

**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
FY 2003 HOUSING COUNSELING GRANTS**

**Alabama**

**Alabama Council on Human Relations, Inc.**

Auburn, AL

\$18,000 – Comprehensive Counseling

The Alabama Council on Human Relations, Inc. (ACHR) provides housing counseling for residents in the counties of Russell and Lee. ACHR was founded in 1954 and has been a certified housing counseling agency since 1994. ACHR assists low-income tenants, first-time homebuyers, homeowners, and senior citizens with information, advice and guidance. Types of housing counseling offered by ACHR includes: pre-purchase, rental education, mortgage default, rental delinquency, home equity conversion, financial management, property maintenance, fair housing rights, displacement and relocation to transitional, and permanent housing. If necessary, in-home counseling sessions are scheduled and transportation is provided for clients to meetings. During fiscal year 2002, ACHR successfully counseled fifty-one (51) clients with issues pertaining to housing. Plans are to expand the number of clients served to sixty-five (65).

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

Huntsville, AL

\$41,228 – Comprehensive Counseling

Community Action Partnership, Huntsville/Madison & Limestone Counties, Inc. (CAP) provides housing counseling services to the citizens of the City of Huntsville, Madison and Limestone counties. Some of the services provided include pre-rental, rental delinquency, pre-purchase, mortgage default counseling, home equity conversion mortgages (HECM) and energy conservation. During fiscal year 2002, CAP successfully counseled 208 clients with issues pertaining to housing. Of nineteen (19) potential mortgagors counseled, six (6) purchased housing. Post-Purchase Mortgage Default and Rental Delinquency Counseling will be expanded to include victims of Predatory Lending.

**The Housing Authority of the City of Montgomery, Alabama**

Montgomery, AL

\$40,000 – Comprehensive Counseling

The Housing Authority of the City of Montgomery incorporated on June 22, 1937. They assist residents and homeowners of Montgomery, Macon, Autauga, and Elmore Counties. At present time, the Housing Authority provides housing assistance to approximately 12,500 residents. As an indication of their management capacity, the annual audit for the fiscal year 2001 indicated no findings nor unresolved findings. Comprehensive Housing Counseling services have been offered since 1981. Counseling services include mortgage default, pre-occupancy, rental delinquency, post occupancy, displacement and relocation, home improvement/rehabilitation, home ownership seminars and home equity conversion

mortgage. During fiscal year 2002, the agency successfully counseled 187 individuals with issues pertaining to housing.

**Community Service Programs of West Alabama, Inc.**

Tuscaloosa, AL

\$34,887 – Comprehensive Counseling

Community Service Programs of West Alabama, Inc. (CSP) services the residents of Tuscaloosa, Bibb, Hale, Greene, Fayette and Lamar counties in Western Alabama. CSP was created by the Economic Opportunity Act of 1964. Their mission is to help alleviate problems associated with poverty in the community. Community Service Programs currently operates forty-five (45) programs in their six (6) county service area. These programs include Head Start, Home Repair and Weatherization, Affordable Housing and Meals on Wheels. Counseling clients have been predominantly Renters. However, of the two (2) prospective Home Buyers counseled in the past year, one (1) purchased a home. Without a grant, CSP counseled fifty-two (52) clients last year. Their plans are to expand to a full range of counseling activities and to service one hundred fifty (150) clients in the coming year.

**The Jefferson County Committee for Economic Opportunity**

Birmingham, AL

\$40,000 – Comprehensive Counseling

Jefferson County Committee for Economic Opportunity (JCCEO) provides services for clients in the city of Birmingham and Jefferson County. JCCEO counseled 93 clients in fiscal year 2002. Counseling services provided are: Homebuyer counseling workshops, mortgage default & delinquency, Tenant & Landlord Advocacy, HECM, and Fair Housing Laws. Six individuals received pre-purchase counseling with two purchasing homes, four are working towards becoming mortgage ready. Seventy-one individuals successfully avoided foreclosure. Other programs operated by JCCEO are: Child Development Services through Head Start, Home Weatherization, Energy assistance, Emergency assistance, Substance abuse program, Senior Nutrition Centers, and a Adult Day Health Care Center.

**Community Action Agency of Northwest Alabama, Inc.**

Florence, AL

\$15,000 – Comprehensive Counseling

\$15,000 – Section 8 Homeownership Voucher – Housing Counseling

The Community Action Agency of Northwest Alabama has been a certified housing counseling agency for over twenty-four years, serving the counties of Franklin, Lauderdale and Colbert Counties. The goal of the agency is to provide customers with information and strategies that will result in adequate housing, homeownership, and self-sufficiency. Counseling services include: pre-purchase, pre-rental, fair housing and fair lending laws, mortgage default and rental delinquency, post occupancy, emergency shelter for the homeless, and transitional housing. In order to assist the growing Hispanic population, counseling services are available in Spanish. Community Action Agency successfully counseled 551 clients during fiscal year 2002. As a result of mortgage counseling, forty-two individuals were assisted in bringing their mortgage current. Ten

individuals received a forbearance agreement. Three individuals received reverse mortgage counseling, and two purchased a mortgage. The agency counseled 365 clients that were facing tenancy problems. Through partnerships in the community, the counselors assist in providing permanent shelter.

### **Housing Authority of the Birmingham District**

Birmingham, AL

\$44,832 – Comprehensive Counseling

The Housing Authority of the Birmingham District (HABD) has been a HUD Approved housing counseling agency since 1981. In addition to providing housing counseling services to the City of Birmingham, HABD also provides services to a three county area, which includes Jefferson, Shelby, and Walker Counties. HABD provides housing counseling services under the following areas: pre-rental, rental delinquency, pre-purchase, HECM, mortgage default, first time homebuyer, and budgeting/money management. During fiscal year 2002, HABD successfully counseled 167 clients with housing related issues.

### **Community Action Partnership of North Alabama, Inc.**

Decatur, AL

\$77,979 – Comprehensive Counseling

The Community Action Partnership of North Alabama, Inc. formerly known as Community Action & Community Development Agency of North Alabama, is a private, nonprofit agency incorporated in 1965, and was certified as a HUD housing counseling agency in 1979. The agency provides a variety of counseling services to clients in Morgan, Lawrence, and Cullman counties in North Alabama. Counseling services include pre-rental, pre-purchase, mortgage delinquency and default, rent delinquency, post occupancy, displacement and relocation, home improvement/rehabilitation, money management, HECM and many other services. During fiscal year 2002, the agency successfully counseled 593 clients.

### **Organized Community Action Program, Inc.**

Troy, AL

\$30,000 – Comprehensive Counseling

The Organized Community Action Program, Inc. (OCAP) is a private non-profit organization founded in 1966. OCAP serves the rural counties of Bullock, Butler, Covington, Crenshaw, Dale, Lowndes, and Pike in the southern part of Alabama. OCAP has participated in HUD's Housing Counseling Program for the past eight years as a certified HUD Housing Counseling Agency. Housing counseling services offered by OCAP include: HECM (home equity conversion mortgage), default, pre-purchase, post purchase counseling, home improvement and rehabilitation counseling, and displacement and relocation counseling. Other programs offered by OCAP besides the housing counseling are: Low-Income Home Energy Assistance Program, Weatherization, Emergency Food and Shelter. During fiscal year 2002, the agency successfully counseled 51 individuals with issues pertaining to housing.

### **Mobile Housing Board**

Mobile, AL

\$48,147 – Comprehensive Counseling

\$45,798 - Section 8 Homeownership Voucher – Housing Counseling

\$40,000 - Predatory Lending

The Mobile Housing Board (MHB) is a nonprofit public housing agency providing a full range of services to the residents of Mobile, Monroe, Baldwin, Clark, Washington and Escambia. The agency has been a HUD award recipient over 22 years, and has been awarded a grant for the past 14 years. The agency provides housing counseling services including pre-occupancy, pre-purchase, pre-rental, rental delinquencies, mortgage default, post-occupancy, home improvement and rehabilitation, energy conservation, home equity conversion mortgage and housing consumer education. During fiscal year 2002, MHB successfully counseled 118 individuals with issues pertaining to housing. Additionally this agency will provide predatory lending outreach activities to at least 400 persons and one-on-one training for 100 persons to make consumers aware of common practices and how to avoid this type of lender.

### **Jefferson County Housing Authority**

Birmingham, AL

\$31,573 – Comprehensive Counseling

The Jefferson County Housing Authority has been a certified housing counseling agency since 1994. Over the years its reputation among the housing counseling network of providers has been of impeccable quality. The geographic area that is served is primarily Jefferson County, Alabama. The Jefferson County Housing Authority provides a comprehensive housing counseling program directed toward the consumer needs in pre-purchase, pre-rental, rental delinquency, default, post occupancy, HECM, and budgeting and financial management. During FY 2002, the Jefferson County Housing Authority successfully counseled 144 clients.

## **Alaska**

### **Consumer Credit Counseling Services of Alaska**

Anchorage, AK

\$95,352 – Comprehensive Counseling

Consumer Credit Counseling Services of Alaska offers comprehensive housing counseling for the entire state of Alaska. The agency provides housing counseling services that are focused on ensuring affordable housing and include pre-purchase counseling, mortgage default and foreclosure counseling, and reverse mortgage (HECM) counseling. For those desiring to rent, they provide housing education, and landlord & tenant and eviction counseling. CCCS of Alaska also partners with Neighborhood Housing Services in counseling predatory lending victims.

## **Arizona**

**Labor's Community Service Agency**

Phoenix, AZ

\$54,784 – Comprehensive Counseling

The Labor's Community Service Agency Foreclosure Intervention Program was established in 1995. Services they currently provide include: Primary Default Counseling, Comprehensive Default Counseling, Advocacy, and Arrearage Assistance. They serve the Maricopa County and surrounding areas, and they have a staff of three professionals with a combined history of housing experience that exceeds 56 years. They have bilingual counselors, and they have established valuable community partnerships that enhance their ability to resolve problems for clients in need of housing counseling services. This agency plans on providing foreclosure intervention services to at least 988 families in FY 2004.

**Administrative Resources & Choices**

Tucson, AZ

\$50,465 – Comprehensive Counseling

Administrative Resources & Choices provides Comprehensive Housing Counseling services to the State of Arizona. The agency provides Home Equity Conversion Mortgage (HECM) Counseling, Housing and Financial Counseling, Consumer Advocacy and Education, and referral services. They have been serving the residents of Arizona since 1984. In FY2004 Administrative Resources & Choices expects to serve 1,200 families by providing housing counseling services that will result in a better quality of life for all family members.

**Family Housing Resources, Inc.**

Tucson, AZ

\$58,000 – Comprehensive Counseling

Family Housing Resources was incorporated in 1994 and provides homebuyer education, post-purchase counseling and default counseling. FHR maintains multifamily rental housing, preserves and develops low-cost rental housing. FHR's other services include administering programs such as the Mortgage Credit Certificate (MCC), Mortgage Revenue Bond, down payment/closing cost assistance, and lease purchase programs.

**TMM Family Services, Inc.**

Tucson, AZ

\$25,000 – Comprehensive Counseling

TMM Family Services was incorporated in 1974 and provides comprehensive housing counseling in both English and Spanish. TMM also develops both multifamily and single-family rental housing. Housing counseling services are greatly needed to help low and moderate income families develop plans for buying a home. TMM also serves the Colonias areas of South Tucson and Wilcox.

**Arkansas**

**Crawford Sebastian Community Development Council, Inc.**

Fort Smith, AR

\$11,010 – Comprehensive Counseling

Crawford Sebastian Community Development Council, Inc. targets 2 rural counties, where it delivers comprehensive housing counseling services. Its mission is to help clients help themselves to achieve self-sufficient living. The board of directors is composed of low-income, public, and private representatives, and the organization uses over 350 volunteers annually for its various programs.

**Family Service Agency**

North Little Rock, AR

\$27,000 – Comprehensive Counseling

Family Service Agency provides comprehensive housing counseling to increase homeownership, strengthen communities, ensure equal opportunity in housing, and promotes participation in grass-roots faith-based and other community organizations. The agency provides a confidential and disciplined program of counseling and consumer education that supports individuals and families in their efforts to regain stability and address financial obligations.

**Universal Housing Development Corp.**

Russellville, AR

\$40,000 – Comprehensive Counseling

Universal Housing Development Corporation (UHDC) was incorporated in 1971. Since that time, they have offered a variety of programs to assist very low-to low-income families of the Arkansas River Valley. UHDC also provides housing counseling and other housing-related services in the 3<sup>rd</sup> Congressional District of Arkansas. UHDC experiences a low degree of turnover in the staff involved with these activities, resulting in a high degree of knowledge and experience. As a result, UHDC has become quite well known not only in Arkansas, but also throughout the nation for its reliability and accountability in helping provide safe, sanitary and affordable housing for low-income families.

**California**

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

Oakland, CA

\$517,378 – Comprehensive Counseling

\$367,605 – Predatory Lending

The National Association of Real Estate Brokers (NAREB) coordinates a housing counseling network of 53 local branch offices in 17 states. NAREB proposes to focus its counseling services, education and outreach in predominantly minority, urban communities that are underserved by mainstream financial markets. NAREB's main objectives with this award are to teach financial literacy, provide pre-purchase counseling (including counseling participants of HUD's Section 8 Homeownership Program), detect and teach avoidance of predatory lending practices, provide mobility counseling, and conduct fair housing outreach

and education. NAREB coordinates their counseling activities with a diverse group of public and private organizations, including Fannie Mae, Wells Fargo, the Congress of National Black Churches, and Freddie Mac.

### **Housing Authority of the City of Fresno**

Fresno, CA

\$36,740 – Section 8 Homeownership Voucher – Housing Counseling

The Housing Authority of the City of Fresno (HACF) became a HUD approved Local Housing Counseling Agency in 2003. HACF offers a Homeownership Voucher Program for families who are participants in the Family Self-Sufficiency Program. Families receive one-on-one counseling over a period of 5 years as they move from public assistance, overcome barriers and achieve their goals of self-reliance and economic independence.

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

Anaheim, CA

\$68,567 – Comprehensive Counseling

\$31,305 – Section 8 Homeownership Voucher – Housing Counseling

Anaheim Housing Counseling Agency provides pre-occupancy in rental program, pre-purchase, and post purchase and default/foreclosure counseling. Anaheim Housing Counseling Agency is also working towards developing a Section-8 Homeownership Program and increasing down payment assistance funding to low-income homebuyers while providing housing counseling services.

### **Consumer Credit Counseling Service of Kern and Tulare Counties (CCCS)**

Bakersfield, CA

\$68,567 – Comprehensive Counseling

\$17,400 – Section 8 Homeownership Voucher – Housing Counseling

CCCS of Kern and Tulare Counties offers Home-buying Education Classes, Pre and Post Purchase Counseling, HECM Counseling, and various Credit and Budget workshops to a diverse group of low-to-moderate income groups and minorities. Twenty-four percent of the population base in the area that they serve lives below the poverty level. They also offer a program that helps pre-release inmates at four local correctional facilities learn how to overcome problems finding rental homes or apartments. During FY04, CCCS propose to serve 4,028 clients.

### **Community Housing & Credit Counseling Center (CHCCC)**

Chico, California

\$40,000 – Comprehensive Counseling

Community Housing & Credit Counseling Center's mission is to provide educational programs and counseling conducive to developing financially responsible homebuyers and renters. The Center has assisted individuals and families for 30 years within 11 rural northern California counties. Among the counseling services provided are: pre-purchase education for homebuyers; post homebuyer education; fair housing renter assistance; homeless assistance; elderly assistance; disabled assistance; and foreclosure prevention. Their counseling services are predominantly one-on-one and are offered in both English and Spanish.

### **Eden Council for Hope & Opportunity (ECHO) Housing**

Hayward, CA

\$67,230 – Comprehensive Counseling

Incorporated in 1965 as a Fair Housing Agency, ECHO Housing is serving the housing needs of clients in Alameda and Contra Costa counties. Current services include Fair Housing, Tenant/landlord, Home Equity Conversion (HECM) counseling, Shared-housing, Mortgage Default, Pre-purchase, Rental Assistance through guarantees and grants, and home seeking. ECHO is able to address a variety of housing problem for the counties that they serve through these programs, and due to their familiarity with referral agencies and their working relationships with public and private agencies.

### **East Los Angles Community Corporation (ELACC)**

Los Angles, CA

\$49,777 – Comprehensive Counseling

ELACC provides pre-purchase counseling. All counseling and administrative staff in the agency is fluent in Spanish, and they emphasize serving other groups that are prevalent in the area. They aim to increase public awareness of fair housing laws and increase access to affordable housing. They will use their first year grant money to hire a new counselor and administrative clerk in their attempt to double the number of clients served in the ELACC target area. In FY 2004 ELACC expects to provide housing counseling services to at least 630 families.

### **Inland Fair Housing & Mediation Board**

Ontario, CA

\$137,551 – Comprehensive Counseling

Inland Fair Housing & Mediation Board (IFHMB) offers Pre-purchase, Homebuying Education, Post-purchase, Rent Delinquency, Homeless Shelter, Rehabilitation, Displacement and Relocation, HECM, Predatory Lending, and Homeless. IFHMB also has contracts with the County of San Bernardino, the Cities of Apple Valley, Chino, Fontana, Glendora, Hemet, Hesperia, Ontario, Ranch Cucamonga, Rialto, San Bernardino, Upland and Victorville to provide Fair Housing counseling. Inland Fair Housing & Mediation Board expects to provide comprehensive counseling services to 1,149 clients in FY 2004.



### **Springboard Non-Profit Consumer Credit Management**

Riverside, CA

\$150,000 – Comprehensive Counseling

Springboard Non-Profit Consumer Credit Management provides services to five counties in the Southern California area. The services they provide include: pre/post-purchase, first-time homebuyer education, delinquency and default counseling to homeowners and renters, and home equity conversion mortgage (HECM). Springboard is also involved in marketing and outreach initiatives. In FY2004 Springboard expects to provide housing counseling services to 6,340 clients.

### **Neighborhood House Association**

San Diego, CA

\$100,171 – Comprehensive Counseling

Founded in 1914 as a settlement house assisting immigrants in the community, Neighborhood House Association remains a community-based organization assisting San Diego County residents. They provide counseling services to over 1400 clients, the majority of which are rental market clients who have experienced unaffordable rental increases, limited affordable housing units, housing evictions and displacements. In addition to housing counseling services, their programs include emergency support, senior services, and employment services through education and employment training programs.

### **San Diego Home Loan Counseling & Education Center**

San Diego, CA

\$100,000 – Comprehensive Counseling

San Diego Home Loan Counseling & Education Center (SDHLCS) provides housing counseling and education services to all residents located in San Diego County. SDHLCS provides housing counseling in the areas of homebuyer education, pre/post purchase, mortgage delinquency and default counseling, HECM, rental delinquency, as well as home improvement and rehabilitation counseling, marketing and outreach initiatives, credit counseling and economic literacy training.

### **Consumer Credit Counseling Services (CCCS) of Orange County**

Santa Ana, CA

\$77,889 – Comprehensive Counseling

Consumer Credit Counseling Service (CCCS) of Orange County serves all of Orange County and became a HUD-approved housing counseling agency in 1995. They are a nonprofit community service agency dedicated to assisting consumers achieve financial stability through education and counseling. Their housing counseling services include pre- and post-purchase counseling, mortgage delinquency and default, loss mitigation, renter assistance, and home equity conversion mortgage services. They expect to provide services to at least 800 low to moderate-income families in FY 2004.

### **Fair Housing Council of Orange County, Inc**

Santa Ana, CA

\$63,000 – Comprehensive Counseling

The Fair Housing Council of Orange California provides Comprehensive Housing Counseling services to Orange County as well as areas in bordering counties. The services they provide include: Homebuyer Education programs, pre-purchase and post-occupancy homeownership counseling, mortgage delinquency and default resolution counseling, home equity conversion mortgage (HECM) counseling, and loss mitigation counseling for homeowners. In FY2004 the Fair Housing Council of Orange California expects to provide direct housing counseling services to at least 690 families. In addition, marketing and outreach will be provided to at least 1,200 clients in-group sessions, and they will be partnering with other agencies to implement marketing and outreach programs.

### **Housing Authority of Santa Cruz County**

Santa Cruz, CA

\$30,000 – Comprehensive Counseling

The County of Santa Cruz Housing Authority provides comprehensive housing counseling in both English and Spanish. They also have TDDY and an e-mail account so that hearing impaired individuals may contact the Housing Authority. Due to the very high-cost housing prices in the county (over \$515,000), it is beyond the reach of the low-moderate income families to purchase. The majority of the counseling that the Housing Authority performs is to educate renters in selecting housing and/or complying with the terms of their current leases. The county has a program to pay deposits and other initial expenses for their clients enabling them to move into rental housing. Housing counseling services are provided to help low and moderate income families develop plans for buying a home and/or remaining in compliance with the terms of their mortgage. Home Equity Conversion Mortgage (HECM) counseling is also offered.

### **Consumer Credit Counseling Services of Mid-Counties**

Stockton, CA

\$150,000 – Comprehensive Counseling

CCCS of Mid-Counties has offices in Stockton, Modesto and Merced and provides services to residents in San Joaquin, Stanislaus, Merced, Calaveras, Tuolumne, and Mariposa counties. CCCS offers comprehensive housing counseling which includes occupancy counseling, homebuyer education programs, post-purchase/mortgage default and rent delinquency counseling, debt management, budget counseling, early delinquency intervention, landlord/tenant relationships, and HECM. All clients are given information, referrals and/or educational opportunities regarding housing opportunities.

### **City of Vacaville**

Vacaville, CA

\$15,000 – Comprehensive Counseling

The City of Vacaville provides Comprehensive Housing Counseling services to Vacaville, Dixon, Rio Vista and the unincorporated areas of Solano County, California. Counseling services they provide include: Pre-Occupancy, Pre-purchase, Post-Purchase/Mortgage Default and Rent Delinquency; Home Improvement and Rehabilitation; Displacement and Relocation; Home Equity Conversion Mortgage (HECM); and Homebuyer Education classes. They also provide Marketing and Outreach initiatives in the form of round table meetings, participation in Stand Down Veterans

Affairs events, and city open house events. In FY 2004, the City of Vacaville expects to provide housing counseling services to at least 450 families.

## **Colorado**

### **Adams County Housing Authority (ACHA)**

Commerce City, CO

\$120,000 – Comprehensive Counseling

Adams County Housing Authority's mission is to improve the quality of life for individuals and families in Adams County with programs which provide housing, personal development opportunities, counseling, financial assistance and educational services through networking and collaboration, creating an environment conducive for growth and development in order to promote self-sufficiency. ACHA provides a multitude of counseling programs designed to work together to resolve a client's housing issue. In addition, monetary assistance is available to promote affordable housing acquisition, housing retention and homeless prevention.

### **Boulder County Housing Authority**

Boulder, CO

\$65,000 – Comprehensive Counseling

Boulder County Housing Authority believes in the values of homeownership. The programs offer services that include counseling, education, outreach, and referral to potential renters, renters, potential Homeowners, and homeowners. They offer Pre-Occupancy, Homebuyer Counseling, Rental or Mortgage delinquency counseling, Budget and credit counseling for renters and homeowners, and Reverse equity counseling for senior homeowners. They also offer the Section 8 to Home Ownership Program.

### **City of Aurora**

Aurora, CO

\$50,000 – Comprehensive Counseling

The City of Aurora Community Development Division is a comprehensive housing counseling agency located within the Denver metropolitan statistical area. The agency has been HUD-approved since 1985. They provide rental, prepurchase, default and HECM counseling, and maintain extensive partnerships with outside agencies and housing professionals to market their various programs and to insure fair housing for all clients. Their homeownership assistance program has hundreds of clients who are becoming ready to purchase their first home.

### **Colorado Housing Enterprises/Colorado Rural Housing Dev.**

Westminster, CO

\$75,000 – Comprehensive Counseling

Colorado Housing Enterprises/Colorado Rural Housing Development Corporation was created in 1971 by the Colorado Migrant Council to address critical housing needs of migrant farm workers. During its 30-year operating history, CHRDC has expanded its

programs, becoming a multi-faceted housing development organization working in a number of rural and urban areas in Colorado.

### **Housing Solutions For The Southwest**

Durango, CO

\$35,000 – Comprehensive Counseling  
(Formerly SW Community Resources)

Housing Solutions promotes a socially and economically balanced community by providing assistance and services to very-low to moderate income families, the elderly, and disabled. The housing counseling works hand in hand with the agency's other programs, which include housing and energy conservation, home rehabilitation, and rental assistance. They also administer case management to help families learn to reach self-sufficiency. Families may also qualify for a 0 percent interest loan to make them current on their rent or mortgage or help pay move-in costs for the homeless.

### **Neighbor To Neighbor, Inc.**

Ft. Collins, CO

\$40,000 - Comprehensive Counseling

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

### **Northeast Denver Housing Center (NDHC)**

Denver, CO

\$45,000 - Comprehensive Counseling

Northeast Denver Housing Center has served the residents of Denver and its surrounding areas since 1982. The mission of the agency is to conduct community development activities that enhance the sustainable housing and economic development needs of people under-served by the market. NDHC accomplishes their mission by providing housing counseling and/ or first time homebuyer workshops. The agency's counseling covers all aspects of housing counseling with consumer credit counseling, purchasing a home, preventing foreclosure, HECMs and rental counseling. NDHC First-time homebuyer courses provide financial assistance contact and qualification information on programs available throughout the Denver Metropolitan area. The majority of NDHC's first-time homebuyers are people who are transiting out of long-term rental situations.

## **Connecticut**

**Connecticut Housing Finance Authority (CHFA)**

Rocky Hill, CT

\$28,263 – Comprehensive Counseling

Established in 1969 to address the housing needs of low and moderate-income individuals and families the Connecticut Housing Finance Authority is a self-supporting quasi-public agency offering programs financed primarily through the private sale of Federal tax-exempt Mortgage Revenue Bonds. The CHFA under the Homeownership Program has provided homebuyer counseling through a network of lenders and counseling agencies since 1991. In addition CHFA offers delinquency intervention counseling, financial and credit counseling and an eight-hour homebuyer class for targeted audiences including Volunteer Firefighters, Emergency Medical Technicians (EMT's), Nurses and Early Childhood Providers. CHFA has developed creative partnerships with private and public organizations, including the Connecticut Mortgage Bankers Association.

**Hill Development Corporation of New Haven (HDC)**

New Haven, CT

\$48,004 – Comprehensive Counseling

HDC has provided comprehensive housing counseling services to area residents for over fifteen years. HDC has extensive experience in this area. Housing counseling services provided include: displacement and relocation, homebuyer seminars - pre and post purchase, home equity conversion mortgage (HECM), home improvement, marketing and outreach for the City of New Haven, mortgage default, post-occupancy and rent delinquency.

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

New Britain, CT

\$44,337 – Comprehensive Counseling

\$5,157 – Predatory Lending

NHS of New Britain was originally created in 1978 to assist owner-occupants of 1-4 family units in repairing and improving their homes. NHS continues to believe that the quality, stability and viability of the American neighborhood remains dependent on a safe environment, a sound economic base, a fair market value, and a sense of community. Its mission is to revitalize and stabilize its service area through a comprehensive plan of homeownership expansion, property improvement and neighborhood reinvestment. Housing counseling services provided include: homeownership individual budgeting, credit counseling and landlord rules and regulations.

**Delaware**

**Community Housing, Inc. (CHI)**

Wilmington, DE

\$20,000 – Comprehensive Counseling

Community Housing Inc. has delivered housing counseling services in the New Castle County and Wilmington, Delaware since 1968. The agency has assisted over 9000

families, thus preventing the loss of homes due to mortgage foreclosure. The agency's housing counseling staff consists of two housing counselors primarily experienced in assisting Delaware area residents. The housing counseling program includes: Pre-purchase counseling, default counseling and reverse mortgage counseling. The agencies housing counseling activities focus primarily on pre-purchase counseling often delivering long term counseling to assist low and moderate income pre-purchase clients. CHI offers two (2) group counseling programs to potential first-time homebuyers: the Express Program, an all-day seminar, offered one Saturday per month; and the Comprehensive Program, a four, two-hour sessions covering home-buying and homeownership in greater detail.

**First State Community Action Agency, Inc.**

Georgetown, DE

\$38,280 – Comprehensive Counseling

First State has provided comprehensive housing counseling services since 1972 in Sussex County, Delaware, and statewide services since 1993. Their comprehensive services include working with very low income persons with multiple challenges, including credit debt, Limited English Proficiency (LEP), Pre-and post- purchase, mortgage deficiency, default resolution, home equity conversion mortgage(HECM), financial management, rental delinquency, tenancy and termination of tenancy.

**National Council on Agricultural Life & Labor Research, Inc. (NCALL)**

Dover, DE

\$35,169 – Comprehensive Counseling

NCALL has delivered comprehensive housing counseling services to low and moderate-income Delawareans since 1976. The agency has improved housing conditions of low and moderate-income people primarily in rural areas. The housing counseling component of the organization provides pre-purchase homeownership services to Delaware families applying for FHA/VA and conventional mortgage loans. The service of the organization provides assistance in credit evaluation/repair, budgeting, the home search process, and the loan submission/closing procedure and home ownership responsibilities.

**Neighborhood House, Inc.**

Wilmington, DE

\$29,669 Comprehensive Counseling

Neighborhood House, Inc., founded in 1927, is a multi-purpose non-profit community center delivering a variety of comprehensive housing services. The organizations housing service was established in 1977 and provides a range of services in the New Castle and surrounding areas. Counseling services include: Pre and post occupancy, homebuyer education, mortgage default, rental delinquency, home equity conversion mortgage (HECM), displacement and relocation.

**YWCA of New Castle County**

Wilmington, DE

\$20,000 – Comprehensive Counseling

The YWCA of New Castle County has a 105-year history of delivering human services to meet the changing needs of women and families in the state of Delaware. Centers for Homeownership are one of the organizations six programs. Counseling services provided include: Homeownership, assistance in repairing and re-establishing credit, budgeting to save for a home, obtaining a mortgage, choosing a community loan program for down payment/settlement, going through settlement, making simple home repairs, reverse mortgage (HECM) for senior citizens.

## **District of Columbia**

### **Community Housing Services, Inc. (CHS)**

Washington, DC

\$266,189 – Comprehensive Counseling

Based in Washington DC, Community Housing Services, Inc. has been an intermediary with a network of housing counseling agencies since 2001, and was approved by HUD in 2003. CHS currently has 19 affiliates in 13 states throughout the country. CHS and their affiliates are unique in that they specialize in working with Public Housing Agencies and Housing Choice Voucher (formerly Section 8) recipients who are interested in purchasing homes through HUD's Homeownership Voucher Program and other local programs with the same objective. They are currently working with over 300 public housing residents and voucher recipients. In fact, CHS was incorporated for the specific purpose of meeting the unique needs of these individuals. They are located in large cities like Philadelphia, New Orleans, Indianapolis, and Washington, DC, as well as smaller cities such as Dayton Ohio, and Winston-Salem NC.

