

Alabama

Jefferson County Committee for Economic Opportunity

Birmingham, AL

\$13,656 - Comprehensive Counseling

Since 1965, JCCEO has provided comprehensive social and child development services to low-income citizens of Jefferson County. The agency's goal is to reduce poverty by assisting families and individuals meet their current needs and to become self-sufficient through the effective, flexible, and innovative use of all available resources. In 1999, JCCEO was approved as a HUD approved housing counseling agency. JCCEO's housing objectives are to expand and maintain homeownership among very, low, and low-to-moderate income families and individuals; increase access to affordable housing; support community development activities; and address the needs of the City of Birmingham's and Jefferson County's most vulnerable citizens. The target population for JCCEO's housing program includes families and individuals whose incomes do not exceed 80% of the area median for Birmingham and Jefferson County.

<http://www.jcceo.org/>

Jefferson County Housing Authority

Birmingham, AL

\$12,806 - Comprehensive Counseling

Incorporated in 1941, the Jefferson County Housing Authority is a public housing authority covering the rural communities of Jefferson County, Alabama. Its mission is to provide decent, safe, sanitary and affordable housing and related services to qualified citizens. Jefferson County Housing Authority has been a HUD approved housing counseling agency since 1994. The Jefferson County Housing Authority provides comprehensive housing counseling services for any resident of Jefferson County, particularly those with low or very low income status. Services include financial management, home improvement and rehabilitation, pre-purchase counseling, and rental and homeless counseling. The Jefferson County Housing Authority also provides non-delinquency post purchase counseling, predatory lending and pre-purchase homebuyer education, and rental and mortgage delinquency workshops.

www.jeffcntyhousing.com/

United Way of Central Alabama, Inc.

Birmingham, AL

\$137,460 - Comprehensive Counseling

United Way of Central Alabama, Inc. (UWCA), organized in 1923, is a 501(c)(3) non-profit corporation. Its mission is to increase the organized capacity of people to care for one another and to improve their community. During its 2013 campaign, UWCA raised over \$37.9 million to support health and human services in a five-county region of north-central Alabama. UWCA has provided housing counseling services as a HUD approved agency in north-central Alabama since 2011. Since 2005, the agency has worked through its Financial Stability Partnership of Alabama to increase the financial stability of Alabamians through "Earn, Learn, and Save" strategies: by

administering Individual Development Accounts to purchase a first-time home, capitalize a small business, or fund post-secondary education, as well as providing free tax preparation assistance and supporting financial literacy education and efforts to decrease the un-banked population.

www.uwca.org

Community Action Partnership of North Alabama, Inc.

Decatur, AL

\$12,158 - Comprehensive Counseling

The Community Action Partnership of North Alabama, Inc., established in August 1965 and a HUD Housing Counseling Agency since 1974, is a results-driven 501(c)(3) nonprofit that serves fifteen northern counties in the State of Alabama with housing development experience in eleven other counties throughout the state. The agency's mission is to provide direct services that include affordable housing development and assistance, housing preservation, housing counseling, homeownership readiness, foreclosure and loss mitigation, home energy conservation, rent and mortgage assistance, energy assistance, community disaster recovery, disaster case management, family development and self-sufficiency counseling, senior independent-living assistance and services, early childhood development and parent involvement, daily meal services for homebound individuals, and crisis or emergency services.

www.northalabamacommunities.org

Community Action Agency of Northwest Alabama, Inc.

Florence, AL

\$15,470 - Comprehensive Counseling

Incorporated in March 1965, Community Action Agency of Northwest Alabama has 48 years of experience in fighting poverty. The agency serves residents in Lauderdale, Colbert and Franklin Counties. The agency's mission is: "to empower low-income individuals, families and communities to achieve self-sufficiency through advocacy, resource mobilization and service delivery." All services are provided at no charge to the public. Services include: Comprehensive housing counseling; first-time-homebuyer education workshops; family development case management, aimed at working with individuals and families to become self-sufficient; parenting programs that work with women and men to become responsible nurturing parents; at-risk youth classes and mentoring for court-ordered youth; providing home weatherization to reduce energy consumption, and promote family health and safety; delivering a hot meal 7-days a week for homebound elderly and disabled persons; and providing seeds, plants, and fertilizer for over 900 families each spring to grow gardens. www.caanw.org

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

Huntsville, AL

\$13,298 - Comprehensive Counseling

Community Action Partnership of Huntsville/Madison & Limestone Counties, Inc. (CAPHMLC) was founded as a private non-profit community action agency in February 1965. CAPHMLC's broad mission is to alleviate poverty and social deprivation by enabling low-income families and individuals to become active, self-sustaining participants in the mainstream

of American life. Mission efforts are accomplished with resources provided by federal, state and local grants. CAPHMLC's operations are located in Madison and Limestone Counties in northern Alabama. The organization is administrated by a member volunteer Board of Directors representing three major segments of the community: low income community members; private sector organizations and public officials. CAPHMLC's cooperation with public, private and faith-based organizations promotes participation by residents that qualify for available services. The housing counseling services provided by CAPHMLC include: Pre-purchase counseling; Resolving/Preventing Mortgage Delinquency or Default counseling; Non-Delinquency Post Purchase counseling; Rental counseling; and Shelter/Services for the Homeless counseling. Other services can be found on the agency's website: www.caa-htsval.org

Mobile Housing Board

Mobile, AL

\$17,653 - Comprehensive Counseling

Mobile Housing Board's Housing Counseling Agency is a HUD approved comprehensive counseling agency offering both one-on-one and group educational and counseling assistance. The agency is staffed by four experienced and certified Housing Counselors and serves a six-county area of South Alabama including Mobile, Baldwin, Washington, Monroe, Escambia, and Clarke counties. The Mobile Housing Board administers pre- and post-homebuyer education and counseling, mortgage delinquency/default counseling, mortgage modification mortgage scam counseling, rental housing counseling, referral services for the homeless, credit and budget counseling, financial education and reverse mortgage (HECM) counseling. For more information please visit <http://www.mhb.gov/>

Organized Community Action Program, Inc.

Troy, AL

\$14,236 - Comprehensive Counseling

The Organized Community Action Program, Inc. (OCAP) is a private non-profit organization serving seven rural counties in Southern Alabama: Bullock, Butler, Covington, Crenshaw, Dale, Lowndes and Pike Counties. Incorporated in 1966, as a result of the Economic Opportunity Act, OCAP provides a variety of programs to the low-income citizens in the service area. OCAP assists families and individuals to eliminate barriers and move towards self-sufficiency. Housing Counseling is one of the programs that OCAP administers and will continue to administer by utilizing other resources obtained with programs such as Emergency Food & Shelter, Low Income Home Energy Assistance Program (LIHEAP), Weatherization, Housing Preservation Grant and the agency's Community Service Block Grant. These services include: financial management and budget, home improvement and rehab, mortgage delinquency and default, pre-purchase and rental as well as non-delinquency post purchase and homebuyer education workshops. www.ocaptroy.com

Community Service Programs of West Alabama, Inc.

Tuscaloosa, AL

\$15,425 - Comprehensive Counseling

Community Service Programs of West Alabama, Inc. (CSP) is a private, non-profit organization whose mission is to provide resources and services that address the immediate needs and promote long-term self-sufficiency in low-income and vulnerable populations. CSP programs include Housing Counseling, Home Repair and Weatherization, Affordable Housing Development, and other supportive services. CSP operates a Homeownership Promotion line of business that provides homebuyer education and low-interest second mortgage products to qualifying first-time homebuyers. CSP is a HUD approved Local Housing Counseling Agency and has provided housing counseling services for more than 20 years. Additionally, CSP is a NeighborWorks® organization that is certified to conduct National Foreclosure Mitigation Counseling (NFMC). As a NFMC provider, CSP has provided mortgage delinquency prevention counseling services to more than 400 families in the Tuscaloosa Metro Area over the past six years. The CSP Housing Counseling Program provides comprehensive housing counseling conducted by experienced HUD approved Housing Counselors. The agency furthers fair housing by providing persons with counseling, education, and/or information on discriminatory housing and mortgage lending practices and the rights and remedies available under federal, state, and local fair housing civil rights laws. <http://www.cspwal.com>

Arizona

Desert Mission Neighborhood Renewal

Phoenix, AZ

\$12,561 – Comprehensive Counseling

Desert Mission Neighborhood Renewal (DMNR), an affiliate of John C. Lincoln Health Network, is a local, non-profit community development corporation dedicated to the revitalization of housing, businesses and neighborhoods in north Phoenix. DMNR was established in 1993 as a local community development corporation and has IRS 501(c)(3) status. The mission of the DMNR is to promote and facilitate the development of housing, neighborhoods and business in north Phoenix. Since its inception, DMNR has partnered with state, city and private entities to identify the housing and infrastructure needs of the communities served. The core programs offered by DMNR include housing counseling (Over 400 homeowners created; over 1,500 families counseled; and 650 households received homebuyer education since 2009), owner-occupied home rehabilitation (130 home rehabilitations completed to date), infill affordable housing (developed 48 homes for low-income persons), and commercial development and redevelopment. Since its inception DMNR has been active in blight elimination, community organizing, infill affordable housing, owner-occupied home rehabilitation and various commercial redevelopment activities. www.jcl.com/desert-mission/neighborhood-renewal

Newtown Community Development Corporation

Tempe, AZ

\$15,312 – Comprehensive Counseling

Newtown Community Development Corporation, established in 1994 and based in Tempe, Arizona, is a nonprofit that provides various housing services to the greater Phoenix metro area. The mission is to provide affordable homeownership opportunities for low-income households who are otherwise priced out of the housing market. Newtown is a HUD approved housing counseling agency and has adopted the National Industry Standards for Homeownership Education and Counseling. Services provided include pre-purchase education and counseling, post-purchase education and counseling, and mortgage delinquency/default counseling. Newtown also operates an Individual Development Account (IDA) program that has provided \$4.5 million in IDA match funds to help over 350 low-income households buy their first home. Newtown also created the first successful Community Land Trust (CLT) program in Arizona. In 2014 Newtown is celebrating its 20th birthday and the development of over 100 CLT homes.

www.newtowncdc.org

Administration of Resources and Choices

Tucson, AZ

\$15,765 – Comprehensive Counseling

The Administration of Resources and Choices (ARC) has been a HUD approved housing counseling agency since 1988. The agency's mission is to empower homeowners through comprehensive housing counseling services and enable older adults and special needs populations to retain independence and dignity through reverse mortgage counseling, elder abuse and crisis shelter services. ARC serves Maricopa and Pima Counties by providing counseling services that include pre-purchase, mortgage delinquency/default, and HECM counseling from offices based in Phoenix and Tucson, AZ. ARC has assisted thousands of homeowners to maintain homeownership through the resolution of delinquency/default issues. In Tucson, ARC also is a strong advocate for the quality of life for older adults through its Late-Life Domestic Violence and Elder Shelter services. ARC provides foreclosure prevention education in Pima and Maricopa Counties on a one-on-one, face-to-face basis. The Administration of Resources and Choices performs both HECM and delinquency/default in-home counseling for persons with disabilities and older adults. ARC served 1,890 clients under HUD's housing counseling program during FY'13. <http://arc-az.org/>

Arkansas**Crawford-Sebastian Community Development Council**

Fort Smith, AR

\$15,022 – Comprehensive Counseling

Crawford-Sebastian Community Development Council, Inc. was organized in 1965 as a community action agency whose purpose is to make improvements in the lives of low-income individuals, families and their communities with the goal of self-sufficient living. The community action agency provides the following services: housing counseling to help clients obtain, sustain, and maintain quality, affordable housing; homebuyer's down payment and

closing cost assistance; new construction of homes in rural areas for low- and moderate-income families; owner-occupied home rehabilitation to rectify health and safety issues; acquisition/resale of Fort Smith sub-standard properties; weatherization of homes; Individual Development Accounts with 3 to 1 matched savings for education, homeownership or small business development; Community Dental Clinic serving those of low or no income; Child Care Food Program to ensure quality food is fed to children in daycares; Low-Income Home Energy Assistance; River Valley Regional Food Bank distributing over six million pounds of food to 200 qualifying agencies; and Emergency Solutions Grant to prevent homelessness and serve those presently experiencing homelessness. For more information visit www.cscdcca.org

Northwest Regional Housing Authority

Harrison, AR

\$15,312 - Comprehensive Counseling

In 1977, Northwest Regional Housing Authority (NRHA) was organized to administer HUD rental assistance in seven counties of Northwest Arkansas. NRHA provides rental housing assistance to families facing financial distress or displacement. NRHA's mission is to ensure clean, safe, decent and affordable housing for low, very low, and extremely low income families in its service area. In order to accomplish this mission, NRHA administers 58 units of traditional Public Housing, 676 Housing Choice Vouchers (Section 8 Rental Assistance), including Section 8 Homeownership opportunities for eligible families. The Housing Authority also administers a USDA Rural Development Mutual Self Help Housing program that has built 120 homes in the past 8 years. NRHA has built USDA Rural Development affordable multifamily housing properties and currently manages 13 senior and multifamily affordable apartment complexes for other developers. NRHA became a HUD approved housing counseling agency in 2010. NRHA is approved to counsel clients on Mortgage Delinquency and Default Resolution Counseling, Fair Housing Assistance, Homebuyer Education Programs, Money Debt Management, Pre-purchase Counseling, Predatory Lending, Home Improvement and Rehabilitation Counseling, Loss Mitigation, Post Purchase Counseling and Renters Assistance Counseling.

www.nwregionalhousing.org

JURHA Housing & Community Development Organization

Jonesboro, AR

\$12,359 – Comprehensive Counseling

The JURHA Housing and Community Development Organization (JURHA HCDO) is a component non-profit unit of the Jonesboro Urban Renewal and Housing Authority (JURHA), sharing a common Board of Directors, management staff, mission statement and policies. JURHA HCDO was created for the development of cooperative neighborhood and community revitalization programs including direct housing development and housing supportive services, housing counseling, community resource referrals and technical assistance service. In 2007, JURHA HCDO received HUD approval as a Housing Counseling Agency. JURHA staff provides quality housing counseling services (one-on-one) and thorough education (such as homebuyer education classes) to the residents of Northeast Arkansas. JURHA HCDO's counseling services and educational opportunities include: Financial Management/Budget Counseling, Credit Counseling, Mortgage Delinquency & Default Resolution Counseling, Pre-Purchase Counseling, Rental Housing Counseling, and, education in Fair Housing, Predatory

Lending and Non-Delinquency Post-Purchase Counseling and Pre-Purchase Homebuyer Education. Counseling services are provided at the Jonesboro Urban Renewal & Housing Authority. www.jurha.org

Arkansas Development Finance Authority

Little Rock, AR

\$20,486 - Comprehensive Counseling

Arkansas Development Finance Authority (ADFA), a state housing finance agency, provides capital for qualified activities that benefit Arkansans. From 1977 to 1985, the Arkansas Housing Development Agency supplemented the housing finance market with “below market interest rates” to develop safe, decent and low-moderate income affordable housing. ADFA employs a permanent full-time staff of professionals who, together, provide expertise in all areas of banking, finance, mortgage lending and accounting. ADFA supports homebuyer counselors by reimbursing for mortgage default counseling. In addition, ADFA administers homebuyer education programs (if a client closes a home loan using their programs). ADFA also administers programs for down payment assistance, ADDI, home-to-own, mortgage credit certificates, rehabilitation, construction, and affordable rental housing. www.arkansas.gov/adfa

Southern Bancorp Capital Partners (DBA “Community Partners)

Pulaski, AR

\$13,411 - Comprehensive Counseling.

Southern Bancorp Capital Partners is a 501(c)(3) nonprofit and US Treasury-certified Community Development Financial Institution (CDFI). SBCP’s mission is to transform rural Southern communities by creating new educational and economic opportunities for people with limited resources. For more than 25 years, SBCP has provided critical community development, family economic security, lending, and public policy services in the rural South. SBCP works in partnership with Southern Bancorp (collectively, *Southern*), one the country’s oldest and largest rural development banks in the nation. Southern works in distressed communities to achieve three transformational goals: reduce poverty, increase employment, and increase educational attainment. SBCP’s programs help individuals and families pursue, attain, and retain family-supporting employment opportunities, take charge of their finances, improve their housing conditions, and build appreciable assets. The organization’s work is focused in four counties in the Arkansas and Mississippi Delta: Clark, Mississippi, and Phillips counties (in Arkansas), and Coahoma County (in Mississippi). SBCP has provided a variety of housing counseling services in Arkansas and Mississippi since October 2005, including fair housing counseling workshops, financial management, budget counseling, and homebuyer education. www.southernpartners.org

Universal Housing Development Corporation

Russellville, AR

\$15,067 – Comprehensive Counseling

Universal Housing Development Corporation (UHDC) has provided housing related services to the people of the second, third, and fourth Congressional Districts of Arkansas since 1971. As a HUD approved housing counseling agency since 1977, UHDC offers a full range of counseling services to clients in Arkansas. The current grant will be used primarily to provide direct services

to UHDC clients focusing on individual counseling. UHDC offers Homebuyer Education, Post-Purchase Education, and Financial Education Classes in both English and Spanish, and will continue to expand the agency's course offerings. UHDC is a 501(c)(3) corporation organized under the direction of a community-based board of directors with a mission to promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination. UHDC offers a full range of housing-related services from rental assistance, multi-family housing, comprehensive housing counseling, and new home construction, to several different homeowner rehabilitation programs. UHDC chartered with NeighborWorks® America in 2002. www.uhdhousing.org/

California

Consumer Credit Counseling Service of Kern & Tulare Counties

Bakersfield, CA

\$15,357 – Comprehensive Counseling

Consumer Credit Counseling Service of Kern & Tulare Counties (CCCS) is a non-profit that has served the local community for over 46 years. CCCS serves over 3000 clients each year. CCCS is a member of the National Foundation for Credit Counseling and approved by HUD to provide comprehensive housing counseling services. It is independently accredited by the Council on Accreditation for Children and Family Services (COA) and is a member of the Better Business Bureau. It is registered with the California Department of Corporations and compliant with laws governing credit-counseling agencies. CCCS offers financial, housing counseling and education services that provide options and solutions for its clients. It specializes in the areas of confidential credit, housing and financial management counseling as well as credit, budgeting, money-management and homebuyer education programs. CCCS offers Personal Credit Report Reviews, Self-study Personal Finance Education and Identity Theft education. CCCS also provides bankruptcy counseling and education. For more information, please visit www.californiacccs.org

National Association of Real Estate Brokers Investment Division – Housing Counseling Agency, Inc.

Emeryville, CA

\$707,885– Comprehensive Counseling

The National Association of Real Estate Brokers-Investment Division, Inc., Housing Counseling Agency (NID-HCA) is a 501(c)(3) nonprofit HUD approved Housing Counseling Intermediary organization. It was founded in 1985 as an independent affiliate of the National Association of Real Estate Brokers (NAREB), which was founded in 1947, and is the oldest and largest minority real estate trade association in the nation. The agency's mission is to provide quality, effective, efficient and culturally competent services that increase the number of underserved families receiving long term and sustainable benefits from comprehensive housing counseling and financial literacy education in California and nationally. NID-HCA delivers housing counseling and education services through its 33 local branches, to minority communities in urban and suburban areas throughout 15 states in the country. NID-HCA brings together clients, faith based groups, community service groups and real estate professional organizations to prepare communities

with the education and resources to obtain fair, decent and affordable rental housing and homeownership opportunities and create sustainable tenancy, homeownership and build intergenerational and community wealth. NID-HCA programs seek to combat predatory and discriminatory practices that disproportionately impact minority communities and compromises quality of life due to unequal housing opportunities. www.nidonline.org

Community Housing Council of Fresno

Fresno, CA

\$15,759 - Comprehensive Counseling

The Community Housing Council of Fresno (CHCF) was established in 1994 by a group of individuals from the local real estate community. CHCF's mission is to encourage homeownership through education and counseling. CHCF's mission statement is "The Council is committed to strengthening local public and private partnerships to ensure adequate, affordable, and equitable housing opportunities for low-to-moderate income families in communities we serve." CHCF has been providing counseling for 20 years. CHCF currently provides mortgage delinquency and default resolution counseling, pre-purchase counseling, and pre-purchase homebuyer education workshops. All counseling services are offered in English, Spanish, and Hmong. <http://www.chcfresno.org>

Housing Authority City of Fresno

Fresno, CA

\$15,022 - Comprehensive Counseling

The mission statement of the Housing Authority City of Fresno is to "create and sustain vibrant communities throughout Fresno County." Since 1995, the HUD approved Housing Authority City of Fresno Local Housing Counseling Agency (HACF LHCA) has offered comprehensive housing counseling services to residents of the City and County of Fresno, and expanded the jurisdiction to include the City and County of Madera. The primary objectives are to improve financial literacy, expand homeownership opportunities, improve access to affordable housing and preserve homeownership. Housing counselors provide one-on-one counseling, group education workshops, and outreach through media and community partners. Visit www.fresnohousing.org

Eden Council for Hope and Opportunity

Hayward, CA

\$14,909 - Comprehensive Counseling

Eden Council for Hope and Opportunity (ECHO Housing) has been in existence for 49 years serving the housing needs of tenants and property owners in Alameda and Contra Costa Counties and the San Francisco mid-peninsula. It incorporated in 1965 as a fair housing agency. Since its inception, ECHO Housing has expanded its service delivery to provide a more comprehensive approach to the housing counseling needs of Bay Area residents. ECHO Housing has served approximately 147,000 clients in its 49-year history. ECHO Housing emphasizes homelessness prevention, providing a variety of services dedicated to helping people retain and stabilize their housing situations. ECHO's ultimate goal is to promote equal access in housing and provide

support services which would aid in the prevention of homelessness and promote permanent housing conditions. Current services include: Fair Housing Counseling, Investigation and Enforcement, Tenant/Landlord Counseling & Mediation, Homebuyer Education Classes, Shared Housing Counseling & Placement, Pre-Purchase Counseling, Rental Assistance Programs, Rent/Deposit Grants, and Home seeking. Visit: www.echofairhousing.org

Tri-Valley Housing Opportunity Center

Livermore, CA

\$12,762- Comprehensive Counseling

The Tri-Valley Housing Opportunity Center is a non-profit 501(c)(3) organization, serving Tri-Valley communities (Dublin, Livermore, Pleasanton, San Ramon and Danville), along with surrounding communities. The Center offers clients unbiased information to guide them through the complex process of home-seeking, home-buying, or saving the home they own. The Center is focused on strengthening the financial well-being of the clients. It does not represent any particular city, developer, financial or real-estate entity, but instead builds local partnerships with these key institutions. These partnerships have led to successful service delivery of financial literacy and homebuyer education for over 10,000 clients since the Center's formation in 2005. Further information can be found at www.hvhoc.org

Neighborhood Housing Services of Los Angeles County (NHS)

Los Angeles, CA

\$20,940 - Comprehensive Counseling

NHS serves as a catalyst for local residents, business and government representatives to work together to build stronger neighborhoods, improve the quality of life for families of modest means, and to revitalize communities into neighborhoods of choice. NHS strengthens communities through the development and maintenance of quality affordable housing, creation and preservation of affordable homeownership opportunities, support of local leaders, providing financial education, construction management, mission-driven real estate, and neighborhood revitalization & advocacy. Since 1984, NHS has developed and rehabilitated over 16,000 housing and commercial units, placed 2.9 million families on the road to homeownership, created 185 block clubs, employed 210 neighborhood youth, and invested more than \$3.3 billion back into some of Los Angeles County's toughest neighborhoods. NHS and its affiliates touch the lives of more than one million households as a chartered member of NeighborWorks® America and as an affiliate Community Development Financial Institution (CDFI). NHS works primarily on revitalizing low-income neighborhoods destabilized by crime and gang violence and experiencing business and economic divestiture. NHS served 3,277 clients in FY 2013. www.NHSLACounty.org

Operation Hope, Inc.

Los Angeles, CA

\$185,399 – Comprehensive Counseling

Operation Hope, Inc. (HOPE) was founded in 1992 with a mission of civil rights empowerment. The mission is accomplished through its work as the non-profit private banker for the working

poor, the underserved and struggling middle class. It accomplishes its mission by providing financial literacy empowerment for youth, financial capability for communities, and ultimately, financial dignity for all. Through its Youth Economic Empowerment program, HOPE works to increase the economic energy of America's youth through the implementation of these financial dignity programs. Through its Banking on Our Future program founded in 1996, it delivers essential financial literacy tools and knowledge in schools and community-based organizations in 12 major U.S. markets. Through its Financial Dignity Centers program, the agency provides adult financial empowerment services in low- and moderate-income communities. There are currently nine HOPE Centers and HOPE Inside locations (the latter situated in branches of HOPE banking partners) in Atlanta, GA; Long Beach, CA; Maywood, CA; Miami, FL; New Orleans, LA; New York City, NY; Oakland, CA; South Gate, CA and Washington, D.C. These encompass an array of programs through workshops and counseling, including adult financial education initiatives; credit and money management; home ownership; foreclosure prevention; small business & entrepreneurial technical assistance; access to capital for prospective home & business owners; and computer/internet access and instruction. <http://www.operationhope.org/>

Habitat for Humanity, Stanislaus County
Modesto, CA
\$15,111 - Comprehensive Counseling

Habitat for Humanity, Stanislaus County is a non-profit corporation with its own board of directors and committee structure founded in 1989. They impact neighborhoods, providing opportunities for empowerment through housing education services, neighborhood revitalization and cleanup efforts, as well as our housing rehabilitation and new home construction. The agency's ReStore provides low-income households with opportunities to purchase discounted home remodeling supplies that would otherwise be cost prohibitive. Habitat for Humanity is a hand up not a hand out. Homeowners never pay more than 30% of their gross monthly income towards their house payment. Every family who is selected must complete 500 hours of "sweat equity." During Fiscal Year 2013, Habitat for Humanity, Stanislaus County served 318 clients. www.stanislaushabitat.org

Fair Housing Council of Riverside County, Inc.
Riverside, CA
\$20,142 - Comprehensive Counseling

The Fair Housing Council of Riverside County, Inc. (FHCRC) is a non-profit organization that fights to protect the housing rights of all individuals. FHCRC was founded in 1986 and began providing anti-discrimination and landlord tenant services. Since that time, FHCRC has strived to ensure that all individuals will live free from unlawful housing practices and discrimination. The mission of FHCRC is "to provide comprehensive services which affirmatively address and promote fair housing (anti-discrimination) rights and further other housing opportunities for all persons without regard to race, color, national origin, religion, age, sex, familial status (i.e., presence of children), disability, ancestry, marital status, source of income, sexual orientation, genetic information, or other arbitrary factors. FHCRC currently offers the following services to the public: anti-discrimination services, rental counseling, landlord-tenant services, foreclosure

prevention services, services for the homeless, pre-purchase counseling and homebuyer education. <http://www.fairhousing.net>

Springboard Nonprofit Consumer Credit Management, Inc.

Riverside, CA

\$350,655 – Comprehensive Counseling

Springboard Nonprofit Consumer Credit Management, Inc. (“Springboard”) is a HUD approved, non-profit community service organization that has helped hundreds of thousands of individuals with their financial concerns since 1974. Its mission is to improve the lives and financial well-being of individuals and families by providing quality financial education and counseling. Headquartered in Riverside, CA, Springboard offers confidential counseling assistance with a full spectrum of money management, credit and debt remediation plans, and educational programs. Branch locations are maintained throughout Southern California, Arizona, Nevada, New Mexico, Texas, South Carolina, Florida, Maryland and Massachusetts. Springboard provides telephone counseling nationwide, in addition to in-person counseling at any of their offices. Springboard is approved by the Executive Office of the U.S. Trustees (Department of Justice) to provide bankruptcy counseling and debtor education. Springboard is accredited through the Council on Accreditation for Children and Family Services, a nationally recognized independent accrediting body whose approval signifies the highest standards of fiscal integrity, quality service delivery, counselor certification, agency governance, and other policies that ensure low-cost confidential services are provided in an ethical manner. Springboard is also a founding partner of the Homeownership Preservation Foundation, a member of the National Foundation for Credit Counseling (NFCC), and a Better Business Bureau member. For more information go to www.HomeOwnership.org

ASIAN, Inc.

San Francisco, CA

\$15,848 - Comprehensive Counseling

From its inception 42 years ago, ASIAN, Inc.’s mission has been to empower disadvantaged Asian American and other underserved communities by removing dependencies, strengthening self-determination and creating access to business opportunities, and housing and asset acquisition and preservation. ASIAN, Inc. provides home improvement and rehabilitation, mortgage default, pre-purchase and rental counseling. The agency also provides post purchase, predatory lending and homebuyer education workshops. www.asianinc.org

Mission Economic Development Agency

San Francisco, CA

\$15,671 - Comprehensive Counseling

Mission Economic Development Agency (MEDA) is dedicated to achieving economic justice for San Francisco’s low- to moderate-income Latino families through asset development. In 2013, MEDA served over 5,000 individuals through the following programs: business technical assistance and coaching for low- to moderate-income Latino entrepreneurs; homeownership counseling and education in purchasing homes and intervening in foreclosures; free tax return preparation and benefits screening for low-income working families; financial capability

coaching and education specifically tailored toward improving credit, savings, income, and debt; digital literacy, technology training and job development services for underemployed and unemployed individuals; and coordinating organizing and advocacy efforts around issues that affect economic prosperity for San Francisco's Latino population. MEDA is the lead agency of the Mission Promise Neighborhood (MPN), which support of 2,000 families living, working, and going to school in the Mission District of San Francisco. Building on MEDA's 40 years' of experience in community economic development, MEDA works to increase access to affordable homeownership for low- and moderate- income families. During the period of October 1, 2012- September 30, 2013, MEDA served 678 households through homebuyer and foreclosure intervention workshops, while 397 households received one-on-one housing counseling. www.medasf.org

Neighborhood Housing Services Silicon Valley

San Jose, CA

\$15,067 – Comprehensive Counseling

Neighborhood Housing Services Silicon Valley (NHSSV) was incorporated in 1995 as a non-profit Community Development Organization by a group of local citizens with support from the City of San Jose Department of Housing. NHSSV's mission is "to promote community revitalization and economic stability by providing responsible homeownership and neighborhood services to low and moderate income families." Since 1995, NHSSV's Homeownership Center has educated and counseled over 7,500 prospective homebuyers. In the last three years, NHSSV has prevented over 600 homes from foreclosure. Since 2001, NHSSV has provided direct loans to 430 low and moderate income homeowners, totaling \$125 million in first and secondary mortgage financing. Its purpose is to promote resident engagement as the most effective revitalization tool to generate lasting positive impacts that instill a sense of neighborhood ownership in communities across Silicon Valley. The agency's affordable housing services include: homebuyer education, foreclosure intervention, first mortgage lending, down payment assistance, real estate brokerage services, below market rate property administration, and community building and organizing. www.nhsnow.org

Fair Housing of Marin

San Rafael, CA

\$12,851 - Comprehensive Counseling

Fair Housing of Marin (FHOM) is a private, local, non-profit fair housing organization incorporated as a 501(c)(3) in 1984. FHOM's staff members work diligently to carry out the mission "to ensure equal housing opportunity and to educate the community on the value of diversity in our neighborhoods." For 30 years, FHOM has provided comprehensive fair housing and fair lending services in Marin County, including counseling, community outreach and education, representation in administrative complaints, testing and other forms of investigation, mediation, administrative and judicial referral, agency filing of housing discrimination complaints, lawsuits, systemic audits, and housing industry training. As the only HUD approved housing counseling agency in Marin County, FHOM provides fair housing, advisory, and training services in Marin as well as some services in Sonoma, Contra Costa, Solano, and Napa counties. <http://www.fairhousingmarin.com>

Orange County Fair Housing Council, Inc. D.B.A. Fair Housing Council of Orange County
Santa Ana, CA
\$13,298 - Comprehensive Counseling

Founded in 1965, the Orange County Fair Housing Council, Inc., doing business as the Fair Housing Council of Orange County (FHCOC), is a private nonprofit corporation. FHCOC's mission is to protect the quality of life in Orange County, California by ensuring equal access to housing opportunities, fostering diversity, and preserving dignity and human rights. Through comprehensive community education, individual counseling, and advocacy, FHCOC works to eliminate housing discrimination and guarantee the rights of all people to the free and fair choice of housing for which they qualify. Responding to over 4,300 requests for its free services annually, FHCOC primarily assists lower income residents of Orange County through a combination of fair housing education, counseling and enforcement, landlord-tenant counseling, foreclosure prevention counseling and HUD approved housing counseling.

www.fairhousingoc.org

Project Sentinel, Inc.
Santa Clara, CA
\$22,325 – Comprehensive Counseling

Project Sentinel was founded in 1971 and separately incorporated in 1991. It has been a HUD approved housing counseling agency since 1992. The agency's mission is to "develop and promote fairness and equality of housing for all persons and to advocate peaceful resolution of disputes for community welfare and harmony, with specific focus ensuring that low to moderate income households have access to secure, affordable homeownership opportunities and the financial ability to preserve those opportunities for homeownership, once obtained." It currently serves the counties of San Mateo, Santa Clara, Stanislaus, and Alameda. Services include: education workshops, one-on-one housing counseling, trainings, mediation, and fair housing enforcement. Project Sentinel also provides counseling services to first time homebuyers, homeowners at risk of mortgage foreclosure, and seniors who need reverse mortgage counseling. The agency also helps tenants experiencing housing problems and homeless residents seeking housing. Project Sentinel is an advocate for victims of housing discrimination and predatory housing practices. Project Sentinel publishes a housing advice column in newspapers throughout Northern California, makes public presentations, provides media interviews and distributes thousands of informational flyers annually. www.housing.org.

