)

Roseburg, OR

\$25,000.00

The Umpqua Community Action Network (UCAN) provides a broad range of in-depth counseling to low- and moderate-income households to attain self sufficiency through the following five programs: (1) Food Shares (county-wide food bank); (2) Family Connections; (3) Head Start; (4) Transitions Program (skills building for low income women); and (5) Case Management, Housing and Emergency Support Services (CHESS). Through the CHESS program, UCAN provides comprehensive housing counseling services that include pre-purchase, mortgage delinquency/default, post-purchase, HECM, rental and homeless. UCAN focuses on clients with special needs such as the chronically mentally ill homeless, those in substance abuse recovery and victims of domestic violence.

PENNSYLVANIA

ACORN Housing Corporation (AHC)

Philadelphia, PA

\$1,628,829 - Comprehensive Counseling

Established in 1985, ACORN Housing Corporation (AHC) is a HUD-approved housing counseling intermediary providing housing counseling to low- and moderate-income and minority households in 38 cities. AHC housing counselors work closely with families to

help them qualify for mortgages, home improvement loans, mortgage refinancing, reverse mortgages, or a delinquency payment strategies. AHC has special programs for first-time homebuyers, Spanish-speaking households, home refinancing, mortgage assistance, and individuals with high interest rate loans. AHC specializes in working with first-time home buyers and homeowners who are having trouble with their mortgages. AHC has programs with major lenders to provide more flexible loan terms and lower costs and has been a national leader in fighting predatory lending and helping people with unfair loans.

Blair County Community Action (BCCAP)

Altoona, PA

\$50,506 Comprehensive Counseling

BCCAP was incorporated on June 8, 1965 as a private, non-profit corporation.

Throughout the past 5 years, BCCAP has developed a comprehensive support system to assist Blair County residents with all levels of housing needs. BCCAP provides assistance to families on issues such as home purchase, mortgage delinquency, finding a rental property, evictions, and other housing related issues that they may encounter.

Center for Family Services, Inc.

Meadville, PA

\$34,461.63 Comprehensive Counseling

Center for Family Services, Inc. is a Local Housing Counseling Agency offering housing counseling services since 1991. The Center provides counseling to the homeless and near homeless population of Crawford County; serves consumers in Mercer and Venango Counties in the areas of loss mitigation, homebuyer education, reverse mortgages, low-income loan packaging and predatory lending; offers comprehensive housing counseling to Crawford County residents as well as those services offered to individuals located in Mercer and Venango Counties.

Chester Community Improvement Project, Inc. (CCIP)

Chester, PA

\$38,077.04 Comprehensive Counseling

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

Commission on Economic Opportunity (CEO)

Wilkes-Barre, PA

\$34,461.63 Comprehensive Counseling

CEO is a private, non-profit corporation incorporated in 1966. The Commission has developed a wide variety of programs to meet the needs of the poor and the elderly of Luzerne County. CEO operates more than 20 programs, including housing counseling, all directed towards low-income individuals and families with a goal of increasing their social and economic independence by reducing their dependence on the aid and support of welfare programs with special attention to persons with disabilities.

Community Action Committee of the Lehigh Valley, Inc. (CACLV)

Bethlehem, PA

\$27,230.82 Comprehensive Counseling

CACLV was incorporated in 1965 as a non-profit corporation in order to combat poverty. The corporation provides programs that meet basic needs while encouraging self-sufficiency; and contributes towards the economic and community development of low-income neighborhoods. CACLV's services include education and counseling for homebuyers, homeowners, tenants, and landlords. CACLV increases self-sufficiency through education and counseling for homebuyers, homeowners, small business owners, tenants, and landlords through Community Action Financial Services. Additional asset-building services include Family Savings Accounts and free e-filing tax preparation assistance.

Garfield Jubilee Association (GJA)

Pittsburgh, PA

\$40,000 Comprehensive Counseling

GJA is a non-profit community development organization that has been in operation for 20 years serving Allegheny County. The objectives of its homebuyer education and counseling program are to increase homeownership rates for low- and moderate-income level families; provide 24 to 26 months of post mortgage counseling to ensure that families are not victims of foreclosures; and help revitalize and create diverse neighborhoods through homeownership opportunities.

Greater Erie Community Action Committee (GECAC)

Erie, PA

\$39,620 Comprehensive Counseling

GECAC was established over 40 years ago to combat poverty in Erie County, PA. The agency's housing counseling program includes default delinquency to households seeking to improve their rental situations and to those who are behind in their mortgage payments. GECAC further advances efforts to provide the residents the opportunity to live in decent and affordable housing.

Housing Authority of the County of Butler

Butler, PA

\$27,230.82 Comprehensive Counseling

The Butler County Housing Authority administers comprehensive services to Butler County residents through its housing counseling program. The program was initiated in 1997 to fill the gap in the local services system to assist traditionally under-served low- to moderate-income residents to achieve successful homeownership. The housing counseling program targets families in the 80 percent of area median income or lower. These families include single mothers who are the head of the household, persons with disabilities, the elderly, and welfare to work participants. Counseling services include pre-occupancy, rental, delinquency/default, eviction/foreclosure prevention, pre-purchase, post-purchase, first-time homebuyers and homeownership opportunities.

Housing Alliance of York

York, PA

\$23,615.41 Comprehensive Counseling

The Housing Alliance of York is the result of a merger between the Housing Council of York and Housing Initiatives Corporation that occurred on July 1, 2006. Housing Initiatives has an affiliate--Community Development Corporation known as Housing Initiatives CDC whose primary focus is on developing affordable housing for homeownership. Housing Initiatives CDC will remain a separate, affiliated agency of the Housing Alliance; sharing common management and operations and most cost effectively meeting the overall affordable housing needs of York County. The Housing Alliance of York will continue to deliver the array of housing programs and services implemented by its predecessors, including rental assistance, down payment and closing cost assistance, mortgage default programs, tenant landlord workshops, tenant and landlord complaints, and first-time homebuyers workshops.