### **HomeFree-USA**

Washington, DC

\$391,783 – Comprehensive Counseling

HomeFree-USA is a Washington DC-based intermediary with affiliates in 10 states throughout the country. Established in 1995, and approved by HUD as a housing counseling intermediary in 2003, HomeFree-USA places a strong emphasis on working through and with faith-based organizations. More than half of their affiliates are faith-based. A minority owned and operated nonprofit organization, HomeFree-USA focuses on minorities and targets urban core and at-risk inner-ring suburb neighborhoods. One affiliate, Nueva Esperanza in Philadelphia, targets the Latino population in that city. HomeFree-USA's affiliates offer pre-purchase counseling, mortgage delinquency counseling, money / debt management and fair housing assistance. Furthermore, several affiliates work to combat predatory lending, collaborating with Freddie Mac's "Don't Borrow Trouble" campaign.

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

Washington, DC

\$1,647,728 – Comprehensive Counseling

\$203,846 – Section 8 Homeownership Voucher – Housing Counseling

Established in 1968 to reduce poverty and discrimination, and improve life opportunities, for Hispanic Americans, the National Council of La Raza (NCLR) is the largest constituency-based national Hispanic Organization in the country. Similarly, NCLR is the national intermediary with the most experience and expertise providing housing counseling to Latinos, and manages a national housing counseling program comprised of 40 affiliates serving 16 states. NCLR affiliates provide comprehensive counseling services, and have significant expertise in areas impacting the Hispanic community, including predatory lending, default and foreclosure, and fair housing. Moreover, NCLR has developed creative partnerships with private and public organizations, including relationships with lenders, to provide nontraditional credit.

### **National Credit Union Foundation (NCUF)**

Washington, DC

\$266,214 – Comprehensive Counseling

\$224,038 – Section 8 Homeownership Voucher – Housing Counseling

Widely recognized as the charitable arm of the U.S. credit union movement, the National Credit Union Foundation (NCUF) was originally chartered, in 1980, as the Credit Union National Association (CUNA) Foundation, serving as a standard trade association foundation for the first decade. In 1991, the Foundation reorganized to become a true charitable foundation focused on the needs of consumers and credit unions' unique ability to meet those needs. Today, the NCUF remains closely aligned with CUNA, serving as the financial intermediary between credit unions and governmental agencies, and funding innovative initiatives in support of consumer saving, asset accumulation, and affordable mortgage lending. Because their counseling services complement their lending practices, NCUF affiliates have a strong background in the provision of various types of counseling, including financial literacy, pre-purchase counseling, and default counseling. NCUF has also funded credit union-based housing development programs since 1993, ensuring that their clients not only have access to quality lending products, but affordable housing as well.

### **Neighborhood Reinvestment Corporation (NRC)**

Washington, DC

\$2,150,106 – Comprehensive Counseling

\$271,154 – Section 8 Homeownership Voucher – Housing Counseling

Neighborhood Reinvestment Corporation (NRC) was created in 1978 by Congress to expand affordable housing opportunities for low-income individuals and strengthen distressed communities. A HUD-funded national housing counseling intermediary since 1996, NRC manages a network of 97 affiliates providing housing counseling services in 37 states. Additionally, NRC is a recognized leader in providing training for community-based housing counselors throughout the United States. NRC affiliates provide comprehensive housing counseling services, and tailor their activities to meet the special counseling needs of the communities they serve, such as utilization of HUD's Section 8 Homeownership Program, fair housing assistance, Home Equity Conversion Mortgages (HECM) and mobility counseling.

### **AARP Foundation (AARP)**



Washington, DC

\$894,161 – Comprehensive Counseling

AARP is a unique housing counseling intermediary given their target population – the elderly – and their focus on counseling in conjunction with HUD’s Home Equity Conversion Mortgage (HECM) Program. AARP has received funding from HUD since the year 2000 to support their work in this area, including establishing a network of expert HECM counselors, an ongoing training and support system for these counselors, and an on-line tool for tracking the work of these counselors. AARP administers a HECM counseling exam designed to identify HECM counseling experts and certify them as members of the AARP HECM counseling network.

**Housing Counseling Services, Inc. (HCS)**

Washington, DC

\$53,505 – Comprehensive Counseling

HCS is a non-profit organization founded in 1972 to provide comprehensive housing counseling, training advocacy, and housing opportunities for low and moderate-income home buyers, homeowners, and tenants. HCS goal is to prevent homelessness and increase homeownership opportunities by providing the opportunities, skills, self-esteem and empowerment necessary within families and communities. Housing counseling services provided include: money and home management, rental, homebuyers, mortgage default/foreclosure, eviction/displacement, home rehabilitation and HECM

**The Marshall Heights Community Development Organization (MHCDO)**

Washington, DC

\$33,336 – Comprehensive Counseling

The MHCDO has an established history of more than 20 years as a community based organization in promoting both community and economic opportunity for citizens east of the Anacostia River, link residents with opportunities throughout the city and region, to attract human and financial resources. Housing counseling services provided include: money and home management, rental assistance, homebuyer education programs (HELP), mortgage default/foreclosure, eviction/relocation, rehab property buyers and renters, reverse equity mortgage/HECM and outreach initiatives.

**Near Northeast Community Improvement Corp. (NNCIC)**

Washington, DC

\$28,962 – Comprehensive Counseling

NNCIC was established in October 1965 as a private, non-profit community based organization. They have participated in the HUD’s counseling program since 1978. NNCIC has provided comprehensive counseling services for over 36 years. Housing counseling services provided include: pre and post-occupancy, mortgage default, reverse mortgage, consumer education and rental delinquency, financial, credit homebuyer’s education and loss mitigation.

**University Legal Services, Inc. (ULS)**

Washington, D.C

\$27,835 – Comprehensive Counseling

ULS has been a HUD certified comprehensive housing counseling agency since 1972. ULS has provided comprehensive housing counseling services for over 31 years. ULS has two offices providing counseling to DC residents in the far southeast area of the target area. Housing counseling services provided include: pre-purchase, mortgage default, loss mitigation, rental delinquency, rehabilitation, reverse equity mortgage/HECM, predatory lending, affirmative marketing and outreach, expanding housing choice, and overcoming community problems.

## Florida

### **Ocala Housing Authority**

Ocala, FL

\$35,000 – Comprehensive Counseling

The Ocala Housing Authority is a nonprofit organization whose goal is to provide safe, affordable and decent housing for the residents of Marion County. The agency has been serving the City of Ocala, Marion County, for more than three decades as a housing services provider. Services include homebuyer education, foreclosure prevention counseling, advocacy and technical assistance as it pertains to homeownership. During fiscal year 2002, the agency successfully counseled 2,565 clients with issues pertaining to housing.

### **Tallahassee Lenders' Consortium, Inc.**

Tallahassee, FL

\$30,000 – Comprehensive Counseling

Tallahassee Lenders' Consortium, Inc. was founded in 1993. Their primary mission is providing homeownership opportunities. They have been a leader in providing comprehensive home buyer education, pre-purchase counseling, down payment and closing cost assistance to low to moderate income families of the City of Tallahassee and Leon County. TLC has also partnered with the American Association of Retired Persons (AARP) to provide education to consumers about reverse mortgages. During fiscal year 2002, TLC successfully counseled 1032 clients resulting in 119 clients purchasing housing.

### **Tallahassee Urban League, Inc.**

Tallahassee, FL

\$38,203 – Comprehensive Counseling

The Tallahassee Urban League, Inc. is a private, non-profit organization established in Tallahassee in 1969 to serve the needs of minorities and low-income citizens. The agency has operated a Comprehensive Housing Counseling Program and has been a HUD Certified Counseling Agency since 1978. It has assisted more than 24,000 clients since that time. Tallahassee Urban League serves Leon County and the surrounding counties of Gadsden, Jefferson, Madison and some parts of South Georgia. Housing counseling services currently offered by the agency include: homebuyer education workshops, default/delinquency counseling, pre-purchase, post-occupancy, reverse equity mortgage,

Fair Housing and landlord/tenant conflict resolution counseling. During fiscal year 2002, the agency successfully counseled 407 clients with housing related issues.

**Community Enterprise Investments, Inc**

Pensacola, FL

\$23,000 – Comprehensive Counseling

Incorporated in 1974, Community Enterprise Investments, Inc. is a nonprofit agency serving Escambia County, Florida. The agency's Homeownership Program was initiated five years ago to provide affordable housing and homeownership training and counseling to low and moderate-income families. The Housing Counseling Program is in direct response to the Escambia Consortium, Florida Five-Year Consolidated Plan. Based on current activity, the organization expects to hold approximately 20 housing workshops and provide individual counseling to more than 200 clients this year. During fiscal year 2002, the agency counseled 145 families regarding the homebuying process.

**Greater Ocala Community Development Corporation**

Ocala, FL

\$15,000 – Comprehensive Counseling

Greater Ocala Community Development Corporation (GO CDC) is a non-profit organization formed in 1994. They originated from the Marion County Branch of the NAACP-Labor and Industry Committee. Counseling services include Pre-purchase, Credit and Budgeting, Pre and Post Home Buyer Classes, Rental and Default/Foreclosure Counseling. Services are offered in fifteen (15) zip code areas in and around Ocala. With the assistance of GO CDC, twelve (12) counseling clients purchased housing within the past year. Greater Ocala CDC plans to continue and expand partnerships with several other organizations including Consumer Credit Counseling of Mid Florida (debt management, budget counseling), City of Ocala and the Marion County SHIP Housing Program (down payment assistance, closing and rehab counseling) and the Ocala Housing Authority (services to clients eligible for Section 8 and the Homebuyer Program). GO CDC is also involved in the construction of a planned development of 173 units of affordable housing (construction to begin in 2004).

**Central Florida Community Development Corp.**

Daytona Beach, FL

\$25,000 – Comprehensive Counseling

The Central Florida Community Development Corporation (CFCDC) is a nonprofit community based organization founded in 1982, providing services to the citizens of Volusia and Brevard Counties. CFCDC provides housing counseling including pre-purchase, credit, loss mitigation, mortgage default, homebuyer education, and post purchase counseling to its clients. During fiscal year 2002, CFCDC successfully counseled 405 individuals with housing related issues.

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

Daytona Beach, FL

\$37,000 – Comprehensive Counseling

Mid-Florida Housing Partnership provides a wide array of counseling services in Volusia and Flagler Counties. The Partnership has been operating in this capacity for over eight years, and coordinates its activities with other agencies to meet the needs of many in their service area. The agency offers multiple delivery methods for its services, which are also available in different languages, and all three offices are centrally located. Currently, the agency is offering the following types of housing counseling to residents in their service area: pre-qualification, pre-purchase, post-purchase, reverse equity mortgage, money management and default counseling. During fiscal year 2002, the agency successfully counseled 1047 clients resulting in over 69 clients purchasing homes.

**Family Counseling Center of Brevard, Inc.**

Rockledge, FL

\$39,960 – Comprehensive Counseling

Family Counseling Center (FCC), parent agency of Consumer Credit Counseling Service was established in 1964 and is the oldest family service in the area. Their mission is to strengthen individuals, families and communities in Brevard and Indian River Counties. FCC provides comprehensive housing counseling which includes pre/post purchase counseling, mortgage and rental default counseling, reverse mortgage seminars, fair housing information, consumer credit counseling, substance abuse therapy, and other social related services. Retaining ownership is one of FCC's highest priorities in their housing counseling plan. Family Counseling Center counseled over 300 clients in fiscal year 2002.

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

Sanford, FL

\$33,000 – Comprehensive Counseling

The Center for Affordable Housing has been operating housing developments and assistance programs in Seminole County and Orange County for twenty years. They were successful in the recruitment and qualification of 140 first-time homebuyers. The homebuyers were provided with an opportunity to share in the development of their homes under the USDA Self-Help Housing Program. This includes pre-qualification to post purchase counseling and foreclosure prevention. TCFAH provides full service housing counseling assistance to low-income residents of in their selected service area. During fiscal year 2002, the agency successfully counseled 933 clients resulting in 30 clients purchasing a home.

**GoldenRule Housing & Community Development Corp.**

Sanford, FL

\$58,091 – Comprehensive Counseling

GoldenRule Housing & Community Development Corp. was incorporated in April 1991. They provide a host of housing services, which includes comprehensive housing counseling, pre/post purchase counseling, foreclosure prevention and financial literacy. Their clientele are from the Seminole County area, and services are catered to the very low through low - income residents. Many of their clients come from farm labor and subsidized rental housing. Because there is a high rate of foreclosure in the area, heavy focus is placed on foreclosure

prevention in the workshops and counseling sessions. During fiscal year 2002, GoldenRule successfully counseled 1,262 clients on issues pertaining to housing.

**Homes In Partnership, Inc.**

Apopka, FL

\$43,000 – Comprehensive Counseling

Homes In Partnership, Inc. has been providing and facilitating affordable housing for Central Florida residents in the very low to moderate-income range for the past twenty-five years. The organization partners with many community-based organizations to help low income and underserved minorities in the community. Notably, Homes In Partnership received special recognition from Rural Housing Services for being the only nationwide self-help housing provider meeting their goal of providing post purchase counseling services to occupants qualified for homeownership. The agency has received consecutive grants from Rural Housing Services for twenty-five years to provide technical assistance to families interested in building their homes through the self-help program. During fiscal year 2002, the agency successfully counseled 759 clients resulting in 97 clients purchasing housing.

**Housing and Neighborhood Development Services of Central Florida, Inc.**

Orlando, FL

\$48,147 – Comprehensive Counseling

Housing and Neighborhood Development Services of Central Florida, Inc. (HANDS) is a private nonprofit affordable housing agency incorporated in July 1989. HANDS serve the Florida Counties of Orlando, Orange, Osceola and Seminole. The organization has provided comprehensive housing counseling and information and referral services to over 48,000 families since it's inception. Housing counseling services currently offered by the agency to low-income individuals include: home buyer education, credit repair, pre-qualification, budgeting, and default prevention. During fiscal year 2002, HANDS successfully counseled 3,808 clients.

**Community Housing Initiative, Inc.**

Melbourne, FL

\$18,870 – Comprehensive Counseling

Community Housing Initiative, Inc. (C.H.I.) has been established since 1992. They are dedicated to assisting in the provision of affordable housing to the residents of the community. C.H.I. administers the City of Melbourne's Purchase Assistance Program, which assists very low and low-income homebuyers, and the City of Palm Bay's Down Payment Assistance Program; both of which assist with down payments, closing costs and rehabilitation funds. Housing counseling services currently offered by the agency include: homebuyer education, mortgage default prevention, pre-purchase, post-occupancy, and Fair Housing education. During fiscal year 2002, the agency successfully counseled 102 clients.

**Consumer Credit Counseling Service of The Florida Gulf Coast, Incorporated**

Tampa, FL

\$87,100 – Comprehensive Counseling

CCCS of the Florida Gulf Coast was formed over 25 years ago as a nonprofit organization to provide financial counseling and education. CCCS has 16 offices located throughout its five-county service area. It is committed to providing the best professional consumer credit education, confidential financial counseling and debt reduction programs to all segments of those communities. Programs offered by the agency include: pre-occupancy, pre-purchase, post purchase, rent delinquency, post occupancy, displacement/relocation counseling, and reverse mortgage counseling. During fiscal year 2002, the agency successfully counseled 5,499 clients with issues pertaining to housing, resulting in 326 new homeowners.

**Manatee Opportunity Council, Inc.**

Bradenton, FL

\$43,240– Comprehensive Counseling

Manatee Opportunity Council, Inc., a private nonprofit, has been a HUD-certified Housing Counseling Agency since the early 1970's, providing services on behalf of indigent, low-income individuals and families since 1968. It serves Manatee, Sarasota, Charlotte, Lee, DeSota and Hardee Counties, and is also the case management agency for the HUD funded Manasota Homeless Project, serving Manatee and Sarasota Counties. Housing counseling services offered by the agency include: pre-purchase, post-purchase, mortgage default, foreclosure prevention, and rental counseling. During fiscal year 2002, the agency successfully counseled 529 clients with issues related to housing.

**Goodwill Industries-Manasota, Inc.**

Sarasota, FL

\$40,000 – Comprehensive Counseling

The Goodwill Industries-Manasota, Inc., provides housing counseling services to the citizens of Manatee, Sarasota, Hardee and Desoto Counties. They have served the area for the past 25 years. Goodwill Industries-Manasota, Inc., provides one-on-one counseling in homebuyer education, mortgage default/loss mitigation, post purchase, rental assistance, money management, fair housing, and homeless counseling. In addition to housing counseling, Goodwill Industries-Manasota, Inc., makes available to each customer, as needed, resources including, but not limited to, food pantry and clothing referrals, job placement services, and transportation services. During fiscal year 2002, Goodwill Industries-Manasota, Inc., successfully counseled 174 clients with issues pertaining to housing.

**Manatee Coalition For Affordable Housing, Inc.**

Bradenton, FL

\$18,315– Comprehensive Counseling

Manatee Coalition for Affordable Housing, Inc. has been providing homeownership education since its inception in 1991. It has a solid track record of helping very low and low-income families to become homeowners. The agency's housing counseling services include homebuyer education, pre and post-purchase counseling, and marketing and outreach initiatives. Additionally, Manatee is a member of the Ward 5 Quality Assurance Team that is made up of community nonprofit agencies whose mission is to establish a forum through which information about local community needs can be discussed and

exchanged. During fiscal year 2002, the agency successfully counseled 532 clients resulting in 54 clients purchasing housing.

### **Miami Beach Community Development Corporation**

Miami Beach, FL

\$38,203 – Comprehensive Counseling

Miami Beach CDC has been providing housing counseling to clients for over 12 years. During that time they have managed Federal, State and Local funds in order to provide a high level of service to the Miami-Dade County residents. Its housing counseling mission is to promote and develop housing opportunities through education and counseling. Miami Beach CDC employs multiple outreach efforts to provide consumer education in both confidential and group counseling sessions. Counseling services offered by the agency include: homebuyer education classes, budgeting, credit repair and home maintenance counseling. During fiscal year 2002, the agency counseled 313 clients with issues pertaining to housing.

### **Haven Economic Development, Inc.**

Davis, FL

\$35,000 – Comprehensive Counseling

Home Economic Development, Inc. (HEDI) provides services for the City of Miami, Dade County, and Broward County, Florida. HEDI counseled 173 clients in fiscal year 2002. Thirty-six clients purchased a home; ninety-two (92) individuals received pre purchase counseling and are working towards becoming mortgage ready. Two-thirds of all clients counseled received both group and one-on-one counseling. Due to the predominant Spanish population in South Florida, housing counseling is provided in both English & Spanish. HEDI offers a number of programs that foster the development of affordable homeownership, including acquisition and rehabilitation of unoccupied HUD homes, and Homebuyer Education and Homeownership counseling. HEDI's programs help meet the critical housing needs of very low, low, and moderate income clients including special needs persons such as the elderly, physically and mentally handicapped, minorities, and families with limited English proficiency. Counseling services provided are: homebuyer education classes, pre purchase, mortgage default/delinquency, and post purchase.

### **West Perrine Community Development Corporation**

Miami, FL

\$28,259 – Comprehensive Counseling

The West Perrine Community Development Corporation's Housing Opportunity Center has an experienced and well-trained staff with over twenty years of housing counseling experience. Since opening their doors to the public in December 1994, this agency has served over 2400 households in pre-purchase counseling, mortgage default and foreclosure prevention. Its goal is to provide a total-quality comprehensive counseling service to the residents in order to enable them to achieve decent and affordable housing. During fiscal year 2002, the agency successfully counseled 205 clients resulting in 30 clients purchasing housing.

## **Georgia**

### **Cobb Housing, Inc.**

Marietta, GA

\$25,000 – Comprehensive Counseling

Cobb Housing, Inc. received designation from HUD as an approved housing counseling agency in 1996. Cobb Housing, Inc.'s target population consists of individuals and families who fall within the low to moderate-income bracket considered to be around \$54,400. Cobb Housing, Inc. provides homebuyer education seminars, one-on-one counseling in pre-purchase, post purchase, default/pre-foreclosure, predatory lending, and rental counseling. Cobb Housing, Inc. uses a variety of methods to maintain contact with potential homeowners during and after the home buying process. During the past year, Cobb Housing, Inc. serviced 323 clients. Cobb Housing, Inc. is currently working with the City of Marietta Family Self Sufficiency program in an effort to transition Section 8 renters to homeownership.

### **DeKalb Fulton Housing Counseling Center, Inc.**

Decatur, GA

\$21,629 – Comprehensive Counseling

DeKalb Fulton Housing Counseling Center, Inc. maintains a complete comprehensive housing counseling program in their two offices. The agency reaches citizens in the metropolitan Atlanta area in particular, which includes a thirteen county area. DeKalb Fulton Housing Counseling Center, Inc. offers homebuyer education classes, addresses fair housing issues, and offers one-on-one counseling in pre-purchase, post purchase, reverse mortgage, default, and loss mitigation. The DeKalb Fulton Housing Counseling Center, Inc. proposes to address the issue of predatory lending abuses in the communities they serve by providing initial housing counseling to the homeowner victims who come into their offices in Fulton and DeKalb counties. After an initial evaluation, they will refer the homeowners to the Home Defense Program and the Senior Citizen Law Project to provide legal assistance. During the past year, DeKalb Fulton Housing Counseling Center, Inc. serviced 1,786 clients.

### **Latin American Association**

Atlanta, GA

\$18,315 – Comprehensive Counseling

Latin American Association (LAA) was founded in 1972. LAA is the largest HUD approved agency in the metropolitan Atlanta area whose target population is the Latino/Hispanic population. Latin American Association provides education, advice, and advocacy for the Latino community. The mission of Latin American Association is to provide Latino families and individuals with transition services to help them adapt successfully to the larger community. This is done through their homebuyer education seminars and one-on-one comprehensive counseling. During the past year, Latin American Association serviced 640 clients.



**Gainesville Hall County Neighborhood Revitalization Housing, Inc.**

Gainesville, GA

\$39,000 – Comprehensive Counseling

Gainesville Hall County Neighborhood Revitalization Housing, Inc. (GHCNR) has provided homebuyer education and one-on-one housing counseling for more than five years. HUD approved the agency in 1999 for pre-purchase and in 2002 for default counseling. GHCNR's comprehensive housing counseling program provides group and individual assistance that impact the availability of affordable housing for low and moderate income households. All counseling is provided in English and Spanish. During the reporting year October 1, 2001 through September 20, 2002, GHCNR provided housing counseling service to 208 people. For fiscal year 2003, GHCNR will provide pre-purchase, post-purchase and mortgage default counseling, loss mitigation, home improvement and rehabilitation for all counties within their jurisdiction.

**Georgia Housing and Finance Authority**

Atlanta, GA

\$147,388 – Comprehensive Counseling

\$21,280 – Section 8 Homeownership Voucher – Housing Counseling

Georgia Housing and Finance Authority (GHFA) is a State Housing Finance Agency. Since 1976, GHFA has provided affordable housing opportunities to low and moderate-income households throughout the State of Georgia. In 1996, GHFA merged with the Georgia Department of Community Affairs and created the Housing Finance Division to better coordinate housing and development programs, including the Home Buyer and OwnHOME Loan Programs. Since 1998, GHFA has administered the State's Housing Counseling Program, providing services to over 12,500 households. GHFA continues to utilize a network of eight Consumer Credit Counseling Service agencies that together oversee 27 affiliate offices to ensure that all counties in Georgia have counseling services available to assist residents with their home buying needs. In addition to individual counseling, GHFA has a network that provides homebuyer education to 30 non-profit agencies in a group setting. In efforts to increase services and expand access to diverse populations, GHFA will offer housing counseling agreements to seven other non-profit agencies staffed with certified housing counselors.

**Housing and Economic Leadership Partners, Inc.**

Athens, GA

\$21,629 – Comprehensive Counseling

Housing and Economic Leadership Partners, Inc. (HELP) has been active in housing counseling since 1993 and they have four experienced housing counselors on staff. HELP coordinates with other organizations such as Athens Area Homeless Coalition, U.S. Department of Agriculture, Athens-Clarke County Family Connection Partnership, and the State of Georgia Community Affairs to help assist in providing affordable housing for low and moderate-income households. The agency provides housing counseling for credit and budgeting, pre-purchase, post-purchase, default, delinquency, home equity conversion mortgages, and landlord/tenant. HELP proposes to serve 230 clients from October 1, 2003 through September 30, 2004.

### **City of Albany, Georgia**

Albany, GA

\$30,000 – Comprehensive Counseling

The City of Albany Department of Planning & Community Development (DPCD) has been HUD approved since 1992. Since its approval, the agency has experienced a significant increase in the number of clients who have received delinquency/default and/or pre-purchase housing counseling required by both HUD and the Department of Community affairs (DCA). There is a definite need for housing counseling in the applicant's community. Countless efforts are made to assist clients in solving housing problems and/or meeting their housing needs through a counseling plan designed uniquely for each client. Follow-up counseling is provided and encouraged on an as needed basis. The City of Albany Department of Planning & Community Development has designed flyers and brochures, which are distributed throughout the service area informing them of DPCD housing programs. In fiscal year 2002, DPCD provided counseling for 150 clients.

### **Economic Opportunity for Savannah Chatham County Area, Inc.**

Savannah, GA

\$51,460 – Comprehensive Counseling

The Economic Opportunity for Savannah Chatham County Area, Inc. (EOA) participates in strategies on remedying the effects of past discrimination and limitations in the community. Their housing counseling program services are offered to all citizens in their targeted areas, regardless of race, color, national origin, religion, sex, disability or family status. In addition, they provide outreach activities to all zip codes in their service area through their many programs. EOA provides the following types of housing counseling activities: loss mitigation, default and delinquency, fair housing, home equity conversion, pre-rental, money management and budgeting. EOA served 567 clients in fiscal year 2002 instead of their proposed number of 500.

### **Appalachian Housing & Redevelopment Corporation**

Rome, GA

\$41,007- Comprehensive Counseling

\$15,600 – Section 8 Homeownership Voucher – Housing Counseling

The Appalachian Housing and Redevelopment Corporation (AHRC) has secured funding from a variety of resources and implemented comprehensive services and programs to benefit the low-income population of the City of Rome and Floyd County. Programs have been aimed at: reducing crimes, encouraging self-sufficiency, encouraging business development, job training, education, etc. The Housing Counseling Program began with funding received from the fiscal year 1999 grant cycle and has grown tremendously over the past four years. AHRC predicted it would serve 240 clients from its fiscal year 2002 funding. However, they exceeded their expectation by 66% as they successfully served 366 clients.

### **Gwinnett Housing Resource Partnership, Inc.**

Duluth, GA

**\$54,777 – Comprehensive Counseling**

Gwinnett Housing Resource Partnership was formed in 1992 as a community response to the growing need for housing services for low and moderate-income households in Gwinnett County. Bilingual counseling is provided for all counseling services. The agency is the only Community Housing Development Organization (CHDO) in Gwinnett County, Georgia. They partnered with Neighborworks, AARP, Habitat for Humanity and United Way. For fiscal year 2003, GHRP will provide the following counseling activities: pre-purchase, post-purchase, mortgage delinquency, default, loss mitigation, financial fitness workshops, and homebuyer education workshops.

**Cooperative Resource Center, Inc.**

Atlanta, GA

**\$15,000 – Comprehensive Counseling**

Cooperative Resource Center, Inc. obtained the HUD approval as a housing counseling agency in April 2003. Cooperative Resource Center, Inc.'s mission is to maximize innovation, productivity and efficiency in the development of affordable housing communities in Georgia. Cooperative Resource Center, Inc. will provide comprehensive housing counseling services to very low to moderate-income residents of the metro Atlanta area, particularly Fulton County, Georgia. In the 2002 Fulton County Annual Action Plan, it is stated that affordability is a critical issue for very low and low-income households. The agency will participate in ongoing training which will enable them to stay abreast of information needed to ensure their client's needs are effectively met. Cooperative Resource Center, Inc. proposes to serve 150 HUD clients in fiscal year 2003.

**Middle Georgia Community Action Agency, Inc.**

Warner Robins, GA

**\$15,000 – Comprehensive Counseling**

Middle Georgia Community Action Agency has been a HUD certified counseling agency since 1979. The agency has provided comprehensive housing counseling services since that time. Middle Georgia Community Action Agency served a total of 335 clients during the grant period of 2001-2002. The total number of clients served exceeded the agency's expectation. By providing counseling to their clients, they were able to prevent homelessness in both renters and homeowners and relocate some that were displaced. As reported in the City of Warner Robins Consolidated Plan for 2002-2005, low, moderate and middle-income households are suffering a housing crisis with middle-income households being severely affected. Therefore, Middle Georgia Community Action Agency, Inc. proposes to serve 820 clients in fiscal year 2003, which is a 41% increase over fiscal year 2002.

**East Athens Development Corporation, Inc.**

Athens, GA

**\$15,000 – Comprehensive Counseling**

East Athens Development Corporation, Inc. received designation from HUD as an approved housing counseling agency in January 2002. East Athens Development Corporation, Inc. serves eleven counties in the state of Georgia. East Athens Development Corporation, Inc. accomplishes their mission by promoting awareness and

understanding of housing needs through housing counseling, outreach, education on fair housing rights, and providing mediation services addressing housing complaints. East Athens Development Corporation, Inc. serviced 165 clients October 1, 2001 through September 30, 2002. The agency's performance can be characterized by goals being met utilizing their funds. All goals were met and the results were successful. The agency proposes to counsel 300 clients in the fiscal year 2003.

### **Unified Government of Athens-Clarke County**

Athens, GA

\$15,000 – Comprehensive Counseling

Unified Government of Athens-Clarke County (UGACC) has been providing housing counseling services to residents throughout Northeast Georgia since 1979. The agency's counseling services assist residents in finding and keeping their homes, as well as, expanding housing choices in Athens-Clarke County. The agency puts forth every effort to serve at least 50 clients annually. However, UGACC exceeded their goal last year and provided counseling to 53 clients. Unified Government of Athens-Clarke County proposed goal for fiscal year 2003 is to successfully serve 50 clients as well. The agency's counseling services include fair housing, mortgage default, home equity conversion, homebuyer education and budgeting.