Community Services & Employment Training, Inc. (CSET)
Visalia, CA.
\$13,411 – Comprehensive Counseling

Community Services & Employment Training, Inc. (CSET) is the Community Action Agency for Tulare County, California. Based in Visalia, the non-profit organization has 15 field offices throughout Tulare County and in neighboring Kings County. Founded in 1976 to provide youth employment training and rural community services, its programs have expanded to serve persons of all ages and backgrounds. Its mission is to strengthen youth, families, and communities through education, employment training, youth development, housing, mentoring, community

and leadership building, job creation, environmental stewardship and other strategies that support self-reliant families and caring communities.” CSET’s Energy and the Housing Department offers such services as weatherization, utility payment assistance, foreclosure and first time homebuyer counseling, homelessness prevention, rapid rehousing, and emergency food and shelter assistance. Its youth conservation corps, the Sequoia Community Corps, has been certified by the State of California and federally recognized as member of the 21st Century Conservation Service Corps (21CSC). For more information see the organization’s website at www.cset.org

Rural Community Assistance Corporation(RCAC)

West Sacramento, CA

\$502,551 – Comprehensive Counseling

Rural Community Assistance Corporation (RCAC) opened more than 35 years ago to help preserve and develop affordable housing options for the rural poor. RCAC’s mission is to provide technical assistance, training and financing to assist rural communities in achieving their goals and visions. RCAC is a HUD approved national housing counseling intermediary. Through this intermediary role, RCAC strives to restore the American Dream to its original intent in which homeownership is a truly secure, sustainable and affordable wealth-building opportunity for middle and low-income families. RCAC provides training, capacity building, quality control, advocacy, collaboration, budget management and compliance monitoring for housing counseling agencies so that they can successfully deliver housing counseling services to clients and plan for the future. RCAC achieves its mission through multiple programs and across a service area of 13 Western states and Pacific islands, including tribal and colonias communities. Housing technical assistance, training and financing is provided to multiple nonprofit organizations and state and federal agencies. Additional information about RCAC can be obtained by visiting www.rcac.org

Colorado

Colorado Housing and Finance Authority

Denver, CO

\$402,978 - Comprehensive Counseling

CHFA is celebrating its 40th anniversary in 2014 as a self-sustaining public enterprise with a mission to finance the places where people live and work in Colorado. The organization strengthens communities by making loans to low and moderate income homebuyers, affordable multifamily rental housing developers, and small and medium sized businesses. The organization provides education and technical assistance relative to affordable housing and economic development. CHFA accomplishes its goals through a network of private, nonprofit, and public partners such as banks, developers, and local governments. For more information, go to www.chfainfo.com

Northeast Colorado Housing, Inc (NECHI)

Fort Morgan, CO

\$11,553 - Comprehensive Counseling

Northeast Colorado Housing, Inc. (NECHI) was started in 1995 in response to the changing and increasing housing needs in northeastern Colorado. The core mission of the organization is to provide affordable housing opportunities through development and local partnerships in Logan, Morgan, Phillips, Sedgwick, Washington and Yuma Counties. The organization was formally incorporated as a 501(c)(3) non-profit corporation in 1995. In support of its mission, NECHI offers the following programs: Down payment and closing cost assistance, Homeownership Education Workshops and Individual Counseling, Foreclosure Counseling, Single-family owner-occupied rehabilitation programs, Housing Development, and Property Management. During its years of operation, NECHI has provided 372 down payment and rehabilitation loans, completed 141 home modification projects for the elderly and disabled, constructed 41 new homes, managed two apartment buildings, served over 1100 households with homebuyer education; and recently, added foreclosure counseling to its programs. www.northeastcoloradohousing.org

Connecticut**Community Renewal Team, Inc.**

Hartford, CT

\$14,015 - Comprehensive Counseling

The Community Renewal Team Inc. (CRT) was founded in 1963. It is the oldest and largest Community Action Agency (CAA) in Connecticut helping people break the cycle of poverty. CRT's service delivery area stretches from the Long Island Sound to the Massachusetts border, reaching people in 65 cities and towns. CRT helps people meet their basic needs while promoting and supporting self-sufficiency, providing neighborhood-based outreach and social services to link people in need with those who help. CRT's mission statement is "Preparing Our Community to Meet Life's Challenges." CRT provides a full spectrum of services that support individuals and families in their quest to overcome poverty and achieve the conditions for self-sufficiency. CRT, a HUD approved Local Housing Counseling Agency and Adopter of the National Industry Standards for Homeownership Education and Counseling, has housing services that include permanent supportive housing, transitional housing services, eviction and foreclosure prevention, emergency shelters, domestic violence supportive housing, and housing for seniors. Additional services include financial literacy training, individual development accounts, elderly nutrition and assistance, Meals on Wheels, substance abuse offender reentry programs, housing and treatment for female substance abusers, and alternative incarceration centers. CRT's numerous programs and facilities also provide energy assistance, early childhood education, HIV prevention and treatment, youth employment and training, and behavioral health. www.crtct.org

The Connecticut Housing Finance Authority (CHFA)

Rocky Hill, Connecticut

\$152,846 - Comprehensive Housing Counseling

The Connecticut Housing Finance Authority (CHFA) was established in 1969 by the Connecticut General Assembly for the purpose of addressing the housing needs of the state's low and moderate income individuals and families. CHFA is a self-supporting quasi-public agency offering programs financed primarily through the private sale of federal tax-exempt Mortgage Revenue Bonds. CHFA has assisted over 130,300 individuals and families achieve homeownership, most for the first time, through low-interest rate mortgage loans. Additionally, CHFA has also assisted the State's renters by financing the construction and/or rehabilitation of more than 35,800 quality rental units. In FY 2013, CHFA's housing counseling agencies counseled 5,547 clients. Over the past 6 years, an average of 6,600 clients have obtained housing counseling services. <http://www.chfa.org>

Delaware

Delaware State Housing Authority

Dover, DE

\$107,419 - Comprehensive Counseling

Delaware State Housing Authority (DSHA) is a State Housing Finance Agency whose mission is to efficiently provide, and assist others to provide, quality affordable housing opportunities and appropriate supportive services to low- to moderate-income Delawareans. DSHA was created in 1968 as a public corporation in the Delaware State Department of Housing. In 1998, DSHA was established as an independent authority in the Executive Department, with the Director reporting to the Governor as a member of the Cabinet. As a State Housing Finance Agency, DSHA has the power to make loans and grants to both for-profit and non-profit housing sponsors; to make loans to mortgage lenders and require that they use the proceeds to make new residential mortgage loans; to apply for and receive subsidies from the federal government and other sources; and to issue its own bonds and notes. As a Public Housing Authority, DSHA receives funding from HUD to build, own and operate public housing in two of Delaware's three counties. DSHA uses HUD Comprehensive Housing Counseling funds to support a statewide network of four HUD Approved Local Housing Counseling Agencies (LHCAs). While DSHA does not provide housing counseling services to clients directly, it has long-standing professional and contractual relationships with each of the 11 HUD Approved LHCAs currently serving homeowners in Delaware. For more information go to www.destatehousing.com.

District of Columbia

Housing Counseling Services, Inc.

Washington, DC

\$34,114 – Comprehensive Counseling

Housing Counseling Services, Inc. (HCS) is a private non-profit agency founded in 1972 to serve the Metropolitan D.C. area, including the District of Columbia, Northern Virginia and Suburban Maryland. HCS provides comprehensive housing counseling, training, and advocacy to remove

obstacles facing low- and moderate-income homebuyers, homeowners, tenants and the homeless, and to help them achieve successful living in safe and affordable homes. HCS provides a wide range of services through individual counseling and educational workshops including: home pre-purchase, foreclosure prevention, homebuyer and post occupancy; reverse mortgage, tenancy issues; credit and budget; rental housing search; and services to respond to fair housing violations. Additionally, HCS offers specialized housing programs including services for persons living with HIV, rental assistance for low income households, and training/technical assistance to multi-family residential buildings. The mission of the agency is committed to building individual and group capacity for the economic, physical, and social development of homes, neighborhoods and communities. HCS serves over 9000 clients annually. The agency provides special assistance to the disabled, elderly, immigrant and other special needs populations. HCS' experienced and multilingual staff ensures that limited English proficient clients have access to information and services that are important for participation in housing opportunities. www.housingetc.org

National Coalition for Asian Pacific American Community Development

Washington, DC

\$453,761 - Comprehensive Counseling

Founded in 1999, the National Coalition for Asian Pacific American Community Development (National CAPACD) is dedicated to meeting the needs of low income Asian Americans and Pacific Islanders (AAPI). Its mission is to be a powerful voice for the unique community development needs of AAPI communities and to strengthen the capacity of community-based organizations to create neighborhoods of hope and opportunity. National CAPACD is a member-based network of organizations from across the country joined together by a shared commitment to equity and social justice. The agency brings visibility to the housing, community, and economic development needs of the nation's low income AAPIs and the neighborhoods where they live. Beginning with 16 founding organizations, the agency now has over 100 members in more than 25 metropolitan areas across the country in over 17 states. The services provided by its members to their local communities or regions includes the development of affordable housing, commercial/ mixed-use development, neighborhood planning and advocacy regarding the preservation of historic and ethnic neighborhoods and/or communities, employment training, economic development and asset building programs, financial education and housing counseling programs, social services and other programs designed to enhance the lives of those in the neighborhoods or communities the organizations serve. www.nationalcapacd.org

National Community Reinvestment Coalition (NCRC)

Washington, DC

\$1,642,035 - Comprehensive Counseling

\$589,680 – Training

The National Community Reinvestment Coalition (NCRC) was formed in 1990 by national, regional, and local organizations to develop and harness the collective energies of community reinvestment organizations from across the country. Today, NCRC is an association of more than 600 community-based organizations and their mission is to work to increase the flow of private capital into traditionally underserved communities and to promote access to basic banking

services in order to create and sustain affordable housing, job development and vibrant communities for America's working families. NCRC's members include community reinvestment organizations, community development corporations, local and state government agencies, faith-based institutions, community organizing and civil rights groups, and minority and women-owned business associations, as well as local and social service providers from across the nation. NCRC represents its members before Congress, federal regulatory agencies and the press. NCRC routinely testifies before the U.S. Congress, and meets with the leadership of banking and lending regulatory agencies. NCRC frequently provides expert commentary on national television, and its research and policy papers have been cited in hundreds of newspapers in the US. NCRC's Housing Counseling Network provides comprehensive services, including pre-purchase, mortgage delinquency and default, non-delinquency post purchase, rental housing.

NCRC is a grant recipient of both the Comprehensive Housing Counseling Grant and the Housing Counseling Training Grant. NCRC's Housing Counseling Network provides comprehensive services, including pre-purchase, mortgage delinquency and default, non-delinquency post purchase, rental housing, shelter and homeless services, and reverse mortgage counseling. In FY 2013 NCRC performed 90 training classes nationwide to 1,869 housing counselors as part of its Housing Counseling Training Grant. For more information go to www.ncrc.org

National Council of La Raza

Washington, D.C.

\$1,160,162 - Comprehensive Counseling

\$559,458 – Training

Founded in 1968, the National Council of La Raza (NCLR) is the largest national Hispanic civil rights and advocacy organization in the United States and works to improve opportunities for Hispanic Americans. The NCLR Homeownership Network (NHN) is comprised of 43 affiliated organizations with presence in 52 distinctive markets. Each NHN affiliate is an independent 501(c)(3) organization and is selected for incorporation into the NHN based on its ability to implement NCLR's homeownership program model, organizational infrastructure, and client demand for bilingual, bicultural services in the community. The NHN is the largest family of community based organizations working together to empower Latino wealth building through homeownership by developing effective, efficient programs which blend research, advocacy and direct consumer counseling. NCLR sub-grantees provided housing counseling services to over 41,000 households during HUD FY 2013.

In addition, the NCLR Homeownership Network Learning Alliance or NHNLA is a HUD funded training and certification program for housing counselors. NHNLA courses are developed in collaboration with the NHN and housing counseling experts to ensure real world experience-based knowledge is integrated into the curriculum and classroom. NCLR's website is www.nclr.org and the site for housing counseling training is: <http://mynhn.nclr.org/index.cfm?fuseaction=Page.viewPage&pageId=719&parentID=632&nodeID=2>

National Council on Aging

Washington, DC

\$428,010 – Comprehensive Counseling

The National Council on Aging (NCOA) is the nation's leading nonprofit service and advocacy organization representing older adults and the community organizations that serve them. NCOA's mission is to improve the health, independence, and economic security of 10 million older adults by 2020. Since 1950, NCOA has been a trusted voice and innovative problem-solver helping seniors navigate the challenges of aging in America. The organization works with local and national partners to give older adults tools and information to stay healthy and secure, and advocate for programs and policies to improve the lives of all seniors, especially the most vulnerable. For more information go to www.ncoa.org

National Foundation for Credit Counseling

Washington, DC

\$1,462,644 - Comprehensive Counseling

Founded in 1951, the National Foundation for Credit Counseling (NFCC) is the nation's largest and longest serving non-profit financial counseling organization. The NFCC's mission is to promote the national agenda for financially responsible behavior and build capacity for its members to deliver the highest quality financial education and counseling services. The NFCC members annually help more than two million consumers through more than 600 community-based offices nationwide. <http://financialeducation.nfcc.org/>.

Neighborhood Reinvestment Corp. (NeighborWorks)

Washington, DC

\$2,884,604 – Comprehensive Counseling

\$850,862 - Training

NeighborWorks America is a congressionally chartered nonprofit organization established in 1978 to promote reinvestment in older neighborhoods. In the 35 years since then, NeighborWorks America has grown to include 238 local NeighborWorks affiliates serving 4,500 communities nationwide, about a third of which are rural. Its mission is to “create opportunities for people to live in affordable homes, improve their lives and strengthen their communities.” The 103 sub-grantees included in this Housing Counseling grant proposal are current NeighborWorks affiliates. NeighborWorks America's strategic goals are to create and preserve housing opportunities that are sustainable and affordable, and to advance comprehensive community development and resident engagement to achieve positive community impact. NeighborWorks America also works to strengthen the knowledge, skills, and effectiveness of the community development and affordable housing field. The 103 sub grantees offer a full range of housing counseling and education services in their communities, including pre-and post-purchase, delinquency and foreclosure, rental housing, shelter or services for the homeless, and reverse mortgage counseling.

In addition, NeighborWorks America is a leading trainer of community development and affordable housing professionals. In FY 2013, the agency awarded more than 20,000 training

certificates to 11,510 individuals from over 3,400 organizations around the nation. The NeighborWorks Center for Homeownership Education and Counseling (NCHEC) provides homeownership education and counseling training and certification to thousands of nonprofits each year. In 2013, NCHEC delivered in-person and online training and certification to housing counseling professionals providing services in their community. Working with a broad cross-section of industry leaders, NCHEC spearheads the ongoing refinement, implementation and support of the National Industry Standards for Homeownership Education and Counseling to promote and guide consistent and reliable services to consumers. www.nw.org

Florida

Homes in Partnership

Apopka, FL

\$13,411 - Comprehensive Counseling

Homes In Partnership, Inc.'s (HIP) mission is to provide low-income families with safe and decent affordable housing, and to improve economic conditions within the communities the agency serves. Since 1975, HIP has provided over 3,600 families in Orange, Lake, and Sumter counties with single-family housing through its Mutual Self-Help Housing Program. To ensure participation goals are met, homebuyers work in groups under the direction of construction supervisors who are on site to assist with and monitor "sweat equity" requirements. Education and counseling services are offered through HIP's HUD approved housing counseling program, in order to help qualify applicants to obtain government-subsidized mortgage loans. Clients involved in credit counseling attend workshops and meet with counselors on an individual basis. Information on predatory lending is strongly emphasized in counseling and home buyer education classes. Each home buyer receives one-on-one counseling and is required to attend Pre-purchase and Post-purchase Home Buyer Education Workshops. HIP's counseling classes meet the guidelines of local government for certifying homebuyers for down-payment assistance through SHIP, CDBG, and other programs. www.homesip.org

Manatee Community Action Agency, Inc.

Bradenton, FL

\$13,612 - Comprehensive Counseling

Manatee Community Action Agency, Inc. is a 501(c)(3) agency organized to combat poverty in Manatee, Hardee, and DeSota counties in Florida. Since 1968, MCAA has worked to develop, plan implement and evaluate programs to serve low-income people and the community. The mission of MCAA is "Helping people, changing lives in their community through education, partnerships, and the delivery of quality services." Housing counselors meet client goals to obtain and maintain safe and affordable long term housing. The Housing counseling services proposed under this Grant include: Pre-purchase counseling; Resolving/Preventing Mortgage Delinquency or Default counseling; Non-Delinquency Post Purchase counseling; Rental counseling and Shelter Services for the Homeless counseling. Additional housing information is located on the agency website at www.manateecaa.org

Bright Community Trust

Clearwater, FL

\$12,202- Comprehensive Counseling

Pinellas Community Housing Foundation was formed in May 2008 as a 501(c)(3) non-profit entity for providing long-term affordable housing. It was the result of the Board of County Commissioners' forward thinking regarding new ways to address the affordable housing shortage. The BCC authorized the creation of the Community Housing Program and authorized the Housing Finance Authority to utilize land trusts as a vehicle to facilitate affordable housing in Pinellas County. The primary role of the Trust is to preserve subsidies of Federal, State and local funds that either created or preserved the housing as perpetually affordable by utilizing a 99 year ground lease. To assist Tampa Bay residents, Bright Community Trust provides a full-range of Homeownership Promotion and Preservation programs that include: pre- and post-purchase education and counseling and subject specific seminars. <http://bctfl.org/>

Crisis Housing Solution

Davie, FL

\$14,885 – Comprehensive Counseling

In 2005, Adopt a Hurricane Family (AHF) (now Crisis Housing Solution) was founded in response to the Gulf Coast devastation caused by Hurricane Katrina. Shortly thereafter, families affected by Hurricane Wilma in South Florida were added to the cause. After diligently working to assist approximately 375 families with temporary and permanent housing solutions, AHF expanded its mission in 2009 to assist those adversely affected by any disaster - natural, manmade or economic. With this came a name change to Crisis Housing Solutions (CHS). Since inception, CHS has successfully provided housing assistance to over 2,300 families. Community collaboration has been integral to these outcomes. Starting in February 2010 CHS began offering services as a HUD Housing Counseling Agency, including mortgage delinquency/default counseling, first-time homebuyer assistance and general homelessness services. Then in March 2011 CHS launched the Community Stabilization Initiative whereby foreclosed homes are acquired and rehabbed. This helps stabilize neighborhoods, and the homes are used as a new source of affordable housing for low-to-moderate income families. Since program inception, 34 homes have been rehabbed and sold. www.crisishousingsolutions.org

Mid-Florida Housing Partnership, Inc.

Daytona Beach, FL

\$15,268 - Comprehensive Counseling

Mid-Florida Housing Partnership (MFHP), Inc. was formed in 1989 to address the needs of low income households to access and retain affordable housing and to address economic upward mobility for residents of Volusia County. It has since expanded to Flagler County. MFHP provides rental housing to low income clients as well as constructing homes for disabled clients to serve as permanent rental units. The housing counseling program consists of pre-purchase, homebuyer education, delinquency, default, post-purchase and foreclosure counseling. It provides on a monthly basis, courses in financial literacy, foreclosure prevention, and budget and credit counseling. www.mfhp.org

Consolidated Credit Solutions, Inc.

Fort Lauderdale, FL

\$29,946 - Consolidated Counseling

Consolidated Credit Solutions, Inc. (Consolidated Credit) was originally founded in 1983 as a nonprofit organization dedicated to helping residents of Palm Beach, Broward, and Miami-Dade Counties to manage their finances and achieve affordable and sustainable homeownership. In 2011, Consolidated Credit reorganized with a refocused mission. Housing counselors have worked with more than 12,500 individuals who desired to achieve the American Dream of homeownership by either preventing foreclosure or by being able to purchase a home. In 2013, the organization assisted 2,821 clients through its counseling and education programs. For more information go to www.consolidatedcredit.org

Affordable Homeownership Foundation Inc. (AHF)

Fort Myers, FL

\$18,064 – Comprehensive Counseling

Affordable Homeownership Foundation was incorporated in 2000 and received final 501(c)(3) status in 2001 and has been in continuous operation since. AHF was formed with the mission to educate and motivate the economically vulnerable Veterans and consumers of our community to take the steps necessary to reach for, and achieve financial literacy and establish strong financial goals, thus maintaining and obtaining the American Dream of home ownership through advocacy, education, counseling and grant assistance and supportive housing for persons with disabilities, and housing counseling. An additional purpose of the corporation is to preserve the quality and affordability of future housing for very low, low, and moderate income residents of the community including performing and/or assisting to perform activities associated with the NCST. AHF provides the following counseling services: pre purchase/home buying, financial education, post purchase foreclosure prevention/intervention, credit, budget and transitional counseling services. For more information see the organization's website at: www.affordablehomeownershipfoundationinc.org.

Lee County Housing Development Corporation

Fort Myers, FL

\$15,671 - Comprehensive Counseling

Lee County Housing Development Corporation (LCHDC) was incorporated in 1991 and received final 501(c)(3) status in 1992. LCHDC was formed with the mission and purpose of providing neighborhood-based affordable housing, including housing for low to moderate income-households, affordable rental housing, supportive housing for persons with disabilities, and housing counseling. In addition, the corporation preserves the quality and affordability of future housing for very low, low, and moderate income residents of the community, including performing and/or assisting with the performance of activities associated with the Community Land Trust. LCHDC provides the following counseling services: pre purchase/home buying, financial education, post purchase foreclosure prevention/intervention, and credit counseling services. www.LeeCountyhdc.org

Black Bottom Springfield Human Development Corp. D/B/A St. Joseph Homeownership
Jacksonville, FL
\$13,209 - Comprehensive Counseling

St. Joseph Homeownership Ministry (SJHM) is a subsidiary of Black Bottom/Springfield Human Development Corporation (BBSHDC) which provides education and counseling for current and prospective tenants and homeowners. BBSHDC was founded in 1997 and has facilitated several afterschool youth programs. In 2008, BBSHDC created St. Joseph Homeownership to meet the needs of the mortgage/real estate debacle. The agency's mission is "to empower individuals through knowledge, using precepts and examples, so they can make sound financial decisions in homeownership and tenancy." SJHM provides group education and individual counseling sessions in the following areas: Pre-Purchase, Post-Purchase, Home Preservation-Foreclosure Intervention, and Financial Fitness. Services are available by phone, web conference and/or face-to-face in English, Spanish, French-Creole, or American Sign Language.
www.sjhblackbottom.com.

Habitat for Humanity of Jacksonville, Inc.
Jacksonville, FL
\$12,605 – Comprehensive Counseling

Habitat for Humanity of Jacksonville, Inc. (HabiJax) has been a HUD approved housing counseling agency since 2009. Its mission is to serve low to moderate income residents of Jacksonville, Florida through the delivery of comprehensive housing counseling services. The agency offers pre-purchase, mortgage delinquency/default, post-purchase and rental counseling services. The agency has helped make the dream of homeownership a reality by delivering affordable single family homes with zero-interest mortgages. In 2006, HabiJax received from Habitat for Humanity International, the prestigious Affiliate of the Year award. And, in 2009, Habitat for Humanity International recognized HabiJax as one of the Top 25 affiliates in the United States. The agency served 765 clients under HUD's housing counseling program during FY'13. www.habijax.org.

Jacksonville Area Legal Aid, Inc.
Jacksonville, FL
\$14,104 - Comprehensive Counseling

Jacksonville Area Legal Aid, Inc. (JALA) is the local non-profit legal aid service provider for Northeast Florida and has been the legal advocate for low-income families and individuals since 1979. Advocates are committed to providing counseling and legal services to low-income neighborhoods, families and individuals. The mission of JALA is to obtain and provide high quality legal assistance to low income and other special needs groups and to stimulate and empower groups of poor people to accomplish energetic and affirmative advocacy, all to alleviate the circumstances, incidents and causes of poverty. Since 1996, JALA has been designated by HUD as a Fair Housing Initiatives Program (FHIP) and approved counseling agency established to enforce the fair housing laws through education, investigation and enforcement in the Florida counties of Duval, Clay, Nassau, and St. Johns. Affordable housing services include group and individualized housing and financial counseling including financial

literacy, predatory lending avoidance and advocacy, first time home buyers courses, foreclosure prevention, and preserving affordable housing by assisting other non-profits specifically addressing affordable housing issues. Additional information can be found at www.jaxlegalaid.org.

Agricultural and Labor Program, Incorporated

Lake Alfred, FL

\$12,964 – Comprehensive Counseling

The Agricultural and Labor Program, Incorporated (ALPI) was established over 45 years ago to provide support services to farmworkers and their families. Since its inception, ALPI has grown into a multi-million dollar non-profit organization that provides a wide variety of services to low income families, farmworkers, and the local community. As a community action agency, ALPI's mission is "To propose, implement, and advocate developmental and human service delivery programs for the socially and economically disadvantaged, children and families, and farmworkers." ALPI has provided an array of services to families throughout the State of Florida. Such services included utility assistance to more than 17,500 families; Head Start/Early Head Start Services to almost 900 families; vocational training to 280 individuals and affordable housing, through financial assistance, housing counseling, and/or foreclosure mitigation to 235 families. www.alpi.org

Broward County Housing Authority

Lauderdale Lakes, FL

\$16,847 - Comprehensive Counseling

Broward County Housing Authority (BCHA) was founded in 1969 and has been a HUD approved housing counseling agency since 1987. BCHA's mission is dedicated to creating, providing and increasing high-quality housing opportunities to Broward County residents through effective and responsive management and responsible stewardship of public and private funds. The BCHA Housing Counseling Program provides comprehensive, one-on-one counseling services to Broward County residents in the areas of Pre-Purchase, Mortgage Default and Foreclosure Prevention; and also conducts monthly workshops for First Time Homebuyers. www.bchafl.org

Community Housing Initiative, Inc.

Melbourne, FL

\$12,851 – Comprehensive Counseling

Community Housing Initiative, Inc. (C.H.I.) is a certified Community Housing Development Organization, a Community Development Corporation, and a 501(c)(3), charitable non-profit housing provider that has been established since 1992. C.H.I. has demonstrated capacity in the development of affordable housing in the community. C.H.I. is dedicated to assisting in the provision of affordable housing to the residents of its community. The mission of C.H.I. is committed to assisting the residents of this community in attaining the American dream of home ownership. C.H.I. provides the following types of housing counseling services: Homebuyer Education Workshops; Pre-purchase counseling; and Non-delinquency post purchase counseling.

C.H.I. administers down payment and closing costs assistance programs for several municipalities within Brevard County. The programs assist very-low, low and moderate income households with financial assistance on the purchase of their first home. During FY 2013, C.H.I. was able to assist 801 households into their first homes and provided 198 homebuyer workshops for over 4,928 potential buyers. www.CHIBrevard.org

Housing Development Corporation of SW Florida, Inc.

Naples, FL

\$13,185 - Comprehensive Counseling

The Housing Development Corporation of SW Florida, Inc. (HDC) exists to ensure all residents of Southwest Florida have access to safe, affordable housing. HCS's mission is to expand opportunities available to very low, low, and moderate income citizens and to raise economic, educational, and social levels of SW Florida residents. HDC was initially formed in 2003 as the Collier County Housing Development Corporation (CCHDC). There was a true need for affordable and workforce housing at this time, and the CCHDC was formed to assist with this need as a Community Housing Development Organization. HDC received 501(c)(3) status in 2004. As the economic climate and real estate market shifted, so did the need of the community. In 2009, the CCHDC officially changed its name to the Housing Development Corporation of SW Florida (HDC) to provide counseling to all of SW Florida. Housing Development Corporation of SW Florida, Inc. received initial HUD approval as a Housing Counseling Agency in May of 2009. The agency currently offers the following affordable housing services: Financial Management and Budget, Mortgage Delinquency & Default Resolution and Pre-Purchase Counseling, Financial, Budgeting, and Credit Repair, Non-Delinquency Post-Purchase Education, Predatory Lending Education and Pre-Purchase Homebuyer Education Workshops. For more information go to www.collierhousing.org

Ocala Housing Authority

Ocala, FL

\$ 21,931 - Comprehensive Counseling

The Ocala Housing Authority (OHA) has been serving Marion County Florida for almost six decades by providing affordable housing opportunities and rental subsidies to families in need. OHA is providing direct financial assistance to approximately 1,400 low-income families, seniors and persons with disabilities through its rental subsidy (Housing Choice Voucher & Section 8) programs. OHA is the owner and manager of four housing complexes containing 186 Public Housing units and additional 40 open market-rate units that are not subsidized. To complement their rental programs, OHA has a progressive Family Self Sufficiency Program, which provides the tools, resources and counseling to assist families with becoming economically self-sufficient, and free of government subsidies. OHA also has a homeownership program, which is highlighted by its 18-unit single-family affordable subdivision, Paradise Trails. Also, OHA has entered into a partnership with Marion County Habitat for Humanity to offer a Section 8 Homeownership Program to its joint clients. The agency is approved to provide pre-purchase counseling, resolving/preventing mortgage delinquency or default counseling, non-delinquency post-purchase counseling, rental counseling and shelter/services for the homeless. www.ocalahousing.org

Opa-Locka Community Development Corporation

Opa-Locka, FL

\$12,806 - Comprehensive Counseling

Founded in 1980, Opa-Locka Community Development Corporation's mission is: to improve the overall quality of life for the Opa-Locka/Miami Gardens community by providing affordable housing and supportive services for individuals and families, stimulating economic development, and empowering community residents to create wealth and participate in the community development process. OLCDC seeks to fulfill its mission by: attracting and creating business opportunities in Opa-Locka/Miami Gardens; reducing unemployment among area residents; assisting in the area's commercial revitalization; constructing housing for low-to-moderate income families; and providing financial and housing counseling services. Since launching its housing counseling program, OLCDC has provided housing counseling services to more than 3,000 homeowners, first-time homebuyers, and renters in its target market of Opa-Locka as well as to other residents of Miami-Dade and South Broward Counties for more than 31 years. The OLCDC has developed multi-family housing with a total of 1,955 units, at a cost of \$120 million. The agency has constructed 118 single-family housing homes at a cost of \$10 million and rehabilitated 61 homes for \$3.5 million. Opa-Locka Community Development Corporation's website is: www.olcdc.org.

Centro de Ayuda Para Los Hispana

Orlando, FL

\$15,917 - Comprehensive Counseling

The Hispanic Help Center is set out to serve anyone who needs its services, particularly low income families, the disabled, and the elderly. Since 2008, Hispanic Help Center has worked with families losing their homes to foreclosure, and families seeking their first home. The Hispanic Help Center has expanded its services to provide resources that also form an essential part of quality of life. Accesses to these resources are provided through a constantly expanding network of community services that can help families and individuals to improve their quality of life. The agency's housing counselors have years of experience and are certified by NeighborWorks America. The Hispanic Help Center has targeted its services to housing education and counseling and quality of life programs. <http://www.centrodeayudahispana.com/>

Community Enterprise Investments, Inc.

Pensacola, FL

\$13,209 - Comprehensive Counseling

Community Enterprise Investments Inc. (CEII) was incorporated in 1974. CEII's board of directors and its then grassroots membership established program priorities aimed at job creation through small and micro business lending and affordable rental and ownership housing. CEII's mission is to create and develop opportunities among low and moderate income area residents for employment, business ownership and affordable housing. Its overall mission is to revitalize economically depressed neighborhoods and communities throughout a 22 county North Florida service area through a combination of small and micro business lending programs, affordable developments, and neighborhood/community improvement programs. Additionally, the

organization emphasizes wealth building through education, as it relates to first time home purchases and financial management. CEII provides group and individual counseling for individuals who are seeking to purchase their first home, or improve their financial planning and management so that they can qualify for home purchase. CEII served 17,059 clients in Fiscal Year 2013. CEII's web address is www.ceii-cdc.org

Consumer Credit Counseling Service of West Florida, Inc.

Pensacola, FL

\$26,162 - Comprehensive Counseling

Consumer Credit Counseling Service of West Florida, Inc. (CCCS) serves as an independent local housing counseling agency. The organization is a 501(c)(3), non-profit organization that has served consumers in the southeastern United States primarily in Southeast Alabama and Northwest Florida since 1975. The mission of the agency is to provide financial counseling, comprehensive housing counseling, consumer financial education and debt reduction services to all segments of the communities served regardless of race, color, creed, national origin, religion, sex, disability, familial status, or ability to pay for services. CCCS provides comprehensive housing counseling services in twelve cities, and serves twenty counties in the Southeast United States from the main office in Pensacola, Florida and three satellite offices in Crestview, Fort Walton Beach and Panama City, Florida. Housing counseling services provided by CCCS include; Pre-Purchase/Home Buying; Resolving or Preventing Mortgage Delinquency or Default; Fair Housing; Non-Delinquency Post-Purchase; and Reverse Mortgage Counseling. CCCS is funded by voluntary contributions from creditors, alliances, in-kind contributions, nominal fees for debt reduction services and grants. www.cccswfl.org

Dream Home Organization, Inc.

Plantation, FL

\$13,543 – Comprehensive Counseling

DHO, Inc., founded 2008, is an organization that empowers and educates people, leverages financial resources and partners with public, private and non-profit institutions to achieve homeownership for everyone. In 2008, DHO started the Foreclosure Intervention program in Broward County and the only one in the City of Plantation, helping over 80 clients that year and 8000 clients to date. As a member of HOPE Alliance, DHO entered into an alliance with Seven50 SE Florida Prosperity Plan, to promote a greener environment and housing. DHO is an adopter of the National Industry Standards for Homeownership and Education Counseling. The agency's mission is to maintain people in their homes and provide them with the tools and knowledge they need. As a multi-language agency, DHO strives to maintain the best quality of customer service. www.dreamhomeorganization.org

Comprehensive Housing Resources (CHR)

Port Charlotte, FL

\$14,305 - Comprehensive Counseling

The core mission of Comprehensive Housing Resources (CHR) (f/k/a Solstice) is to provide families with services that will foster economic self-sufficiency, such as foreclosure prevention, financial education and training classes related to housing issues. In 2013, CHR's Strategic Plan

defined its new name as more suited for the organization's outreach efforts. CHR staff and leadership have extensive experience in administering the various rounds of the National Foreclosure Mitigation Counseling program, the Hardest-Hit Fund programs, the Residential Mortgage Foreclosure Mediation program and local Self-Sufficiency programs. The organization also provides various first-time homebuyer programs and credit repair sessions. CHR is an adopter of the Homeownership National Industry Standards. It is a Department of Justice approved Agency offering pre and post bankruptcy-related courses and counseling sessions. CHR is also a Military Housing Specialist agency. With the support of local government, CHR's leadership has administered local Neighborhood Revitalization Lease-to-Own programs. In addition, the organization is working with retired educators in developing a series of financial education interactive programs. For more information go to

www.comprehensivehousingresources.org

St. Johns Housing Partnership

Saint Augustine, FL

\$13,008 - Comprehensive Counseling

For 16 years, St. Johns Housing Partnership, a 501(c)(3) nonprofit organization and United Way member, has addressed the need the affordable housing and affordable living in St. Johns, Clay and Putnam counties in Florida. Funding from individuals, private foundations, corporate donors and government, has helped to expand the scope and geographic reach of its services. From a basic Emergency Repair Program in St. Johns County, the SJHP has grown to provide a Weatherization Program, developed a green-certified development for first-time home buyers and created a growing Counseling Program which provides foreclosure and credit counseling. Most recently, SJHP designed and implemented a Multi-family Residential Weatherization program that served 20 North Florida counties and weatherized over 1,200 units of low-income rental housing. <http://www.sjhp.org/>

The Center for Affordable Housing, Inc.

Sandford, FL

\$11,352 - Comprehensive Counseling

The Center for Affordable Housing, Inc., (TCFAH) was established in 1981 in Sandford, Florida, with a mission to develop safe and affordable housing to help meet the needs of low income residents of Seminole County. TCFAH has a thirty year successful record of providing progressively comprehensive housing assistance and related services to a growing constituency that has expanded throughout Central Florida. TCFAH currently provides services to residents of Seminole, Orange, Lake, and Volusia Counties. The TCFAH staff engages in outreach activities which are intended to ensure greater access for underserved individual and communities. TCFAH operates partnerships with local social service agencies, other non-profits, and community organizations through mutual referral processes. The agency's housing counseling services proposed under this Grant include: Pre-purchase counseling; Resolving/Preventing Mortgage Delinquency or Default counseling; Non-Delinquency Post Purchase counseling; Rental counseling and Shelter/Services for the Homeless counseling. Additional housing services can be found on the agency's website: www.asite.com

Tallahassee Urban League, Inc.