Mon Valley Initiative (MVI)

Homestead, PA

\$1,100,000 - Comprehensive Counseling

Incorporated in 1988, Mon Valley Initiative (MVI) is a nonprofit coalition of community development corporations from communities along the Monongehela River in Southwestern Pennsylvania. MVI has four primary areas of focus: Housing Counseling, Business and Workforce Development, Real Estate Development, and Community Outreach/Organizing. In 2005, MVI significantly expanded services by merging with Housing Opportunities, Inc. (HOI). HOI had provided housing counseling to low- and moderate-income homebuyers and homeowners in the Pittsburgh area since 1975 and served as a HUD-approved national housing counseling intermediary since 1988, coordinating a network of 30 sub-grantee agencies in 14 states. The services once provided by HOI are now under the guidance of MVI.

Mount Airy, U S A

Philadelphia, PA

\$32,000 Comprehensive Counseling

Mount Airy, USA is a non-profit organization established in 1980 to utilize real estate development strategies to revitalize the communities within which it works. The agency offers comprehensive housing counseling services to low- and moderate-income first-time homebuyers, as well as older homeowners. The services provided include mortgage counseling, financial management, anti-predatory loan counseling, avoiding mortgage default and delinquency. Each year more than 25 percent of Mt. Airy USA's clients become successful homeowners, generating more than \$2million in new mortgages within the Philadelphia area.

Pennsylvania Housing Finance Agency

Harrisburg, PA

\$ 174,176.41 Comprehensive Counseling

The Pennsylvania Housing Finance Agency (PHFA) was created by the state legislature in 1972 to help enhance the quality and supply of affordable homes and apartments for older adults, people of modest means, and people with disabilities. To meet this mandate, PHFA operates three basic programs: a single-family homeownership initiative; a multifamily rental housing development effort; and a foreclosure abatement program. As a self-supporting corporation, PHFA has provided more than \$7,000,000,000 of funding and tax credits for 110,000 home mortgage loans, 60,000 apartment units, and have saved 31,000 homes from foreclosure. In addition, PHFA conducts housing studies, promotes counseling and education for renters and homebuyers, offers supportive services at apartments it has financed, administers more than 40,000 Section 8 subsidized unit contracts, and acts as an advocate to promote the benefits of decent affordable shelter for those who need it most.

Philadelphia Council for Community Advancement (PCCA)

Philadelphia, PA

\$20,000 Comprehensive Counseling

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

Schuylkill Community Action (SCA)

Pottsville, PA

\$23,615.41 Comprehensive Counseling

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

Southwestern Pennsylvania Legal Services, Inc. (SPLS)

Washington, PA

\$70,615.72 Comprehensive Counseling

SPLS was incorporated in 1968 as a non-profit corporation. It has been recognized throughout the state and nationally as a leader in the development of initiatives combining legal and social services to provide comprehensive assistance to the low-income rural community clientele in southwestern Pennsylvania. SPLS has offices in Washington, Greene, Fayette and Somerset Counties.

Tabor Community Services, Inc.

Lancaster, PA

\$56,154.08 Comprehensive Counseling

Tabor Community Services was founded in 1968 to help low-income and minority families find affordable housing. Tabor has steadily offered a wider and more comprehensive array of services in the Lancaster, PA area to fulfill its mission to rebuild communities by helping families find housing and financial solutions. Tabor counsels over 3,000 families each year, teaching them the skills and disciplines that empower them to become productive, responsible members of the community. Services provided include budget counseling and education, consumer credit counseling, rental counseling to prevent homelessness, transitioning sheltered persons to independent living, first-time home-buyer counseling, default mortgage and predatory lending counseling and education, self-sufficiency counseling to get recipients off rental assistance, and independent development accounts to help the low-income save to make an asset-building purchase, such as a home or education.

The TREHAB Center, Inc.

Montrose, PA

\$30,000 Comprehensive Counseling

The TREHAB Center, a Community Action Agency in Northeastern Pennsylvania, has been serving the needs of the local population for over 35 years. The Homeownership

Program covers Bradford, Tioga, Sullivan, Susquehanna and Wyoming Counties offering low- and moderate-income first time homebuyers one-on-one counseling and workshops on mortgage foreclosure and reverse equity mortgage (HECM).

United Neighborhood Centers of Lackawanna County, Inc. (UNC)

Scranton, PA

\$67,000.31 Comprehensive Counseling

UNC is a private, non-profit agency serving the community since 1923. Their Housing Counseling services are provided through the “One Stop Shop for Housing Services” which is a comprehensive program that works in collaboration with a variety of housing service providers in the county. Counseling activities include Homebuyer Education Classes, one-on-one pre- and post-purchase counseling, loss mitigation, rental/landlord counseling, rental assistance program, debt and budget counseling and mediation services. UNC also assists clients in need of subsidized or public housing services. All services are offered in both English and Spanish and translation services for other languages are also available.

PUERTO RICO

Ceiba Housing and Economic Development Corporation

Ceiba, PR

Comprehensive counseling

\$48,923.27

Ceiba Housing & Economic Development Corporation (CHEDCO) is a private non-profit organization incorporated under the laws of the Commonwealth of Puerto Rico since 1986 and recognized by the US Internal Revenue Service as a 501(c) (3) organization. For 19 years CHEDCO has conducted comprehensive Housing Counseling Programs in Puerto Rico assisting nearly 40,000 families/individuals throughout the island. For FY 2007-2008 CHEDCO proposes the continuation of its services through its Comprehensive Housing Counseling Program, and as in previous years, the program will continue to guarantee the availability of an ample variety of alternatives to assist low and moderate income first time homebuyers, homeowners, tenants, elderly, handicapped and homeless to obtain adequate, affordable housing. During the 2005-06 FY, this agency was able to assist 1,229 clients with their housing needs.

