

## **ALABAMA**

### **Jefferson County Committee for Economic Opportunity**

Birmingham, AL

\$23,075.36 – Mortgage Modification and Mortgage Scam Counseling

Jefferson County Committee for Economic Opportunity (JCCEO) administers and provides a wide variety of federal, state, and locally funded programs, projects and services designed to alleviate and eliminate poverty; and assist low-income people to improve their lives through increased self-sufficiency. Since 1965, JCCEO has maintained these goals in its delivery of services as a Community Action Agency, sponsoring such programs as Head Start, home weatherization and renovation, energy assistance, senior and youth programming, and substance abuse, and employment; as well as housing counseling. During FY 2010, JCCEO counseled 124 individuals who sought help with resolving or preventing mortgage delinquency. [www.jcceo.org](http://www.jcceo.org)

### **Jefferson County Housing Authority**

Birmingham, AL

\$18,105.91 – Mortgage Modification and Mortgage Scam Counseling

The Jefferson County Housing Authority is a sixty year old, full service public housing authority that is a HUD-approved Housing Counseling Agency since 1994. It administers 590 conventional public housing units, 1810 Housing Choice vouchers, and 412 Shelter Plus Care certificates. Its Community and Resident Services programs offer Family Self Sufficiency Programs in both Section 8 and Public Housing. Its Section 8 homeownership program, initiated in September 2010, provides comprehensive housing counseling services for any resident of Jefferson County, particularly those with low or very low incomes, and youth programs and services for residents ages 6-18. Jefferson County Housing Authority served 368 clients in FY 2010.

### **Mobile Housing Board**

Mobile, AL

\$24,317.72 – Mortgage Modification and Mortgage Scam Counseling

The Mobile Housing Board has provided housing counseling services for over 20 years. The agency was established in 1935 to provide housing to families with low incomes. Today, the Mobile Housing Board rents apartments and also sells affordable single-family homes. The agency offers homebuyer education classes to prepare families to become first-time homebuyers and other services. In 2010, over 1,590 households received housing counseling services from the agency from its team of Certified Housing Counselors. [www.mhb.gov](http://www.mhb.gov)

## **ARIZONA**

### **Take Charge America, Inc.**

Phoenix, AZ

\$ 15,000.00

Take Charge America, Inc. (TCA) a non-profit financial education, credit and housing counseling agency, helps consumers improve their financial futures through education and customized counseling. Founded in 1987, TCA serves the residents of Maricopa County and in 2010 expanded its services to families in Coconino, Mohave, Pima, Pinal, Yavapai, and Yuma counties, due to limited resources in these areas. Assistance includes pre-purchase, mortgage delinquency and default resolution, reverse mortgage, and financial management/budget counseling.

TCA partners with the Arizona Department of Housing to assist consumers facing foreclosure and with other agencies to provide counseling and education. TCA offers free education including on line advice, monthly articles from the Budget Doctor and personal finance tools. TCA created the Take Charge America Institute for Consumer Financial Education and Research (TCAI) at the University of Arizona. TCAI's mission is to develop research-based programs to improve financial literacy. For additional information visit its website at: <http://www.takechargeamerica.org>.

### **Family Housing Resources, Inc.**

Tucson, AZ

\$ 24,317.72

Family Housing Resources, Inc. (FHR) is a nonprofit organization which provides mortgage default counseling and mortgage scams assistance housing counseling to Tucson and Pima County homeowners. FHR's mission is to assist low to moderate income families and individuals to obtain decent, affordable housing. Family Housing Resources has been providing homeownership services statewide since 1991 and has helped over 15,000 families or individuals. The funding from HUD allows FHR to continue providing intensive mortgage delinquency counseling and assist homeowners with reporting mortgage modification scams. For more information visit their website at: <http://www.familyhousingresources.com>.

## **CALIFORNIA**

### **Community Housing Council of Fresno**

Fresno, CA

\$ 16,242.36

The Community Housing Council of Fresno (CHC) was established in 1994 to promote fair housing opportunities and encourage homeownership for low- and moderate-income families. It provides prepurchase, mortgage default resolution and delinquency counseling services to potential homebuyers and existing homeowners. Since the agency's approval from HUD in 2009, CHC of Fresno became an active resource for community members who are unable to meet their mortgage obligations and at risk of losing their homes from foreclosure. Its mission statement, reads: "The Council is committed to strengthening local public/private partnerships to ensure adequate, affordable, and equitable housing opportunities for all members of the communities they serve". For more information about CHC of Fresno, its website address is: <http://www.chcfresno.org>.

**Housing Authority of the City of Fresno**

Fresno, CA  
\$ 23,075.36

The Housing Authority City of Fresno (HACF) primary objectives are to improve financial literacy, increase economic empowerment opportunities, expand homeownership opportunities improve access to affordable housing and preserve homeownership through foreclosure intervention services. The agency provides one-on-one counseling; group education workshops and outreach through media campaigns to assist homeowners sustain homeownership and prevent mortgage delinquency and foreclosure. In 2010 HACF received approval to include their counseling activities to serve residents of Madera City and County, substantially expanding the original approved jurisdiction serving Fresno City and County. For further information on HACF visit their website at: <http://www.hafresno.org>.

**Eden Council for Hope and Opportunity (ECHO)**

Hayward, CA  
\$ 15,621.18

Eden Council for Hope and Opportunity (ECHO Housing) has been in existence for forty-five years serving the housing needs of tenants and property owners in Alameda County and more recently, the San Francisco mid-peninsula area. It incorporated in 1965 as a fair housing agency. Since its inception, ECHO Housing has expanded its service delivery to provide a more comprehensive approach to the housing counseling needs of Bay Area residents. ECHO Housing has served approximately 142,000 clients in its 46 year history. ECHO Housing is unique in its emphasis on homelessness prevention, providing a variety of services dedicated to helping people retain and stabilize their housing situations. ECHO's ultimate goal is to promote equal access in housing and provide support services which would aid in the prevention of homelessness and promote permanent housing conditions. Current services include: Fair Housing Counseling, Investigation and Enforcement, Tenant/Landlord Counseling and Mediation, Home Equity Conversion Counseling, Homebuyer Education Classes, Shared Housing Counseling, and Placement, Mortgage Default, and Pre purchase counseling, Rental

Assistance programs, Rent/Deposit Grants, and home seeking. For more information visit their website at: <http://www.echofairhousing.org>.

**Tri-Valley Housing Opportunity Center**

Livermore, CA

\$ 20,590.63

Tri-Valley Housing Opportunity Center (TVHOC) is a locally-based nonprofit organization serving the Tri-Valley communities of Dublin, Livermore, Pleasanton, San Ramon and Danville. The agency offers the public unbiased information to guide them through the complex process of home seeking, home buying, and homeownership preservation. The Center is a dynamic organization focused on strengthening the financial well-being of its clients. TVHOC does not represent any particular city, developer, financial or real-estate entity but instead builds local partnerships with these key institutions. Under their grant TVHOC will provide additional assistance to households for Mortgage Scam Assistance and Loan Modification efforts in the Tri-Valley area. For more information visit the website at: <http://www.tvhoc.org>.

**Los Angeles Neighborhood Housing Service**

Los Angeles, CA

\$ 24,938.90

Los Angeles Neighborhood Housing Services, Inc. (LANHS) is the largest, non-profit, affordable homeownership provider in Southern California. Over the last 27 years, LA NHS has reinvested more than \$2.3 billion into neighborhoods throughout Los Angeles County. As a part of this work, it has developed and rehabilitated more than 12,450 housing and commercial units, put 2.1 million families on the road to homeownership, created 175 block clubs and employed 200 neighborhood youths. LA NHS has a multi-lingual, multi-cultural staff, which provides services to the underserved and limited English proficiency people in the community. They plan to assist families to resolve and prevent mortgage delinquency, preserve their homes and provide preventative measures to reduce mortgage modification and mortgage scams. LA NHS serves as a catalyst for local residents, business and government representatives to work together to build stronger neighborhoods, improve the quality of life for families of modest means and to revitalize communities into neighborhoods of choice. LA NHS strengthens communities through the development and maintenance of quality affordable housing, creation and preservation of affordable homeownership opportunities, support of local leaders, providing financial education and increasing the financial independence of families and people in need. For more information visit the website at: <http://www.lanhs.org>.

**The Spanish Speaking Unity Council of Alameda County, Inc.** (a.k.a The Unity Council)

Oakland, CA

\$ 25,560.08

The Unity Council located in the Fruitvale district of Oakland, CA, is a nationally recognized 501(c) 3 nonprofit corporation established in 1964. Since 1998, the Unity Council has educated and counseled more than 6,000 people on homeownership preservation, financial fitness and literacy and the home buying process. The vision of the agency has been broadened to encompass both low and moderate-income families throughout the City of Oakland and into the nine county metropolitan Bay Area (Alameda, Contra Costa, Solano, Napa, Sonoma, Marin, San Francisco, San Mateo and Santa Clara Counties), who face difficulties in maintaining their home and/or purchasing. The Unity Council employs a comprehensive strategy to building assets by focusing on economic, social and neighborhood needs. In addition more than 70% of the agency's work continues to involve loss mitigation and/or default resolution counseling in an effort to stem the tide of foreclosures and keep our communities strong and vibrant. For more information visit their website at: <http://www.unitycouncil.org>.

**National Coalition for Asian Pacific American Community Development (National CAPACD)**

Oakland, CA

\$292,876.11 – Comprehensive Counseling

Founded in 1999, National CAPACD is dedicated to meeting the needs of low-income Asian Americans and Pacific Islanders (AAPI). The agency's mission is to be a powerful voice for the unique community development needs of AAPI communities and to strengthen the capacity of community-based organizations to create neighborhoods of hope and opportunity. National CAPACD is a member-based network of more than 100 organizations across the country joined together by a shared commitment to equity and social justice. Members' services include: affordable housing development, commercial/ mixed-use development, neighborhood planning and advocacy, employment training, economic development and asset building, financial education and housing counseling, and other social services programs. For more information, visit [www.nationalcapacd.org](http://www.nationalcapacd.org).

**Neighborhood Partnership Housing Services, Inc.**

Ontario, CA

\$ 23,696.54

Neighborhood Partnership Housing Services, Inc. (NPHS) is a local nonprofit community development organization and part of the NeighborWorks America network. NPHS' mission statement is: "Building stronger communities in the Inland Empire by providing innovative home ownership opportunities, assisting families to succeed in home ownership and partnering to improve the quality of life in neighborhoods". NPHS is dedicated to building stronger communities by providing down payment assistance, homebuyer education, homeownership retention counseling, financial literacy workshops and neighborhood revitalization services for families in the California Inland Empire. Since its inception in 1991, NPHS has helped more than 2,000 homeowners improve their homes to a safe, livable condition; assisted more than 4,000 families in achieving their dream of homeownership; and educated more than 8,000 families in pre and post homeownership education issues in financial literacy, homebuyer education, post-

purchase counseling, default/foreclosure prevention, home maintenance and insurance education. For more information, visit their website at: <http://nphs.info/>.

**Project Sentinel**

Redwood City, CA

\$ 19,969.45

Project Sentinel was founded in 1971 and separately incorporated in 1991. It has been a HUD-approved Comprehensive Housing Counseling agency since 1992. The agency's mission is to "develop and promote fairness and equality of housing for all persons and to advocate peaceful resolution of disputes of community welfare and harmony." It currently serves the counties of San Mateo, Santa Clara, Stanislaus and Southern Alameda. Its twenty direct service providers work from six branch offices. Agency services include education workshops, one-on-one housing counseling, mediation, and fair housing enforcement. Project Sentinel provides education and counseling to homeowners facing mortgage foreclosure, victims of mortgage rescue scams, first time homebuyers and seniors who need reverse mortgage counseling. The agency also helps tenants experiencing housing problems and homeless residents seeking housing. Project Sentinel is a leading advocate for victims of housing discrimination and predatory housing practices. To expand the impact of its services, Project Sentinel teams with twenty community-based agencies. It publishes a housing advice column in newspapers throughout Northern California, makes public presentations and provides media interviews. It distributes thousands of informational flyers annually. The agency's comprehensive website is: <http://www.housing.org>.

**Community Housing Development Corp of North Richmond**

Richmond, CA

\$ 21,832.99

Community Housing Development Corporation of North Richmond (CHDC) provides comprehensive, culturally competent mortgage modification and mortgage scam assistance counseling services to residents of Contra Costa County, California and Vallejo, California. CHDC's mission is to create and sustain vibrant communities that make a positive impact in people's lives, by providing high quality affordable housing and neighborhood services. CHDC has assisted low-income individuals and families with a wide array of services since 1990, including housing development, counseling, economic development, and has been a HUD Approved Housing Counseling Agency since 2005. From October 2006 to June 2011, CHDC has provided housing counseling and education to at least 4,000 households. The HUD Modification and Mortgage Scams Assistance Housing Counseling grants would enable CHCD to educate and counsel homeowners on resolving or preventing mortgage delinquency/default and prevent mortgage modification scams. For further information visit their website at: <http://www.chdcnr.com>.

**Fair Housing Council of Riverside County**

Riverside, CA

\$ 20,590.63

The Fair Housing Council of Riverside County (FHCRC), Inc. began in 1986 and has been serving residents of Riverside County for 25 years. Its mission is to provide comprehensive housing counseling services and to affirmatively further equal housing opportunities for all. FHCRC provides foreclosure prevention counseling, first time home buyers education, homeless assistance, landlord/tenant mediation and anti-discrimination services. FHCRC provided housing counseling to 2,548 residents of the Riverside County during fiscal year 2009/2010. FHCRC proposes to perform mortgage modification and scam prevention awareness in the Riverside/San Bernardino/Ontario MSA through group workshops and one-on-one counseling. For more information visit its website: <http://www.fairhousing.net>.

**Springboard Nonprofit Consumer Credit Management (Springboard)**

Riverside, CA

\$207,144.32

Springboard is an accredited, nonprofit community service organization that has helped hundreds of thousands of individuals with their financial concerns since 1974. The organization's mission is to improve the lives and financial well-being of individuals and families by providing quality financial education and counseling. Headquartered in Riverside, CA, Springboard offers confidential counseling assistance with a full spectrum of money management, credit and debt remediation plans, and education programs. Springboard maintains walk-in locations throughout California and in Arizona, Nevada, Texas, and New Mexico and provides phone counseling nationwide through a technologically-advanced phone counseling center. For more information on Springboard, please visit [www.homeownership.org](http://www.homeownership.org)

**Rural Community Assistance Corporation (RCAC)**

West Sacramento, CA

\$274,491.00

RCAC provides technical assistance, training and financing so rural communities achieve their goals and visions. A nonprofit organization founded in 1978, RCAC provides community development services for rural and Native American communities in 13 western states and the Western Pacific. In 2009, RCAC's 10-state housing counseling network provided counseling to more than 24,000 clients. In addition, RCAC partners with the California Housing Finance Agency to administer a National Foreclosure Mitigation Counseling Program grant to provide foreclosure counseling to clients in California. Additionally, RCAC will work with California Housing Finance Agency to administer Department of the Treasury's Hardest Hit Fund. For more information, visit [www.rcac.org](http://www.rcac.org).

**Neighborhood Housing Services of the Inland Empire**

San Bernardino, CA

\$ 23,075.36

Neighborhood Housing Services of the Inland Empire (NHISE) was founded in 1981 with the focus of strengthening communities throughout San Bernardino and Riverside counties. NHSIE serves low to moderate first time homebuyers and current homeowners, by providing comprehensive home buyer education opportunities, redevelopment services, home maintenance workshops, neighborhood clean-ups and one-on-one homeownership counseling. Since its beginning, it has served over 20,000 clients and with receipt of MMMSA funds proposes to help clients resolve or prevent mortgage delinquency, preserve their homes and receive access to services if they have been subject to mortgage modification scams. For more information visit the website at: <http://www.nhsie.org>.