Tallahassee, FL

\$15,268 – Comprehensive Counseling

The Tallahassee Urban League, Inc. (TUL) was formed in 1969 for the purpose of providing community development, outreach activities and revitalization services in distressed communities within its reach. For more 44 years, TUL has provided outreach services to the most disenfranchised citizens in Florida's capital region in the areas of housing rehabilitation, housing counseling, youth crime prevention and intervention, education, job referral, victim support services, health promotion, and historic preservation in Greater Frenchtown. The mission of TUL is to enable African-Americans, other minority groups, and low-income families to realize their full potential and secure economic self-reliance, parity, power and civil rights through its various programs of housing, economic development, youth crime prevention, emergency food and shelter, health promotion, job referral, victim support services, and historic preservation. TUL has operated a Comprehensive Housing Counseling Program since 1979 serving Leon, Jefferson, Gadsden, Taylor, and Wakulla counties, as well as other surrounding counties in North Florida and South Georgia. As a HUD approved housing counseling agency, TUL has provided assistance to over 20,000 clients. The strength to accomplish many of its goals has been built on strong partnerships and working relations with the local, state, and federal governments, local financial institutions, faith-based organizations, Florida Agricultural and Mechanical University, Florida State University, private donors, and other non-profit agencies. <http://www.tallahasseeurbanleague.org/>

Solita's House, Inc.

Tampa, FL

\$15,268 - Comprehensive Counseling

Solita's House Inc. is a HUD approved housing counseling agency, which was founded in June 2006. Solita's House was created out of the desperate need for additional educational classes and comprehensive housing counseling for low-to-moderate families in the area. Since its inception, this agency has been providing assistance to the City of Tampa, Hillsborough County and surrounding areas' low-to-moderate income residents. The mission is to build the capacity of the people and partners the agency serves in the areas of economic literacy coaching, homeowner education and community revitalization. The vision is to become a national leader in providing individuals and families with education, coaching and partner resources to promote positive financial behavior. To date, the agency has served over 3,800 households in the areas of financial counseling and education, which included 165 new homeowners totaling over \$21 million in home sales. <http://www.solitashouse.com/>

Tampa Bay Community Development Corporation

Tampa, FL

\$13,322 – Comprehensive Counseling

Tampa Bay Community Development Corporation (CDC) is a private non-profit organization that was incorporated in 1982 with a mission to "promote homeownership opportunities to low and moderate income households in the Tampa Bay area." In 1994, Tampa Bay CDC began

offering homebuyer education workshops, one-on-one pre-purchase and post-purchase counseling through its newly established Homebuyers Club (HBC). In 1999, Tampa Bay CDC was selected by Pinellas County Housing Finance Authority to create a foreclosure prevention program, and in April 2008, Tampa Bay CDC became part of the National Foreclosure Mitigation Counseling Program (NFMCP). Tampa Bay CDC offers programs statewide, and to date, these comprehensive counseling and educational services have benefitted over 29,000 residents of the State of Florida. Tampa Bay CDC continues to enhance its programs to meet current changes and challenges in the housing industry with the ultimate goal to better address the needs of the communities it serves. www.tampabaycdc.org

Treasure Coast Homeless Services Council

Vero Beach, FL

\$14,015 - Comprehensive Counseling

Since 1999, the Treasure Coast Homeless Services Council has provided homeless prevention, supportive services and permanent housing to individuals on the Treasure Coast. It is the lead agency for the local HUD Continuum of Care, which is made up of over 50 member agencies that collaborate to meet the needs of the homeless and near homeless in the communities served. Over \$20 million in federal funding has been obtained by the Council to meet the needs of the homeless in Indian River, Martin and St. Lucie Counties. In partnership with Indian River County, the Council purchased and renovated 18 rental units through the Neighborhood Stabilization Program (NSP). TCHSC applies for and receives Federal Funds to house 255 severely disabled homeless individuals in fair market rental housing in the community; and to provide temporary housing to 72 homeless individuals. The Council provides direct services to clients through its Homeless Resource Center. In 2008, the Council started providing housing counseling services to those having difficulty making their mortgage payments. In 2012, the Council became a HUD approved housing counseling agency offering mortgage delinquency and default resolution counseling to Indian River County residents, as well as homeless counseling, rental housing counseling and financial management/budget counseling. www.tchelpspot.org

Credit Card Management Services d/b/a Debt Helper.com

West Palm Beach, FL

\$82,681 - Comprehensive Counseling

Credit Card Management Services, Inc. D/b/a Debthelper.com is a 501(c)(3) non-profit counseling agency located in Florida and Massachusetts. Since 1996, Credit Card Management Services has been dedicated to its mission of providing compassionate and professional financial counseling and education in an ethical manner with efficient, timely and problem-solving client support. The services provided are: Home Equity Conversion Mortgage Counseling; Money and Debt Management Programs; Mortgage Delinquency and Default Resolution, Loss Mitigation; Resolving and Preventing Mortgage Delinquency Workshops; Pre-Purchase Homebuyer Counseling; Pre-Purchase Homebuyer Education Workshops; Financial, Budgeting and Credit Education Workshops. Debthelper.com provides one-on-one and group counseling and education to ultimately help families manage their money, navigate the home-buying process, and secure and sustain their financial futures. www.debthelper.com

West Palm Beach Housing Authority

West Palm Beach, FL

\$12,158 - Comprehensive Counseling

The West Palm Beach Housing Authority (WPBHA) was established by the City of West Palm Beach in 1938 pursuant to Florida Statute Section 421 and the enactment of the National Housing Act of 1937. The City of West Palm Beach formed the WPBHA to provide safe, decent, and affordable housing to individuals and families with limited financial resources in the area. The mission of the WPBHA is as follows: To provide safe, decent, and affordable public housing to persons and families with limited financial resources and to provide residents with access to programs, which will assist them in making the transition to greater financial security. The WPBHA is a HUD approved housing counseling agency approved to provide: financial management/budget, pre-purchase and rental counseling, as well as fair housing, non-delinquency post purchase, predatory lending education, pre-purchase homebuyer education, rental and mortgage delinquency workshops. WPBHA also administers 3209 Housing Choice Vouchers, which include Veterans Affairs Supportive Housing (VASH) vouchers awarded by HUD. The WPBHA also manages 596 public housing units, and 400 units of market rate affordable housing in West Palm Beach. www.wpbha.org

Center for Independent Living Central Florida, Inc.

Winter Park, FL

\$11,799 - Comprehensive Counseling

The Center for Independent Living in Central Florida, Inc. (CIL-CF) is a private, nonprofit, 501 (c)(3) organization dedicated to helping people with disabilities achieve their self-determined goals for independent living. Founded in 1976 by a coalition of people with disabilities and their advocates, CIL-CF has enhanced and enriched the lives of people with disabilities in Central Florida by providing essential services and advocacy. In partnership with the community, the agency promotes personal rights and responsibilities among people with all disabilities and strives to eliminate architectural, communication, and attitudinal barriers by providing education, resources and training to enhance self-determination through informed choice. CIL-CF became a HUD approved housing counseling agency in April, 2009. The agency provides the following housing counseling services: Resolving or preventing mortgage delinquency or foreclosure; Home buying and homeownership; Principal reduction; Locating, securing, or maintaining residence in affordable and accessible rental housing, Referrals for shelter or services for people that are homeless. Additional information can be found on their website located at <http://www.cilorlando.org>

Georgia**Area Committee to Improve Opportunities Now (ACTION), Inc.**

Athens, GA

\$14,217 - Comprehensive Counseling

ACTION, Inc. is a non-profit agency that helps Northeast Georgia families become more self-sufficient. Major programs include: Housing Counseling, Opportunities Now/Community Services, Housing Repair, High School Youth, Full Plate Food Recue, and Early Childhood

Education. ACTION, Inc. provides comprehensive Housing Counseling and Education services that include: foreclosure prevention counseling, rental counseling, credit and budget counseling, homebuyer counseling and education, homeless counseling, and home maintenance counseling and education. Opportunities Now Program is to break the cycle of poverty by helping those who want to help themselves achieve success by increasing their level of education and enhancing their employment skills. Community Services provide a helping hand to families in need. Services include emergency food assistance; help with rent, mortgage, and energy expenses as a result of an unforeseen hardship; and nutrition services. Full Plate Food Rescue Project is to reduce hunger, the food budgets of service providers, and the amount of food thrown into landfills. The High School Youth project works with youth who are identified as high-risk for dropping out of school. Housing Program services assist persons in their efforts to secure, affordable and energy-efficient housing through Weatherization Assistance and Housing Repair. Kids In ACTION At The Pencil School, provides quality, affordable education and child care services that prepare young children for success in school. www.actionincorporated.gov

ClearPoint Credit Counseling Solutions

Atlanta, GA

\$1,236,245 – Comprehensive Counseling

ClearPoint Credit Counseling Solutions (CCCS) is founded on a 50-year heritage of helping individuals and families take control of their finances and build a better future. The mission: Consumer Health through Financial Education. Established in 1964, ClearPoint has decades of experience providing innovative solutions and education services for our clients' unique financial circumstances. As part of the community focus across the country, ClearPoint partners with other businesses, organizations and non-profits to ensure consumers' financial education needs are met. Budget and credit counseling, housing counseling and education are all core services. ClearPoint remains committed to helping individuals and families establish sound financial security and well-being through confidential and personalized service. ClearPoint is a HUD approved housing counseling agency and National Intermediary and a leader in the communities it serves. www.clearpointfinancialsolutions.org

Georgia Housing Finance Authority, D.B.A. Georgia Department of Community Affairs (DCA)

Atlanta, GA

\$618,760 – Comprehensive Counseling

The Georgia Department of Community Affairs (DCA) was created in 1977 to serve as an advocate for local governments. Today, DCA operates a host of state and federal grant programs and serves as the state's lead agency in housing finance and development. The State has successfully administered the Housing Counseling Program since 1998 and has provided counseling to 40,000 households in Georgia. For more information, please visit the DCA website at www.dca.ga.gov

Refugee Family Assistance Program

Atlanta, GA

\$14,664 – Comprehensive Counseling

Refugee Family Assistance Program (RFAP) is a nonprofit organization founded in 2006 by refugee women in Metropolitan Atlanta. RFAP strives to provide services and support to refugee and immigrant families to ensure that they are healthy and are socially, economically, and culturally adjusted to life in the Atlanta area. The agency aims to assure that these families are welcomed and engaged as valued members in their communities. This is accomplished by aiding in the social and emotional adjustments and cultural transitions of refugees and immigrants through education, social support, and economic opportunities. RFAP provides financial literacy, money management, homebuyer education, pre/post purchase, loss mitigation, delinquency/default, and foreclosure prevention, rental counseling with the primary objective to preserve homeownership. Services are provided in Somali, Arabic, Amharic, Swahili, Nepalese and Burmese. <http://www.refugeefamilyassistanceprogram.org>

SUMMECH Community Development Corp.

Atlanta, GA

\$15,834 - Comprehensive Counseling

SUMMECH CDC is a 501(c)(3) organization which was organized in 1989 as a not for profit community driven initiative to serve the Mechanicsville community in Atlanta, Georgia. The agency's mission is to provide affordable housing, promote home ownership and encourage economic development in the Mechanicsville community. Recognizing that there are many depressed communities in desperate need of revitalization, in September of 2010, SUMMECH Community Development Corporation (CDC) amended its Articles of Incorporation to extend the reach of its services beyond the border of the Mechanicsville/Summerhill neighborhoods to any community where there is an observed need in the State of Georgia. As such, SUMMECH CDC is a developer of single and multi-family affordable housing for rent and sale to low and moderate income persons. SUMMECH has been a HUD approved housing counseling agency since 2006, offering pre-purchase, post purchase, rental and mortgage delinquency counseling services at no cost to participants. Over 1,000 individuals and families have received counseling through SUMMECH's homebuyer education program. The "Paving the Way" program is SUMMECH's comprehensive housing counseling program which provides Pre/Post-Purchase Counseling; Homebuyer Education, Delinquency/Default Counseling, Rental Counseling and Fair Housing Education services. www.summechcdc.com

NeighborWorks Columbus

Columbus, GA

\$14,462 - Comprehensive Counseling

Columbus Housing Initiative, Inc. dba NeighborWorks® Columbus, a certified CDFI, was organized in 1998 as an overall effort by Columbus' civic leadership to improve substandard housing conditions and revitalize blighted neighborhoods. NeighborWorks® Columbus joined NeighborWorks® America in 2004. In 2005, the agency officially began doing business as NeighborWorks® Columbus. NeighborWorks® Columbus has received HUD funding for the last

eight years. To date, 1,266 clients have purchased their first home. This is a total investment within the community of over \$135 million. In the last eight years, the agency has originated 100 loans for a total loan volume of \$4 million. In February 2012, NeighborWorks Columbus joined Wells Fargo and NeighborWorks America on the Neighborhood Lift program to provide down payment assistance loans to first time homebuyers in Atlanta, GA. This program has provided assistance to 365 households for a loan volume of \$5,433,729.

Affordable Housing Enterprises, Inc. (AHE)

Griffin, GA

\$12,561 – Comprehensive Counseling

Affordable Housing Enterprises, Inc. (AHE) was founded in 1993 and approved as a 501(c)(3) nonprofit organization in 1997. The organization was formed by a group of concerned, community-based citizens for the purpose of providing affordable housing to special needs populations, which includes low-and-moderate income persons, persons with disabilities, the elderly, minorities, and families with limited English. Through diligence and perseverance, the mission is committed to making the pursuit of affordable housing options attainable to special needs populations by providing renter and homebuyer education forums, distributing available resource information and developing safe, decent and affordable housing products. Staffed by a team of professionals in the areas of education, life skills counseling, real estate, lending practices, government assistance and public housing administration, AHE has the knowledge and 21 years of experience to administer housing programs that meet the needs of the clients it serves from a grassroots, community-tailored perspective. AHE provides the following affordable housing services: Pre-purchase Counseling, Homebuyer Education, Delinquency/Default Counseling, Non-Delinquency Post-Purchase Counseling, Non-Delinquency Post-Purchase Counseling, Rental Counseling, and Homeless/Displacement Counseling. Additional information can be found at:

www.affordablehousingent.org

REAL Parents, Inc., Center for Homeownership Education

Riverdale, GA

\$10,949 – Comprehensive Counseling

REAL Parents, Inc. (RPI) is a Georgia non-profit organization founded in 1991. REAL is an acronym (Respect for Education and Leadership) that provides the foundation for the organization's mission and vision. REAL Parents was organized by a group of parents with the sincere desire to help other parents succeed in developing themselves and to support family engagement activities. In 2007, RPI established the Center for Homeownership Education (CHE). The mission of the CHE is to provide comprehensive affordable housing counseling to low to moderate and middle income residents and individuals. REAL Parents is dedicated to offering an array of community services to parents and families in the form of group education and counseling that includes safe, affordable housing counseling; resolving and preventing mortgage delinquency counseling; pre-purchase counseling and first-time home buyers classes; rental assistance and counseling; job readiness and preparation and financial literacy education to residents and families in Clayton, Henry, Dekalb and Fulton Counties. The post-purchase activities ensure that new home owners are successful for the long term and understand the

importance of budgeting and home maintenance. REAL Parents has been a HUD approved housing counseling agency since 2009. For more information visit: www.realparents.net

Appalachian Housing and Counseling Agency

Rome, GA

\$12,964 - Comprehensive Counseling

The Appalachian Housing and Counseling Agency (AHCA) is a subsidiary non-profit organization of the Northwest Georgia Housing Authority (NWGHA). NWGHA and AHCA have secured funding from a variety of resources and implemented comprehensive services and programs to benefit the low-income population of the City of Rome, Floyd County and surrounding counties serving over 2,000 individuals. AHCA has been providing housing counseling services to the residents of Floyd County since 1999. The agency provides group homebuyer workshops as well as individual housing counseling in the following areas: rental, homeless housing needs, pre-purchase, post purchase and mortgage delinquency counseling as well as fair housing counseling. <http://nwgha.com/appalachian.html>

Economic Opportunity for Savannah-Chatham County Area, Inc

Savannah, GA

\$14,059 - Comprehensive Counseling

Economic Opportunity for Savannah-Chatham County Area, Inc. was incorporated in 1965 as part of Lyndon Johnson's war on poverty effort. Since its initial beginnings, the agency has provided various services to low-moderate income individuals and families including Head Start, Early Head Start, Day Care, Comprehensive Housing Counseling, Youth Development, Housing for Special Needs populations, Energy Conservation through weatherization and solar installation, programs for seniors, programs for veterans, substance abusers, high school drop outs and funds management for individuals who receive SSA, SSI, and VA benefits. The agency became a HUD approved housing counseling agency in 1975. Its housing counselors have over 50 years of combined housing experience that covers every type of housing counseling. This includes; loss mitigation, home buyer education, pre-purchase, reverse mortgage, fair housing, pre-rental counseling, homeless counseling and prevention, budgeting and money management. The agency provides counseling in the following areas; mortgage default and delinquency, home buyer education, pre-purchase counseling, energy conservation counseling, rental counseling and homeless counseling. The agency provided housing counseling services to 211 households during Fiscal Year 2013. In addition, energy conservation counseling and weatherization services were provided to over 125 households during calendar year 2013. www.eoasaga.org

Idaho

Idaho Housing and Finance Association

Boise, ID

\$153,839 - Comprehensive Counseling

Idaho Housing and Finance Association (IHFA) is a mortgage finance and housing services organization with over 35 years of experience in leading Idaho families and individuals on the road to home. IHFA's mission is to provide funding for affordable housing opportunities in

Idaho communities. IHFA offers below-market-rate mortgages (not sub-prime) to low-to-moderate income Idahoans, administers federal rental assistance in 34 out of 44 counties, convenes Idaho's Homeless Coordination Committee, manages one of the nation's few one-stop funding centers for affordable apartment financing, and operates a clearinghouse of housing information through its Idaho Housing Hotline and through HousingIdaho.org. The agency's web address is <http://www.idahohousing.org>

Illinois

Macoupin County Housing Authority

Carlinville, IL

\$12,762 – Comprehensive Housing

The Macoupin County Housing Authority (MCHA) was formed in 1946 to provide decent, safe, and sanitary housing to low-income people in Macoupin County, Illinois. MCHA owns and manages a 46-unit independent living facility for the elderly and 362 public housing apartments in nine towns throughout Macoupin County. MCHA administers a Family Self Sufficiency Program for its public housing residents and a homeownership program for all low to moderate-income residents of Macoupin County. Since becoming a HUD approved housing counseling agency, MHCA's mission is to provide a broad range of housing counseling services at no cost to all the residents of Macoupin County, Illinois. For more information go to www.teamhousingcenter.com

Access Living of Metropolitan Chicago

Chicago, IL

\$12,158 - Comprehensive Counseling

Established in 1980, Access Living of Metropolitan Chicago is a change agent committed to fostering an inclusive society that enables Chicagoans with disabilities to live fully engaged and self-directed lives. Access Living grew out of the independent living movement and the belief that having a disability should not relegate a person to a life of isolation and exclusion. Accordingly, the mission of Access Living is to foster the dignity, pride and self-esteem of people with disabilities and enhance the options available to them so they may choose and maintain individualized and satisfying lifestyles. Since its foundation over 30 years ago, Access Living has provided services to over 50,000 people with disabilities and has become nationally recognized as a leading force in the disability advocacy community, challenging stereotypes, protecting civil rights, and championing social reform. Access Living provides several affordable housing services including housing counseling, fair housing investigation and enforcement, housing testing, and housing advocacy. Additional information about Access Living may be found at www.accessliving.org

Genesis Housing Development Corporation (GHDC)

Chicago, IL

\$15,111 - Comprehensive Counseling

Genesis Housing Development Corporation (GHDC) is a 501(c)(3) not-for-profit community development organization located in and serving the Mid-South Communities of Chicago, Illinois. GHDC was formally incorporated in 1997 to address the issues of the availability of affordable housing and the ability of low and moderate-income people to own homes, and more broadly, to promote residential, commercial and economic development. In its history, GHDC has built 30 affordable housing units, 2 market rate units, and rehabbed and sold seven single family homes. GHDC is a HUD approved housing counseling agency and a resource center, offering housing education and counseling for first time home buying and foreclosure prevention efforts, credit counseling, and transitional rental housing services. GHDC has conducted workshops and provided housing counseling for the past fourteen years that have resulted in over 2,500 persons receiving certificates for reduced mortgage costs and benefits as first time homebuyers, with more than 375 purchasing homes. The agency's mission is to build stronger communities by building net worth for local families through affordable housing, financial and credit education, business development and job placement assistance. www.geneshdc.org

Kingdom Community, Inc.

Chicago, IL

\$14,821 - Comprehensive Counseling

Kingdom Community, Inc. is a CDC 501(c)(3) established in March 2005. Its mission is to address economic, educational, and social challenges in Chicago's inner-city. Over the years, the organization witnessed depreciation in the community and the tremendous need for change in the neighborhoods. Kingdom Community supports populations that are underserved in the Austin, Lawndale, and Garfield Park areas in the city of Chicago. This population is comprised of diversified groups including the homeless, ex-offenders, single parents, low-income residents, the jobless, at risk teens, and those who are poorly educated. In past years, Kingdom Community has supported over 300 individuals through workshops, referrals, and employment opportunities. The agency offers the following services: Housing Support, Job Training, Employment and Creation, and Community and Economic Development, financial management, mortgage delinquency, pre-purchase and rental counseling as well as fair housing, financial/budget, non-delinquency post purchase, predatory lending, pre-purchase education and mortgage delinquency workshops. Kingdom Community's housing counselors have years of experience and are certified by Neighborworks America. <http://www.kingdomcommunityinc.org>

Latin United Community Housing Association

Chicago, IL

\$18,630 - Comprehensive Counseling

Latin United Community Housing Association (LUCHA) is a tax-exempt, HUD approved, Illinois not-for-profit Corporation founded in 1982 by a cadre of Humboldt Park, West Town, and Logan Square activists committed to addressing resident displacement and preserving affordable housing in the community. LUCHA serves over 3,000 low-income clients per year

(~50% Latino, 25% White, 19% African-American, 5% Asian, and 1% other) through programs and services covering four areas: Affordable Rental Housing; Home Ownership; Home Repair and Maintenance; and The LUCHA Law Project. LUCHA develops and manages affordable rental housing (153 units); provides emergency home repairs for seniors; offers emergency rental assistance for families and victims of domestic violence; conducts workshops for first-time homebuyers; provides financial, default, and foreclosure counseling; and engages the community through organizing efforts which strengthen the development of affordable housing. Moreover, all of LUCHA's services are provided within a bilingual (Spanish/English) environment. www.lucha.org.

Rogers Park Community Development Corporation

Chicago, IL

\$15,646 - Comprehensive Counseling

The Rogers Park Community Development Corporation (RPCDC) was founded in 1997 as a wholly-owned subsidiary corporation of the Rogers Park Community Council (RPCC). In 2002, RPCDC became a HUD approved housing counseling agency to provide homeownership housing counseling. Since then, RPCDC has expanded its operation tri-fold with a focus on preserving and creating affordable housing opportunities to serve the entire Chicago area. RPCDC prepares clients for the responsibilities of homeownership through individual counseling and group education as well as helping home buyers qualify for down payment and purchase price assistance programs. RPCDC's services include pre-and post-purchase classes, credit repair, condominium and landlord training, and foreclosure prevention counseling. In 2013, RPCDC changed its brand to Northside Community Development Corporation to better reflect their commitment to serving all communities of northern Chicagoland. The agency provides housing counseling in the areas of Foreclosure Prevention Counseling, Pre-purchase First Time Homebuyer Training, Pre-purchase Condominium Training, One-on-one Mortgage Readiness Assessment and One-on-one Credit Counseling. www.northsidecdc.org

Smart Money Housing

Chicago, IL

\$21,989 - Comprehensive Counseling

Smart Money Housing (SMH), part of the Smart Women Smart Money Educational Foundation (SWSM), is a non-profit HUD approved housing counseling agency located on the West side of Chicago, IL. SMH is a woman-founded organization started by the former state treasurer, Judy Baar Topinka in 2001. In 2008, the organization evolved to meet the needs of the community and became HUD approved and now concentrates on housing counseling for both men and women in Cook County. The organization's mission is to assist people in obtaining and keeping the American Dream, a home of their own. With the belief that knowledge opens doors, counseling and education provide the knowledge to help individuals make informed decisions. Since 2008, over 40,000 persons have been served through group and individual sessions covering the following: Homebuyer Education; Pre-purchase Counseling; Post-purchase Counseling; Mortgage Delinquency Counseling; Money/Debt Management; Reverse Mortgage/HECM Counseling and SB1167 Anti Predatory Lending Database Program Counseling (initiated in Cook County, Illinois). www.smartmoneyhousing.org

Total Resource Community Development Organization

Chicago, IL

\$14,752 – Comprehensive Counseling

Total Resource Community Development Organization (TRCDO) was established in 1999 and incorporated in 2000 as a 501(c)(3) non-profit entity. Located on the south side of Chicago, Illinois TRCDO's key mission is to help close the service gaps for families that are in need of immediate wraparound services. Its purpose is to be a "one-stop" resource that offers programs that provide daily living resources and support. This is accomplished through collaborative relationships with communities, businesses and governmental agencies. TRCDO services an average of 40,000 individuals annually through housing counseling, energy assistance, youth programs, employment training and a food pantry. In 2012, TRCDO became a HUD approved local housing counseling agency. TRCDO's housing services include Pre-Purchase Counseling, Mortgage Delinquency and Default Resolution Counseling, Non-Delinquency Post-Purchase Counseling, Home Improvement and Rehabilitation Counseling, and workshops in Pre-Purchase Counseling Homebuyer Education, Resolving/Preventing Mortgage Delinquency, Financial Budgeting and Credit Repair, Fair Housing Pre-Purchase Education, Predatory Lending Education and Non-Delinquency Post-Purchase for homeowners and buyers. TRCDO's 2013 affordable housing counseling service results provided assistance to 2,252 households, saved 433 homes, and secured \$5.5 million in direct financial assistance to homeowners. This was achieved through collaborative relationships with the Illinois Housing Development Authority, Cook County, and Chicago. totalresourcecdo.com

Community Investment Corporation of Decatur

Decatur, IL

\$12,359 - Comprehensive Counseling

The Community Investment Corporation of Decatur, Inc. (CICD), an Illinois not-for-profit corporation, offers counseling through the Welcome Home Housing Counseling Program. This program, launched in 1999, achieved HUD approval as a Local Housing Counseling Agency in 2003. Welcome Home is a comprehensive housing counseling program, assisting families in purchasing and maintaining decent and affordable homes. It offers an array of basic services, but its three priorities are one-on-one pre-purchase counseling, homebuyer group workshops, and one-on-one foreclosure/delinquency prevention counseling. Welcome Home serves Macon County and surrounding rural county residents, with a particular emphasis on low and moderate income households striving to become first-time home buyers. In the past three years, Welcome Home has become much more active in default/delinquency counseling, helping households to retain their homes. To date, over 600 families have received pre-purchase or post-purchase counseling services. One of the Welcome Home Program's strengths is its close partnership with local agencies, businesses, lenders, and non-profit housing developers. Community Investment Corporation is an active member of the Affordable Housing, Community Reinvestment Act, and Financial Services committees in the Decatur area. <http://www.cicchicago.com/>

CDBG Operations Corporation

East St. Louis, IL

\$15,224 - Comprehensive Counseling

CDBG Operations Corporation is a not-for-profit 501(c)(3) organization, established in 1993. The agency's mission is to foster the development of affordable and decent housing opportunities and related community services which help to empower the residents; thereby promoting a healthy, safe and wholesome living environment. CDBG Operations receives local, state and federal funds to provide housing related services. It currently provides transitional and permanent housing opportunities for homeless and disabled persons. In partnership with the local entitlement jurisdictions, the local Continuum of Care, and other service agencies, the agency strives to provide a wholesome range of supportive services and referrals to resources for local residents. CDBG Operations is a HUD approved housing counseling agency and has served over 2,400 persons since 2002. The agency is approved for and currently provides pre-purchase, mortgage delinquency and default resolution, and rental housing counseling services.

www.cdbgops.org

CEFS Economic Opportunity Corporation

Effingham, IL

\$13,209 – Comprehensive Counseling

C.E.F.S. Economic Opportunity Corporation is a Community Action Agency and a 501(c)(3) non-profit corporation serving economically and socially disadvantaged people in the seven rural counties of Clay, Effingham, Fayette, Shelby, Montgomery, Moultrie and Christian counties in East Central Illinois. C.E.F.S. was incorporated in 1965 at the request of the governing administrative bodies of Clay, Effingham, Fayette and Shelby counties. The agency was expanded in 1967 to serve Moultrie, Montgomery and Christian counties. C.E.F.S. is responsible for the development, implementation and evaluation of social service programs designed to meet the needs of the people in the area it serves. C.E.F.S. Economic Opportunity Corporation's mission is to provide opportunities for people through education and support to achieve and maintain self-sufficiency. At C.E.F.S, housing counseling services are provided by trained, professional staff. Some of the services provided are: Pre-purchase workshops for Homeowners, Fair Housing Assistance, services for the homeless, predatory lending workshops, home improvement and rehabilitation counseling, financial management and budget counseling, rental and homeless counseling. The agency provides counseling regarding scams, unfair practices and referral contact information. www.cefseoc.org

Lake County Housing Authority (LCHA)

Grayslake, IL

\$14,777 - Comprehensive Counseling

The Lake County Housing Authority (LCHA) has strived since 1946 to change the face of public housing in Lake County, Illinois. As one of the leading housing authorities in Illinois, the agency provides housing and housing related services for over 11,000 citizens of Lake County. LCHA provides safe, decent and sanitary housing for the most vulnerable members of its community. LCHA continues to play a vital role in providing Mortgage Delinquency and Default Resolution

Counseling, Homebuyer Education Programs, Services for Homeless, Pre-Purchase Counseling, Predatory Lending, Loss Mitigation and Renter Assistance. www.lakecountyha.org

South Suburban Housing Center

Homewood, IL

\$16,320 - Comprehensive Counseling

SSHC is a private, non-profit, regional fair housing agency serving over 50 communities in southern Cook and northeastern Will counties of Illinois. SSHC was formed in 1975 by the League of Women Voters for the purpose of monitoring and addressing discriminatory practices in the housing markets to foster stable racially and economically diverse communities. SSHC's current Fair Housing Enforcement and Housing Counseling programs assist individuals in all protected classes and ensure that housing providers recognize and comply with fair housing laws. SSHC's counseling programs assisted 870 families during its last program year. This grant award supports SSHC's comprehensive housing counseling activities and specifically supplements mortgage delinquency, default and foreclosure counseling activities performed on behalf of families suffering from mortgage distress. Continuing default/foreclosure counseling assistance is critically needed in this area recovering from the highest mortgage foreclosure rate in the Chicago region. This program will also provide additional fair housing and mortgage scam/fraud legal awareness education to each housing counseling client by SSHC's experienced fair housing enforcement staff. HUD funded comprehensive counseling activities include one-on-one pre-purchase, post-purchase, mortgage delinquency, rental/homeless counseling, and mortgage modification assistance, as well as group workshops and on fair housing, mortgage fraud awareness, and foreclosure prevention/intervention education.

www.southsuburbanhousingcenter.org.

Will County Center for Community Concerns

Joliet, IL

\$17,780 - Comprehensive Counseling

The Will County Center for Community Concerns, established in 1987 as the Community Action Agency serving Will County Illinois, has provided programs and services to Will County residents for more than 25 years. The agency's mission is to assist and enable low and moderate income individuals to obtain the opportunities needed to prepare themselves for self-sufficiency and attain stable, affordable housing. Since its inception, the Center has provided education and counseling at no cost to renters, homeowners and prospective homebuyers who reside within Will County. The Center is a HUD approved housing counseling agency and offers comprehensive counseling on pre-purchase, post-purchase, delinquency and default counseling, Home Equity Conversion Mortgage, Certified Renters and Mortgage Assistance. In 2013, the agency provided more than 13,000 services to individuals and families in Will County, and provided HUD-funded housing counseling services to more than 386 households.

www.wccccc.net

METEC

Peoria, IL

\$14,664 - Comprehensive Counseling

METEC is a nonprofit housing resource center established in 2001, to help low-to moderate income families be successful in achieving affordable, safe, and decent housing through financial education, outreach, and advocacy. METEC's mission is empowering individuals to improve their financial well-being through housing counseling, credit counseling, employment and free tax preparation. The agency offers: financial management and budget, mortgage delinquency and default resolution, pre-purchase and rental counseling as well as fair housing pre-purchase, financial and budgeting, non-delinquency post purchase, predatory lending, pre-purchase education, rental and mortgage delinquency workshops. www.metecresourcecenter.org

Springfield Housing Authority

Springfield, IL

\$11,755 - Comprehensive Counseling

The Springfield Housing Authority (SHA) was incorporated in January 1938 under enabling legislation of the Illinois Housing Authority Act and the U.S. Housing Act of 1937. The SHA continues to bridge the affordable housing gap by proudly serving the Springfield and surrounding community by providing affordable housing to a broad range of persons, including but not limited to, senior citizens, individuals, families, persons with disabilities, etc. SHA operates under the mission of being the primary leader in providing quality affordable housing to individuals and families, while encouraging partnerships necessary for residents to develop self-sufficiency to be productive members of the community. The Family Self-Sufficiency Program was established in 1990 to promote economic self-sufficiency among residents. The SHA provides housing opportunities through conventional Public Housing, Section 8 Housing Choice Vouchers, Mainstream Program Vouchers, Shelter Plus Care Vouchers and Family Unification Vouchers. In September 2002, the SHA implemented the Section 8 Homeownership Voucher Program to assist families in the purchase of a home. In 1992, SHA developed 44 lease-to-purchase homes that necessitated a need for housing counseling services. In 2005, SHA developed an additional 27 rental and homeownership units. As a HUD approved housing counseling agency, SHA provided pre-purchase and mortgage delinquency counseling to 165 households during HUD FY 2013. www.springfieldhousingauthority.org

Housing Opportunity Development Corporation

Techny, IL

\$11,755 - Comprehensive Counseling

Founded in 1983, Housing Opportunity Development Corporation, (HODC) is a community-based non-profit developer serving north suburban Cook County and South suburban Lake County, Illinois. HODC's mission is to develop, preserve and manage affordable housing in Chicago's northern suburbs. The agency's vision is to create strong, inclusive and just communities by expanding the stock of affordable housing that is available to low to moderate-income individuals and families. The mission is predicated on creating diverse communities that make affordable housing available, even in small increments. HODC takes a holistic approach to development that includes building welcoming communities and creating opportunities for

collaboration with municipalities, employers, tenants and neighbors. HODC's housing counseling program provides group workshops covering the basics of ownership and one-on-one meetings to help potential buyers work towards purchasing their own home. The housing counseling services proposed under this Grant include: Pre-purchase counseling; Resolving/Preventing Mortgage Delinquency or Default counseling and Non-Delinquency Post Purchase counseling. www.hodc.org

Dupage Homeownership Center

Wheaton, IL

\$18,183 - Comprehensive Counseling

DuPage Homeownership Center (DHOC) is a HUD approved nonprofit organization. Its mission is to provide a full range of services to promote and preserve sustainable responsible housing and homeownership with an emphasis on serving first-time homebuyers, low- and moderate-income households, and homeowners in crisis. Founded in 1991, DHOC provides comprehensive housing counseling services, including: workshops on Homebuyer Education, Post-Purchase Education, Foreclosure Prevention, Financial Recovery, and Financial Management for successful renting; Financial Literacy education; and pre-purchase, post-purchase, default, rental, financial capability, and reverse mortgage counseling. DHOC's Homestead Program offers income-eligible families down-payment assistance to afford purchasing in the relatively high-cost DuPage market. Not a mediation program, Counselor in the Court connects homeowners in foreclosure with DHOC's housing counseling services designed to help them work with their lender and prevent foreclosure. DHOC has served over 20,000 households, including more than 8,000 with foreclosure prevention services. Last year, over 3,000 households were served through DHOC programs. www.dhoc.org

Indiana

Housing and Neighborhood Development City of Bloomington

Bloomington, IN

\$15,028 – Comprehensive Counseling

Housing and Neighborhood Development City of Bloomington (HAND) is a HUD approved housing counseling agency with a mission to offer comprehensive counseling to low and moderately low-income clients of Monroe County in the state of Indiana. The types of services offered include pre and post purchase, default, homebuyer education, HECM, rental, and predatory lending counseling. During the prior fiscal year, this agency counseled 256 clients, held 3 homebuyers workshops, two financial literacy workshops and one rental assistance workshop with HUD funding. This agency has been providing housing counseling services since 1974 and since then has developed an array of programs and local community partnerships to assist individuals and families in finding decent and affordable housing in their community. HAND has established partnerships with Habitat for Humanity, Martha's House, Shalom, Inc., Community Kitchen, Hoosier Hills Food Bank, local lenders, realtors, an insurance agencies, and appraisal firms. www.bloomington.in.gov/hand

Community Action Program of Evansville & Vanderburgh County, Inc.