## **Hawaii**

### **Institute for Humane Services, Inc.**

Honolulu, Hawaii

34,000 – Comprehensive Counseling

The Institute For Humane Services, Inc. (IHS) has a long history of providing Housing Counseling services to the homeless population of the Granter Honolulu Metropolitan area (population 880,000). IHS provides counseling services in Renter Assistance/Section 8 and public housing, Money/Debt Management, and Fair Housing Assistance. This includes tenant rights, housing discrimination law, and other tenant/landlord issues. In FY 2004 IHS expects to provide 480 families with rental pre-occupancy counseling, 240 individuals in applying for HUD programs, and 50 families with the opportunity to own their own home.

### **Legal Aid Society of Hawaii**

Honolulu, HI

\$40,000 – Comprehensive Counseling

\$23,050 – Section 8 Homeownership Voucher – Housing Counseling

The Legal Aid Society of Hawaii is Hawaii's largest public interest, non-profit legal services organization. It was founded in 1950 and has 9 offices statewide with a staff of 90. Legal Aid Society of Hawaii provides comprehensive counseling and advice to renters, homebuyers and homeowners, including default/foreclosure and Home Equity Conversion Mortgage (HECM) counseling.

## Idaho

### Community Action Partnership

Lewiston, Idaho

\$55,000 – Comprehensive Counseling

The Community Action Partnership provides social services to a two state area in Idaho and Montana. The housing services and counseling they provide includes: Homebuyer Education, Pre-purchase Homeownership, Post Purchase, Mortgage Delinquency, Home Equity Conversion Mortgage, Loss Mitigation, Marketing and Outreach, Renter Assistance, Fair Housing Assistance, Home Improvement and Rehabilitation, Displacement, Relocation, Money Management, and Debt Management. In FY 2004 they expect to assist at least 261 families in need of housing counseling assistance. In addition they will provide at least four group classes regarding fair housing issues.

## Illinois

### South Suburban Housing Center

Homewood, IL

\$36,000 – Comprehensive Counseling

South Suburban Housing Center (SSHC) has been administering housing counseling since 1977. The last six years SSHC has been a HUD certified housing counseling agency. They provide pre and post mortgage counseling, homebuyer workshops, mortgage default, fair housing and predatory lending counseling. They also provide rental counseling to assist individuals in expanding their options in the housing marketplace. Their goal is to provide housing and mortgage financing information to all low and moderate-income families. SSHC seeks to provide long-term racial diversity, compliance with fair housing laws, and the prevention of predatory lending throughout their targeted areas.

### Chicago Commons Housing Resource

Chicago, IL

\$18,315 – Comprehensive Counseling

Chicago Commons Housing Resource was established as a nonprofit agency in 1894 to assist people to become self sufficient and economically independent. Housing counseling services provided by the agency include: pre-occupancy, rent delinquency and mortgage default. Chicago Commons Housing Resource provides services on issues to persons to help them retain homeownership. The agency concentrates on areas of high default and foreclosure rates. They also provide counseling on predatory lending, and fair housing issues. Chicago Commons Housing Resource assists the Englewood community with problems caused by substandard housing, housing shortages, and housing abandonment.

### DuPage Homeownership Center, Inc.

Wheaton, IL

\$40,000 - Comprehensive Counseling

\$10,000 – Section 8 Homeownership Voucher – Housing Counseling

DuPage Homeownership Center is the only HUD-certified pre-purchase and default counseling agency serving the Dupage area. They have served this area since 1991. The Dupage Homestead Program was created in 1992 to provide a reduced-interest package to help qualified first time homebuyers. DuPage is an active member of the DuPage County Continuum of Care to End Homelessness. They are also working with the local Housing Authority assisting buyers to purchase homes using their HUD Section 8 Housing Choice Vouchers.

### **Latin United Community Housing Association**

Chicago, IL

\$51,460 - Comprehensive Counseling

\$29,493 - Section 8 Homeownership Voucher - Housing Counseling

Latino United Community Housing Association, known as LUCHA, was founded in 1982 whose mission is to stabilize the Latino community and other residents of the northwest side of Chicago. The types of counseling provided are pre-occupancy, homebuyer education, post purchase, mortgage default, rehabilitation, displacement/relocation, winter weatherization and home accessibility assistance for the elderly and disabled. They also provide orientation sessions to persons with Section 8 vouchers. LUCHA has a staff that is bilingual, therefore, they can provide counseling to all clients. LUCHA successfully counseled 1,651 clients in fiscal year 2002.

### **Community & Economic Development Association**

Chicago, IL

\$71,350 – Comprehensive Counseling

\$30,707 – Predatory Lending

Community & Economic Development Association (CEDA) housing counseling program has primarily served residents of suburban Cook County since 1966. CEDA has been a HUD approved Housing Counseling Agency since 1974. In 1985, the agency expanded their services to residents of Chicago and other surrounding counties. CEDA's goal is to provide a basic, consistent and standardized level of quality housing services to all clients. CEDA provides housing counseling services in the following areas: pre-purchase, pre-rental, mortgage default, rental delinquency, post-occupancy, energy conservation and relocation services. CEDA works with other agencies to further the effectiveness of fair housing. CEDA has several office locations, and a bilingual staff. Their experience as a FY01 HUD Predatory Lending Hot Zone Pilot Project helped them develop specific plans for Predatory Lending grant funds. Counselors will work closely with other counselors in their comprehensive program to identify and work with victims of predatory lending and will be responsible for outreach and educational efforts.

### **Legal Assistance Foundation of Metropolitan Chicago**

Chicago, IL

\$54,777 – Comprehensive Counseling

\$39,627 – Predatory Lending

Legal Assistance Foundation of Metropolitan Chicago (LAFC) offers housing counseling services to all low and moderate income families in the Chicago area with special emphasis on assisting senior citizens and low-income minorities. LAFC has two special

project programs: Home Ownership Preservation Project (HOPP), operating since 1995 and Housing Law Project for Seniors (HLPS) that began in 1998. These projects provide training to housing counselors in Chicago on loss mitigation techniques and sub prime lending abuses. This agency was instrumental in the passage of anti-predatory lending regulations in Chicago, Cook County and Illinois and in the development of the first two loan programs in the nation specifically designed to assist victims of predatory lending. LAFC will provide one-on-one counseling to victims of predatory lending, participate and present predatory lending workshops and work with consumer advocates nationwide to develop national anti-predatory lending initiatives. LAFC is a principal provider of legal services to the poor of Chicago offering them with not just default counseling but with an array of legal services such as representation in litigation cases designed to prevent the loss of homes.

### **Access Living of Metropolitan Chicago**

Chicago, IL

\$35,303 – Comprehensive Counseling

Access Living of Metropolitan Chicago was established in 1979. This agency's goal is to increase the availability of adequate affordable housing through a variety of services.

Access Living's programs consist of housing counseling, support groups, information and referral, policy work to address local housing issues, community organizing, leadership training, and networking with other housing oriented groups. Access Living counsels persons with disabilities on rental and homeownership options. They educate consumers on how to access financial assistance programs that are available to low income individuals and families. Access partners with the Chicago Department of Housing and with HUD makes available housing choices for persons with disabilities.

### **Community Investment Corporation of Decatur, Inc.**

Decatur, IL

\$31,573 – Comprehensive Counseling

Community Investment Corporation of Decatur, Inc. (CICD) has provided housing counseling since 1999. Under their Welcome Home Program, they provide housing counseling to residents of Decatur and Macon counties in Illinois. They provide homebuyer education, pre and post purchase, mortgage delinquency, and money/debt counseling. CICD has a very strong commitment to serving the needs of low-income and inner-city populations. CICD works closely with Dove, Inc., a grassroots faith based organization. They have been successful in assisting two homeless families in securing homeownership. They have established at least two goals for the proposed housing counseling services; the agency will conduct predatory lending counseling and a follow-up program for first-time homebuyers.

### **Will County Center for Community Concerns**

Joliet, IL

\$15,000 – Comprehensive Counseling

The Will County Center for Community Concerns was established in 1987. The agency became HUD certified in 1994, and is one of only two agencies in Will County that provided housing counseling to the public. The agency offers the following programs:

Certified Renters Training, Emergency Services, CSBG Loan Program, Housing Counseling/Mortgage Assistance, Low Income Home Energy Assistance Program, the Illinois Home Weatherization Assistance Program, HECM and homebuyer counseling. They partner with other community resources in serving their clients.

**HCP of Illinois, Inc.**

Chicago, IL

\$36,000 – Comprehensive Counseling

Housing Choice Partners (HCP) is a private non-profit organization dedicated to providing access to quality affordable housing for low-income families who receive a rent subsidy or housing choice voucher. Metropolitan fair housing groups organized HCP in 1995. HCP has expanded its program to include work with the City of Chicago and its Plan for Transformation of its public housing. HCP of Illinois became a HUD approved housing counseling agency this year. The agency is based on the nationally recognized Gautreaux Assisted Housing Program. HCP provides a variety of basic services including group education and one-on-one counseling for prospective homebuyers. Over the past seven years, HCP has educated almost 5,000 voucher families in making a move from their current housing. HCP has well experienced staff to make a difference in people's lives.

**Rogers Park Community Development Corporation**

Chicago, IL

\$40,000 – Comprehensive Counseling

Rogers Park Community Development was formed in 1952. Their primary service area is Cook County and provides a variety of counseling and resource information. The agency currently offers counseling in the following areas: pre and post purchase, foreclosure prevention, HECM, mortgage default and predatory lending. They offer a series of homeowner education classes through the city college at Truman College. These classes assisted the City of Chicago's program for Affordable Neighborhoods and New Homes. In 2002, they counseled over 1193 families. They serve the Hispanic community and have staff that is bilingual. Rogers Park Community Development partners with other community organizations to provide services to their clients.

**C.E.F.S. Economic Opportunity Corporation**

Effingham, IL

\$20,200 – Comprehensive Counseling

C.E.F.S. has been a certified HUD housing counseling agency since 1994. The purpose of their program is to provide opportunities to empower individuals to advance to their full individual and economic potential. C.E.F.S. is a South Central Illinois Rural Agency that covers a seven county area. They provide HECM, foreclosure prevention, homeless, pre and post rental counseling, post occupancy, pre-purchase and budget counseling. They coordinate funding from the Community Services Block Grant Program. The agency also assists senior citizens with home repairs. In the past year C.E.F.S. served a total of 485 households.

**Neighborhood Housing Services of Chicago**



Chicago, IL

\$34,887 – Comprehensive Counseling

Neighborhood Housing Services of Chicago (N.H.S.) is a full service HUD certified Housing Counseling Agency. They conduct counseling for first time homebuyers, credit counseling, budget, and homeownership classes. They also conduct post purchase programs and foreclosure intervention. This agency has a three-step program in the education process. N.H.S. provides a two-hour orientation class for potential buyers in group sessions and continues with one-on-one counseling with a homeownership consultant. Then, they are offered an opportunity for homebuyer classes. N.H.S. will be launching a newly developed Home Maintenance Program in the fall of 2003 at the North Lawndale location. They partner with the City of Chicago Department of Housing in assisting homeowners in default.

**TSP Hope, Inc.**

Springfield, IL

\$18,315 – Comprehensive Counseling

TSP Hope, Inc. was organized as a non-profit organization in 1999. The mission of TSP is to foster community relations that will improve the quality of life for residents and further homeownership in their targeted area. TSP seeks to empower citizens to develop solutions to problems that are identified in their neighborhoods. TSP's mission is to provide safe affordable housing to the very low-to-low income families. TSP is actively developing a strong hold in the targeted neighborhoods by renovating existing structures, constructing single-family homes, creating multi-income, multi-racial neighborhoods and providing creative funding to make housing affordable. TSP partners with the Springfield Housing Authority.

**Housing Authority of the County of Lake**

Grayslake, IL

\$19,967 – Comprehensive Counseling

The Housing Authority of the County of Lake, Illinois (LCHA) is organized as a municipal corporation under the laws of the State of Illinois. It manages a conventional public housing program of 620 units, administers the Section 8 Housing Voucher Program with budget authority to assist approximately 2400 households, and has Section 8 new construction ACC administrative responsibility for another 586 units. LCHA was certified by the Department of Housing and Urban Development (HUD) in 1992. The agency provides homebuyer, mortgage default, pre-foreclosure, predatory lending, HECM, and tenant/landlord counseling. They served 125 clients the previous year.

**Indiana**

**Affordable Housing Corporation**

Marion, IN

\$24,687 – Comprehensive Counseling

Affordable Housing Corporation provides a full range of housing services to residents of Grant County and surrounding areas. It offers comprehensive counseling comprised of

Pre-purchase, Post-purchase, Post-occupancy, Rental counseling and education. The agency partners with the Housing Authority of the City of Marion, State Farm Insurance, and Eli Lilly Endowment to provide free seminars on topics such as finance, preventing foreclosure, basic home maintenance, and electrical and plumbing systems operation and repair. The purpose is to give skills and knowledge to consumers allowing them to become more responsible and in control of their particular situations. During last Fiscal Year, 61 clients were assisted, with an outcome of 10 purchasing homes.

### **Anderson Housing Authority**

Anderson, IN

\$40,000 – Comprehensive Counseling

Anderson Housing Authority was established in 1974 and HUD Certified one year later. It is conveniently housed within and is part of the Anderson Public Housing Authority. Counseling services offered to clients in Madison County and areas outside of the county include Pre-Purchase, Mortgage Default/Loss Mitigation, Pre-Rental, Rental Delinquency, Post Occupancy, HECM, Homelessness, Landlord/Tenant Law/Conflicts, Consumer Education and Fair Housing. The Anderson Housing Authority provided services for 305 clients during the last fiscal year. Full range of services are offered to clients who are currently renters and can, with help from the Anderson Housing Authority, achieve the dream of homeownership.

### **CCCS of Central Indiana**

Indianapolis, IN

\$48,147 – Comprehensive Counseling

CCCS of Central Indiana began offering housing counseling in 1966. During May 2003, Consumer Credit Counseling Service of Tri-State merged with CCCS of Central Indiana. The agency is well prepared with a knowledgeable staff on board to offer the following services: Pre-Purchase, Post-Purchase, Reverse Mortgage, Mortgage Delinquency, Rental Counseling and Homebuyer Education Workshops. During the Fiscal Year of 2001-2002, CCCS of Central Indiana served a total of 2,606 housing counseling appointments. An additional 7,616 clients received counseling for budget, credit and/or debt issues. This high volume is also due to established partnerships such as Habitat for Humanity, Damien Center, Lighthouse Mission and many others, enabling them to reach a greater clientele. The target is to increase housing opportunities for clients in Central Indiana.

### **Consumer Credit Counseling Service of Northwest Indiana**

Gary, IN

\$35,000 – Comprehensive Counseling

Since 1994, Consumer Credit Counseling Service of Northwest Indiana has been serving the community and has recently expanded to reach residents throughout seven counties. Their overall goal is to provide comprehensive and holistic counseling to all clients. Bilingual counselors and staff are available as well as a signer for deaf interpretation for hearing impaired clients. The services offered are pre-purchase, post-purchase/Mortgage Default and Rent Delinquency and Home Equity Conversion (HECM) Counseling.

Numerous workshops and presentations are offered reaching over 350 people in workshops and over 400 individuals and families in one-on-one counseling per month.

### **City of Bloomington - Housing and Neighborhood Development Department**

Bloomington, IN

\$35,812 – Comprehensive Counseling

The City of Bloomington Housing and Neighborhood Development (HAND) is HUD approved to administer a comprehensive housing counseling program. Services offered are default, pre-purchase, post-purchase, and reverse equity mortgage counseling. During the past fiscal year, 184 clients were assisted, of which 82 were pre-purchase clients and 26 of them decided to purchase homes. HAND extends their services to Monroe, Owen, Greene, Brown, the southern part of Morgan and the northern part of Lawrence Counties. The City of Bloomington (HAND) has established partnerships with numerous local organizations such as Habitat for Humanity, Shelter, Inc., Community Kitchen, Hoosier Hills Food Bank, and People's University.

### **Hoosier Uplands Economic Development**

Mitchell, IN

\$15,000 – Comprehensive Counseling

Hoosier Uplands has been serving the community of Mitchell since 1966. They will continue to provide comprehensive housing counseling to clients ranging from low to moderate income. Counties to be served are Lawrence, Orange, Martin and Washington, as well as surrounding areas. Types of counseling to be provided by agency are: pre-purchase, post-purchase, mortgage delinquency, loss mitigation, renter assistance, Fair Housing assistance and mobility counseling. Hoosier Uplands offers many services such as weatherization, Energy Assistance, Head Start, Child Care Services, Section 8 assistance, Rental Housing units, Home Healthcare and Hospice, and many others. Hoosier Uplands also works with other local agencies, including banks and lending institutions in efforts to provide the maximum benefits to clients seeking their assistance. During October 2001 to September 2002 the agency served 335 clients.

### **HOPE of Evansville**

Evansville, IN

\$31,573 – Comprehensive Counseling

Hope of Evansville (HOPE) will continue to provide Homeownership program, Post Occupancy, Rental, Rehabilitation, Default, and HECM counseling throughout Vanderburgh, Posey, Gibson, Warrick, Spenser and Dubois counties. The agency manages a Down Payment Assistance Program, which has successfully facilitated numerous families to obtain homeownership. HOPE is located in the middle of the low-to-moderate-income census tract and in the center of the highest minority population in Evansville. During the past Fiscal Year, 403 clients received housing counseling, of which 81 purchased homes.

### **Housing Authority of the City of Ft. Wayne**

Ft. Wayne, IN

\$33,899 – Comprehensive Counseling

The Housing Authority of the City of Ft. Wayne offers comprehensive housing counseling to all who seek their assistance. This agency is a municipal corporation with a mission to provide quality, affordable housing and to encourage self-sufficiency. The main focus of their program is the Section 8 homeownership program. During the period of October 1, 2001 to September 30, 2002, the agency served 181 clients. The primary types of counseling provided included Pre-purchase, Mortgage Default, HECM, Rental Education, Rental Delinquency Counseling and Consumer Education. The Housing Authority seeks to increase homeownership within Ft. Wayne and Northeast Indiana.

### **Housing Authority of the City of Hammond**

Hammond, IN

\$31,573 – Comprehensive Counseling

The Hammond Housing Authority has been HUD approved since 1985 and provides a wide range of comprehensive counseling services that are specifically designed to meet the needs of area individuals and families. Counseling in the fields of Homebuyer, pre and post occupancy, money and debt management, mortgage default, reverse equity mortgage and certification, rental, and home repairs are offered. During October 1, 2001 through September 30, 2002, Hammond Housing Authority helped 357 clients. Of these, 35 purchased homes.

### **Housing Development Corporation of St. Joseph County**

South Bend, IN

\$22,475 – Comprehensive Counseling

Housing Development Corporation of St. Joseph County is a non-profit organization, which opened its doors to serve the public in 1986. The agency was created to assist in the provision of decent, safe and affordable housing to all residents of St. Joseph County. They also act as an advocate and catalyst for neighborhood revitalization. The agency developed the REWARD (Real Effort Wins Affordable Residential Dwellings) Program, with a section taught in Spanish. Through this program, low to moderate income clients can obtain assistance for down payment and closing costs in the purchase of a home in the area of South Bend or Mishawaka city limits. During the past grant year, 223 clients were counseled.

### **Indianapolis Urban League**

Indianapolis, IN

\$20,000 – Comprehensive Counseling

Indianapolis Urban League has been serving Marion County residents providing services such as Default/Foreclosure Counseling, Home Equity Conversion Mortgage (Reverse Mortgage), and Rental Counseling. The agency also offers technical guidance on housing related issues to community-based organizations and acts as an advocate on Fair Housing issues. Their program, which is a reflection of their goals, is also known as TEAM: Teaching, Education, Advocacy and Mediation. Indianapolis Urban League served 193 clients during the last Fiscal Year.

### **Lake County Community Economic Development**

Crown Point, IN

\$25,000 – Comprehensive Counseling

Lake County has been offering comprehensive housing counseling services to 16 communities for over 15 years. These services include HECM, Mortgage Default, Potential Mortgagor, Rental Delinquency, Potential Renters, Homeless, Homeowner Rehabilitation and Energy Conservation Counseling. During the past grant year, Lake County counseled 340 clients. Through their programs, agency has provided monetary assistance to over 2,000 Lake County residents allowing them to rehabilitate their residences.

### **Lincoln Hills Development Corporation**

Tell City, IN

\$15,380 – Comprehensive Counseling

Lincoln Hills Development Corporation is located in Tell City, Indiana. For 38 years, this agency has been involved in housing assistance and advocacy for low-income persons. They provide Housing Counseling and Home Ownership services. In addition, the agency owns and/or manages 590 housing units in six counties and manages approximately 250 Housing Choice Vouchers within three counties. Lincoln Hills has consistently been active within their community offering additional services such as Head Start Program, Savings Program, Job Training, Adult Education and many others.

### **Muncie Homeownership and Development Center**

Muncie, IN

\$50,000 – Comprehensive Counseling

Since 1992, the Muncie Homeownership and Development Center, a comprehensive counseling agency, has offered services in pre-purchase, post-purchase, and default counseling. The agency has played an important part in the revitalization in Downtown Muncie, Indiana. Muncie Homeownership and Development Center combines efforts with Ball State University Urban Design Department and the Muncie Area Career Center Adult Education Building Trade Program to construct homes for low to medium income families. The Homeownership Center will be constructing 44 new homes within the next four years. Muncie Homeownership and Development Center served 195 families during FY 2001-2002.

## **Iowa**

### **Iowa Citizens For Community Improvement**

Des Moines, IA

\$25,000 - Comprehensive Counseling

This non-profit agency serves persons residing in the City of Des Moines. The agency provides a variety of home ownership education programs. One-on-one counseling prepares the borrower for homeownership and identifies credit barriers. The Homebuyer Club is designed for people who have to repair credit, lower debt or save for a down payment. The agency participates in two housing related coalitions, the Partnership for Affordable Housing and the Iowa Home Ownership Education to stay informed of the housing education and counseling activities available in the Des Moines Area.

**Family Management Credit Counselors, Inc.**

Waterloo, IA

\$26,000 - Comprehensive Counseling

Family Management Credit Counselors, Inc. is a locally owned non-profit agency providing financial and debt counseling for the past 46 years. Family Management is committed to assisting individuals and families in managing monthly bills, reducing debt and saving for the future in order to have a suitable, affordable housing situation. Family Management assists low to moderate-income persons in Waterloo, Black Hawk, Bremer, Butler, Buchanan, Chickasaw, Grundy, and Tama counties. Housing counseling services include rental counseling, HECM counseling, mortgage default counseling and pre-purchase counseling including homebuyer education classes. The agency works closely with the Bosnian population that has migrated to the community. They also deliver presentations to the community and service providers in order to assist them in locating housing.

**United Neighbors, Inc.**

Davenport, IA

\$42,500 - Comprehensive Counseling

United Neighbors has provided Home Buyer Education through their DREAM Program for more than 13 years to the residents of Davenport, Iowa and surrounding areas. Over 1,000 individuals and families have purchased homes in Davenport with DREAM down payment assistance. United Neighbors also provides the homebuyer curriculum in Spanish to reach an underserved market. The agency will be able to expand their Default Prevention and HECM programs with this grant.

**Kansas**

**CCCS of Salina**

Salina, KS

\$45,000 - Comprehensive Counseling

Consumer Credit Counseling Services, Inc. was established in 1985 and provides housing counseling services and education programs to 71 of the 105 counties in the state of Kansas. The agency's operations office is located in Salina, Kansas. A branch office is located in Wichita, Kansas with satellite offices in Hutchinson, Hays, and Garden City, Kansas. CCCS provides First-time homebuyer education classes on a monthly basis from February through September in its operations office located in Salina, Kansas. In partnership with Boeing Wichita Credit Union, CCCS offers on a monthly basis a "Surviving a Layoff" workshop at no cost to participants. CCCS also provides rental counseling, mortgage default counseling and HECM counseling.

**Housing and Credit Counseling, Inc. (HCCI)**

Topeka, KS

\$110,000 - Comprehensive Counseling

Housing and Credit Counseling, Inc. (HCCI) has been a certified comprehensive housing counseling agency for 25 years in Northeast Kansas. Their home/main office is located in Topeka, Kansas. HCCI provides tenant/landlord, homebuyer and consumer credit

counseling services. Homebuyer, mortgage default, HECM and pre- and post occupancy counseling are offered via the Consumer Credit Counselors in full-time offices in Lawrence and Manhattan, Kansas, and a part time office in Emporia, Kansas. The Lawrence office also provides Tenant-landlord counseling. Local, regional and statewide service in all three program areas are offered primarily face-to-face and by telephone.

**Northeast Kansas Community Action Program (NEK-CAP)**

Hiawatha, KS

\$15,000 - Comprehensive Counseling

NEK-CAP provides comprehensive housing counseling services in a ten county service area in Northeast Kansas. NEK-CAP has outreach offices located in Atchison, Hiawatha, Troy, Holton, Leavenworth, Marysville, and satellite offices located in Oskaloosa, Seneca, Wamego, and Manhattan, Kansas. NEK-CAP uses nationally recognized Total Family Approach to Self-Sufficiency Program, which is an innovative case management approach designed to educate, enrich and uplift families and individuals. The agency also operates a weatherization program and Section 8 Rental Assistance Program.

**Kentucky**

**Kentucky Housing Corporation**

Frankfort, KY

\$150,000 – Comprehensive Counseling

Kentucky Housing Corporation (KHC) is a State Housing Finance Agency that assists low to moderate-income families to become credit-ready and help them understand the process and the responsibilities of homeownership. KHC Housing Program provides Pre-Purchase Counseling, Post-Purchase/Mortgage Delinquency Counseling, Home Buyer Education, Post-Purchase Education, and Predatory Lending Classes. KHC partners with local communities to educate first-time homebuyers through the Yes You Can...Own a Home Program (YYC). Presently, there are 94 approved counselors, representing 43 agencies that provide counseling services. In addition to housing counseling programs, there are 65 local coordinators, representing 49 agencies to provide homebuyer education classes. KHC serves the underserved areas throughout the 120 counties in Kentucky, specifically targeting very low-to-low income families, persons with disabilities, minorities and families with limited English proficiency.

**Tenant Services & Housing Counseling, Inc.**

Lexington, KY

\$30,000 – Comprehensive Counseling

Tenant Services & Housing Counseling (TSHC) is a private, nonprofit charitable organization operating as a housing crisis center since 1971. The goal of the agency is to provide counseling, referral information and advocacy for low and moderate-income families. The Agency focuses on families who are experiencing a range of housing problems encompassing the issues of quality, affordability, legality and discrimination. TSHC has been a HUD-certified housing counseling agency since January 1989. The current staff has a combined sixty-six (66) years experience with the organization and are

certified to provide counseling services in the program areas of mortgage defaults, pre-purchase, home equity conversion mortgage, tenant-landlord, and homebuyer education seminars. As of September 30, 2002, TSHC had successfully counseled 1,716 clients resulting in 38 clients purchasing housing.

### **Realtor-Community Housing Foundation**

Lexington, KY

\$20,000 – Comprehensive Counseling

Realtor-Community Housing Foundation (RCHF) provides pre-purchase, mortgage default, post-occupancy and HECM counseling. RCHF's primary geographical service area is Fayette, Bourbon, Clark, Jessamine, Madison, Scott and Woodford counties. In addition to one-on-one counseling, the agency also provides homeownership seminars. In addition to their housing counseling activities, RCHF provides a program that makes exterior home repairs at no cost to low-income senior homeowners and constructs at no cost to recipients, wheelchair ramps or makes other necessary exterior home modifications for individuals who have mobility impairments.

### **REACH, Inc.**

Lexington, KY

\$48,147 – Comprehensive Counseling

REACH provided housing counseling to 217 clients, which fifty-seven clients purchased homes, and six modified their mortgages. Seventy-nine clients decided not to purchase a home. REACH was able to meet its performance goals by increasing the number of clients who completed counseling by 10 percent, increasing the number of clients who remain active in counseling by 15 percent, and offering post-purchase counseling to clients who purchase homes. The agency provides housing counseling for 11 counties. REACH provides low to moderate-income families and individuals with the knowledge and skills needed to become financially self-sufficient. The agency also provides credit repair, pre and post counseling, house financing, and home maintenance.

### **Campbellsville Housing and Redevelopment Authority**

Campbellsville, KY

\$18,980 – Comprehensive Counseling

The Campbellsville Housing and Redevelopment Authority provides Home Buyer Education Programs, Pre-purchase, Post-purchase, HECM, and Tenancy counseling. The agency counseled 124 clients in fiscal year 2002. The Campbellsville Housing and Redevelopment Authority also became the managing agent for the Lebanon Housing Authority in 1998. Campbellsville Housing and Redevelopment Authority goals are to increase homeownership opportunities, promote decent affordable housing, strengthen communities, ensure equal opportunity in housing, and promote the participation of grass-roots faith-based and other community based organizations.

### **Purchase Area Housing Corporation**

Mayfield, KY

\$24,945 – Comprehensive Counseling



Purchase Area Housing Corporation (PAHC) provides housing counseling for low to moderate income persons, which includes pre-occupancy, mortgage default, HECM, home rehabilitation, and homelessness. They serve Ballard, Calloway, Carlisle, Fulton, Graves, Hickman, Marshall, and McCracken counties. PAHC counseled 146 clients in fiscal year 2002. Plans are on going in Calloway County, KY to expand the availability of a transitional home which will aid those in need of temporary housing until more permanent housing can be obtained. PAHC is currently administering a Supportive Housing Grant. They have enrolled over 300 participants per year and each year exceeds the previous year. PAHC staff works with several cities and counties in the administration of CDBG, HOME, and Rural Housing Service Programs.

## **Louisiana**

### **Lafayette Consolidated Government Neighborhood Counseling Services**

Lafayette, LA

\$20,000 - Comprehensive Counseling

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

### **St. Martin, Iberia, Lafayette Community Action Agency, Inc. (SMILE)**

Lafayette, LA

\$15,000 - Comprehensive Counseling

The St. Martin, Iberia, Lafayette Community Action Agency, Inc. serves as the primary provider of social services, including comprehensive housing counseling, in a tri-parish area. For more than 35 years, the agency has been responding to the needs of disadvantaged people in St. Martin, Iberia, and Lafayette Parishes. Its counseling activities will consist of pre-occupancy, mortgage default, rental delinquency, post-occupancy, home improvement and rehabilitation, displacement and relocation, pre-foreclosure sale, money management, debt management of liquidation, referral to community resources with emphasis on first-time homebuyers education.

