

ALABAMA

Alabama Council on Human Relations, Inc.

Auburn, AL

\$18,000 – Comprehensive Counseling

The Alabama Council on Human Relations, Inc. (ACHR), is a 501(c)(3) non-profit agency, that assists low-income tenants, first-time homebuyers, homeowners and senior citizens with information, advice and guidance in the homeownership buying and owning process. ACHR provides housing counseling services to the residents of Franklin, Lauderdale and Colbert counties. Counseling services offered include: pre-purchase, pre-rental, fair housing act and fair lending laws, mortgage default and rental delinquency, post occupancy, emergency shelter for the homeless, transitional housing and provide interpreters for the predominately Hispanic communities.

Community Action Agency of Northwest Alabama, Inc.

Florence, AL

\$30,000 – Comprehensive Counseling

Community Action Agency of Northwest Alabama, Inc. is a non-profit corporation incorporated on March 19, 1965. The organization has been a certified housing counseling agency for over twenty-five years, serving the counties of Franklin, Lauderdale and Colbert. The agency's mission is to empower economically disadvantaged families and communities through advocacy, resource mobilization and service delivery. Services offered by the agency include: homebuyer education workshops: Section 8 homeownership voucher program, rental delinquency and mortgage default counseling.

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

Huntsville, AL

\$17,107 – Comprehensive Counseling

The Community Action Partnership of Huntsville/Madison and Limestone Counties, Inc. is a non-profit HUD approved housing counseling agency. Services offered by the agency include: Housing Counseling and assistance, Child Development through the Head Start Program, Weatherization, Heating and Cooling assistance through the LHEAP Program, and other emergency services, education and employment information and referrals. The agency's counseling services include: pre-rental, rental delinquency, pre-purchase, mortgage default, home equity conversion mortgage (HECM) and energy conversation.

Community Action Partnership of North Alabama, Inc.

Decatur, AL

\$43,660 – Comprehensive Counseling

Community Action Partnership of North Alabama, Inc. (CAPNA) is a private, non-profit organization incorporated in August 1965 under the Economic Opportunity Act of 1964. Its mission is to assist limited income families in learning to utilize all available resources to obtain the skills, knowledge, services and opportunities necessary to become self-sufficient, and productive citizens with their communities. CAPNA offers a full range of housing counseling services including: pre and post-purchase counseling, home equity conversion mortgages (HECM), mortgage default and delinquency counseling as well as home rehabilitation counseling. In FY 04 CAPNA assisted 38 families in the transition to homeownership.

Community Service Programs of West Alabama, Inc.

Tuscaloosa, AL

\$34,058 – Comprehensive Counseling

Community Service Programs of West Alabama, Inc., is a HUD-certified local Housing Counseling Agency in operation since 1964. CSP's mission is to help alleviate problems associated with poverty in the community and currently operates over fifteen (15) programs in a six-county service area. CSP provides a Housing Counseling Program throughout West Alabama for low-income households with a housing need or problem. The program is a comprehensive counseling program that provides one-on-one counseling services to address problems that impair occupancy in affordable decent, safe and sanitary housing. Counseling services include pre-purchase homebuyer counseling, mortgage delinquency and, HECM courses, rental counseling, homeless services, and homebuyer's education. The CSP Housing Counseling Program also includes outreach to potential first-time homebuyers, and to persons eligible for or assisted under home buying, homeownership and rental housing programs. CSP's Housing Counseling Program provides one-on-one practical skills training and group education training that enables these persons to make prudent and responsible use of resources to obtain and keep decent, safe, and sanitary housing.

Housing Authority of the Birmingham District

Birmingham, AL

\$36,176 – Comprehensive Counseling

The Housing Authority of the Birmingham District (HABD) has provided comprehensive housing counseling since 1981 for the counties of Jefferson, Shelby and Walker and the city of Birmingham. HABD assists individual/families with their pre and post-purchase education, loss mitigation/default, rental delinquency, homeless/displacement counseling also reverse mortgage counseling, budget/money management and energy assistance. The agency's highest priorities include: providing housing assistance and affordable housing opportunities to low and very low income renters and homebuyers by upgrading the existing stock of housing through rehabilitation and new housing construction.