Evansville, IN

\$14,104 – Comprehensive Counseling

The Community Action Program of Evansville & Vanderburgh County, Inc. (CAPE) has addressed the needs of the economically disadvantaged for over 40 years. CAPE was founded in 1965 as a result of the Economic Opportunity Act, which was enacted to provide stimulation and incentive for urban and rural communities to mobilize their resources to combat poverty through community action programs. Since its formation, CAPE has grown considerably in order to fulfill its mission of promoting programs for self-sufficiency and has increased its services to address specific needs. Currently, CAPE's programs focus on the social and economic self-sufficiency of low- to moderate-income families. The programs and services provided by CAPE are aimed at ensuring basic needs are met, as well as the promotion of skills and training to achieve self-sufficiency. Most of the programs provided by CAPE are income based and prioritize the elderly, disabled, and families with small children. CAPE is recognized as a Community Housing Development Organization providing affordable housing for low- to moderate-income families in Gibson, Posey, Vanderburgh and Warrick Counties in Southwestern Indiana. CAPE also administers a homeownership program, providing down payment assistance and housing counseling services to families who are at or below 80% of the area median income. Foreclosure Prevention counseling is also offered to households experiencing difficulties meeting their mortgage obligations. <http://www.capeevansville.org/>

Community Action of Northeast Indiana, Inc. (CANI)

Fort Wayne, IN

\$12,001 – Comprehensive Counseling

CANI is a private, non-profit agency that promotes economic and community development by providing resources, helping people gain access to opportunities, and teaching them the skills they need to become self-sufficient. CANI was established in 1965 with the mission to help communities, families, and individuals remove the causes and conditions of poverty. Among this work is the provision of housing services including rental assistance vouchers, the creation of new housing communities and homebuyer opportunities, and providing education, support, and financial knowledge to those who wish to acquire or maintain safe and affordable housing. CANI provides one or more programs and services in Adams, Allen, DeKalb, Elkhart, Grant, Huntington, Kosciusko, LaGrange, Noble, Wells, Steuben and Whitley counties. www.canihelp.org.

Fort Wayne Housing Authority

Fort Wayne, IN

\$13,568 – Comprehensive Counseling

In 1937, the Indiana General Assembly adopted enabling legislation giving local government authority to participate in federal low-rent housing programs. Subsequently, in 1938, the Common Council of the City of Fort Wayne, Indiana, passed a resolution creating the Housing Authority of the City of Fort Wayne, Indiana. The mission of the Housing Authority of the City of Fort Wayne is to provide good quality, affordable housing and superior services to eligible

members of the Fort Wayne community and to maintain an atmosphere which encourages self-sufficiency. Fort Wayne Housing Authority provides the following housing counseling services: Financial Management/Budget Counseling, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Rental Housing Counseling and Rental Housing Workshops. During Fiscal Year 2013, Fort Wayne Housing Authority counseled 117 clients. www.fwha.org

Affordable Housing & Community Development Corporation

Marion, IN

\$19,234 - Comprehensive Counseling

Affordable Housing & Community Development Corporation (AHCDC) was incorporated in 1995 and recognized by the IRS as a 501(c)(3) tax exempt entity in July 1996. AHCDC was first certified as a Community Housing Development Organization (CHDO) for Grant County in 1997 and continues to assist in delivering HOME Investment Partnerships Program funds to meet local needs. AHCDC provides counseling through the Indiana Foreclosure Prevention Network and has been a HUD approved housing counseling agency since 2002. AHCDC is driven by a mission to “serve as an agent of change for building better communities” through the following programs and services: Comprehensive housing counseling services including: homeless, rental, pre-purchase, post-purchase non-delinquency, foreclosure prevention, and reverse mortgage counseling; Administration of federal and state grants on behalf of local units of government and nonprofits; Development/management of affordable multi-family and single-family units for rent/sale; Hosting the 1-877-GETHOPE call center on behalf of the Indiana Foreclosure Prevention Network; Training, technical assistance, and loan servicing for micro-entrepreneurs; and Management of matched savings accounts for homeownership, education/employment training, and small businesses. www.ahcgrantcounty.com.

Hoosier Uplands

Mitchell, IN

\$14,865 – Comprehensive Counseling

Hoosier Uplands is a not-for-profit community action agency based in Mitchell, Indiana that provides various services in Crawford, Lawrence, Orange, Martin, Washington, Daviess, Greene, Dubois and Pike counties. Hoosier Uplands was incorporated as a nonprofit community action agency in 1966 and is staffed by over 200 employees. The agency’s corporate mission is to plan, implement or cause to be implemented, and provide comprehensive services to the poor, elderly and disabled. Hoosier Uplands strives to alleviate poverty, improve living conditions, and provide access to health care and social services to those families and individuals in need within its service area. The agency provides many services including: weatherization, energy assistance, budget counseling, Section 8 Housing assistance, housing counseling, and housing rehabilitation services. Housing Counseling services provided include: pre-purchase, pre-rental counseling, post-purchase counseling, mortgage default/delinquency counseling, loss mitigation counseling, renter assistance counseling and Fair Housing assistance information. During the 2013 fiscal year, the Housing Counseling Program assisted 415 families with their housing needs. www.hoosieruplands.org

Muncie Homeownership and Development Center

Muncie, IN

\$13,008 – Comprehensive Counseling

Muncie Homeownership and Development Center (MHDC) was established in 1992. In 1995, MHDC became a HUD approved housing counseling agency. Since 1992, over 3,000 families have received homeownership services. MHDC constructs new homes and rehabilitates existing homes in mixed income neighborhoods, and assisted in assuring clean, safe, affordable housing, for residents of the City of Muncie. In 2013, MHDC, in partnership with the Muncie Area Career Center Building Trades Program and Ball State University's Architect Program, built its first "Build Green" home. The home meets all energy efficient standards as defined by HUD. MHDC has identified the needs of the community and continued to work with The City of Muncie as a (CHDO) Community and Housing Development Organization. MHDC continues to play a vital role in the Supportive Services programs in cooperation with the Muncie Housing Authority, Family Self Sufficiency Program, and the Section 8 Voucher Choice Homeownership Program. The purpose and mission of this project are to move families from welfare to work then to homeownership. MHDC provides housing counseling services to residents of Delaware County, and the six surrounding counties. Participants of the program are offered the following services; Mortgage Education, Financial Literacy, Fair Lending and Mortgage Fraud Analysis, Post Purchase Foreclosure Prevention, and Mortgage Document Review.

www.facebook.com/pages/Muncie-Home-Ownership-and-Development-Center

Lincoln Hills Development Corporation

Tell City, IN

\$13,769 – Comprehensive Counseling

Lincoln Hills Development Corporation is a non-profit Community Action Agency, which was incorporated in 1965 to serve the needs of the residents of rural southern Indiana through housing, employment, economic, human services, and community development initiatives. Lincoln Hills is an Indiana Community Housing Development Organization, and a Certified Community Development Entity. During the past 49 years, Lincoln Hills Development Corporation has provided needed services to literally thousands of persons throughout southern Indiana, with 8,468 persons assisted in 2013. Services are provided to all population ages, and include: Healthy Families; Head Start/Early Head Start; utility assistance; weatherization services; Retired and Senior Volunteer Program opportunities; affordable multi-family housing; elderly/disabled housing; Housing Counseling; and other community services. www.LHDC.org

Iowa

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

Des Moines, IA

\$13,769 – Comprehensive Counseling

Founded in 1967, the mission of HOME, Inc. is to create opportunities for quality affordable housing to enable low-income families to become self-sufficient. HOME, Inc. has been a HUD

approved housing counseling agency since 2003. HOME, Inc. provides the following programs and services: Homeownership Counseling and Supportive Services (HCSS), which helps prospective homeowners prepare to purchase their own homes through counseling and educational sessions; the Community Housing Services Program, which assists landlords and tenants in solving housing problems; and the Property program, which develops 8-10 units of housing annually through acquisition, rehabilitation, and new construction. HOME, Inc. develops financing models and attracts grant funds to keep housing costs affordable thus making homeownership available to low-income families in Polk County. In addition, general contracting services are provided to 25 low-income homeowners annually to address emergency repairs or deferred maintenance. HOME, Inc. is also a certified Community Housing Development Organization for the City of Des Moines and the State of Iowa. During HUD Fiscal Year 2013, HOME, Inc. provided housing counseling services to 138 households. www.homeincdsm.org

Eastern Iowa Regional Housing Authority

Dubuque, IA

\$15,991 – Comprehensive Counseling

The Eastern Iowa Regional Housing Authority (EIRHA) was established in 1978 and operates as a division of the East Central Intergovernmental Association (ECIA). EIRHA was organized pursuant to Chapter 28E, Code of Iowa, and was established and created as a regional housing authority for Cedar, Clinton, Delaware, Dubuque, Jackson and Jones Counties, excluding the cities of Dubuque and Clinton. The mission of the Eastern Iowa Regional Housing Authority is to provide decent, safe, and affordable housing for eligible households; to provide opportunities and promote self-sufficiency; create economic independence; and provide housing counseling and home ownership opportunities for Section 8 Housing Choice Voucher (HCV) and Public Housing program participants. The EIRHA has an Annual Contributions Contract to serve 983 families on the Section 8 HCV program and owns and operates 164 Public Housing units. Since July 2003, the EIRHA has operated an HCV Homeownership Program. The Public Housing Homeownership Program has been in place since October 2001 and allows the Housing Authority to sell its Public Housing units to qualifying families. The ROSS Family and Homeownership Grant awarded in June 2008 has assisted over 113 families. In FY 2013, EIRHA served over 123 clients in the Cedar, Clinton, Delaware, Dubuque, Jackson and Jones Counties. www.eirha.org

Muscatine Municipal Housing Agency

Muscatine, IA

\$14,777 – Comprehensive Counseling

Muscatine Municipal Housing Agency (MMHA) is a HUD approved housing counseling agency and began providing Homeownership Education in 2008. Since the inception of the program, over 600 counseling activities have been completed, 221 households have completed the 8 hour pre-purchase class, and 79 clients have purchased homes in Muscatine County. MMHA's mission is to provide safe, decent, affordable housing opportunities and promotes social, economic, and personal upward mobility for lower-than-average income residents through its administration of Public Housing, Section 8, Family Self-Sufficiency, and Homeownership

Education Programs. MMHA's homeownership staff is trained in homeownership counseling, pre-purchase education, foreclosure prevention, post-purchase education, consumer education, and financial fitness. Classes and counseling are held in a handicap-accessible building using a variety of teaching methods to make the material accessible to all clients, regardless of disability or learning style. MMHA's housing counselor provides one-on-one pre-purchase and money management counseling and teaches an 8 hour pre-purchase class. www.muscatineiowa.gov

Center For Siouxland

Sioux City, IA

\$15,470 – Comprehensive Counseling

Center For Siouxland is a non-profit human service agency located in Sioux City, Iowa. Center For Siouxland was organized in 1975, as a cooperative effort of the Iowa Department of Social Services, United Way of Siouxland, Area Agency on Aging, and YMCA. Center For Siouxland was incorporated in 1977. Its mission is to "provide assistance, information, and direction in order to help people, empower lives, and build futures." Initial programs included emergency financial assistance, crisis intervention, traveler's aid, assistance to older people, and a 24-hour program of information and referral. The housing counseling program was added in early 1976, and in 1978, the agency received approval as a HUD Housing Counseling Agency. Today, the Comprehensive Housing Counseling Program employs 4 housing and credit/financial counselors to provide free one-on-one housing and credit/financial counseling in the areas of pre- and post-purchase, mortgage default/delinquency, rental, non-delinquency post-purchase, homeless/displacement, budgeting/money management, debt management, and predatory lending. Counselors also provide pre-/post-purchase homebuyer, renter, and financial literacy group education. In addition, Center For Siouxland also provides Consumer Credit Counseling; Representative Payee services; Community Assistance (food and prescription assistance); Transitional and Permanent Supportive Housing for the homeless; VITA Free Income Tax Preparation, and RSVP Program. www.centerforsiouxland.org

Family Management Credit Counselors

Waterloo, IA

\$19,240 - Comprehensive Counseling

Family Management Credit Counselors supports the delivery of a wide variety of housing counseling services to 19,101 homebuyers, homeowners, low- to moderate-income renters, and the homeless in the last nine years. The primary objectives of the program are to reduce mortgage delinquency, affirm Fair Housing, improve access to affordable rental housing and preserve homeownership. Counselors provide guidance and advice to help families and individuals improve their housing conditions and meet the responsibilities of tenancy and homeownership. Additionally, counselors may provide counseling services to homeowners to prevent or resolve mortgage delinquency, default, and foreclosure, with the primary objective to preserve homeownership. Applicants funded through this program may also provide Home Equity Conversion Mortgage counseling to homeowners 62 years of age and older who seek to convert equity in their homes into income that can be used to pay for home improvements, medical costs, living expenses, or other expenses. During Fiscal Year 2013, the agency counseled 861 clients. www.familymanagementcc.com

Kentucky

Credit & Homeownership Empowerment Services, Inc.

Bowling Green, KY

\$13,058- Comprehensive Counseling

Credit & Homeownership Empowerment Services, Inc. (CHES, Inc.), a HUD approved housing counseling and community development organization, was founded in 2010 to address the affordable housing and financial education needs of low to moderate income families in the Kansas City Metropolitan area. CHES, Inc.'s mission is dedicated to empowering low to moderate income individuals and families with the skills, knowledge and confidence necessary for long-term homeownership and financial success. CHES, Inc. offers the following one-on-one and group education services: pre-purchase homebuyer education and counseling; post-purchase, non-delinquency homeownership education and counseling; foreclosure, mortgage delinquency/default prevention; financial and credit education and counseling; and reverse mortgage counseling. CHES, Inc. will continually seek new opportunities to provide quality and innovative services to the communities it serves, through qualified and compassionate professionals who create and restore the realization of dreams. www.chesinc.org

Housing Assistance and Development Services Inc.

Bowling Green, KY

\$12,202 - Comprehensive Counseling

HANDS (Housing Assistance and Development Services) has provided homeownership education to approximately 800 low income families in the past 18 years. HANDS conducts homeownership classes four times each year and money/debt management classes four times each year. Approximately 50 individuals have participated in these classes during the past year. HANDS also offers one-on-one counseling to assist with mortgage delinquency. One-on-one budget, credit and homeownership counseling is available to individuals at no cost. The goal is to assist families in achieving the "American Dream" of owning a home. Achieving this dream increases self-confidence in all family members. www.handsinc.net

Live the Dream Development, Inc.

Bowling Green, KY

\$11,755 – Comprehensive Counseling

Live the Dream Development, Inc.(LTDD) is a 501(c)(3) non-profit, that currently employs two part-time housing counselor with certification through NeighborWorks. Since its inception in 2002, Live the Dream has served more than 850 clients with 100 families becoming homeowners. Live the Dream's mission is to offer the most effective techniques for achieving homeownership and financial stability among low-to-moderate-income individuals and families and to avoid predatory lending practices. LTDD prepares potential homebuyers through homeownership education classes and one-on-one pre- and post-purchase counseling sessions as well as foreclosure/forbearance and loss mitigation counseling services. All LTDD services are offered free of charge to clients. The Kentucky Housing Corporation named Live the Dream

Homeownership Program of the year in 2004 and presented the Outstanding Performance Award in 2005. Live the Dream is a HUD approved housing counseling agency. www.habg.org

Campbellsville Housing & Redevelopment Authority

Campbellsville, KY

\$12,561 - Comprehensive Counseling

Since 1961, the Campbellsville Housing & Redevelopment Authority (CHRA) has served the community of Campbellsville, Kentucky. The CHRA's Housing Counseling Program has been in existence since 1982 and has served over 1,000 clients. Its goal is to provide comprehensive housing counseling assisting homebuyers, homeowners, and tenants in gaining knowledge and the skills needed to meet their housing needs and resolve their housing problems. In 1999, the Campbellsville Housing Authority became the managing agent for the Lebanon Housing Authority in Lebanon, Kentucky. The fiscal year 2014-15 comprehensive housing counseling work plan will continue to focus on one-on-one (individual) housing counseling and group session for homeowners and rental tenants. The available comprehensive housing counseling services include: financial literacy education, pre-purchase homebuyer counseling, homebuyer education programs, default counseling, post purchase counseling and rental housing counseling and education. CHRA also provides counseling on shelter or services for the homeless.

www.cvillehousingonline.com

Kentucky Housing Corporation

Frankfort, KY

\$213,941 - Comprehensive Counseling

Kentucky Housing Corporation (KHC) is a state housing finance agency. For over 40 years (since 1972), KHC has provided safe, quality, affordable housing opportunities through an array of programs and services including single family purchase mortgage loans, homeowner-occupied housing rehabilitation, multifamily housing production, rental assistance, homeownership counseling and homeless programs and services. KHC's housing counseling program has been in existence for many years, and partners with housing counselors across the state to provide Kentuckians with one-on-one counseling and/or group education on various housing related topics including, but not limited to pre-purchase, budget/credit, predatory lending, Section 8 to homeownership, rental, transitional, and foreclosure prevention counseling. www.kyhousing.org

KCEOC Community Action Partnership

Gray, KY

\$14,059 - Comprehensive Counseling

KCEOC Community Action Partnership is a private, community action agency, designated as a 501(c)(3) nonprofit organization. For over 49 years, the agency has operated programs and services designed to fight and alleviate the causes of poverty. The mission of the agency is: "KCEOC Community Action Partnership is dedicated to recognizing human potential, improving communities, and creating opportunities for change." The primary purpose of the agency is to assist individuals and families in their fight against the causes of poverty; this is accomplished by providing a variety of programming and services designed to empower residents with the tools

and resources needed to overcome the barriers they face. Over the last twenty years, the housing programs developed and operated by KCEOC have enhanced the agency's capacity to meet the many needs of Knox County and surrounding communities, and to meet the agency's mission. The agency provides a continuum of housing services ranging from emergency shelter to homeownership. Within the scope of these services is the provision of housing counseling, providing financial management, home improvement and rehab, mortgage delinquency, pre-purchase, rental and homeless counseling. KCEOC also provide workshops in fair housing, financial and budgeting, post-purchase, predatory lending, homebuyer education, rental and mortgage delinquency.
www.povertyisreal.org

Louisiana

Louisiana Housing Corporation

Baton Rouge, LA

\$479,276 - Comprehensive Counseling

The Louisiana Housing Corporation (LHC) was established in 1980 pursuant to the Louisiana Housing Finance Act contained in Chapter 3-A of Title 40 of the Louisiana Revised Statutes of 19050, as amended. The enacting legislation grants the Corporation authority to undertake various programs to assist in the financing of housing needs in Louisiana for persons of low/moderate incomes. LHC provides financial management, budget and pre-purchase counseling as well as fair housing, financial and budget, post purchase, predatory lending, homebuyer education and mortgage delinquency workshops. LHC's mission is to increase substantially the availability of affordable, accessible, decent, safe, and sanitary residential housing in the State for persons and families of low to moderate income, senior citizens, and person with disabilities, by encouraging private enterprise and investors, amongst other partnerships. lhc.la.gov

Maine

Maine State Housing Authority

Augusta, ME

\$196,305 - Comprehensive Counseling

Maine State Housing Authority (MaineHousing) is an independent quasi-state agency. MaineHousing's mission is to assist Maine people to obtain and maintain, safe, affordable housing and services suitable to their unique housing needs. MaineHousing serves over 90,000 households each year and provides leadership, maximizes resources, and promotes partnerships to develop and implement sound housing policy. MaineHousing has been a recipient of HUD Housing Counseling Program funding for 14 years. Sub-grantees have been chosen to serve underserved populations: elderly, rural, veterans, non-English proficient, people with disabilities, and the homeless. Through eight (8) sub-grantee non-profit organizations and three (3) independently contracted foreclosure prevention counselors, MaineHousing addresses specific housing priorities such as promoting and preserving successful homeownership; helping homeowners save their home from foreclosure; increasing housing opportunities for the elderly and people with disabilities; assisting veterans transition in the community; providing financial

literacy education (some ESL) to immigrant and refugees; improving access to affordable rental housing, and preventing homelessness. www.mainehousing.org/

Midcoast Maine Community Action

Bath, ME

\$13,701 - Comprehensive Counseling

Midcoast Maine Community Action (MMCA) is the largest provider of comprehensive social services for low-income individuals and families in the mid-coast area. Incorporated as a Community Action Agency in 1973, MMCA's mission is "...advocating on behalf of low-income and other at-risk individuals, assisting them to identify and address their needs, enabling them to achieve self-sufficiency and independence. MMCA actively promotes economic and community development of the businesses and communities in the mid-coast area where individuals and families reside." MMCA's primary objective is to help families develop the resources and skills they need to meet their immediate and long-term needs and goals toward self-sufficiency. All programs in the agency assume responsibility for particular service areas in support of the two major goals of the organization: 1) To address the risk factors that hinder family progress toward self-sufficiency by assisting families to maintain safe and affordable housing and prevent homelessness; and obtain transportation, child care, health insurance, and supportive services such as mental health counseling; and 2) To promote the development of family self-sufficiency by assisting families to obtain education, skill training, and a job; secure permanent, sustaining employment; develop and attain assets toward independence; and enroll in preventive services for them and their children. Under this award the agency will provide: financial management/budget, rental and homeless counseling. www.midcoastmainecommunityaction.org

Maryland

Arundel Community Development

Annapolis, MD

\$16,364 - Comprehensive Counseling

Arundel Community Development Services, Inc. (ACDS) is a non-profit Local Housing Counseling Agency (LHCA) dedicated to providing affordable housing and community development services in Anne Arundel County, Maryland. Since its founding in 1993, ACDS has worked to create and retain affordable housing, promote homeownership, facilitate neighborhood revitalization strategies and programs, preserve the County's rich cultural history, and implement community development programs to serve County residents most in need. www.acdsinc.org

The City of Frederick/Frederick Community Action Agency

Frederick, MD

\$17,898 – Comprehensive Counseling

Frederick Community Action Agency was started in 1968 by The City of Frederick and the Friends for Neighborhood Progress, Inc. with support from the Frederick County Government and the United Way of Frederick County. This agency became HUD approved in 1997 and currently provides Comprehensive Housing Counseling Services including pre-purchase homebuyer education, delinquency and default, post-purchase, reverse mortgage, home

improvement and maintenance, rental counseling and counseling for families and individuals who are homeless. Through a wide array of programs and services, the Frederick Community Action Agency provides food, shelter, medical care, transportation, housing and other forms of assistance to families and individuals that are homeless or low-income. During Fiscal Year 2013, this agency counseled approximately 413 clients. www.cityoffrederick.com/fcaa

Hagerstown Neighborhood Development Partnership, Inc.

Hagerstown, MD

\$13,612 – Comprehensive Counseling

Hagerstown Neighborhood Development Partnership's (HNDP) mission is to encourage the creation, development, expansion and retention of housing, community and economic development for the benefit of the City of Hagerstown. HNDP provides services free of charge through the Hagerstown Home Store. Housing counseling services include: pre-purchase housing counseling, post-purchase housing counseling, credit, foreclosure, budget and delinquency counseling; home buyer counseling and workshops, fair housing education, and landlord/tenant information and referrals for the benefit of the citizens of Washington County, Maryland. Since 1999, HNDP has served 18,654 clients. www.hagerstownhomestore.org

Washington County Community Action Council, Inc.

Hagerstown, MD

\$15,514 - Comprehensive Counseling

Washington County Community Action Council Inc. (CAC) was established under the Economic Opportunity Act of 1964 to fight America's War on Poverty. In 1987, CAC recognized the need to address housing issues related to landlord-tenant issues. CAC works with landlords and tenants to ensure that the rights of all parties are in accordance with Maryland Landlord-Tenant Law. In addition to Pre-Purchase, HECM, and Mortgage Default counseling, the services of the Housing Department have grown to include a Rental Rehab Program, First Time Homebuyers Program, and Weatherization Program. The Placement Housing Counseling component was added to work closely with homeless households. This program assists individuals and families residing in local shelters to locate and secure permanent housing while working on skills such as housekeeping, and budgeting. Intensive case management is a major portion of this program aimed at helping the households maintain their housing once placed. CAC counseled 518 clients in FY13. <http://www.wccac.org/>

Southern Maryland Tri-County Community Action Committee, Inc.

Hughesville, MD

\$16,162 - Comprehensive Counseling

Southern Maryland Tri-County Community Action Committee, Inc. (SMTCCAC) is a private non-profit that has been serving residents of Calvert, Charles and St. Mary's County since it was formed in 1965 after the enactment of the Economic Opportunity Act of 1964. This past fiscal year, SMTCCAC provided a wide array of services to 24,793 clients in furtherance of its mission to provide services that alleviate the causes and conditions of poverty, promote upward mobility and enrich the quality of life. The agency has 65 full and part-time employees who provide

services in 12 locations. Administrative offices are located in Hughesville, Charles County, Maryland. The agency impacts the lives of low wage workers and other vulnerable residents. SMTCCAC expands its efforts through partnerships and collaboration to leverage federal, state, private and local funding to carry out its activities. SMTCCAC is the only HUD approved housing counseling agency in the region. Housing services offered include Housing Counseling, Home Energy Assistance, Rental Management, Housing Rehabilitation and Weatherization. Other program services include Medical Adult Day Care, AmeriCorps, Commercial Driver's License Training, Emergency Food Assistance, Head Start, Rural Transportation and Senior Companion Program. www.smtccac.org

HomeFree-USA

Hyattsville, MD

\$1,254,096 - Comprehensive Counseling

HomeFree-USA is a leading nonprofit homeownership preparation, foreclosure intervention and financial empowerment organization. The HomeFree-USA mission is to develop within all people the knowledge, skills and practices they need to be financially strong and successful homeowners. HomeFree-USA enjoys a remarkable zero percent foreclosure rate among homeowners it has prepared for homeownership. The HomeFree-USA nationwide Network of faith and community-based nonprofit housing counseling agencies serves the interests of more than 4.5 million homebuyers and homeowners. The homebuyer and homeowner programs have been the catalyst for the financial and homeownership success of thousands of homeowners.

www.homefreeusa.org

Housing Initiative Partnership Services, Inc.

Hyattsville, MD

\$18,152 - Comprehensive Counseling

Housing Initiative Partnership Services, Inc. (HIP) was founded in 1988 with a mission to remove blight, revitalize communities, create housing opportunities for low and moderate income people, and improve the quality of life in the neighborhoods they serve. HIP's affordable development program both constructs and rehabilitates multifamily and single-family housing. HIP is committed to "green" development and providing social services to its buildings' residents. HIP Services manages HUD approved Homeownership and Foreclosure Prevention programs and provides a number of other support services to the community. All services are offered in both English and Spanish. www.hiphomes.org

Home Partnership, Inc.

Joppa, MD

\$14,821 - Comprehensive Counseling

Home Partnership, Inc. (HPI) is a full-service housing organization whose mission is to expand access to affordable and successful homeownership opportunities and to combat community deterioration for low and moderate-income families, thereby strengthening communities. HPI received 501(c)(3) status in 1995 and serves the upper Chesapeake region, including Eastern Baltimore City and County, and Hartford and Cecil Counties. Core programs include housing counseling, homebuyer education, financial literacy, secondary financing and housing

development services and multi-family housing solutions, as well as foreclosure prevention. Since 1996, HPI has been HUD approved for counseling and education, secondary financing and participation (acquisition, rehab and sale) of HUD Single-Family Property Programs. In 2007, the Secretary of the Maryland Department of Housing and Community Development awarded the Commitment to Excellence Award to HPI. Last year, through the housing counseling and education services alone, HPI helped almost 500 families seeking assistance with housing needs. www.homepartnershipinc.org

Diversified Housing Development, Inc.

Windsor Mill, MD

\$15,268 – Comprehensive Counseling

The mission of Diversified Housing Development, Inc. (DHD) is to promote affordable housing options for low and moderate-income families resulting in economic empowerment and strengthened communities. Diversified Housing Development, Inc. is a housing organization that offers homeownership services to low and moderate income families. Formed out of the need for homebuyer education services in the western portion of Baltimore County, DHD has been serving the residents of Baltimore County since 2006. DHD's services include Pre Purchase Homebuyer Education Workshops and Counseling, Foreclosure Default and Delinquency Counseling, Homebuyers Clubs, Downpayment and Closing Cost Assistance as well as home Weatherization Services. Diversified Housing Development was approved by HUD as a housing counseling agency in 2012. www.diversifiedhousing.org

Massachusetts

Citizens' Housing and Planning Association

Boston, MA

\$582,953 - Comprehensive Counseling

Established in 1967, Citizens' Housing and Planning Association (CHAPA) is a statewide housing policy and research organization in New England. CHAPA's mission is to encourage the production and preservation of housing which is affordable to low-income families and individuals. CHAPA pursues its goals through advocacy with local, state and federal officials; research and an information clearinghouse on affordable housing issues; community education and training; and coalition and consensus building. CHAPA is a co-founder of the New England Housing Network, a broad coalition of housing and community development organizations established in 1995. Through its work with the New England Network, CHAPA became a regional intermediary in 1999 and administers the HUD housing counseling program grant to 22 agencies in five New England states. These agencies provide comprehensive housing counseling services to low and moderate income homebuyers, homeowners, and renters. www.chapa.org

Housing Partnership Network

Boston, MA

\$764,952 - Comprehensive Counseling

The Housing Partnership Network (HPN) is a peer network and business alliance of regional nonprofits that develop, manage and finance affordable homes to revitalize communities and provide opportunities for lower-income and working families. HPN forges partnerships to achieve large scale impact. Its 100 members have provided over \$10 billion in CDFI financing; developed or preserved 340,000 affordable homes; provided counseling and education to over 750,000 low and moderate income households, resulting in 100,000 families who have bought or retained their homes; and provided more than 7.2 million residents with quality housing and improved economic and educational opportunities. HPN staff facilitates communication and joint initiatives among member organizations, identifies resources and manages relationships with partners, and provides technical assistance and program oversight. HPN has been a HUD approved counseling intermediary since 1995 and offers a wide variety of counseling services through their sub grantees and affiliates. The goals of HPN's housing counseling program are: 1) expand homeownership opportunity for low and moderate income families, especially minority, new immigrant, and traditionally underserved populations; 2) promote neighborhood stabilization and revitalization by increasing sustainable homeownership and secure housing tenure; and 3) support low- and moderate-income homeowners in maintaining their homes and building equity for the future. <http://www.housingpartnership.net/>

Catholic Social Services of Fall River, Inc.

Fall River, MA

\$13,171 - Comprehensive Counseling

Incorporated in 1924, Catholic Social Services of Fall River, Inc. (CSS) has a solid history of providing high-quality; community-based services for low-income, minority and immigrant populations. CSS is a non-profit, multi-service agency serving Southeastern Massachusetts. The mission is to "help those in need", regardless of religious affiliation, with over 30 programs and services. CSS has grown from its original model of primarily providing adoption and welfare services to providing over 30 programs and services tailored to meet the needs presented in our region. CSS operates in five cities and surrounding towns across southeastern Massachusetts and offers counseling services in the following areas: financial management, mortgage delinquency, pre-purchase, rental, and homeless counseling. The agency also provide workshops in fair housing, post purchase, predatory lending and homebuyer education. CSS is the largest provider of social and human services to immigrants in the region and the largest provider of services to homeless families and individuals in the South coast region with 386 beds that are dedicated to serving homeless families and individuals each evening. CSS employs linguistically proficient, culturally diverse staff members who demonstrate a capacity to engage clients in effective encompassing assistance. <http://www.cssdioc.org>

RCAP Solutions

Gardner, MA

\$15,357 - Comprehensive Counseling

Established in 1969 (as Rural Housing Improvement), RCAP Solutions has been helping individuals, families, communities and small business owners with a wide range of housing and other beneficial services. RCAP Solutions is a comprehensive 501(c)(3) non-profit corporation. With its headquarters in Worcester, a corporate office in Gardner, and additional offices and staff located throughout the northeast and Puerto Rico, RCAP's Client Services Division works with eligible individuals and families in Massachusetts to provide a wide range of affordable housing, homelessness prevention, workforce development, family unification and self-sufficiency services. These services include housing assistance payments for low income tenants, transitional housing and assistance for the homeless or those fleeing domestic violence and landlord/tenant mediation. RCAP offers training and support for property owners, tenants and home owners on a wide variety of topics including elder services, financial literacy, first time homeownership and foreclosure prevention. www.RCAPSolutions.org

Neighborhood Assistance Corporation of America

Jamaica Plain, MA

\$1,059,598 - Comprehensive Counseling

The Neighborhood Assistance Corporation of America (NACA) is a non-profit community advocacy and homeownership organization. Founded in 1988, NACA has contributed to establishing a national standard for providing affordable homeownership. Through comprehensive counseling, NACA assists primarily low and moderate income people navigate the mortgage process to purchase a home or restructure an unaffordable mortgage. Headquartered in the Boston suburb of Jamaica Plain, Massachusetts, NACA provides services from 39 office locations nationwide and a counseling center assisting over one million households. NACA is committed to the stabilization of communities and neighborhoods across the country devastated by predatory and discriminatory lending practices and by massive foreclosures. NACA accomplishes its mission by providing both pre-purchase and foreclosure mitigation counseling. Through the Purchase Program, homebuyers are prepared for the responsibilities of homeownership and determine a permanent affordable mortgage payment. NACA's HomeSave Program was created in response to the devastation of the mortgage crisis. Through NACA's over 135 American Dream Events, each lasting five days, many thousands of homeowners have been able to achieve an affordable mortgage payment saving hundreds and sometimes over a thousand dollars in their mortgage payments. www.naca.com

Springfield Neighborhood Housing Services, Inc.