## **Maine**

### **Credit Counseling Centers of Portland Maine (CCC)**

South Portland, ME

\$38,836 – Comprehensive Counseling

CCC s' Mission is to provide consumers with knowledge of personal money management through confidential counseling, debt management educational programs, and informational resources. The agency's goals for housing counseling are to produce educated, financially literate, and successful homeowners. Debt management is a key

component, as well as education about housings options, goal setting, and the wise use of credit. CCC offers many facets of comprehensive housing counseling such as: pre-purchase, reverse mortgage/HECM, analysis of credit bureau reports, consumer rights in regards to credit issues, especially dealing with the Fair Credit Reporting Act, and Debt Collection & Practices Act.

### **Coastal Economic Development (CED)**

Bath, ME

\$30,000 – Comprehensive Counseling

The Mission of CED is: “CED is a community organization with a commitment to respond to serve and advocate for the needs and interest of low-income families and individuals in the mid-coast area by providing support and new opportunities necessary for their self-sufficiency and well being.” The agency’s housing counseling services include: home repair, weatherization, default/mortgage, rent delinquency, and displacement/homeless.

### **Coastal Enterprises, Inc. (CEI)**

Wiscasset, ME

\$30,000 – Comprehensive Counseling

\$16,000 – Section 8 Homeownership Voucher – Housing Counseling

CEI is a private, non-profit, community development corporation founded in 1977 to create social, economic, and housing opportunities for the people, businesses, and communities of Maine. The agency’s goal is to increase affordable housing opportunities for people with lower incomes through development, financing, technical assistance, education, and targeted programming. Housing counseling services provided include: pre-purchase, post-purchase/occupancy, mortgage delinquency, default resolution, foreclosure prevention, reverse mortgages/HECM, rental assistance and mobility/relocation options.

### **Maine State Housing Authority (MSHA)**

Augusta, ME

\$94,575 - Comprehensive Counseling

Maine State Housing (MSHA) is Maine’s housing finance agency, created by the legislature in 1969 to address the problems of unsafe, unsuitable, overcrowded and unaffordable housing. MSHA serves as the public housing authority for those parts of Maine that do not have a local public housing authority. MSHA also conducts statewide research on housing issues. MSHA sponsors counseling and homeownership education classes and counseling services in areas where opportunities are limited by the rural nature of the areas, sparse population density, and/or limited resources for organizations that offer these services. MSHA currently is working with ten (10) affiliates that have significant expertise to deliver homeownership opportunities to Maine’s underserved population.

### **Pine Tree Legal Assistance, Inc.**

Portland, ME

\$19,946 – Comprehensive Counseling

Pine Tree Legal Assistance, Inc. is a private, non-profit organization incorporated in 1966. It has provided housing counseling services in Maine to low-income individuals since 1967 through offices located around the State. Pine Tree has fully staffed offices in Augusta, Bangor, Lewiston, Machias, Portland, Presque Isle and Rockland. It is a recognized resource for housing needs by individuals and organizations in Maine. Housing counseling services provided include: pre-occupancy, homebuyer education, post-purchase, mortgage default, rent delinquency, HECM, home rehabilitation, displacement/relocation, marketing and outreach initiatives.

### **People's Regional Opportunity Program (PROP)**

Portland, ME

\$35,000 – Comprehensive Counseling

PROP, a private not-for-profit corporation, was created in 1965. The agency's mission is to provide local, state, and federal support service programs to the low and very low-income residents of Cumberland County. PROP's housing program and the social services program collaborate to provide all aspects of both homeownership and rental counseling. Housing counseling services provided include: The Homebuyer Education and Learning Program (HELP), predatory lending and foreclosure prevention.

## **Maryland**

### **National Foundation for Consumer Credit (NFCC)**

Silver Spring, MD

\$2,401,294 – Comprehensive Counseling

\$371,831 – Predatory Lending

Founded in 1951, NFCC is the nation's oldest and largest nonprofit organization dedicated to budget and credit education and housing counseling. NFCC has been a HUD-funded national housing counseling intermediary since 1997. NFCC manages a network of 50 affiliates providing housing counseling in 39 states. NFCC affiliates provide comprehensive counseling, including assistance in the areas of homebuyer education, individual pre-purchase, mortgage delinquency and default resolution, Home Equity Conversion Mortgage (HECM), loss mitigation, renter assistance and budgeting and credit repair.

### **Arundel Community Development Services, Inc.**

Annapolis, MD

\$ 44,337 – Comprehensive Counseling

\$ 15,000 – Section 8 Homeownership Voucher – Housing Counseling

Operating since July 1993, Arundel Community Development Services, Inc. (ACDS), serves the entire State of Maryland. Housing counseling assistance is primarily delivered in Anne Arundel County. The agency administers the Homeownership Counseling Program, which helps eligible, limited-income families become knowledgeable and financially prepared for homeownership. To this end, ACDS's services include counseling on pre-purchase and post-purchase, credit issues, the sales contract, and mortgage loans. ACDS offers a post-purchase housing counseling, a review of a client's

financial situation six to nine months following the purchase of a home to determine the family's ability for future mortgage payment.

**City of Frederick/Frederick Community Action Agency**

Frederick, MD

\$20,000 – Comprehensive Counseling

Frederick Community Action Agency (FCAA) has served Frederick County since 1997. FCAA currently provides comprehensive housing counseling services, including counseling in mortgage default and delinquency, homebuyer education, pre- and post-purchase, loss mitigation, Home Equity Conversion Mortgage (HECM) counseling, and rental assistance. The agency provides extensive outreach and education services to promote fair housing and educate consumers. The counseling services and job referral services are offered and provided to all persons participating in the agency's affordable housing programs. The agency also serves seniors, persons with disabilities and the homeless.

**Community Assistance Network, Inc.**

Baltimore, MD

\$27,835 – Comprehensive Housing Counseling

Incorporated in 1965, Community Assistance Network (CAN) has been actively working with the low-income population of Baltimore County to help them achieve their housing goals. Their programs include rental eviction prevention, loss mitigation, default resolution, budget management and HECM counseling. CAN was recently selected to administer the Baltimore Regional Housing Opportunity Program to residents in the area.

**County Commissioners of Carroll County**

Westminster, MD

\$20,501 – Comprehensive Counseling

The Bureau of Housing and Community Development, the counseling agency component of the County Commissioners of Carroll County, is the only HUD certified Housing Counseling Agency in Carroll County. Housing counseling assistance provided to the community includes: pre-purchase counseling, post-purchase counseling, mortgage default counseling and HECM Counseling. Housing counseling assistance is delivered by four (4) experienced housing counselors.

**Garrett County Community Action Committee**

Oakland, MD

\$35,169 – Comprehensive Counseling

Located in the heart of the Appalachian Mountains, Garrett County Community Action Committee (GCCAC) has for 36 years assisted a rural region of the country primarily characterized by a chronically distressed economy compounded with severe unemployment. Since 1994, the agency's homeownership counseling program has facilitated the first time home purchase of 164 low-income families. More than 500 potential homebuyers have completed the homeownership counseling workshops and are in the home buying process. GCCAC administer a Family Self-Sufficiency program, Individual Development Accounts, and promotes a Section 8 Homeownership Program.

**Home Partnership, Inc.**

Belcamp, MD

\$20,501 – Comprehensive Counseling

Home Partnership, Inc. (HPI) has successfully worked to implement housing goals with both state and local units of government since its 1995 inception. HPI primarily services the Hartford County area. HPI received certification as a HUD-approved housing counseling agency in 1996. The agency has progressed to service approximately 300 clients annually. Housing counseling services provided by the agency include: pre-purchase, post-purchase, mortgage delinquency/default, post-occupancy and money management. HPI has worked extensively with low and very low income families in the adjacent Cecil County under the Rural Housing Loan Partnership Program developed by the USDA Rural Housing Service.

**Housing Initiative Partnership, Inc.**

Hyattsville, MD

\$27,835 – Comprehensive Counseling

Established in 1989, Housing Initiative Partnership, Inc. (HIP) has offered housing counseling for the past four years. A primary mission of HIP is to provide housing opportunities to persons at or below 80 percent of median household income. Counseling services include: default counseling, pre-closing counseling for homebuyers, processing of loans for disabled persons, and the delivery of financial assistance to the counseling agency home buying club participants.

**Maryland Department of Housing and Community Development**

**Crownsville, MD**

\$28,263 - Comprehensive Counseling

Community Development Administration (CDA) manages the housing program of Maryland's Department of Housing and Community Development, which is Maryland's housing finance agency. CDA was created in 1970 by the Maryland General Assembly in response to a growing shortage of affordable housing throughout the state. Since CDA's inception, it has provided over \$4.4 billion in assistance for the development, financing, and/or rehabilitation of more than 99,000 housing units for low and moderate-income families in Maryland. Among CDA's housing services, directed mostly at Maryland's underserved, are homebuyer education, pre- and post-purchase counseling.

**Southeast Community Development Corporation**

Baltimore, MD

\$27,835 - Comprehensive Counseling

\$25,467 – Predatory Lending

Southeast Community Development Corporation (SCDC), a 26-year old Community Development Corporation located in southeast Baltimore, recently restructured core agency programs to include homeownership counseling. SCDC's housing counseling programs, in partnership with the City of Baltimore, established the Homeowners Emergency Loan Program to offer refinancing to victims of predatory lending practices.

### **Washington County Community Housing Resource Board, Inc.**

Hagerston, MD

\$25,000 – Comprehensive Counseling

Washington County Community Housing Resource Board, Inc. was established in 1976. The agency continues to improve community life by promoting homeownership and fair and equal housing opportunity in Washington County, Maryland. The agency provides housing counseling assistance to all persons residing in Washington County, a predominantly rural community. Three (3) experienced housing counselors deliver a broad range of housing counseling services for the counseling agency including: pre-purchase counseling, pre-rental counseling, mortgage default, rent delinquency, post occupancy and a series of homebuyer education workshops.

## **Massachusetts**

### **The Housing Partnership Network (HPN)**

Boston, MA

\$1,898,917 – Comprehensive Counseling

Founded in 1990, the Housing Partnership Network (HPN) coordinates a housing counseling network of 36 local affiliates in 24 states. HPN has received a HUD housing counseling award since 1995. HPN affiliates target traditionally underserved populations, particularly low-income, immigrant and minority households. HPN's primary goals with this award are to increase homeownership, to ensure that households have the information and support to maintain their homes and build equity for the future, and to support neighborhood stabilization and revitalization by increasing responsible homeownership.

### **Citizens' Housing and Planning Association (CHAPA)**

Boston, MA

\$750,000 – Comprehensive Counseling

The Citizens' Housing and Planning Association (CHAPA) coordinates the activities of a network of 20 affiliates in the states of Connecticut, Maine, Massachusetts, Rhode Island and Vermont. CHAPA has significant expertise and experience, compared to other intermediaries, in counseling individuals with disabilities. The services provided by CHAPA's affiliates include pre-purchase counseling, mortgage delinquency and default counseling and loss mitigation counseling, rental counseling, predatory lending education and outreach, and fair housing assistance.

### **Berkshire County Regional Housing Authority (BCRHA)**

Pittsfield, MA

\$25,000 – Comprehensive Counseling

The BCRHA is a regional housing authority organized in 1980. The BCRHA acts as a Local Housing Authority for those 23 towns in the county that do not have a local housing authority. As the sole regional housing authority in Berkshire County, BCRHA is mandated to provide housing programming, related services, and technical assistance

to all communities in the County. The comprehensive housing counseling program includes: legal and educational counseling, informal mediation/negotiation services, court mediation, educational workshops, housing search and stabilization services, Homeowner Options for Massachusetts Elders (H.O.M.E.), home seller/homebuyer dispute resolution programs, pre-occupancy, pre-purchase, pre-rental, mortgage default, rent delinquency, homelessness prevention and resolution services.

**Community Service Network, Inc. (CNS)**

Stoneham, MA

\$20,000 – Comprehensive Counseling

\$15,000 – Predatory Lending

CNS is a grassroots, community based organization founded 17 years ago as a small information and referral service. Housing counseling services provided include: pre-occupancy, pre-purchase, rental assistance, fair housing, money management, budgeting for rent or mortgage payments, housing care and maintenance, predatory lending, referrals to community or homeless services, homebuyer education, post-purchase/mortgage default, home rehabilitation and relocation assistance.

**Greater Boston Legal Services (GBLS)**

Boston, MA

\$38,836 – Comprehensive Counseling

GBLS is the second oldest legal services program in the country and the largest in New England. It is responsible for providing free civil (non-criminal) legal services to more than 230,000 poor families and individuals in the greater Boston area. GBLS has been a HUD approved housing counseling agency since 1994. Housing counseling services provided include: rental assistance, pre-and post-occupancy, home improvement, rehabilitation, displacement/relocation, and money management.

**Plymouth Redevelopment Authority (PRA)**

Plymouth, MA

\$25,000 – Comprehensive Counseling

The primary objective of PRA is to provide comprehensive housing counseling services to low and moderate-income clients. Clients run the full spectrum from tenants to first time homebuyers to homeowners in financial difficulty. Housing counseling services provided include: tenant/landlord relations, budgeting, credit, financial management, first-time homebuyers seminars, delinquency, foreclosure avoidance and reverse mortgages/HECM.

**Pro-Home Housing Counseling Agency**

Taunton, MA

\$27,835 – Comprehensive Counseling

Pro-Home, Inc., founded 12 years ago, is a non-profit, affordable housing agency dedicated to assisting low to moderate income individuals and families in obtaining affordable housing. In addition, they are advocates for the production and protection of affordable housing and fair housing initiatives. Housing counseling services provided include: homebuyer education, property management and maintenance, mortgage

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

### **Quincy Community Action Programs, Inc. (QCAP)**

Quincy, MA

\$35,000 – Comprehensive Counseling

Established in 1965, QCAP is a private, non-profit organization service provider. The agency's mission is to help families and individuals in their communities to improve the quality of their lives by minimizing the effect of poverty, promoting self-sufficiency and advocating for social change. QCAP's comprehensive housing counseling programs have evolved to address the changing needs of residents in Weymouth, Quincy and the surrounding communities. Housing counseling services provided include: advocacy, fair housing, mortgage foreclosure, home improvement, acquisition, development, rehabilitation, and management of affordable rental housing. QCAP also provides housing counseling for homeless and near homeless families.

## **Michigan**

### **Mission of Peace Housing Counseling Agency**

Flint, MI

\$894,161 – Comprehensive Counseling

Formed in 1997 in Flint, Michigan as a faith- and community-based housing counseling agency, Mission of Peace Housing Counseling Agency (MOPHCA) expanded its scope this past year by becoming a national intermediary, and now oversees a network that includes 15 faith-based affiliates in 12 states that provide pre and post-purchase counseling, including mortgage delinquency and default assistance. MOPHCA serves predominantly low- to moderate-income African-Americans. Additionally, MOPHCA and several of their affiliates complement the housing counseling services offered with effective partnerships and internal products resulting in the availability of affordable housing and quality lending products that can potentially benefit clients. For example, MOPHCA and its affiliates partner with Fannie Mae and several lending organizations, including Flagstar Bank and Chemical Bank, on loan initiatives and products for first-time homebuyers and individuals outside the traditional credit profile.

### **Detroit Non-Profit Housing Corporation**

Detroit, MI

\$15,000 – Comprehensive Counseling

Established in 1971, the Detroit Non-Profit Housing Corp. delivers comprehensive housing counseling assistance to clients in Southeastern Michigan. The agency provides the following counseling services: individual and group pre-purchasing, first time homebuyer training, mortgage default and delinquency, debt management, home maintenance/repair, predatory lending prevention, technical assistance to community organizations and individuals, home equity conversion mortgage (HECM), and an individual development account savings program for homeownership. The agency offers



an extensive Home Buyer Education Program and membership to a no-charge referral service hotline, “Don’t Borrow Trouble.”

### **Greater Eastside Community Association**

Flint, MI

\$22,334 – Comprehensive Counseling

Greater Eastside Community Association (GECA), incorporated in 1995, provides housing counseling assistance to the City of Flint and the surrounding Genesee County area. GECA’s four housing counselors provide comprehensive housing counseling including pre-occupancy, pre-purchase education, pre-rental, foreclosure prevention, mortgage default counseling, rent delinquency counseling, HECM counseling and mortgage default/ rent delinquency education.

### **Inner City Christian Federation**

Grand Rapids, MI

\$35,169 - Comprehensive Counseling

\$30,000 – Section 8 Homeownership Voucher – Housing Counseling

Established in 1974, Inner City Christian Federation (ICCF) provides a continuum of housing opportunities including emergency shelter assistance for the homeless, affordable rental housing and a variety of home ownership services including individual and group counseling, mortgage finance and casework services. The agency provides default avoidance, foreclosure avoidance, purchase and home ownership counseling. The housing counseling staff of five Full Time Equivalents consists of two bilingual staff persons. ICCF staff, certified by the Michigan State Housing Development Authority (MSHDA), as home ownership counselors delivers a broad range of housing counseling assistance in the Grand Rapids area.

### **Lighthouse Community Development**

Pontiac, MI

\$35,169 – Comprehensive Counseling

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

### **Michigan Housing Counselors, Inc.**

Mt. Clemens, MI

\$27,000 – Comprehensive Counseling

Michigan Housing Counselors, Inc. (MHC) has delivered comprehensive housing counseling assistance in Macomb County for the past 43 years, The housing counseling agency has been certified as a HUD-approved housing counseling agency since 1972. The MHC Flint/Genesee County Branch Office is located approximately 60 miles north of the City of Detroit. Housing counseling agency clients are counseled in the following areas: pre-

purchase, delinquency/ default, home improvement/rehabilitation, displacement/ relocation and home equity conversion mortgage (HECM). The housing counseling staff of four (4) professional full-time counselors, average over 15 years housing counseling experience.

**Northwest Michigan Human Services Agency**

Traverse City, MI

\$49,838 – Comprehensive Counseling

Northwest Michigan Human Services Agency (NMHSA) has emerged as the “One–Stop Shopping Center” for Housing Counseling Services, Financial Management Education and Individual Development accounts in northern Michigan. Located in Grand Traverse County, NMHSA, delivers housing counseling assistance to clients in ten (10) adjacent rural counties of northwest lower Michigan and provides a scope of services that includes: pre-occupancy counseling, homebuyer education programs, post-purchase/ mortgage default and rent delinquency counseling, post purchase/post occupancy counseling, home equity conversion mortgage (HECM) counseling, home improvement and rehabilitation counseling, displacement and relocation counseling and marketing/outreach initiatives. The Community Services Division, responsible for housing counseling activities, is staffed with eleven professionally trained counselors.

**Oakland County, Michigan (OCM)**

Pontiac, MI

\$38,836 - Comprehensive Counseling

The Housing Counseling Unit of the Community & Home Improvement Division of Oakland County Government, a HUD-approved housing counseling agency, has been in operation for more than 16 years providing housing counseling assistance primarily to clients in the city of Pontiac, Michigan. OCM provides a full range of housing counseling services directing special attention to the areas of fair housing, first time homebuyer education and home equity conversion mortgage (HECM) counseling. The organization’s Counseling Agency Director is professionally trained at basic and advanced levels on reverse mortgages/HECM and AARP Programs.

**Phoenix Housing and Counseling Non-Profit, Inc.**

Detroit, MI

\$35,169 – Comprehensive Counseling

\$40,000 – Predatory Lending

Phoenix Housing and Counseling Non-Profit, Inc has provided comprehensive housing counseling services for more than 30 years to clients in the urban core of southeastern Michigan. The counseling agency’s primary area of service includes the City of Detroit and surrounding Wayne, Oakland and Macomb counties. Housing counseling assistance includes first-time homebuyer education, mortgage default and delinquency, home equity conversion mortgage (HECM) counseling, credit repair for prospective first time homebuyers, and housing information and referral to community resources. The counseling agency is staffed by two (2) professionally trained housing counselors skilled in the real estate and residential building industry. Phoenix Housing and Counseling is an active participant in many of the Detroit community revitalization programs including:

the Detroit Empowerment Zone Task Force, and Neighborhood Review Panel, the Detroit Mortgage Review Board and the Detroit Community Reinvestment Strategy.

**Southwest Michigan Community Action Agency**

Benton Harbor, MI

\$8,920 – Comprehensive Counseling

Southwest Michigan Community Action Agency, a HUD Approved Housing Counseling Agency since November 2000, has six (6) trained housing counselors skilled in conducting pre-homeownership classes, financial management, credit management and one-on-one counseling. The counseling agency delivers housing counseling assistance to the Berrien, Cass and Van Buren tri-county area.

**State of Michigan - Dept. of Consumer and Industry Services**

**Michigan State Housing Development Authority (MSHDA)**

Lansing, MI

\$100,000 - Comprehensive Counseling

MSHDA was created by the Michigan Legislature under the provisions of Public Act 346 of 1966, as amended and is the primary state agency responsible for providing low and moderate-income Michigan residents with affordable housing opportunities. MSHDA works closely with communities, lenders, realtors, and nonprofit organizations to effectively administer a variety of mortgage loan programs, and education and outreach for individuals with disabilities. MSHDA has numerous affiliates that provide comprehensive counseling services throughout their targeted areas. Notable, MSHDA has developed a statewide Home Ownership Counseling Network (“The Network”). The Network, in operation since November 1991 has successfully provided both group and individual counseling to support the state housing authority’s affordable housing program. MSHDA continues to be the lead agency designated to prepare the state of Michigan Consolidated Plan for the non-entitled areas of the state.

**Minnesota**

**Carver County Housing & Redevelopment Authority**

Chaska, MN

\$50,000 - Comprehensive Counseling

\$25,000 - Predatory Lending

Carver County Housing and Redevelopment Authority has been providing housing counseling services to the citizenry of Carver and Scott Counties, MN since 1984 and has been a HUD-approved agency since 1995. CCHRA’s comprehensive housing counseling services include pre-occupancy and predatory lending counseling, home buyer education programs, mortgage and rent delinquency counseling, foreclosure prevention counseling, post purchase/post occupancy services, including personal money management, Fair Housing counseling and home improvement/rehabilitation counseling. In fiscal year 2002, Carver County Housing and Redevelopment Authority assisted 1218 clients with their housing-related issues. Carver County Housing and Redevelopment Authority

expects to initially serve 100 clients through its proposed predatory lending outreach activities and training sessions.

**Senior Housing, Inc. (SHI)**

Minneapolis, MN

\$50,000 - Comprehensive Counseling

SHI is a private non-profit organization that has been providing counseling for eleven years and now specializes in Reverse Mortgages such as the Home Equity Conversion Mortgage (HECM) counseling. The agency has been very involved in frontline testing of new software for calculating these mortgages and has helped to develop a new telephone counseling program for HECMs. Senior Housing has a website that promotes the reverse mortgage process and they reach into Hispanic and African-American communities as well. Since this agency only focuses on one aspect of counseling, they have become very knowledgeable and a good resource for reverse mortgages. SHI works with community organizations such as Housing Link, Senior Resources, Chicanos-Latinos Unidos en Servicio, and Catholic Charities, among others.

**Southern Minnesota Regional Legal Services, Inc. (SMRLS)**

St. Paul, MN

\$75,000 - Comprehensive Counseling

SMRLS is the oldest legal aid organization in Minnesota. They have been providing high-quality legal services to low-income clients for over 80 years, specializing in minority, homeless, immigrant, refugee and other disadvantaged populations located in Ramsey and Washington counties. They collaborate with the St. Paul Tenants Union, the Community Stabilization Project, East Metro Women's Council, Minnesota Fair Housing Center, St. Paul Housing Information Office, St. Paul Department of Human Rights, and the Ramsey and Washington County Human Services departments. Future plans include collaboration with the Housing Preservation Law Project and the Community Stabilization Project for the preservation of federally subsidized housing in the east metro area of St. Paul.

**Mississippi**

**Gulf Coast Community Action Agency, Inc.**

Gulfport, MS

\$38,203 – Comprehensive Counseling

Gulf Coast Community Action Agency, Inc. (GCCAA) provides a variety of programs that are designed to alleviate the impact of poverty on low-income residents of its service area. Over the past 35 years, GCCAA has been responsible for the administration of social service programs totaling more than \$104 million. The agency is one of the few certified housing counseling agencies in Mississippi, and is the only HUD housing counseling agency in the southern region of Mississippi. GCCAA continues to provide a full range of housing counseling services that include: budget formation, pre-purchase, pre-rental, money management, debt management, home equity conversion mortgage

(HECM) and default counseling. During the last grant period, fiscal year 2002, GCCAA counseled 1200 clients with issues pertaining to housing.

### **Mississippi Home Corporation**

Jackson, MS

\$115,200 – Comprehensive Counseling

Mississippi Home Corporation is a State Housing Finance Agency that technically assists non-profit organizations to develop affordable housing in the state. MHC's Research and Development Division manages several programs and grants assisting developers, Community Housing Development Organizations (CHDOs) and other nonprofits, Realtors, lenders and local government from the city to state levels. To better coordinate these activities, MHC created the Housing Development Group to bring needed assistance to affiliates around the state and providing homebuyer education, credit counseling, and housing counseling. MHC funds Consumer Credit Counseling Service (CCCS) affiliates offering credit expertise to other housing counseling agencies. In addition, MHC funds CCCS affiliates to provide technical assistance to counselors regarding credit issues, speaking at homebuyer education workshops, working one-on-one with clients to access credit, developing credit repair plans for local agencies, and referring the clients back to those agencies for follow-up counseling.

### **Sacred Heart Southern Missions Housing Corporation**

Walls, MS

\$41,518 – Comprehensive Counseling

Sacred Heart Southern Missions Housing Corporation (SHSMHC) is a private, nonprofit organization that provides a higher standard of living for people residing in the northern counties of Mississippi. Its practice is to coordinate activities with local, state and federal agencies that will improve the standard of living for its clients. SHSMHC has been working with low-income families since 1992. The agency also offers a full range of comprehensive housing counseling that includes: pre-purchase, post-purchase, homebuyer education and money management counseling. During the last grant administered by SHSMHC, the agency successfully counseled 129 clients with issues pertaining to housing.

### **Housing Education and Economic Development**

Jackson, MS

\$21,629 – Comprehensive Counseling

Housing Education and Economic Development (HEED) offers a Comprehensive Housing Counseling Program designed to provide assistance to those who need housing counseling in the greater Jackson area. The agency will continue to offer a full range of comprehensive housing counseling that includes: homebuyer education workshops, predatory lending education, pre-purchase, post-purchase, pre-rental, loss mitigation and default counseling. During the last grant administered by HEED, 497 clients were counseled resulting in 17 new homeowners and 47 clients bringing their mortgage into current status.

## **Missouri**

### **Housing Options Provided for the Elderly (HOPE)**

St. Louis, MO

\$29,000 - Comprehensive Counseling

H.O.P.E. has provided reverse mortgage counseling services, such as the Home Equity Conversion Mortgage (HECM), since 1989 in the St. Louis, Missouri area. HECM counseling is offered in-home in-person to residents of St. Louis City and St. Louis County. HOPE's mission and overall agenda has been expanded to include persons with developmental disabilities.

### **Justine Petersen Housing & Reinvestment Corp**

St. Louis, MO

\$150,000 - Comprehensive Counseling

\$40,000 - Predatory Lending

Justine Petersen Housing & Reinvestment Corp (JPHRC) serves the St. Louis Metropolitan Area, which includes St. Louis City, and St. Louis County, St. Charles and Jefferson counties in Missouri and Madison and St. Claire counties in Illinois. JPHRC assists low to moderate-income individuals and families to become homeowners. They have negotiated special loan products with area banks that make financing available to homebuyers of all income levels. They conduct counseling in Pre-occupancy, Homebuyer Education, Mortgage Default and Rent Delinquency, Post-occupancy and Home Improvement. They assist victims of Predatory lending to understand their existing loan product and its predatory terms and develop a course of action to avoid foreclosure and/or refinance to a better loan product. The agency has an extensive outreach program aimed at hard to reach populations through the use of numerous partnerships with social service agencies and housing authorities.

### **Legal Services of Eastern Missouri, Inc.**

St. Louis, MO

\$75,000 - Comprehensive Counseling

\$36,059 - Predatory Lending

Legal Services of Eastern Missouri, Inc. (LSEM) provides high-quality, free civil legal assistance and equal access to justice, for low-income residents of Eastern Missouri. The housing unit within LSEM has been in action for more than 45 years. The staff assists clients with housing problems such as eviction, faulty repairs, predatory lending, and the possibility of foreclosure. LSEM plans to help more victims of predatory lending retain their homes and keep their mortgages current, and partner with local housing entities to prevent predatory lending and improve services.

## **Montana**

### **Women's Opportunity and Resource Development, Inc.**

Missoula, MT

\$50,000 - Comprehensive Counseling

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

### **Nebraska**

#### **Family Housing Advisory Services, Inc. (FHAS)**

Omaha, NE

\$100,000 - Comprehensive Counseling

\$ 37,843 - Predatory Lending

Family Housing Advisory Services, Inc. (FHAS) has been honoring its mission to help people secure and maintain decent, safe and affordable housing and to strengthen the community through education, counseling, dispute resolution and advocacy for 35 years. They are the coordinator of Omaha Fights Back, an Anti-predatory Lending Committee made up of community organizations offering information and assistance to avoid predatory lending situations. FHAS also worked with this group to develop a loan product to assist victims of predatory lending- "Omaha 100." With the HUD Predatory Lending Grant funds, FHAS proposes to educate 110 clients about predatory lending practices as part of their comprehensive housing counseling program. This includes client seminars, neighborhood talks, and one-on-one counseling as well as HECM counseling and counseling for other Mortgagors seeking a solution to foreclosure.

### **Nevada**

#### **Community Development Programs Center of Nevada**

Las Vegas, NV

\$47,610 – Section 8 Homeownership Voucher – Housing Counseling

CDPCN's mission is to focus on helping low to moderate-income individuals and minorities obtain self-sufficiency and economic empowerment through home ownership. They provide pre and post-purchase counseling to individuals, including Section 8 Homeownership Voucher recipients making the transition to homeownership.

#### **Consumer Credit Counseling Services (CCCS) of Southern Nevada**

Las Vegas, NV

**\$100,000 – Comprehensive Counseling**

CCCS of Southern Nevada provides comprehensive counseling to the residents of the State of Nevada. They provide pre and post purchase, default and delinquency, reverse mortgage (HECM), and individual financial counseling. Educational classes are available that relate to the counseling activities. Clients are enrolled in debt repayment programs when necessary. They serve a high percentage of the Latino population and all counseling, educational courses, and literature is available in both English and Spanish. They expect to serve 4,712 families in FY 2004.