Jefferson County Housing Authority

Birmingham, AL

\$31,941 – Comprehensive Counseling

The Jefferson County Housing Authority has been a HUD approved housing counseling agency since 1994. The agency’s housing counseling program provides a comprehensive set of services and assistance to aid the consumer in improving their housing conditions and meet the responsibilities of homeownership or tenancy. Comprehensive housing counseling services are provided for any resident of Jefferson County. The agency will use grant funding to provide pre-purchase, pre-rental, rental delinquency, default, post-occupancy, HECM, budgeting and financial management services.

Mobile Housing Board

Mobile, AL

\$29,823 – Comprehensive Counseling

The Mobile Housing Board (MHB) is a public housing authority providing a full range of housing counseling services the residents of Mobile, Monroe, Baldwin, Clark, Washington and Escambia counties. Counseling services offered by MHB include pre-occupancy, pre-purchase, pre-rental, rental delinquencies, mortgage default, mobility counseling, post-occupancy, home improvement and rehabilitation, energy conservation, home equity conversion mortgage, and housing consumer education. In addition, the agency provides housing counseling services for Section 8 Homeownership Voucher Program for Mobile County

Montgomery Community Action Committee and CDC, Inc.

Montgomery, AL

\$15,000 – Comprehensive Counseling

Montgomery Community Action Agency is a private, non-profit organization whose mission is to mobilize resources and combat the conditions of poverty by providing decent housing that is safe and affordable, as well as, programs to enhance the quality of life for low-income individuals and families in Montgomery County, Alabama. Our housing counseling services are aimed at low-income individuals and families providing 22, 1937 and operates public housing and Section 8 housing assisting low-moderate income families in obtaining safe, decent, and affordable housing. Since 1981, the Housing Authority has operated a Housing Counseling Center, which provides mortgage default, pre-occupancy, rental delinquency, post occupancy, and displacement and relocation services. Other services offered by the Center include home repair/rehabilitation workshops, home ownership seminars, home equity conversion mortgages, and predatory lending education. The Housing Counseling Center offers no-cost services to assist potential and existing renters, homebuyers, and homeowners with the goal of assisting low and moderate-income families seeking to improve their housing conditions.

ALASKA

Consumer Credit Counseling Services of Alaska

Anchorage, AK

\$21,680 - Comprehensive Counseling

CCCS of Alaska provides pre-purchase, post-purchase, rental, homeless, credit, HECM, loss mitigation, predatory lending and fair housing counseling services. The program offers group and/or individual counseling. CCCS is the only agency to provide this type of services and proposes to reach out to 1100 residents of Alaska, including members of minority and Spanish speaking community. CCCS also receives leverage funding from several private sources to support its housing initiatives.

ARIZONA

Administration Resources and Choices

Tucson, AZ

\$50,000 - Comprehensive Counseling

\$10,000 - Predatory Lending Counseling

Administration Resources and Choices is a nonprofit, HUD approved Housing Counseling Agency since 1989. They provide Comprehensive Housing Counseling Services throughout the State of Arizona. The agency has branch offices in Phoenix and Tucson. Administration Resources and Choices provides Comprehensive counseling that includes: Home Equity Conversion Mortgage (HECM) counseling for seniors, Delinquency and Default counseling, Pre-Purchase counseling, and Predatory Lending counseling. Also, Non-Delinquency Post Purchase, Renter, Shelter and Follow-up counseling for persons at risk of losing their residence and becoming homeless are offered. In FY2006, Administration Resources and Choices expects to serve 2000 households by providing housing counseling services that will result in a better quality of life for all their clients and their families.

Family Housing Resources

Tucson, AZ

\$57,250 - Comprehensive Counseling

\$12,132 - Section 8 Homeownership Voucher Counseling

Family Housing Resources, Inc., (FHR) an Arizona based nonprofit corporation, has been providing homeownership services in Pima County since 1991 and has helped over 10,000 families purchase a home. Funding from HUD allows FHR to continue providing services to Pima County homebuyers and to provide intensive counseling and education to assist Section 8 and Public Housing residents purchase a home using their HUD subsidy as part of the mortgage payment. FHR also offers delinquency/default counseling and non-delinquency post-purchase counseling and education. All services are provided in English and Spanish. During FY06, FHR propose to serve 453 clients.