Springfield, MA

\$15,470 – Comprehensive Counseling

Established in 1978, Springfield Neighborhood Housing Services, Inc. (Springfield NHS) is a 501(c)(3) non-profit corporation that transforms families and revitalizes communities through homeownership development, recycling of blighted properties and resident empowerment. This is done successfully through the following Full-Cycle Lending services provided to families in

the city and region: Credit counseling and home ownership education for potential buyers; Technical assistance to borrowers from loan intake to closing; Flexible financing products that include property rehabilitation; Technical assistance with property inspections and rehabilitation services; and Post-purchase services that include foreclosure intervention. Springfield NHS is a Community Development Financial Institution (CDFI) certified by the United States Department of the Treasury. The Homeownership Center of Springfield NHS provides a full array of mortgage products to potential homebuyers located anywhere within the Commonwealth. Loan products include those for purchase, refinance and/or rehabilitation. Springfield NHS has helped hundreds of families achieve their dreams of sustainable homeownership. As part of its strategy to stabilize and stimulate development within its community, Springfield NHS acquires blighted and abandoned properties. It then renovates existing houses or builds new houses on vacant lots for sale to families. <http://springfieldnhs.org/>

Community Service Network, Inc.

Stoneham, MA

\$13,819 – Comprehensive Counseling

Community Service Network, Inc. (CSN) has been in operation for twenty-eight years. CSN serve the towns of Burlington, Lexington, North Reading, Reading, Stoneham, Wakefield, Wilmington, and Winchester. The agency also serves the cities of Melrose and Woburn. CSN's mission is to help low and moderate-income clients gain the knowledge, skills and services needed to promote independence and self-sufficiency through housing counseling. The agency offers comprehensive counseling services ranging from pre-purchase, mortgage delinquency/default, post-purchase, rental, homeless and HECM counseling. As a grassroots agency, CSN is dedicated to acting as a bridge in helping households access appropriate solutions and/or services. They provide a "helping hand" to bolster clients into securing for themselves the essentials of a reasonable standard of living. CSN complies with Fair Housing laws in addressing a range of housing issues and in providing legal aid through pro bono legal services to low and very low-income tenants. Mediation services are provided to both landlords and tenants. Under HUD's counseling program, the agency served 289 clients during FY'13.

www.csninc.org

Pro-Home, Inc.

Taunton, MA

\$12,964 - Comprehensive Counseling

Pro-Home, Inc., is a non-profit corporation founded in 1990 to facilitate the production and protection of affordable housing. Pro-Home's mission is exclusively for education and charitable purposes. The agency works with individuals and families to prevent loss of, or displacement from, existing housing; while bringing together diverse groups and individuals to aggressively work toward solutions. Pro-Home is approved by HUD, the Massachusetts Department of Housing and Community Development, Fannie Mae, Citizen's Housing and Planning Association, Mortgage Guaranty Insurance Corporation and the Massachusetts Housing Partnership. The agency's offering of comprehensive housing counseling programs is constantly evolving to address the ever changing needs of the residents in the 13 communities it serves. Pro-Home offers one-on-one housing counseling services which include pre-purchase, post-purchase,

financial literacy, foreclosure prevention, loan documentation review, landlord/tenant relations and Fair Housing advocacy. These programs are also offered in a group setting. Group counseling services include pre-purchase, post-purchase and financial literacy education seminars. Pro-Home has also partnered with many community based organizations to coordinate the delivery of its housing counseling service activities. www.prohomeinc.org.

Worcester East Side CDC Agency

Worcester, MA

\$14,418 – Comprehensive Housing

The Worcester East Side Community Development Corporation was established in 1987 by the joint efforts of the East Side Crime Watch, concerned neighborhood residents and community leaders in an attempt to address some of the outstanding issues that were negatively affecting the quality of life in the area. It has a 501(c)(3) non-profit corporation designation. The Worcester East Side CDC's approach is strategic and its mission aims to bring meaningful opportunities and significant capital improvements to the community and its residents. The goals are to improve the physical and economic characteristics of the area and to be a catalyst for a renewed vitality that will better the overall quality of life for everyone. The community priorities that have been identified and that are being addressed include affordable housing, first-time homebuyer/credit/post purchase counseling and education, fair housing, housing stabilization, education, provision of down-payment assistance grants for new homebuyers, home maintenance resources and technical support. The CDC strategically invests significant amounts of leveraged resources and much of its own equity into the community. It remains committed to devote its time and money to ensure the long-term success of all of its endeavors.

www.worcestereastsidecdc.org

Michigan

Bay Area Housing, Inc.

Bay City, MI

\$14,418 - Comprehensive Counseling

Bay Area Housing, Inc. was established in 1993 to address housing needs in Bay County and the surrounding areas. Bay Area Housing, Inc.'s mission is to expand affordable housing opportunities to low-moderate income residents in the Bay area by: Recognizing, obtaining and administering funding for housing needs; Combating community blight and deterioration by undertaking and assisting community revitalization efforts; Developing and operating permanently affordable housing that builds strong and stable communities; Providing counseling, training and education on housing issues affecting the people of Bay County. Bay Area Housing, Inc. offers financial management, home improvement, mortgage delinquency, pre-purchase and rental counseling, as well as financial and budgeting, post purchase, predatory lending and homebuyer education workshops. www.bahinc.org.

Abayomi Community Development Corporation

Detroit, MI

\$15,312 – Comprehensive Counseling

The Abayomi Community Development Corporation is a HUD and MSHDA approved housing counseling agency in Detroit, Michigan that has been in existence since 1998. Abayomi's mission is to strengthen and secure the local community through comprehensive community building. To date Abayomi has provided housing counseling and education services to approximately 2,000 clients. Abayomi is also accredited by the Council on Accreditation, a national accrediting body for family and children services. Other services include financial management, mortgage delinquency, pre-purchase, and rental counseling as well as financial and budgeting, post purchase, homebuyer education and rental workshops. The agency has a Jr. NBA/Jr. WNBA Sports Program. Its Turning Point Counseling Services program provides mental health counseling to individual and families dealing with serious life issues. The Village Teen Counseling program provides individual, group and family counseling for adjudicated teens or youth at-risk for entering the juvenile justice system. During Fiscal Year 2013, Abayomi counseled approximately 509 clients. www.abayomicdc.org

Green Path, Inc.

Farmington Hills, MI

\$1,549,442 - Comprehensive Counseling

Founded in 1961, GreenPath is one of the country's most experienced and largest nonprofit financial and housing counseling organizations. GreenPath's mission statement, "Through financial knowledge and expertise, we provide high-quality products and services that enable people to enjoy a better quality of life" and Core Values, Quality, Integrity and Teamwork, have been instrumental in making GreenPath a leader in the industry. Headquartered in Farmington Hills, Michigan, GreenPath has 54 branch offices located in 11 states. The agency operates a national call center from our headquarters. GreenPath employs over 450 associates across the organization. GreenPath is a HUD approved national housing counseling intermediary and has provided quality counseling for over fifty years. GreenPath's housing counseling services include Pre-Purchase Counseling & Education, Mortgage Delinquency Counseling, Post Loan Modification Counseling, Reverse Mortgage Counseling, Financial & Debt Management Counseling, and Rental Counseling. GreenPath counseled over 177,000 consumers in 2013 across all service lines. www.greenpath.org

NCCS Center for Nonprofit Housing

Freemont, MI

\$13,411 - Comprehensive Counseling

The Center for Nonprofit Housing (CNH) is legally structured as a supporting organization of TrueNorth Community Services formerly known as Newaygo County Community Services (NCCS). CNH's mission statement: "CNH is committed to assuring all members of our community have access to quality, affordable housing, one home at a time." CNH was incorporated as a non-profit organization with the State of Michigan in February 1994, and received federal tax-exempt status as a 501(c)(3) organization in May 1994. As a supporting organization of TrueNorth Community Service, CNH operates under the administrative and

fiscal oversight of the TrueNorth Community Service Board of Directors. CNH accomplishes its mission through Housing Education/Counseling and Homebuyer Assistance. CNH Housing Education program includes one-on-one counseling services for pre-purchase, post-purchase and rental housing clients, Homebuyer Education classes, Financial Management classes, Home Maintenance Classes and Foreclosure Prevention programs. To date, CNH has served more than 2,500 households through its Housing Education Program. www.cnhousing.org.

Home Repair Services of Kent County, Inc.

Grand Rapids, MI

\$14,909 - Comprehensive Counseling

The mission of Home Repair Services (HRS) is to build value and dignity by equipping lower-income homeowners and their families for successful sustained homeownership, thereby strengthening neighborhoods and our community. Efforts in six program areas enable HRS to accomplish this mission: Critical repairs provided at very low cost, access modifications for people with disabilities, supports for DIY remodelers, homeownership classes and housing counseling. Founded in 1979, HRS now serves more than 2,000 lower-income families per year. HRS is unique in that it focuses 100% of its effort on post-purchase activities to help existing homeowners retain and improve their homes. Homeownership rates in the central neighborhoods of urban centers like Grand Rapids cannot be maintained by new development alone, and the thousands of lower-income homeowners already living in those neighborhoods are a resource too valuable to ignore. This HUD Housing Counseling Grant will help ensure the continued capacity of housing counseling provided by HRS in providing advocacy for homeowners who seek to maintain and sustain their homes and those that face the threat of mortgage foreclosure.

www.homerepairservices.org

Community Action Agency

Jackson, MI

\$17,780 - Comprehensive Counseling

Community Action Agency (CAA) is a 501(c)(3) nonprofit operating for many years in Jackson, Lenawee and Hillsdale counties in Michigan. The agency's mission throughout the years has been to assist low-income families achieve self-sufficiency, as an organization chartered in the OEO war on poverty. Services are provided to clients through over sixty programs across the three counties, including Weatherization, Supportive Service for Veteran Families, Head Start, WIC (Women, Infant and Children), Transitional and Permanent Supportive Housing.

Community Action Agency counsels potential home buyers, home owners, renters and those facing foreclosure in all three counties. The agency also provides services such as financial management, budget and credit counseling, non-delinquency and post-purchase counseling.

During Fiscal Year 2013 the agency served over 875 clients. www.caaajlh.org

Franklin Street Community Housing Corporation

Lansing, MI

\$15,201-Comprehensive Counseling

In 1987, Franklin Street Community Housing Corporation (FSCHC) incorporated as a neighborhood based community development organization 501(c)(3) nonprofit. For thirty years, the FSCHC has served low income families. The agency promotes responsible home ownership, financial awareness and financial independence. FSCHC is a neighborhood-based nonprofit that is committed to preserving and revitalizing neighborhoods in the City of Lansing, Michigan. FSCHC provides housing and counseling programs that serve working families and individuals. FSCHC's mission is to improve neighborhoods, to provide safe, decent and affordable housing and to offer Lansing residents the opportunity to own a home and realize greater financial independence. FSCHC provides credit counseling, foreclosure prevention counseling, financial management education and home buyer education. The goal is to develop financial security for low income families and to help stop the decline in neighborhoods. FSCHC has been able to bring a positive resolution to just over 40 percent of its foreclosure cases. FSCHC services a population of 676,366 in five counties: Clinton, Eaton Ingham, Livingston and Shiawassee. FSCHC served 414 clients during Fiscal Year 2013. www.fschc.org

Oakland County Housing Counseling

Pontiac, MI

\$18,748 – Comprehensive Counseling

For over 26 years, Oakland County Community & Home Improvement's Housing Counseling Unit has provided comprehensive housing counseling to thousands of Oakland County residents. Oakland County's mission focuses on housing counseling as a means of promoting and protecting the interests of housing consumers for a better quality of life. Community outreach activities are conducted to increase and preserve home ownership opportunities for low-income, minority, and disabled families. The Oakland County Housing Counseling unit is approved by HUD to provide counseling for Home Equity Conversion Mortgages (reverse mortgages) for senior citizens, pre-purchase counseling for homebuyers, post-purchase counseling including loss mitigation/mortgage delinquency and foreclosure assistance, refinance counseling, financial management, fair housing issues, and education on tenant/landlord rights and security deposit law. In FY 2013, the Oakland County unit provided housing counseling for over 712 citizens. www.advantageoakland.com

Oakland Livingston Human Service Agency

Pontiac, MI

\$13,769 - Comprehensive Counseling

Oakland Livingston Human Service Agency (OLHSA), located in Pontiac, Michigan, is a non-profit that was founded in 1964, as part of President Lyndon Johnson's War on Poverty. OLHSA, a Community Action Agency, through collaboration and partnership, empowers people in need of assistance who live in the communities served, to gain the knowledge, skills, and resources to improve the quality of their lives. OLHSA is the largest private nonprofit agency delivering human services to Oakland and Livingston Counties. The agency offers a

comprehensive set of services, focusing on meeting the basic needs of senior citizens, persons with disabilities, and people suffering from economic hardship. OLSHA's services empowered more than 50,000 clients last year to reach or maintain self-sufficiency. OLHSA's housing counseling program offers group and individual housing counseling in the areas of pre-purchase and homebuyer education, mortgage delinquency, financial education, and predatory lending counseling. www.olhsa.org

Northwest Michigan Community Action Agency, Inc.

Traverse City, MI

\$22,290 – Comprehensive Counseling

Northwest Michigan Community Action Agency, Inc. (NCMAA) is the “One-Stop Shopping Center” for Housing Counseling Services for Northwest Lower Michigan. NMCAA is a Community Action Partnership that covers a mostly rural ten-county service area of Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Missaukee, Roscommon, and Wexford Counties including some geographically-isolated areas. Community Action Agencies help low-income families and individuals achieve higher levels of self-sufficiency and stability. NMCAA's mission as a Community Action Agency is “Helping People by Linking Services, Resources and Opportunities”. NMCAA staff delivers federal, state and locally funded programs, in coordination with other services offered in each community including: Pre-Purchase/Home Buying Education, Foreclosure Prevention Education and Counseling, Homeless Prevention Programs and Services, Financial Management Workshops and Counseling, Supportive Services for Veterans Families, Home Repair Programs, Free Tax Preparation Programs, and Individual Development Accounts. Throughout the agency's 40-year history, one theme has remained constant: dedication to the improved quality of life and self-sufficiency of families served. The Community Services Division responsible for housing counseling activities is staffed with 16 professionally trained counselors serving housing counseling clients.

www.nmcaa.net

Hope America, Inc.

Ypsilanti, MI

\$13,008 – Comprehensive Counseling

Hope America, Inc. is a non-profit organization focused on improving financial literacy and stability in Washtenaw County. HOPE America was formed in 2001 with the initial goal of creating an organization that could give underprivileged people with limited resources, hope, and a stake in their community. In October 2005, Hope America was incorporated as a non-profit corporation in the State of Michigan. In the fall of 2006, Hope America, Inc. was granted its status as a 501(c)(3) to continue its charitable purpose in the State of Michigan. HUD approved Hope America as a housing counseling agency in March of 2009. It is the mission of Hope America to assist individuals and families in need. Hope America provides homebuyers education in a group setting and in one-on-one counseling in Washtenaw County, with particular emphasis on the Ypsilanti community. Since its inception in 2005, Hope America has provided one-on-one housing counseling to more than 4,428 individuals, and over 3,728 group education counseling, and through its food and clothing distribution program supported more than 10,525 families. www.hope-america.org

Minnesota

Anoka County Community Action Program, Inc.

Blaine, MN

\$14,708 - Comprehensive Counseling

The Anoka County Community Action Program, Inc. (ACCAP) is an independent nonprofit human service provider that began in 1965 under the Economic Opportunity Act. ACCAP is committed to helping low income individuals of Anoka County out of poverty and into the community as productive citizens, and helps in attaining their dream of self-sufficiency. ACCAP focuses on affordable housing, early childhood development, affordable childcare, services that provide basic needs, self-sufficiency support, and services to seniors. ACCAP has been a HUD approved comprehensive counseling agency since 1997. The agency states that all people have intrinsic value and that poverty needs to be addressed at all levels of the community. ACCAP is committed to cultural diversity and effectively partner and collaborate with other organizations to provide quality, innovative, customer focused programming. The agency provides: financial management, mortgage delinquency and pre-purchase counseling as well as non-delinquency post purchase, pre-purchase homebuyer education and mortgage delinquency workshops. To date, ACCAP has educated and counseled over 1,000 individuals to become successful homeowners. <http://www.accap.org>

African Development Center of Minnesota

Minneapolis, MN

\$12,851 - Comprehensive Counseling

The African Development Center (ADC) is a community economic development organization with the mission to grow businesses, build wealth, and increase reinvestment in some of the most challenged communities of Minnesota. ADC operations began in 2004 as a response to concerns throughout the state that local economic development organizations lacked the resources and ability to address the financial, cultural, and language barriers that threaten the long-term economic stability of families and businesses within many marginalized communities. ADC offers its clients education and counseling in six different languages, and a broad level of cultural competency to ensure that any individual feels welcome approaching ADC for assistance. ADC offers pre-purchase counseling and workshops for potential first-time homebuyers throughout the state. With the goal to increase the availability and utilization of sustainable home-ownership opportunities for its client community, ADC is developing and delivering culturally-sensitive education, counseling, and related support services. www.adcminnesota.org

Homeownership Preservation Foundation

Minneapolis, MN

\$3,000,000 - Comprehensive Counseling Grant

Established in 2003, The Homeownership Preservation Foundation (HPF) is an independent national nonprofit dedicated to guiding consumers onto the path of sustainable homeownership and improving their overall financial health. The agency offers a comprehensive, extended

financial coaching and housing counseling program for individuals considering homeownership or dealing with the challenges of current homeownership and recovery. Through its Homeowner's HOPE™ Hotline, 888-995-HOPE™, HPF provides comprehensive financial education and confidential foreclosure prevention counseling for FREE, 24 hours a day, 7 days a week, 365 days a year, in over 170 languages. Since 2007, HPF's HOPE Hotline has received more than seven million calls and has counseled nearly 2 million distressed homeowners nationwide. www.995hope.org

Catholic Charities of the Diocese of St. Cloud

St. Cloud, MN

\$15,230 – Comprehensive Counseling

Catholic Charities of the Diocese of St. Cloud (CCDSC) is a non-profit, human services organization supported by generous individuals, foundations, businesses and faith communities. Through more than forty programs, CCDSC fulfills its mission to build communities, promote family life, and enhance human dignity by providing quality services to meet the physical, social, emotional and spiritual needs of individuals and families of all faiths and beliefs throughout a 16 county area in Central Minnesota. CCDSC has worked for Central Minnesota since the late 1800s, expanding services to address emerging community needs and has been providing comprehensive financial and housing counseling services since 1972. Currently, the Financial and Housing Counseling Program provides comprehensive counseling services including; financial management/budget, pre-purchase, mortgage delinquency and default resolution, rental housing, foreclosure prevention, mortgage scam assistance, homeless/displacement and reverse mortgage counseling. CCDSC also offers workshops including: Train-the-Trainer Financial Literacy, fair housing, pre-purchase, and predatory lending prevention, MNSURE assistance and assist clients in connecting to other services within the organization and with their partners and community resources. In Fiscal Year 2013, CCSDS Financial and Housing Counseling program served 1102 households. www.ccstcloud.org

Community Action Partnership of Suburban Hennepin

St. Louis Park, MN

\$20,178 – Comprehensive Counseling

Community Action Partnership of Suburban Hennepin (CAPSH) is the state-certified and federally-approved community action agency serving suburban Hennepin County, Minnesota. CAPSH was incorporated as a non-profit community action agency in 1985. CAPSH operates to mitigate and eliminate the causes and effects of poverty within suburban Hennepin County. CAPSH's vision is to be the preeminent poverty fighting agency in suburban Hennepin County and its mission is "to improve the quality of life in suburban Hennepin County by creating and supporting links between individuals and communities through service, education and collaboration." CAPSH's Foreclosure Prevention Counseling program provides intervention, budget counseling, lender negotiations and referrals to homeowners in danger of losing their homes. First-time homebuyer workshops and counseling is provided to educate prospective home buyers and assists them in purchasing a home. CAPSH's housing rehabilitation services assist homeowners and families in obtaining assistance in making their homes affordable and habitable. CAPSH's Transitional Housing & Homeless Services assist families, youth and individuals who are homeless (or at risk of homelessness) obtain stable, affordable housing and

other needed services. Additionally, CAPSH provides Financial Literacy Workshops to: provide individuals with the tools to become financially secure. <http://capsh.org>

The Minnesota Homeownership Center

St. Paul, MN

\$555,073 - Comprehensive Counseling

The Minnesota Homeownership Center is a non-profit, housing intermediary whose mission is to promote and advance successful, sustained homeownership with a focus on serving economically disadvantaged and underserved households. It was founded in 1993 by housing industry stakeholders who recognized the benefits of education and counseling in supporting sustained homeownership and community development. The Homeownership Center provides the infrastructure for the delivery of a spectrum of housing services by supporting and leading the Homeownership Advisors Network, a 40+ member network of organizations. The organization's founders were prescient and resolute about this innovative approach and its benefits:

A methodology for ensuring service quality and program consistency throughout the state: the Center manages program models, standards, and training and certification. MHOC is a one-stop location for accessing trustworthy resources, including the operation of a foreclosure prevention hotline. MHOC takes a managed, coordinated approach to raising awareness of housing issues through public education and outreach. It takes a balanced approach to ensuring program funding throughout the state. The Center works to establish a sustainable base of program funding. <http://www.hocmn.org/>

Southern Minnesota Regional Legal Services (SMRLS)

Saint Paul, MN

\$17,661 – Comprehensive Counseling

Southern Minnesota Regional Legal Services (SMRLS) is the oldest legal aid organization in Minnesota and has been providing high quality legal services for over 100 years. The Housing Counseling Program of SMRLS has been in operation and has been HUD approved for over 30 years. Last year the Program provided assistance to 1231 clients. SMRLS's mission is to provide comprehensive counseling services which include pre and post-occupancy, mortgage delinquency and default counseling. The cases include helping clients with housing searches, fair housing issues, HUD program issues, mortgage defaults, rental delinquencies, non-monetary defaults in rental housing, eviction defense and habitability issues in housing. The program also provides trainings to groups on landlord-tenant rights and responsibilities. www.smrls.org

Mississippi

Hope Community Development Agency

Biloxi MS

\$12,158 - Comprehensive Counseling

Hope Community Development Agency grew from a response to Hurricane Katrina's devastating impact on the Mississippi Gulf Coast, particularly in East Biloxi, Mississippi. Initially founded as the East Biloxi Relief and Coordination Agency, its goals were to sustain

hope, provide relief and comfort through synchronized action, and help the community regain control over its future. For the past eight years, the Agency has evolved from its role as relief coordinator to that of a community development organization, which develops and implements comprehensive redevelopment programs for the community. The mission of Hope CDA is to leverage resources to build capacity and develop viable, affordable, and stable neighborhoods. Through its programs and services, the Agency provides support to individuals, families, small businesses, and neighborhoods of low and moderate income as these groups rebuild and revitalize their communities. A HUD approved housing counseling agency, Hope CDA offers the following housing counseling services: pre-purchase/homebuyer education and counseling; non-delinquency post-purchase counseling and financial literacy. HOPE CDA provided counseling services to 75 clients in 2013. www.hopecda.org

Housing Authority, City of Jackson

Jackson, MS

\$11,755 - Comprehensive Counseling

The Housing Authority of the City of Jackson, Mississippi (JHA) was established in 1969 by resolution of the City of Jackson. The mission of JHA is to be a leader in its community in providing quality and affordable housing, while maintaining a safe environment, supported by programs and services to encourage economic improvement, personal empowerment and homeownership. JHA operates 186 units of low-income public housing, and 739 Housing Choice Vouchers. Recently JHA completed construction on twenty-two new affordable housing units and a commercial complex, which now houses, among other things, the Housing Counseling Program. Housing Counseling has played a crucial role by offering information to homebuyers, renters, victims of predatory lending, and families facing a financial emergency. During Fiscal Year 2013 Housing Authority, City of Jackson served approximately 186 clients in regards to housing counseling. rwells@jacksonhousing.org

Housing Education and Economic Development Inc.

Jackson, MS

\$16,281 - Comprehensive Counseling

Housing Education and Economic Development, Inc. (HEED) is a non-profit organization that has been providing comprehensive housing counseling in Mississippi for 25 years. HEED's goal is to help Mississippi residents make wise housing choices and avoid becoming victims of predatory lending or unfair lending practices. Through its counseling program, HEED assists individuals and families in improving their housing conditions. HEED has served 10,000 clients to date. The organization provides homebuyer education, fair housing workshops, predatory lending workshops, financial literacy workshops, mortgage default workshops, pre-purchase counseling, default counseling, rental counseling, HECM, and homeless counseling. During Fiscal Year 2013, HEED counseled 412 clients. www.heedhousing.org

Mississippi Homebuyer Education Center-Initiative

Jackson, MS

\$224,960 - Comprehensive Counseling

Mississippi Homebuyer Education Center-Initiative (MHBEC-MHI) was established in 2001 to provide statewide homeownership education and counseling service for first-time mortgage applicants through a network of affiliated agencies. The homebuyer education program is MHI's mechanism for establishing high quality homeownership education and counseling services in accordance with the latest national standards. MHI's curriculum teaches potential homebuyers to understand banking and financing terminologies, credit readiness, working with Realtors®. MHI increases access to affordable housing by partnering with federal, state and local agencies whose mission is our mission to increase affordable housing opportunities. MHBEC-MHI supports the delivery of wide variety of housing counseling services to homebuyer, homeowners, low -to-moderate-income renters, and the homeless. The primary objectives of the program are to improve financial literacy, expand homeownership opportunities, and improve access to affordable housing and preserve homeownership. Counselors provide guidance and advice to help families and individuals improve their housing conditions and meet the responsibilities of tenancy and homeownership. www.mhbec.com

Mississippi Home Corporation

Jackson, MS

\$278,809 - Comprehensive Counseling

Mississippi Home Corporation (MHC) is a public-purpose corporation created by the State of Mississippi to help provide affordable housing in the state. As the State Housing Finance Agency (SHFA), MHC offers low interest mortgages funded by Mortgage Revenue Bonds and Mortgage Credit Certificates that lower the homebuyer's federal tax liability and offers low-interest loans for down payment and closing costs. MHC also offers mortgage financing to help individuals with weak credit become homeowners while improving their credit. MHC operates Mississippi's Low Income Housing Tax Credit Program and a multifamily bond program, which assist in the development of rental housing. MHC also operates the Mississippi Affordable Housing Development Fund, created by the State of Mississippi, which assists in financing site development, construction, and mortgages on single and multi-family properties for low- and moderate-income Mississippians. MHC's mission also includes helping build the capacity of nonprofit organizations to develop affordable housing. www.mshomecorp.com

Covenant Community Development Corporation

Tupelo, MS

\$14,777 – Comprehensive Counseling

In 2002, Covenant Faith Outreach Ministries Church (CFORM) was formed in the State of Mississippi as a faith-based non-profit organization and in 2005 Covenant Community Development Corporation (CCDC) was launched as an extension of CFORM. In 2006, CCDC established Covenant Development Homeownership Education & Counseling Center to provide comprehensive services to the low-to-moderate income, special needs population, elderly, disabled individual and family members. In 2008, the agency became a full service

Homeownership Center providing Pre-purchase group homebuyer's workshops and individual counseling, Post-purchase homeownership education & counseling, resolving or preventing mortgage delinquency default, non-delinquency post-purchase, rental & energy counseling, financial management, fair housing, assisting clients to resolve credit issues, scam awareness, identification and reporting and older adult financial education. In November 2009, CFORM/CCDC became a HUD approved housing counseling agency. In March 2010, the agency adopted the National Industry Standards for Professional Excellence in Homeownership Education and Counseling by the Advisory Council. CCDC counseled 288 clients in FY13 of which 162 received one-on-one counseling services. <http://www.cformc.org/>

Missouri

Community Services League

Independence, MO

\$14,821 - Comprehensive Counseling

Community Services League (CSL) was founded in 1916 by a group of women including former First Lady Bess Wallace Truman. CSL is the largest source of comprehensive social services in our Eastern Jackson County, Missouri service area, and one of the largest service providers in the five-county Kansas City Metropolitan area. Community Services League's mission is to assist communities in reaching their potential by providing immediate relief to people in need, assessing their situations and providing solutions that lead to economic stability. CSL's three main areas of programming are emergency assistance, employment readiness training and housing counseling. Community Services League's Housing Counseling Program assists the homeless and those at risk of becoming homeless with permanent housing, provides housing counseling, budgeting education and assistance, rent assistance and liaison / advocacy with public housing agencies, landlords, and lenders. www.csldcares.org

Housing Options Provided for the Elderly (HOPE)

St. Louis, MO

\$28,345 – Comprehensive Counseling

Housing Options Provided for the Elderly (HOPE) exists to help older adults live with dignity and independence in the housing most appropriate to their circumstances. HOPE was incorporated as a not-for-profit agency in 1987 and has served over 32,000 clients to date. HOPE serves clients without regard to race, religion or sexual preference. HOPE helps seniors and their families explore the range of housing choices and other options available to them by; visiting clients in their homes (whenever possible), understanding clients' needs and desires, identifying problems or needs clients would like address, educating about available resources and other means of addressing problems and meeting needs, assisting clients in identifying outcomes of their choice, assisting clients in making a plan to achieve their goals, assisting clients in carrying out their plans. HOPE's mission is to provide services to low income elderly, minority elderly and senior homeowners and with a current focus Reverse Mortgage Counseling. www.hopestl.com

Youth Education and Health in Soulard

St. Louis, MO

\$14,984 – Comprehensive Counseling

Youth Education and Health in Soulard (YEHS), a non profit community based corporation, was founded in 1972 to reduce the dropout rate and prevent the displacement of low and moderate income residents through the development of housing, youth, elderly, and employment programs. YEHS's primary mission is affordable housing. YEHS has developed more than 352 units of affordable housing which included for-sale homes for low to moderated income families and senior housing. YEHS owns and manages 150 affordable rental units, of which 32 units are Project Based Section 8. YEHS has been a HUD approved housing counseling agency since 2001 providing education and counseling services to individuals and groups, targeting low and moderate income area residents. HUD approved YEHS to provide the following housing counseling services: pre-purchase counseling, homebuyer education, mortgage delinquency and default resolution counseling and workshops, rental housing counseling and workshops, services for homeless counseling and reverse mortgage counseling. YEHS partners with the following organizations: St. Louis YouthBuild, Haven of Grace Shelter, Grace Hill Settlement House, Gateway 180 Homeless Services, Equal Housing Opportunity Council, and Habitat for Humanity. <https://www.facebook.com/pages/Youth-Education-Health-In-Soulard/152246534817306>

Montana

Montana Board of Housing

Helena, MT

\$383,379 -Comprehensive Counseling

The Montana Board of Housing (MBOH) serves the housing needs of Montana's low and moderate- income population as the tax-exempt bond and tax credit financing agency for the state. Since its inception in 1975, the MBOH homeownership program has been assisting Montana families in becoming homeowners. MBOH also and provides rental housing through federal tax credits and other rental housing financing. MBOH is one of 31 housing organization partners, including nonprofits, state and federal agencies, and private sector lenders that formed the Montana Homeownership Network (MHN). Since it was created in 1998, MHN has grown from a loose-knit coordinating effort to an effective delivery system offering homebuyer counseling and education, down payment assistance, housing rehabilitation, and foreclosure prevention counseling statewide. MHN (dba NeighborWorks Montana) has secured more than \$44.1 million in operational funding since 1998 and has received more than \$69.1 million in capital funding for first and second mortgages. MBOH, will use the funds from this grant to support MHN and 15 of its partner organizations to provide homebuyer education and counseling, and financial fitness education and counseling, all across Montana. www.nwmt.org

Nebraska

Credit Advisors Foundation

Omaha, NE

\$78,576 – Comprehensive Counseling

Credit Advisors Foundation (CAF) is an accredited national, non-profit credit, debt, and housing counseling organization that has helped clients with their housing goals for over 20 years. CAF's mission is to provide education to enhance the financial literacy of consumers' nationwide, help consumers prepare for home ownership, avoid default or foreclosure and sustain their housing situation of choice. The organization became a HUD approved local housing counseling agency in 2004, offering housing services to the Greater Omaha Metro area. In 2010, CAF received HUD approval and recognition as a Multi-State Organization. Services are available in Arizona, Iowa, Nebraska and Washington and include homebuyer education, pre-purchase counseling, mortgage delinquency counseling, reverse mortgage counseling, rental counseling, financial education and literacy, money debt management, and post-purchase counseling. Group sessions, webinars and workshops providing housing education are also available. All of CAF's housing counseling and education programs are available in English, Spanish, Korean, and Thai. For more information go to www.creditadvisors.com

Family Housing Advisory Services

Omaha, NE

\$17,234 - Comprehensive Counseling

Family Housing Advisory Services (FHAS) was established in 1968 and became HUD approved in 1970. FHAS' mission is to improve quality of life by helping people achieve housing and financial stability through education and advocacy: preventing homelessness, educating home owners, providing foreclosure prevention options, developing financially-wise consumers, offering affordable mortgage lending options, eliminating housing discrimination, and reducing poverty. Services complementing housing counseling activities include financial literacy education, IDA (Individual Development) matched-savings accounts, mortgage lending (through subsidiary Omaha 100, Inc.), and free tax preparation through their Earned Income Credit Program. FHAS is the only HUD Qualified Fair Housing Organization in the state of Nebraska, providing investigative, educational, and advocacy services to help enforce the federal, state, and local Fair Housing laws. During FY2013, FHAS served over 10,000 individuals and 7,000 households. www.fhasinc.org.