**Women’s Development Center**

Las Vegas, NV

**\$40,000 – Comprehensive Counseling**

Women’s Development Center (WDC) is a non-profit organized in 1987 under the laws of the State of Nevada, and they provide a variety of counseling services that include: homeownership programs, affordable rental housing, transitional housing for homeless, homebuyer education, and pre-qualification assistance. They also provide financial and debt management counseling, access to public agency subsidies, and guidance to families to improve housing conditions. The Women’s Development Center expects to provide services to at least 200 families in FY 2004.

**Washoe County Dept of Senior Services-Senior Law Project**

Reno, NV

**\$40,000 – Comprehensive Counseling**

The Washoe County Department of Senior Services- Senior Law Project has been in operation since 1990 and a HUD approved counseling agency since 1998. The agency provides legal service and counseling services to the senior citizens of Washoe County and its surround communities. In addition now provides housing counseling services to all clients 60 years old or older in Washoe County and to all ages outside of Washoe County. Their primary housing counseling services they handle are mobile home counseling, subsidized housing, private rental, seniors with disabilities, and limited real estate related legal work. They also provide HECM, default/foreclosure, rental and pre-purchase counseling.

**Washoe Legal Services (WLS)**

Reno, NV

**\$40,000 – Comprehensive Counseling**

Washoe Legal Services provides a continuum of housing counseling services through a comprehensive, collaborative legal services program that includes a telephone hotline, one-on-one housing counseling, homebuyer education workshops, legal assistance and advocacy representation, community outreach, and community referrals. Their jurisdiction includes a population base of approximately 353,386 people located in and around Reno, Nevada. WLS has been a HUD Approved Counseling Agency since 1995, and they expect to provide services to 1,090 individuals in FY 2004.

**New Hampshire**



### **Laconia Area Community Land Trust (LACLCT)**

Laconia, NH

\$40,000 – Comprehensive Counseling

LACLCT is a non-profit affordable housing provider. LACLCT has taken a very pro-active approach to empowering their clients to buy their own homes. They offer financial literacy workshops, homebuyer seminars, and down payment and closing cost assistance to those most in need of additional help to make the hurdle.

### **New Hampshire Housing Finance Authority (NHHFA)**

Bedford, NH

\$40,000 - Comprehensive Counseling

\$46,134 - Section 8 Homeownership Voucher – Housing Counseling

NHHFA, as the state's principal housing organization, is often the first point of contact for persons seeking housing assistance and homeownership. NHHFA is a comprehensive housing agency, that has developed extensive partnerships with lenders and non-profit organizations that assist with the delivery of First Time Homebuyer Seminars. NHHFA provides all housing counseling services statewide and has provided counseling to persons with developmental disabilities since 1995. NHHFA is the lead agency in the development and preparation of the State's Consolidated Plan.

### **The Way Home**

Manchester, NH

\$53,505 – Comprehensive Counseling

The Way Home, known as a homeless prevention service agency, has helped families and individuals with their housing related needs since opening in 1988. Its' mission is to assist lower income families and individuals obtain and keep decent, safe and sanitary rental housing, focusing their efforts in the Greater Manchester area, through: providing direct housing related services, establishing a supportive, long-term relationship with low-income clients, and acting as an advocate for low income housing problems/issues. Housing counseling services provided include: pre-occupancy, rent delinquency, post-occupancy, and displacement services.

## **New Jersey**

### **Affordable Homes of Millville Ecumenical, Inc. (AHOME)**

Millville, NJ

\$26,001 – Comprehensive Counseling

Affordable Homes of Millville Ecumenical, Inc. (AHOME) has been providing housing counseling for seven years and became a HUD Approved Housing Counseling Agency in November 2000. AHOME provides services to the City of Millville (Cumberland County), although the program is open to anyone. The AHOME counseling program has a very strong focus on preparing families for the future, financially. Housing counseling and finance education are provided by AHOME in two ways: by providing personalized and comprehensive education one-on-one with each client, and by providing large group

seminars on housing, finance, and asset building. Clients are given extensive training on all issues related to rental and for-sale housing. AHOME's housing counseling/personal finance education program teaches clients how to make good decisions regarding ownership versus rental and discriminatory practices in housing. AHOME's primary housing counselor is fluent in both Spanish and English. Housing counseling training and marketing information is available in both Spanish and English. AHOME is a faith-based organization. AHOME does not charge clients fees and provides the following housing counseling services: pre-occupancy, homebuyer education, post-purchase (mortgage default/rental delinquency), post-purchase/occupancy (maintenance/money management), home equity conversion (reverse mortgage), home improvement/rehabilitation, displacement/relocation and marketing/outreach.

### **Burlington County Community Action Program (BCCAP)**

Burlington, NJ

\$40,400 – Comprehensive Counseling

The Burlington County Community Action Program (BCCAP) was established in 1965 to address the needs of the low-income population in Burlington County. The mission of the agency is to combat the causes and reduce the effects of poverty in Burlington County. Since its inception, BCCAP has served the low-income population through a wide range of programs designed to help low-income families reach self-sufficiency. In fiscal year 2002, the agency had a budget of about \$17 million and assisted more than 19,000 clients. BCCAP provides housing counseling and homeownership education to low and moderate-income individuals in Burlington County. Their services include: pre-purchase and pre-rental counseling, mortgage default and rent delinquency counseling, fair housing counseling and coordinating activities, money management and home equity conversion mortgage program (HECM).

### **Consumer Credit & Budget Counseling, Inc.**

Marmora, NJ

\$33,336 – Comprehensive Counseling

Consumer Credit & Budget Counseling, Inc. provides housing counseling and education to the three southernmost counties in New Jersey. These include Atlantic, Cape May and Cumberland counties. Homeownership counseling and homebuyer education programs are provided to clients as a group and in one-on-one counseling sessions. Topics covered include: purchasing a home, shopping for a home and negotiating the purchase, money management, income and affordability, mortgage processing, down payment and closing costs, and home maintenance and meeting financial obligations. Post-purchase counseling includes: money management, maintenance/home improvement, and mortgage default.

### **Fair Housing Council of Northern New Jersey**

Hackensack, NJ

\$35,169 – Comprehensive Counseling

The Fair Housing Council has been a HUD Certified Counseling Agency for more than 15 years. The council was founded in 1959 to help all persons to find the housing of their choice at the price they can afford. As clients search for housing and experience

discrimination because of their religion, ethnicity, race color, disability or any minority status under state and federal laws, the Council investigates and where necessary, files complaints. The Fair Housing Council has worked with HUD, the New Jersey Division of Civil Rights and other government agencies, as requested. Housing counseling services include: pre-purchase, pre-foreclosure and foreclosure counseling, rental and post-occupancy counseling.

### **Garden State Consumer Credit Counseling, Inc.**

Freehold, NJ

\$20,197 – Comprehensive Counseling

Garden State Consumer Credit Counseling, Inc. is a newly approved housing counseling agency providing housing counseling to residents in the Rutherford and Freehold, NJ area. The agency's housing services include default and pre-purchase counseling. Garden State seminars include "Preparing to Buy a Home, Controlling Your Expenses, Take Control of Your Financial Life" and "ABC's of Credit." Housing counselors provide advice on applying for government assisted housing, avoiding becoming a victim of predatory lending practices, home equity conversion mortgage (HECM), and loss mitigation. They also provide community based information and counseling locations where individuals can learn about available resources and programs.

### **Housing Authority of the City of Paterson**

Paterson, NJ

\$29,669 – Comprehensive Counseling

\$36,740 – Section 8 Homeownership Voucher – Housing Counseling

The Housing Authority of the City of Paterson has been a HUD Approved Housing Counseling agency since June 2000. The Authority maintains units of public housing and Section 8 housing choice vouchers. The PHA's goal is to enable families who would not normally be able to afford their own home to become homeowners using the HUD Section 8 Homeownership Program. The Section 8 Homeownership Program of the Paterson Housing Authority (PHA) permits eligible participants in the Section 8 Housing Choice Voucher Program, including participants with a portable voucher, the option of purchasing a home with their Section 8 assistance rather than renting. Realizing the importance of its Homeownership Counseling Program, the Authority established close collaboration and partnership with community-based organizations. Together with the New Jersey Community Development Corporation (NJCDC), an application has been submitted to the New Jersey Department of Community Affairs for the establishment of an Individual Development Account Program. The Housing Authority maintains an active website ([patersonhousingauthority.com](http://patersonhousingauthority.com)) and a bi-monthly newsletter.

### **Housing Partnership for Morris County**

Dover, NJ

\$35,000 – Comprehensive Counseling

The Housing Partnership for Morris County provides a unique resource for Morris County low and moderate-income home seekers, non-profit organizations and municipalities who are striving to meet their affordable housing needs. It is the only centralized resource for up-to-date affordable housing information in the County. The

Partnership's mission is to facilitate partnerships and to provide technical and educational resources that enable individuals, organizations and municipalities to meet their affordable housing needs. Homeownership and Rental Counseling Programs include: First Time Home-Buyer Seminar, Jump Start to Home Ownership Program, Step by Step to Home Homeownership, First Home Club and Rental Readiness Program.

**Isles, Inc.**

Trenton, NJ

\$20,000 – Comprehensive Counseling

Isles' Inc. founded in 1981, has created and implemented innovative and effective community development programs in the Trenton area for 22 years. Isles, Inc. has provided pre-purchase housing counseling to Trenton's low/ moderate-income families through individual counseling and homebuyer education classes. Housing counseling assistance is delivered through an array of programs including direct housing counseling assistance, financial literacy, affordable housing development, environmental and health initiatives. Isle's Financial Self- Reliance programs, include the Housing Counseling component managed by an exceptional staff of qualified, experienced professionals, with over 20 years combined housing counseling experience.

**Jersey Counseling & Housing Development, Inc. (JCHD)**

Camden, NJ

\$36,000 – Comprehensive Counseling

Jersey Counseling & Housing Development, Inc. (JCHD) has been a HUD-certified housing counseling agency since 1970. As a nonprofit comprehensive housing counseling service provider in Southern New Jersey, JCHD has a proven record of meeting the housing counseling needs of low and moderate-income residents of the City of Camden, Camden County, Burlington and Gloucester counties, Gloucester Township, and other neighboring communities. JCHD has extended its services to residents of Mercer, Ocean, Atlantic, Cape May, Cumberland and Salem counties. JCHD's programs include: homeownership, homebuyer outreach, mortgage delinquency and default, consumer education, rental counseling, energy conservation, home equity conservation counseling, and loss mitigation counseling. The counseling services and job referral services are offered and provided to all persons participating in the agency's affordable housing programs. The agency also serves seniors, persons with disabilities and the homeless.

**Monmouth Board of Chosen Freeholders**

Freehold, NJ

\$25,107 – Comprehensive Counseling

On July 5, 1977 the Monmouth County (New Jersey) Board of Chosen Freeholders, in accordance with New Jersey Chapter 93, designated itself as the Monmouth County Public Housing Agency (MCPHA). The Freeholds designated certain housing related responsibilities and programs to Monmouth County Division of Social Services (MCDSS). Monmouth County Division of Social Services is the only County Welfare Agency in New Jersey that is also designated as a Public Housing Agency. The Monmouth County Division of Social Services (MCDSS), also known as the Monmouth

County Board of Chosen Freeholders, has been a progressive County Welfare Agency for over 30 years. MCDSS has been a HUD-Certified Housing Counseling Agency since 1979. The services provided are: counseling for pre-purchase/pre-rental, including tenant's rights, mortgage default, post-occupancy, rental delinquency, HECM, energy conservation, displacement and fair housing. MCDSS administers the following housing related programs: housing counseling, emergency home repair and barrier-free services (Title 3 & CDBG), emergency assistance (public assistance eligible), temporary rental assistance (public assistance eligible) and emergency family shelter program (food stamp eligible). In the PHA programs MCDSS administers 2,200 slots including: Section 8 vouchers, Housing Opportunities for People with AIDS (HOPWA), Shelter Plus Care (AIDS), HOME Tenant-Based Program (Mentally III, Seniors), Mainstream (Disabled), Welfare to Work Housing Voucher Program, Family Self-Sufficiency and Homeownership Mortgage Subsidy Program.

### **New Jersey Citizen Action (NJCA)**

Hackensack, NJ

\$49,838 – Comprehensive Counseling

\$40,000 – Predatory Lending

\$36,740 – Section 8 Homeownership Voucher- Housing Counseling

The New Jersey Citizen Action, also known as Citizen Action Loan Counseling Service, was created in November 1993. Citizen Action operates 17 counseling offices throughout the state. All offices are located in urban centers and are within close proximity to public transportation. Sixteen offices are accessible to the handicapped and arrangements can be made to counsel clients in alternative sites if accessibility is a problem. Home counseling to bedridden or disabled clients and interpreters for Spanish and other languages are also available. Citizen Action works very closely with many state, county, and local agencies. NJCA provides comprehensive loan counseling services to assist low and moderate-income families in New Jersey to obtain mortgages and home improvement loans. Its programs include: counseling, consumer education, community meetings, individual counseling, and loan referrals.

### **Senior Citizens United Community Services (SCUCS)**

Mt. Ephraim, NJ

\$15,000 – Comprehensive Counseling

Senior Citizens United Community Services (SCUCS) is a private, non-profit agency that is recognized as the lead agency in Camden County for the provision of a multitude of services for the elderly population. The agency is a HUD certified counseling agency, which has provided HECM counseling since 1990. While the target population of the program has been senior citizens, they provide services to the community at large. The SCUCS Community Services Unit will provide two (2) types of services through the HUD Grant: HECM and Housing counseling to result in permanent housing for women with children, ambulatory disabled applicants and homeless individuals. The HUD housing component will be additional "matches" through the Shared Housing program. Financial counseling will be offered through the "\$ound Advice" program. The unit's other services are: shared housing matching and financial counseling/training, emergency assistance with back utility bills, direct assistance with heating fuels, heating system

replacements, minor/major heating core system repairs, emergency food packages, a lending closet of medical equipment, and shopping service for shut-ins. HECM counseling will be provided for the residents of Camden, Burlington and Gloucester counties. Shared Housing and “Sound Advice” will be restricted to Camden County residents. The agency also provides: respite care, alternate family care, homemaker, shared housing, emergency assistance, financial counseling/training and para-transit.

### **Somerset County Coalition on Affordable Housing (SCCOAH)**

Somerville, NJ

\$45,000 – Comprehensive Counseling

Somerset County Coalition On Affordable Housing (SCCOAH) was founded in 1987, as a collaboration of housing advocates, social service providers, bankers, realtors, developers and other housing professionals. In February 1995, SCCOAH became a HUD-Certified Housing Counseling Agency. SCCOAH serves the entire County of Somerset. It also serves clients in other parts of New Jersey as the need for affordable housing increases. SCCOAH’s Housing Resource Center is the only centralized source of affordable housing information in Somerset County, taking referrals from state and county agencies, local municipalities and organizations, as well as other counseling agencies. SCCOAH offers a wide range of services: The Housing Resource Center, first-time homebuyers seminars, “Step by Step” counseling program, “First Home Club,” reverse mortgage counseling, default mortgage counseling, post-purchase counseling, “Fair Share” rental/purchase counseling, “Rental Realities” program, and “Credit When Credit is Due” program. In addition to the services above, SCCOAH provides an active referral service for special needs housing, a Senior Housing Directory and a Rental and Home Purchase Directory. The housing “Hot Line” and the SCCOAH web site allow clients to learn about the agency’s programs.

### **St. James Community Development Corporation**

Newark, NJ

\$15,000 – Comprehensive Counseling

St. James Community Development Corporation (St. James CDC) was founded in 1992 to serve as a major vehicle for rebuilding the neighborhoods along the lower Broadway Corridor of Newark’s North Ward. St. James CDC was certified as a HUD Housing Counseling Agency in November 2000. St. James CDC provides housing counseling services to all residents in the greater Essex County, NJ area including, but not limited to, Newark (all five wards), East Orange, Orange, Irvington, Bellville, and Bloomfield. The current programs of St. James CDC are: Affordable Housing Development, Employment Initiative and Community Organizing and the Housing Resource Center, which includes Housing Counseling. The Housing Counseling Program consists of two major components: individual counseling and group education. Efforts focus on identifying potential first-time homebuyers, preparing them for the purchase process and assisting them as necessary to achieve their individual goals. In addition, the program educates tenants and homeowners in the areas of landlord/tenant relations and the avoidance of delinquency, default and foreclosure.

## New Mexico

### Legal Aid Society of Albuquerque, Inc.

Albuquerque, NM

\$39,310 - Comprehensive Counseling

The Legal Aid Society of Albuquerque, Inc. (LASA) was recently approved as a HUD-approved housing counseling agency. It serves the counties of Bernalillo, Sandoval, Socorro, Torrance, and Valencia in New Mexico. They plan to provide services to low-income and disabled clients in their target area. They are also going to be doing counseling for Mortgage delinquency, loss mitigation, renter assistance, marketing and outreach initiatives and fair housing guidance. LASA has been working in the housing counseling field well before they were approved by HUD and has built up a good network of contacts in the local community that will continue to grow. They created a Renter's Guide for Tenants and Landlords that has been used by several organizations in their local area as well as the entire state. LASA has become a voice for the low-income people in their jurisdiction to obtain more affordable housing and allow more homeowners to realize their dreams.

## New York

### National Urban League (NUL)

New York, NY

\$894,161 – Comprehensive Counseling

A housing counseling provider for over 30 years, the National Urban League (NUL) coordinates a network of 25 local affiliates that provide housing counseling in 18 states. NUL affiliates provide comprehensive counseling, including pre- and post-purchase counseling. Additionally, NUL affiliates tailor their services to address the unique needs of the communities they serve. For example, NUL affiliates provide education and outreach on predatory lending and fair housing issues, directing clients to mortgage products with flexible underwriting criteria, and encouraging the 'unbanked' to use financial services as a way to enhance their credit worthiness. NUL also coordinates their counseling activities with a diverse group of public and private organizations in unique and creative ways that benefit their clients. For example, NUL is working with Fannie Mae to develop a flexible mortgage instrument that will lessen low-income and minority reliance on the sub-prime market.

### Structured Employment Economic Development Corp. (Seedco)

New York, NY

\$768,566 – Comprehensive Counseling

\$380,282 - Predatory Lending

Based in New York City, Seedco has seventeen years of experience working as a national intermediary, providing technical and financial assistance to a network of community-based organizations engaged in housing, and community and economic development. Approved by HUD as a counseling intermediary in 2003, Seedco has 13 affiliates in 9 states that provide pre and post purchase counseling. Seedco and its affiliates have tremendous expertise in combating predatory lending. In Baltimore, MD in May 2002,

Seedco launched an anti-predatory lending initiative that seeks to address predatory lending in a comprehensive fashion by combining housing counseling, legal aid, and alternative financing, including low-interest home improvement loans and the remediation of predatory loans through refinancing. They have since replicated the model program in Memphis and have plans to also replicate it in various cities. Seedco also has 2 faith-based affiliates and proactively utilizes faith-based organizations in their outreach efforts, particularly in minority communities and in their work around predatory lending. Moreover, Seedco is a HUD funded TA provider through the HOME Program and several of Seedco's affiliates work closely with CHDOs. In that capacity, they assist CHDOs with housing rehabilitation and development, and in building counseling capacity.

**Albany County Rural Housing Alliance, Inc. (ACRHA)**

Voorheesville, NY

\$25,623 – Comprehensive Counseling

Albany County Rural Housing Alliance, Inc. (ACRHA) has a mission to develop, rehabilitate, and restore buildings and residences in rural and suburban Albany County, in an effort to increase the quality and quantity of available housing, especially to citizens of low and moderate income status, and to provide technical assistance and educational programs to citizens, organizations and local governments concerning housing programs and opportunities.

**Asian Americans for Equality (AAFE)**

New York, NY

\$31,502 – Comprehensive Counseling

Asian Americans for Equality (AAFE) has been in existence since 1974. Their goal has been to provide housing counseling services to New York City neighborhoods with high concentrations of Asian Americans. The agencies programs specifically target Asian immigrants, seniors, and the disabled, while also serving other underserved populations in those areas. AAFE provides the following services: pre-purchase, predatory lending prevention, post-purchase, landlord counseling, mortgage delinquency and default resolution, HECM and a first time homebuyer course. Services are available in the English or Asian languages.

**Belmont Shelter Corp**

Buffalo, NY

\$40,363 - Section 8 Homeownership Voucher – Housing Counseling

Belmont Shelter Corp has provided affordable housing opportunities in Western New York since 1978, expanding the availability of decent, safe affordable housing for renters and homeowners. Certification as a HUD approved agency in 1999, they are developing expertise in counseling Section 8 Homeownership Voucher recipients.

**Better Neighborhoods, Inc. (BNI)**

Schenectady, NY

\$38,000 – Comprehensive Counseling

\$15,000 – Section 8 Homeownership Voucher – Housing Counseling



Better Neighborhoods, Inc. (BNI) has been a HUD-certified housing counseling agency since 1977, and is the only HUD-certified agency in Schenectady County. The housing counseling services provided include: pre-purchase, mortgage default, rental assistance, HECM and technical assistance.

**Bishop Sheen Ecumenical Housing Foundation (BSEHF)**

Rochester, NY

\$22,334 – Comprehensive Counseling

Bishop Sheen Ecumenical Housing Foundation (BSEHF) was founded in 1968. Its target area includes the following counties: Allegany, Cayuga, Chemung, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne, and Yates. BSEHF provides the following comprehensive counseling services: home ownership opportunities; pre-purchase; post-purchase; default/loss mitigation; credit; financial management and budget; property maintenance; renter assistance; HECM; home improvement/rehab; access to mortgage credit, and community outreach activities. BSEHF serviced 203 clients in 2001 with their HUD counseling grant. BSEHF is active in assisting seniors needing low-income housing and assisted living arrangements.

**Center City Neighborhood Development Corporation**

Niagara Falls, NY

\$31,502 – Comprehensive Counseling

Center City Neighborhood Development Corporation has been a HUD certified Housing Counseling agency since 1997. Center City Neighborhood Development Corp. has been in existence for twenty-one years. It provides housing services to low-income families in the center city area of Niagara Falls, NY. They administer rehabilitation grants of up to \$18,000 to bring homes up to code as well as managing a down payment and closing cost assistance program for families in homeownership counseling. For the HUD grant year FY00-01, 44 of the 445 families counseled in the homeownership program purchased homes. Center City offers the following counseling services: rental housing assistance; budgeting and credit counseling; fair housing; financing; pre-purchase; post-purchase; delinquency prevention; and HECM.

**Chautauqua Opportunities, Inc. (COI)**

Dunkirk, NY

\$49,838 – Comprehensive Counseling

Chautauqua Opportunities, Inc. (COI) is a Community Action Agency and Community Development Corporation that serves Chautauqua County, a rural county in the southwest corner of NY State. It was incorporated in 1965. COI serves approximately 20,000 people each year, with almost 250 clients receiving homebuyer education yearly. COI's plan for its housing counseling program includes five major components: home ownership, keeping people in their homes, housing rehab, credit counseling for the purpose of achieving or retaining home ownership, and extending the opportunity for home ownership to groups who are traditionally underserved. COI's provides the following counseling services: pre and post-purchase; credit; advocacy with banks; rehab programs; and classes in homeowner responsibilities and loan management.

**Community Action Program of Madison County**

Morrisville, NY

\$30,575 – Comprehensive Counseling

Community Action has been providing first-time homebuyers counseling since 1992. Their homebuyers program consists of the following: pre-purchase, support for potential home buyers with barriers, assistance in home purchase process, counseling in home and mortgage affordability concept, special mortgage/closing cost considerations for first-time homebuyers and post-purchase counseling.

**Community Development Corporation of Long Island, Inc.**

Centereach, NY

\$18,667 – Comprehensive Counseling

Community Development Corporation of Long Island, Inc. (CDCLI) was founded in 1969 to address the need for affordable housing on a non-discriminatory basis and to promote community economic development. The primary client base includes low and moderate-income families/ individuals in Nassau and Suffolk Counties. CDCLI provides housing counseling assistance in the areas of pre-purchase homeownership counseling, homebuyer education counseling and post-purchase counseling. Counseling agency staff consists of a Project Director and three experienced housing counselors with a combined 30 years housing counseling experience.

**Cortland Housing Assistance Council, Inc. (CHAC)**

Cortland, NY

\$15,000 – Comprehensive Counseling

Cortland Housing Assistance Council, Inc. (CHAC) has addressed the housing needs of residents of Cortland County since 1973. CHAC offers the following housing counseling services: pre and post-purchase, money management, mortgage default, rent delinquency, displacement, relocation, energy conservation, home improvement, availability of housing rehab, availability of HUD homes in the area and HECM counseling.

**Cypress Hills Local Development Corp.**

Brooklyn, NY

\$27,835 – Comprehensive Counseling

The Cypress Hills Local Development Corporation (CHLDC) was formed in May 1983 by a group of activist residents and local merchants dedicated to revitalizing the Cypress Hills community located in northeast Brooklyn. Since its formation, CHLDC has worked diligently and collaboratively with the Cypress Hills/East New York Community to offer much-needed housing services to all residents. CHLDC offers comprehensive housing counseling services with a focus on first time homebuyers and foreclosure prevention.

**Family and Children's Association**

Hempstead, NY

\$35,169 – Comprehensive Counseling

Family and Children's Association, (FCA) is a coordinated network of over forty individual programs carefully designed to help anyone in trouble, at any stage of life.

FCA's housing counseling services include counseling for potential first time home buyers, homeowners who are delinquent on their mortgages, seniors whom may benefit from a HECM mortgage, renters who are in danger of eviction and for homeless persons who are trying to become renters.

**Housing Council of the Monroe County Area**

Rochester, NY

\$46,171 – Comprehensive Counseling

\$36,059 – Predatory Lending

The Housing Council was founded in 1971 to advocate for the development of housing opportunities for low and moderate-income persons in the Monroe county, NY area. It provides the following comprehensive housing counseling services: tenant/landlord issues; pre-purchase; HECM; mortgage default counseling; homelessness and at-risk counseling services; budget and life skills. All counseling services are available in both English and Spanish. In 2001, the Housing Council directly assisted more than 37,000 individuals regarding various housing issues. More than 60 families purchased homes after receiving homeownership counseling.

**Kiryas Joel Community Housing Development Organization, Inc.**

Monroe, NY

\$25,000 – Comprehensive Counseling

Kiryas Joel Community Housing Development Organization, Inc. (KJCHDO) is a recently approved HUD housing counseling agency. The service area of KJCHDO is a high cost area populated by many low income families. Insuring that families have knowledge of and access to government sponsored programs is one of the primary counseling functions of KJCHDO. In keeping with the needs of the community, housing counseling services include: homeownership/mortgage counseling, foreclosure counseling, weatherization information and public housing guidance.

**Long Island Housing Services, Inc.**

Bohemia, NY

\$53,505 – Comprehensive Counseling

Long Island Housing Services, Inc. (LIHS) has over 34 years of experience and is the only agency on Long Island that provides a Comprehensive Housing Counseling Program, serving both Nassau and Suffolk Counties. LIHS provides the following counseling services: renters' assistance; mortgage delinquency, fair housing/predatory lending, first time homebuyers, and HECM counseling.

**Metro Interfaith Service, Inc.**

Binghamton, NY

\$20,000 – Comprehensive Counseling

Metro Interfaith was approved by HUD in 1972 to provide comprehensive housing counseling. Their servicing target areas are: Broome, Chemung, Delaware counties, Tioga and Tompkins. Housing counseling services provided are: pre-purchase, HECM, mortgage default, pre-rental, rental delinquency, post-occupancy, home

improvement/rehab, energy conservation, housing consumer education, and displacement/relocation counseling.

**Neighborhood Housing Services**

New York, NY

\$33,116 – Section 8 Homeownership Voucher – Housing Counseling

Neighborhood Housing Services of NYC is a citywide community revitalization organization working to increase investment in underserved neighborhoods, encourage and support neighborhood self-reliance through resident- led community organizations, and create, preserve, and promote affordable housing in NYC. Since 1982, NHS has helped over 130,00 residents, rehabilitated 7,000 housing units, and stimulated nearly \$1.2 billion in public and private investment.

**Neighbors Helping Neighbors, Inc. (NHN)**

Brooklyn, NY

\$48,004 – Comprehensive Counseling

Neighbors Helping Neighbors (NHN) serves people in the Brooklyn, NY area. NHN has been providing housing counseling with positive results for the community for the past five years. NHN provides a full-service housing counseling program that includes: pre-occupancy; homebuyer education, mortgage default and rent delinquency, post-purchase/post occupancy, HECM, home improvement and rehabilitation, and displacement counseling.

**Northfield Community Local Development Corp.**

Staten Island, NY

\$37,003 – Comprehensive Counseling

Northfield Community Local Development Corporation was founded in 1978 by the merchants, property owners and residents of Port Richmond, Staten Island, for the purpose of community improvement and advocacy. In the past 25 years, Northfield's housing programs have rehabilitated over 3,500 units owned or occupied by low-income residents and have provided over 300 low and moderate income families with affordable housing. The agency offers the following housing counseling services: pre-occupancy counseling, homebuyer education, post-purchase/mortgage default and rent delinquency counseling, post-purchase/post-occupancy counseling, home improvement and rehabilitation counseling and displacement and relocation counseling.

**Opportunities for Chenango, Inc. (OFC)**

Chenango, NY

\$30,000 – Comprehensive Counseling

Opportunities for Chenango, Inc. (OFC) is in its 9<sup>th</sup> year as a certified HUD housing counseling agency. The following services are provided: comprehensive homebuyer services, credit counseling, homebuyer education (both individual and group counseling sessions), continuous development and administration of purchase assistance products for down payment and closing costs.

**Oswego Housing Development Council, Inc.**

Parish, NY

\$19,000 – Comprehensive Counseling

The Oswego Housing Development Council, Inc. (OHDC) was incorporated in 1979 for the purpose of providing a broad range of housing resources for persons of low and moderate income in Oswego County. In 1990, OHDC initiated a Rural Housing Counseling Program and has counseled potential homeowners since that time. OHDC provides a wide range of counseling services to include: homeownership, home repair, tenancy, reverse mortgages, fair housing, ADA, financial literacy and mortgage default.

### **Putnam County Housing Corp. (PCHC)**

Carmel, NY

\$35,000 – Comprehensive Counseling

The Putnam County Housing Corp. (PCHC) was approved as a HUD Housing Counseling Agency in 1993. PCHC provides comprehensive housing counseling services to Putnam County and the surrounding areas. PCHC's programs are designed to meet the needs of all individuals requesting services, including the disabled, regardless of the complexity of the services involved. PCHC offers the following counseling activities: pre-purchase/pre-rental; homebuyer education, post purchase/mortgage default and rent delinquency; post purchase/post occupancy, HECM; home improvement and rehab; displacement and relocation.