Corporación Milagros del Amor

Caguas, PR

Comprehensive Counseling

\$20,000.00

Corporación Milagros del Amor (CorMA) is a non-profit, faith-based community organization that works in partnership with HUD, as well as other local government and

community organizations to ensure that homeownership and rental opportunities are possible to low and moderate income persons, persons with disabilities, the elderly and minorities. CorMa has been an active community organization since 1997. For the last eight years the agency has been assisting homeless individuals and families, through case management, social work, vocational and life skills coordination, psychological therapy and educational programs, in their effort to achieve and remain in permanent housing. CORMA has incorporated a new program to provide rehabilitation services, free of cost, to low and moderate income home owners with disabilities, elderly or women heads of households. During the 2005-2006 FY, this agency was able to assist 254 clients with their various housing needs.

RHODE ISLAND

Rhode Island Housing

Providence, RI

\$ 164,624.38 Comprehensive Counseling

Rhode Island Housing (RIH) will utilize grant funds to provide a network of support services including public outreach, education, counseling and legal services to address comprehensive housing and predatory lending issues statewide. RIH has developed a work plan to standardize housing counseling activities through their affiliates, and to ensure that they are implemented in a thorough and effective manner. RIH will partner with Consumer Credit Counseling Services, Inc., Fannie Mae, Freddie Mac, the Housing Network of Rhode Island, the National Consumer Law Center, the Rhode Island Legal Services, Inc., and the state Housing Resources Commission. RIH is a self-supporting corporation and the housing finance agency for the state of Rhode Island. Over the years, the agency has assisted 58,000 Rhode Island families purchase homes.

The Urban League of Rhode Island (ULRI)

Providence, RI

\$48,923.27 Comprehensive Counseling

The ULRI's mission is the elimination of racial discrimination and segregation in the state, and the achievement of parity for Blacks, other minorities, and the poor in every phase of American life. The ULRI's Housing Counseling Program (HCP) aims to expand homeownership opportunities by educating the residents of Rhode Island effective ways to obtain homeownership while empowering them to sustain their homes. The HCP will also advocate for the displaced homeless population and assist them to find supportive permanent housing.

SOUTH CAROLINA

Carolina Regional Legal Services Corporation

Florence, SC

Comprehensive Counseling
\$30,846.23

Carolina Regional Legal Services Corporation (CRLS), located in the heart of the Pee Dee Region, has been very instrumental in preventing large numbers of tenants and homeowners from losing their homes. All CRLS housing cases are handled on a one-on-one basis with high quality legal services administered to their clients in the areas of pre-purchase/potential homebuyers, mortgage default, homeowners/reverse mortgage, and landlord tenant counseling. The organization provided housing counseling services to 129 clients during the 2005-2006 Grant Period. Of this number, 12 client/households brought their mortgage current, nine clients initiated forbearance agreements/payment plans and nine clients received HECM.

Family Services, Inc.

North Charleston, SC
Comprehensive Counseling
\$30,000.00

Founded in 1888, Family Services Inc. (FSI) provides counseling to the Charlotte area. In 1973, FSI established consumer credit counseling services (CCCS) as one of its departments for financial counseling and financial education programs. The CCCS division began providing housing counseling for FSI in 1998. In order to expand the program through marketing, funding, and collaboration CCCS established The Homeownership Resources Center (HRC) as a separate department in 2003. CCCS served 5,047 clients during the 2005-2006 Grant Period. The types of counseling provided by the agency included one-on-one debt management program counseling, consumer education seminars, financial literacy classes, first time homebuyers seminars, predatory lending, pre- and post purchase reverse mortgage counseling and debt counseling.

Greenville County Human Relations Commission

Greenville, SC
Comprehensive Counseling
\$81,461.94

The Greenville County Human Relations Commission (GCHRC) is the local government body that was established in 1972 and is the Fair Housing Agency for Greenville County. One-on-one group counseling sessions are provided in English and Spanish as needed. Pre- and post purchase, default, HECM/reverse mortgage, predatory lending, rental and homeless counseling services are available. The agency's KEY Program is a nationally awarded homebuyer education and counseling program. Two hundred KEY Program graduates have purchased their first home since the program began in 2002. The agency provided services to 1,345 clients/households during the 2005-2006 Grant Period.

Trident United Way

North Charleston, SC

Comprehensive Counseling
\$56,154.08

Trident United Way (TUW) has been a leader in the community since 1922 providing services to the Charleston area community. The agency works to resolve the issues faced by individuals and family residents of Berkeley, Charleston, and Dorchester Counties of South Carolina. TUW uses a four-pronged approach to strengthen the community and change the lives of people through the following arenas: 1. Assess the community's most pressing need. 2. Develop strategies to address those needs. 3. Mobilize partners and resources to implement those strategies. 4. Measure the results and report them back to the community. TUW traces its roots to 1922 when the social services exchange was established in Charleston to reduce duplication of nonprofit services. During the 2005-2006 Grant Period, the TUW assisted 657 clients with their housing counseling needs. Of these members, 52 received a HECM, while 12 brought their mortgage current, and five individuals purchased housing.

SOUTH DAKOTA

South Dakota Housing Development Authority

Pierre, SD
\$97,760.16 – Comprehensive Counseling

South Dakota Housing Development Authority (SDHDA) was created in 1973 by the State Legislature and offers residents a variety of affordable homeownership and rental housing opportunities. SDHDA has taken an active role in working to end homelessness in South Dakota. SDHDA is totally self-supporting and receives no tax money, appropriations or other funding from the State.