Labor's Community Service Agency

Phoenix, AZ

\$56,793 - Comprehensive Counseling

The Labor's Community Service Agency Foreclosure Intervention Program was established in 1995. Services they currently provide include: Default counseling, Advocacy, and Arrearage Assistance. They serve the greater Phoenix area, which includes the outlying areas of Maricopa County and they have bilingual staff. Labor's Community Service have established valuable community partnerships that enhance their ability to reach and resolve problems of those in need of housing counseling services. This agency plans on providing foreclosure intervention services to 988 clients in FY 2006.

ARKANSAS

Crawford Sebastian Community Development Council, Inc.

Fort Smith, AR

\$15,173 – Comprehensive Counseling

Crawford-Sebastian Community Development Council, Inc. (C-SCDC) is a non-profit agency whose mission is to help low income families become more self-sufficient through a variety of social services and housing programs. C-SCDC is a HUD-approved counseling agency helping to make homeownership and affordable housing available to low to moderate income individuals and families in Crawford and Sebastian Counties. C-SCDC provides homebuyer education, one-on-one housing counseling and loan preparation, mortgage default and delinquency prevention counseling, rental counseling/homeless counseling to over 500 households per year. As a result of this counseling and down payment assistance programs 274 individuals/families obtained homeownership last year.

Economic Opportunity Agency of Washington County

Springdale, AR

\$19,922 – Comprehensive Counseling

EOA was founded in 1966 to act as a local administrative agency for a variety of federal, state and locally funded programs. Programs are designed to partner with people of low income to assist them in taking an active role in achieving and maintaining economic self-sufficiency. EOA's services are broad in scope, cutting across need areas, population groups and community sectors to develop local solutions to poverty. EOA offers a menu of services including, Head Start/Early Head Start, Individual Development Accounts, Child Abuse Treatment Center, Housing Resources, RSVP, Community Development, and Cultural Resource Center & Language Lab.

South Arkansas Community Development

Arkadelphia, AR

\$45,000 – Comprehensive Counseling

South Arkansas Community Development (SACD) is a non-profit organization designed and organized in December of 1999 with its primary mission to provide education and counseling to help low and moderate income families achieve and attain homeownership. SACD was certified as HUD housing counseling agency in March of 2002. Housing counseling services offered by SACD include; pre-purchase, post-purchase, mortgage and delinquency/default/foreclosure counseling. SACD has a bi-lingual staff, and provides Homebuyer/Homeownership Education and Financial Literacy classes in English and Spanish. SACD serves South Arkansas consisting of eight primary counties and partners with USDA Rural Development's Self-Help Housing Program HUD's HOME Program of new construction, rehab/reconstruction through Arkansas Development Finance Authority, local housing authorities promoting Section 8 for homeownership, the IRS as a Vita Site for free income tax filing, and Individual Development Accounts (IDA's) a matched savings program for first-time home buyers. SACD believes that the counseling and education on financial matters, such as credit, budgeting, and knowledge of predatory lending practices is the first step in the process that helps individuals and families have a better quality of life, obtain their dream of homeownership, and ultimately builds a strong sense of community. In the past three years, SACD has counseled with over 2,000 clients and helped 216 families attain homeownership.

Universal Housing Development Corp.

Russellville, AR

\$61,545 – Comprehensive Counseling

Universal Housing Development Corporation (UHDC) provides counseling and housing-related services in Congressional Districts 2 and 3 of Arkansas. UHDC currently administers a variety of federal, state and local programs. These programs include Section 8, Rental Assistance and Family Self-Sufficiency programs for low income renters. UHDC also offers Weatherization, HOME Rehabilitation, Lead-Based Paint Abatement and Lead-Based Paint Rehabilitation programs for existing housing. For qualified low-income individuals, we can assist in homeownership through First-Time Home Buyer Counseling, Self-Help Housing, Opportunity programs, and our Community Housing Development Organization. Virtually all of the families served by UHDC are under 80% of the median income for the area in which they live.