**Neighborhood House Association**

San Diego, CA

\$ 21,211.81

Neighborhood House Association (NHA) began its comprehensive housing counseling services in 1973 and today employs more than 700 employees in over 100 locations throughout San Diego County. In addition to meeting the housing needs of thousands of residents, NHA also provides an array of services designed to meet the cultural, social, health and emergency daily living needs of the underserved and working poor. NHA has provided housing counseling services related to foreclosure prevention, mortgage default/delinquency, homeowner/homebuyer assistance, tenant/landlord and rental placement assistance to 20,000 households. NHA proposes to provide one-on-one counseling in mortgage delinquency and loan scam identification; group education in mortgage delinquency and modification and mortgage scam awareness. For more information visit their website at: <http://www.neighborhoodhouse.org>.

**Mission Economic Development Association**

San Francisco, CA

\$ 19,969.45

Mission Economic Development Agency (MEDA) is dedicated to its mission of providing foreclosure, predatory lending counseling, and education services to residents of the San Francisco Bay Area metropolitan region, particularly for Latino households. Through strong marketing efforts and community partnerships, the agency is committed to Affirmatively Furthering Fair Housing, building inclusive and sustainable communities and providing outreach activities towards Mortgage Scam Assistance and Loan Modification efforts. MEDA's team of well trained housing counselors address the needs of low-and-moderate income persons, persons with disabilities, and families with limited English proficiency which make up the majority of their clients. Under this HUD grant, MEDA will offer mortgage default and financial literacy education and counseling services as well as marketing information about mortgage modification/mortgage scams. Agency information can be found at: <http://www.medasf.org>.

**Consumer Credit Counseling Service of Orange County**

Santa Ana, CA

\$ 29,287.17

CCCS of Orange County is a non-profit COA accredited organization established in 1966 under the National Foundation for Credit Counseling (NFCC) as an alliance of business people to provide free counseling to those experiencing financial difficulties. Counseling expanded into providing free financial seminars. Since February 1995 CCCS of Orange County has been a HUD-approved housing counseling agency. Their goal is to expand homeownership opportunities and improve access to affordable housing through counseling and education. CCCS-OC counselors have helped individuals and families improve their housing conditions and meet the responsibilities of tenancy and ownership. They provide pre purchase, post purchase, foreclosure prevention, rental and reverse mortgage counseling services. They also develop partnerships with local communities to further these goals including promoting fair housing. For additional information, visit their website at: <http://www.cccsoc.org>.

**Legal Aid Society of Orange County**

Santa Ana, CA

\$ 17,484.73

Founded in 1958, Legal Aid Society of Orange County (LASOC) is a nonprofit organization whose mission is to provide civil legal services to low-income individuals and seniors in Orange County, California. One of LASOC's priorities is preserving the home and LASOC has extensive experience providing services aimed at protecting homeownership through its Foreclosure Mitigation Unit. In 2009, LASOC became a HUD-approved Local Housing Counseling Agency offering counseling services in resolving or preventing mortgage delinquency or default by providing assistance on foreclosure rights, negotiating with servicers and assisting homeowners with nullifying rescue scams. For additional information visit: <http://www.legal-aid.com>.

**City of Vacaville Department of Housing and Redevelopment**

Vacaville, CA

\$ 24,938.90

The City of Vacaville Department of Housing and Redevelopment, through the Vacaville Housing Counseling Center (VHCC), provides housing counseling services to individuals in the City and other areas of Solano County. Its mission is to ensure that its residents have access to the information and resources they need to make successful housing choices. The Center has been a HUD-approved housing counseling agency for 16 years and its counselors have been trained in various areas of housing counseling. The agency provides comprehensive counseling services that include homebuyer education workshops, pre purchase, mortgage delinquency, rental, HECM, post purchase non delinquency, rental and homeless assistance. HUD funding will assist this agency in providing services to clients for mortgage default and mortgage modification scam/loan document review counseling and foreclosure prevention education programs. The agency's website is: <http://www.cityofvacaville.com>.

**Community Services and Employment Training (CSET)**

Visalia, CA

\$ 19,348.27

Community Services Employment Training, Inc. (CSET) is a private nonprofit and the community action agency for Tulare County. CSET's mission is to strengthen youth, families, and communities through education, employment training, youth development, housing assistance, job creation, environmental stewardship, and other strategies that support self-reliant families and caring communities. In its 35 year history, CSET have developed a broad base of both partnerships and funding sources to meet diverse community needs. Since July 2007, CSET has been providing housing counseling services to Tulare County residents through Pre-Purchase Homebuyer Education Workshops as part of the City of Visalia's Homebuyer Assistance Program. In 2007, CSET launched their mortgage delinquency counseling services by organizing a volunteer-led foreclosure prevention counseling initiative called No Homeowner Left Behind-Tulare County utilizing local real estate professionals who wanted to help families at-risk of losing their homes. In November 2010 CSET became a HUD-Approved Housing Counseling Agency to provide Pre-Purchase, Mortgage Delinquency/Default Resolution, and Financial Literacy Services. For more information please visit: <http://www.cset.org>.

**DISTRICT OF COLUMBIA**

**Housing Counseling Services, Incorporated**

Washington, DC

\$23,696.54

Housing Counseling Services, Inc. (HCS) is a private non-profit agency founded in 1972 to serve the Metropolitan D.C. area, including the District of Columbia, Northern Virginia and Suburban Maryland. HCS provides comprehensive housing counseling, training, and advocacy to remove obstacles facing low and moderate-income homebuyers, homeowners, tenants and the homeless, and to help them achieve successful living in safe and affordable homes. HCS provides a wide range of services through individual counseling and educational workshops including: home pre-purchase, foreclosure prevention, homebuyer and post occupancy; tenancy issues; credit and budget; rental housing search; and services to respond to fair housing violations. HCS' services are designed to ensure full access to the public. It provides special assistance to the disabled, elderly, immigrant and other special needs populations. HCS' highly experienced and multi-lingual staff ensures that limited English proficient clients have access to information and services that are important for participation in housing opportunities. Additional information regarding HCS' services is available on its website, [www.housingetc.org](http://www.housingetc.org).

**Latino Economic Development Corporation**

Washington, DC

\$21,211.81

The Latino Economic Development Corporation (LEDC) is a community based economic development organization. LEDC was born in response to civil disturbances in the Mount Pleasant neighborhood of the District of Columbia in 1991. LEDC equips Latinos and other D.C.-area residents with the skills and financial tools to create a better future for their families and communities. Participants in its programs learn how to buy and stay in their homes, take control of decisions affecting their apartment buildings, and start or expand small businesses. The entire D.C. area is stronger when all families have the power to achieve financial independence and join with their neighbors to improve their quality of life. LEDC provides services in three fields— small business development and lending, homeownership and foreclosure counseling, and affordable housing preservation. LEDC estimates that it has served over 5000 people in its 20 year history. For more information, visit [www.ledcmetro.org](http://www.ledcmetro.org).

**National Community Reinvestment Coalition (NCRC)**

Washington, DC

\$350,030.64

NCRC is an association of more than 600 community –based organizations working to promote fair and equal access to credit, capital, and banking services for underserved populations and all communities. NCRC members include community reinvestment organizations, community development corporations, local and state government agencies, faith-based institutions, community organizing and civil rights groups, and local social service providers from across the nation.

**National Council of La Raza (NCLR)**

Washington, DC

\$328,597.69

NCLR is the largest national Hispanic civil rights and advocacy organization in the United States and works to improve opportunities for Hispanic Americans. 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, providing a Latino perspective in five key areas – assets/investments, civil rights/immigration, education, employment and economic status, and health. In addition, it provides capacity-building assistance to its affiliates, which work at the state and local level to advance opportunities for individuals and families. Founded in 1968, NCLR is a private, nonprofit, nonpartisan, tax-exempt organization headquartered in Washington, DC.

**National Council on Aging (NCOA)**

Washington, DC

\$328,597.69

NCOA is a 501(c)(3) nonprofit service and advocacy organization whose mission is to improve the lives of older Americans. NCOA was approved as a HUD HECM Counseling Intermediary in March 2006 and began offering housing counseling through its national

Reverse Mortgage Counseling Services (RMCS) Network in June 2007. RMCS Network counselors offer a holistic approach to counseling that educates seniors about reverse mortgages as a tool to address their financial needs and life goals. They also provide information and referral to a wide array of community services that help older homeowners, renters, and seniors who are homeless to live at home safely, or transition to alternative or supported housing. For more information, visit [www.ncoa.org](http://www.ncoa.org).

**Neighborhood Reinvestment Corporation dba NeighborWorks America**

Washington, DC

\$328,597.69

NeighborWorks America is a national nonprofit organization created and supported by Congress as well as private sector contributions to provide financial support, technical assistance and training for community-based revitalization efforts. The mission of NeighborWorks America is to create opportunities for people to live in affordable homes, improve their lives and strengthen their communities. The organization will use its HUD grant funds to assist 69 sub-grantees in support of their comprehensive and reverse mortgage counseling programs. The sub-grantees offer a variety of services to potential low- and moderate-income homebuyers and current homeowners. These services include group and one-on-one homeownership counseling, which includes pre-purchase and foreclosure prevention counseling and support services for renters.

## **FLORIDA**

**Manatee Community Action Agency, Inc.**

Bradenton, FL

\$21,832.99

Manatee Community Action Agency, Inc. (Manatee CAA) has been incorporated as a non-profit Community Action Agency since 1968. The agency has been designated a HUD Certified Housing Counseling Agency since the early 1970's. Manatee CAA provides counseling services including Pre-Purchase, Rental Housing, and Homeless Counseling services, in addition to Non-Delinquency Post Purchase Workshops, and Mortgage Delinquency/Default Resolution Counseling. During the past fiscal year Manatee counseled 438 clients with their various housing needs. [www.manateecaa.org](http://www.manateecaa.org)

**Tampa Bay Community Development Corporation**

Clearwater, FL

\$28,665.99

Tampa Bay Community Development Corporation has been providing homeownership education and counseling services for over 28 years. It was one of the first organizations in the greater Tampa Bay area to be a HUD-approved Housing Counseling Agency and one of the first agencies to implement a foreclosure prevention program in its service area. In 2008, Tampa Bay CDC became part of the National Foreclosure Mitigation Counseling Program. Tampa Bay's housing counseling program consists of Pre-

Purchase and Rental Counseling, Pre-Purchase Homebuyer Education Workshops, Fair Housing Pre-Purchase Education Workshops Non-Delinquency Post-Purchase Workshops, and Mortgage Delinquency and Default Resolution Counseling. Tampa Bay CDC counseled over 2,300 clients during Fiscal Year 2009-2010. [www.tampabaycdc.org](http://www.tampabaycdc.org)

**Crisis Housing Solutions, Inc.**

Davie, FL  
\$25,560.08

Crisis Housing Solutions, Inc. was founded in response to the devastation caused by Hurricane Katrina. At that time, the agency was called Adopt-a-Hurricane and worked diligently to assist survivors of Hurricanes Katrina and Wilma with temporary and permanent housing solutions. In 2009 their mission was expanded and with this expansion came a name change to Crisis Housing Solutions, Inc. Since inception, Crisis Housing Solutions, Inc. has been successful in providing housing assistance. The agency provides Financial Management/Budget Counseling, Mortgage Delinquency and Default Resolution Counseling, Pre-Purchase Counseling, Homeless Counseling, Financial, Budgeting and Credit Repair Workshops, and Non-Delinquency Post Purchase Workshops. During the previous fiscal year, Crisis Housing Solutions, Inc. provided counseling services to over 1,000 clients. [www.crisishousingsolutions.org](http://www.crisishousingsolutions.org)

**Central Florida Community Development Corporation**

Daytona Beach, FL  
\$18,727.09

Central Florida Community Development Corporation (CFCDC) was established in 1982 to provide affordable economic and housing opportunities to low and moderate income people. CFCDC is a HUD-approved Housing Counseling Agency providing a full range of counseling services including Homebuyer Assistance, Rental Housing, Pre-Purchase Counseling, Credit Counseling, and Loss Mitigation Counseling Services. CFCDC also counsels clients and develops strategies to assist borrowers in default to retain their homes. During FY 2010, CFCDC counseled 133 clients in Delinquency Default Counseling, and Non-Delinquency/Imminent Default Counseling. [www.cfcdc.com](http://www.cfcdc.com).

**Mid-Florida Housing Partnership, Inc.**

Daytona Beach, FL  
\$16,863.54

Mid-Florida Housing partnership, Inc. (MFHP) is a HUD-approved housing counseling agency that provides services to very-low, low and moderate income households in Volusia and Flagler Counties in Florida. MFHP provides the following counseling services: Pre-Purchase, Budget and Credit, Post-Purchase, Homebuyer Education, Rental, and Default/Foreclosure Prevention counseling. With this grant, foreclosure prevention workshops will be extended to homeowners who are at risk of foreclosure or default so that they may retain their homes and better understand alternatives to foreclosure, as well

as avoid mortgage rescue scams. MFHP counseled over 1000 clients during the past fiscal year. [www.mfhp.org](http://www.mfhp.org)

**Consumer Credit Management Services, Inc.**

Delray Beach, FL

\$23,075.36

Credit Card Management Services, Inc. (CCMS) has been assisting consumers since 1991. For the last five years, CCMS counselors have been providing HUD-approved housing counseling in Financial Management/Budget Counseling, Mortgage Delinquency and Default Resolution Counseling, Pre-Purchase Counseling, Pre-Purchase Homebuyer Education Workshops and HECM Counseling. CCMS' Counselors provide custom tailored counseling aimed to help consumers regain control of their finances and to increase homeownership. CCMS has increasingly focused on assisting homeowners avoid mortgage loan scams and foreclosure, particularly low to middle income borrowers. During the past year, CCMS Counselors assisted over 10,100 clients.

[www.debt-mgt.org](http://www.debt-mgt.org).

**St. Lucie County Board of County Commissioners**

Fort Pierce, FL

\$16,242.36

St. Lucie County Housing and Community Services Department has been providing financial and housing-related counseling to residents since 1995. In early 2010, St. Lucie was approved by HUD to provide in-depth counseling services. St. Lucie provides Pre-Purchase Counseling, Financial Management and Budget Counseling, Mortgage Delinquency and Default Resolution Counseling, and Financial, Budgeting, and Credit Repair. The agency's Fighting Foreclosure in St. Lucie Program provides positive outcomes due to the comprehensive approach to resolving mortgage defaults and deficiencies and through identification of those victimized by scams or fraudulent activities by predatory lenders. [www.stlucieco.gov/](http://www.stlucieco.gov/)

**Florida Cooperative Extension/University of Florida**

Gainesville, FL

\$15,000.00

The University of Florida and Florida Cooperative Extension Services is a HUD-approved Housing Counseling Agency that with this grant will provide counseling assistance to prospective homebuyers, delinquent homeowners, pre-foreclosure and mortgage scam assistance to victims across the state. Thirteen County Extension Offices will participate in this effort to provide the following housing counseling services: Financial Management/Budget; Home Improvement and Rehabilitation; Mortgage Delinquency and Default Resolution; Non-Delinquency Post-Purchase Workshops, Pre-Purchase Counseling, Pre-Purchase Homebuyer Education Workshops; and Rental counseling services. <http://fyces.ifas.ufl.edu/>

**Consumer Credit Counseling Service of Jacksonville dba Family Foundations of Northeast Florida, Inc.**

Jacksonville, FL

\$24,317.72

Family Foundations of Northeast Florida's (Family Foundations) mission is to build strong, financially secure families. As the premier provider of financial and family counseling and education services in Northeast Florida, Family Foundations has helped over 130,000 individuals in the last 55 years build wealth through home ownership and personal savings, save their marriages, cope with troubled children, improve their communication and parenting skills, pay their debts and restore credit. Family Foundations' primary focus areas are moving and sustaining families out of a life of poverty and preventing vulnerable families from falling into poverty. Family Foundations' professional and credentialed staff is compassionate, professional and steadfast in their commitment to those served. During FY 2010, the agency counseled 965 individuals who sought help with resolving or preventing mortgage delinquency.