For the past ten years SDHDA has administered HUD's Housing Counseling Grant Program for various housing counseling service providers statewide. To date, SDHDA has disbursed more than \$1,000,000 through this program benefiting over 27,000 South Dakota residents with housing counseling and education services.

This year's funded Sub-Grantees/affiliates under the Housing Counseling Grant Program are the Northeast South Dakota Community Action Program in Sisseton, Huron Housing and Redevelopment Authority in Huron, Sioux Empire Housing Partnership in Sioux Falls, Consumer Credit Counseling Services of the Black Hills and Teton Coalition, Inc. in Rapid City, and Neighborhood Housing Services of the Black Hills in Deadwood.

The Oglala Sioux Tribe Partnership for Housing, Inc.

Pine Ridge, SD

\$59,769.49 - Comprehensive Counseling

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

The OSTPH, Inc.'s primary mission is to enhance and provide affordable homeownership opportunities to the tribal members of the Pine Ridge Indian Reservation.

The OSTPH, Inc. was approved as a HUD Housing Counseling Agency in 2000, and has provided housing counseling and educational programs to over one thousand and three hundred (1,300) tribal members, with counseling services. The OSTPH, Inc. has assisted one hundred and five (105) homebuyers with the purchase of their home.

The OSTPH, Inc. has provided ongoing post housing counseling programs, after the home has been purchased. The OSTPH, Inc. realizes that due to the low income history of the tribal members, the occurrences of predatory lending are quite high. The OSTPH, Inc. has developed a predatory lending program, along with a housing counseling program, and will continue to provide that program to its tribal members to assist them with recognition and acknowledgement of predatory lending activities.

TENNESSEE

Citizens for Affordable Housing

Nashville, TN

Comprehensive Counseling

\$34,461.63

Citizens for Affordable Housing, is a nonprofit community based organization providing a vast array of social services to include mortgage default, pre-purchase, and credit counseling. The agency has been assisting clients in their community for over 18 years. Through both self-contained programs, as well as programs provided through collaborations with other agencies, the center offers a variety of services and activities and serves many citizens. During the previous 2005-2006 HUD fiscal year, Citizens for Affordable Housing provided assistance to 349 clients.

GAP Community Development Resources, Inc.

Franklin, TN

Comprehensive Counseling

\$20,000.00

GAP Community Development Resources, Inc. (GAPCDR) is a 501c (3) nonprofit corporation that originated from a church ministry to provide money management and home buying opportunities workshops and classes. In response to the limited and in some cases unmet needs of homebuyer counseling GAPCDR partnered with the Williamson County Habitat for Humanity to teach budgeting basics. GAPCDR has been approved as a trainer agency under the Tennessee Home Buyer Education Initiative of the Tennessee Housing Development Agency (THDA) to provide homebuyer education services to those of the community in need. During the previous fiscal year, 221 individuals were counseled on their housing counseling needs.

Vollintine Evergreen Community Association CDC

Memphis, TN
Comprehensive Counseling
\$38,077.04

VECA Community Development Corporation (VECA) is a 501c (3) nonprofit corporation. A community housing development Organization (CHDO) has also been formed to work closely with the CDC and its housing committee. VECA's mission is to preserve and enhance a diverse, inclusive, stable, historic, urban neighborhood through the support of its volunteers. Goals specific to the program include: increasing homeownership, reducing dilapidated housing, and improving conditions of the neighborhood at the block level. During the previous 2005-2006 FY 164 clients were assisted through the counsel of the Vollintine Evergreen Community Association CDC.

West Tennessee Legal Services, Inc.

Jackson, TN
\$1,118,533 - Comprehensive Counseling

West Tennessee Legal Services (WTLS) is a private nonprofit organization affiliated with Legal Services Corporation and a HUD-approved regional housing counseling intermediary. In collaboration with 20 affiliates with 107 offices in 8 states, WTLS provides clients with uniform access to housing counseling and educational services in underserved rural areas and those areas most affected by Hurricane Katrina. Affiliates provide comprehensive housing counseling programs including pre-purchase counseling, first-time home buyer education, mortgage default counseling, landlord/tenant counseling, and homelessness counseling with the goal of promoting and ensuring equal housing rights and opportunities for all individuals residing within these areas.

Woodbine Community Organization

Nashville, TN
Comprehensive Counseling
\$27,230.82

The Woodbine Community Organization (WCO) is a nonprofit community based organization providing a vast array of social services. The organization, which has a

history dating as far back as the 1930s, was incorporated in 1985. In 1989, it opened the Woodbine Community Center. Through both self-contained programs, as well as programs provided through collaborations with other agencies, the center offers a variety of services and activities and serves over 5000 citizens. In addition to these services, WCO is a nonprofit housing developer, having developed over 125 single-family homes. WCO also owns and operates 148 rental properties. WCO is a HUD approved housing counseling agency providing a variety of housing counseling services. During the previous 2005-2006 HUD fiscal year, WCO provided assistance to some 1,273 clients.

TEXAS

Austin Tenants' Council

Austin, TX

\$45,307.86 - Comprehensive Counseling

The Austin Tenants' Council was founded in 1973 through the hard work and diligence of community activists and VISTA Volunteers. Over the past 33 years, the Austin Tenants' Council has become a leader in the fight for housing rights in the state of Texas. Through its tenant-landlord and fair housing programs, ATC provides important housing services to inform and protect the rights of low-income and minority residents in the Austin MSA in support of its mission to ensure that all people have the right to a safe, decent and affordable home.

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

United Cerebral Palsy of Greater Houston, Inc.