CALIFORNIA

Anaheim Housing Authority – Home Counseling Center

Anaheim, CA

\$35,040 - Comprehensive Counseling

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

The Anaheim Housing Authority created the Anaheim Housing Counseling Agency (AHCA) in 1998 to focus on providing housing counseling services to the Anaheim community and help these homebuyers compete in the extremely expensive Southern California housing market. AHCA offers homebuyer education and housing counseling services in both English and Spanish. The agency has implemented the Anaheim Housing Authority's Section 8 Homeownership Program and also provides extensive Predatory Lending prevention educational and counseling services. Other housing counseling services offered include rental, default and loss mitigation counseling. AHCA expects to serve 1,350 clients in FY 2006.

Asian Inc.

San Francisco, CA

\$40,000 - Comprehensive Counseling

Asian, Inc., works to strengthen the physical, economic, and social development of Asian American communities in Northern California. They operate the only bilingual first-time homebuyer education and counseling program, targeting the low/moderate income newcomer and immigrant households of the Asian American population in the San Francisco Bay area. The most severe of housing problems exist among two of San Francisco's most densely populated Asian neighborhoods, Chinatown and the Tenderloin district. Workshops are conducted using monolingual Power Point presentations in participant's mother language and bilingual program literature to help familiarize the participants with home buying terms. Asian, Inc. proposes to serve a total of 915 clients with the comprehensive counseling grant.

ByDesign Financial Solutions, dba CCCS of Los Angeles

Los Angeles, CA

\$85,416 - Comprehensive Counseling

\$21,040 - Predatory Lending Counseling

ByDesign Financial Solutions was created in 2004 with the merger of four previously independent Consumer Credit Counseling Services (CCCS) organizations serving the California communities of Fresno, Los Angeles, Stockton and the Sacramento Valley. ByDesign offers pre-occupancy counseling, homebuyer and refinance education, mortgage default counseling, post-purchase counseling, reverse mortgage counseling, rental counseling, homeless/displacement counseling and predatory lending awareness counseling. ByDesign also offers the following programs: Personal Finance Management, Credit Report Review, Get Checking, Identity Theft Resolution and Financial Firsts. Their motto is "Money Management for a Lifetime". This agency proposes to serve over 7,000 clients with this year's comprehensive grant and nearly 300 clients with the predatory lending supplemental funding.

City of Vacaville – Office of Housing & Redevelopment

Vacaville, CA

\$28,360 - Comprehensive Counseling

\$5,000 - Section 8 Homeownership Voucher – Housing Counseling

The City of Vacaville Housing Counseling Agency has been a HUD approved housing counseling agency for 11 years. The agency is committed to meeting the needs of all individuals requesting services, including persons with disabilities and those with Limited English Proficiency. Services offered include rental counseling, pre-purchase counseling and homebuyer education, home equity conversion counseling (reverse mortgage), mortgage default counseling, home improvement and rehabilitation counseling, displacement and relocation counseling, emergency vouchers, utility assistance, and referral information to other community resources. The agency proposes to serve a total of 675 clients with their grants in FY 2006.

Community Housing and Credit Counseling Center (CHCCC)

Chico, CA

\$50,000 - Comprehensive Counseling

CHCCC, a division of Community Housing Improvement Program, Inc. provides comprehensive housing counseling to 11 rural counties in California. CHCCC's mission is to help low to moderate-income families and individuals obtain and/or conserve safe, affordable housing. CHCCC provides their clients with sound educational programs from a full-time staff with years of experience in homeowner education, credit counseling, pre-purchase counseling; rental counseling; homeless displacement counseling, and financial management literacy. CHCCC plans to serve 480 clients in FY06.

Consumer Credit Counseling Service of Kern and Tulare Counties

Bakersfield, CA

\$35,040 - Comprehensive Counseling

\$8,347 - Predatory Lending Counseling

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

CCCS of Kern and Tulare Counties is a HUD approved counseling agency that has the capacity in terms of staff and space to provide Homeownership Education classes, Pre and Post Purchase Counseling, Default and Delinquency Counseling, HECM Counseling, Section 8 HOV Counseling, Rental, and Predatory Lending Counseling. All of their counseling and education programs are also available in Spanish to serve their large Hispanic community. They specialize in the areas of free and low-cost credit, budgeting, money management, and homebuyer education programs. CCCS of Kern has partnered with the Housing Authority of the County of Kern and continues to provide counseling to their diverse community. Their goals for FY06 calls for more outreach to Kern and Tulare counties to make the home buying process more understandable, to increase predatory lending outreach and education, and to keep existing homeowners in their homes.