[www.familyfoundations.org](http://www.familyfoundations.org)

**Broward County Housing Authority**

Lauderdale Lakes, FL

\$21,211.81

Broward County Housing Authority (BCHA) was founded in 1969 and has been a HUD-approved housing counseling agency since 1987. BCHA's mission is dedicated to creating, providing and increasing high quality housing opportunities to Broward County residents through effective and responsive management and responsible stewardship of public and private funds. BCHA's Housing Counseling Program provides comprehensive, one-on-one counseling services in the areas of pre-purchase, post-purchase and mortgage default and foreclosure prevention, as well as monthly workshops for first-time homebuyers and foreclosure prevention. During FY 2010, BCHA counseled 481 individuals who sought help with resolving or preventing mortgage delinquency. [www.bchafll.org](http://www.bchafll.org)

**InCharge Debt Solutions**

Orlando, FL

\$20,590.63

In Charge Debt Solutions (IDS) is a non-profit community service organization offering confidential and professional housing counseling, credit counseling, debt management services and financial education initiatives since 1997. IDS's mission is to provide relief to financially distressed individuals and families experiencing debt problems and provide consumers with education and personal financial management tools designed to enable them to use credit responsibly. The agency offers the following HUD-approved housing counseling services: pre-purchase counseling and foreclosure prevention, as well as educational workshops for homebuyers and homeowners. During FY 2010, InCharge Debt Solutions counseled 252 individuals who sought help with resolving or preventing

mortgage delinquency. [www.incharge.org](http://www.incharge.org)

**Reliable Business Solutions, Inc.**

Orlando, FL

\$28,044.81

Reliable Business Solutions, Inc.'s (RBS) mission is to help Central and East Florida families and individuals, particularly those with very low and moderate incomes reach an adequate and equitable standard of living by providing necessary resources and services that help them become self sufficient. RBS's Mortgage Modification and Mortgage Scam Assistance Programs emphasize one-on-one counseling services and consist of services designed to help consumers avoid foreclosures and become financially literate. During FY 2010, RBS counseled 414 individuals who sought help with resolving or preventing mortgage delinquency. [www.reliablebusinesssolutions.org](http://www.reliablebusinesssolutions.org)

**Consumer Credit Counseling Service of West Florida, Inc.**

Pensacola, FL

\$24,317.72

Consumer Credit Counseling Service of West Florida, Inc.'s mission is to provide financial counseling, comprehensive housing counseling, reverse mortgage counseling, bankruptcy counseling and education, consumer financial education, and debt reduction services to people living in Alabama and North Florida. Serving consumers since 1975, the agency provides in-person, telephone and internet/online counseling and education programs. CCCS of West Florida, Inc. partners with lenders, housing groups, faith-based, civic groups, schools, low-income housing communities and other nonprofit organizations or groups to extend outreach opportunities. Services are provided to military facilities, battered women's shelters, county correction facilities, workforce programs, halfway houses, Head Start programs, and area schools. During FY 2010 CCCS of West Florida, Inc., counseled 522 individuals who sought help with resolving or preventing mortgage delinquency. [www.cccswfl.org](http://www.cccswfl.org)

**Housing Partnership, Inc.**

Riviera Beach, FL

\$27,423.63

Formed in 1986, Housing Partnership, Inc. (HP) is a nonprofit, charitable organization and a chartered affiliate of NeighborWorks America that serves all of Palm Beach County. HP provides programming and resources in supportive housing for special needs populations and in family services. HP provides community outreach, pre-purchase counseling, homebuyer education, delinquency/default counseling, post-purchase education, and voucher homeownership counseling. HP also provides credit, budget and rental housing counseling through its partnership with the United Way's Prosperity Centers located in West Palm Beach, Delray Beach, Belle Glade and Pahokee. In the past fiscal year, HP provided homeownership counseling to 658 clients. [www.goepg.org](http://www.goepg.org)

**The Center for Affordable Housing, Inc.**

Sanford, FL

\$16,863.54

The Center for Affordable Housing, Inc. (TCFAH) was established in 1981 to develop safe and affordable housing for the lower-income residents of Seminole County, Florida. The agency also offers housing support services as a vital component of ensuring long-term housing security. TCFAH serves homeless families, renters, and first-time homebuyers. Its housing counseling program includes individual housing assistance; transitional housing; rental and pre-purchase counseling; financial literacy and budgeting education. TCFAH is also certified as a Community Housing Development Organization. In FY 2010, TCFAH served approximately 100 clients. [www.tcfah.org](http://www.tcfah.org)

**Tallahassee Lender's Consortium**

Tallahassee, FL

\$24,317.72

For 17 years, the Tallahassee Lenders' Consortium, Inc. (TLC), a Florida 501(c)(3) nonprofit corporation, has provided comprehensive homebuyer education, pre-purchase counseling and down payment and closing cost assistance to low income families in the City of Tallahassee and Leon County. TLC's mission is to provide its clients with affordable homeownership options. TLC is a registered City of Tallahassee designated Community Housing Development Organization, and a NeighborWorks Organization. Programs at TLC have evolved over the years to also include post homeownership education; foreclosure prevention and mortgage delinquency counseling; reverse mortgage counseling; personal finance education; and a homebuyer's club. During FY 2010, TLC provided 2,026 clients with various housing counseling services. [www.tallahasseelenders.org](http://www.tallahasseelenders.org)

**City of Tampa Housing and Community Development Division**

Tampa, FL

\$19,969.45

The Housing and Community Development Division (HCD) is a division of the City of Tampa's Growth Management and Development Services Department. The City has provided housing assistance to the citizens of Tampa since 1971. HCD provides one-on-one foreclosure prevention to area residents in danger of foreclosure and provides one-on-one post-purchase counseling to address budgeting, home maintenance, and other responsibilities of homeownership in order to help prevent foreclosures. HCD also offers individual pre-purchase counseling and homebuyer education. Other housing assistance services include down payment and closing costs assistance for first-time home buyers, housing rehabilitation for low-income homeowners, housing opportunities for persons with AIDS, Emergency Shelter Grants, Neighborhood Stabilization Program and multi-family low-income rental projects. During FY 2010, HCD provided counseling services to 344 clients. [www.tampagov.net](http://www.tampagov.net)

**Housing Authority of the City of Tampa d/b/a Center for Affordable Homeownership**

Tampa, FL

\$22,454.18

The Housing Authority of the City of Tampa was founded in 1937 as a non-profit corporation with the mission of developing and managing affordable housing opportunities, facilities and supportive services in order to nurture neighborhoods, provide economic development, and provide self-sufficiency activities for residents. Through its Center for Affordable Homeownership (CFAH), the Housing Authority creates stabilized neighborhoods and sustainable communities. CFAH provides services in the areas of pre-purchase counseling; foreclosure intervention and default counseling; home maintenance and homebuyer education classes. The Housing Authority has provided housing counseling programs since 2002, successfully serving over 3,000 families and within the last fiscal year, the Center provided housing counseling services to 182 individuals. [www.thafl.com](http://www.thafl.com)

**Solita's House, Inc.**

Tampa, FL

\$24,938.90

Solita's House, Inc. was founded in 2006 and is a non-profit organization created out of the need for additional education classes and comprehensive housing counseling for low-to-moderate income families in the City of Tampa, Hillsboro County and surrounding areas. The agency's mission is to build capacity of the people and partners it serves in the areas of economic literacy coaching, homeowner education and community revitalization. Solita's House Inc.'s housing counseling program services offered include: homebuyer education and financial literacy workshops; mortgage modification and mortgage scam assistance; pre-purchase, post-purchase; foreclosure intervention and default counseling; and loan document review. During FY 2010, the agency provided housing counseling services to 896 clients. [www.solitashouse.com](http://www.solitashouse.com)

**Credit Card Management Services, Inc. d/b/a Debthelper.com**

West Palm Beach, FL

\$18,727.09

Credit Card Management Services, Inc., dba Debthelper.com, is a non-profit agency dedicated to its mission of providing compassionate housing counseling and education in an ethical and timely manner. Debthelper.com counselors are certified by the Center for Financial Certifications and its HECM counselors are exam-qualified in HUD's HECM Network. Debthelper.com has an A+ Rating with the Southeast Florida Better Business Bureau. The agency's housing counseling program consists of pre-purchase, homebuyer education, mortgage delinquency/default resolution counseling, reverse mortgage (HECM), post-purchase and fair housing counseling. During Fiscal Year 2009-2010,

DebtHelper.com provided 7,132 clients with one-on-one counseling and 380 clients in group counseling sessions. [www.debtHelper.com](http://www.debtHelper.com)

**Center for Independent Living in Central Florida, Inc.**

Winter Park, FL

\$24,317.72

The Center for Independent Living in Central Florida, Inc. (CIL) is a private, nonprofit organization dedicated to helping people with disabilities achieve their self-determined goals for independent living. Founded in 1976 by a coalition of people with disabilities and their advocates, CIL has enhanced and enriched the lives of thousands of people with disabilities in Central Florida by providing essential services and advocating for the removal of architectural and attitudinal barriers within the community. CIL became a HUD-approved Housing Counseling Agency in early 2009 and provides the following housing counseling services: homeless assistance, rental housing, mortgage delinquency and default, home buying and homeownership counseling, and home equity conversion mortgages (HECM) counseling. During FY 2010, CIL counseled 41 individuals with their various housing needs. [www.cilorlando.org](http://www.cilorlando.org)

## **GEORGIA**

**Area Committee to Improve Opportunities Now, Inc.**

Athens, GA

\$23,075.36

The Area Committee to Improve Opportunities Now (ACTION), Inc. is a non-profit, community action agency that was incorporated in 1965 to address the needs of low income citizens of Northeast Georgia. ACTION, Inc. provides services that help reduce the impacts of poverty for thousands of Northeast Georgia families, helping them become more self sufficient. The primary goal of the ACTION, Inc. Housing Program is to assist individuals and families in securing and maintaining safe and affordable housing. The agency's current housing activities include housing counseling, home access, weatherization, and emergency home repair services. With this grant, ACTION, Inc. will provide Mortgage Modification and Mortgage Scams Assistance housing counseling services to approximately 120 very low, low, and moderate income clients in Barrow and Walton Counties with the goal of preserving homeownership among the most vulnerable populations. During FY 10, ACTION, Inc. served 229 clients.

[www.actionincorporated.org](http://www.actionincorporated.org)

**Consumer Credit Counseling Service of Greater Atlanta dba CredAbility**

Atlanta, GA

\$307,164.74

Founded in 1964, CredAbility provides free, confidential budget counseling, housing counseling, comprehensive financial education, bankruptcy counseling and education, and

debt-management programs to consumers nationwide from all walks of life. Effective May 2010, the agency changed its name from Consumer Credit Counseling Service of Greater Atlanta to CredAbility to better reflect its national scope. The agency's mission is to help financially-distressed people move from crisis to control by providing compassionate service and innovative and practical solutions. The agency provides services around the clock in English and Spanish, 365 days a year. Counseling and education are available in person, by telephone and via the Internet at [www.CredAbility.org](http://www.CredAbility.org).

**Center for Pan Asian Community Services, Inc.**

Doraville, GA

\$26,802.35

Founded on the belief that "people need people," the Center for Pan Asian Community Services, Inc. (CPACS) is the first, largest and oldest organization in the Southeast to focus on issues and concerns of Asian Americans, especially women, children, and families with low incomes. Since 1980, CPACS has provided home-based and essential programs that support Asian Americans in their new chosen country. With a diverse staff of more than 100 full- and part-time employees who speak 15 languages, CPAC's housing counseling department has been HUD certified and funded since 2006. Its role in the community is to provide counseling and education to the general public on issues and topics related to housing, mortgages, foreclosure prevention, fraud and scam awareness, homeless prevention, rental assistance, credit repair help, home buying, and homeless assistance. CPACS served 879 clients during FY 2010. [www.icpacs.org](http://www.icpacs.org)

**Affordable Housing Enterprises, Inc.**

Griffin, GA

\$23,696.54

Affordable Housing Enterprises, Inc. (AHE) was founded in 1993 and approved as a 501(c) (3) nonprofit organization in 1997. The organization was formed by a group of concerned, community-based citizens to provide affordable housing to special needs populations, which includes low-and-moderate income persons, persons with disabilities, elderly, minorities, and families with limited English proficiency. Through diligence and perseverance, the agency is committed to making the pursuit of affordable housing options attainable to special needs populations by providing renter and homebuyer education forums, distributing available resource information and developing safe, decent and affordable housing products. AHE provides the following counseling housing counseling services: Pre-purchase, Delinquency/Default, Non-Delinquency Post-Purchase, Non-Delinquency Post-Purchase, Rental Counseling and Homeless/Displacement Counseling; as well as Homebuyer Education Workshops. During FY 2010, AHE served 434 clients. [www.affordablehousingent.org](http://www.affordablehousingent.org).

**Cobb Housing, Inc.**

Marietta, GA

\$18,727.09

Cobb Housing, Inc. is a non-profit community based entity designated as a State of Georgia Community Housing Development organization. The agency's mission is to enhance the community by providing a full range of affordable homeownership programs and services. Since 1993, Cobb Housing, Inc., a NeighborWorks America charter member, has provided the following housing counseling services: pre-purchase and mortgage delinquency / default resolution to metro Atlanta residents. Cobb Housing, Inc. also provides foreclosure prevention and loss mitigation counseling through the National Foreclosure Mitigation Counseling Program. During FY 2010, the agency served 603 clients. [www.cobbhousinginc.org](http://www.cobbhousinginc.org)

**Refugee Family Assistance Program**

Stone Mountain, GA

\$15,621.18

Refugee Family Assistance Program (RFAP) strives to facilitate the social and cultural adjustment of refugees and immigrants in Georgia through “education, social support, and economic opportunities.” Refugee Family Assistance Program provides the following HUD-approved housing counseling services: financial management/budget, mortgage delinquency and default resolution, pre-purchase counseling; as well as non-delinquency post-purchase and pre-purchase homebuyer education workshop with the primary objective to preserve homeownership. RFAP also provides assistance to clients with inquiries related to mortgage scams, and reporting instances of potential mortgage scams victimization. The agency provides its’ services in Somali, Arabic, Amharic, Swahili, Nepalese, and Burmese. Refugee Family Assistance Program served 205 clients during FY 2010.

**ILLINOIS**

**Latin United Community Housing Association**

Chicago, IL

\$26,181.26

Latin United Community Housing Association (LUCHA) is a community-based, nonprofit organization 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 developing decent, affordable housing and providing housing services. The agency provides housing technical assistance and advocacy, housing rehabilitation and construction, and homeownership counseling. LUCHA's housing counseling services include: first-time homebuyer education; pre-purchase; mortgage foreclosure prevention education; post-purchase; reverse mortgage counseling; pre-and post purchase counseling to Section 8 Homeownership Voucher holders; assistance in accessing affordable rental and subsidized apartments; as well as mortgage modification and mortgage scam assistance. During the previous FY, LUCHA provided services to 3118 clients. [www.lucha.org](http://www.lucha.org)

**Rogers Park Community Development Corporation**

Chicago, IL  
\$16,242.36

Rogers Park Community Development Corporation (RPCDC) is a nonprofit corporation created in 1996 with a mission to foster community development and create and preserve affordable and diverse housing opportunities in Rogers Park and Chicago through education, training, advocacy and development. RPCDC partnered with various employers to provide housing counseling and down-payment assistance through Employer Assisted Housing initiatives, including the Chicago Public Schools and Teacher Homebuyer Assistance Program. Since its inception as a HUD-approved housing counseling agency in 2002, RPCDC has worked with over 7,000 families and offers the following homeownership counseling services: one-on-one foreclosure prevention, pre-purchase first time homebuyer training, pre-purchase condominium training, one-on-one mortgage readiness assessment and anti-predatory lending education. [www.rogersparkcdc.org](http://www.rogersparkcdc.org)

**Spanish Coalition for Housing**

Chicago, IL  
\$19,969.45

Spanish Coalition for Housing (SCH) is one of the leading organizations in the forefront helping families resolve their housing needs in the greater Chicago-land area in a cultural and linguistically relevant manner. Founded in 1966, Spanish Coalition for Housing has grown and developed a three-fold community strategy that includes advocacy, education and community outreach. SCH provides a wide array of assistance and direct services through its various programs including foreclosure prevention, pre- and post-purchase counseling, housing choice voucher mobility, compliance and homeownership counseling, assistance to first time homebuyers with closing cost and down payment assistance, low-income housing energy program, emergency homeless prevention programs, and landlord support services. Last year, SCH served 21,760 families that through its various programs. . [www.sc4housing.org](http://www.sc4housing.org)

**S & S Development Group**

Chicago, IL  
\$19,348.27

Established in 2004, S&S Development Group (SSD) is a nonprofit organization committed to increasing homeownership and raising the quality and availability of affordable housing for low-income families in the Chicago metropolitan area. SSD offers workshops and individual counseling covering credit and debt management, financial management, budgeting, the home buying process, escrow management, homeowners' rights and foreclosure intervention. During the previous FY, SSD served 1,449 clients. [www.ssdevelopment.org](http://www.ssdevelopment.org)

**South Suburban Housing Center**

Homewood, IL  
\$24,317.72

SSHC is a private, non-profit, regional fair housing agency serving over 50 communities in southern Cook and northeastern Will counties. SSHC was formed in 1975 by several chapters of the League of Women Voters for the purpose of monitoring and addressing discriminatory practices in the housing markets of the south Chicago metropolitan region to foster stable racially and economically diverse communities. Governed by an interracial and multi-cultural Board of Directors, SSHC's current Fair Housing Enforcement and Housing Counseling programs assist individuals in all protected classes and ensures that housing providers recognize and comply with fair housing laws. SSHC's HUD-approved housing counseling programs assisted over 500 families during the last year. [www.southsuburbanhousingcenter.org](http://www.southsuburbanhousingcenter.org).