Nevada

Women's Development Center

Las Vegas, NV

\$12,964 - Comprehensive Counseling

Women's Development Center (WDC) is committed to providing opportunities to economically disadvantaged families to secure transitional, permanent rental housing and homeownership. The agency provides support services to families to attain long-term self-sufficiency and combat

the cycle of poverty. WDC began providing Transitional Housing services to homeless women and children in 1990. Since that time, WDC has assisted 48,000 homeless and low-income people. WDC offers eight distinct housing programs and food assistance to homeless and low-income families and individuals. Programs include: Transitional Housing (TH) Program assists homeless single parents with children achieve housing and financial stability; SAFAH "Link" Program assists homeless families and individuals into affordable permanent housing; Housing Stability for Families provides permanent supportive housing to homeless disabled veterans victims of domestic violence and their families; Affordable Rental Program assists low-income families and individuals with safe, clean, and habitable apartments that are affordable; HOPWA Housing Program provides affordable permanent housing to people living with HIV/AIDS; The Lindell Harbor Senior Apartments provides low-income persons 55 years of age and older with a clean, safe, affordable apartment; Homeownership Services Program provides Homebuyer, Mortgage Default, and 2nd Chance educational and counseling services to low-income families and individuals; WDC Food Pantry helps to reduce the food insecurity for families and individuals by providing a food basket. www.wdclv.org

New Hampshire

New Hampshire Housing Finance Authority

Bedford, NH

\$194,711 - Comprehensive Counseling

Since its inception, New Hampshire Housing has helped nearly 40,000 families purchase their own homes and has been instrumental in financing the creation of more than 14,500 multi-family housing units and has been a part of HUD's comprehensive housing counseling network since 1998. New Hampshire Housing administers a broad range of programs designed to assist low- and moderate-income persons and families to obtain decent, safe and affordable housing. The agency's mission is to offer safe, fixed rate mortgages and homeownership education, finances the development of quality, affordable rental housing in New Hampshire and administers the Housing Choice Voucher (Section 8) program. New Hampshire Housing is in its second year coordinating the *Foreclosure Prevention Program* funded by the Departments of Justice and Banking. Nine local housing counseling agencies partner with New Hampshire Housing to provide a network of quality housing education and counseling services throughout the state. New Hampshire Housing also operates the GOAL Program, a family self-sufficiency voluntary program for Housing Choice Voucher clients who are able and willing to work at least part-time. Over 200 of the 3,400 Housing Choice Voucher households participate in the GOAL Program annually. In addition, New Hampshire Housing has developed three online consumer education programs: (1) Find Financial Freedom (2) Becoming a Homeowner, and (3) Mortgage Credit Counseling. www.GoNewHampshireHousing.com.

New Jersey

Senior Citizens United Community Services, Inc.

Audubon, NJ

\$15,230 - Comprehensive Counseling

Senior Citizens United Community Services, Inc. (SCUCS), is a HUD approved housing counseling agency since 1990. SCUCS' mission is dedicated "to improving the quality of life for southern New Jersey's senior citizens, with particular emphasis on the frail and vulnerable and those with the greatest socio-economic needs." SCUCS provides counseling that includes locating, securing or maintaining residences in rental housing for senior and disabled applicants, financial management and budget, pre-purchase, reverse mortgage and homeless counseling. Staff assists homeless applicants in securing shelter and services available through the agency's participation in the Homeless Network Planning Committee, a project of the Community Planning and Advocacy Council (CPAC). SCUCS is part of the Southern Regional Continuum of Care that includes Camden, Gloucester, Cumberland and Salem Counties. SCUCS created a computer data base that enables them to input an applicant's housing priority list and compile a list of housing that meets these needs. The Housing Counseling Project is supported in part through County, State and Federal Funds. www.scucs.org

Garden State Consumer Credit Counseling, Inc. D.B.A. Novadebt

Freehold, NJ

\$339,789 – Comprehensive Counseling

Novadebt, a Garden State Consumer Credit Counseling 501(c)(3) non-profit organization, is committed to assisting families and individuals in need by providing free financial education, community outreach and housing and credit counseling services; all with compassion and the utmost commitment to quality and integrity. Nationally, they provide a wide range of services including our six core services of budget counseling, financial education, Debt Management Program, bankruptcy pre-petition counseling and pre-discharge education, student loan counseling and housing counseling in the areas of pre-purchase/homebuyer education, default/foreclosure prevention, and reverse mortgages. This extensive range of programs and services enables Novadebt to address a multitude of consumer needs. <http://www.novadebt.org/>

Greater Bergen Community Action, Inc.

Hackensack, NJ

\$15,131 - Comprehensive Counseling

Greater Bergen Community Action, Inc. (GBCA) [formally Bergen County Community Action Partnership (BCCAP)] is a 501(c)(3), not-for-profit Community Action Agency. Established in 1967, GBGA is Bergen County's designated anti-poverty agency whose mission is "to change lives through education, economic opportunities, healthcare, housing, and human services." For 5 years, GBGA has offered inextricably linked programs, which encompass housing and shelter, education and training, and a range of clinical and support services. GBGA's programs assist the poor, homeless, substance addicted, children, senior citizens, foreign born, persons with disabilities, those with limited English proficiency, veterans and others. Services include the

operation of more than 140 affordable housing (transitional and permanent) units, comprehensive housing support services, adult education, employment training and placement, early childhood education centers and other human services facilities. www.GreaterBergen.org

Consumer Credit and Budget Counseling d/b/a National Foundation for Debt Management
Mamora, NJ

\$87,706 – Comprehensive Counseling

Consumer Credit and Budget Counseling (CCBC) d/b/a National Foundation for Debt Management (NFDM) is a respected credit and housing agency with a long-term commitment to building and maintaining homeownership. A non-profit organized in 1998, NFDM provides Reverse Mortgage (HECM) counseling. In 2011, CCBC combined with NFDM and now is approved as a Multistate Housing Organization with three branches. The combined organization's mission is focused on counseling with a current emphasis on helping elders maintain homeownership through their HECM Taxes and Insurance foreclosure intervention services. NFDM serves two "Hardest Hit" states with teams of trained and certified default and foreclosure intervention and prevention counselors that provide clients with education, foreclosure and default counseling. A member of the Association of Credit Counseling Professionals and accredited by the Council on Accreditation, NFDM offers an online Homebuyer education class that meets the guidelines of the National Industry Standards for Housing Education and Services. NFDM maintains three websites for consumer education and information, www.nfdm.org, www.cc-bc.com and www.homebuyercert.org

Housing Authority of the City of Paterson

Paterson, NJ

\$15,627 - Comprehensive Counseling

The Housing Authority of the City of Paterson (HACP) is the third largest public housing authority in the State of New Jersey. The Authority owns and operated 1,198 units of public housing, of which 680 are elderly units, and administers 2,287 Section 8 Housing Choice Vouchers. As one of Paterson's principal housing agencies, the HACP's mission is to provide leadership, policies and programs to expand and preserve safe and affordable housing opportunities and promote strong communities. The HACP has been a HUD approved housing counseling agency since June 2000, with a HUD Approved Section 8 Homeownership Program since April 2001. It is the Authority's goal to expand and preserve homeownership for low-to-moderate income individuals and families by initiating homebuyer education group sessions, pre-purchase counseling, mortgage default/delinquency and post purchase counseling and education. During Fiscal Year 2013, the Housing Authority of the City of Patterson counseled 426 clients. <http://www.patersonhousingauthority.org/>

Housing Authority of the City of Perth Amboy

Perth Amboy, NJ

\$14,261 – Comprehensive Counseling

The Housing Authority of the City of Perth Amboy is a Public Housing Authority whose mission is providing affordable, safe, decent housing in the City of Perth Amboy for over 70 years. In addition to providing housing services, the Authority assists families and the community to become economically self-sufficient. Services provided include pre-purchase and post-purchase housing education and counseling; mortgage delinquency prevention and resolution education and counseling; rental counseling; financial literacy and credit education and counseling; Section 8 homeownership program; Family Self-Sufficiency Program and one-stop job search center. These services ensure that the community continues to produce economically self-sufficient families, knowledgeable consumers, and successful homeowners. The Authority serves over 2000 families each year. www.perthamboyha.org

Puerto Rican Association for Human Development, Inc.

Perth Amboy, NJ

\$13,455 – Comprehensive Counseling

The PRAHD Housing Program (PHP) operates under the auspices of the Puerto Rican Association for Human Development, Inc. (PRAHD), a non-profit that operates in the Central New Jersey region. PRAHD was founded in 1974 by a group of concerned community leaders/activists who sought to support disadvantaged youth. Over the past 40 years, the agency has grown into a comprehensive human services agency that addresses the varied unmet needs of Central New Jersey residents. PRAHD is dedicated to “developing human potential and promoting self-sufficiency through programs designed to improve the social, economic, health and educational status of the community in a culturally sensitive environment.” In 2011, the agency was approved by HUD and has achieved tremendous success in the housing services arena. PRAHD’s programs address the unmet housing needs of homeowners and renters that live in Middlesex County. Specific focus areas are based on community need/demand and are rental counseling, mortgage delinquency prevention/resolution, pre-purchase/home buying and post-purchase/financial management. The main goal of the program is to educate clients in an effort to prevent adverse decisions that arise from a lack of credible information.

<http://www.prahd.org/>**Central Jersey Housing Resource Center (CJHRC)**

Raritan, NJ

\$16,320 - Comprehensive Counseling

Central Jersey Housing Resource Center (CJHRC) was founded in 1987 in response to the community need for affordable housing in one of the most expensive counties to live in the nation. CJHRC’s mission is to provide direct housing counseling services to clients free of charge and promotes affordable housing solutions in collaboration with other organizations. CJHRC assists clients in overcoming significant housing issues and being better prepared to compete for the limited affordable housing opportunities in the region. The team of trained Housing Counselors is available to help clients secure and maintain affordable homeownership

or rental housing. They specialize in intensive one-on-one counseling services, including Default Mortgage counseling, Pre- & Post-Purchase counseling, and Rental Counseling. CJHRC also provides group instruction targeted to low- and moderate-income families with credit problems or difficulties in securing and maintaining rental housing, as well as a variety of courses for potential first-time homebuyers. CJHRC's target population is very low, low and moderate-income individuals and families that live or work in New Jersey. In 2013, the agency served 1,514 households of which 88% were very-low, low and/or moderate income.

www.cjhrc.org

O.C.E.A.N., Inc.

Toms River, NJ

\$15,759 – Comprehensive Counseling

Since 1965, O.C.E.A.N., Inc. has been the designated Community Action Agency for Ocean County's low income residents. The agency's mission is to provide quality and comprehensive services that improve the quality of life of individuals and families and assist them in moving toward self-sufficiency. O.C.E.A.N., Inc. has provided Housing Counseling to the community for 35 years. O.C.E.A.N., Inc. is a HUD approved housing counseling agency. O.C.E.A.N., Inc. programs continuously evolve in response to the results of the Community Assessment the agency performs yearly. Services currently include: Head Start, O.C.E.A.N., Inc. Kids, Weatherization Services, Home Energy Assistance and Housing Education/Housing Counseling.

www.oceaninc.org

Housing & Community Development Network of New Jersey

Trenton, NJ

\$143,823 - Comprehensive Counseling

The Housing and Community Development Network of New Jersey (HCDNNJ) is a membership organization representing 250 groups including 150 community development organization and over 100 individual members. HCDNNJ is committed to the mission of providing support to create housing choices and build strong, vibrant neighborhoods for low to moderate income residents. HCDNNJ seeks to strengthen CDC capacity to create homes and ensure that neighborhood revitalization is equitable, especially in distressed communities. HCDNNJ is a source for advocacy, public policy tools, training, technical assistance, information, and research that informs and promotes the state's housing supply and community revitalization efforts. HCDNNJ has been involved with coordinating, assisting, and providing technical assistance to community development and housing organizations for 25 years. www.hcdnnj.org

New Jersey Housing and Mortgage Finance Agency

Trenton, NJ

\$152,636 - Comprehensive Counseling

The New Jersey Housing and Mortgage Finance Agency (HMFA) was created in 1983 and is dedicated to increasing the availability of and accessibility to safe, decent and affordable housing to families in New Jersey. HMFA is a self-sustaining, quasi-public agency, financed primarily through the private sale of federal tax-exempt Mortgage Revenue Bonds. HMFA offers

programs for first time homebuyers, senior citizens, and housing for the disabled in their special needs communities. Annually, HMFA is committed to creating, preserving and/or rehabilitating nearly 2,000 units of affordable housing, 1,600 of which are rental, 400 are homeownership units, and 300 are set aside for individuals with special needs. In addition, approximately 900 single family mortgages for homebuyers are financed, 700 of which are for first-time and urban area homebuyers. <http://www.nj.gov/dca/hmfa/>

North Hudson Community Action Corporation

West New York, NJ

\$12,359 - Comprehensive Counseling

North Hudson Community Action Corporation (NHCAC) was founded in 1965 as a Community Action Agency (CAA) to address the immediate needs of low-income residents, to continue assistance until stability, and eventual self-sufficiency is achieved. NHCAC is currently the largest and only CAA/Federally Qualified Health Center (FQHC) in New Jersey. Their mission is "To promote and to improve the quality of life, and to eliminate factors leading to poverty for North New Jersey residents by providing comprehensive health and social services with compassion, through collaborations and partnerships in a culturally sensitive environment." The agency provides One-on-One Counseling, Group Education, Rental, Shelter/Services for the Homeless, Resolving/Preventing Mortgage Delinquency or Default, and Non-Delinquency Post-Purchase. NHCAC's housing counseling/tenant advocacy program is just one of twenty-three health and social services offerings such as immigration & naturalization (including document translations); employment services/job placement; Head Start and Early Head Start; WIC; social services for the elderly; supportive services for Veteran families (SSVF); short-term rapid re-housing assistance for homeless families and long-term housing units for disabled Veterans ("Homes for Heroes"); emergency food and shelter; women's health, pediatrics, adult internal medicine, mental and behavioral health, addiction services, and dental care. These services and more are provided from 27 strategically located facilities along with 2 mobile medical and dental vans. <http://www.nhcac.org>

New Mexico

Independent Living Resource Center

Albuquerque, NM

\$13,096 - Comprehensive Counseling

The Independent Living Resource Center (ILRC) opened in 1989 and provides housing counseling, individual advocacy, life skill training, peer counseling and information and referral in such areas as transportation, benefits, education, finances, housing and employment. ILRC also offers a Home Modification and Assistive Technology Program, and supports Consumer-Directed attendant services. ILRC has served approximately 13,000 consumers to date, with approximately 3,600 of those consumers receiving various forms of housing counseling. The mission of ILRC is to promote a philosophy of independent living, including consumer control, peer support, self-help, self-determination, equal access and individual and system advocacy, in order to maximize the leadership, empowerment, independence and productivity of individuals

with disabilities, and the integration and full inclusion of individuals with disabilities into the mainstream of American society. www.ilrcnm.org

New York

New York State Office for People With Developmental Disabilities

Albany, NY

\$15,848 - Comprehensive Counseling

In 1978, the New York State Office for People with Developmental Disabilities (OPWDD) separated from the Department of Mental Hygiene. By 1991, OPWDD developed the capacity to serve individuals in their own homes or family homes. OPWDD adopted a person-centered approach to service planning with the goal of building its capacity for individualized and self-directed supports. By the 2000s, individuals had opportunities to purchase or rent their own homes, and hire and manage their own staff with support from providers. OPWDD developed one of the largest developmental disability systems in the country, with more than 600 nonprofit providers, serving more than 126,000 people. By 2012, only 1,051 individuals lived in developmental centers or special units. OPWDD's HUD approved Housing Counseling Program will provide: home improvement and rehab, mortgage delinquency, pre-purchase and rental counseling. The agency will also provide: non-delinquency post purchase and homebuyer education workshops to people with intellectual and developmental disabilities, their income-eligible families and support staff.

www.opwdd.ny.gov

Allegany County Community Opportunities & Rural Development (ACCORD Corp.)

Belmont, NY

\$15,715 - Comprehensive Counseling

ACCORD Corporation is the designated Community Action Agency in Allegany County, New York. For over 42 years, ACCORD has administered a variety of programs aimed at assisting vulnerable and impoverished people in escaping the grips of poverty. Since 1972, when the agency began as the Housing Action Corporation, the agency's mission was to act as an entity for the delivery of housing programs within Allegany County. In 1986, the Allegany County Legislature designated Housing Action Corporation as the Community Action Agency for the county which opened the door for new federal funds and the agency began providing comprehensive human services within the county. The mission, redefined in 2012, is "As a Community Action Agency, they believe in the strength, dignity and potential of all people. They offer access to opportunities, resources and services to strengthen individuals, families and communities. They are committed to improving the community's response to rural poverty and giving a voice to the unheard." ACCORD offers many affordable housing services including: group and individual education on home buying, rental assistance, foreclosure prevention; homeless prevention services; and rental opportunities for low to moderate income persons, at risk or homeless persons, persons with disabilities, the elderly, minorities, and families with limited English proficiency. www.accordcorp.org

Metro Interfaith Services, Inc.

Binghamton, NY

\$12,359 – Comprehensive Counseling

Metro Interfaith is a private, ecumenical, not-for-profit corporation organized in 1968. Its mission is to serve the housing needs of low/moderate income families and elderly resident of Broome County. In 1972, Metro Interfaith was approved by HUD as a housing counseling agency to provide professional housing counseling services in the areas of rental, pre-purchase/homebuying, mortgage default/foreclosure prevention, home improvement/rehabilitation, financial management/budget counseling and homebuyer education sessions. Metro Interfaith also owns/manages 257 units of housing for very low/lower income elderly/handicapped individuals, 31 units of housing for very low/lower income families and is a New York State licensed Enriched Housing Provider and administrator of the Binghamton Homeownership Academy. www.metrointerfaith.org

The Cortland Housing Assistance Council, Inc.

Cortland, NY

\$11,151 – Comprehensive Counseling

The Cortland Housing Assistance Council, Inc. (CHAC) is a private, not-for-profit, Rural Preservation Company that has been monitoring and addressing the housing needs of Cortland County since 1976, and has been HUD approved since 1992. During its thirty eight years of serving the community, thousands of individuals and families have benefitted from pre-purchase/home buying counseling; mortgage delinquency or default counseling; non-delinquency post purchase; and help locating, securing or maintaining residence in rental housing; and shelter or services for the homeless. The agency provided grants to first time homebuyers to be utilized toward closing cost assistance and renovations to the structure. Other programs have assisted eligible homeowners with meeting Housing Quality Standards and energy efficiency. The CHAC, Inc. also worked with the City of Cortland and a State funded program to provide grants to business owners on Main Street to improve their buildings. This agency also worked with the State University of New York at Cortland in developing their “Off Campus Housing Handbook”. The CHAC, Inc.’s mission is to combat community deterioration and to secure decent, safe and sanitary housing at low to moderate costs for economically disadvantaged citizens of the county. www.cortlandhousing.org

American Debt Resources, Inc.

East Northport, NY

\$16,080 - Comprehensive Counseling

American Debt Resources, Inc. (ADR) is a Local Housing Counseling Agency located in Suffolk County, NY. Since 2001, ADR has been providing consumers with credit and housing counseling. Formed by career professionals within the Credit Counseling Industry, ADR was created to fulfill a vital need of assisting consumers experiencing financial difficulties. ADR primary mission is to educate consumers toward the prevention of excessive and unmanageable debts. Through the creation of a sound budget, participants of ADR’s debt management program learn what their incomes are capable of handling, both in good times and bad. ADR provides

Reverse Mortgage, Pre-purchase, Post-purchase, Foreclosure Intervention and Default Counseling and Pre Purchase Homeownership Education. ADR housing counseling sessions include budget/financial analysis, housing analysis the development of an action plan, a discussion of alternatives and follow up. In addition to providing housing counseling services, ADR also provides debt management programs, and bankruptcy counseling. ADR provided housing counseling to 408 clients in Fiscal Year 2013.

<http://www.americandebtresources.com/site1/php>

City of Fulton Community Development Agency

Fulton, NY

\$11,509 – Comprehensive Counseling

The City of Fulton Community Development Agency, created as the Fulton Urban Renewal Agency by an Act of the New York legislature in 1966, is a municipal corporation providing economic development loans and small business technical assistance, rental assistance, housing rehab, HUD's Small Cities Programs, infrastructure improvements, housing and affordable homeownership opportunities, and oversees fair housing issues. Fulton CDA has successfully secured grant funding for the up-coming year, to continue and expand upon the services provided to the community through this program. Counseling services related to the following areas are currently provided: rental housing needs, fair housing issues, pre-purchase and homebuyer assistance, mortgage delinquency/default issues, post-purchase non-delinquent and rehabilitation problems. www.fultoncda.com

Steuben Churchpeople Against Poverty, Inc. D/B/A Arbor Housing & Development

Hornell, NY

\$16,438 – Comprehensive Counseling

Incorporated in 1970 as Steuben Churchpeople Against Poverty, Arbor Housing and Development is a progressive, non-profit corporation committed to building independence and creating housing options in Allegany, Livingston, Steuben, Chemung and Schuyler Counties. Arbor's mission is to enhance the quality of life in our community by providing safe and affordable housing options and supportive services. The agency envisions communities where everyone lives in decent, affordable and safe housing; where every individual has access to the resources to live as independently as possible; and where Arbor Housing and Development is accepted as a collaborative partner in community revitalization efforts. Arbor offers residential behavioral health and domestic violence services, Housing Choice Voucher (HCV) rental assistance, housing counseling services, owner-occupied rehabilitation services, and rental housing development. With the receipt of HUD Housing Counseling funds, Arbor expanded its counseling services to include an eight-hour first time homebuyer education class that covers all of the basics of buying a home; pre and post-purchase counseling; credit counseling; delinquency/foreclosure prevention counseling; and reverse mortgage counseling. Arbor has been providing housing counseling services for fourteen years. Its services are used by HCV clients and by the general public. For more information go to www.arbordevelopment.org

Community Action in Self Help

Lyons, NY

\$16,193 - Comprehensive Counseling

Community Action in Self Help, Inc. is located in Lyons, NY and services Wayne County and the towns of Manchester and Phelps. The Agency was incorporated in 1970 and was originally created to assist low-income families in organizing self-help housing projects in Wayne County. The Agency strives to fulfill its mission of being “dedicated to the goal that everyone is entitled to decent, safe, sanitary and affordable housing, regardless of race, color, creed or personal circumstance” and has gone on to offer services to address multiple issues related to housing, including rehabilitation, subsidized housing, homeownership and housing counseling. The Agency currently manages multiple subsidized rental projects and Administers the Section 8 program for Wayne County. Community Action in Self Help will be continuing its housing counseling program through the award of this HUD grant, and will be offering group workshops and one-on-one counseling in the areas of homebuyer education, mortgage delinquency counseling, pre-purchase counseling, and rental counseling, as well as others. During FY 2013, the network provided counseling to 1,047 clients. www.cashinc.org/

Franklin County Community Housing Council, Inc.

Malone, NY

\$13,499 - Comprehensive Counseling

The Franklin County Community Housing Council, Inc. is a not-for-profit, community-based housing agency serving all of Franklin County, New York. The Council is a Rural Preservation Company under contract to the New York State Division of Housing and Community Renewal, and a local program administrator of the Section 8 Housing Voucher Program. The Council has direct experience in the administration of a variety of governmentally-funded housing assistance programs, including: U.S. Department of Agriculture- Rural Development; New York State Housing Trust Fund; NYS HOME Program; U.S. Department of Housing and Urban Development, Federal Emergency Management Agency: Emergency Food and Shelter Program; the Governor’s Office of Small Cities Community Development Block Grant Program; and the Office of Temporary and Disability Assistance. The Council also developed and manages several affordable rental housing complexes in Chateaugay, Burke, Constable and Saranac lake, Tupper lake and Malone, NY. FCCHC also provides a broad array of other housing services, including housing counseling for households seeking rental assistance, homeless households, as well as tenants at risk of eviction and homelessness; counseling and assistance for first time homebuyers; Foreclosure and Mortgage prevention assistance; and management of homeless and affordable rental housing units.

Credit Advocate Counseling Corp

New York, NY

\$12,895 - Comprehensive Counseling

Credit Advocate Counseling Corp. (CACC) obtained its 501(c)(3) status from the IRS as well as its NYS Banking License in 1997. CACC also became an active member of the Association of Independent Consumer Credit Counseling Agencies (AICCCA) in 1997 and has continually

certified all of its credit/housing counselors. CACC is a fully ISO accredited agency. CACC was approved for pre-bankruptcy counseling by the Executive Office for U.S. Trustees (EOUST) in 2011. Most recently, CACC was approved by HUD in January 2014 for financial management/budget counseling, pre-purchase counseling, services for homeless counseling, fair housing pre-purchase workshops, financial, budgeting and credit repair workshops, and pre-purchase homebuyer education workshops. www.creditadvocates.org

National Federation of Community Development Credit Unions

New York, NY

\$405,528 - Comprehensive Counseling

The National Federation of Community Development Credit Unions (The Federation) represents more than 200 community development credit unions (CDCUs) serving urban and rural low-income communities across the United States. Founded in 1974, the Federation's mission is to help low- and moderate-income people and communities achieve financial independence through credit unions. As a certified community development financial institution (CDFI), the Federation is the leading investor in community development credit unions and provides capital, technical assistance, education and training services to expand access to credit union products and asset-building services in low-income and underserved communities across the country. Since 2008, the Federation also has served as the HUD approved national housing counseling intermediary for credit unions. Fifteen credit unions and affiliated non-profit organizations fourteen states join the Federation as sub-grantees in this housing counseling project, which recognizes the critical link between successful homeownership and financial security. The Federation is a nonprofit, 501(c)(3) credit union association that specifically focuses on serving low-income and underserved communities. The Federation is based in Lower Manhattan with regionally posted staff in Wisconsin and Colorado. www.cdcu.coop

National Urban League (NUL)

New York, NY

\$884,041 - Comprehensive Counseling

The National Urban League (NUL) is a historic civil rights organization dedicated to economic empowerment aimed to raise the standard of living in historically underserved urban communities. Founded in 1910 and headquartered in New York City, the NUL spearheads the efforts of its local affiliates through the development of programs, public policy research and advocacy. Today, NUL has 95 affiliates serving 300 communities, in 35 states and the District of Columbia, providing direct services that impact and improve the lives of more than 2 million people annually. NUL focuses on four major program areas – education, jobs, health and housing. A housing counseling provider for over 30 years, NUL coordinates a network of 38 local affiliates that provide housing counseling in 23 states and the District of Columbia. NUL affiliates provide comprehensive housing counseling services tailored to the needs of the communities they serve. Services include pre- and post-purchase counseling and education, foreclosure prevention counseling and education, reverse mortgage counseling, rental counseling and education, homeless counseling, predatory lending prevention and fair housing education. NUL affiliates provide education and outreach on financial management, encouraging the

“unbanked” to use financial services and establish and maintain credit as a way to enhance their credit worthiness. <http://www.nul.org>

New York Mortgage Coalition

New York, NY

\$325,034 - Comprehensive Counseling

The New York Mortgage Coalition was founded in 1993 as a coalition of nonprofit housing counseling agencies and lenders to meet the requirements of the Community Reinvestment Act (CRA), and to help low-to-moderate income buyers become first time homebuyers in the Greater New York area. Through financial workshops and one-on-one counseling, NYMC's 11 housing groups prepare qualified borrowers for responsible homeownership. The New York Mortgage Coalition's pre-purchase homeownership counseling program gives potential homeowners access to 11 nonprofit, HUD approved housing counseling agencies and lenders that offer competitive, fixed-rate mortgages which may include closing cost grants and down payment assistance subsidies. NYMC housing counseling agencies provide financial and housing education year-round in all five boroughs, Suffolk County, Nassau County, Westchester County, Orange County, Putnam county, Rockland County and Dutchess County. In addition, the New York Mortgage Coalition provides foreclosure prevention counseling, credit repair workshops, post-purchase homeownership programs and home maintenance and improvement classes.

<http://www.nymc.org>

New York State Housing Finance Agency

New York, NY

\$577,398 - Comprehensive Housing Counseling

New York State Housing Finance Agency consists of all the State's major housing and community renewal agencies and Offices, including The Affordable Housing Corporation, The Division of Housing and Community Renewal, Housing Finance Agency, State of New York Mortgage Agency, Housing Trust Fund Corporation and others. In 1926, the Division of Housing was created within New York's Department of State. It was originally an arm of the State Board of Housing that administered a Limited Dividend Program, the first of its kind in the nation. New York State continued to be an innovator with the creation of the New York State Housing Finance Agency (HFA) in 1960. <http://www.nyshcr.org/Agencies/HFA/>

Niagara Falls Neighborhood Housing Services, Inc.

Niagara Falls, NY

\$13,367 – Comprehensive Counseling

Niagara Falls Neighborhood Housing Services, Inc., (Niagara Falls NHS) is a nonprofit organization dedicated to providing safe, decent and affordable housing through home rehabilitation, rental housing and first time home ownership incentives. As a HUD approved housing counseling agency, Niagara Falls NHS mission is to provide closing cost assistance, homebuyer education and long or short term credit repair. For more information go to

www.niagarafallsnhs.org

Keuka Housing Council

Penn Yan, NY

\$14,261 - Comprehensive Counseling

Keuka Housing Council, Inc. (KHC), a Rural Preservation Company nestled in the heart of the Finger Lakes in New York State began serving Yates County in 1976. KHC has served 4,866 individuals and families since 1976. KHC goals are two-fold: To promote homeownership and maintaining homeownership by promoting Fair Housing through education and counseling. Through grants, KHC assists the First Time Homebuyers and repair Programs, for persons who own their own homes. They also have apartment rentals, some servicing the homeless and all below market rents. KHC provides a wide variety of counseling services to prospective homebuyers, homeowners through foreclosure prevention or repair programs, and clients, who have needs relating to credit and budgeting, rental issues, or homeless individuals. KHC's website is www.keukahousingcouncil.org

Better Neighborhoods, Inc.

Schenectady, NY

\$14,462 - Comprehensive Counseling

A not-for-profit organization founded in 1966, Better Neighborhoods, Inc. (BNI) is dedicated to making a continuous long term positive impact in the neighborhoods it serves by: providing safe, affordable housing for persons with limited resources; promoting homeownership and pride within the neighborhoods it serves; stimulating economic development within under-served neighborhoods by providing the appropriate support; developing and empowering the people of the neighborhoods it serves; and being good stewards of the resources it receives. BNI has been a HUD approved housing counseling agency since 1973 and serves over 800 residents annually by partnering with the City of Schenectady to construct new, "green," energy-efficient housing options for first-time, moderate-income homeowners and providing: education on Fair Housing issues; counseling for new/existing homeowners; homeownership workshops; foreclosure prevention; and budgeting/credit education. During its 48-year history, BNI has demonstrated the capacity to create opportunities for first time homebuyers of limited financial resources to become homeowners. www.better-neighborhoods.org

North Carolina**Consumer Credit Counseling Service of Western North Carolina**

Asheville, NC

\$ 22,110 - Comprehensive Counseling

OnTrack Financial Education & Counseling (formerly CCCS of WNC) is a non-profit United Way agency dedicated to helping people manage their money and credit better. Since 1973, the agency has been providing professional, confidential money management counseling, housing counseling, debt repayment programs, and financial education workshops. In 2012, over 10,000 people received help through OnTrack WNC's services. OnTrack/CCCS has been a HUD approved housing counseling agency since 1979. With support of funding from HUD, OnTrack provides housing counseling to people in the 18 western-most counties of North Carolina through its main office in Asheville and six satellite locations throughout the region. Housing

services include: pre-purchase counseling, homebuyer education, budget development, reverse mortgage counseling, foreclosure prevention counseling, financial literacy education workshops, credit report access/review, and mortgage loan document review for predatory lending prevention. www.ontrackwnc.org

Sandhills Community Action Program, Inc.

Carthage, NC

\$16,124 - Comprehensive Counseling

Sandhills Community Action Program, Inc. (SCAP) was established in 1965 as a private non-profit 501 C (3) corporation. SCAP maintains a mission to develop viable approaches aimed at generating an improved quality of life for low-income people. Continuous efforts are made to generate the needed support required to improve the prospects for self-reliance and independence, and to end hopelessness and homelessness. SCAP currently serves Anson, Montgomery, Moore and Richmond Counties. SCAP's affordable housing services include: a Comprehensive Housing Counseling Program, Section 8 Housing Choice Voucher Program, Housing Choice Voucher Family Self-sufficiency Program, Transitional Housing for the homeless, Community Services Block Grant S.T.A.R.S. Self-sufficiency Program, Jackson Terrace Apartments (for those 62+ older), and the Single Family Rehabilitation Program. www.SandhillsCAP.org

Elizabeth City State University Community Development Program

Elizabeth City, NC

\$15,022 - Comprehensive Counseling

The Elizabeth City State University Community Development Program has an experienced staff of certified housing counselors providing services to residents in rural northeastern North Carolina. The Program was established in 1988 and provides services to residents in Pasquotank, Perquimans, Currituck, Camden, Gates and Chowan counties. The service area contains high proportions of low-to moderate-income residents facing various housing problems and needs. The Program provides one-on-one and group counseling sessions held at the university and other arranged sites throughout the service area. Clients are provided counseling and education regarding homeownership, foreclosure prevention, tenancy, homelessness, fair housing, and financial management. The Program also provides predatory lending counseling and other non-delinquency post purchase counseling services. They are committed to further its housing counseling mission, with particular emphasis on counseling services for first-time homebuyers and delinquent homeowners. Further information can be found at www.ecsu.edu/ia/cdevelopment/index.cfm

Cumberland Community Action Program, Inc.

Fayetteville, NC

\$22,154 - Comprehensive Counseling

The Cumberland Community Action Program, Inc. is a private non-profit offering a comprehensive, supportive approach to helping families and individuals achieve and sustain economic security. Established in 1965, CCAP assists individuals and families by providing a

variety of pathways to socio-economic security. One of those pathways, Consumer Credit Counseling Service of Fayetteville (CCCS) provides a variety of financial services, debt management solutions, financial education, and comprehensive housing counseling services. Based in Fayetteville with satellite locations, CCCS provides services to some thirty-six (36) counties in North Carolina. It is the mission of CCCS to assist residents of its communities in achieving financial well-being through counseling, education and debt management plans. CCCS has provided comprehensive housing education and counseling to more than 160,000 individuals since its inception. Services to residents include affordable housing purchase counseling and education, foreclosure prevention and mortgage default counseling, reverse mortgage counseling, rental assistance, fair housing, loan document review, resources on money management, budgeting, understanding and improving credit, protection from identity theft and credit fraud, housing vouchers, assistance to homeless individuals in locating affordable housing, debt management and how to avoid predatory lending practices. CCAP is accredited by the Council on Accreditation. For more information about CCAP programs and services, visit www.ccap-inc.org.