Consumer Credit Counseling Service of Orange County

Santa Ana, CA

\$174,900 - Comprehensive Counseling

Consumer Credit Counseling Service of Orange County serves all of Orange County and became a HUD-approved housing counseling agency in 1995. They are a nonprofit community service agency dedicated to assisting consumers achieve financial stability through education and counseling. Their housing counseling services include pre- and post-purchase counseling, mortgage delinquency and default, loss mitigation, renter assistance, and home equity conversion mortgage services. They expect to provide services to at least 2,675 low to moderate-income families in FY 2006.

Consumer Credit Counseling Service of San Francisco

San Francisco, CA

\$133,830 - Comprehensive Counseling

Consumer Credit Counseling Service of San Francisco has been providing money management information and assistance since 1969. Their Housing Education Program has provided housing counseling and education since 1994. The primary region that CCCS of San Francisco serves is the San Francisco Bay Area. They offer comprehensive counseling services and a variety of programs to provide tools to help their clients set and achieve financial goals, whether the need is immediate help to pay off debt and avoid bankruptcy, guidance in designing a spending and saving plan, or buying a first home. In For FY2006, CCCS of San Francisco proposes to serve 2,680 clients with their housing counseling grant funds.

East LA Community Corporation (ELACC)

Los Angeles, CA

\$28,360 - Comprehensive Counseling

East LA Community Corporation (ELACC) provides Comprehensive Counseling throughout the Northeast and East communities, of the City of Los Angeles, approximately a quarter of the city's metropolitan area. Additionally, ELACC plans to outreach to residents from the Unincorporated East Los Angeles within the Los Angeles County boundaries. ELACC's counseling activities includes Homebuyer Education, Pre-Purchase Counseling, Financial Literacy Workshops, Post Purchase Education, and Non-Delinquency Post Purchase Counseling. ELACC proposes to serve 912 clients in FY2006, with major emphasis on homeownership for low-income families.

Eden Council of Hope and Opportunity (ECHO)

Hayward, CA

\$41,720 - Comprehensive Counseling

Eden Council for Hope and Opportunity serves housing clients in Alameda and Contra Costa counties, and most recently in the San Francisco mid-peninsula. Their grant will provide counseling for 514 clients in the counseling activities of: Pre-Purchase, Homebuyer Education Learning Program (HELP), Home Equity Conversion Mortgage (HECM), Mortgage Default and Delinquency, Rental Assistance, Tenant/Landlord, and Fair Housing. Their staff is fluent in Spanish, German, French and Portuguese. As a

result of ECHO's coordination and networking with other agencies, they are able to successfully provide a wide range of services to their clients to include homeless assistance funds, emergency shelter availability, mental health services, emergency medical services and discount food programs.

Housing Authority of the City of Fresno

Fresno, CA

\$117,986 - Comprehensive Counseling

\$30,643 - Predatory Lending Counseling

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

The Housing Authority of the City of Fresno provides comprehensive housing counseling in English, Spanish, and Hmong as well as American Sign Language. Over half of Fresno's population earns less than the median income. Due to the high-cost of housing prices in the county, it is beyond the reach of low-moderate income families to purchase. The majority of the counseling that the Housing Authority of the City of Fresno performs is to educate renters in selecting housing and/or complying with the terms of their leases as well as home purchasing. In addition, Predatory Lending counseling is offered because of the lack of financial education in Fresno based on its ethnic, language, and cultural diverse population. The predatory lending supplemental grant will be used to help victims of Predatory Lending and provide education to help prevent and to identify Predatory Lending practices. The Section 8 Homeownership Voucher Grant will help eligible applicants purchase a home rather than rent.

Housing Authority of the County of Santa Cruz

Capitol, CA

\$41,094 - Comprehensive Counseling

The Housing Authority of the County of Santa Cruz provides comprehensive housing counseling services including first-time homeownership, post-purchase, and foreclosure counseling. Housing counseling services are provided to assist low and moderate income family to develop plans for homeownership and/or remain in compliance with the terms of their mortgage. Counseling services are performed in both English and Spanish. Due to the very high-cost of housing prices in the county, it is beyond the reach of the low-moderate income families to purchase a home. A major portion of the counseling that the Housing Authority performs is to educate renters in selecting housing and/or complying with the terms of their current leases. Home Equity Conversion Mortgage (HECM) counseling is also offered. The Housing Authority of the County of Santa Cruz proposes to serve a total of 300 HUD clients in FY 2006.