**Will County Center for Community Concerns**

Joliet, IL  
\$26,802.44

Will County Center for Community Concerns (the Center), established in 1987, has provided 24 years of programs and services to Will County residents. The agency's mission is to assist and enable low and moderate income individuals obtain opportunities needed to prepare themselves for self-sufficiency and attain stable, affordable housing. Since its inception, the Center has provided education and counseling at no cost to renters, homeowners and prospective homebuyers that reside within its jurisdiction. The Center is a HUD-Certified Housing Counseling Agency and offers comprehensive housing counseling services: Pre-purchase, Post-purchase, Delinquency and Default, as well as Home Equity Conversion Mortgage counseling, and Certified Renters and Mortgage Assistance. In FY 2010, the agency provided counseling services to 778 clients. [www.wcccc.net](http://www.wcccc.net)

**Du Page Homeownership Center**

Wheaton, IL  
\$28,044.81

The Du Page Homeownership Center (DHOC) is a non-profit organization whose mission is to increase accessibility to affordable homeownership and assist homeowners in retaining their homes. Established in 1991 as a result of a Du Page County Affordable Housing Task Force Report, DHOC primarily serves first-time homebuyers and low-to-moderate income persons. With this grant funding, DHOC will provide two-hour foreclosure prevention group education workshops, and will have housing counselors available to provide one-on-one delinquency/default counseling for individuals and families already facing foreclosure. During the past fiscal year, DHOC served 1,401 clients that sought help in preventing foreclosure. [www.dhoc.org](http://www.dhoc.org)

**Interfaith Housing Center of the Northern Suburbs**

Winnetka, IL

\$19,348.27

Interfaith Housing Center of the Northern Suburbs (Interfaith) is dedicated to housing justice by advancing open, inclusive, and diverse communities throughout Chicago's northern suburbs. As the area's premier voice for fair and affordable housing, Interfaith educates, advocates, and organizes to uphold these values. Interfaith serves persons with housing needs through fair housing, landlord/tenant and predatory lending complaint investigation, foreclosure prevention counseling, and the facilitation of home-sharing matches; and acts as the primary north suburban community organizer and advocate for the preservation and expansion of fair and affordable housing. As a HUD-approved housing counseling agency, Interfaith assisted over 270 homeowners in danger of foreclosure in FY 2010. [www.interfaithhousingcenter.org](http://www.interfaithhousingcenter.org).

**Partners in Charity, Inc.**

West Dundee, IL

\$16,242.36

Partners in Charity (PIC) is a not-for-profit, 501c3, HUD-approved housing counseling agency, that purchases and rehab homes and provides down payment assistance. PIC operates a Neighborhood Stabilization Program where they purchase and rehab homes to create low to moderate income housing. PIC is working with the Illinois Housing Development Authority and is a recipient of the National Foreclosure Mitigation Counseling Round 3 Grant, administered by NeighborWorks America, for their efforts in helping to stop foreclosures. PIC also received the Predatory Lending Database Capacity Building Grant - Phase 2 for serving Kane County, McHenry and Cook Counties. During FY2010, Partners in Charity assisted 41 clients and year-to-date 94 clients in the area of foreclosure prevention assistance. [www.partnersincharity.org](http://www.partnersincharity.org)

## **INDIANA**

**Housing Authority of the City of Elkhart**

Elkhart, IN

\$23,696.54

Established in 1962, the Housing Authority of the City of Elkhart provides low-income housing for area residents. Elkhart Housing Authority has 672 public housing units and provides rental subsidies for 727 families through its Housing Choice Voucher Program. EHA's HUD-approved housing counseling activities include mortgage delinquency/default resolution, pre and post-purchase, predatory lending, credit, rental, fair housing, homeless/displacement counseling, as well as homebuyer education workshops. The Housing Authority, City of Elkhart served 581 clients the previous fiscal year. [www.ehai.org](http://www.ehai.org)

**B & D Training Services, Inc.**

Indianapolis, IN

\$29,287.17

Established in 1997 B&D Training Services, Inc. (B&D, Inc.) is a non-profit counseling organization. Its primary mission is to enhance and provide affordable homeownership opportunities to low-income residents by assisting clients with their housing needs. B & D, Inc. was approved as a HUD Housing Counseling Agency in 2005 and has provided on-going pre and post-purchase housing counseling services. Currently, the agency's primary focus is providing mortgage delinquency and default resolution counseling. During Fiscal Year 2009-2010, the agency served over 182 clients.  
[www.indianahousingcounseling.com](http://www.indianahousingcounseling.com)

## **KENTUCKY**

### **Brighton Center, Inc.**

Newport, KY  
\$28,665.99

Brighton Center, Inc. is a private non-profit community- based organization with the mission to create opportunities for individuals and families reach self-sufficiency through family support services, education and leadership. Brighton Center has been offering housing counseling services throughout the Northern Kentucky community since 1980. With this funding, Brighton Center will provide two-hour classes entitled, "Walking through the Foreclosure Process", and will have housing counselors available to provide one-on-one default/delinquency counseling for homeowners who are facing a foreclosure action. During the last fiscal year, Brighton Center served 463 clients with foreclosure prevention and education. [www.brightoncenter.com](http://www.brightoncenter.com)

## **LOUISIANA**

### **Greater New Orleans Fair Housing Action Center**

New Orleans, LA  
\$26,802.44

The Greater New Orleans Fair Housing Action Center (GNOFHAC) is a private, non-profit civil rights organization established in 1995 to eradicate housing discrimination throughout the greater New Orleans area. Through education, investigation, and enforcement activities, GNOFHAC promotes fair competition throughout the housing marketplace – rental, sales, lending, and insurance. GNOFHAC is dedicated to fighting housing discrimination not only because it is illegal, but also because it is a divisive force that perpetuates poverty, segregation, ignorance, fear, and hatred.  
<http://www.gnofairhousing.org>

## **MARYLAND**

**Arundel Community Development Service, Inc.**

Annapolis, MD

\$18,727.09

Arundel Community Development Services, Inc. (ACDS) is a Local Housing Counseling Agency (LHCA) as designated and approved by the U.S. Department of Housing and Urban Development (HUD). ACDS is a private nonprofit corporation established in 1993 by Anne Arundel County to create and retain affordable housing opportunities within the County. The ACDS Homeownership Counseling Program and the ACDS Foreclosure Prevention Program are two of the County's top affordable housing program priorities. Combined, these two programs serve over 1,000 clients per year. ACDS is under contract with Anne Arundel County to administer its federally funded programs, including the Community Development Block Grant (CDBG) Program, HOME Investment Partnerships Program, Emergency Shelter Grant (ESG) Program, the Continuum of Care Program, and the Housing Opportunities for Persons with AIDS (HOPWA) Program. In addition, ACDS is Anne Arundel County's designated local administering agency for State special loan programs and other State and locally funded housing and community development programs. Its website address is [www.acdsinc.org](http://www.acdsinc.org).

**Harford County Housing Agency**

Bel Air, MD

\$19,348.27

Harford County Housing Agency (HCHA) Counseling Department has been a Department of Housing and Urban Development certified counseling agency since 1977. The agency provides comprehensive counseling services to Harford County residents, as well as residents of other jurisdictions, in the areas of resolving and preventing mortgage delinquency and default, mortgage loan scam prevention, home buying education, credit and budget counseling, pre- and post-purchase, and reverse mortgage counseling. HCHA's mission is to provide opportunities to the citizens of Harford County, Maryland, to obtain and maintain safe, decent, and sanitary housing suitable to their immediate and long-range needs. HCHA has assisted thousands of clients since its inception. For additional information, please visit its website: [www.harfordhousing.org](http://www.harfordhousing.org).

**Cecil County Housing Agency**

Elkton, MD

\$24,938.90

Cecil County Housing Agency's mission is to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination to eligible low and moderate-income persons and families. Cecil County Housing Agency has been assisting low income Cecil County residents to choose and lease safe, decent, and affordable privately-owned rental housing through the Section 8 housing choice voucher program since 1978. The Agency has been providing counseling to those tenants

on property maintenance, how to meet their responsibilities as a tenant and financial management enabling them to pay their rent and utilities on a timely basis. At the present time, the number of Section 8 Housing Choice vouchers administered by the agency is 609. In May 2006, Cecil County Housing Agency expanded its services to meet the needs of the community by providing pre and post purchase, budgeting, credit, and mortgage default counseling. When the Agency became HUD certified in March 2007, HECM counseling was added to services provided. From 2006 until March 2011, Cecil County Housing Agency has served over 1,992 families, not including the Section 8 Housing Choice Voucher Program. Additional information can be found at the agency's website, [www.ccgov.org/dept\\_housing](http://www.ccgov.org/dept_housing).

**Frederick Community Action Agency**

Frederick, MD

\$17,484.73

Through a wide array of programs and services, the Frederick Community Action Agency (FCAA) provides food, shelter, medical care, transportation, housing, and other forms of assistance to families and individuals that are homeless or low-income. Started in 1968, the Frederick Community Action Agency is sponsored by the City of Frederick and the Friends for Neighborhood Progress, Inc. with support from the Frederick County Government and the United Way of Frederick County. The Frederick Community Action Agency became a HUD-Approved Housing Counseling Agency in 1997 and currently 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. With the additional funding provided by this year's HUD Housing Counseling Grant, the FCAA intends to increase its Home Buyer Education group trainings, as well as, increase one-on-one counseling for clients looking to purchase a home or are in default in their current home.

**Hagerstown Neighborhood Development Partnership, Inc.**

Hagerstown, MD

\$21,211.81

Hagerstown Neighborhood Development Partnership, Inc. (HNPD) is a community-based nonprofit organization that provides Fair Housing information and consultations; lead paint information for homebuyers, renters, and landlords; landlord and tenant rights and responsibilities information and consultations; and federally assisted housing resources and referrals. The Hagerstown Neighborhood Development Partnership, Inc. was designated as a HUD-certified housing counseling agency in 2002.

The agency supports the City of Hagerstown's Homeownership Initiative, with funding provided by the U.S. Department of Housing & Urban Development (HUD), the State of Maryland, and the City of Hagerstown, as well as other sources. HNPD's mission is improving community life in Hagerstown and Washington County, Maryland by opening doors to homeownership and by promoting fair and equal housing opportunities for all

persons. The agency accomplishes its mission through consumer education, community outreach, and information dissemination.

**HomeFree-USA**

Hyattsville , MD

\$328,597.69

Established in 1995, HomeFree-USA is a minority-founded, 501(c)(3) not-for-profit organization specializing in homeownership counseling and foreclosure intervention. It is one of just 15 HUD-approved organizations currently receiving congressional funds to act as an intermediary between homeowners and lenders to prevent foreclosure. Based in the Washington metro area with regional offices in Atlanta, South Florida and Kansas City, HomeFree-USA provides services across the country through its network of faith- and community-based nonprofit partners. The HomeFree-USA network represents the interests of 15 million homeowners and homebuyers and enjoys a 0% foreclosure rate among families that participate in its pre- and post-purchase counseling activities. To learn more, visit [www.homefreeusa.org](http://www.homefreeusa.org).

**Housing Initiative Partnership, Inc.**

Hyattsville, MD

\$21,832.99

Housing Initiative Partnership was founded in 1988 with a mission to remove blight, revitalize communities, create housing opportunities for low and moderate income people, and improve the quality of life in the neighborhoods we serve. HIP's affordable development program both constructs and rehabilitates multifamily and single-family housing. HIP is committed to "green" development and providing social services to our buildings' residents. In 2003, HIP Services Inc. spun off as a separate but related 501c/3 with the goal of alleviating the effects of poverty and injustice. HIP Service's housing counseling program provides education and counseling to over 1,000 each year. HIP Services has been on the for-front of foreclosure intervention and has helped save hundreds of homes over the past two years. As both an innovative non-profit developer dedicated to revitalizing neighborhoods, and a provider of HUD-certified homebuyer and default counseling services, HIP creates housing and economic opportunities for persons of low- and moderate-income. HIP's website is [www.hiphomes.org](http://www.hiphomes.org).

**Home Partnership, Incorporated**

Joppatowne, MD

\$23,075.36

In 1995, its first year of operation, Home Partnership, Inc. (HPI) set up its housing counseling program to provide housing counseling and education to Harford County Maryland and in 1996 was certified as a housing counseling and education agency by the U.S. Department of Housing and Urban Development (HUD). Over the years HPI has expanded counseling and education to pre-purchase, post-purchase, budget and foreclosure prevention counseling. HPI also provides homebuyer education and secondary financing programs to eastern Baltimore, Harford and Cecil counties. HPI will

soon be adding telephone (by conference call) and web based foreclosure education options for our Default and Delinquency clients. Since 1995, HPI has provided service to 4,544 individuals and families through FY 2010; of these, 871 have received foreclosure prevention services. HPI works with individuals and families applying for Emergency Mortgage Assistance by reviewing their applications and submitting to the Maryland Department of Housing and Community Development. HPI's mission is to expand affordable and successful homeownership for low and moderate income families and to combat community deterioration thereby strengthening communities.

**National Foundation for Credit Counseling (NFCC)**

Silver Spring, MD  
\$321,453.38

Founded in 1951, NFCC is the nation's largest and longest serving nonprofit credit counseling organization and one of HUD's largest national housing counseling intermediaries. The NFCC vision is to create a national culture of financial responsibility. Its mission is to promote the national agenda for financially responsible behavior and build capacity for its members to deliver the highest quality financial education and counseling services. With 99 Member Agencies and 811 community-based agency offices in all 50 states and Puerto Rico, NFCC members provide financial, credit and housing counseling services, and financial education to more than 4,000,000 clients annually. NFCC Member Agencies offer a unique breadth and depth of counseling and education services delivered face-to-face, by phone, or over the Internet in a manner best suited to the client's needs. For more information, visit [www.nfcc.org](http://www.nfcc.org).

## **MASSACHUSETTS**

**Housing Partnership Network (HPN)**

Boston, MA  
\$371,463.59

The Housing Partnership Network is a peer network and business alliance of regional nonprofits that develop, manage and finance affordable homes that revitalize communities and provide opportunities for lower-income and working families. The Network forges partnerships to achieve large scale impact. Its 99 members have provided counseling to 600,000 low and moderate income households, resulting in 100,000 families who have bought or retained their homes. A HUD-approved counseling intermediary since 1995, the Network has supported its members' housing counseling efforts with a cumulative pass through of \$20 million. This year, the Network will fund 33 members in 22 states, who will provide housing counseling to approximately 68,000 households.