Greensboro Housing Authority

Greensboro, NC

\$12,762 – Comprehensive Counseling

Greensboro Housing Authority (GHA) was established in 1941 to improve housing conditions and provide safe and sanitary conditions for low-income families in Greensboro, NC. The mission of the Greensboro Housing Authority is to provide safe, quality, affordable housing to low-income families, elderly and the disabled in the Greensboro Community; to maintain a secure community environment; and to encourage personal responsibility and upward mobility of residents while maintaining the fiscal integrity of the agency. Today GHA is Greensboro's largest provider of affordable housing serving 12,614 citizens through its public housing and housing choice voucher programs. Twenty public housing and mixed finance communities, ranging from small communities of less than 30 apartments to large communities with over 400 apartments, serve families throughout the Greensboro area. Together with its community partners, the GHA staff implements and maintains programs for clients that promote fair housing, education, homeownership, youth achievement and self-sufficiency. www.gha-nc.org

Western Piedmont Council of Governments (WPCOG)

Hickory, NC

\$15,608 – Comprehensive Counseling

The Western Piedmont Council of Governments (WPCOG) is one of 18 lead regional organizations in North Carolina. The WPCOG has 28 local government members (cities, towns and counties) in the counties of Alexander, Burke, Caldwell and Catawba. The WPCOG serves the local governments as a source of technical assistance and professional services and as a forum for elected officials and local government staff to address issues on a regional basis. Staff at the WPCOG bring together more than 40 years of homeownership training experience to create an intense learning environment for prospective homeowners. Through a combination of certified homebuyer counselors and certified credit counselors, WPCOG offers economic

literacy classes, IDA classes, first-time homebuyer programs, and individual credit counseling. Clients receive assistance through both group sessions and individual counseling to improve their credit and prepare for the responsibilities of homeownership. Mortgage default and reverse mortgage counseling are also provided by trained staff. For more information visit:

www.wpcog.org

Housing Authority of the City of High Point

High Point, NC

\$14,777 - Comprehensive Counseling

The Housing Authority of the City of High Point (HPHA) was chartered as a Public Housing Authority in 1940. HPHA provides property management to 1,132 public housing units, 101 Section 8 New Construction units and administers 1,484 housing choice vouchers under the Section 8 Housing Assistance Program. The HPHA became a HUD approved housing counseling agency in 1999. Housing counseling is one of several supportive service programs that the HPHA provides for its residents as well as the general public in the City of High Point, Guilford, Davidson, and Randolph Counties. Services offered through the HPHA HUD approved Housing Counseling Program include: individual and group pre-purchase counseling sessions, mortgage delinquency and default resolution counseling. HPHA mission is to provide eligible families and individuals with adequate housing, economic advancement and homeownership opportunities in a safe, drug-free, suitable living environment without discrimination. www.hpha.net

Twin Rivers Opportunities, Inc.

New Bern, NC

\$17,937 - Comprehensive Counseling

Twin Rivers Opportunities, Inc., (TRO), is a non-profit corporation formed in 1966. The mission is to expand the agency's service to the optimum provision of housing assistance and homeownership opportunities, to the very low and lower income families residing in Craven, Jones and Pamlico Counties. TRO, Inc. has successfully administered the HUD Section 8 Rental Assistance for more than forty years. TRO currently provides rental assistance to eight hundred tenants. This program enables clients to find affordable rental units. TRO, Inc. receives funding from HUD for a Family Self Sufficiency Program. The FSS program assists Section 8 tenants in obtaining their goals of employment, education, and homeownership. TRO implemented the Housing Counseling Department thirteen years ago to provide all types of housing counseling with numerous successful outcomes. TRO was awarded funds from the AG Settlement to provide mortgage default counseling and expanded the service area to cover eight counties. Reverse Mortgage counseling is available for clients in any county that a Reverse Mortgage counselor is not available. In partnership with North Carolina Housing Finance Agencies Loan Pool Program, TRO can provide a second mortgage, zero interest, deferred, to home buyers for down payment and closing costs to purchase a new construction or homes less than ten years old. This assistance helps the lower income family become homeowners. For more information go to www.twinrivershousing.com

Consumer Education Services, Inc.

Raleigh, NC

\$23,807 – Comprehensive Counseling

Consumer Education Services, Inc. (CESI) is a national not-for-profit organization founded in 1998. CESI Homeownership Center was established in 2008 to deliver much-needed housing counseling services in the Triangle metropolitan area at a critical time as the nation experienced one of the worst financial and housing crises in history. CESI is committed to educating and serving the citizens through homebuyer, rental, credit and post purchase education workshops and individualized counseling services. These services enable CESI to fulfill its mission and HUD's strategic goal to strengthen the nation's housing market to bolster the economy and protect consumers. Through partnerships and collaborations with a variety of community organizations, CESI has served over 4,500 residents in their 16-county area of North Carolina and 5-county area in South Carolina and is poised to continuing our efforts to use housing counseling as a platform to educate, empower and sustain healthy communities throughout the Carolinas. <http://www.cesisolutions.org>

North Carolina Housing Finance Agency

Raleigh, NC

\$746,990 - Comprehensive Counseling

North Carolina Housing Finance Agency (NCHFA) was established in 1973 to finance new construction, adaptive reuse and the rehabilitation of rental properties statewide using the State Housing Trust Fund, HOME, bond financing and Federal and State Tax Credits to create affordable housing opportunities for North Carolinians whose needs are not met by the market. NCHFA administers several state-appropriated rental assistance programs to maximize affordability and assure access to decent and affordable housing for North Carolina's most vulnerable populations, including those with disabilities and others with special needs. Since its inception, NCHFA has provided more than \$12.4 billion in financing to create nearly 221,000 affordable homes and rental units. Over the past eleven years in its role as PBCA, the Agency has administered over \$1.4 billion in Housing Assistance Payments (HAP) for 25,000 Section 8 units. NCHFA monitors 50,000 LIHTC units for tenant eligibility, physical condition, and program compliance. Serving as a lender, NCHFA performs asset management, and monitors tenant eligibility, physical condition, and program compliance for an additional 2,700 Supportive Housing units. www.nchfa.com

Raleigh Area Development Authority

Raleigh, NC

\$14,305 - Comprehensive Counseling

The Raleigh Area Development Authority (RADA) is a nonprofit community economic development organization founded in 2003 to provide financial counseling assistance to low and moderate income residents of Wake County and the City of Raleigh. RADA Homeownership Center's mission is to increase the rate of successful low-to-moderate income homebuyers through comprehensive education services, information and long term support. RADA offers service in homebuyer education, fair housing assistance, money and debt management, mortgage

delinquency and default resolution, pre-and post-purchase, predatory lending, and pre-purchase counseling. www.rada-nc.com

Telamon Corporation (MSO)

Raleigh, NC

\$204,539 - Comprehensive Counseling

Telamon Corporation brings human services to people and communities in twelve states, and in two states as Transition Resources Corporation. Chartered as a nonprofit organization, their purpose is to improve the lives of those in need. Telamon is a HUD- approved multi-state organization offering a wide range of housing services in ten states. Services provided include educational and consumer services, financial literacy training, foreclosure prevention and mitigation services, pre-purchase counseling, homebuyer education, non-delinquency post-purchase counseling, rental counseling, homeless/displacement counseling, and fair housing education. During Fiscal Year 2013, Telamon counseled and assisted 1,717 clients.

www.telamon.org

Chatham County Housing Authority

Siler City, NC

\$12,315 - Comprehensive Counseling

The Chatham County Housing Authority (CCHA) is a quasi-governmental agency (supported by the government but managed privately) governed by a five-member Board of Commissioners. Since 1970, CCHA has endeavored to increase its housing stock in order to better help those requiring housing assistance. The Housing Authority, through its Housing Choice Voucher (HCV) program (Section 8), is providing housing assistance to approximately 460 households with a total population in excess of 986 persons. The mission of the CCHA is to be committed to achieving excellence in providing safe, decent and affordable housing assistance while promoting self-sufficiency, upward mobility and homeownership opportunities to residents of Chatham County. The CCHA has provided housing counseling services for approximately 150 citizens of Chatham County. These counseling services are provided through this agency which is a HUD approved housing counseling agency. The agency provides the following housing counseling services: Pre-purchase, Financial Management/Budgeting; Home Improvement and Rehabilitation and Rental Housing Counseling; Fair Housing Pre-Purchase Education, Pre-Purchase Homebuyer Education; Predatory Lending Education, Resolving/Preventing Mortgage Delinquency, and Rental Housing Workshops. <http://www.chathamnc.org/index.aspx?page=215>

Statesville Housing Authority

Statesville, NC

\$11,396 – Comprehensive Counseling

Statesville Housing Authority is centrally located in Iredell County and was established in 1968 to provide low income citizens with safe, clean, and affordable housing. Statesville Housing Authority is responsible for the administration of public housing, housing assistance payments, and other related programs. The organization is a HUD approved housing counseling agency that provides pre-purchase counseling. Over the years, the Statesville Housing Authority has

implemented or provided leadership in the implementation of many housing, personal development, youth and community service programs designed to enhance the quality of life of lower income people in Iredell County. The SHA is responsible for the management of 594 Conventional housing units, 80 Section 8 New Construction housing units and 704 Housing Choice Vouchers. The Statesville Housing is satisfying its mission to “Provide affordable, quality housing for eligible lower income person(s) and to improve their quality of life” through the development of various community partnerships and a strong commitment to excellent quality service to the community. The Statesville Housing Authority’s motto, “Building Bridges through Partnerships”, is a confession that “WE CANNOT DO IT ALONE”.

www.statesvillehousing.org

Washington Housing Nonprofit

Washington, NC

\$12,964 - Comprehensive Counseling

Washington Housing Non-Profit, Inc. (WHNP) is in its 9th year of operation. The Washington Housing Authority is the parent organization of the nonprofit. The Housing Authority has been incorporated since 1965 and is the largest provider of housing for low to moderate income families in Beaufort County, managing 400 units of Public Housing and 500 units of Section 8 Vouchers. WHNP, Inc. was established as an instrumentality of the Housing Authority to carry out special projects. Our Mission is to explore asset development as an approach to help our community provide safe and affordable housing for moderate to low income residents through wealth building programs. WHNP, Inc. became a HUD approved housing counseling agency in 2010. Through the programs and counseling offered, the nonprofit works to provide a pathway for citizens to become self-sufficient by providing financial management and budget, home improvement and rehab, mortgage delinquency and default, pre-purchase, rental and homeless counseling as well as fair housing, non-delinquency post purchase, predatory lending and pre-purchase education workshops. housingcounsel@yahoo.com

North Dakota

North Dakota Housing Finance Agency

Bismarck, ND

\$135,028 - Comprehensive Counseling

The North Dakota Housing Finance Agency (NDHFA) is a public financial institution dedicated to helping North Dakotans achieve successful homeownership with homebuyer education, down payment and closing cost assistance, and affordable mortgage loans. NDHFA believes that the decision to buy a home should be made with realistic goals, sound advice, careful planning and a good understanding of the responsibilities and costs involved. NDHFA is dedicated to helping consumers learn more about the process of home buying and the responsibilities of homeownership. <https://www.ndhfa.org>

Ohio

Fair Housing Contact Service Inc. (FHCS)

Akron, OH

\$16,841 - Comprehensive Counseling

Fair Housing Contact Service Inc. (FHCS), a not-for-profit organization located in Akron, Ohio was founded in 1965. During its 49 year history, FHCS has and continues to support and encourage freedom of residence in the Greater Akron region so that all persons, regardless of race, color, religion, national origin, sex, familial status, ancestry, disability, or military status as well as any other locally protected classes can secure affordable housing in the neighborhood of their choice. FHCS's mission statement is "Fair Housing Contact Service strives to prevent and eliminate discrimination and to promote equal housing opportunity." In order to achieve its mission, FHCS undertakes the following activities: pre-purchase counseling to first time homebuyers, post purchase non-delinquency and refinancing information to homeowners, Home Equity Conversion Mortgage (HECM) counseling to seniors, default/delinquency counseling, predatory lending counseling, rental, homelessness counseling, education and outreach. For the purpose of this grant, FHCS will provide Comprehensive Counseling, education, and outreach. For additional information, visit FHCS's website at www.fairhousingakron.org

Working In Neighborhoods

Cincinnati, OH

\$16,364 – Comprehensive Counseling

For 35 years, Working In Neighborhoods (WIN), a Cincinnati-based non-profit organization, has empowered people to make informed choices for themselves and their neighborhoods through community building, home ownership and economic learning. WIN provides homebuyer education, pre purchase counseling, post purchase counseling, mortgage delinquency counseling, and financial stability workshops. WIN has moved 55 families from public housing to home ownership. WIN has taught approximately 150 families how to purchase their first home each year. WIN has helped over 8,500 low and moderate-income families purchase their first home. WIN offers financial literacy training to 200 families annually. WIN has effectively saved homes from foreclosure, protecting families' investments and maintaining neighborhood stability. WIN has spearheaded a community-wide collaboration among the City of Cincinnati, Hamilton County, and local housing counseling agencies in order to abate foreclosures in greater Cincinnati. The partnerships WIN has created has enabled it to provide a 65% success rate in preventing foreclosures and saved 1,471 homes from foreclosure, protecting over \$96.1 million in assets. <http://www.wincincy.org/>

Community Housing Solutions

Cleveland, OH

\$15,155 - Comprehensive Counseling

Community Housing Solutions (CHS- formerly Lutheran Housing Corporation) has provided sustainable homeownership opportunities to tens of thousands of low and moderate income families through housing rehabilitation, new construction, and a comprehensive menu of self-sufficiency programs, including financial counseling, free tool loan, energy conservation, and

home repair assistance. Each year, 5,000 residents of Cuyahoga County are able to obtain or preserve affordable housing because of CHS's extensive delivery system of development, information and assistance. Most of CHS's 20 staff members have been with the group for over 10 years and know and work exceptionally well with the community and CHS's funders. In fact, two of CHS's housing counselors have been providing housing counseling at the organization for 37 years. During FY 2013, Community Housing Solutions served 565 clients.

www.commhousingsolutions.org

Mid-Ohio Regional Planning Commission

Columbus, OH

\$16,320 - Comprehensive Counseling

The Mid-Ohio Regional Planning Commission (MORPC) is a voluntary association of central Ohio governments which envisions and embraces innovative directions in transportation, energy, housing, land use, the environment and economic prosperity. MORPC dates back to 1943 when it was formed as the Franklin County Planning Commission. In 1969, its area was expanded resulting in the creation of MORPC. MORPC has grown to reflect an expanded membership of 44 political subdivisions in a 12-county region. One of MORPC's strategic priorities is facilitating a comprehensive housing and community development plan. MORPC focuses on increasing the supply of affordable housing for home ownership; promoting fair housing, jobs and economic opportunity; reducing homelessness; and administering and leveraging local programs to maximize additional federal, state, local government and private funds. Foreclosure prevention is woven throughout all stages of housing development by working to keep people in their homes and to help stabilize communities that have been impacted by foreclosure. MORPC has implemented CDBG- and HOME-funded housing rehabilitation programs since 1977 and operated homeownership education and counseling and foreclosure programs for homebuyers and owners since 1994. MORPC offers classes that provide buyers with the opportunity to be eligible for down payment assistance (DPA). MORPC is approved by HUD for secondary financing in central Ohio. www.morpc.org

WSOS Community Action Commission

Fremont, OH

\$12,448 – Comprehensive Counseling

WSOS Community Action Commission, Inc., a 501(c)(3) non-profit which was created in 1965 as part of the original War on Poverty. WSOS has evolved into a comprehensive organization which targets the needs of low income persons and the community as a whole. The WSOS mission is dedicated to creating opportunities that will help the community and all of its members build a better future. WSOS assists individuals and families to acquire the skills and knowledge to become self-sufficient and to more fully participate in our community. This is achieved by developing projects and partnerships that allow people to help themselves. WSOS operates hundreds of programs encompassing child development, emergency services, community and economic development, employment & training, transportation, weatherization, housing rehabilitation, nutrition and housing counseling. The housing counseling programs offered include: financial management, home improvement, mortgage delinquency, pre-purchase, rental and homeless counseling. WSOS also offer workshops in the following

categories: fair housing, non-delinquency post purchase, predatory lending, pre-purchase homebuyer education and mortgage delinquency. WSOS has provided housing counseling and down payment assistance to homebuyers for 19 years, assisting an estimated 8,000 households. WSOS employs 3 full-time housing counselors and three support staff who have had housing counseling training through nationally recognized training providers. www.wsos.org

Lima Allen Council on Community Affairs

Lima, OH

\$12,851 – Comprehensive Counseling

Lima Allen Council on Community Affairs (LACCA) was founded as a non-profit private organization in 1993 to serve the community in meeting the needs of both young and old low-income families in Allen County, Ohio. LACCA was designated in 1994 as the Community Action Agency for Allen County. LACCA celebrates its 20th anniversary as a Community Action Agency this year. LACCA's mission: "With pride in service and a commitment to excellence, LACCA provides opportunities for people to reach their highest potential by providing stepping stones to success." Upon opening, LACCA operated two emergency assistance programs, the local Federal Emergency Management Assistance and the Home Energy Assistance Program, with four employees and a budget of \$345,000. In 1995, the Federal Head Start program was secured. LACCA now has an operating budget that has grown to over \$6.8 million, 112 employees and offers sixteen programs. The Home Ownership and Housing Counseling Program at LACCA provide home buyer education including Financial Literacy and down payment assistance to potential homeowners in Allen County. Ninety percent of families who have purchased a home through the program still own their own home. www.lacca.org

Lorain Metropolitan Housing Authority

Lorain, OH

\$12,964 – Comprehensive Counseling

Lorain Metropolitan Housing Authority (LMHA) was established in 1938. LMHA has been providing a comprehensive Homeownership/Financial Literacy program to Housing Choice Voucher, Public Housing Family Self Sufficiency program participants, the county's residents, local Community Development Departments, Financial Institutions, and Supportive Service Agencies since 2002. The Homeownership/Financial Literacy program is utilized to permit families to acquire appreciable assets, move toward the goal of economic self-sufficiency and achieve independence from government assistance. With the assistance of collaborative partners, LMHA provides participants with an intensive supportive services curriculum both on-site through program staff and off-site through collaborative relationships with community-based social services providers. The services provided under this grant are: pre-purchase counseling and homebuyer education workshops. All services are geared toward maintaining housing that begins with identifying possible obstacles and pursuing an individualized plan to overcome those concerns and become self-sufficient. <http://www.lmha.org>

Fair Housing Resource Center, Inc.

Painesville, OH

\$17,460 – Comprehensive Counseling

The Fair Housing Resource Center, Inc. (FHRC) is a 501(c)(3) organization located in Lake County, Ohio. FHRC has one office and operates in the county seat of Painesville, Ohio. FHRC has operated as a HUD approved housing counseling agency since 2002, and over the last twelve (12) years, have established positive working relationships with both the private and public sector of Lake, Geauga and Ashtabula Counties. Fair Housing Resource Center, Inc. provides a wide range of counseling services to homebuyers, homeowners, renters and the homeless. One-on-one counseling services assist individuals and families obtain housing and stay in their homes and include topics such as: Landlord/Tenant Rights, Fair Housing complaint investigations, Loss Mitigation, Scam Prevention, Homeownership, Property Maintenance, and Financial Management/Literacy. FHRC provides group counseling for individuals in the following areas: rental counseling workshops, fair housing workshops, pre-purchase homebuying workshops, and mortgage delinquency/Scam Prevention workshops. FHRC has assisted over 10,000 households overcome their specific housing issue. The work plans created by the Fair Housing Resource Center, Inc., support individuals in becoming self-sufficient and ensure that all persons are provided safe, decent and affordable housing.

FHRC can be reached at www.FHRC.org**Northwest Ohio Development Agency**

Toledo, OH

\$14,620 - Comprehensive Counseling

The Northwest Ohio Development Agency (NODA) has been a HUD approved housing counseling agency since 2006. NODA is also a Community Development Financial Institution (CDFI) certified by the U.S. Department of Treasury. NODA's mission is to help people become self-sufficient and builds stable communities. NODA was founded in 1998 and opened for business in 2000. NODA provides loans, investment capital, grants and supportive services in a holistic fashion. NODA will use the funding from HUD to provide comprehensive housing counseling service including Predatory Lending Counseling, Foreclosure Counseling, Pre-Purchase/Home-buying Counseling and Non-Delinquency/Post-purchase Counseling. These services are offered as a mix of classroom sessions and one-on-one counseling. Services are free to Lucas County residents. Last year, NODA assisted more than 221 clients in meeting their housing and financial goals. For more information visit: www.nodatoleado.org

Jackson-Vinton Community Action, Inc.

Wellston, OH

\$14,015 - Comprehensive Housing Counseling

Jackson-Vinton Community Action, Inc., (JVCAI), was incorporated in 1965 as a 501 (c)(3) tax exempt organization through the IRS. JVCAI has been in operation over 47 years. The agency currently employs 72 full-time and 16 part-time employees, and their current funding level is over 6 million dollars, providing services to 26,643 customers in 2011. JVCAI's mission is "Utilizing our vast knowledge of community resources and networking capabilities, our agency

provides a wide range of quality services in a fair, equitable and compassionate manner. JVCAI is devoted to meeting the targeted needs of the community by providing the opportunity for families and individuals to be healthier, better educated, more independent and better able to advocate for themselves.” JVCAI has provided assistance through Housing Assistance Grant Program and Housing Preservation Grant to assist homeowners with emergency home repairs that affect health and safety issues. JVCAI provides Pre-purchase/Home buying Counseling, Resolving or Preventing Mortgage Delinquency or Default, Non-Delinquency Post Purchase Counseling and Homeownership programs, Home Weatherization Assistance Programs, Emergency HEAP and Summer Crisis programs. <http://www.jvcai.org/>

Youngstown Metropolitan Housing Authority

Youngstown, OH

\$14,015 – Comprehensive Counseling

Youngstown Metropolitan Housing Authority (YMHA) was established in 1933 with over 80 years of experience in the development and management of housing and programs. YMHA has an annual budget of \$30 million, manages 1,200 public housing units in Mahoning County, administers 2,213 Section 8 vouchers and has been awarded several service grants funded by HUD, Department of Labor and various other funding sources. YMHA is dedicated to creating and maintaining healthy, service enriched neighborhoods. YMHA strives to enhance the quality of life of residents by providing attractive, secure, affordable housing and innovative programs designed to enable residents to achieve a higher level of economic self-sufficiency. The services provided under this grant are: financial management/budget, home improvement, mortgage delinquency, pre-purchase, rental and homeless counseling. The agency also provides fair housing, financial budgeting, predatory lending and pre-purchase homebuyer education workshops. www.ymhaonline.com

Youngstown Neighborhood Development Corporation

Youngstown, Ohio

\$12,158 – Comprehensive Counseling

The Youngstown Neighborhood Development Corporation (YNDC) is a citywide planning and development organization launched in 2009 to catalyze strategic reinvestment in neighborhoods throughout the City of Youngstown. The mission of the organization is to improve the quality of life in Youngstown by building and encouraging investment in neighborhoods of choice for all through a dual approach that includes strategic investments to rebuild market confidence in neighborhoods with strong assets and broader partnership strategies to strengthen Youngstown’s community development capacity and the citywide infrastructure supporting neighborhood revitalization. The organization provides affordable housing services including pre-purchase housing counseling and education, non-delinquency post-purchase housing counseling and education, first-mortgage financing, owner-occupied home repair and rehabilitation, and the acquisition and rehabilitation of vacant housing for affordable homeownership. During Fiscal Year 2013, the agency counseled 131 clients. www.yndc.org

Oklahoma

Consumer Credit Counseling Service (CCCS) of Central Oklahoma, Inc.

Bethany, OK

\$20,217 - Comprehensive Counseling

Consumer Credit Counseling Service (CCCS) of Central Oklahoma, Inc. was established in 1967. CCCS is a private, nonprofit organization that has dedicated itself for over 46 years to equipping and empowering Oklahomans in the western two-thirds of the state with the knowledge and confidence they need to make wise financial choices, increase their assets, and become financially self-sufficient. The mission is “to help people help themselves become financially strong individuals and families through counseling, debt management, and education.” CCCS provides free counseling and education services throughout central and rural western Oklahoma. CCCS is a HUD approved housing counseling agency and is accredited by the national Council on Accreditation. All of the agency’s counselors are certified by the National Foundation for Credit Counseling (NFCC). Affordable housing services provided include homebuyer education and post-purchase counseling, foreclosure prevention and alternatives to foreclosure, reverse mortgages, affordable rental housing, and fair and accessible housing issues. Other counseling services include budgeting, credit, and debt management. CCCS has forged extensive partnerships with other local service providers, including Habitat for Humanity, Oklahoma Housing Finance Agency, Neighborhood Housing Services of Oklahoma City, state and local housing authorities, and community action agencies. CCCS has access to bilingual interpreters and services for the hearing-impaired. CCCS also offers free and low-cost financial literacy workshops, and its services especially benefit low-income families and persons with disabilities. For more information visit: www.cccsok.org

Community Development Support Association, Inc. (CDSA)

Enid, OK

\$13,031 – Comprehensive Counseling

Community Development Support Association, Inc. (CDSA) is a private non-profit community action agency established in 1980, and has been a HUD approved housing counseling agency since 1998. The mission of the agency is to work with others to identify needs, secure resources, and deliver services that improve lives in our communities. The agency does this by employing qualified staff to implement programs based on community needs that have been identified through research and needs assessments. CDSA provides comprehensive housing counseling including: Homebuyer education, mortgage delinquency/default counseling, homeless services, and services to renters as well as services that promote energy efficiency. For more information visit www.cdsaok.org

QuickCert

Tulsa, OK

\$29,283 – Comprehensive Counseling

QuickCert is a 501(c)(3) organization founded in 2007, and headquartered in Tulsa, Oklahoma. Its goal is to provide housing counseling services with their primary focus on senior services and reverse mortgage counseling. The agency assisted more than 12,500 clients in

FY2013. QuickCert is approved by HUD to offer housing counseling services to across the U.S. and Puerto Rico in both English and Spanish. Visit www.quickcert.org

Oregon

Community Connections of Northeast Oregon, Inc.

La Grande, OR

\$13,769 – Comprehensive Counseling

Community Connections of Northeast Oregon, Inc. (CCNO) was incorporated as Eastern Oregon Community Development Council (EOCDC) in 1969. The agency was issued a Community Action Program designation for the counties of Baker, Union and Wallowa by the Office of Economic Opportunity. In 1970, CCNO became a non-profit 501(c)(3).. In 1979, EOCDC received designation as an Area Agency on Aging. In 1987, CCNO added Grant County to its Community Action Program service area. The name was changed to Community Connection of Northeast Oregon, Inc. in 1993. In 1996, CCNO's Board of Directors adopted the State of Oregon's requirements to become a Community Development Corporation. The mission of Community Connection of Northeast Oregon, Inc. is to advocate for and assist senior citizens, children, low-income persons, and persons with disabilities in attaining basic human needs and in becoming more self-sufficient. This will be accomplished by providing direct client services; stimulating a more efficient use of existing resources; broadening the available resource base; and providing decent, safe, sanitary and affordable housing for low and moderate income persons. CCNO provides the following affordable housing services: Education; Fair Housing; Pre-Purchase and First-time Home-buying; Financial Management, Budget Counseling, Credit Repair; Rental Readiness Counseling; Transition; Mortgage Delinquency and Default Resolution; Energy Assistance; Self-Sufficiency; Emergency and Weatherization and Housing Rehabilitation. For more information visit: <http://www.ccno.org>

The Housing Authority of Yamhill County

McMinnville, OR

\$13,411 – Comprehensive Counseling

The Housing Authority of Yamhill County (HAYC) was established in 1951 by resolution of the Yamhill County Board of Commissioners. The mission of the HAYC is to provide the opportunity for decent, safe, and affordable housing to individuals and families in our community and opportunities to position themselves for success. In an effort to fulfill this mission, HAYC with partnering non-profit agency, the Yamhill County Affordable Housing Corporation (YCAHC), administers a number of housing programs utilizing federal, state and/or local funds. HAYC provides counseling and advice to tenants and homeowners, both current and prospective, with respect to property maintenance, financial management/ literacy, and such other matters as may be appropriate to assist them in improving their housing conditions, meeting their financial needs, and fulfilling the responsibilities of tenancy or homeownership. HAYC currently owns or manages 243 family housing units, 42 units of special needs housing, 190 units of senior housing, and 54 housing units for farmworker families. <http://www.hayc.org>

Native American Youth & Family Center

Portland, OR

\$11,956 - Comprehensive Counseling

The Native American Youth & Family Center (NAYA Family Center) was established in 1974 as a grassroots volunteer organization and achieved 501(c)(3) nonprofit status in 1994. Its mission is “to enhance the diverse strengths of our youth and families in partnership with the community through cultural identity and education.” NAYA is the primary provider of culturally specific services for Native American people in the Portland area; it provides comprehensive wraparound services, including: homeownership, microenterprise, and career skills services; individual development accounts and financial wellness coaching; youth programming, tutoring, and foster care services; domestic violence prevention, advocacy, and focus groups; cultural activities and programming, including an annual powwow; and a private, accredited, tuition-free high school. For the past five years, the NAYA’s HUD approved Homeownership Program has worked tirelessly to close the gap by providing financial wellness, matched savings accounts, down-payment assistance, homeownership education, and counseling. These culturally specific services have been instrumental in increasing the number of homeowners within the Native American community, and have worked with more than 100 households to achieve the purchase or refinance of their home. www.nayapdx.org

Neighborhood Economic Development Corporation (NEDCO)

Springfield, Oregon

\$18,285 - Comprehensive Counseling

Founded in 1979, NEDCO (Neighborhood Economic Development Corporation) is Oregon’s oldest Community Development Corporation with a mission to collaboratively build human and capital assets to strengthen neighborhoods and broaden participation in community ownership and governance. Over the past three decades, the agency has helped more than 25,000 people build assets through homeownership, small business development, financial capability support, and commercial revitalization. NEDCO operates OpportunityWorks, which provides a Housing Counseling program to help first time buyers prepare for, obtain, and maintain homeownership; and existing homeowners to maintain financial stability. Services include Financial Education and Counseling, Pre-purchase Education and Counseling, Post-purchase Counseling, and Foreclosure Intervention Education and Counseling. For more information, visit www.nedcocdc.org

Pennsylvania

Pennsylvania Housing Finance Agency

Harrisburg, PA

\$1,001,543 – Comprehensive Counseling

The Pennsylvania Housing Finance Agency (PHFA) was created by the state legislature in 1972 and its mission is to help enhance the quality and supply of affordable homes and apartments for older adults, people of modest means, and people with disabilities. To meet this mandate, the agency operates three basic programs: a single-family homeownership initiative; a multifamily

rental housing development effort; and a foreclosure mitigation initiative. As a self-supporting corporation, PHFA has generated nearly \$11.5 billion of funding for more than 155,000 single-family home mortgage loans, helped fund the construction of 122,590 rental units, and has saved the homes of more than 47,280 families from foreclosure. In addition to its major programs, PHFA conducts housing studies, promotes counseling and education for renters and homebuyers, offers supportive services at apartments it has financed, administers HUD Section 8 contracts at more than 40,000 subsidized units, and acts as an advocate to promote the benefits of decent, affordable shelter for those who need it most. PHFA programs and operations are funded primarily by the sale of securities and from fees paid by program users, not by public tax dollars. The agency is governed by a 14-member board. For more information visit: www.phfa.org

Mon Valley Initiative

Homestead, PA

\$633,288 – Comprehensive Counseling

Mon Valley Initiative (MVI) is a non-profit corporation organized to represent the collective interests of local member community development corporations in the Mon Valley region of Southwestern Pennsylvania. Based in Homestead, PA, MVI strives to meet its mission of working together to unite the communities and restore the economic vitality of the Mon Valley. It works to meet this goal by renovating and constructing high quality, affordable housing; assisting communities to develop and maintain their main street districts; providing individuals with the tools they need to enter the workforce; providing in-depth, one-on-one housing counseling and group education services to put people on the path to successful homeownership; and helping member Community Development Corporations to become efficient and effective organizations. The MVI HUD Housing Counseling national intermediary network has been operating since 1998, when it was established by Housing Opportunities, Inc. The MVI intermediary network is comprised of independent non-profit agencies that provide the full range of HUD housing counseling and education services to households throughout the United States. During the period October 1, 2012 through September 30, 2013, the MVI intermediary network assisted 25,267 clients. For more information visit www.monvalleyinitiative.com

Media Fellowship House

Media, PA

\$12,762 – Comprehensive Counseling

Media Fellowship House is a non-sectarian, non-political organization that for over sixty years has promoted understanding and acceptance of all people without regard for their race, culture, gender, age or disabilities. It is centrally located, providing housing counseling services to persons in Delaware, Chester, Bucks, Montgomery and Philadelphia Counties. Media Fellowship House specializes in helping low and moderate income individuals and families attain the dream of home ownership by providing education and funding for potential first time home buyers. It helps clients avoid losing their homes to foreclosure by providing individual counseling sessions to those that are in financial distress. <http://www.mediafellowshiphouse.org>

Hispanic Association of Contractors and Enterprises

Philadelphia, PA

\$15,357 - Comprehensive Counseling

Hispanic Association of Contractors and Enterprise's (HACE) mission is to combat community deterioration through economic development initiatives that addresses commercial revitalization, employment opportunities, the creation of safe affordable housing, and the provision of support services to meet the needs of community residents towards re-building the neighborhood's economic base. The agency focuses on restoring neighborhoods so residents will benefit from sound investments while improving their quality of life. Since 1992, HACE's Housing Counseling Program serves as a core program to their neighborhood development strategy providing comprehensive Housing Counseling Services in pre-purchase counseling, homebuyer education and resolving/preventing mortgage delinquency or default in the Eastern North and Lower Northeast communities of Philadelphia, PA. HACE has helped more than 13,000 individuals save their homes from foreclosure, purchase their first home, provide credit and consumer education, provide energy conservation education and utility payment assistance, provide assistance with home improvement loans and grants, build wealth through savings and homeownership, and develop partnerships with other entities to leverage resources to meet the needs of our largely low-income constituency. <http://hacecdc.org>

Nueva Esperanza, Inc.