Human Rights/Fair Housing Commission

Sacramento, CA

\$57,250 - Comprehensive Counseling

\$14,693 - Predatory Lending Counseling

The Human Right Fair Housing Commission of the City and County of Sacramento (HRFHCCS) was established in 1963 by County Ordinance to enforce civil rights laws in the areas of housing, employment, hate crimes and public accommodations. HRFHCCS has a strong presence in the Sacramento region by providing housing counseling services that include rental, fair housing, homeless/displacement, predatory lending, and education and outreach in rental and fair housing programs. The agency provides an after hours phone system with recorded messages of the most frequently asked questions, provides printed materials in five languages regarding housing counseling, and distributes the “Fair Housing Handbook”. In FY 2006, HRFHCCS proposes to serve over 12,000 clients.

Inland Fair Housing and Mediation Board

Ontario, CA

\$50,208 - Comprehensive Counseling

\$10,462 - Predatory Lending Counseling

Inland Fair Housing and Mediation Board (IFHMB) has served the Inland Empire region for over 24 years and has been a HUD approved counseling agency since 1983. IFHMB maintains 3 offices in Southern California and offers Homebuyer Education and counseling in the following areas: Pre-Purchase, Post-Purchase, Default and Foreclosure, Rental Housing, Homeless & Displacement, HECM, and Predatory Lending. In addition to providing housing counseling & education, IFHMB also offers Fair Housing counseling & education, complaint intake & investigation, conciliation & referral. IFHMB can provide its services in Spanish and English. For the period of this grant, IFHMB is projecting that it will serve over 2,000 clients including 960 predatory lending clients.

LAO Family Community Development, Inc.

Oakland, CA

\$78,375 - Comprehensive Counseling

\$20,000 - Predatory Lending Counseling

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

Lao Family Community Development, Inc (LFCD) was established in April 1980, and incorporated as an independent non-profit benefit corporation in 1990. This agency board of directors, staff, volunteers and clientele are in diverse languages of California’s refugee and immigrant ethnic groups including: Lao Mien, Khmu, Burmese, Hmong (Laos), Leu, Thaidam (Laos), Lahu, Vietnamese, Cambodian, Cantonese, Thai, Mandarin, Farsi, Spanish, Urdu, Arabic, Pashtu, and Bosnian. LFCD provide services in Oakland, Fremont, and San Pablo areas. Counseling services include pre-purchase, delinquency/default counseling, rental, and homebuyer education. In FY2006, LFCD proposes to serve 1,370 clients with the HUD housing counseling grants.

Mission Economic Development Association (MEDA)

San Francisco, CA

\$35,040 - Comprehensive Counseling

Mission Economic Development Association (MEDA) offers comprehensive counseling resources to residents of the City and County of San Francisco. At the core of San Francisco's housing crisis is the lack of affordable housing. San Francisco is one of the nation's most expensive real estate markets, and home values are beyond the reach of most low and moderate-income families. There is a strong need for homeownership counseling in San Francisco, particularly for Latino residents. MEDA serves as the sole organization citywide that offers comprehensive one-on-one homebuyer counseling and education in Spanish. By incorporating one-on-one counseling with homebuyer education workshops as a combined curriculum, clients receive full counseling services. MEDA has a highly trained bilingual staff, strong partnerships amongst community and faith-based organizations. HUD funding will assist MEDA in providing services to an estimated 600 clients in FY2006.

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

Oakland, CA

\$931,320 – Comprehensive Counseling

NID-HCA, a HUD approved national housing counseling intermediary, utilizes 47 offices in 18 states to deliver quality housing counseling services. NID-HCA, through its real estate professional and faith-based network, is a community leader in building social and economic wealth for the residents of urban America. NID-HCA will bring together clients, faith based groups, community service groups and professional organizations to equip our communities with the education and resources to obtain fair, decent and affordable housing and homeownership opportunities for the creation of intergenerational and community wealth and to combat predatory practices that disproportionately impact urban and minority communities.