Bellaire, TX

\$20,000.00 - Comprehensive Counseling

United Cerebral Palsy of Greater Houston, Inc. (UCP Houston) is a nonprofit organization that is dedicated to providing innovative services, including affordable housing, to people with disabilities and their families in Houston and surrounding communities.

UCP Houston currently provides housing services to first-time homebuyers with disabilities in the Houston area through its Home of Your Own (HOYO) Program. Through HOYO, UCP Houston provides first-time homebuyer education and counseling, credit and debt reduction counseling, post-purchase counseling and support, emergency financial assistance, down payment and closing cost assistance, and funding for accessibility-related modifications. Since the program's inception in 2000, UCP Houston has provided homebuyer orientation for more than 1,000 consumers and intensive housing counseling for more than 500 people with disabilities.

Community Development Corporation of Brownsville

Brownsville, TX

\$30,846.23 - Comprehensive Counseling

The Community Development Corporation of Brownsville (CDCB) is a private 501(c)(3) non-profit community housing development organization (CHDO). Established in 1974, CDCB has been providing safe, sanitary, and affordable housing to low and moderate income residents of Brownsville and Southern Cameron County, Texas, for 32 years. CDCB has been a HUD-approved Housing Counseling agency since 1991. CDCB has assisted over 3,000 clients with counseling services in the past three years, including 610 families who have subsequently obtained homeownership.

CDCB manages and implements a comprehensive housing counseling program to benefit low- and moderate-income families in the southern Cameron County area, as well as individuals of all income levels in Cameron, Willacy, Hidalgo, and Starr counties of South Texas.

El Paso Community Action Program, Project Bravo, Inc.

El Paso, TX

\$20,000.00 - Comprehensive Counseling

Project Bravo, Inc. is non-profit 501 (c)(3) organization that exists to maximize resources for an improved quality of life for the economically disadvantaged residents of El Paso County. The organization was established 1965 and is El Paso County's official Community Action organization. The agency's mission is accomplished through outreach, case management, counseling, direct financial assistance, information and referral, training, employment, grassroots organizing and affordable housing services.

Project Bravo has been in the forefront of developing multifaceted programs to help disadvantaged families (those at 80% or below the federal poverty guidelines) as well as elderly and disabled persons. Since its inception, Project Bravo has developed and administered programs that have helped some 30,000 low income individuals (approximately 4,000 families) annually. Project Bravo provides services to low-income

individuals, families and the community of El Paso County which include Job related Educational Services, Job Placement and training, Comprehensive Energy Assistance Program (CEAP), Housing Services, Special Outreach Capacity, Self Sufficiency Training, Informational Referral System, Energy Conservation Program, and Elderly Program.

City of Fort Worth Housing Department

Fort Worth, TX

\$59,769.49 - Comprehensive Counseling

One of the City of Fort Worth's housing goals is to help residents realize the American dream of homeownership. The City's objective is to increase the homeownership rate. To achieve this goal, the City's Housing Department, through its Housing Services and Information Division (HS&I), has provided comprehensive housing counseling services and homeownership training since 1994. HS&I has been a HUD-approved housing counseling agency since 1997. This program compliments the City's Homebuyers' Assistance Program which provides closing cost and down payment assistance to first-time homebuyers.

Counselors are licensed, certified or qualified to offer advice on every facet of homeownership counseling. In 2005, HS&I provided 1,866 one-on-one counseling services and homeownership training to 507 homebuyers. The City provides counseling services including Post-Purchase, Predatory Lending, Homeownership Voucher and Homelessness Counseling.

Avenue Community Development Corporation

Houston, TX

\$43,000.00 - Comprehensive Counseling

In 1991, a group of neighbors created an organization to develop affordable housing, preserve historic buildings, and revitalize the Old Sixth Ward, a National Register Historic District in the shadow of Houston's Downtown. At the request of civic organizations from surrounding neighborhoods, by 1999 Old Sixth Ward CDC had expanded its target area to include the entire Near Northside and Washington Avenue communities. The organization changed its name to Avenue CDC to reflect this expanded focus.

Today, Avenue's mission is to revitalize its community by developing affordable housing and economic opportunities, while preserving its area's cultural, economic, and historical diversity. Avenue CDC has helped to revitalize some of Houston's most economically underperforming neighborhoods.

Avenue CDC's four program areas are: Homeownership and Financial Empowerment which serves over 450 families each year; Rental Housing and Resident Services; Environmental and Historic Preservation Initiatives; and Cultural and Economic Development. Avenue CDC is a grassroots, community-led organization that enables low-income people to improve their lives by improving their economic circumstances and the quality of their housing. Through Avenue CDC's programs, low-income people are able to make lasting improvements to their lives and our community.

City of San Antonio Community Initiatives Department

San Antonio, TX

\$70,615.72 - Comprehensive Counseling

The Fair Housing Program provides comprehensive housing counseling services to residents of San Antonio and Bexar County and has been a HUD- approved Housing Counseling Agency since 1979. Their services include mediation of tenant/landlord disputes, pre- and post-purchase education counseling, foreclosure prevention counseling, emergency financial mortgage assistance, reverse mortgage counseling, predatory lending counseling, emergency shelter referrals and financial literacy training.

In addition, they are pursuing outreach opportunities to promote awareness of the Fair Housing Act and with investigating housing discrimination complaints.

The Fair Housing Program builds partnerships with local housing agencies, housing providers and social service agencies (to include grass-roots and faith-based organizations), to identify local housing and homeownership needs and provide assistance to those in need. Services are provided free of charge to all Bexar County residents. The Fair Housing Program is committed to assisting area residents to improve their housing conditions and meet the responsibilities of tenancy and homeownership.