**Neighborhood Assistance Corporation of America (NACA)**

Jamaica Plains, MA  
\$264,298.85

The Neighborhood Assistance Corporation of America (NACA) is a nonprofit, community advocacy and homeownership organization that has been making the dream of homeownership a reality since the early 90's by counseling clients and enabling even those with poor credit to purchase a home or restructure an unaffordable loan. NACA operates from over 38 office locations across the country and has provided assistance to over 500,000 clients. The NACA HomeSave program was implemented in response to the negative impact of the massive sub-prime and predatory lending industry. Through its advocacy and on behalf of homeowners, NACA secured binding agreements with some of the nation's largest lenders to reduce interest rates and make existing loans realistically affordable. NACA's housing services use character-based lending criteria that take each client's individual circumstances into account to determine readiness for homeownership and affordability. This contrasts with risk-based pricing models that allow borrowers to be granted unaffordable loans while brokers and others continue to make excessive fees and profits. NACA is committed to the stabilization of communities and neighborhoods across the country that have been hardest hit by unprecedented foreclosure rates and promoting the standards of homeownership central to the American experience for generations. The website is at [www.naca.org](http://www.naca.org).

**Springfield Neighborhood Housing Services, Inc.**

Springfield, MA

\$17,484.73

Springfield Neighborhood Housing Services, Inc. (SNHS) is a 501(c)(3) not for profit Local Housing Counseling Agency that provides mortgage modification and mortgage scam services to households in western Massachusetts. Ranked 77<sup>th</sup> in the top 100 of MSA's severely impacted by the foreclosure boom; the residents of Springfield, MA have once again turned to SNHS to help. Since the agency has been in existence for more than 34 years, this is a trend that SNHS staff and its partners expect to occur. Springfield NHS is a member of the NeighborWorks Network.

**Pro-Home Housing Counseling Agency (PHI)**

Taunton, MA

\$21,832.99

Pro-Home, Inc., founded in 1990, is a non-profit corporation established to facilitate the production and protection of affordable housing. Pro-Home is certified by HUD, the Massachusetts Department of Housing and Community Development, Fannie Mae, Citizen's Housing and Planning Association, Mortgage Guaranty Insurance Corporation, and Massachusetts Housing Partnership. The agency's offering of comprehensive housing counseling programs has evolved in order to address the changing needs of the residents of the 13 communities it serves. Housing counseling services include pre-purchase, post-purchase, financial literacy, foreclosure prevention, loan document review, landlord/tenant relations, as well as Fair Housing advocacy. Pro-Home currently

serves approximately 1,000 households yearly. The agency has also partnered with a number of community-based organizations to coordinate the delivery of its housing counseling services. HUD funding will enable Pro-Home to provide foreclosure prevention counseling to four cities and towns in one of the Metropolitan Statistical Areas with the highest rate of home foreclosures. In addition, the agency will be able to provide a diverse blend of mortgage modification and mortgage scams assistance outreach programs. Through the overall combination of activities funded, Pro-Home will provide services to 832 additional households. For more information about Pro-Home, visit it on the web at: [www.ProHomeInc.org](http://www.ProHomeInc.org).

## **MICHIGAN**

### **Abayomi Community Development Corporation**

Detroit, MI

\$16,242.36

Abayomi Community Development Corporation's mission is to strengthen and secure the local community through comprehensive community building. Abayomi is a HUD certified housing counseling agency in Detroit that has been in existence since 1998. To date, Abayomi has provided housing counseling and education services to approximately 900 clients. Other services include its Jr. NBA/Jr. WNBA Sports Programs where over 350 youth participate annually in basketball leagues, camps, clinics, and competitions. Its Village Teen Counseling program provides individual, group and family counseling for adjudicated teens or youth at-risk for entering the juvenile justice system. For more information about the Abayomi Community Development Corporation, please visit their website at [www.abayomicdc.org](http://www.abayomicdc.org).

### **Home Repair Services of Kent County, Inc.**

Grand Rapids, MI

\$19,348.27

Home Repair Services provides a variety of programs designed to equip low-income homeowners be effective, successful homeowners in the Grand Rapids metropolitan area (Kent County, Michigan). Programs include critical repairs provided at very low cost, access modifications for people with disabilities, a surplus building materials store, tool library, educational classes for do-it-yourself home maintenance, and housing counseling. Founded 30 years ago in 1979, Home Repair Services now serves more than 3,400 lower income families per year.

### **Inner City Christian Federation**

Grand Rapids, MI

\$23,075.36

The Inner City Christian Federation (ICCF) is a nonprofit housing developer serving Grand Rapids, Michigan and surrounding counties. During its 37-year history the organization has rehabilitated, constructed, and/or financed over 500 units of housing for

low- and moderate-income families. ICCF currently provides a continuum of housing programs and services including emergency shelter for homeless families, affordable permanent rental housing, and reconstruction, production and sale of single-family homes. ICCF also provides an extensive home ownership education program as well as individual and group housing counseling, Individual Development Accounts (IDAs), Employer Assisted Housing, Foreclosure Prevention, Family Self Sufficiency and Housing Choice Voucher programs.

**Lighthouse Community Development**

Pontiac, MI

\$18,105.91

Lighthouse Community Development (LCD) received its HUD Housing Counseling Agency certification in February 2003. The agency serves residents of Oakland and Macomb Counties, Michigan. It currently provides pre-purchase housing counseling, financial fitness classes, one-on-one financial counseling, predatory lending counseling, post purchase counseling, foreclosure prevention workshops and counseling, home maintenance home repair classes, and one-on-one counseling to repair credit and prepare residents for homeownership, counseling for renters to assist them afford their rent payment, reverse mortgage counseling and assistance with fair housing issues. LCD is one of three subsidiaries of Lighthouse of Oakland County, Inc. the other two being Lighthouse Emergency Services (emergency needs) and Lighthouse PATH (shelter and transitional housing for victims of domestic abuse and their children). The mission and vision of Lighthouse Community Development is to empower residents to transform communities in crisis into vibrant neighborhoods.

**Oakland County Housing Counseling**

Pontiac, MI

\$23,075.36

For over 25 years Oakland County Community & Home Improvement's Housing Counseling Unit has provided comprehensive housing counseling to thousands of Oakland County residents. Oakland County believes that housing counseling promotes and protects the interests of housing consumers leading to a better quality of life in our community. Community outreach activities are conducted to increase and preserve home ownership opportunities for low-income, minority, and disabled families. The unit affirmatively furthers fair housing by identifying barriers, setting goals to overcome these impediments, and reviewing progress and revising goals as needed. The Oakland County Housing Counseling unit is approved by the Department of Housing & Urban Development to provide counseling for Home Equity Conversion Mortgages (reverse mortgages) for senior citizens, pre-purchase counseling for homebuyers, post-purchase counseling including loss mitigation/mortgage delinquency and foreclosure assistance, refinance counseling, financial management, fair housing issues, and education on tenant/landlord rights and security deposit law. The unit provides education, information, and referral to federal, state, and local housing programs for low-income residents. For

more information, please contact t (248) 858-5402 or check out the agency website at [www.oakgov.com/chi](http://www.oakgov.com/chi) .

**Oakland Livingston Human Service Agency**

Pontiac, MI

\$18,105.91

Oakland Livingston Human Service Agency (OLHSA), located in Pontiac, Michigan, is a non-profit, community action agency serving Oakland and Livingston counties. Founded in 1964, as part of President Lyndon Johnson's War on Poverty, 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. One of 1,100 community action agencies nationwide, OLHSA offers 80 programs in the areas of pre-natal care, Head Start, services for persons with HIV/AIDS, weatherization, home buyer education, and foreclosure counseling. OLHSA's housing counseling program offers group and individual housing counseling in the areas of pre-purchase and homebuyer education, mortgage delinquency, financial education, and predatory lending counseling. Housing counseling services are available in English and Spanish. Please contact (248) 209-2692 or visit [www.olhsa.org](http://www.olhsa.org) for more information.

## **MINNESOTA**

**Anoka County Community Action Program, Inc.**

Blaine, MN

\$18,727.09

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, and helps in attaining their dream of self-sufficiency. ACCAP focuses on affordable housing, early childhood development, affordable childcare, services that provide basic needs, self-sufficiency support, and services to seniors. ACCAP has been a HUD approved comprehensive counseling agency since October 24, 1997. ACCAP has educated and counseling over 1,000 individuals in becoming successful homeowners. <http://www.accap.org>

**Carver County Community Development Agency**

Chaska, MN

\$21,832.99

The Carver County Community Development Agency (CDA) has been providing housing counseling services to Carver and Scott County residents since 1996. The CDA's mission is to provide comprehensive housing counseling services to those in need in Carver and Scott Counties. The type of counseling the CDA provides is homeless, rental, pre-purchase (Home buyer education) and post-purchase (including foreclosure

mitigation counseling and non-delinquency counseling). As a Community Development Agency, CDA also provides affordable housing options which include Public Housing, Section 8, Shelter Plus Care, Transitional Housing and several other state funded housing options. [www.carvercda.org](http://www.carvercda.org).

**Lutheran Social Services / CCCS of Duluth**

Duluth, MN  
\$23,075.36

Lutheran Social Service of Minnesota (LSS) is one of the largest providers of full-service, community-based financial counseling services in Minnesota and has offered its services since 1987. LSS is a member agency of the National Foundation for Credit Counseling, is approved by HUD as a housing counseling agency, and meets or exceeds state requirements for professional licensure and delivery of services. Housing services provided by the agency include pre-purchase and mortgage delinquency counseling, as well as reverse mortgage counseling. The agency also serves as a provider of budget counseling and assessment, debt management programs, bankruptcy counseling and education, and financial education services. Since 1994,

**Dakota County Community Development Agency**

Eagan, MN  
\$24,938.90

The Dakota County Community Development Agency (CDA) is a local government organization created in 1971. Since then, the CDA has grown into one of the largest local providers of affordable housing and community development programs in Minnesota. Currently, the CDA administers over 30 programs that serve the communities and residents of Dakota County (a suburb of Minneapolis-St. Paul metropolitan area). These programs include rental programs such as Housing Choice Voucher, Senior Housing and Family Townhome programs, which provide affordable housing to over 400 households, and Housing Counseling programs, which serve those who need assistance with home ownership. [www.dakotacda.org](http://www.dakotacda.org)

**Community Action Partnership of Suburban Hennepin**

St. Louis Park, MN  
\$25,560.08

Community Action Partnership of Suburban Hennepin (CAPSH) is a state- and federal-certified community action agency serving the 45 communities of suburban Hennepin County, Minnesota. CAPSH has been providing full-cycle homeownership services to low-income residents of suburban Hennepin County since 1992. These services include first-time homebuyer counseling and education, home rehab counseling and assistance, reverse mortgage counseling, transitional housing/homeless services, and of course, foreclosure prevention counseling. <http://www.capsh.org>

**Washington County Housing and Redevelopment Authority**

St. Paul Park, MN  
\$26,802.44

Established in 1981 the Washington County Housing and Redevelopment Authority is governed by a seven member Board of Commissioners appointed by the Washington County Board of Commissioners. The Washington County Housing and Redevelopment Authority promote community and economic development, and provide and maintain affordable, decent and safe housing opportunities in Washington County. In 2002 the Authority created a Homeownership Program that offers an eight-hour home buyer education workshop entitled "HomeStretch". In December 2007, the Authority's board authorized a full spectrum of affordable housing services which included Pre-Purchase/Home-buying, Resolving or Preventing Mortgage Delinquency or Default, Locating, Securing or Maintaining Residence in Rental Housing, and Services for the Homeless. The Authority provides services to over 4,000 clients per year.

[www.wchra.com](http://www.wchra.com)

## **MISSISSIPPI**

### **Housing Authority of the City of Jackson**

Jackson, MS  
\$16,242.36

The Housing Authority of the City of Jackson, MS (JHA) was established in 1969 and is a leader in the community in providing quality and affordable housing, while maintaining a safe environment, supported by programs and services to encourage economic improvement, personal empowerment and homeownership. JHA operates 164 units of low-income public housing, 12 single-family homes and 584 Housing Choice Vouchers. Currently under construction are 22 new affordable housing units and a commercial complex that will house, among other things, the Housing Counseling Program and Family Self Sufficiency Programs. JHA became a HUD approved Housing Counseling Agency in 2009 and provides pre-and post-purchase, mortgage delinquency and default resolution, home improvement and rehabilitation, financial management/budget, rental, fair housing counseling, services for the homeless, homebuyer education workshops, and predatory lending workshops. During FY2010, JHA provided 136 clients with various housing counseling services.

### **Housing Education and Economic Development, Inc.**

Jackson, MS  
\$27,423.63

Housing Education and Economic Development, Inc. (HEED) is a non-profit organization that has been providing comprehensive housing counseling in Mississippi for 22 years. HEED's goal is to help Mississippi residents make wise housing choices and avoid becoming victims of predatory lending or unfair lending practices. The organization provides homebuyer education, fair housing, predatory lending, financial literacy, and mortgage default workshops, in addition to pre-purchase, mortgage default,

rental, home equity conversion mortgage (HECM) and homeless counseling services. During FY 2010, HEED provided 343 clients their various housing needs.

## **NEVADA**

### **Consumer Credit Counseling Service of Southern Nevada**

Las Vegas, NV

\$ 23,075.36

Consumer Credit Counseling Service (CCCS) is a Nonprofit 501(3) c and a member of United Way agency. It's been serving Nevada residents since 1972 and in 2005 it expanded to include Utah residents. CCCS provided services to over 25,000 consumers annually as they work towards financial stability and security. As a HUD approved Housing counseling CCCS serves two of the top 100 Foreclosures Metropolitan Statistical Areas. CCCS has been providing comprehensive housing services that include down payment assistance, foreclosure prevention, default delinquency, and modification counseling. Classes are given in Financial and budget, debt repayment, bankruptcy, and IRS advocacy program. Seniors may receive reverse mortgage counseling and assistance with establishing checking and savings accounts. Free Tax preparation and 8-hour pre-purchase education classes as well as a variety of programs to meet all financial needs of the community. Additional information can be obtained from their web site at <http://www.cccsnevada.org>.

## **NEW JERSEY**

### **Tri-County Community Action Agency (TCCA)**

Bridgeton, NJ

\$15,000.00

Tri-County Community Action Agency, Inc. has been the federally designated Community Action Program for Cumberland, Salem and Gloucester counties in New Jersey since 1987. During that time, the agency has received contracts to provide services to the homeless through Social Services to the Homeless grants in all three counties. TCCA operates more than 109 programs in the areas of housing and economic development, child care/early childhood development, health/nutrition, emergency assistance, youth education/job training and community culture/recreation. TCCA provides a wide variety of housing counseling services to homebuyers, homeowners, low- and moderate-income renters and the homeless in Cumberland, Salem and Gloucester counties in New Jersey. Its mission is "To provide services that improve the quality of life and promote self-sufficiency." To that end, the Housing Counseling program is comprehensive and divided into two distinct sections: **Homeowner**, which includes Default Counseling, Pre-Purchase Homebuyer counseling, Post-Purchase Education and Maintenance counseling, Homebuyer Education and Marketing and

Outreach campaigns; and **Rental** which includes: Delinquency Counseling, Finding and Maintaining Rental Housing and Shelter Services for the Homeless.

**Affordable Housing Alliance of New Jersey**

Eatontown, NJ

\$19,969.45

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

**Affordable Homes of Millville Ecumenical**

Millville, NJ

\$15,000.00

Affordable Homes of Millville Ecumenical (AHOME) is a nonprofit, 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).