### **Rockland Housing Action Coalition (RHAC)**

Nanuet, NY

\$30,000 – Comprehensive Counseling

The Rockland Housing Action Coalition, Inc. (RHAC) has been developing affordable housing for Rockland County residents since 1987. RHAC has partnered with local lending institutions, small businesses, elected representatives, and nonprofit agencies to develop a small business loan program to provide the credit and budget counseling that low-income residents need to become successful entrepreneurs. They also have a comprehensive housing counseling program for first-time homebuyers that has been in operation for approximately seven years. RHAC provides assistance to residents of the Rockland County, NY area. They have developed seventy-four new homes for low-income first time home purchasers who have completed homeownership counseling. A recent project, Franklin Commons Condominiums, had been abandoned by a private developer for several years. RHAC acquired the property, paid over \$90,000 in back taxes, and sold the units to low-income families. In total, these new homeowners are paying over \$44,000 per year in local taxes. Its main areas of homebuyer education are: credit, budget, homeownership, and foreclosure prevention.

### **Rural Sullivan Housing Organization (RSHO)**

Monticello, NY

\$15,000 – Comprehensive Counseling

Rural Sullivan Housing Organization (RSHO), formed in 1981, is a community-based non-profit housing organization serving the residents of Sullivan County. RSHO is the only HUD-approved housing counseling agency in Sullivan County. RSHO offers the

following services: pre-purchase, HECM, referral to community resources; potential renters, mortgage defaults, home improvement/rehab, fair housing, money management and budgeting.

**Rural Ulster Preservation Co., Inc. (RUPC)**

Kingston, NY

\$33,431 – Comprehensive Counseling

\$19,336 – Section 8 Homeownership Voucher – Housing Counseling

Rural Ulster Preservation Co., Inc. (RUPC) was organized in 1981 to create housing opportunities for low-and moderate- income households in Ulster County. HUD-approved since 1993, RUPCO provides the following housing counseling services: pre-purchase, delinquency/default, HECM, post-purchase, rental and single-family rehab counseling.

**Strycker’s Bay Neighborhood Council**

New York, NY

\$35,169 – Comprehensive Counseling

Strycker’s Bay Neighborhood Council (SBNC) has provided housing counseling and other related services to the Upper West Side community since 1980. As a grassroots, community-based organization, SBNC provides full and equal access to all New York City residents. SBNC’s housing counseling services assist clients with eviction prevention, fair housing issues, housing search, temporary rental relief, property maintenance, financial literacy and budgeting, homebuying and/or renting and other issues regarding housing conditions, tenancy and homeownership.

**Tri-County Housing Council**

Big Flats, NY

\$28,727 – Comprehensive Counseling

Tri-County Housing Council was incorporated in New York State in 1974 and provides housing services to very low, low and moderate-income persons in Chemung, Schuyler and Steuben counties. Tri County’s programs include: Section 8 Housing Choice Voucher Program, Project Self-Sufficiency, Family Self-Sufficiency, USDA Rural Development delinquency and default counseling, 502 and 504 loan packaging and down payment assistance programs. Housing counseling services include: pre-occupancy, encompassing financial fitness, credit counseling and pre-purchase, homebuyer education and post-purchase/mortgage default. Pre-purchase and post-purchase/mortgage default counseling is conducted in a one-on-one setting and homebuyer education is conducted in a group setting.

**Westchester Residential Opportunities, Inc. (WRO)**

White Plains, NY

\$22,334 - Comprehensive Counseling

\$28,922 – Predatory Lending

Westchester Residential Opportunities, Inc. (WRO) has been a HUD-certified Comprehensive Counseling Agency since 1984. WRO provides housing counseling services and promotes fair housing and affordable housing in Westchester County, New

York to individual low and moderate income clients, enhanced through partnerships with faith based, grassroots and community groups, and in working collaboratively with local governments. Homeownership is stressed, with attention to increasing housing mobility for new immigrants, minorities and members of other protected classes. Specialized, intensive services are available for the elderly and mentally ill persons. WRO provides the following counseling services: pre-occupancy for first time homebuyers and renters, homebuyer education for first time homebuyers, mortgage default and rent delinquency, post-purchase, HECM, home improvement and rehab, and displacement and relocation.

## **North Carolina**

### **Affordable Housing Coalition**

Asheville, NC

\$58,091 – Comprehensive Counseling

The Affordable Housing Coalition is a non-profit agency that services the metropolitan Asheville and Buncombe Counties. It was founded in 1991 to coordinate the efforts of housing providers and to increase access to decent, safe and affordable housing for low-income families. The coalition consists of twelve member agencies to include Habitat for Humanity, Coalition for the Homelessness and Community Relations Council. The coalition has received HUD funding in the last several years. In addition to their housing counseling programs, in fiscal year 2001, they provided 38 Home Base educational workshops with 466 participants. The Coalition's services and advocacy efforts directly link more than half of the 14 guiding principles under the City of Asheville 2000-2005 Consolidated Plan. The agency also serves as a voice and means for the housing developers and service providers to advocate for housing issues.

### **Northwestern Regional Housing Authority**

Boone, NC

\$40,848 – Comprehensive Counseling

The Northwestern Regional Housing Authority (NRHA) is a multi-functional Housing Authority providing a wide range of housing and social service needs in the seven counties in Northwestern North Carolina within the Appalachian Mountain Range. NRHA ranks the 7<sup>th</sup> largest among the 99 North Carolina housing authorities. The agency received funding from HUD during the past two years. For fiscal year 2003, NRHA expects to serve 1,620 clients in the area of homebuyer education, pre-rental, tenants rights and responsibilities, pre-purchase and post-purchase counseling, predatory lending, mortgage default and HECM. Recently, NRHA established its own Family Self-sufficiency Coordinating Council. The Council serves as an excellent vehicle for information sharing relative to the needs of the community and resources available in the community.

### **River City Community Development Corporation**

Elizabeth City, NC

\$21,629 – Comprehensive Counseling

River City Community Development Corporation is an approved HUD counseling agency whose mission is to provide comprehensive housing counseling services. The agency provides one-on-one counseling in the areas of pre-purchase counseling, homebuyer education, mortgage and rent delinquency counseling, tenant/landlord dispute resolutions, financial literacy, and budget assistance. The agency's targeted population is the very low, low and moderate-income individuals. During fiscal year 2002, the agency counseled 106 clients. Sixteen were delinquency-counseling matters, eighty-one were potential homeowners, four were tenant-landlord related matters, and five were senior citizens.

### **North Carolina Housing Finance Agency**

Raleigh, NC

\$30,000 – Comprehensive Counseling

North Carolina Housing Finance Agency (the Agency) is a State Housing Finance Agency created in 1973 by the North Carolina General Assembly to offer access to affordable housing for North Carolinians with low and moderate incomes. The Agency provides capital and technical expertise, and builds private and public partnerships, matching its resources with the resources of lenders, builders, local governments, and housing producers throughout the state. Each of the Agency's programs serves families and individuals whose average income is less than 80% of the median family income. Several programs are targeted to households with incomes less than 50% of the median family income. The Agency approves training standards for counselors providing services to elderly homeowners applying for reverse mortgages. These homeowners are provided a list of lenders offering reverse mortgage products in North Carolina. In addition to the Reverse Mortgage Program, the Agency offers training or consultation services for counselors, advocates, service providers, or clients through its programs. These programs include: The Supportive Services Program, The North Carolina Elderly Housing Rights and Consumer Protection Program, and Predatory Lending Counselors Program. The Agency also delivers several federal programs by the use of HOME funds, which includes The Single Family Rehabilitation Program, Rental Production Program, Downpayment Assistance Program, and the New Homes Program.

### **Sandhills Community Action Program, Inc.**

Carthage, NC

\$61,405 – Comprehensive Counseling

\$31,305 – Section 8 Homeownership Voucher – Housing Counseling

Sandhills Community Action Program, Inc. (SCAP) was formed in 1965 in support of the national war on poverty. It has evolved so that today SCAP provides a wide variety of housing counseling services. SCAP serves the four southwestern counties of Anson, Montgomery, Moore and Richmond, in NC, with offices in low-income neighborhoods of each county. Over 600 clients were counseled in the last reporting period. With this grant, SCAP can serve 1,000 low-to moderate-income clients with the goal of providing affordable housing. Counseling services includes pre-occupancy, homebuyer education, post-purchase/mortgage default and rent delinquency, post-occupancy, HECM, displacement and relocation. SCAP also has a vital marketing and outreach initiative and will raise awareness of critical housing issues, such as predatory lending.



**Johnston-Lee Harnett Community Action, Inc.**

Smithfield, NC

\$20,000 – Comprehensive Counseling

Johnston-Lee-Harnett Community Action, Inc. is a private, non-profit organization whose mission is to provide comprehensive housing counseling services in Johnston, Lee, and Harnett counties. The organization provides pre-purchase counseling, default and delinquent mortgage counseling, HECM counseling, and some credit counseling. The agency's goal is to promote homeownership to the families seeking their assistance and assist them to become more self-sufficient. The agency uses Community Service Block Grant Funds to provide post and pre-rental counseling to HUD eligible clients. During fiscal year 2002, 244 clients were counseled. Thirty-five families received Pre-Purchase Counseling, and 209 received Mortgage Default, Delinquent Counseling. Five families purchased homes, twenty received a forbearance agreement, eighty brought their mortgage current, and only three sold their property.

**Elizabeth City State University**

Elizabeth City, NC

\$35,516 – Comprehensive Counseling

ECSU has received HUD funds for the past four years. They service the Northeast corner of the State providing counseling programs in six counties. Counseling services include providing outreach to potential homeowners, renters and first-time homebuyers. They also assist clients in dealing with default and foreclosure, disaster relief from Hurricane Floyd, and predatory lending practices. In FY01-02, they served 138 clients and provided predominantly one-on-one counseling, which 44% of clients participated in group sessions. Their services emphasize on those with incidence of housing needs/problems as well as persons traditionally under-served. The groups that have received the majority of their services over the past year are Black households and elderly households. ECSU partners with several CDCs and other organizations in carrying out its services.

**Cumberland Community Action Program, Inc.**

Fayetteville, NC

\$40,000 – Comprehensive Counseling

Cumberland Community Action Program, Inc. (CCAP) is a well-staffed agency that provides comprehensive housing counseling services to twenty-four counties in eastern and southeastern North Carolina, operating out of nine individual offices. The agency has received similar grant awards in past years. Their area of service has the highest poverty rate in the State, forcing many residents into unsuitable housing. Overcrowding, high rent burden, and substandard housing are some of the issues and concerns that CCAP addresses in its comprehensive program to deal with this and other problems. The agency's goal is to prepare clients to become qualified homebuyers financially, as well as prepare for what homeownership entails. The agency serves high default and other areas not fully assisted by other organizations. Additionally, they provide HECM counseling and inform clients of predatory lending practices and Fair Housing issues, to assist HUD in meeting its priority goals. A large percentage of those attending their homeowner

training classes ultimately become homeowners themselves. Through the use of prior HUD funding, combined with its own resources, CCAP assisted 3,204 clients in last year's program and plans to exceed that number during this grant year.

**Wilson Community Improvement Association, Inc.**

Wilson, NC

\$40,000 – Comprehensive Counseling

Wilson Community Improvement Association, Inc. (WCIA) has worked for human and economic development, the nurturing of the whole person in the community. The agency was founded in 1968 and grew out of the civil rights movement, registering voters, preparing citizens for civic involvement, developing services for youth and elderly residents, and advocating for the fulfillment and the rights of community residents. The agency's mission is to provide housing services to low and moderate-income persons, and the elderly/handicapped. The agency provides one-on-one counseling in the areas of pre-purchase counseling, homebuyer education, credit counseling, mortgage and rent delinquency counseling. WCIA maintains close contacts with their clients through periodic newsletters and frequent follow-up calls. The agency is expecting to serve approximately 200 clients in their targeted area for this fiscal year.

**Consumer Credit Counseling Service of Forsyth County, Inc.**

Winston-Salem, NC

\$50,000 – Comprehensive Counseling

Consumer Credit Counseling Service of Forsyth County, Inc. is a comprehensive, Housing Counseling Agency, and has been HUD approved for over twenty-one years, receiving numerous HUD Housing Counseling grant awards over that period. With this grant, combined with their own resources, they will be able to expand their development of their One-Stop Housing Counseling Center. This Center is scheduled to provide comprehensive counseling to over 3,190 citizens of Forsyth County and surrounding areas during fiscal year 2003. The center is in the city of Winston-Salem, North Carolina. CCCS of Forsyth County has a primary objective of "credit rebuilding" for families and individuals in need of housing. Services offered also include: homebuyer education seminars, post-purchase assistance, default and delinquency resolution and home equity conversion mortgage (HECM). The Center for Homeownership is a full service agency meeting the critical need of those in need of housing assistance. The Center coordinates with local non-profit agencies, city and county governments, lenders, Realtors, and other housing service providers to offer a variety of services in meeting this need, and boosts the homeownership rate and decreases the default rate in their service area.

**Wilmington Housing Finance and Development**

Wilmington, NC

\$50,000 – Comprehensive Counseling

Wilmington Housing Finance and Development, Inc. (WHFD) is an experienced, well staffed, housing non-profit organization providing housing counseling services to residents of Wilmington, New Hanover, Pender and Brunswick counties. The agency was organized in 1987 to provide affordable housing and to address the housing issues of

low-to-moderate income families. It was approved in June 2001 as a HUD approved housing counseling agency and is one of two such agencies earning this designation within a six county area in southeastern North Carolina. Type of counseling offered by the agency include: Fair Housing education, rental delinquency, pre-purchase, post-purchase, rehabilitation counseling, home equity conversion mortgage (HECM), money management and default counseling. WHFD will provide counseling services to 425 clients this year, under current HUD funding, and plans to expand that number to at least 480 clients under this grant award.

**Homekeeping, Mortgage Default Counseling, Inc.**

Greensboro, NC

\$21,629 – Comprehensive Counseling

Homekeeping, Mortgage Default Counseling, Inc. (HMDC) was founded in 1997 and has developed its comprehensive housing counseling program, with a primary objective of providing counseling services to default mortgagors in Guilford County and the surrounding areas of Greensboro, North Carolina. The agency has received similar grant awards in past years. With the additional HUD funding this year, HMDC plans to expand its area of service to three additional counties: Guilford, Wake and Cumberland. The agency mission is to: (1) provide solid default housing counseling; (2) prevent foreclosure by acting as a liaison between the mortgagor and the lender; (3) help clients develop realistic budget goals; and (4) train clients and volunteers to better understand their own loans to enable them to resolve mortgage issues. The agency has been successful in restoring 96% of the defaulted mortgages of the families counseled. HMDC plans to serve more than 300 clients with this grant.

**Statesville Housing Authority**

Statesville, NC

\$28,259 – Comprehensive Counseling

Statesville Housing Authority is a medium sized housing counseling agency located in rural western North Carolina. During the past several years, the agency successfully counseled more than 1,360 individuals and families in Statesville and Iredell counties on simple and comprehensive housing issues. The agency stresses one-on-one counseling and all goals for past fiscal years were met or exceeded. The agency provides pre-purchase, pre-occupancy, rental, post-occupancy, credit repair, HECM, and predatory lending counseling to all prospective clients. In addition, Statesville Housing Authority has managed to purchase properties and build new houses for new beginnings for first time homebuyers. The agency expects to counsel 40 applicants during this coming fiscal year.

**Choanoke Area Development Association of NC, Inc.**

Rich Square, NC

\$34,887 – Comprehensive Counseling

Choanoke Area Development Association of NC, Inc. (CADA) is a public housing authority providing increased homeownership and rental housing opportunities over 41 years, targeting low and moderate-income families living in one of the most distressed areas of North Carolina. The agency will provide housing counseling services to the

clients of Bertie, Halifax, Hertford and Northampton counties in NC. CADA's mission is to facilitate resources/services that enables families and communities to build assets and to be self-sufficient. The agency provides housing counseling services in the areas of pre-purchase, pre-occupancy, rental, post-occupancy, HECM, and relocation counseling, along with a very extensive marketing and outreach strategies. The agency is projecting to serve over 870 clients during this fiscal year, stressing one-on-one counseling over group counseling.

**Highland Family Resource Center, Inc.**

Gastonia, NC

\$36,000 – Comprehensive Counseling

The Highland Family Resource Center (HFRC) has not received previous HUD funds for Comprehensive Housing Counseling. Although it didn't become a HUD-Approved Housing Counseling Agency until 2002, it has been providing housing counseling and other important services to low- to moderate- income individuals and families in the Highlands community of Gadsden, Lincoln and Shelby Counties over the past several years. It was designated as a HUD-Certified CHDO in 2001. This grant will complement and strengthen the housing assistance it provides as a CHDO. In this capacity, it acts as a private nonprofit, community-based service organization, whose primary purpose is to provide and develop decent, affordable housing for the community it serves. Its stated mission is to support and strengthen the instructions of family and their children in the Highlands area. With the funding provided under this grant, plans are to assist 75 clients with direct counseling and an additional 250 clients in group training. The types of services it will provide are: Pre/Post Homebuyer Education classes, Home Loan counseling, Credit counseling, New Home construction assistance, Money Management, Budget counseling, Debt counseling, Bankruptcy – Judgment - Foreclosure prevention counseling, Record Keeping Skills and Home Works Maintenance classes. Due to its past post ownership counseling efforts, none of those who received the training have defaulted on their loans.

**Western Piedmont Council of Governments**

Hickory, NC

\$25,350 – Comprehensive Counseling

WPCG has not received previous HUD funds. The WPCG, in conjunction with the Department of Social Services, developed and taught homebuyer classes for clients who had at one time been on public assistance. Classes were held monthly and were mandatory. In FY01-02, they succeeded their First-Time Homebuyer Program expectations by 15%. Two counselors were on the Steering committee for the State of North Carolina's Section 8 Homeownership Program, and WPCG is recognized as a leader in the State's Section 8 homebuyer program. The agency did not leverage funds for its operation and completed training and counseling activities on a voluntary basis, or as spare time allowed. In FY01 WPCG served 35 clients, of those 22 clients purchased homes, and 10 clients were saved from default/foreclosure. The agency operates within the Uniform Consortium (Alexander, Burke, Caldwell and Catawba counties), and partners with seven lending institutions, including USDA Rural Development, Habitat for

Humanity, the local housing authority and Department of Social Services in the IDA project to create more homeowners.

**Greensboro Housing Coalition, Inc.**

Greensboro, NC

\$44,832 – Comprehensive Counseling

Greensboro Housing Coalition (GHC) is a private nonprofit organization, with the mission of advocating decent affordable housing for low-and moderate-income individuals with special needs, GHC manages the home buying program and the Housing Hotline for the City of Greensboro. It is GHC's mission to help individuals and families improve their housing conditions and achieve the goals of homeownership. GHC serves all individuals requesting assistance, without fee; they accommodate individuals with physical and mental disabilities, and those in need of transitional services. They also provide transportation as necessary to ensure that counseling needs are met. Under last year's program, GHC assisted 550 clients. With this grant award, GHC will counsel over 600 clients in activities including: pre-occupancy (rental and Homeownership), predatory lending, home rehabilitation and repair, mortgage default prevention, homebuyers' education. This housing counseling activity will focus on special assistance to the homeless and disabled.

**Cabarrus County Community Development Corporation**

Concord, NC

\$43,000 – Comprehensive Counseling

Cabarrus County Community Development Corporation (CCCDC) is a non-profit organization whose mission is to enable individuals and families to realize the dream of homeownership. Serving the rural, west-central counties of Cabarrus, Rowan, Stanley and Iredell, in NC, they work to revitalize neighborhoods and provide affordable housing. These counties have been hard hit by unemployment in the manufacturing and textile industries. They have a high percentage of poverty, homeless, and low-income individuals and families, and an increased Hispanic population in need of housing counseling and translation services. Working with local partners including faith-based organizations, CCCDC will provide comprehensive housing counseling services for economic literacy, asset building for the poor, homeless prevention, rental assistance, and pre- and post occupancy education. The agency also provides translation services, affordable housing development, down payment assistance and homebuyer education.

**Monroe-Union County Community Development Corporation**

Monroe, NC

\$40,000 – Comprehensive Counseling

Monroe-Union County Community Development Corporation (MUCCDC) is a nonprofit organization providing affordable single family housing to low- to moderate-income families in Union County in southwest North Carolina. Their mission is to develop and provide affordable and transitional housing to help low- and moderate- income individuals and families reach the goal of homeownership. Union County is experiencing rapid growth because of new job opportunities; however, an increased population is competing for the scarce low-income, often substandard, housing. MUCCDC now has

65 low- and moderate-income units under construction. In cooperation with public and private partners, they are also rehabilitating occupied properties, targeting first those occupied by the elderly. With this grant, MUCCDC will provide an increased level of comprehensive housing counseling and continue its program to provide access to affordable housing.

**Davidson County Community Action, Inc**

Lexington, NC

\$24,945 – Comprehensive Counseling

Davidson County Community Action, Inc (DCCA) was organized in 1985. In addition to its involvement in a number of Federal and State housing programs in providing housing, it has also operated as a HUD-approved Housing Counseling Agency, receiving funding in prior fiscal years. DCCA's objective for this grant funding period is to provide housing counseling for at least 50 low-income individuals, and families, to maintain affordable housing or rental units and prevent foreclosures and evictions. It will target the homeless, renters and clients undergoing foreclosures. The agency maintains qualified staff and possesses the experience to provide these services. DCCA is also a HUD-certified CHDO. In this role it acts as a private nonprofit, community-based service organization, whose primary purpose is to provide and develop decent, affordable housing for the community it serves. These services under its CHDO role will complement the housing counseling activities made possible under this grant.

**Consumer Credit Counseling Service of Western NC**

Asheville, NC

\$50,000 – Comprehensive Counseling

CCCS is a HUD Certified Comprehensive Housing Counseling Agency since 1979, and has received HUD funds for 19 of the 23 years. Counselors provided housing counseling services in 18 counties of Western North Carolina with 11 satellite locations. In June 1998, CCCS was accredited by the Council on Accreditation for Services to Families and Children and reaccredited in November 2002. During the FY01 CCCS conducted 467 housing counseling sessions helping 700 people with housing related issues. The CCCS method of housing counseling is primarily one-on-one, in person counseling and provides a toll-free phone number for clients outside Buncombe county, and has established an interactive website. Their Housing Crisis Counseling Program Outcome survey results for 2001 shows that 100% of clients avoided homelessness; 95% paid living expenses in a timely manner; and 98% were able to avoid bankruptcy. Due to the slow economy and rising housing crisis, the agency is planning a region wide project to capitalize on the "America Saves" movement and create "WNC Saves" to promote savings behavior and financial planning. CCCS has partner relationships with 20 service organizations including NAACP, United Way and The Cherokee Tribal Council.

**Olive Hill Community Economic Development Corp., Inc.**

Morgantown, NC

\$21,629 – Comprehensive Counseling

Olive Hill Community Economic Development Corp., Inc. (OHCEDC) is located in Burke County in Western North Carolina. Morgantown is the largest city in Burke

County and as many other small or large cities in the United States, there is an affordable housing shortage crisis. OHCEDC's mission is to positively impact the social, physical, educational and economic environment of area communities. With the proceeds from their first housing counseling grant, OHCEDC expects to achieve the following: increase participation of first time homebuyers in the market, reduce losses by reducing the number of foreclosures, reduce mortgage default and costs, reduce losses caused by rent delinquencies and evictions, encourage and increase applications of persons with disabilities to pursue homeownership, and increase the number of minority homeowners.

## **North Dakota**

### **North Dakota Housing Finance Agency**

Bismarck, ND

\$85,000 - Comprehensive Counseling

\$20,000 - Section 8 Homeownership Voucher – Housing Counseling

The NDHFA was established in 1981 as a state-controlled financial institution. Its mission is to provide financing, management, information, coordination, and other appropriate assistance to improve and expand North Dakota's affordable housing. NDHFA will be using 6 affiliates to deliver its services across the state.

### **Southeastern North Dakota Community Action Agency**

Fargo, ND

\$14,000 - Comprehensive Counseling

Southeastern North Dakota Community Action Agency (SENDCAA) has been certified as a HUD housing counseling since 1987. SENDCAA provides housing counseling services in Cass, Ransom, Richland, Sargent, Steel and Traill counties in North Dakota and Clay and Wilkin counties in Minnesota. The grant will allow them to provide pre-rental counseling to 35 clients, mortgage default/loss mitigation counseling to 34 homeowners, rental delinquency counseling to 115 renters, and HECM counseling to 10 clients.

## **Ohio**

### **Better Housing League of Greater Cincinnati**

Cincinnati, OH

\$24,168 – Comprehensive Counseling

The Better Housing League of Greater Cincinnati (BHL) founded 35 years ago, has been a regional leader to establish housing counseling standards and primarily serves the Greater Cincinnati urban area, including the surrounding Hamilton, Butler, Warren and Clermont counties. BHL received initial certification as a HUD-approved housing counseling agency in 1996 and has evolved to be most active in the Greater Cincinnati urban area. The housing counseling staff of five professional full-time counselors offers in excess of an average of 12 years housing counseling experience/ per counselor. BHL counselors are American Homeowner Education and Counseling Training Institute (AHECTI) certified and capable of delivering a full range of pre/post purchase

counseling. BHL, one of 25 counseling agencies linked to the National HUD Telephone Referral Network for HECM Counseling, is actively involved in Home Equity Conversion Mortgage counseling.

### **Children's and Family Services**

Youngstown, OH

\$13,253 – Comprehensive Counseling

Created in January 2002, Children's and Family Services provides direct housing counseling, financial education based programs to individuals, group workshops and local community organizations. Housing counseling services include: homeownership workshops, pre/ post- purchase occupancy counseling, rental occupancy, mortgage default, mortgage loss mitigation and HECM counseling. The counseling agency's Housing Counseling Program Director and Housing Counselor/ Coordinator deliver comprehensive housing counseling assistance to the Youngstown community.

### **Community Action Commission of Belmont County**

St. Clairsville, OH

\$35,169 – Comprehensive Counseling

The Community Action Commission of Belmont County (CAC) has provided first-time homebuyer education training since 1996. The agency received certification as a HUD-approved housing counseling agency in January 1997. It is staffed by three professional and well-trained housing counselors who conduct first-time homebuyer classes covering the following topics: home selection; financing; pre/post-closing costs; budgeting; credit; job stability; home maintenance; and insurance. CAC also provides HECM counseling to senior citizens as a component of the "Elderly Choice Workshop." CAC has sponsored Home Counseling Training and provided counseling for over 875 persons in home ownership, budgeting, credit repair, mortgage foreclosure prevention, loss mitigation, reverse mortgage and fair housing practices. Housing counseling assistance is delivered to citizens of Belmont County, OH, and adjacent Marshall County including Wheeling, West Virginia.

### **Fair Housing Contact Service**

Akron, OH

\$27,835 – Comprehensive Counseling

Fair Housing Contract Services (FHCS) was certified as a HUD-approved counseling agency in 1985 and primarily services the Akron, Ohio area. The counseling agency responds to inquiries involving rental issues, counseling to tenants and homeowners on property management and financial management. Housing counseling assistance is delivered by six housing counseling staff persons primarily in the following program areas: housing discrimination investigation; tenant/landlord counseling; first-time homebuyers counseling, predatory sub-prime lending and housing research and technical assistance to local communities. Additionally, FHCS provides housing counseling to land-contract home purchasers, clients facing mortgage foreclosure, and senior citizens interested in the Home Equity Conversion Mortgage Program (HECM).

### **Fair Housing Resources Center, Inc.**



Painsville, OH

\$27,835 – Comprehensive Counseling

Fair Housing Resources Center, Inc., a community-based advocacy organization, serves the entire Lake County, Ohio area. Housing assistance provided by the agency has resulted in increased client homeownership and/ or rental opportunities. Housing counseling services include pre-occupancy counseling, pre-rental counseling, rent delinquency counseling and post-occupancy counseling. Housing counseling provided by the Executive Director, along with a counseling staff of four (4) Housing Specialists, deliver a broad range of housing counseling assistance to the community.

### **Homes On The Hill Development Corporation**

Columbus, OH

\$18,667 – Comprehensive Counseling

Homes On The Hill Development Corporation (HOTH) received certification as a HUD-approved housing counseling agency within the past three (3) years. Housing counseling assistance is provided in the areas of pre-purchase, fair housing, budgeting for mortgage payments, money management and housing care/maintenance. Housing counseling assistance programs include direct housing counseling, down payment assistance, identification/avoidance of predatory lending practices and referral to related area housing services. The counseling agency's professional staff, consisting of three (3) counselors, primarily services the Greater Hilltop area of Columbus, Ohio, an area included in the city's Residential Tax Incentive Plan. HOTH offers an extensive English and Spanish Homeownership Program covering mortgage documentation, budgeting, homeowners insurance and home inspection /maintenance.

### **Lutheran Housing Corporation**

East Cleveland, OH

\$20,000 – Comprehensive Counseling

Lutheran Housing Corporation (LHC) has delivered comprehensive housing counseling assistance serving Cuyahoga County for the past 30 years. Housing counseling services delivered by the housing counseling agency include pre-purchase, post-purchase, mortgage delinquency and default resolution, home equity conversion mortgage (HECM), loss mitigation, outreach initiatives, and renters assistance. LHC's housing counseling staff consists of a Housing Counseling Coordinator and four (4) full-time professional counselors. Individual housing counselors, many with over 20 years housing counseling experience, deliver a broad range of housing counseling assistance to the East Cleveland area. LHC counseling staff have serviced in excess of 30,000 clients during their counseling careers.

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

Columbus, OH

\$18,667 – Comprehensive Counseling

Mid-Ohio Regional Planning Commission (MORPC) provides housing counseling assistance to clients in Franklin County including the city of Columbus, Ohio. MORPC provides housing counseling assistance, Federal Home Loan Bank counseling and administers a down payment assistance program. The MORPC counseling staff, two (2)

professionally trained housing counselors, offer extensive experience in the areas of real estate administration, teaching and program administration. Counseling activities include pre-occupancy and individual client counseling sessions.

**Stark Metropolitan Housing Authority**

Canton, OH

\$23,535 – Comprehensive Counseling

Stark Metropolitan Housing Authority (SMHA), located centrally in Stark County, delivers various housing counseling services including homebuyer education, pre-purchase counseling, post-purchase counseling, money/ debt management, credit restructuring, renters assistance and mortgage delinquency. SMHA's housing counseling program, in operation for the past six years, encourages group participants in the Homebuyer Education workshop followed by individual one-on-one counseling sessions.