The Program also partners with other City Departments, such as, Code Compliance, Neighborhood Services 1st Time Homebuyer Club, Grants Monitoring and Administration CDBG Program, and the Family Economic Success Program, to accomplish the goals of homeownership and asset retention. It provides educational services to fair access to homeownership and issues of predatory lending.

Money Management International, Inc. (MMI)

Houston, TX

\$ 1,118,533 - Comprehensive Counseling

\$1,135,000 – HECM Counseling

Money Management International, Inc. (MMI) is a nonprofit, community service organization that provides comprehensive housing counseling, professional financial guidance, counseling, community-wide educational programs, and debt management assistance. A HUD-approved national housing counseling intermediary, MMI and its family of agencies has over 47 years experience helping consumers regain financial

control of their lives. Through its network of over 120 local branch offices serving 23 states, MMI provides services including mortgage delinquency/default counseling, pre-purchase counseling, homebuyer education, HECM counseling, rental counseling, and credit and debt management counseling.

Texas RioGrande Legal Aid

Weslaco, TX

\$74,231.13 - Comprehensive Counseling

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

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

UTAH

Community Action Services Of Provo

Provo, UT

\$67,000.31 - Comprehensive Counseling

Community Action Services in Provo, Utah provides a wide variety of home ownership services. They have been a HUD certified housing counseling agency for more than 20 years. They help families prepare to purchase their first home by providing a free home buyer class and by counseling with families to get financially prepared to buy. The agency also gives guidance on refinancing and reverse mortgages. In the past few years Utah has seen a dramatic increase in mortgage defaults and mortgage fraud. The housing program at Community Action works with families to help save their homes. The program also offers counseling in predatory lending practices and works with the elderly to obtain a reverse mortgage.

Community Action Services serves Utah, Wasatch and Summit Counties.

Salt Lake Community Action Program

Salt Lake City, UT

\$20,000.00 - Comprehensive Counseling

Salt Lake City Community Action Program reaches out to low-income people in their communities, address their multiple needs through a comprehensive approach, develop partnerships with other community organizations, involve low-income clients in the agency's operations, and administer a wide range of coordinated programs designed to have measurable impact on poverty.

Salt Lake City Community Action Program's many programs include: Emergency Rental/Mortgage Assistance, Transitions To Home Ownership and Permanent Housing, Housing Outreach Rental Program (HORP), Tenant Home Maintenance Training Project, Landlord/Tenant Mediation, Case Management Counseling Salt Lake County HOME TBRA Program, Short-Term Housing For People with HIV/AIDS (HOPWA), Housing/Financial Counseling, Riverwood Cove Transitional Housing, Weatherization, Home Energy Assistance Target (HEAT), Six Neighborhood Centers (Emergency Food Pantries), Employment Program, Head Start, Advocacy & Faces of the Pacific.

Utah State University Family Life Center Housing and Financial Counseling

Logan, UT

\$30,846.23 - Comprehensive Counseling

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

The Family Life Center's mission is to develop, through counseling and education, a community of people and families who are knowledgeable about housing, and who effectively manage their financial resources.

The Family Life Center offers educational workshops and one-on-one counseling to the general public, with a special emphasis on low-to-moderate income families and individuals. The FLC offers, Pre and Post Purchase Educational Workshops and individualized one-on-one counseling, Mortgage Default Counseling and Loss Mitigation negotiation, Reverse Mortgage (HECM) Counseling, and Rental Counseling. In addition, the Family Life Center provides financial counseling on budgeting, credit management, debt reduction, risk management, and saving for a home.

Your Community Connection of Ogden

Ogden, UT

\$27,603.00 - Comprehensive Counseling

Your Community Connection of Ogden/Northern Utah is a volunteer-based non-profit organization with more than 61 years of service in Weber, Morgan, Davis and Box Elder Counties. Your Community Connections' three programs centers and community outreach programs give at-risk families and individuals an opportunity to influence conditions that risk their future. The Barbara Kimball Browning Family Enrichment Center, the Gaye D. Littleton Domestic Violence Victim Assistance Center, the Beverly Monson Homeless & Housing Assistance Center and the Ruth Pierpont Eccles Community Resource Center provide safety, direct client services and support services for all victims of domestic violence, rape or sexual assault, and homelessness. Your Community Connection's mission is to provide comprehensive services to support and enhance the quality of life for all women, children and families. YCC's vision is "saving and changing lives".

VERMONT

Central Vermont Community Action Council, Inc. (CVCAC)

Barre, VT

\$50,000.00 Comprehensive Counseling

Central Vermont Community Action Council, Inc. (CVCAC) provides services to residents of Lamoille, Orange and Washington Counties. Their "Family Housing Partnership" which received HUD certification, brings together tenants, landlords, homeowners, lenders and CVCAC staff to assess family housing issues and to devise individual plans of actions to each household. The partnership also bridges differences that have existed between low-income families and landlords and mortgage holders.

VIRGINIA

Accomack-Northampton Planning District Commission (A-NPDC)

Accomac, VA

\$27,230.82 Comprehensive Counseling

Accomack-Northampton Planning District Commission (A-NPDC) was established in 1970 by Accomack County and Northampton County. In addition to its planning related work, the A-NPDC in conjunction with the Accomack-Northampton Housing and Redevelopment Corporation and the Accomack-Northampton Regional Housing Authority, assists localities on the Eastern Shore to address housing and community development needs. A-NPDC delivers a wide variety of housing counseling and education services to homeowners, homebuyers, low- and moderate-income renters and the homeless.