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

New Brunswick, NJ

\$16,863.54

Puerto Rican Action Board (PRAB) is a nonprofit corporation, established in 1971, to provide services that improve the quality of life of the low income population of Central New Jersey in a bilingual and bicultural setting, and to continue its historic role as advocates for the Latino community. From its humble beginnings, PRAB has grown into a comprehensive human services organization comprised of the Housing Coalition of Central New Jersey, the Middlesex County Family Success Center, Middlesex County's Low Income and Home Energy and Weatherization Assistance Program under the Energy Conservation Department at PRAB, Social Services, Youth Services and Early Childhood Education. These departments have recruited and trained approximately 250 multicultural, bilingual, interdisciplinary and socially conscious staff to deliver an array of vitally needed programs and services to over 12,000 households per year. Through its Housing Coalition Unit, PRAB provides a range of programs to assist Middlesex County New Jersey, and Franklin Township in Somerset County, residents with housing services. Housing services include the Homebuyer Education Program, Mortgage Assistance Program, Pre-purchase Homeownership Counseling, NJ Judiciary Foreclosure Mediation Program, Mortgage Delinquency, Default and Loss Mitigation Counseling, Mortgage

Scam Assistance, Outreach on Affordable Units, and Housing Rights (Tenant/Landlord and Fair Housing Counseling). More information on this and other PRAB programs can be found at [www.prab.org](http://www.prab.org).

**La Casa De Don Pedro**

Newark, NJ

\$17,484.73

La Casa de Don Pedro (La Casa) is a comprehensive community based development corporation and HUD Certified Housing Counseling agency that has served residents of Newark, New Jersey and Essex County for over 38 years. Founded with the mission of fostering self-sufficiency, empowerment and neighborhood revitalization, La Casa is a dynamic organization that has evolved with the changing needs of the community. The Community and Economic Development Division have a team of community organizers who assist with the implementation of an agenda that meets stakeholders' stated needs. This includes developing affordable housing, offering foreclosure prevention assistance and housing counseling, education around loan modification scams and working to revitalize the local commercial corridor. Emergency rental assistance, weatherization services, low income home energy assistance and financial education also compliment this work. La Casa's comprehensive network of services include an accredited pre-school program serving 255 children, afterschool and teen leadership programming, adult education, family counseling and case management, domestic violence intervention, immigration assistance and prisoner re-entry programs. Last year La Casa served more than 50,000 people and became a NeighborWorks affiliate.

**New Jersey Citizen Action**

Newark, NJ

\$25,560.08

Citizen Action of New Jersey (aka New Jersey Citizen Action or NJCA) is a nonprofit 501(c)(4) organization founded in 1982. NJCA has more than 60,000 individual members and 100 affiliate organizations representing a population broadly diverse in terms of race, class, gender, ethnicity, age, sexual orientation and disability. It seeks to secure social and economic justice for all. Citizen Action coordinates programs that work to empower low- and moderate-income (LMI) individuals, and help them become informed consumers able to build and preserve their assets. In particular, NJCA serves LMI people in New Jersey's urban areas. Most have incomes between \$10,000 and \$45,000. Programs are targeted to women, single heads-of-household, new immigrants, people with Limited English Proficiency, seniors, individuals transitioning from welfare to work, and people with disabilities. NJCA offers free statewide comprehensive housing and foreclosure counseling, tax preparation, public benefits screening and financial education across the state in English and Spanish. In the last 15 years we have served over 115,000 people. In the wake of the current economic crisis, the demand for our services – especially foreclosure counseling and education – has dramatically increased. While it provided foreclosure counseling to only 474 NJ homeowners in 2008, in 2010 we provided

foreclosure counseling to a staggering 1,874 NJ homeowners. To learn more about NJCA and the services offered, visit its website at <http://www.njcitizenaction.org>.

**Housing Authority of the City of Paterson**

Paterson, NJ

\$21,832.99

The Housing Authority of the City of Paterson (HACP) has been a HUD Certified Housing Counseling Agency since June 2000, with a HUD Approved Section 8 Homeownership Program since April 2001. It is the Authority's goal to educate low to moderate income families and assist them with foreclosure prevention counseling. This is achieved through group counseling, one on one counseling, foreclosure prevention mediation and financial management assistance. To accommodate clients, services are provided in Spanish and English both verbally and in written form. In addition combating mortgage fraud is a priority in HACP's housing counseling program. Teaching families what mortgage fraud is, how to protect themselves against it and offering reputable sources of assistance are key elements in the education process. In funding year October 1, 2009 to September 30, 2010 HACP's service delivery under the Housing Counseling Program regarding foreclosure prevention counseling and foreclosure assistance to 294 families with resolving or preventing mortgage delinquency.

**Housing Authority of the City of Perth Amboy**

Perth Amboy, NJ

\$23,075.36

The Housing Authority of the City of Perth Amboy is a Public Housing Authority providing affordable, safe, decent housing in the City of Perth Amboy for over 70 years. In addition to providing housing services, we assist our families and the community to become economically self-sufficient. Services provided include pre-purchase housing education and counseling, mortgage delinquency prevention and resolution education and counseling, financial literacy and credit education and counseling, Section 8 homeownership program, Family Self-Sufficiency Program and one-stop job search center. These services ensure that our community continues to produce economically self-sufficient families, knowledgeable consumers, and successful homeowners. The Authority serves over 2000 families each year. More information can be found at [www.perthamboyha.org](http://www.perthamboyha.org), or by calling Eugenia Hill, Homeownership Program Manager at (732) 826-3110 ext. 631.

**Central Jersey Housing Resource Center**

Raritan, NJ

\$17,484.73

Central Jersey Housing Resource Center (CJHRC) was founded in 1987 in response to the community need for affordable housing in one of the most expensive counties to live in the nation. CJHRC provides direct housing counseling services to clients free of charge and promotes affordable housing solutions in collaboration with other

organizations. Since 1993 CJHRC has increased the number of individual clients served from 688 to an average of over 2,660 per year, approximately 60% of which are very low- or low-income, 47% are of one or more minority group, approximately 70% are single mothers, and many have special needs or are at risk of becoming homeless. CJHRC assists clients in overcoming significant housing issues and being better prepared to compete for the limited affordable housing opportunities in the region. Its team of trained Housing Counselors is available to help clients secure and maintain affordable homeownership or rental housing. The agency specializes in intensive one-on-one counseling services, including Default Mortgage counseling, Homeless counseling, Pre- and Post-Purchase counseling, Rental Counseling and Reverse Mortgage (home equity conversion) counseling. CJHRC also provides group instruction targeted to low- and moderate-income families with credit problems or difficulties in securing and maintaining rental housing, as well as a variety of courses for potential first-time homebuyers.

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

Toms River, NJ  
\$21,211.81

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

**Family Guidance Center Corporation**

Hamilton, NJ  
\$15,621.18

Family Guidance Center Corporation is a non-profit social service agency with locations in Hamilton, Trenton, Ewing, and Princeton, NJ. The agency provides outpatient mental health services, substance abuse treatment, family preservation services and a school for children with multiple learning disabilities. The organization was created in 1993 after the merger of Community Guidance Center, founded in 1948, and Family Service Association of Trenton/Hopewell Valley, founded in 1938. Family Guidance Center has emerged today as one of the premier non-profit behavioral healthcare organizations in Mercer County serving more than 6,000 residents annually. For the past 20 years, the agency's Consumer Credit Counseling Service has been providing high quality, affordable housing counseling and community-based educational programs. Services include pre and post purchase housing counseling, reverse mortgage counseling, foreclosure prevention services, and educational programs for homeowners and first time homebuyers. For more information call 609-586-0668 or visit the website at [www.fgccorp.org](http://www.fgccorp.org).

**Burlington County Community Action Program**

Willingboro, NJ

\$16,863.54

The Burlington County Community Action Program (BCCAP) is a 501(c) 3 social service agency established in 1965, as a result of the passage of the Economic Opportunity Act of 1964, to address the needs of the low-income population in Burlington County. BCCAP's mission is to combat the causes and reduce the effects of poverty in Burlington County. Since its inception, BCCAP has served the low-income population through a wide range of programs designed to help low-income families achieve self-sufficiency. As a HUD-approved Housing Counseling Agency, BCCAP helps preserve homeownership in Burlington County by providing counseling services to homeowners to prevent or resolve mortgage delinquency, default and foreclosure through the Foreclosure Mitigation and Foreclosure Mediation Counseling programs. As the Fair Housing Counseling Agency for Burlington County, BCCAP helps prevent or eliminate discriminatory housing practices in Burlington County. BCCAP helps expand homeownership opportunities and increase access to affordable rental housing through the following programs: Housing Counseling; Fair Housing Counseling and Coordinating Activities; Housing Acquisition/Rehab/Resale; Homebuyer Education; Permanent Rental Housing; Senior Apartments; Transitional Housing for Homeless Working-Poor and Veteran Families; Weatherization; Home Energy Assistance; Emergency Home Repair; Homelessness Prevention; and State Rental Assistance Program. In 2009, the agency served 24,126 customers. (Website: [www.bccap.org](http://www.bccap.org).)

## **NEW MEXICO**

### **Independent Living Resource Center**

Albuquerque, NM

\$26,181.26 – Mortgage Modification and Mortgage Scam Counseling

The Independent Living Resource Center (ILRC) opened in 1989 and provides housing counseling, individual advocacy, life skill training, peer counseling and information & referral in such areas as transportation, benefits, education, finances, housing and employment. ILRC also offers Home Modification and Assistive Technology Program, and supports Consumer-Directed attendant services. ILRC has served approximately 12,000 consumers to date, with approximately 3,600 of those consumers receiving various forms of housing counseling. ILRC's Housing Division provides pre-purchase, rental and foreclosure prevention counseling.

### **United South Broadway Corporation**

Albuquerque, NM

\$19,348.27 – Mortgage Modification and Mortgage Scam Counseling

United South Broadway Corporation (USBC) is a non-profit Community Development Organization incorporated in 1986 to provide housing assistance to low-wealth neighborhoods and communities. The organization has engaged in housing counseling

since its inception. Experienced bi-lingual staff trained and certified by NeighborWorks Training Institute, provide comprehensive home buyer education to potential home buyers. In 2006 the Project Change Fair Lending Center, a program of the Institute of Public Law at the University of New Mexico School of Law, merged with USBC making civil legal services more accessible and increasing USBC's counseling and training capacity to include in-house legal services and direct legal representation for homeowners facing judicial foreclosure action in the courts. USBC's "One-Stop" housing counseling and legal services are dedicated to eliminating barriers to credit, capital, homeownership and economic development for low-incomes New Mexicans historically excluded from the economic mainstream.

<http://www.unitedsouthbroadway.org>

## **NEW YORK**

### **NY State Office for People with Development Disabilities**

Albany, NY

\$22,454.18

The New York State Office for People with Developmental Disabilities (OPWDD) 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/Home buying, Post-Purchase non-delinquency, Mortgage delinquency (foreclosure prevention), Predatory Lending, and Financial Literacy.

### **MHANY Management, Inc.**

Brooklyn, NY

\$23,696.54

MHANY Management, Inc. works toward increasing affordable housing opportunities for low and moderate income families in New York. Established in 1986, it has overseen the counseling of more than 4,000 families regarding first time homeownership, loan refinancing and modification, predatory lending, fair housing, and financial literacy. MHANY Management, Inc. is a HUD-approved housing counseling agency and has guided more than 500 families through the process of purchasing their own homes. In addition to its housing counseling program, MHANY Management, Inc. rehabilitates and manages multifamily distressed and scatter site properties throughout the city. Its portfolio currently consists of 140 buildings comprising 1282 apartments, including more than 100 scatter site properties and 350 units in formerly distressed HUD developments. MHANY Management's housing counselors have been providing first time home buying counseling and education services to low and moderate income families in New York since the early 1990's. For the past fifteen years, staff provided first time homebuyer counseling and education services, default and foreclosure prevention, budget and credit counseling, and fair housing information distribution. The MHANY Management model

of housing counseling has been refined after years of participating in HUD approved, professional outreach, referrals, and counseling. Visit MHANY Management, Inc. on the web at: [www.mutualhousingny.org](http://www.mutualhousingny.org).

**Neighbors Helping Neighbors, Inc.**

Brooklyn, NY

\$24,317.72

The mission of Neighbors Helping Neighbors ([www.nhnhome.org](http://www.nhnhome.org)) is to empower low and moderate income Brooklyn residents to secure quality housing and build assets. Since its inception in 1990, Neighbors Helping Neighbors has served thousands of tenants, first-time homebuyers, and homeowners with a focus on the Latino immigrant community of Sunset Park, Brooklyn. Neighbors Helping Neighbors provides workshops and one-on-one counseling to first-time homebuyers, homeowners at risk for default, and low-income renters.

**Putnam County Housing Corporation**

Carmel, NY

\$19,348.27

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.

**Community Development Corporation of Long Island**

Centereach, NY

\$16,242.36

Community Development Corporation (CDC) of Long Island was founded in 1969 by a volunteer group of residents from the business, government, religious and civil rights communities to address the need for affordable housing and promote community and economic development. Forty-one (41) years later, CDC's efforts in the housing assistance arena range from providing services for homeless families seeking transitional shelter, subsidizing rental housing under the Housing Choice Voucher Program, offering of first time homebuyer education, counseling opportunities and housing development. CDC provides specific assistance for some of Long Island's most vulnerable residents, individuals with disabilities, senior citizens and low-income individuals. CDC is a chartered member of NeighborWorks Network (NWA), is a founding member of the New York State Coalition for Excellence, operates two NWA Homeownership Centers and adheres to the national industry standards for homeownership education and counseling (NCHEC). As a result, CDC's programs and services provide measurable, lasting benefits to clients through education, counseling and financial assistance. In addition to its pre-purchase programs, CDC's post-purchase, default and foreclosure

counseling offer homeowners opportunities to sustain affordable homeownership. Its website is [www.cdcli.org](http://www.cdcli.org).

**Margert Community Corporation (MCC)**

Far Rockaway, NY

\$23,696.54

Margert Community Corporation was founded in 1980 to serve our neighbors in the areas of housing and senior citizen concerns, healthy communities and energy affordability. The focus of its work is to assist low and moderate income individuals and families. Faithful to its mission, it seeks housing that is good news for both homeowners and tenants, and a sign of hope for others. 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. While its primary service area is Far Rockaway, Queens, vital housing services are provided to all of Queens County and the entire NYC Metro area. Margert Community Corporation is a New York State Homes and Community Renewal Neighborhood Preservation Company, and a housing counseling agency approved by HUD and NYC HPD. MCC is also the NYS HCR Weatherization Assistance Program subgrantee for South Queens and an HCR local program administrator for RESTORE, HOME and Access to Home. For the past thirty-one years, MCC has provided neighborhood preservation services and housing counseling to well over twenty thousand low and moderate income households. For more information, please visit its website, at [www.margert.org](http://www.margert.org).

**County of Nassau Economic Development - Office of Housing & Intergovernmental Affairs**

Hempstead, NY

\$20,590.63

Nassau County's Office of Housing and Homeless Services (OHHS) is a HUD approved Local Housing Agency in good standing since 2005 with a strong existing infrastructure of Housing Programs to meet the housing needs of families in Nassau County. The Office of Housing and Homeless Services administers the Housing Choice Voucher Program and has a Homeownership Center that provides comprehensive Housing Counseling Services and homeownership opportunities; including individual mortgage counseling; homebuyer group education; Down Payment Assistance; foreclosure prevention/home preservation counseling services; mortgage modification scam alert identification practices; Housing Choice Voucher Homeownership program; non-delinquency post purchase counseling; financial literacy and rental counseling. The mission of the OHHS is to improve access to affordable housing; provide housing counseling to first time homebuyers; prevent homelessness; provide foreclosure prevention services, including the identification of mortgage scams; financial education; prevent predatory lending practices through education and counseling to low-and moderate-income persons, persons with disabilities, the elderly, minorities and persons with limited English proficiency. Nassau County Homeownership Center has endorsed

and adopted the National Industry Standards for Homeownership Counseling since September 4<sup>th</sup> 2008 and is a member of the New York State Coalition for Excellence in Homeownership Education. It has served 6,145 clients since 2002. Its website is [www.nassaucountyny.gov](http://www.nassaucountyny.gov).