Philadelphia, PA

\$440,236 - Comprehensive Counseling

Nueva Esperanza, Inc. (NEI) was founded in 1987 in response to the unmet needs of the Hispanic community in North Philadelphia. NEI has worked with faith and community based organizations nationally since 2002, provided them with training, technical assistance and program grant sub-awards, as the nation's largest Hispanic faith-based organization. NEI has administered a national network of over 13,000 clergy, churches, and ministries, and over 500 non-profit organizations. NEI's subsidiary corporations provide educational, employment, legal and housing counseling services to low-income households. NEI became a HUD approved housing counseling intermediary in 2009. Prior to this time, the agency provided its affiliate member organizations with training that proved critical to strengthening their operations and empowering their communities. Under an \$800,000 *Reaching the Dream Program* contract with HUD, NEI provided mortgage counseling training and technical assistance to over 80 faith and community based agencies to enable them to improve their services. Since 2012, NEI has provided HUD Intermediary services to one branch office and nine subcontracting housing counseling agencies and served 3,702 clients in FY 2013. www.esperanza.us

Puerto Rico

Ceiba Housing & Economic Development Corporation

Ceiba, PR

\$14,059 – Comprehensive Counseling

Ceiba Housing & Economic Development Corporation (CHEDCO) is a private non-profit organization established since 1986. CHEDCO has administered and participated in many programs focused to confront community housing issues while becoming an advocate for the communities of Puerto Rico. Its mission is to promote the enhancement of living standards for residents through their achievement of social and economic empowerment. As a means of overcoming poverty and dependency, a plan for development and improvement of affordable housing opportunities can create a sustainable community. For 26 years, CHEDCO has conducted a comprehensive Housing Counseling Program in Puerto Rico assisting, with success, more than 40,000 families/individuals throughout the island throughout the years. CHEDCO's program will continue to guarantee the availability of an ample variety of alternatives to assist low and moderate income first time homebuyers, homeowners, tenants and protected classes in their pursuit of homeownership, continued occupancy and accessibility to fair housing conditions by offering mortgage delinquency and default, pre-purchase and rental counseling as well as fair housing and post purchase workshops. <https://www.facebook.com/pages/Ceiba-Housing-and-Economic-Development-Corporation/311876922222137>

One Stop Career Center of Puerto Rico

San Juan, PR

\$17,018 – Comprehensive Counseling

One Stop Housing Agency is a subsidiary of One Stop Career Center of Puerto Rico. The agency operates as a private non-profit organization that has been in operation for over eleven years. As a HUD approved housing counseling agency, One Stop offers comprehensive counseling services that include pre-purchase, mortgage delinquency/default, post-purchase, rental and HECM counseling. Its mission is for people and sensitive communities to acquire the necessary tools to build a better quality of life by improving their housing situation. The goals are to promote stronger communities through education and counseling services. One Stop Career Center proposes to make the dream of homeownership a reality for residents of Puerto Rico and to promote sustainability for families struggling with housing issues. The agency will continue to enforce Fair Housing laws to protect the rights of individuals and families. The agency served 350 clients under HUD's counseling program during FY'13. Their website is www.onestopcareerpr.org

Rhode Island

Providence Housing Authority

Providence, RI

\$12,964 - Comprehensive Counseling

The Providence Housing Authority (PHA) is an independent public housing authority which has administered assisted housing programs since its creation in 1939. The PHA's primary mission is to "provide affordable, decent, safe and sanitary housing through the maintenance of our existing units and the development of new units." The Department's mission is "to address residents' social, educational and healthcare needs through effective programming and creative service partnerships". Affordable Housing Counseling services provided by PHA include: Family Self-Sufficiency (FSS), Section 8 Homeownership, Financial Education and Credit Counseling. Since 2004, the fifty-six (56) Section 8 households converted their rental vouchers to homeownership vouchers. In 2010, the PHA became a HUD approved Local Housing Counseling Agency. Since then, over 400 households have participated in financial literacy education and credit counseling. During FY 2013, the agency network provided counseling to 89 clients. www.pha-providence.com

Rhode Island Housing Mortgage and Finance Corporation

Providence, RI

\$46,654 – Comprehensive Counseling

Rhode Island Housing and Mortgage Finance Corporation was created by the General Assembly in 1973 as a privately funded public purpose corporation. Together with its partners, the mission of Rhode Island Housing and Mortgage Finance Corporation works to ensure that all people who live and work in Rhode Island can afford a healthy, attractive home that meets their needs. Rhode Island Housing and Mortgage Finance Corporation uses all of its resources to provide low-interest loans, grants, education and assistance to help Rhode Islanders find, rent, buy, build and keep a good home. The agency uses Comprehensive Counseling funds to provide comprehensive support services for pre-purchase, post-purchase, foreclosure prevention, financial literacy and rental counseling. Visit www.rhodeislandhousing.org

South Carolina

Community Development & Improvement Corporation

Aiken, SC

\$11,151 – Comprehensive Counseling

The Community Development & Improvement Corporation (CDIC) was formed in 1996 as a subsidiary non-profit of the Aiken Housing Authority. The corporation, formerly New Labor Housing and Economic Development Corporation, was created to address the challenges the low-to-moderate income families encounter and to provide education, experience, jobs and promote a future of self-reliance. CDIC's services include: Fair Housing Counseling, Pre-purchase Education Workshops, Home Improvement and Rehabilitation Counseling, Mortgage Delinquency & Default Resolution Counseling, Non-Delinquency Post Purchase Workshops,

Pre-Purchase Counseling, Pre-Purchase Homebuyer Education Workshops and Rental Housing Counseling. <http://www.aikenhousing.org/>

Charleston Trident Urban League

Charleston, SC

\$12,403 - Comprehensive Counseling

The Charleston Trident Urban League is a non-profit, non-partisan community based organization whose main purpose is to address: health disparities and quality of life issues; promote education and youth development; promote homeownership and wealth accumulation; and promote civil rights and social justice. It is the mission of the Charleston Trident to promote diversity and racial inclusion, and provide multifaceted programming that assist African Americans and all other under-served groups to achieve social and economic equality. Since 1991, the CTUL has assisted thousands of individuals and families through programs in the areas of Housing, Employment, Youth Development, Asset Building and Advocacy. The population served by the CTUL is predominately, but not exclusively: moderate to low income persons who are unemployed and under-employed; persons in poverty; and persons who are single parent heads of household. The residents traditionally face additional barriers such as discrimination, lack affordable housing, lack health and child-care and have no access to transportation. The CTUL served 491 clients in FY 2013. www.ctul.org

Spartanburg Housing Development Corporation

Spartanburg, SC

\$14,929 - Comprehensive Counseling

Spartanburg Housing Development, recently renamed Upstate Housing Partnership, was established in 2001 as a provider of affordable housing in Spartanburg, SC. The organization's mission is to make quality housing affordable to low and moderate income families. Today this mission continues as the imperative of the organization which is now the only nonprofit provider of affordable housing in the SC Upstate Region. The work of the organization is conducted through its comprehensive housing counseling and homeownership education programs and through its production of new homes. The organization is a HUD approved housing counseling agency and is recognized by NeighborWorks®America as a certified Homeownership Center. In 2013, the Board of Directors of the organization expanded the organization's geographic range for services beyond the City of Spartanburg South Carolina. New target areas that will be developed over the next three years include Anderson, Cherokee, Union and Laurens counties. The agency provides: financial management/budget, Mortgage delinquency, pre-purchase, rental, and homeless counseling. They also provide fair housing and homebuyer education workshops and down payment assistance toward the acquisition of mortgages.

<http://www.spartanburghousing.org>

South Dakota

South Dakota Housing Development Authority

Pierre, SD

\$183,065 - Comprehensive Counseling

South Dakota Housing Development Authority (SDHDA), created in 1973 by the State Legislature, offers residents a variety of affordable homeownership and rental housing opportunities. SDHDA also provides programs for developers made available through the US Department of Housing and Urban Development (HUD), and housing tax credits made available through the US Department of Treasury, Internal Revenue Service (IRS) for both the rehabilitation and new construction of affordable housing. In addition, SDHDA has taken an active role in working to end homelessness in South Dakota. SDHDA is self-supporting and receives no tax money, appropriations or other funding from the State. Since 1998, SDHDA has administered HUD's Housing Counseling Grant Program for various housing counseling service providers statewide. To date, SDHDA has disbursed more than \$2,210,793 through this program benefiting over 43,295 South Dakota residents with housing counseling and education services. The assembly of non-profit, HUD approved housing counseling agencies receiving sub awards will cover the entire State of South Dakota. www.SDHDA.org

Tennessee

GAP Community Development Resources, Inc.

Franklin, TN

\$14,418- Comprehensive Housing Counseling

GAP Community Development Resources, Inc. (GAPCDR), a non-profit organization located in Franklin, TN (Williamson County) originally began in 1999 as a community outreach project to increase financial literacy for low-moderate income households in Franklin, Tennessee. The Agency became a HUD approved housing counseling agency in 2006. GAPCDR's mission is to provide successful housing opportunities via development, counseling, and education in the areas of financial literacy, home buying, foreclosure avoidance and homeless prevention. In the last nine years, GAPCDR has implemented programs dedicated to affordable housing opportunities for all and has played a proactive role in community development advocating for inclusion, affordable housing options, and fair housing. GAPCDR offers financial literacy classes, pre-purchase homebuyer education & counseling, post-purchase counseling, mortgage delinquency and foreclosure prevention counseling, rental counseling, fair housing counseling and assistance for homeless individuals. GAPCDR provided housing counseling services to 165 households during HUD Fiscal Year 2013. For additional information, visit GAPCDR's website at www.gapcdr.org

West Tennessee Legal Services

Jackson, TN

\$617,994 – Comprehensive Counseling

West Tennessee Legal Services (WTLS), a Tennessee private non-profit corporation with 501(c)(3) status, affiliated with Legal Services Corporation and a HUD approved national housing counseling intermediary, has received a funding award from HUD to provide comprehensive housing counseling services. WTLS has been providing such counseling assistance and education for 24 years. WTLS provides collaborative service in 14 states and the District of Columbia with 19 local non-profit Legal Aid Office affiliates, thus providing clients with uniform access to housing counseling and educational services in these underserved rural areas. Affiliates in Tennessee, Mississippi, Georgia, District of Columbia, Alabama, North Carolina, Florida, Kentucky, Montana, Nebraska, Arizona, Missouri, Oklahoma, Michigan and Pennsylvania, will participate in this comprehensive housing counseling program offering pre-purchase counseling, first-time home buyer education, HECM/reverse mortgage counseling, mortgage delinquency/default counseling, landlord/tenant counseling, to assist persons alleging violation of the Fair Housing Act, and predatory lending counseling. Through this funding source, WTLS and its affiliates seek to promote and ensure equal housing rights and opportunities for all individuals residing within these areas. www.wtls.org

Financial Counselors of America

Memphis, TN

\$43,423 – Comprehensive Counseling

Financial Counselors of America is a non-profit counseling agency formed in Memphis, Tennessee, out of an area-wide need for financial education and literacy. Financial Counselors has been assisting homeowners and potential homeowners since its inception in 1991, with an expansion into Connecticut in 2010. The agency's purpose and mission are twofold: to assist those who are in some sort of current need or crisis but, also, to educate clients in financial literacy so that they can avoid and anticipate future financial problems. The housing counseling services vary, providing counseling for delinquent borrowers, first time homebuyer classes, rental counseling, and credit counseling in anticipation of purchasing a home or refinancing. Over the past twenty-three years, Financial Counselors of America has served over eighteen thousand clients. For more information go to www.financialcounselors.org

Memphis Consumer Credit Education Association

Memphis, TN

\$13,165 - Comprehensive Counseling

Memphis Consumer Credit Education Association (MCCEA) is a 501(c)(3) nonprofit organization that was founded in 2004 by Memphis Consumer Credit Association, Inc. (MCCA). MCCEA works to improve financial literacy in the Memphis Metropolitan Statistical Area, TN-MS-AR (MSA), more commonly known as the Mid-South. The region has a population of over 1.3 million and consists of 59 cities and eight counties in Tennessee, Mississippi, and Arkansas: Shelby, Tipton, and Fayette Counties (West Tennessee); DeSoto, Marshall, Tate, and Tunica Counties (North Mississippi); and Crittenden County (East Arkansas). In 2008, MCCEA became

a HUD approved housing counseling agency. MCCEA is dedicated to providing high-quality, affordable, credit, budgeting, money/debt management, and homebuyer education and counseling services to those who seek financial stability through personal responsibility, finance management, and homeownership, regardless of ability to pay. The organization empowers credit consumers and first-time and prospective homebuyers with innovative, practical, and lifelong solutions to make informed decisions about personal finance and housing; avoid the pitfalls of predatory lending and poor financial management; and achieve and maintain the American dream of homeownership and a debt-free lifestyle. MCCEA has served over 3,000 clients to date. For additional information, visit the agency's website at <http://mccea.net>

New Level Community Development Corporation

Nashville, TN

\$12,964 – Comprehensive Counseling

New Level Community Development Corporation works to deliver solutions to economic challenges affecting people in the greater Nashville communities. The agency has been serving the Nashville area since 2003. The mission focuses on three key areas: financial stability for individual and families, affordable housing services including affordable housing development, housing counseling and education and rental housing. Through programs and community partnerships, New Level CDC provides a catalyst for lives to be changed and neighborhoods to become stronger. For more information visit www.newlevelcdc.org

Community Action Network, Inc.

Paris, TN

\$13,814 - Comprehensive Counseling

Community Action Network, Inc. (CAN) is a nonprofit, community housing development organization. CAN's mission is to promote rural development by producing affordable housing and increasing the skill and employability of participants through hands on training in rural west and rural middle Tennessee. CAN offers services including a homeownership program, Veteran rehab/repair program, rental homes, and housing counseling. The housing counseling services include the following: pre-purchase counseling; non-delinquency post-purchase counseling; and services for the homeless. The service area includes the following TN counties: Benton, Carroll, Henry, Houston, Humphreys, Lake, Obion, Stewart, and Weakley counties. www.canhomes.org

Clinch-Powell Resource Conservation & Development (RC&D) Council, Inc.

Rutledge, TN

\$15,558 - Comprehensive Counseling

Clinch-Powell Resource Conservation & Development Council, Inc. is a non-profit organization that has worked to build strong communities and protect the natural resources of Eastern Tennessee since 1989, providing services in the areas of affordable housing counseling, green construction, rentals and lending. RC&D began providing housing counseling services in the fall of 2003 and has served over 1,500 clients. Specifically, the agency serves modest income families who rent or live in non-permanent housing and who wish to own their own home.

RC&D also works closely with families who are at risk of losing their home to foreclosures, and those who are in need of significant renovations to preserve their homes. www.clinchpowell.net

Texas

Easter Seals of Greater Houston, Inc.

Bellaire, TX

\$15,470 - Comprehensive Counseling

Founded in Houston in 1947, Easter Seals Greater Houston provides a variety of needed services to individuals of all ages with all types of disabilities and their families in the five counties surrounding the Houston area. It is the only organization in the greater Houston area providing comprehensive services to individuals with all types of disabilities and their families. Easter Seals Greater Houston's mission is to provide exceptional services to ensure all people with disabilities or special needs and their families have equal opportunities to live, learn, work and play in their communities. Affordable Housing Services Provided: - Financial Management/Budget Counseling, - Pre-purchase Counseling and Pre-purchase Homebuyer Education Workshops. www.eastersealshouston.org

Debt Education and Certification Foundation

Benbrook, TX

\$12,561 - Comprehensive Counseling

Debt Education and Certification Foundation (DECAF) is a 501(c)(3) Non-Profit Organization located in Benbrook, Texas. The mission of DECAF is to strengthen communities by providing financial education and affordable housing options to individuals and families in need. DECAF provides a variety of services which include Housing Counseling, Credit Counseling, Financial Literacy Education, Pre and Post Bankruptcy Counseling and Debt Education. DECAF has served the entire United States with effective financial literacy education since May 2005. By utilizing cutting edge Information Technology systems, DECAF reached individuals in remote underserved communities, where in-person counseling might otherwise not be available. Debt Education and Certification Foundation is accredited by the Council on Accreditation and has been recognized as one of 100 Best Companies to Work for in Texas for the last three years. DECAF received HUD Approval in 2010 as a Local Housing Counseling Agency for housing counseling in the states of Texas and Louisiana. DECAF offers bilingual housing counseling to meet the needs of the Spanish speaking demographic. DECAF offers counseling available by phone and in person and also uses TDD for the hearing impaired. www.housingcourse.com

CCCS of Greater Dallas, Inc

Dallas, TX

\$254,872 – Comprehensive Counseling

CCCS of Greater Dallas, Inc. (CCCS) is a HUD approved non-profit 501(c)(3) housing and credit counseling and education organization headquartered in Dallas, Texas. Since CCCS opened its doors in 1974, more than 1.71 million clients have been served through its 10 branch offices in Texas, Colorado and Oklahoma. Free budget and credit counseling and education offered via phone, online, or face-to-face is central to the long standing mission of financial

empowerment. CCCS has been a HUD approved Local Housing Counseling Agency since 1979. CCCS is a member of the National Foundation for Credit Counseling and is accredited by the Council on Accreditation. CCCS became part of HUD's Reverse Mortgage Counseling Network in 2001, delivering critical financial and housing counseling services to seniors. www.cccs.net

El Paso Community Action Program, Project BRAVO

El Paso, TX

\$13,814 - Comprehensive Counseling

Project BRAVO was established in 1965 as a private nonprofit 501(c)(3) corporation. The name BRAVO means "Building Resources and Vocational Opportunities" and is reflected in the agency's mission statement "Project BRAVO is a Community Action Agency that exists to maximize resources for an improved quality of life for the economically disadvantaged residents of El Paso County." For the past 49 years, Project BRAVO has been a vehicle for change in the lives of countless residents of the El Paso County. Each year, the agency helps to improve the quality of life for more than 45,000 low-income individuals. Project BRAVO's Housing counseling program includes affordable rental apartments, counseling services and advocacy for additional affordable housing developments. The Housing Counseling program will provide one-on-one counseling to clients at risk of rental delinquency or mortgage default and education/outreach to residents of El Paso County (including residents of the areas Colonias). Other services provided will include first-time homebuyer counseling, money management, pre-purchase counseling, post-purchase counseling, financial literacy classes and information and referrals on reverse mortgages. More information can be found at www.projectbravo.org

Fifth Ward Community Redevelopment Corporation

Houston, TX

\$16,118 - Comprehensive Counseling

Fifth Ward Community Redevelopment Corporation (Fifth Ward) is a 501(c)(3) community development organization located in Houston, TX, and primarily responsible for implementation of Comprehensive Community Revitalization of Houston's Historic 5th Ward and acts as catalyst in fostering the collaborative efforts of an array of community service providers with a primary goal of improving the quality of life in a traditionally underserved community. This is achieved through the organization's major lines of business - Real Estate Development which includes residential and commercial rehabilitation and construction, and property management; Individual Development offering housing counseling, case management, workforce development and training, and credit & budget counseling; Supportive Services; amongst other services. Fifth Ward provided housing counseling to 526 clients in Fiscal Year 2013. <http://www.fifthwardcrc.org/index.asp>

The Midland College Business & Economic Development Center

Midland, TX

\$15,224 - Comprehensive Counseling

The Midland College Business & Economic Development Center (BEDC) is a not for profit community outreach department of Midland College founded in 1972. Midland College, a Hispanic-Serving Institution, is a public, comprehensive community college located in Midland,

Texas. The agency helps people achieve personal financial goals and make sound financial decisions that will help them build and preserve assets over their lifetimes. For the first two decades, that assistance was in the form of free business counseling. In 2007, the BEDC became the first educational institution in the country to operate an Individual Development Account program, with funding from a 3-year Hispanic Serving Institutions Assisting Communities grant from HUD's Office of University Partnerships. BEDC provides one-on-one housing, credit, and business counseling and education to the community. In 2010, the BEDC received another 3-year grant to establish a housing counseling agency. The BEDC became a HUD approved housing counseling agency in www.midland.edu/bedc

City of San Antonio–Department of Human Services

San Antonio, TX

\$16,320 - Comprehensive Counseling

The City of San Antonio, Department of Human Services serves as a catalyst for coordinating resources and partnerships that promote economic self-sufficiency, family strengthening, and enhance the quality of life for children, families and seniors and ensure greater public accountability for the investment of resources. The City's Housing Counseling Program, a HUD approved housing counseling agency, has provided comprehensive housing counseling services to residents of San Antonio and Bexar County since 1979. These services include housing discrimination/Fair Housing Act outreach and investigation, foreclosure prevention counseling, predatory lending counseling, general pre- and post-purchase housing counseling, default mortgage counseling, mediation of tenant/landlord disputes, accessibility review of new multifamily construction plans, and homeless/displacement counseling. The Housing Counseling Program builds partnerships with local housing providers, government agencies and non-profits to identify housing needs and provide assistance to households in crisis. Trained staff members conduct one-on-one counseling sessions as well as ongoing community outreach to help families and individuals sustain their housing and to inform them of their rights and options. Services are provided free of charge to all Bexar County residents. With over 30 years of service, the Housing Counseling Program is committed to assisting area residents improve housing conditions and meet their responsibilities of tenancy and homeownership. Counselors also help borrowers avoid predatory lending practices. For additional information visit: <http://www.sanantonio.gov/humanservices/FinanceEmergency/FairHousing.aspx>

Money Management International, Inc.

Sugarland, TX

\$1,957,236 – Comprehensive Counseling

Money Management International, Inc. (MMI) and its family of agencies, has over 45 years of experience helping consumers in housing needs. MMI is a nonprofit, community service organization that provides comprehensive housing counseling, professional financial guidance, counseling, community-wide educational programs, and debt management assistance. MMI has assisted more than 1,000,000 clients in housing need. MMI housing counseling program meets its mission improving lives through financial education by providing comprehensive housing counseling services through its network of over 75 branch offices serving 28 states and the District of Columbia. Services to be provided include: mortgage delinquency/default

counseling, reverse mortgage (HECM) counseling, post purchase (non –delinquency) counseling, rental counseling, pre-purchase counseling and homebuyer education.

www.moneymanagement.org

Waco Community Development Corporation

Waco, TX

\$15,022 - Comprehensive Counseling

Waco Community Development Corporation (Waco CDC) was incorporated in 2001 when a few concerned citizens of Waco saw an opportunity to use their professional skills to help impoverished, undereducated, and minority families escape unfair housing practices that were resulting in the loss of equity, increased debt, default, and eventually foreclosure. The action plans developed from this were certified to be consistent with the City of Waco's consolidated plan. Initially, this group began by renovating and building homes as a CHDO. Waco CDC quickly found that the clients needed help navigating the home buying process and credit counseling was a much-needed service. Waco CDC began offering one-on-one housing counseling services through its combination of trained staff and professional volunteers. Housing counseling services included pre-purchase counseling, credit counseling, financial literacy training, homebuyer education training, loan document review assistance and post purchase counseling. Waco CDC received its HUD Housing Counseling approval in 2004 and its first Housing Counseling grant in 2005. To date, Waco CDC has served approximately 1,628 clients. Waco CDC mission is to continue to grow the amount of families that it serves and is seeking a Comprehensive Housing Counseling Grant to serve the ever-growing population of clients through counseling and educational services, and to assist 58 clients live the dream of owning their own home this year. For more information visit www.wacocdc.org

Utah

Utah State University

Logan, UT

\$15,632 - Comprehensive Counseling

The Housing and Financial Counseling Program at the Utah State University Family Life Center (FLC) is a non-profit housing counseling agency serving residents in Utah and Southern Idaho. The FLC was established by the Utah State University College of Family, Consumer, and Human Development in 1993 to provide counseling services for the community and training for students in the Consumer Science Family Finance Emphasis. With twenty years of experience, the FLC has served thousands of clients. The FLC's purpose and mission is to develop, through counseling and education, a community of people and families who are knowledgeable about housing, and who effectively manage their financial resources. The FLC offers financial counseling on budgeting, credit management, debt reduction, risk management, and saving for a home through educational workshops and one-on-one counseling to the general public, with a special emphasis on low-to-moderate income families and individuals. As a HUD approved housing counseling agency, the FLC offers Pre and Post Purchase Housing education and counseling, Mortgage Default Counseling and prevention education, Reverse Mortgage (HECM) Counseling, and Rental Counseling. The FLC is a national counseling and educational model

which provides service to the community, encourages empowerment through education in housing and finance, and works to promote the dignity of every individual. Visit www.usu.edu/fchd/housing/ for additional information.

Vermont

Central Vermont Community Action Council

Barre, VT

\$17,548 - Comprehensive Counseling

Since 1965, Central Vermont Community Action Council has helped people achieve economic sufficiency with dignity through individual and family development. Annually, the agency works with 18,000 Vermonters in Lamoille, Orange and Washington Counties and surrounding towns to provide poverty relief, help people move out of poverty and advocate for economic justice. The agency's Housing Counseling program helps families keep a roof over their heads while addressing the personal and systematic barriers that affect a family's ability to remain securely housed. Housing counselors work closely with families through one-to-one counseling to assess their issues and to develop and implement a comprehensive housing plan of action. The agency helps families deter eviction and foreclosure, provide rapid rehousing assistance, and ultimately achieve personal long term, sustainable housing goals. The Housing counseling services proposed under this Grant include: Resolving/Preventing Mortgage Delinquency or Default counseling; Non-Delinquency Post Purchase counseling; Rental counseling and Shelter Services for the Homeless counseling. Housing Counseling services are among the many programs described on the agency's website: www.cvcac.org

Virgin Islands

Virgin Islands Housing Finance Authority

St. Thomas, VI

\$41,766 - Comprehensive Counseling

The Virgin Islands Housing Finance Authority is the state housing finance authority for the Territory of the U.S. Virgin Islands. In 1984, the Authority opened its doors to serve the public. The basic mission of the VIHFA is to increase housing access and community development initiatives for low- to moderate - income families by developing safe, decent, sanitary and affordable homes, to include rental and emergency housing, home buyer education, and sponsorship of programs that maintain sustainable communities in the Territory. The main focus of the VIHFA's housing counseling initiative is the provision of counseling and education to assist potential homebuyers. The VIHFA currently provides the following services as part of its housing counseling activity: dissemination of general information on the home purchase process and homebuyer programs, homeownership education seminars, and pre- and post-purchase homeownership counseling. Over 220 individuals received housing counseling and educational services during the last fiscal year. The VIHFA provides: Mortgage Loans, Mortgage subsidy programs, Housing Counseling Programs, Emergency Housing Program, It also administers the LIHTC program the Affordable Housing Program in the Virgin Islands. www.vihfa.gov

Virginia

Catholic Charities USA

Alexandria, VA

\$970,541 – Comprehensive Counseling

Catholic Charities USA (CCUSA) is the National Office for the Catholic Charities network of 165 main agencies and over 3,000 branches and affiliate institutions nationwide. Catholic Charities agencies and institutions nationwide provide vital social services to people in need, regardless of their religious, social, or economic backgrounds. CCUSA's mission is to provide leadership and support to enhance the work of local agencies in their efforts to reduce poverty, support families and empower communities. In 2012, the member agencies and affiliates reported that they provided services to 9,285,479 unduplicated clients. Of these, more than 5.1 million clients (55%) were living below the federal poverty line. For more than 285 years, local Catholic Charities agencies have been providing vital social services in their communities, ranging from day care and counseling to food and housing, distinguishing themselves as the go-to source for quality social service to poor and marginalized populations. Since 2007, Catholic Charities USA has been promoting its multi-tiered Campaign to Reduce Poverty in America, this year celebrating the 50th Anniversary of the War on Poverty, by leveraging its partnership with ten other national organizations to educate, innovate and act to end poverty. For more information visit www.catholiccharitiesusa.org

Virginia Housing Development Authority

Richmond, VA

\$834,333 - Comprehensive Counseling

Virginia Housing Development Authority (VHDA) is a self-supporting, not-for-profit organization created by the Commonwealth of Virginia in 1972, to help Virginians attain quality, affordable housing. VHDA provides mortgages, primarily for first-time homebuyers and developers of quality rental housing. VHDA uses no state taxpayer dollars, but raise money in the capital markets to fund its loans. The Authority also teaches free homeownership classes, and help people with disabilities and the elderly make their homes more livable. VHDA works with lenders, developers, local governments, community service organizations and others to help put quality housing within the reach of every Virginian. Since its founding, VHDA has committed financing for more than 182,000 single family homes and 144,000 multifamily units. During FY 2013, the network provided a variety of housing counseling services to 10,664 clients. www.vhda.com

Washington

South Sound Outreach Services

Tacoma, WA

\$13,612 - Comprehensive Counseling

Since its inception in 1996, South Sound Outreach has been providing asset building and anti-poverty services to vulnerable populations of Pierce County. Originally named "Senior Outreach

Services”, the organization focused its services on the senior population until 2001 when it employed an “open door” policy, allowing the organization to serve any resident in need. In 2009, South Sound Outreach officially added housing and financial counseling as one of its signature programs under its umbrella of services available to residents. Also becoming a HUD approved agency, the program offered individual and group counseling, foreclosure prevention, pre and post purchase counseling, budget and credit analysis, loan modification and mediation advocacy services. The housing and financial counseling program continues to serve hundreds of residents each year while continually aligning with the organization’s mission of compassionately guiding individuals through the complex array of services necessary to attain independence and stability. More information on South Sound Outreach and the Housing and Financial Counseling program can be found at www.southsoundoutreach.org.

Washington State Housing Finance Commission

Seattle, WA

\$253,974- Comprehensive Counseling

The Washington State Housing Finance Commission (WSHFC), a state housing finance agency formed in 1983, has administered a statewide housing counseling and homebuyer education program since 1998. WSHFC partners with 10 non-profit affiliates to administer a comprehensive housing counseling program including: one-on-one pre-purchase counseling, mortgage delinquency/default counseling, reverse equity mortgage (HECM) counseling, five-hour homebuyer education seminars and foreclosure prevention seminars. www.wshfc.org

West Virginia

Housing Authority of Mingo County

Delbarton, WV

\$13,165 – Comprehensive Counseling

The Housing Authority of Mingo County (HAMC) was established in 1977 and has grown from serving nine families with rental assistance in Mingo County to over 1,431 families in Mingo, Logan, Wayne, McDowell, Lincoln, Mercer, and Wyoming Counties. In 2000 HAMC began offering Homebuyers Education services. In the fourteen years that it has offered these services the agency has served over 1,000 clients. Of those, approximately 500 clients completed counseling and approximately 250 clients achieved the “American Dream” by becoming homeowners. The agency also offers mortgage delinquency, pre-purchase and rental counseling. HAMC is committed to building better neighbors by providing comprehensive housing and economic development opportunities through creative and professional service in partnership with the community. It also meets the areas housing needs by offering programs including the Section 8 Housing Choice Voucher Program, Section 8 Homeownership Program, Small Cities Block Grant Program, and the WV Housing Development Fund Homeownership Program. The agency also leverages funds with USDA, FAHE, and Community Works in West Virginia. HAMC owns and manages a ten-unit Homeless/Transitional Shelter (Hope House), a four-unit Homeless/Disabled Shelter (Carewood), a 35-unit Public Housing Complex (Magnolia Gardens), and a 16 unit apartment complex (Cantrell Manor). <http://www.mingohousing.com>

Kanawha Institute for Social Research & Action, Inc.

Dunbar, WV

\$11,843 - Comprehensive Counseling

Established in 1993 by Ferguson Memorial Baptist Church, the Kanawha Institute for Social Research & Action, Inc. (KISRA) is a non-profit organization that is motivated by faith to strengthen and HEAL West Virginia's families. KISRA's vision is a West Virginia with productive, engaged and caring families in thriving communities. The mission of KISRA is to strengthen families. By offering programs in the areas of Health, Employment, Asset Development and Learning, KISRA empowers families and strengthens communities. The organization serves children, adults and families through its headquarters in Dunbar and offices in Charleston, Huntington, Parkersburg, Beckley, Princeton, Winfield and Elkins. KISRA staff serves over three thousand citizens in 20 counties annually. The KISRA Homeownership Program is an asset development initiative, along with financial fitness (including Individual Development Accounts) and business development, which includes micro-loans. The goal of the KISRA Homeownership Program is to turn area residents from renters to proud homeowners. To that end, the KISRA staff provides practical knowledge, guidance and support that equip the people in our community to do just that. KISRA also builds homes for low and moderate-income persons in three counties. The organization is a HUD approved housing counseling agency and a certified Community Housing Development Organization. KISRA's webpage is: www.kisra.org

Consumer Credit Counseling Services of Huntington, Division of Good Will Industries, Inc.

Huntington, West Virginia

\$14,664 - Comprehensive Counseling

Consumer Credit Counseling Services (CCCS) Housing Counseling Program-a division of Goodwill Industries of KYOWVA Area INC. is approved by HUD as a housing counseling agency providing pre-purchase counseling, homebuyer education, foreclosure intervention counseling, and referral services. The agency's proactive approach offers housing literacy and counseling along with economic development, human services and other educational programs to address clients' varied needs. CCCS advocates access to decent, affordable housing in a safe living environment for all residents. The agency services all segments of the population. CCCS housing counseling services enable a client to make informed and reasonable decisions to achieve their home buying goals, by meeting their needs. More information can be found at www.goodwillhunting.org

Southern Appalachian Labor School (SALS)

Kincaid, WV

\$13,008 – Comprehensive Counseling

Southern Appalachian Labor School (SALS) was established as a non-profit organization in 1979. SALS's mission is to provide housing, education, and human needs program in Fayette County, primarily within the EC/EZ II areas of the Upper Kanawha Valley Enterprise Community and the Central Appalachian Empowerment Zone. SALS is a HUD approved

housing counseling agency and a Community Housing Development Organization (CHDO). SALS's services include homebuyer education, pre/post purchase counseling, foreclosure prevention, delinquency/default counseling, rental counseling, homeless counseling, fair housing education, Energy Star Education, and loan document review counseling. For more information visit www.sals.info.

Wisconsin

West Central Wisconsin Community Action Agency, Inc. (West CAP)

Glenwood City, WI

\$14,172 – Comprehensive Counseling

West Central Wisconsin Community Action Agency, Inc. (West CAP) was organized in 1965 under the authorization of the Economic Opportunity Act of 1964. The agency's mission is to take action against poverty by developing the social and economic assets of low-income families and their communities and by working to create a more just and sustainable society. West CAP's service territory includes the counties of Barron, Chippewa, Dunn, Pepin, Pierce, Polk and St. Croix, comprising an area over 5,300 square miles. West CAP's housing counseling services are provided individually and in group workshops. Housing services include: transitional and permanent housing and supportive services for individuals and families experiencing homelessness, rent, security deposit, and/or utility assistance for households at risk of eviction, Section 8 Housing Choice Vouchers, pre-purchase counseling and homebuyer workshops for potential homeowners, down payment, closing cost and/or rehabilitation assistance for eligible homebuyers, foreclosure intervention workshops and individual counseling, and financial assistance to avoid foreclosure. The primary objective of housing counseling services is to promote safe, stable, and affordable housing opportunities for low-income households. For more information visit www.westcap.org

Western Dairyland EOC Inc.

Independence, WI

\$11,956 - Comprehensive Counseling

Western Dairyland EOC Inc is a not-for-profit community action agency serving the counties of Buffalo, Trempealeau, Jackson and Eau Claire comprising a 3,100 mile, primarily rural area, in west-central Wisconsin. The agency has been serving the area since 1966, and its mission is to alleviate poverty and provide opportunities for individuals to achieve social and economic advancement. The agency provides a broad array of opportunities, ranging from Head Start, and Business Development, to Housing, Child Care Development, Paratransit Services, Work'n'Wheels, and Skills Enhancement, to name a few. The agency employs over 140 area residents and has an annual operating budget of approximately \$11 million per year. On an annual basis, the agency provides opportunities to approximately 8,000 individuals through its various programs. Western Dairyland is a HUD approved housing counseling agency providing housing opportunities that include: weatherization, rental housing development, emergency shelter, transitional housing, housing counseling, financial counseling, housing rehabilitation, and lead abatement. www.westerndairyland.org

Movin' Out

Madison, WI

\$15,470 - Comprehensive Counseling

Movin' Out, Inc. is a non-profit, 501(c)(3) housing organization that works solely with households where at least one household member has a permanent disability. Its mission is to partner with people with disabilities and their allies to create and sustain community-integrated, safe, affordable housing solutions. Movin' Out is a source of comprehensive housing information and referrals statewide. In addition to this service, it provides comprehensive, one-on-one housing counseling, offers gap financing for down payment and closing costs, layers funds from other sources for down payment, provides a housing rehab program to improve health, safety or housing accessibility and Movin' Out also created the nation's first charitable, pooled housing trust. The trust enables a family to leave their home to Movin' Out to manage while guaranteeing housing for their disabled family member through his/her lifetime. During FY 2013, the network provided counseling to 1,047 clients. www.movin-out.org