**WSOS Community Action Commission**

Fremont, OH

\$33,336 – Comprehensive Counseling

WSOS Community Action Commission has a 38-year history of providing services within a Northwest Ohio delivery area, including the quad-counties of Wood County, Ottawa County, Seneca County and Sandusky County. WSOS housing counseling staff consists of a Family Development Specialist and four (4) Family Advocates/ Housing Counselors, with a combined average of nine (9) years housing counseling experience per counselor. Housing counseling services provided by the counseling agency include pre-occupancy, post-occupancy, predatory lending, renter counseling, potential renter and homeless counseling. WSOS offers an eight-hour homebuyer Education Workshop; all workshop participants receive individual counseling as a supplement to the group session housing counseling.

**Oklahoma**

**Consumer Credit Counseling Service of Central Oklahoma, Inc.**

Bethany, OK

\$45,000 - Comprehensive Counseling

Consumer Credit Counseling Service of Central Oklahoma, Inc., is a nonprofit United Way agency established in 1967. CCCS is a Fannie Mae, Freddie Mac, VA and HUD approved housing counseling agency offering free pre-purchase, post-purchase, mortgage delinquency and default resolution, home equity conversion mortgage, loss mitigation, renter assistance, and fair housing assistance counseling services. CCCS of Central Oklahoma, Inc. has 24 offices that serve both urban and rural areas of the Central, Western and Southern portion of Oklahoma.

**Chickasaw Nation**

Ada, OK

\$15,000 - Comprehensive Counseling

The Chickasaw Nation was established by treaty when the tribe was separated from the Choctaw Nation and the United States. The Chickasaw Nation's jurisdictional area includes over 7000 square miles of south central Oklahoma and encompasses all or parts of 13 Oklahoma counties. On October 1, 1997, the Chickasaw Nation Division of Housing was authorized as the tribally designated entity with administrative and operational control of the programs pursuant to the Native American Housing Assistance and Self-Determination Act (NAHASDA), administering the Carl Albert Indian Health Facility, three satellite clinics, various tribal enterprises and a number of vital social programs. Funding will be utilized to provide rental and first-time homebuyer counseling activities to meet the needs of the under-served Native American population of the area.

**Community Action Agency of Oklahoma City and OK/ CN Counties**

Oklahoma City, OK

\$20,975 - Comprehensive Counseling

Community Action Agency of Oklahoma City, and Oklahoma and Canadian County (CAA), Special Projects Division will continue its holistic approach by providing affordable housing and rehabilitation to communities served, as well as homebuyer education and housing counseling. Their comprehensive services include advice and assistance with housing selection, fair housing laws, qualifying for HUD subsidies, budgeting for mortgage and rent payments, predatory lending awareness, repairing credit issues, housing care and maintenance, foreclosure prevention, HECM counseling, and referrals to community resources.

**Community Action Project of Tulsa County**

Tulsa, OK

\$50,000 - Comprehensive Counseling

\$18,000 - Section 8 Homeownership Voucher – Housing Counseling

Community Action Project of Tulsa County (CAP) has been providing housing counseling services for 10 years. CAP offers homebuyer education, down payment and closing cost assistance, mortgage and default counseling, post-purchase counseling, HECM counseling and renter counseling. This grant will allow CAP to serve 350 clients in Homebuyer Education workshops and provide post-purchase counseling to 200 families.

**Housing Partners of Tulsa, Inc.**

Tulsa, OK

\$15,000 - Comprehensive Counseling

Housing Partners of Tulsa, operating in cooperation with Tulsa Housing Authority, offers comprehensive housing counseling services that benefit renters, potential homebuyers, and current homeowners. Clients come to the agency because they are facing the possibility of foreclosure, eviction as a renter, or other circumstances that impair their continued occupancy in affordable, decent, safe and sanitary housing. The grant will be used to obtain an additional housing counselor and provide bilingual counseling to the growing Hispanic population in Tulsa.

### **Idabel Housing Authority**

Idabel, OK

\$41,719 - Comprehensive Counseling

The Idabel Housing Authority located in Idabel, Oklahoma was created in 1965 to provide housing assistance for very-low, and low-income persons. The Authority proposes to assist persons within the McCurtain county area. The Housing Authority provides pre-occupancy counseling, pre-orientation counseling, mobility assistance, fair housing counseling, budgeting for rent payments, credit counseling relative to repairing credit histories, rent delinquency counseling, development of reinstatement plans, counseling relative to household financial management, providing education relating to renters rights, eviction process, post occupancy counseling relative to maintenance, money management, relocation counseling, eviction proceedings, and alternative housing counseling.

### **Ki Bois Community Action Foundation, Inc.**

Stigler, OK

\$35,510 - Comprehensive Counseling

Ki Bois Community Action Foundation has been providing housing counseling services for numerous years and became a HUD approved housing counseling agency in 1999. The Ki Bois offers counseling in Haskell, Latimer, Leflore and Pittsburg counties located in Southeastern Oklahoma. Ki Bois provides homebuyer education workshops, pre-occupancy, post-purchase/mortgage default and rent delinquency counseling, post-purchase/post-occupancy counseling, home improvement and rehabilitation, and displacement and relocation counseling.

### **Norman Housing Authority**

Norman, OK

\$55,000 - Comprehensive Counseling

The Norman Housing Authority (NHA) offers counseling in virtually every aspect of affordable housing. Clients receive counseling on how to become self-sufficient (raising the family income above welfare eligibility limits) which is the first step in becoming a homeowner. Clients also receive counseling on legal rights as renters and fair housing. NHA has been conducting counseling since 1972. Grant funding will be used to provide counseling for over 4,000 potential renters regarding low income housing and for 300 homeowners needing counseling services on how to avoid foreclosure.

## **Oregon**

### **Open Door Counseling Center**

Hillsboro, OR

\$50,000 – Comprehensive Counseling

The Open Door Counseling Center serves the upper western part of Oregon and isolated parts of eastern Oregon. Their programs include pre-purchase counseling, home buying educational workshops, homeless drop-in center, brown bag lunch discussion program for

prospective homebuyers, mortgage default counseling, debt reduction workshops, reverse equity (HECM) counseling for seniors and assistance in finding and retaining rentals. Phone-in counseling sessions are also provided for seniors, especially those with disabilities who are unable to travel. Open Door's most recent counseling tool is a regularly televised program warning consumers about predatory lending practices.

**Access Inc**

Medford, OR

\$15,000 – Comprehensive Counseling

ACCESS Inc. is a Community Action Agency that was formed in 1976. They provide an array of services in the areas of family self-sufficiency, nutritional meals for senior citizens and school-aged youth, medical equipment, emergency and supplemental food supplies, housing weatherization, winter utility assistance, transitional housing, mortgage counseling and assistance, economic education programs for students K-12, and development and management of affordable housing. In FY 2004 they expect to assist families in attaining their dream to own a home and they will provide counseling services to over 1,000 Josephine County residents.

**Portland Housing Center, Inc**

Portland, OR

\$60,000 – Comprehensive Counseling

The Portland Housing Center provides housing services to families in the tri-county region and surrounding areas of Portland, Oregon. They provide a variety of services that include: Pre-purchase counseling, Mortgage Default Counseling and Pre-Closing Counseling and a Home Buying Service. Their ability to provide valuable housing service to the community is enhanced by the extensive network of partnerships with other service providers within the region. Their experienced staff expects to provide services to at least 2,633 individuals in FY 2004.

**UMPQUA Community Action Network (UCAN)**

Roseburg, OR

\$40,000 – Comprehensive Counseling

UMPQUA Community Action Network (UCAN) was founded in 1969 and is a HUD-approved housing counseling agency since 1987. UCAN's housing counseling goals are to deliver a broad range of in-dept counseling to low and moderate-income households through a continuum of services that allows families to maximize their potential and become self-sufficient. The agency provides comprehensive housing counseling services to the counties of Douglas, Coos and Curry. Services include Pre-Occupancy, Homebuyer Education, Post-Purchase/Mortgage Default-Rent Delinquency, Post-Purchase/Post-Occupancy, Home Equity Conversion Mortgage (HECM), and Home Improvement/Rehabilitation counseling.

**Pennsylvania**

**Acorn Housing Corporation (AHC)**

Philadelphia, PA

\$2,024,511 – Comprehensive Counseling

\$250,962 – Section 8 Homeownership Voucher – Housing Counseling

\$380,282 – Predatory Lending

ACORN Housing Corporation (AHC) has been providing housing counseling to low- and moderate-income and minority homebuyers and homeowners since 1986. AHC manages a network of affiliates providing housing counseling in 30 states. AHC's affiliates offer comprehensive housing counseling, including pre- and post-purchase counseling.

Additionally, AHC has tremendous experience and expertise in combating predatory lending. To complement the housing counseling program, AHC has developed creative partnerships with lenders and nonprofit housing providers through which it coordinates flexible underwriting standards and pricing discounts, and markets affordable units.

**Housing Opportunities, Inc. (HOI)**

McKeesport, PA

\$888,600 – Comprehensive Counseling

An affordable housing service provider since 1976, Housing Opportunities, Inc. coordinates a network of 36 affiliates providing housing counseling in 17 states. A HUD-approved national intermediary since 1998, HOI's affiliates target minority, low-income and elderly individuals typically underserved by the banking, mortgage and housing industries. HOI affiliates offer comprehensive counseling services, including counseling in the areas of pre-purchase, rental, default and foreclosure, predatory lending, fair housing, Home Equity Conversion Mortgages (HECM), homeless and special needs.

**Berks Community Action Program**

Reading, PA

\$35,000 Comprehensive Counseling

The Berks Community Action Program (BCAP) is a private, non-profit Community Action agency that has been providing services to the residents of the City of Reading and the County of Berks, PA for over 35 years. As a Community Action Agency, BCAP works to help reduce the effects of poverty on individuals and families and works with the community to eliminate the causes of poverty. With this in mind, a major priority in BCAP's programming is to help its clients to maintain current housing and/or to identify alternative, affordable housing. BCAP provides a complete range of comprehensive housing counseling services. These services include: pre-rental and pre-occupancy; credit and debt; mortgage delinquency and default assistance; rental assistance; pre and post-occupancy for first time homebuyers; and Home Equity Conversion Counseling (HECM).

**Bucks County Housing Group, Inc.**

Wrightstown, PA

\$33,336 – Comprehensive Counseling

The Bucks County Housing Group was founded in 1979 in response to the increase in the number of homeless families in Bucks County. Over the past twenty-three years, the Housing Group has worked cooperatively with both the public and private sectors to

develop and expand essential services. At the present, the Housing Group operates five supportive housing programs, operates two transitional housing programs, three food pantry programs and owns and manages three apartment complexes and offers Homeownership and Foreclosure Counseling Programs that include pre-purchase, default and loss mitigation counseling.

**Center for Family Services, Inc.**

Meadville, PA

\$32,000 – Comprehensive Counseling

Center for Family Services, Inc. is a Local Housing Counseling Agency offering housing counseling services since 1991. The Center is the only HUD approved housing counseling agency in Crawford County. The Center provides the following housing counseling services: default/foreclosure, HECM, pre-purchase and rental counseling. In addition, the Center processes HEMAP applications and provides USDA Rural Housing Service Home Loan Counseling.

**Chester Community Improvement Project**

Chester, PA

\$35,169 – Comprehensive Counseling

The Chester Community Improvement Project (CCIP) is a non-profit based organization with a mission to revitalize the City of Chester by building the base of homeownership. CCIP addresses the needs of families in the Chester community and in Delaware County through its mortgage counseling program, housing rehabilitation financing and property management. CCIP is the only community-based organization in the City of Chester providing pre-purchase counseling. CCIP has been in operation for 25 years providing counseling to approximately 1,800 low- and moderate-income families in the City of Chester and Delaware County.

**Commission on Economic Opportunity**

Wilkes-Barre, PA

\$20,000 – Comprehensive Counseling

\$15,000 – Predatory Lending

\$10,000 – Section 8 Homeownership Voucher – Housing Counseling

The Commission on Economic Opportunity (CEO) of Luzerne County was established in 1964, first as a committee of the United Way and later as an independent non-profit agency. As a Community Action Agency, its mission is to ameliorate the effects of poverty. The Commission operates a wide variety of programs to meet the needs of the poor in Luzerne and Wyoming Counties. The Commission was designated as the county's lead agency on homeless services by the Luzerne County Commissioners. CEO operates more than twenty distinct programs, including housing counseling, all directed towards low income individuals and families with a goal of increasing their social and economic independence by reducing their dependence on the aid and support of welfare programs with special attention to persons with disabilities.

**Community Action Committee of Lehigh Valley**

Bethlehem, PA

**\$19,122 – Comprehensive Counseling**

The Community Action Committee of Lehigh Valley, Inc. (CACLV), located in Bethlehem, PA, was created in 1965 to work with and for the low-income residents of Lehigh Valley in order to combat poverty. The agency engages in wide ranging activities to meet the needs of poor and low-income people. CACLV's 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 with community participation; establishes partnerships with community organizations, local government and the private sector. CACLV's programs offer assistance with home heating problems, food for the hungry, shelter and services for homeless persons, counseling for potential homebuyers and education on tenant and landlord issues.

**Community Action Southwest**

Washington, PA

**\$20,000 – Comprehensive Counseling**

Community Action Southwest (CAS) was organized in 1965 to assist local communities with addressing the causes and conditions of poverty in Washington and Greene Counties. Since its inception, CAS has researched, initiated and sponsored projects designed to increase community awareness of the barriers faced by individuals and families caught in the cycle of poverty, and to provide opportunities for persons to overcome those barriers through self-sufficiency. CAS provides access to housing services for low-income residents, minorities and the disabled. CAS provides comprehensive housing counseling services including: pre-purchase/pre-rental, mortgage default and rent delinquency, and HECM.

**Fayette County Community Action Agency, Inc.**

Uniontown, PA

**\$15,000 – Comprehensive Counseling**

Fayette County Community Action Agency (FCCAA) is a community-based nonprofit organization with the mission of strengthening individuals and families to become more self-sufficient, achieving their potential by taking advantage of opportunities, improving the conditions in which they live and taking ownership of their community. FCCAA has provided comprehensive health and human services in Fayette County, a depressed economic community located in the southwest corner of Pennsylvania in the northern Appalachian Mountain Region, for 37 years. Fayette County has received numerous federal and state distressed area designations. FCCAA provides individuals and families with housing assistance including emergency and transitional shelter, rent, security, mortgage and utility assistance, assistance in applying for Rural Economic and Community Development home purchase/repair loans and grants, energy education, weatherization, budget counseling, case management and housing counseling.

**Garfield Jubilee Association**

Pittsburgh, PA

**\$20,000 – Comprehensive Counseling**



Garfield Jubilee Association, Inc. (GJA) is a Christian-based, nonprofit community development organization that has been in operation for 20 years, serving the communities of Garfield, East Liberty and Homewood Brushton in the East End of Pittsburgh. The nonprofit was formed with the purpose of developing programs and activities that benefit and stabilize the welfare of low to moderate-income families, and the community in general. GJA is committed to providing quality affordable housing, economic development, leadership development, and support services in a way that sustains the dignity of the individual and manifests the love of God. GJA currently provides the following services: comprehensive housing services, pre and post homeownership counseling, reverse mortgage counseling, home improvement and rehabilitation, displacement and location counseling, foreclosure prevention and mitigation, money management, housing and homeownership outreach, and homeownership education and counseling to first-time homebuyers.

### **Housing Authority of the County of Butler**

Butler, PA

\$33,336 – Comprehensive Counseling

\$33,116 – Section 8 Homeownership Voucher – Housing Counseling

The Butler County Housing Authority administers comprehensive services to Butler County residents through its housing counseling program. The goal of the program is to provide opportunities and resources for low-income clients to identify their needs, make informed decisions, and achieve self-sufficiency/economic independence. In addition to housing counseling, the agency provides access to a consortium of local based agencies for a comprehensive service provider network. Counseling activities include, but are not limited to, pre-occupancy, rental counseling, delinquency/default, eviction/foreclosure prevention, pre-purchase/post-purchase counseling, first-time homeownership and home improvement/rehabilitation counseling.

### **Housing Council of York**

York, PA

\$36,000 – Comprehensive Counseling

\$30,707 – Predatory Lending

The Housing Council of York has served as York County's primary provider of Housing Counseling and Housing Information Services since its incorporation in 1971. The agency has developed a strong network of service linkages with a broad base of federal, state and local organizations whose resources it uses to assist agency clients in resolving their housing problems. The agency has received national recognition of its programs designed to provide training and down payment and closing cost assistance for lower-income first time homebuyers. Services include: homebuyer education, pre-purchase and post-purchase counseling, mortgage delinquency/default resolution, HECM, loss mitigation and mobility counseling, renter and Fair Housing assistance.

### **Intercultural Family Services, Inc.**

Philadelphia, PA

\$27,835 – Comprehensive Counseling

Intercultural Family Services, Inc. (IFSI) has been in existence since 1979. IFSI was originally established to assist with the resettlement and reunification of refugee families from Vietnam, Cambodia, Laos, Ethiopia, Cuba, Haiti, Afghanistan and Easter Europe who fled their countries for safety. Now in its twenty-fourth year, the organization remains loyal to their mission to provide culturally competent services, which stabilize, strengthen and unite families and diverse communities through public and private partnerships. IFSI provides housing counseling and advocacy services for low and moderate income families. Housing counseling services include: first-time homebuyer workshops/individual housing consumer education, mortgage/pre-purchase counseling, post-purchase counseling, anti-predatory loan counseling, mortgage default and delinquency counseling, tenant counseling/rental counseling, fair housing rights education, deed-related problem counseling and interpretation/translation services.

**Northwest Counseling Service, Inc.**

Philadelphia, PA

\$42,500 – Comprehensive Counseling

\$32,490 – Predatory Lending

Northwest Counseling Service, Inc. (NWCS) is a nonprofit organization that was founded for the purpose of providing real estate and housing counseling service to Philadelphia area residents. Services include: default counseling, mortgage default/foreclosure, tenant counseling, pre-rental, rental delinquency/eviction, post-rental counseling, and reverse mortgage counseling (HECM). In addition to counseling, NWCS also provides assistance to clients with legal document preparation and acts as a closing agent and prepares applications for mortgage relief under the Homeowners Emergency Mortgage Assistance Program (HEMAP) administered through the Pennsylvania Housing Finance Agency.

**Pennsylvania Housing Finance Agency (PHFA)**

Harrisburg, PA

\$57,500 - Comprehensive Counseling

The Pennsylvania Housing Finance Agency (PHFA), since established in 1972, has diligently pursued its mission to foster community and economic development. PHFA is the Commonwealth's leading provider of capital for affordable homes and apartments and has greatly contributed to making the Commonwealth a better place to live. PHFA works with housing counseling agencies, local lending institutions, real estate professionals and other public/private organizations. In 1998, PHFA created a statewide network of housing counseling agencies to provide pre-purchase education and mortgage default counseling. At present, the network consists of 53 housing counseling agencies serving all 67 counties of Pennsylvania. PHFA proposed to fund six (6) affiliate agencies under this grant to provide pre-purchase counseling, mortgage default counseling including lost mitigation, foreclosure counseling, and credit counseling.

**Philadelphia Council for Community Advancement**

Philadelphia, PA

\$29,000 – Comprehensive Counseling

\$42,754 – Section 8 Homeownership Voucher – Housing Counseling

The Philadelphia Council for Community Advancement (PCCA) has over 24 years experience in housing counseling services. PCCA implemented its Housing Counseling program in 1978 in response to the lack of housing counseling services in the Montgomery, Bucks, Delaware, Chester, and Philadelphia counties. The housing counseling services provided by the PCCA consists of the following: pre-purchase, mortgage delinquency and default, landlord/tenant, anti-predatory lending and consumer education. PCCA interacts with over one hundred agencies to help provide the range of services needed by the community.

**Schuylkill Community Action**

Pottsville, PA

\$25,000 - Comprehensive Counseling

Schuylkill Community Action (SCA) is a private, nonprofit community-based organization whose primary purpose is to address the needs of low-income individuals and families throughout Schuylkill County. Serving the needs of low-income residents since 1965, SCA is the primary social service provider in Schuylkill County. The Housing Counseling Program at Schuylkill Community Action provides a range of housing counseling services to low- to moderate-income homeowners, mortgagors, homebuyers, renters and the homeless. Their services include: reverse mortgage counseling, mortgage default counseling, rental of a six-unit apartment building, owner-occupied housing rehabilitation, weatherization for rental and owner-occupied homes, transitional housing and homeless assistance, mortgage and rental payment assistance, and credit counseling for both pre-purchase and post-purchase homebuyers.

**St. Martin Center, Inc.**

Erie, PA

\$25,000 - Predatory Lending

St. Martin Center provides comprehensive counseling and “one-stop shopping” to area residents covering a geographic area of thirteen counties in Pennsylvania. A portion of their pre-purchase curriculum is devoted to teaching prospective homebuyers to identify and avoid predatory lenders. With this predatory lending grant, they expect to reach 200 clients through seminars, outreach activities and individual counseling to non-English speaking clients.

**Tabor Community Services, Inc.**

Lancaster, PA

\$42,503 – Comprehensive Counseling

\$26,000 – Predatory Lending

\$43,986 - Section 8 Homeownership Voucher – Housing Counseling

Tabor was founded in 1968 with a mission to build a stronger community by addressing the housing problems in Lancaster, PA. Tabor has steadily offered a wider and more comprehensive array of housing counseling services. These services include: pre-purchase, rental Shelter to Independent Living Program, default mortgage counseling, reverse mortgage counseling, Family Self-Sufficiency Program, Family Savings Account IDA Program and Jubilee Homes Transitional Housing Project. Supported housing and

consumer credit counseling are also available. Tabor collaborates with a variety of community-based organizations to insure coordination of services.

### **Three Rivers Center for Independent Living Services**

Wilkesburg, PA

\$18,667 – Comprehensive Counseling

Three Rivers Center for Independent Living (TRCIL), through its service subsidiary TRCIL Services, Inc., has over twenty years of experience in providing accessible services and programs, including housing counseling, to individuals with disabilities. The goal of TRCIL Services, Inc. is to provide and/or facilitate a comprehensive network of community services that will enable a majority of people with disabilities to live independent lives. TRCIL Services, Inc. provides accessibility consultation, outreach, home modification consultation and group counseling. Housing counseling services include, but are not limited to: reverse mortgage counseling, renter assistance, crisis housing counseling, housing acquisition and home owner education programs, post-purchase/mortgage default and rent delinquency, home improvement and rehabilitation counseling.

### **United Neighborhood Centers of Lackawanna County, Inc.**

Scranton, PA

\$42,503 – Comprehensive Counseling

United Neighborhood Centers of Lackawanna County, Inc. (UNC) is a private, nonprofit agency with over 75 years of experience in community service. UNC's target area is centralized in Scranton, PA with outreach services to all of Lackawanna County. UNC offers a broad range of social, recreational, nutritional and educational programs. UNC provides both housing related information, counseling and referral services through the One Stop Shop for Housing Program to hundreds of county residents annually. Services through the program include: pre-purchase counseling, delinquency and default counseling to homebuyers, renters and homeowners. Other housing needs and problems addressed through counseling and/or referral include: eviction, first time homebuying, victims of domestic abuse, homeless families, need for general information regarding public housing, Section 8, rental assistance, affordable housing, landlord-tenant disputes and fair housing/housing discrimination issues.

## **Puerto Rico, Commonwealth of**

### **Ceiba Housing & Economic Development Corporation**

Ceiba, PR

\$40,000 – Comprehensive Counseling

Ceiba Housing and Economic Development Corporation has participated in the administration of a plethora of federally funded programs that confront local housing concerns and issues since 1986. Ceiba became a certified HUD approved counseling agency on July 1988. Ceiba has been providing Housing Counseling Services to the entire area of Puerto Rico, its offshore towns of Vieques and Culebra and the Virgin Islands, serving over 37,000 clients. Ceiba's goal is to educate first time home buyers

and homeowners on the importance of homeownership and homeownership retention through housing counseling and education outreach. Their focus is on consumers with low income, elderly, disabled and single heads of the household. Ceiba has provided counseling such as pre-purchase, post purchase, delinquency/default counseling, rehabilitation counseling and Home Equity Conversion Mortgages.

## **Rhode Island**

### **Rhode Island Housing and Mortgage Finance Corp.**

Providence, RI

\$128,000 - Comprehensive Counseling

\$110,810 – Predatory Lending

Rhode Island Housing's Homeownership Division employs 57 individuals who provide pre- and post-purchase counseling services, originate and service residential and community lending mortgages (equity loans, home repair, and reverse mortgages). In January 1998, the agency began directly originating residential mortgages to augment its annual mortgage activity generated from participating lenders throughout Rhode Island. Rhode Island Housing has developed a work plan to standardize housing counseling activities and to ensure that they are implemented in a thorough and effective manner. In January 2003, the Homeownership Division established an Information Center to further enhance community outreach and service quality. The counseling activities and services include: intake and pre-purchase counseling, homebuyer education, landlord/tenant education, housing search, post-purchase/homeowner retention counseling, HECM (reverse mortgages), program management and performance monitoring.

### **Urban League of Rhode Island (ULRI)**

Providence, RI

\$33,245 – Comprehensive Counseling

The Case Management Unit is a leading direct service program of the ULRI, a community-based institution with a 63-year history of service to African Americans and other minority communities in Rhode Island. Its' mission is the elimination of racial discrimination and segregation in the state, and the achievement of parity for African Americans, Hispanics, other minorities and the poor in every phase of American life. Inherently involved in this mission is the enabling of minorities and the poor to demonstrate their full potential and to exercise their human rights as American citizens. The ULRI's' comprehensive housing counseling service is an ongoing program with emphasis on the Case Management Unit. The agency was approved by HUD as a local housing counseling provider in 1979. The ULRI focuses its housing counseling on: first-time homebuyers, defaults, present and potential renters and reverse mortgage/HECM programs.

## **South Carolina**

### **Greenville County Human Relations Commission**

Greenville, SC

### **\$51,460 – Comprehensive Counseling**

As a unit of local government, the Greenville County Human Relations Commission (GCHRC) was created in 1972. They became a HUD Approved Housing Counseling Agency in February 2002. In the previous calendar year, GCHRC provided counseling services to 838 clients. Counseling services are provided at three (3) locations in Greenville County. Additional points of contact are planned. Counseling services offered by Greenville County Human Relations Commission include Pre and Post Purchase, Mortgage Default and Rental Delinquency, HECM, Displacement and Relocation Counseling and Credit and Budget Counseling. Expansion plans include the purchase of a professional housing counseling software package, hiring a bilingual housing counseling support specialist, and making use of volunteers from Senior Action for clerical duties.

### **Carolina Regional Legal Services Corporation**

Florence, SC

### **\$44,832 – Comprehensive Counseling**

Carolina Regional Legal Services, Inc. is a private non-profit legal service agency. With the unique combination of housing counseling and legal services, CRLS is able to assist clients with landlord tenant disputes, predatory lending, mortgage foreclosures, unscrupulous contractors, etc. Carolina Regional Legal Services, Inc. is the only HUD-approved housing counseling agency in the 'Pee Dee' region that they serve. Plans include hiring an additional experience counselor to assist with the increasing workload. Focusing on pre-purchase counseling and first time homebuyers programs, this agency significantly reduces foreclosures resulting from mortgage-related fraud and abuse in the counties of Florence and Clarendon. During the fiscal year 2002, CRLS was able to successfully counsel 330 clients with housing related issues.

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

North Charleston, SC

### **\$31,573 – Comprehensive Counseling**

Family Services, Inc. (FSI) is a social service agency located in Charleston that provides a variety of services to residents of Charleston and surrounding areas. FSI also provides a wide range of comprehensive housing counseling that includes: Pre-purchase and Post-purchase counseling, Debt management and Homebuyer education classes. During the past fiscal year, the agency successfully counseled 34 clients on issues pertaining to housing.

### **Trident United Way**

North Charleston, SC

### **\$15,000 – Comprehensive Counseling**

The Trident United Way (TUW) is a non-profit serving the residents of Berkeley, Charleston, Dorchester and surrounding areas. TUW has been operational since 1944, and has provided comprehensive housing counseling to its clients since 1974. Housing Counseling services offered by the agency include: pre and post-purchase, mortgage default and delinquency, energy rehabilitation, displacement and relocation, rights and responsibilities and education under the Fair Housing Act, loss mitigation and home

equity conversion mortgage (HECM) counseling. During the last fiscal year, TUW successfully counseled 204 clients with issues pertaining to housing.

**Wateree Community Action, Inc.**

Sumter, SC

\$30,000 – Comprehensive Counseling

Wateree Counseling Action, Inc. (WCA) is a private, nonprofit organization founded in 1968. WCA serves the low-to-moderate income households in the Santee Lynches Region of South Carolina. Services provided by WCA include a full range of comprehensive housing counseling including: Home buying education classes, Credit Counseling and Fair Housing Law education. During the fiscal year 2002, WCA successfully counseled 228 clients related to the home buying process.

**The Family Service Center of South Carolina**

Columbia, SC

\$54,777 – Comprehensive Counseling

The Family Service Center of South Carolina (FSC) is a non-profit agency serving the needs of residents in the greater Columbia area. With a staff of experience housing counselors, the agency provides a full range of comprehensive housing counseling to low-to-moderate income clients. FSC will be providing counseling in the following areas: Pre-purchase, Post-purchase, Mortgage delinquency and default counseling, Rental counseling and First time homebuyer education classes. Last year, the agency successfully counseled 3,412 clients with issues pertaining to their housing concerns.

**South Dakota**

**Dakota Plains Legal Services, Inc.**

Rapid City, SD

\$20,000 - Comprehensive Counseling

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

**Oglala Sioux Tribe Partnership for Housing, Inc.**

Pine Ridge, SD

\$15,000 - Comprehensive Counseling

\$28,922 - Predatory Lending

Oglala Sioux Tribe Partnership for Housing, Inc. is a HUD approved Housing Counseling Agency operating since 1999. The OSTPH, Inc.'s primary mission is to enhance and provide affordable homeownership opportunities on the Pine Ridge Indian Reservation.

Poverty rates and unemployment rates on the Pine Ridge Indian Reservation are three and eleven times, respectively, the national averages. To address the severe economic and unemployment conditions, the Tribe operates economic development, educational, and job training programs. Participants in these programs also attend the homeownership-training program. With the HUD predatory lending grant they propose to provide outreach to 100 clients, provide loss mitigation courses to 50 homeowners who are experiencing financial trouble, provide employment training and other supportive services, and develop support groups. The OSTPH also plans to provide predatory lending counseling programs for 122 participants.