**Neighborhood Housing Services of Jamaica**

Jamaica, NY  
\$17,484.73

Neighborhood Housing Services of Jamaica, Inc. (NHSJ) is a 36 year old not-for-profit organization that was incorporated in the Baisley Park Section of Queens in 1974 by a group of community residents who were concerned about redlining by private insurance companies and the lack of reinvestment by local lending institutions. Currently, NHSJ offers pre and post-purchase counseling, closing cost assistance, rehabilitation financing, home maintenance classes and foreclosure prevention. NHSJ also offers energy efficiency training for green building and a host of other housing related services. NHSJ has provided direct program services for more than 30,000 families since 1974.

**Human Development Services of Westchester, Inc.**

Mamaroneck, NY  
\$22,454.18

Human Development Services of Westchester, Inc. (HDSW) is a multi-service, community-based organization with offices in Mamaroneck and Port Chester, NY, serving 1,900 individuals and families annually throughout Westchester County. The HDSW **Neighborhood Preservation Company (NPC)** provides housing counseling for renters, homeowners, prospective homeowners, and persons needing housing throughout Westchester County. Services include: default and mortgage foreclosure prevention; tenant assistance, advocacy and eviction prevention counseling; First Home Club Program and home purchase guidance; financial literacy and special topic workshops; and homeless assistance referrals. NPC services target low and moderate-income individuals and families, the elderly and disabled, minorities, and persons with limited English. Through its bilingual staff and multicultural approach, the NPC provides counselors knowledgeable about the community who will listen and act with Spanish-speakers on their behalf. HDSW has been the designated Neighborhood Preservation Company (NPC) for the Village of Port Chester since 1979, under guidelines of the NY State Division of Housing and Community Renewal, and an approved HUD Local Housing Counseling Agency serving residents throughout Westchester County, NY since 2006. HDSW also serves individuals throughout Westchester County recovering from mental illness through a combination of inter-related community-based programs: HOPE House, a psychosocial clubhouse; the Residential Program, including supported housing and transitional residences; and Intensive/Supportive Case Management. [www.hdsw.org](http://www.hdsw.org) .

**Rockland Housing Action Coalition**

Nanuet, NY  
\$23,075.36

The Rockland Housing Action Coalition, Inc. (RHAC) is a HUD approved not-for-profit housing counseling agency which has been developing affordable housing and providing counseling for Rockland and Orange County residents since 1987. Its mission is to increase the diminishing supply of low cost housing by constructing/renovating homes for low income individuals and families. To accomplish this goal, RHAC builds quality homes and provide budget/credit/mortgage, foreclosure prevention, and maintenance counseling to empower individuals with the skills needed to rent, purchase, maintain and landscape their homes. For over 6 years, RHAC has been working with large numbers of subprime borrowers in need of legal assistance because they have court actions commenced against them. In order to ensure our homeowners had proper legal representation, RHAC expanded its foreclosure program to include funding for the Legal Aid Society of Rockland County (LASRC). Currently, we are able to include a comprehensive array of services for homeowners experiencing financial hardships and foreclosure proceedings. Our successful partnership has maximized the borrowers' chances of remaining in their homes and decreased the number of homeowners being scammed by unscrupulous individuals offering mortgage modifications that will never be submitted or approved.

**Asian Americans for Equality**

New York, NY

\$26,181.26

In its 37-year history, Asian Americans for Equality (AAFE) has become one of the largest nonprofit 501(c)(3) community development organizations to deliver critical housing, economic development, and social services to the growing Asian American and immigrant communities in the five boroughs of New York City. AAFE is an active community-oriented organization. Its offices are conveniently located in Chinatown, Manhattan; Flushing, Queens; and Sunset Park, Brooklyn—all places with high Asian populations, many of whom are immigrants. A HUD-certified Local Housing Counseling Agency, AAFE has continuously exceeded HUD Housing Counseling grant program expectations. AAFE is also a NeighborWorks America chartered member. Since 2000, AAFE and its affiliate AAFE Community Development Fund have counseled more than 7,750 homeowners and potential first-time homebuyers and secured over \$300 million in mortgage financing for more than 1,900 families. All of AAFE's counselors are either bilingual in English and Chinese (Cantonese and Mandarin) or in English and Spanish, and have the cultural understanding to provide services and education to New York City's Asian American and immigrant community. AAFE's Foreclosure Prevention Initiative, established in 2008, has thus far counseled over 350 individual clients and assisted over 60 of them toward temporary and permanent mortgage modification, forbearance, and other viable resolution options.

**National Federation of Community Development Credit Unions (Federation)**

New York, NY

\$328,597.69

Federation represents more than 230 community development credit unions serving urban and rural low-income communities across the United States. Founded in 1974, the Federation's mission is to help low- and moderate-income people and communities achieve financial independence through credit unions. Since 2008, the Federation has served as the HUD-approved national housing counseling intermediary for credit unions. Sixteen credit unions and affiliated non-profit organizations in eleven states join the Federation as sub-grantees in this housing counseling project, which recognizes the critical link between successful homeownership and financial security. For more information about the Federation's housing counseling program, visit [www.cdcu.coop/counseling](http://www.cdcu.coop/counseling).

**National Urban League (NUL)**

New York, NY

\$321,453.38

A housing counseling provider for over 30 years, NUL coordinates a network of 38 local affiliates that provide housing counseling in 23 states and the District of Columbia. NUL affiliates provide comprehensive housing counseling services tailored to the needs of the communities they serve. Services include pre- and post-purchase counseling and education, foreclosure prevention counseling and education, reverse mortgage counseling, rental counseling and education, homeless counseling, predatory lending and fair housing education. NUL affiliates provide education and outreach on predatory lending and fair housing issues by directing clients to mortgage products with flexible underwriting criteria and encouraging the "unbanked" to use financial services. NUL also coordinates its counseling activities with a diverse group of public and private organizations in unique ways that benefit their clients.

**Neighborhood Housing Services of New York City (NHS of NYC)**

New York, NY

\$22,454.18

For nearly 30 years in operation, NHSNYC's broad range of services encourages and supports neighborhood self-reliance and creates, preserves, and promotes affordable housing in New York City neighborhoods. Its outreach initiatives help transcend barriers to homeownership – such as blemished credit, lack of savings, low levels of financial literacy, discrimination or unfair lending practices. NHSNYC helps establish a knowledge base so residents can better manage money and assets; thereby increasing wealth. NHSNYC will provide pre- and post-purchase housing counseling and education to low- and moderate-income residents. Its programs cover homebuyers clubs, financial education, landlord training, foreclosure prevention, loss mitigation, mortgage modification assistance, outreach and loan scam assistance, reverse mortgage counseling, loan document reviews, home maintenance training, housing development and lending financial services. NHSNYC has a strong reputation and recognition on its impact on housing issues in New York City.

**Structured Employment Economic Development Corporation (Seedco)**

New York, NY

\$364,319.27

Seedco is a national nonprofit organization that creates economic opportunities for disadvantaged jobseekers, workers and neighborhood entrepreneurs. Seedco uses practical, effective strategies to address the challenges confronting Americans who are struggling to leave poverty. Working on these issues for more than two decades, Seedco is a leader in implementing innovative, multi-partner initiatives that foster financial advancement. For its National Housing Counseling Network, Seedco provides program management to housing counseling staff at 47 affiliates in 14 states and Washington, DC. Seedco is committed to promoting neighborhood stability by increasing homeownership in minority and low-to-moderate income communities.

**Orange County Rural Development Advisory Corp.**

Pine Bush, NY  
\$21,832.99

Orange County Rural Development Advisory Corporation (RDAC) has been a HUD-approved Housing Counseling Agency for over 17 years, consistently providing Orange County with comprehensive housing counseling.

**Westchester Residential Opportunities, Incorporated**

White Plains, NY  
\$17,484.73

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

## **NORTH CAROLINA**

**Alliance Credit Counseling, Inc.**

Charlotte, NC  
\$15,000.00

Alliance Credit Counseling, Inc.(ACC) is a 501(c)(3) national non-profit organization that has provided credit counseling and financial education to over one million individuals since May 2000. Its mission is to provide help and hope through charitable relief to the poor and distressed by offering personalized education, counseling, and support programs that reduce and avoid the burdens of financial crisis, debt stress, bankruptcy, foreclosure, and their consequences. As a HUD-approved Housing Counseling Agency, ACC provides empowerment to the public through charitable education programs of financial literacy, money management, credit management, debt reduction, and pre/post-homeownership. The agency also offers predatory lending

workshops, in addition to, one-on-one mortgage delinquency and default resolution counseling. During FY 2010, Alliance Credit Counseling served 2,901 clients. [www.knowdebt.org](http://www.knowdebt.org)

**Highland Family Resource Center, Inc.**

Gastonia, NC  
\$24,938.90

Highland Family Resource Center, Inc. (HFRC) is a non-profit and a HUD-approved housing counseling agency which has been in existence since 1994 providing services to the Highland community. The HFRC is a designated Community Housing Development Organization for the City of Gastonia. HFRC's goal is to provide comprehensive services to families by collaborating with agencies to provide education, housing counseling, social services, health and skills training. With this grant funding, the agency will provide education to alert homeowners of mortgage scams, pre-purchase and default prevention counseling, individual and group counseling, budget/financial analysis, rental counseling, homeless assistance and referrals. During the previous fiscal year, the agency served 1,600 clients. [www.highlandfamilycenter.org](http://www.highlandfamilycenter.org)

**Monroe-Union County Community Development Corporation**

Monroe, NC  
\$15,000.00

Monroe-Union County Community Development Corporation (MUCCDC) is a county-wide non-profit agency serving the low wealth communities throughout Union County. The agency has been HUD approved since May 2002. The organization's mission is to assist low and moderate-income families in bettering their quality of life, obtaining affordable housing, developing small businesses, as well as strengthening economic development through education and training. MUCCDC has provided comprehensive housing counseling services for 20 years. Its housing counseling services include homebuyer education, pre and post purchase counseling, mortgage delinquency modification and mortgage scam assistance, rental assistance and fair housing services in both one-on-one and group counseling sessions. During FY 2010, the agency served 652 clients with their various housing needs. [www.muccdc.com](http://www.muccdc.com)

## **OHIO**

**Fair Housing Contact Service**

Akron, OH  
\$21,832.99

Fair Housing Contact Service was founded in 1965 and its mission statement is "Fair Housing Contact Service strives to prevent and eliminate discrimination and to promote equal housing opportunity". FHCS supports and encourages freedom of residence in the Greater Akron region so that all persons, regardless of race, color, religion, national

origin, sex, familial status, ancestry, disability, or military status as well as any other locally protected classes can secure the housing they want and can afford in the neighborhood of their choice. In order to achieve its mission, FHCS undertakes the following activities: pre-purchase counseling to first time homebuyers, post purchase non-delinquency and refinancing information to homeowners, Home Equity Conversion Mortgage (HECM) counseling to seniors, default/delinquency counseling, predatory lending counseling, rental, homelessness counseling, education and outreach. For the purpose of this grant, FHCS will provide Mortgage Modification and Mortgage Scam Assistance counseling, education, and outreach.

### **Working in Neighborhoods**

Cincinnati, OH

\$18,727.09

Working In Neighborhoods (WIN), a Cincinnati-based non-profit organization, works to revitalize communities, helps families build equity by providing home buyer education and provides foreclosure prevention counseling. WIN provides homebuyer and credit counseling, financial literacy classes, renovates and builds homes for first-time home owners, and trains neighborhood residents to work together to improve their communities. WIN, through its delinquency/default counseling program, assists homeowners to preserve homeownership. Through the HUD FY2010 Mortgage Modification and Mortgage Scams Assistance Housing Counseling program, WIN will increase its efforts to preserve home ownership in Greater Cincinnati. With HUD's assistance, WIN will provide delinquency/default counseling as well as mortgage rescue scam identification to a total of 573 low and moderate-income families. The organization will expand its marketing outreach to community agencies, civic groups and other counseling agencies to provide an avenue for families that have been victimized by predatory lending as well as mortgage rescue scams to obtain delinquency/default counseling. WIN will provide a vehicle for all victims of mortgage rescue scams to report such incidents.

### **Mid-Ohio Regional Planning Commission**

Columbus, OH

\$21,832.99

Mid-Ohio Regional Planning Commission (MORPC) is a voluntary association of local governments in mid-Ohio. Local government representatives sit on the Commission board, which is the policy-making body of the organization. MORPC serves as a regional planning agency created under federal and state laws, with the flexibility and capability to respond to the region's needs. Five departments work to resolve many issues facing mid-Ohio including transportation, environmental concerns, community development, housing, and weatherization. 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 for home ownership; promoting fair housing, jobs and economic opportunity; reducing homelessness; and administering and leveraging local programs to maximize additional federal, state, local government and

private funds. MORPC has implemented CDBG and HOME-funded housing rehabilitation programs since 1977 for Franklin County and operated homeownership education and counseling and foreclosure programs for homebuyers and owners since 1994. MORPC offers classes that provide buyers with the opportunity to be eligible for down payment assistance (DPA). MORPC has administered DPA and mortgage assistance programs through lenders and Franklin County. MORPC, providing 815 housing counseling services in 2009/2010, is a HUD-approved housing counseling agency and is approved by HUD for secondary financing in central Ohio.

[www.morpc.org](http://www.morpc.org)

**Fair Housing Resource Center**

Painesville, OH

\$24,938.90

The Fair Housing Resource Center, Inc (FHRC) is a 501 (c) (3) organization located in Lake County, Ohio. FHRC has one office and operates in the county seat located in Painesville, Ohio. FHRC has operated as a HUD-approved since 2002 and has established positive working relationships with both the private and public sector of the County and surrounding areas. Fair Housing Resource Center, Inc. provides one-on-one counseling for individuals who need assistance in the following areas: Landlord / Tenant Rights, Fair Housing, Loss Mitigation / Foreclosure Prevention, Homeownership and Predatory Lending. FHRC has assisted over 7,800 households overcome their specific housing issues. The work plan created by the Fair Housing Resource Center, Inc. supports individuals in becoming self sufficient and ensures that all persons are provided safe, decent and affordable housing opportunities. FHRC can be reached via its website, which is [www.FHRC.org](http://www.FHRC.org).

**Northwest Ohio Development Agency**

Toledo, OH

\$23,696.54

The Northwest Ohio Development Agency (NODA) is a HUD-approved Housing Counseling Agency. NODA received its certification from HUD on March 7, 2006. NODA is also a Community Development Financial Institution (CDFI) certified by the U.S. Department of Treasury. NODA helps people become self-sufficient and builds stable communities. NODA was founded in 1998 and opened for business in 2000. NODA provides loans, investment capital, grants and supportive services in a holistic fashion. NODA will use the funding from HUD for its predatory lending counseling program to assist consumers from losing their homes to foreclosure due to unscrupulous lending practices.

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

Youngstown, OH

\$23,696.54

Family Service Agency ([www.familyserviceagency.com](http://www.familyserviceagency.com)) is a non-profit social service organization that has been serving the Mahoning Valley for more than 100 years. The agency's mission is dedicated to empowering, enhancing and strengthening individuals and families by providing an array of services that respond to the changing needs of our community. The agency's services include family counseling, housing counseling, rape information and counseling, case management for persons infected with HIV/AIDS, guardianship for the elderly, and a 24-hour shelter for runaway and homeless youth. Family Service Agency is accredited by the Council on Accreditation. The agency is certified by the United States Department of Housing and Urban Development and the United States Department of Justice. The agency is supported by United Way, federal, state and local grants, private foundations, and individual contributions. Family Service Agency/Family Financial Education Services (FFES) provides the following housing counseling activities: Resolving/Preventing Mortgage Delinquency; Mortgage Modification Assistance and Mortgage Scam Identification and Reporting; Pre-purchase/Home buying; Loan Document Review; Non-Delinquency Post-purchase; Locating, Securing or Maintaining Residence in Rental Housing; Shelter or Services for the Homeless; General Financial Education; and Avoidance of Predatory Lending Outreach initiatives. FFES program has served 1,279 year-to-date total clients.