Catholic Charities USA (CCUSA)

Alexandria, VA

\$ 1,016,474 - Comprehensive Counseling

Catholic Charities USA (CCUSA) is a national housing counseling intermediary serving a network of agencies, institutions, and individuals that aim to reduce poverty, support families, and empower communities. CCUSA manages a network of 33 sub-agencies providing homebuyer education, mortgage delinquency and reverse mortgage counseling, relocation counseling, and counseling services to those who are homeless or in danger of homelessness. A religiously affiliated organization, CCUSA provides quality counseling to all people in need without regard to religious, racial, ethnic or cultural background.

Housing Opportunities Made Equal, Inc. (HOME)

Richmond, VA

\$70,615.72 Comprehensive Counseling

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

Lynchburg Community Action Group, Inc. (Lyn-CAG)

Lynchburg, VA

\$38,077.04 Comprehensive Counseling

Lynchburg Community Action Group, Inc. (Lyn-CAG) is a private, non-profit organization that provides citizens of Central Virginia including the Cities of Lynchburg and Bedford and the Counties of Amherst, Appomattox, Bedford and Campbell comprehensive housing counseling services. Both one-on-one housing counseling along with workshops are provided to homebuyers, homeowners, low- to moderate-income renters and the homeless.

New River Community Action, Inc. (NRCA)

Radford, VA

\$20,000.00 Comprehensive Counseling

New River Community Action, Inc. (NRCA) is a non-profit charitable corporation that was established in 1965. NRCA's mission is to promote and support the well-being and self-reliance of individuals, families and communities. NRCA develops programs that

address issues of housing, health, education, employment, emergency assistance, and other areas known to be related to poverty.

Newport News Office of Human Affairs (OHA)

Newport News, VA

\$38,077.04 Comprehensive Counseling

Newport News Office of Human Affairs (OHA) is a community action agency established in 1965 to address the social service and community development needs of low-income residents. As the official community action agency for the Cities of Hampton and Newport News, Virginia, OHA plays a vital role as the agency aligns its programs to meet community needs. Housing counseling activities include housing selection assistance, generalized fair housing laws, predatory lending strategies, budgeting for mortgage or rent payments, first home education ownership seminars, home equity conversion mortgage programs/reverse mortgage counseling, and preventing mortgage delinquency and default.

People Incorporated of Southwest Virginia

Abington, VA

\$44,564.00 Comprehensive Counseling

People Incorporated of Southwest Virginia has been in existence for over 40 years. The agency operates 32 programs including housing counseling to assist low-income people. Housing counseling services include pre-purchase, mortgage delinquency/default, predatory lending, budget, credit, post-purchase, and HECM counseling.

Piedmont Housing Alliance (PHA)

Charlottesville, VA

\$45,307.86 Comprehensive Counseling

Piedmont Housing Alliance (PHA) is a private, nonprofit organization established in 1983 to address affordable housing and other community development needs on a regional basis for low- to moderate-income families and individuals. PHA's activities include comprehensive housing counseling, anti-predatory lending initiatives, financial literacy; low-interest loans for homeownership, home safety modifications, and affordable single-family and rental housing projects; regional fair housing education, outreach and advocacy; mainstream housing vouchers for persons with disabilities; and housing and neighborhood revitalization project development, including housing for seniors and special needs populations.

Prince William County Virginia Cooperative Extension

Manassas, VA

\$74,231.13 Comprehensive Counseling

Virginia Cooperative Extension, located in Prince William County, Virginia, provides education and counseling to assist families and individuals help themselves develop a

goal-oriented strategy for managing personal finances and securing stable housing. The agency offers one-on-one housing counseling and workshops on Home Ownership, responsible renting, and personal finance-related topics.

Quin Rivers Agency for Community Action, Inc. (Quin Rivers)

Charles City, VA

\$27,230.82 Comprehensive Counseling

Quin Rivers, organized in 1970, is a non-profit organization serving 15 localities in Eastern and Central Virginia. The agency's vision is one of creating a financial and social environment fostering self-sufficiency and improved living conditions where community and business interactions are encouraged. Quin Rivers uses housing as a base around which to organize the services and supports necessary to help clients become self-reliant. It has a long tradition of assisting low-income families and seniors in obtaining and maintaining housing.

Skyline Community Action Program, Inc. (Skyline CAP)

Standardsville, VA

\$63,950.00 Comprehensive Counseling

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

Telamon Corporation Housing Services

Gretna, VA

\$45,307.86 Comprehensive Counseling

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

The Southeastern Tidewater Opportunity Project (STOP) Organization

Norfolk, VA
\$59,769.49 Comprehensive Counseling

The Southeastern Tidewater Opportunity Project (STOP) Organization for over 40 years has been committed to increasing homeownership opportunities for low- to moderate-income individuals living within the southeastern region of Virginia. The STOP Organization also serves as a resource for disabled individuals seeking safe, affordable, assessable housing.

Total Action Against Poverty in Roanoke Valley (TAP)

Roanoke, VA
\$51,536.03 Comprehensive Counseling

Total Action Against Poverty in Roanoke Valley (TAP), a non-profit corporation formed in 1965, serves low-income individuals in southwestern Virginia. TAP offers the following housing counseling services: pre-purchase, post-purchase, pre-rental, rental delinquency, mortgage default, Fair Housing and HECM.

Virginia Housing Development Authority

Richmond, VA
\$171,180.00 Comprehensive Counseling

Virginia Housing Development Authority (VHDA), one of the nation's largest state housing finance agencies, has been offering homeownership education classes since 1993. Recognizing that educating potential homeowners is an important part of the home buying process, VHDA created a Homeownership Education Program, which has since been recognized by HUD, Rural Development, Fannie Mae, Freddie Mac and private mortgage insurance companies as fulfilling the pre-purchase education requirements for affordable housing loan programs. The classes are available at no charge to the public throughout the state. Local participation from housing counselors, mortgage lenders, real estate agent, home inspectors, and attorneys is utilized, as the course strives to aid prospective homebuyers by educating them about the process of buying a home. Grant funds will also be utilized to counsel clients eligible for the Home Equity Conversion Mortgage programs. Delinquency/default intervention counseling will also be provided to advise and assist families to retain their homes. The Homeownership Education staff also design specific curriculums and provides classes for organizations and city or county programs as the HOPE VI, Head Start, Habitat for Humanity and others.