### **South Dakota Housing Development Authority**

Pierre, SD

\$100,000 - Comprehensive Counseling

South Dakota Housing Development Authority is a non-profit government agency that services the entire state of South Dakota. SDHDA and partners from across the state have recognized the need for a statewide effort in Homeownership Education. The Homeownership Education Resources Organization (H.E.R.O.) was established to further homebuyer education in South Dakota and to ensure all homebuyer education in the state is consistent and of high quality. SDHDA provides all in-kind services for H.E.R.O. H.E.R.O. has partnered with 8 statewide housing counseling and education service providers. Five of these partners are currently designated affiliates of this housing counseling grant. Designated affiliates are: Teton Coalition, Inc. formerly Rapid City Housing Coalition, Neighborhood Housing Services of the Black Hills, Huron Housing and Redevelopment Authority, and Consumer Credit Counseling Service of the Black Hills.

## **Tennessee**

### **West Tennessee Legal Services, Inc. (WTLS)**

Jackson, TN

\$487,500 – Comprehensive Counseling

\$94,595 – Predatory Lending

\$220,000 - Colonias

A HUD-approved housing counseling agency since 1990, West Tennessee Legal Services, Inc. (WTLS) manages a network of 15 affiliates that provide housing counseling in Tennessee, Alabama, Georgia, Mississippi, Kentucky and South Carolina. WTLS has significant expertise and focus on fair housing and rural housing issues. WTLS affiliates provide comprehensive counseling services, including pre-purchase, default and foreclosure, predatory lending, and rental counseling.

### **Memphis Area Legal Services, Inc.**

Memphis, TN

\$68,035 – Comprehensive Counseling

\$36,059 – Predatory Lending

Memphis Area Legal Services, Inc. (MALS), a HUD-approved housing counseling agency since 1980, is a nonprofit organization that provides free legal assistance and



offers assistance to clients with issues pertaining to housing. The agency serves residents of Shelby, Fayette, Lauderdale, Tipton counties and surrounding areas. MALS offers a full range of comprehensive housing counseling services to local residents that includes: Homebuyer education classes, Pre-purchase, Mortgage delinquency and Default resolution, Home Equity Conversion Mortgage (HECM), Loss mitigation, Rental assistance, Fair Housing assistance and Relocation Assistance counseling. Last year, MALS counseled 917 clients, with 57 of those clients bringing their mortgage current and five clients purchasing housing. MALS will provide assistance to victims of predatory lending and home improvement scams, such as identification of refinancing options and in cases that involve abuse and fraud court action.

**Neighborhood Housing Opportunities, Inc.**

Memphis, TN

\$12,000 – Comprehensive Counseling

Neighborhood Housing Opportunities, Inc. is a faith-based nonprofit housing provider whose purpose is to move low-and moderate- income urban families toward economic stability and independence through the provision of homeownership. In 1989, the agency began building homes for low-income individuals, and to date, they have helped over 200 families obtain homeownership. The agency will offer a full range of housing counseling to residents of Memphis and surrounding areas. Counseling includes: pre-purchase, post-purchase, homebuyer education classes and default counseling. Their mission is to provide in-depth housing counseling, and to empower their clients with knowledge of the home buying and retention education.

**Tennessee Housing Development Agency**

Nashville, TN

\$75,000 – Comprehensive Counseling

Tennessee Housing Development Agency (THDA) is a State Housing Finance Agency that launched the Homebuyer Education Initiative (HBEI) in 2002. This initiative enhances opportunities for low-income and disabled people to obtain safe, decent and affordable housing. THDA only serves as a referral source and materials provider for pre-purchase education and has been dependent on outside providers to provide needed services since 1993. Through HBEI, THDA has increased the number and availability of professionally trained housing counselors and educators in the state. THDA will continue to strengthen the HBEI by including 15 agencies serving Tennessee residents with disabilities through its homebuyer education session “Training for the Trainer”. THDA delivers both HUD and State initiative programs including the Section 8 Housing Choice Voucher Program, Section 8 Family Self-sufficiency program, HUD HOME grant program, Mortgage Revenue Bond Loan programs, State grants, and Federal tax credit programs. THDA partners with four organizations to provide experience in their particular fields and resources to the HBEI.

**Vollintine Evergreen Community Association CDC**

Memphis, TN

\$38,203 – Comprehensive Counseling

Vollintine Evergreen Community Association CDC (VECA) is a nonprofit agency serving the residents of Memphis and surrounding areas. VECA CDC works to maintain and enhance the economic and physical well being of their neighborhood and offers a full range of comprehensive housing counseling services that includes: Homeownership classes, Home maintenance classes, Mortgage default counseling, and Home Equity Conversion Mortgage (HECM) counseling to low-to-moderate individuals in the Memphis area. During the last fiscal year, VECA successfully counseled 175 clients, which resulted in 69 clients purchasing a home, and seven (7) clients bringing their mortgage current.

**Catholic Charities, Inc.**

Memphis, TN

\$21,629 – Comprehensive Counseling

Catholic Charities, Inc. is a nonprofit agency serving the residents of Memphis and surrounding areas. Catholic Charities, Inc. offers a full range of housing counseling programs, which include both group and individual counseling sessions. Services offered by the agency include: Homebuyer Education and Learning Program (HELP), Pre-purchase, Post-purchase, Mortgage default, and Home Equity Conversion Mortgage (HECM) counseling. Last year, Catholic Charities, Inc. counseled 91 clients that resulted in 51 clients purchasing a home, 13 clients brought mortgage current, and 10 homeowners were assisted in establishing a forbearance agreement.

**Family and Children’s Services of Chattanooga, Inc./ Consumer Credit Counseling Services of Chattanooga**

Chattanooga, TN

\$30,000 – Comprehensive Counseling

Consumer Credit Counseling Service of Chattanooga has approximately twenty internal programs to which to refer their clients through Family and Children’s Services of Chattanooga. The organization has partnerships with financial institutions and other entities in the community and their counseling reflects their mission to strengthen communities and families through consumer education, debt repayment programs, credit counseling, pre-purchase, post purchase, Home Equity Conversion Mortgage Counseling (HECM), mortgage delinquency and default resolution, renter assistance, and others. Last year, the agency counseled a total of 163 clients resulting in 70 of the clients purchasing a home.

**Woodbine Community Organization**

Nashville, TN

\$62,150 – Comprehensive Counseling

Woodbine Community Organization (WCO) is a nonprofit organization that serves the residents of the greater Nashville area. WCO offers a full range of housing counseling services in both group and individual formats. Services offered by WCO include: Pre-purchase, Mortgage default, Loss Mitigation, Home Equity Conversion Mortgage (HECM), Homebuyer education workshops, and Predatory lending counseling. Last year, WCO counseled 820 individuals, which resulted in 146 new homeowners in the greater Nashville area

### **Citizens for Affordable Housing, Inc.**

Nashville, TN

\$18,315 – Comprehensive Counseling

Citizens for Affordable Housing, Inc. is a nonprofit organization that serves the residents of Nashville and surrounding areas. Citizens for Affordable Housing, Inc. offers an array of housing counseling services that include: Pre-purchase, Post-purchase, Mortgage default, and Homebuyer education classes. Last year, Citizens for Affordable Housing, Inc. counseled 203 clients, which resulted in eight (8) mortgages being brought current, and 78 clients purchasing a home.

## **Texas**

### **Avenida Guadalupe Association**

San Antonio, TX

\$33,732 - Comprehensive Counseling

The AGA is a neighborhood-based corporation created in 1979. Its mission is to revitalize the economic, cultural, and physical conditions of the Avenida Guadalupe neighborhood, an impoverished 3.5 square mile community located in the near west side of San Antonio. Ninety-Four percent of its inhabitants are Hispanic.

### **Avenue Community Development Corp.**

Houston, TX

\$45,000 - Comprehensive Counseling

Residents of an older section of Houston founded the Avenue CDC to develop affordable housing and preserve architecture in this historic district. Avenue's mission is to preserve the cultural and economic diversity of its communities by developing affordable housing and preserving the connection between where people live, work, and shop.

### **City of Ft. Worth**

Ft. Worth, TX

\$150,000 - Comprehensive Counseling

The City of Ft. Worth has been a HUD entitlement city since 1984 and has received grants for CDBG, HOME, ESG and Housing Counseling. The agency became a housing counseling agency in 1997. COFW provides comprehensive housing counseling covering, pre-purchase, credit and default counseling, rental assistance, and fair housing and tenants rights.

### **City of San Antonio**

San Antonio, TX

\$76,937 - Comprehensive Counseling

\$39,176 - Predatory Lending

The City of San Antonio has been a HUD approved Counseling Agency since 1979. They assist minorities, elderly, disabled individuals, families with limited English proficiency and low to moderate-income individuals. All Housing Counselors are

bilingual (Spanish) and are trained to provide all types of counseling. Their counseling services include fair housing counseling, tenant/landlord issues, mortgage/rental default, Home Equity Conversation Mortgages, Loss Mitigation, Predatory Lending, and Pre-purchase. They have the only program in San Antonio and Bexar County that provides financial mortgage assistance to clients. Outreach efforts will be intensive to identify unacceptable practices of Predatory Lending. The program proposes to develop consumer education classes to empower homeowners and potential homeowners to understand their rights, know their options and pursue alternative financing sources.

### **Community Development Corporation of Brownsville**

Brownsville, TX

\$50,000 - Comprehensive Counseling

\$25,000 - Predatory Lending

\$30,000 - Section 8 Homeownership Voucher – Housing Counseling

\$30,000 - Colonias

The Community Development Corporation of Brownsville is the leading non-profit producer of single family housing for homeownership in the State of Texas, and is the only Texas non-profit approved as an FHA Direct Endorsement Lender. Over 90% of its mortgage loan originations are to Hispanic families with low or moderate incomes in Brownsville and throughout Cameron County. In the previous fiscal year, CDCB counseled 2,272 families in credit, budget, foreclosure or pre/post purchase counseling. 244 families purchased homes with the help of CDCB. Established in 1974, CDCB has been providing housing services to Southern Cameron County for the past 29 years.

### **Texas Rural Legal Aid (TRLA)**

Austin, TX

\$150,000 - Comprehensive Counseling

In 2002, TRLA absorbed four other Legal Services Corporation-funded programs in central and southwest Texas. The expansion of services provided for by this grant will allow clients from anywhere in the expanded TRLA service area, including the most isolated, rural regions of South and west Texas, to gain access to this expertise with just a toll-free telephone call. With a toll-free telephone call, clients will be able to access the services of experienced housing counselors to address a wide range of housing needs. TRLA provides free civil legal services to the poor in a 68 county region of central and southwest Texas. Staff attorneys offer assistance by interviewing, investigating, advising, and representing low-income clients on all issues related to housing, including advice and representation with respect to property maintenance, financial management, landlord-tenant disputes, contact for deed conversions, alternative financing, self help construction, and any other issue that would assist them in improving their housing conditions.

## **Utah**

### **Community Action Services**

Provo, UT

\$50,000 - Comprehensive Counseling

**\$7,965 - Predatory Lending**

Community Action Services has carried out a housing counseling program for over eighteen years and serves the Mountain-land Region of Utah. In addition to providing comprehensive pre and post homebuyer counseling, Community Action Services offers predatory lending education and counseling. The agency focuses on first time homebuyers and those susceptible to predatory lending practices. In addition to providing counseling services to the general population, there is special outreach to the low and moderate income, elderly, disabled and minority populations. This grant will help Community Action Services provide predatory lending instruction to at least 300 persons and one-on-one counseling to 60 victims of predatory lending to avoid foreclosure.

**Family Life Center/Utah State University**

Logan, UT

\$65,999 - Comprehensive Counseling

\$7,788 - Predatory Lending

The Family Life Center operates as a community outreach service of Utah State University and has been providing housing counseling since 1994. The mission of the agency is to develop, through counseling and education, a community of people and families who are knowledgeable about housing and who effectively manage their financial resources. Counseling services include: pre-occupancy homeownership workshops, a post purchase workshop, mortgage default/loss mitigation counseling, rental counseling, and reverse equity counseling. The Family Life Center is currently working on a comprehensive guide for identifying and avoiding Predatory Lending Practices and Mortgage Fraud. Also, specialized predatory lending practices in home equity lending will be featured in their Home Smart post purchase workshop. These grant funds will help fund a full time position that specializes in predatory lending education and outreach.

**Your Community Connection**

Ogden, UT

\$18,000 - Comprehensive Counseling

Your Community Connection is a community-based volunteer organization that has proudly served Northern Utah: Weber, Morgan, Davis, and Box Elder counties for more than 57 years. Their Fast Track Program assists and guides customers through the homebuyer application process and provides necessary education and goal setting. The Fast Track Program provides five basic areas of counseling of counseling expertise: Mortgage Default, Home Equity Conversion Mortgage Counseling, Consumer Education, Pre-Purchase Education and Homeless Client Assistance.

**Virginia**

**Catholic Charities USA**

Alexandria, VA

\$1,019,756 – Comprehensive Counseling

A HUD-approved national intermediary since 1995, Catholic Charities USA (CCUSA) manages a network of 44 affiliates that provide housing counseling services in 21 states. CCUSA's affiliates provide comprehensive counseling, including pre- and post-purchase, predatory lending, HECM, default and foreclosure, and rental counseling.

A religiously affiliated organization, CCUSA provides quality counseling to all people in need without regard to religious, racial, ethnic or cultural background.

### **Housing Opportunities Made Equal (HOME)**

Richmond, VA

\$55,339 – Comprehensive Counseling

\$40,000 – Predatory Lending

HOME has been certified as a comprehensive housing counseling agency for many years, delivering housing counseling services since 1971. HOME has two offices: one in Richmond, Virginia and a branch office in Petersburg, Virginia, serving most of the Commonwealth of Virginia to Fredericksburg South. Services include: pre- and post-purchase counseling, community homebuyer programs, mortgage-default counseling, rental counseling, landlord/tenant counseling, home equity conversion mortgage (HECM) counseling, fair housing assistance and information, home repair counseling, credit repair counseling, rental counseling group sessions, resolving landlord/tenant issues, outreach counseling to homeless individuals and families in shelters, and money management workshops. In addition, HOME augments its counseling services in various localities by providing direct financial assistance to eligible clients; down payment and closing cost for first time homebuyers; funds to bring mortgages or rent balances current; funds to help stabilize the housing situations of families making the transition from welfare to work; and funds to reinstate utilities and/or provide security deposits. HOME also provides short-term (up to five months) and long-term housing assistance for people infected with or affected by HIV/AIDS. All persons who participate in the financial assistance programs also receive in-depth, long term case management and housing counseling services to help them become self-sufficient and able to maintain their housing situations.

### **Lynchburg Community Action Group, Inc.**

Lynchburg, VA

\$42,503 – Comprehensive Counseling

Lynchburg Community Action Group has provided housing services to low-income residents of Central Virginia since 1973, successfully administering programs and projects funded by federal, state and local agencies for the past 37 years. Lynchburg Community Action Group has been a HUD Certified Housing Counseling Agency since 1996, providing coordinated and effective housing counseling services to the counties of Amherst, Appomattox, Bedford City and County, Campbell and Lynchburg City. Lyn-CAP's Housing Counseling program provides individual homeowners, potential mortgagors, renters, potential renters, and homeless persons counseling related to homebuyer education, home equity conversion mortgages, loss mitigation, mortgage delinquency and default resolution and renter assistance. Additionally, the Lyn-CAP umbrella includes the following programs: Central Virginia Regional Home Buyers Club, Cooling Assistance Program, Emergency Housing Repair Program, Hands-Up Lodge

(Emergency Shelter Program), Home Ownership Program, Housing Counseling Program, Housing Opportunities for Persons with AIDS Program (HOPWA), Housing Rehabilitation Program, Individual Development Account (LYNC-IDA) Program, Indoor Plumbing Program, Lead Abatement Program, Paint Program, SHARE Homeless Intervention Program (HIP), Waste, Water and Sewer Program, Weatherizing Program, Head Start Program, Emergency Assistance and Crisis Intervention Program and Project Discovery Program.

### **Office of Human Affairs**

Newport, VA

\$9,466 – Comprehensive Counseling

The Office of Human Affairs has provided housing assistance services to clients since 1972. The counseling agency, staffed by one (1) housing counselor, delivers pre-purchase counseling, budget/ credit/ money management, mortgage default counseling, rental counseling, HECM counseling and homebuyer education. During a recent six-month period the agency responded to over 3500 requests for assistance from clients and lenders.

### **People Incorporated of Southwest Virginia**

Abington, VA

\$35,000 – Comprehensive Counseling

People Incorporated of Southwest Virginia has been in existence for 33 years and has been approved as a HUD counseling agency since 1992. The agency operates 33 programs including housing counseling to an under-served area consisting of Buchanan, Dickenson, Russell and Washington counties and the City of Bristol. People Incorporated strives to provide programs which will promote self-sufficiency, affirmatively further fair housing and provide economic opportunities for low and very low-income families. Housing counseling services include: pre-purchase, mortgage default, predatory lending, budget, credit, post-purchase, loss mitigation and HECM counseling.

### **Piedmont Housing Alliance**

Charlottesville, VA

\$38,836 – Comprehensive Counseling

\$40,000 – Predatory Lending

The Piedmont Housing Alliance is a private, nonprofit organization established in 1983. Formerly known as the Thomas Jefferson Housing Improvement Corporation (TJHIC), the agency was re-organized in February 1997 into a Community Housing Development Corporation (CHDO) and renamed the Piedmont Housing Alliance. In December 1999, PHA was approved as a HUD Certified Housing Counseling Agency. The Alliance services the Thomas Jefferson Planning District, which includes the City of Charlottesville and the counties of Albemarle, Green, Fluvanna, Louisa and Nelson. PHA is involved in Project Development, Finance Packaging, Loan Fund Development and Regional Initiatives. Homebuyer counseling services remains PHA's strongest emphasis, making homeownership a reality for individuals and families. PHA performs the following housing counseling activities: Homebuyer's Clubs, The Five Steps of

Homeownership, Steppingstone, Public Education, Community Outreach and Rental Counseling. PHA is a regional organization dedicated to improving the lives of low and moderate-income clients and does not charge clients fees for housing counseling services.

### **Skyline CAP, Inc.**

Madison, VA

\$37,003 – Comprehensive Counseling

Skyline Cap, Inc. initially received certification as a HUD-approved housing counseling agency in June 1994 and has continuously provided comprehensive housing counseling assistance to the community. Skyline Cap, Inc., a designated Community Action Agency, services Greene, Madison and Orange Counties in central Virginia. Their services are provided primarily to persons with incomes at or below 125% of the poverty level. The agency is staffed with six professional counselors providing pre-occupancy counseling, post-purchase, mortgage default counseling, rental delinquency counseling, post occupancy counseling, HECM counseling, displacement/ relocation counseling and an extensive home buyer education program.

### **Telamon Corporation Housing Services**

Gretna, VA

\$40,000 – Comprehensive Counseling

Telamon Corporation is a private, non-profit agency, organized in 1965. Telamon operates a wide variety of self-sufficiency programs for low-income and migrant seasonal populations in ten states. In Virginia, the administrative office is housed in Richmond, with employment, training, and supportive services field offices located in Crewe, Danville, South Boston, South Hill, Winchester, Exmore, Farmville, and Waynesboro. Housing field offices are located in South Hill and Gretna. Telamon's Gretna office opened in 1994, and focuses on the provision of comprehensive housing counseling and homeownership opportunities for rural, low-income individuals and families residing in a seven-county, two-city area of south side Virginia. These localities, which make up Planning Districts 12 and 13, cover the counties of Brunswick, Mecklenburg, Halifax, Pittsylvania, Henry, Patrick, and Franklin, and the cities of Danville and Martinsville. Telamon has been a HUD Certified counseling agency since 1994, and provides counseling services in Pre and Post-Purchase; Delinquency and Default; Tenancy; Fair Housing; Home Equity Conversion Mortgage (HECM), and Loss Mitigation counseling. Telamon's experience in community outreach, providing comprehensive counseling services, and promoting homeownership opportunities, is unmatched by any other housing provider in its service area.

### **Total Action Against Poverty**

Roanoke, VA

\$34,506 – Comprehensive Counseling

Total Action Against Poverty (TAP) was chartered as a Community Action Agency in 1965. TAP's mission is a reaffirmation of the Economic Opportunity Act of 1964: "To eliminate the paradox of poverty in the midst of plenty...by opening to everyone the opportunity for education and training, the opportunity to work, and the opportunity to live in decency and dignity." For more than 30 years, TAP has operated numerous



federal, state, and locally funded programs to provide services to clients within the region of Roanoke Valley-Allegheny Regional Planning District, Botetourt, Craig, Rockingham and Rockbridge County, which includes the cities of Buena Vista, Clifton Forge, Covington, Lexington, Roanoke, and Salem. TAP offers the following housing counseling services: pre-purchase, post-purchase, pre-rental, rental delinquency, mortgage default, Fair Housing and HECM. In addition, to the above services, TAP's Housing Counseling component offers a Homelessness Intervention Program, called SHARE-HIP. This program offers direct client assistance for security deposits, rent payments, mortgage payments, counseling services in mortgage delinquency, default resolution, loss mitigation and rental delinquency. The TAP Housing Counseling Program strives towards three (3) main goals: to prepare people for homeownership, prevent homelessness and promote fair housing. Together with Blue Ridge Housing Development Corporation, TAP's housing counseling component administers two below market-rate, low interest loan programs: the Single Family Regional Loan Fund (SFRLF) and the Sponsoring Partnerships and Revitalizing Communities (SPARC).

**Virginia Cooperative Extension, Prince William**

Manassas, VA

\$38,836 Comprehensive Counseling

Cooperative Extension's purpose is to educate clients to make informed and reasonable decisions to achieve their housing needs. Prince William County, VA received approval as a HUD Certified Housing Counseling Agency in July 1991. The Cooperative Extension's housing program provides one-on-one counseling for pre-purchase, pre-rental, mortgage default, rent delinquency and homelessness. Also, available to clients are the following services: Avoiding Financial Trouble Workshop; Financial Assessment; Long Term Financial Counseling; Homeownership Seminars; Post Purchase Seminars; Virginia Housing Development Authority (VHDA) seminars and Ad Hoc Workshops. The marketing focus for the Home Counseling program is from Washington D.C. to Fredericksburg. While serving all groups, Cooperative Extension's main focus is minority ethnic groups. Participants in the program are diverse in both race and income level, but minorities and lower income level clients form much of the clientele.

**Virginia Eastern Shore Economic Empowerment & Housing Corp.**

Nassawadox, VA

\$10,000 – Comprehensive Counseling

Virginia Eastern Shore Economic Empowerment and Housing Corporation has provided housing counseling since 1994. Comprehensive housing counseling services provided include: homebuyer education, pre-purchase homeownership counseling, post-purchase, mortgage delinquency and default resolution and renter assistance. The agency also operates a Homelessness Prevention program that assists low-income homeowners in making critically needed repairs to their homes and assists low and moderate-income families with mortgage and utility assistance.

**Virginia Housing Development Authority**

Richmond, VA

\$114,469 - Comprehensive Counseling

Virginia Housing Development Authority (VHDA), one of the nation's largest state housing finance agencies, has been offering homeownership education classes since 1993. The classes were developed as an educational outreach program to assist low and moderate-income, first-time buyers by explaining the steps of homeownership and encouraging them through the process. The classes have been developed to cover the complete pre-purchase curriculum as outlined by Fannie Mae, Freddie Mac, and AHECI. The course covers budgeting, credit and credit repair, working with a Realtor, choosing the right home, loan products, working with the mortgage lender, the home inspection, and the loan closing. The curriculum is updated as changes in the industry warrant. To complement the housing counseling program, VHDA has developed numerous partnerships with lenders, nonprofit housing agencies, government entities, and faith-based organizations to assist in promoting homeownership opportunities. VHDA also offers a Train the Trainer Program statewide to nonprofits and local Public Housing Authorities. Additionally, VHDA has committed to expanding the number of Homeownership Education classes and will continue to support non-profit agencies and organizations that provide Homeownership Education classes.

## **Washington**

### **Pierce County Department of Community Services**

Lakewood, WA

\$35,000 – Comprehensive Counseling

Pierce County Department of Community Services has over 22 years of experience in creating opportunities and providing social services and community programs to economically disadvantaged families. They provide comprehensive housing counseling, which includes pre-purchase, down payment assistance counseling, mortgage default and delinquency counseling, home equity conversion (HECM), money management, home improvement and rehabilitation, energy conservation, housing consumer education, foreclosure prevention, pre-rental, landlord/tenant counseling and mediation, homeless case management and assistance, rental assistance, housing advocacy and fair housing activities.

### **Fremont Public Association**

Seattle, Washington

\$90,000 – Comprehensive Counseling

Fremont Public Association provides Comprehensive Housing Counseling services to the residents of Seattle, Washington. Counseling services they provide include: Pre-purchase, Pre-Occupancy, Pre-Rental, Homebuyer Education, Delinquency and Mortgage Default, Rental Delinquency, Post-Purchase and Occupancy, Home Equity Conversion Mortgage, Home Improvement and Rehabilitation, Displacement and Relocation. They also provide outreach initiatives regarding predatory lending and foreclosure prevention for homeowners. In FY 2004 Fremont Public Association expects to provide 2,200 households with quality housing counseling services.

### **Spokane Neighborhood Action Network (SNAP)**

Spokane, WA

\$107,000 – Comprehensive Counseling

Spokane Neighborhood Action Network (SNAP) provides comprehensive housing counseling services. SNAP has been providing services to low-income and highly vulnerable persons for over 36 years, and they have been providing housing counseling for 22 years. Along with comprehensive housing counseling, SNAP also operates a food bank, provides financial assistance, individual development savings accounts for down payments, energy assistance, weatherization training, housing rehabilitation, minor home repairs, housing development, rental housing and family homeless shelter programs. In FY 2004 SNAP expects to provide housing counseling services to at least 265 families.

### **Consumer Counseling Northwest (CCNW)**

Tacoma, WA

\$20,000 – Comprehensive Counseling

CCNW has been providing Housing Counseling Services to Western Washington since 1995. The primary services they provide include Pre-purchase, Mortgage Default, and HECM counseling. They also provide information and referral services. In FY 2004 they expect to provide housing counseling services to at least 360 families that will save their homes from foreclosure. In addition they expect to assist 240 elderly families by educating them to the HECM process (reverse mortgage) available through HUD.

### **Washington State Housing Finance Commission**

Seattle, WA

\$334,776 – Comprehensive Counseling

\$62,586 – Section 8 Homeownership Voucher – Housing Counseling

The Washington State Housing Finance Commission (WSFC), a state housing finance agency, will partner with eighteen non-profit affiliates and local housing authorities to administer a comprehensive housing counseling program. In response to the needs identified in the Washington State's Consolidated Plan and the Analysis of Impediments of Fair Housing, the WSFC will provide statewide the following services: one-on-one pre-purchase counseling, mortgage default counseling and mortgage prevention classes, reverse equity mortgage, post-purchase counseling, and five-hour homebuyer education seminars.

## **West Virginia**

### **Kanawha Institute for Social Research and Action (KISRA)**

Dunbar, WV

\$33,336 – Comprehensive Counseling

KISRA evolved out of the Ferguson Memorial Baptist Church, which has been located in Dunbar, West Virginia, for 84 years. Their goal is to ensure that people in their community obtain the necessary skills and resources to achieve the “American Dream” of homeownership. Housing counseling services provided include: homebuyer education, pre-purchase, money management and other marketing and outreach activities.

## **Wisconsin**

### **Catholic Community Services**

Superior, WI

\$20,000 - Predatory Lending

Catholic Community Services was incorporated in 1998 as an affiliate of the Catholic Charities Bureau's Housing Counseling Program. It is the only HUD approved program operating in the northern quarter of Wisconsin. CCS serves the rural poor and Native American populations providing housing counseling, education and training services leading to greater self-sufficiency and stability. With a predatory lending grant, CCS proposes to: 1) assign a staff member as a predatory lending specialist tasked to research PL education and training materials and to adapt them to their consumers; 2) provide advance training for staff in areas of predatory and sub-prime lending; 3) provide preventive measures for potential homebuyers, homeowners, senior homeowners, and other clients by insuring that predatory lending content is included in housing counseling services; 4) establish a "predatory lending hotline," 5) provide remedial services to referrals from other one-on-one counseling or the "hotline", and 6) collaborate with industry partners to provide information about predatory lending and advocate policies to curb the proliferation of predatory lending.

### **Community Action, Inc., of Rock & Walworth Counties**

Janesville, WI

\$20,000 - Comprehensive Counseling

This agency has provided services for these two counties for the past 35 years. Current services include: Commodity & TEFAP distribution to area food pantries, Youth Services, weatherization, Child Care and Pre-school, Homeless Shelter and Transitional Living Center, Women's Health Center, Senior Housing Developments, Information and Referral, Homelessness Prevention, First-Time Home Buyers Classes, Housing Counseling Rental Rehabilitation, Building New Affordable Single Family Homes and community organizing.

### **Community Development Authority of the City of Madison (CDA)**

Madison, WI

\$100,666 - Comprehensive Counseling

CDA of the City of Madison provides a comprehensive housing counseling program for extremely low-to moderate-income individuals and families of Greater Madison seeking affordable housing. Their mission expands housing counseling services to meet the needs of Public Housing and Section 8 applicants and participants. Their objectives are to provide counseling on improvements of owner-occupied housing, expansion of homeownership opportunities, improvement and expansion of rental housing, strengthening of communities, revitalization of concentrated neighborhoods, improvement of services to homeless and special populations, and expansion of individual choice. Their partnerships include various local, state and federal public and private agencies.

**HBC Services Inc.**

Waukesha, WI

\$15,000 - Comprehensive Counseling

The mission of HBC services is to assist low and moderate income English and Hispanic speaking households in purchasing their first homes by building partnerships among lenders, Realtors, builders, and business leaders. HBC Services, a minority non-profit, has established a track record in providing quality housing counseling.

**Wyoming**

**Interfaith of Natrona County, Inc.**

Casper, WY

\$25,000 - Comprehensive Counseling

Interfaith of Natrona County provides financial assistance or arranges appropriate emergency services for households living in poverty. The agency provides a variety of supportive financial services to assist in financially stabilizing the family. The counseling process focuses not only on the immediate crisis but also on appropriate action needed to break the cycle of dependency. Interfaith is an active member of the Central Wyoming Homeless Coalition and the Homeless Coordination Council.