## **PENNSYLVANIA**

### **Community Action Committee of Lehigh Valley, Inc.**

Bethlehem, PA  
\$17,484.73

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

### **Mon Valley Initiative (MVI)**

Homestead, PA  
\$314,309.07

Incorporated in 1988, MVI is a nonprofit coalition of community development corporations representing communities in the Monongahela River Valley, south of Pittsburgh. MVI continues to strive to meet its mission of working together to unite these communities and restore their economic vitality. It works to meet this goal by renovating and constructing high quality, affordable housing and assisting communities to develop and maintain their main street districts; by providing individuals with the tools they need to enter the workforce; by providing in-depth, one-on-one housing counseling and group education services to put people on the path to successful home ownership; and by helping member Community Development Corporations to become efficient and effective organizations.

**Affordable Housing Centers of America (AHCOA)**

Philadelphia, PA

\$350,030.64

Since 1985, Affordable Housing Centers of America (AHCOA) has been providing housing counseling services to low and moderate and minority communities and fighting housing discrimination. AHCOA works with distressed homeowners and their mortgage servicers to negotiate affordable mortgage modifications or other resolutions. AHCOA educates homeowners about mortgage scams which take homeowners' money but provide little or no benefit. ACHOA provides programs in Spanish and English, with services focused to assist single parents, the elderly, and people with predatory loans. AHCOA has been a national leader in creating affordable mortgage programs, in helping clients to purchase affordable homes, fighting predatory lending, helping people with unfair loans, and assisting people who are at risk of foreclosure. ACHOA has offices in Bridgeport, CT, Chicago, Miami, Minneapolis/St. Paul, Orlando, Philadelphia, Phoenix, and Sacramento. AHCOA has counseled over 405,000 households, assisted over 106,000 families in obtaining an affordable mortgage, and provided housing education to over 360,000 people. The web address is [www.ahcoa.org](http://www.ahcoa.org) and the AHCOA foreclosure hotline is 888-409-3557.

**Intercultural Family Services, Inc.**

Philadelphia, PA

\$22,454.18

Intercultural Family Services, Inc. (Intercultural) is a non-profit, health and human services agency providing a diverse range of programming for children and families throughout the City of Philadelphia. The agency began in 1979 as Philadelphia Refugee Service, providing resettlement assistance to immigrant families. Since inception, Intercultural has remained true to its mission: *"We stabilize, strengthen and unite families, individuals and diverse communities through an array of culturally competent human services, using public and private partnerships."* Today Intercultural operates an array of programs including Housing Counseling, Family Stabilization (in-home social work and case management), parenting classes, WorkReady summer youth development, Music & Mentorship, outpatient behavioral health services, and Language Interpretation and Pronunciation Services (LIPS). Since 1983, Intercultural's *Housing Counseling Program* has provided home and tenant counseling for hundreds of families each year. The goal of the program is to assist participants to become homeowners, to enhance their home management skills and to provide foreclosure prevention and default/delinquency counseling and education to preserve homeownership.

**Mt. Airy USA**

Philadelphia, PA

\$27,423.63

Mt. Airy USA is a nonprofit that utilizes real estate development strategies to revitalize the communities within which it works. The organization's mission is to preserve, empower and advance a vibrant and diverse Mt. Airy by stimulating development responsive to the community's needs. Founded in 1980, Mt. Airy USA's successful efforts have included the construction of commercial and retail buildings, along with affordable homeownership housing. As a complement to these activities, Mt. Airy USA offers foreclosure prevention counseling services to homeowners throughout Philadelphia. Mt. Airy USA works closely with the City of Philadelphia's Foreclosure Diversion program, the Pennsylvania Housing Finance Agency's Homeowner's Emergency Mortgage Assistance Program and the federal Emergency Homeowner's Loan Program. Mt. Airy USA's housing counseling program also provides pre-purchase counseling and credit/budget counseling to low-moderate income prospective homebuyers and homeowners. Mt. Airy USA's housing counseling program is highly-regarded and certified through the US Department of Housing and Urban Development, the Pennsylvania Housing Finance Agency, the Delaware Valley Mortgage Plan and the City of Philadelphia. The agency serves more than 700 families annually and has served more than 5,000 since its founding.

**Nueva Esperanza (Esperanza)**

Philadelphia, PA  
\$271,443.16

With a national network of 12,000 faith- and community-based agencies, Esperanza is one of the leading voices for Hispanics in America. The organization focuses its work on five key areas: advocacy, education, capacity building, community development, and workforce development. As an intermediary, Esperanza provides funding and technical assistance to emerging organizations that might otherwise not receive funding. The Esperanza housing counseling network provides bilingual services including: pre- and post-purchase counseling, rental counseling, home inspection counseling, pre- and post-purchase loan counseling, services for deed-related problems, housing consumer education, rental delinquency counseling, post-occupancy counseling, housing mortgage counseling, and homeowner counseling across the United States. For more information, visit [www.esperanza.us](http://www.esperanza.us).

**Unemployment Information Center**

Philadelphia, PA  
\$23,075.36

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

**Credit Counseling Center**

Richboro, PA  
\$25,560.08

For over seventeen years the Credit Counseling Center (CCC) a non-profit organization has provided the highest quality, community based services to families and individuals

who are in need of financial literacy through programs designed to improve money management skills for lifelong independence. CCC has helped thousands of clients repay debt, improve credit, attain homeownership, tenancy, prevent foreclosure and improve financial literacy. CCC provides the following types of counseling: pre-purchase counseling; pre-closing counseling; closing cost assistance program; credit/debit counseling; HECM- Reverse Mortgage Counseling; mortgage delinquency; post-purchase counseling; and first home buyer workshops. Visit its website at [www.ccc-credit.com](http://www.ccc-credit.com).

**United Neighborhood Centers of Northeastern Pennsylvania**

Scranton, PA  
\$24,938.90

United Neighborhood Centers of Northeastern Pennsylvania (UNC) is a private, social service agency that offers direct and general advocacy services for youth, singles, families and older adults in combination with programs that foster independence and self-sufficiency. UNC's mission is to work together with neighbors to provide services and create opportunities which empower individuals and build strong interdependent communities. UNC's Housing Counseling services are provided through the One Stop Shop for Housing Services, a comprehensive program, which works in collaboration with various housing service providers in northeastern Pennsylvania. One-on-one counseling activities include loan document review counseling, foreclosure prevention and mortgage modification and mortgage scam assistance. Group education workshops are offered for predatory lending and fair housing and financial literacy. UNC supports housing counselors through the most up-to-date training and education in order to provide quality services to residents of Lackawanna and Monroe Counties as well as its neighboring rural counties. All of UNC's housing counseling services are available in English and Spanish.

**Commission on Economic Opportunity of Luzerne County**

Wilkes-Barre, PA  
\$19,348.27

The Commission on Economic Opportunity (CEO) was incorporated in 1966 as a non-profit community action agency to alleviate poverty. Now operating more than twenty programs, with a staff of 172 full- and part-time employees, CEO annually serves more than twenty thousand individuals facing economic hardships. With its central office in the Heights neighborhood of Wilkes-Barre, Pennsylvania, CEO maintains site offices in downtown Wilkes-Barre, Kingston, Hazleton and Tunkhannock.

This multi-faceted nonprofit organization is governed by a Board of Directors comprised of three constituencies with equal representation: consumers, public sector, and private sector. The objective of all CEO programs is to assist vulnerable individuals and families in their movement toward stability and self-sufficiency. Since its inception more than four decades ago, CEO has grown from a small, charitable organization to a complex, professionally managed, nonprofit corporation. CEO's annual budget, with revenues from multiple public and private funding sources, exceeds \$15 million. While housing has long

served as a top agency priority, CEO consumers benefit from an *integrated* approach to support and services for low- and moderate-income people and communities. Housing Services are closely coordinated with several other programs: in-home support services for elderly and disabled persons; employment and training; assistance with energy and utility expenses; weatherization; food and nutrition; afterschool programs and youth services.

## **RHODE ISLAND**

### **Providence Community Action Program (ProCAP)**

Providence, RI

\$15,000.00

Providence Community Action Program (ProCAP) founded in 1964 is one of eight Community Action Association organizations in Rhode Island. ProCAP is the designated anti-poverty agency for the City of Providence, Rhode Island. ProCAP is an independent 501 (c) (3) organization and meets all accepted industry standards for not-for-profit organizations. In addition to Housing Counseling services the agency provides more than 50 units of subsidized apartments for low-income persons and families, operates an emergency family shelter, and provides emergency rental assistance to persons and families. Agency wide the organization serves more than 4,000 persons annually; the Housing Counseling Program has served more than 300 persons to date. Visit its website at [www.procapri.org](http://www.procapri.org).

## **SOUTH CAROLINA**

### **CCCS/Family Services, Inc.**

Charleston, SC

\$28,044.81

Family Services, Inc. (FSI) was organized in 1888 to empower families and individuals through counseling, advocacy and education. FSI has a full time staff of 44 employees and has five divisions including the Homeownership Resource Center, Financial Literacy Education, Consumer Credit Counseling, Conservator/Representative Payee, and a Family Violence Intervention Program. During FY 2010, FSI provided pre-purchase, post-purchase, mortgage delinquency/default resolution, HECM/reverse mortgage, rental, and homeless/displacement counseling, along with home-buyer and fair housing education to more than 25,000 clients. [www.FSISC.org](http://www.FSISC.org).

## **TENNESSEE**

### **West Tennessee Legal Services (WTLS)**

Jackson, TN

\$342,886.33

WTLS, a Tennessee private nonprofit corporation with 501(c)(3) status, a Legal Services Corporation affiliate and a HUD-Approved National Housing Counseling Intermediary, has been providing housing counseling assistance and education to underserved rural areas for 20 years. Affiliates in Tennessee, Mississippi, Georgia, Alabama, Arkansas, Florida, Kentucky, Montana, Nebraska, Arizona, Pennsylvania and Louisiana will participate in this comprehensive housing counseling program and will offer pre-purchase counseling, first-time homebuyer education, reverse mortgage counseling, mortgage default counseling, rental counseling, fair housing counseling and predatory lending counseling. WTLS and its affiliates seek to promote and ensure equal housing rights and opportunities for all individuals residing within these areas. For more information, see the WTLS website at [www.wtls.org](http://www.wtls.org).

## **Texas**

### **Money Management International (MMI)**

Sugarland, TX  
\$328,597.69

MMI is a nonprofit community service organization that provides comprehensive housing counseling, professional financial guidance, counseling, community-wide educational programs, and debt management assistance. MMI and its family of agencies has over 45 years experience helping consumers regain financial control of their lives and has assisted more than 900,000 clients in housing need. The organization's housing counseling program meets its mission of improving lives through financial education by providing comprehensive housing counseling services in 24 states and the District of Columbia. Services to be provided for this grant award include: mortgage delinquency/default counseling and education, while reporting alleged loan modification scams to the Loan Modification Scam Prevention Network and the HUD Office of Inspector General. For more information, visit MMI's website at [www.moneymanagement.org](http://www.moneymanagement.org).

## **UTAH**

### **NeighborWorks Salt Lake / Salt Lake Neighborhood Housing Services**

Salt Lake City, UT  
\$18,105.91

Salt Lake Neighborhood Housing Services, d.b.a. NeighborWorks Salt Lake (NWSL) builds on the strengths of neighborhoods, creating opportunities through housing, resident leadership, youth and economic development. NWSL works in partnership with residents, government and business to build and sustain neighborhoods of choice. Since its creation in 1977, NeighborWorks Salt Lake has invested more than \$13 million in housing rehabilitation and \$23 million in mortgages, employed 1,600 community builders for the Youth Works program, built more than 210 newly-constructed single-family affordable homes, 155 units of multifamily rentals, organized 10,500 volunteers in

NWSL sponsored events, counseling more than 13,000 individuals on housing and financial issues, and organized approximately 175 community service and beautification projects. NWSL has facilitated more than \$458 million dollars invested in neighborhood development through various partnerships to revitalize Salt Lake City's Westside.

<http://www.nwsaltlake.org>

## **VIRGINIA**

### **Quin Rivers, Inc.**

Charles City, VA

\$26,181.26

Quin Rivers is a HUD Certified Housing Counseling Agency. With offices in Fredericksburg, Aylett, and New Kent, Quin Rivers' serves ten localities in Eastern/Central and Northern Virginia and provides the following services: financial literacy (including personal finance) education; delinquency, default, and foreclosure counseling; and reverse mortgage counseling. Established in 1970, Quin Rivers is a non-profit corporation with the mission of strengthening individual, family, and community development. Quin Rivers' vision is to facilitate the development and provision of services for citizens of low income and low wealth to create "healthy" families and communities. Quin Rivers uses housing as a base around which to organize services and the supports necessary to help clients become financially self-reliant. For more information on Quin Rivers' Housing Counseling services, please call 540-368-5553 or visit [www.quinrivers.org](http://www.quinrivers.org).

### **Prince William County Virginia Cooperative Extension**

Manassas, VA

\$24,317.72

Virginia Cooperative Extension is an "extension" of Virginia Tech and Virginia State Universities. When Congress passed the Smith Lever Act of 1914 it provided for the establishment of the Cooperative Extension System. The Financial and Housing Education Program began in 1983 in Prince William County, allowing families and individuals to help themselves develop goal-oriented strategies for managing personal finances and securing stable housing. It has been a HUD approved Housing Counseling agency since 1990. Virginia Cooperative Extension's mission is to educate and counsel households on personal financial management skills so that they will avoid financial problems, live within their means, maintain stable housing, and provide for themselves through retirement; and to support and counsel households experiencing financial difficulties so that they will take the necessary actions to achieve financial stability. Its program serves approximately 600 clients per year offering complete confidentiality with no information provided to credit reporting agencies. More information can be found at [www.pwccgov.org/vce/FinEd](http://www.pwccgov.org/vce/FinEd).

### **First Home Alliance**

Woodbridge, VA  
\$17,484.73

First Home Alliance is a HUD-Certified housing counseling agency with a history of providing quality service to homeowners and first-time homebuyers in Northern Virginia, namely Prince William County, Fairfax County, Arlington County, and the City of Alexandria. First Home Alliance offers a variety of one-on-one counseling and educational services meant to prepare first-time homebuyers for the responsibilities of homeownership and to help homeowners at risk of mortgage delinquency and foreclosure repair their financial situation and retain their homes.

## **WISCONSIN**

### **West Central Wisconsin Community Action Agency, Inc.**

Glenwood City, WI  
\$17,484.73

West Central Wisconsin Community Action Agency, Inc. (West CAP) was organized in 1965 under the authorization of the Economic Opportunity Act of 1964. The agency's mission is to take action against poverty by developing the social and economic assets of the low-income families and their communities and by working to create a more just and sustainable society. West CAP's service territory includes the counties of Barron, Chippewa, Dunn, Pepin, Pierce, Polk and St. Croix, comprising an area over 5,300 square miles. West CAP housing counseling services are provided individually and in group workshops. Housing services include: transitional housing and supportive services for homeless families, rent, security deposit, and/or utility assistance for households at risk of eviction, pre-purchase counseling and homebuyer workshops for potential homeowners, down payment, closing cost and/or rehabilitation assistance for eligible homebuyers, foreclosure intervention workshops and individual counseling, and financial assistance to avoid foreclosure. The primary objective of housing counseling services is to promote safe, stable, and affordable housing opportunities for low-income households.

<http://www.westcap.org>

### **Community Development Inc.**

Milwaukee, WI  
\$25,560.08

Community Development Inc. (CDI) is a nonprofit organization providing housing counseling services to low-income and moderate income households in underserved parts of Milwaukee County since 2005. CDI was approved as a Housing Counseling Agency by HUD on October 1, 2006. The goal of CDI is to alleviate the housing burden of low-income, elderly and physically challenged households. CDI services include pre-purchase counseling, homebuyer education, post-purchase / delinquency counseling, non-mortgage delinquency counseling, rental housing counseling, fair housing assistance, shelter or services for the homeless and HECM. CDI 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. CDI counseling services is supported by Federal, State and local agencies.