WEST VIRGINIA

Kanawha Institute for Social Research Action (KISRA)
Dunbar, WV
\$40,000.00 Comprehensive Counseling

Kanawha Institute for Social Research Action (KISRA) was established as a non-profit organization in 1993, by Ferguson Memorial Baptist Church, and it is a HUD-Certified Housing Counseling Agency, a Community Housing Development Organization and a Correspondent Lender with the West Virginia Housing Development Fund. KISRA's mission is to assess, develop and implement educational and socio-economic initiatives that serve and empower its citizens. It provides pre-purchase counseling, homebuyer education, financial literacy delinquency and default counseling, and HECM counseling.

Southern Appalachian Labor School (SALS)

Kincaid, WV

\$34,461.63 Comprehensive Counseling

Southern Appalachian Labor School (SALS) was established as a non-profit organization in 1979, to provide housing, education, and human needs programs to Fayette County, primarily within the EZ/EC-II area of the Upper Kanawha Valley Enterprise Community. The organization was approved by HUD as a Local Housing Counseling Agency on March 7, 2006. SALS services include homebuyer education and counseling for families.

WASHINGTON

Solid Ground Washington

Seattle, WA

\$59,769.49

Solid Ground Washington is a HUD Approved Housing Counseling agency that provides a comprehensive continuum of housing services to help Seattle and King County families gain and maintain stable housing and homelessness prevention through one on one counseling, workshops, financial skills and predatory lending education. Their counseling services include Pre-purchase, Delinquency and Mortgage Default, Rental, Non –Delinquency, Post –Purchase Education, Homeless/Displacement and HECM counseling. Solid Ground Washington has a leadership role in the Seattle/King County Coalition for Responsible Lending which was developed to promote affordable, fair and equitable lending and credit practices that eliminate predatory lending activities without limiting consumer access to credit.

Spokane Neighborhood Action Programs (SNAP)

Spokane, WA

\$74,231.13

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

Washington State Housing Finance Commission (WSHFC)

Seattle, WA

\$164,624.38

WSHFC has administered a statewide housing counseling homebuyer education program since 1998. WSHFC partners with 24 non-profit affiliates and local housing authorities to administer a comprehensive housing counseling program. WSHFC affiliates provide the following counseling: pre-purchase, mortgage default, HECM, post-purchase, homebuyer education, predatory lending and homeownership voucher.

WISCONSIN

Community Action, Inc. of Rock and Walworth Counties

Janesville, WI

\$25,000.00 - Comprehensive Counseling

Community Action, Inc. was founded in 1965 and served Rock County. The service area was increased to add Walworth County in 1978. Community Action Inc. of Rock and Walworth counties assists low-income people to become more economically self-sufficient and achieve their potential by developing resources that support self-sufficiency.

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

Sci-Tech Development Inc. (SDI)

Madison, WI

\$38,077.04 - Comprehensive Counseling

Sci-Tech Development Inc. (SDI) provides housing counseling services to low-income and moderate income households in underserved parts of Milwaukee County since 2005 and approved as a Housing Counseling Agency by HUD in 2006.

The goal of SDI is to alleviate the housing burden of low-income, elderly and physically challenged households. SDI services include pre-purchase counseling/homebuyer education, post-purchase counseling / mortgage delinquency, post-purchase counseling / non-mortgage delinquency, rental housing counseling, fair housing assistance, shelter or services for the homeless and home equity conversion mortgage. SDI provides these services to households in Milwaukee and suburban counties of Ozaukee, Washington and Waukesha in Wisconsin. SDI is able to serve clients in English language as well as in Chinese, French, Portuguese and Swahili using a culturally sensitive counseling curriculum and volunteers.

West Central Wisconsin Community Action Agency, Inc.

Glenwood City, WI

\$27,230.82 - Comprehensive Counseling

West Central Wisconsin Community Action Agency, Inc. (West CAP) was organized in 1965 under the authorization of the Economic Opportunity Act of 1964. This unique agency – sanctioned federally but governed locally – was established by the boards of supervisors of seven counties: Barron, Chippewa, Dunn, Pepin, Pierce, Polk and St. Croix, comprising an area of 4,200 square miles.

The mission of West CAP is to take action against poverty by developing the social and economic assets of low-income families and their communities and by working to create a more just and sustainable society.

West CAP's current housing services include: Homelessness prevention, Supportive Housing, Homeownership assistance, Affordable Housing development, Asset Management and Housing Preservation.

WYOMING**Interfaith of Natrona County, Inc.**

Casper, WY

\$40,000.00 - Comprehensive Counseling

Interfaith of Natrona County, Inc. is a 501 (c)(3), faith-based agency serving Natrona County, Wyoming since 1984. Interfaith's purpose is homelessness prevention through the provision of basic needs. Interfaith prevents evictions and foreclosures by providing direct rental and mortgage payments, as well as a variety of supportive financial services to stabilize the family. This allows them to direct their limited funding towards maintaining their rent/mortgage payments. Information, referrals, advocating and case management are also provided.

Agency staff and volunteers interview an average of 2,300 adults each year, providing assistance with: shelter, medical, food, personal care products, clothing, gasoline, miscellaneous requests, transportation and birth/death certificates.

Interfaith has been a HUD-approved Housing Counseling agency since 2001.