Neighborhood House Association

San Diego, CA

\$102,142 - Comprehensive Counseling

\$28,256 - Predatory Lending Counseling

Founded in 1914 as a settlement house assisting immigrants in the community, Neighborhood House Association (NHA) remains a community-based organization assisting San Diego County residents. They provide both comprehensive housing counseling services and supplemental predatory lending services to low-moderate income individuals. In FY06, NHA proposes to serve a total of 1,880 clients, the majority of which are rental market clients who have experienced unaffordable rental increases, limited affordable housing units, housing evictions and displacements. In addition to housing counseling services, their programs include support, senior services

Operation HOPE, Inc.

Los Angeles, CA

\$15,000 - Comprehensive Counseling

The mission of the Operation HOPE Homeownership Counseling program is to prepare and qualify prospective homeowners seeking to purchase a home in underserved communities. Further, the mission of Operation HOPE through the Homeownership Counseling program is to create a grass roots, community-based marketing, education and communications infrastructure that links the underserved communities of America and provides cutting edge information, capital sources and empowerment resources. They have established valuable local community partnerships that help them to reach and resolve problems of those in need of housing counseling. Operation HOPE, Inc. has five HOPE Centers in Los Angeles County and one HOPE center in Oakland, California. The counseling services included homebuyer educations, pre-purchase and post-purchase counseling. The agency plans to educate and counsel 1500 clients, with 432 graduating from their homeownership housing counseling program.

Project Sentinel

Palo Alto, CA

\$118,765 - Comprehensive Counseling

Project Sentinel offers comprehensive and predatory lending counseling in Santa Clara and San Mateo Counties. Project Sentinel has the capacity to provide counseling to clients in Spanish, Tagalog, Korean, Chinese, and Hindi as well as English. Project Sentinel proposes to serve 1190 clients needing counseling, education, and assistance in rental, home buying, shelter services, predatory lending, housing discrimination, and mortgage delinquency and default.

Rural Community Assistance Corporation

West Sacramento, CA

\$513,364 Comprehensive Counseling

Founded in 1978, Rural Community Assistance Corporation (RCAC) serves 13 western states. RCAC is a Community Development Financial Institution (CDFI) and a technical assistance provider for various programs of the U.S. Departments of Housing and Urban Development, Health and Human Services, Labor, Agriculture and the Environmental Protection Agency. RCAC has five core services: training, technical assistance, access to resources, advocacy and capacity building, offered in the major program areas of environmental infrastructure, affordable housing and community development finance. As a national housing counseling intermediary, RCAC supports a network of housing counseling agencies serving remote western rural and tribal communities. RCAC also helps build capacity of emerging housing counseling agencies, particularly tribal-based organizations.

Sacramento Neighborhood Housing Services, Inc.

Sacramento, CA

\$65,000 - Comprehensive Counseling

Sacramento Neighborhood Housing Services, Inc., was incorporated in 1987. The mission of the agency is to deliver HUD Housing Counseling activities to all residents of Sacramento City and County, especially those that are lower-income, minorities, disabled and/or those with unresolved housing needs. There is also the elderly and limited English proficiency population for SNHS, Inc., to provide services to. This grant will enable this agency to provide Pre-Purchase, Homebuyer Education, Delinquency/Default Counseling, Non-Delinquency Post-Purchase Counseling, Home Equity Conversion Mortgage Counseling, Post-Purchase Education, Homeownership Voucher Counseling & Education, as well as Predatory Lending Counseling, to their target population. This agency has a very strong and diversified funding base and is well positioned to provide their housing counseling program to a very large community.

San Diego Home Loan Counseling & Education Center

San Diego, CA

\$21,680 - Comprehensive Counseling

San Diego Home Loan Counseling & Education Center was established in 1977 as a place where low-income, minority families could get unbiased information and help with their credit and mortgage financing. SDHLC&EC provides home buying Seminars, Home Purchase, Home Equity/Home Improvement & Refinance counseling, credit and foreclosure prevention, basic money management workshops and individual development accounts. All of their counseling services and workshops are offered in both English and Spanish. For FY 2006 SDHLC&EC expects to serve 1,355 clients.

Springboard Nonprofit Consumer Credit Management

Riverside, CA

\$180,000 - Comprehensive Counseling

Springboard offers comprehensive housing counseling services to families in communities throughout Southern California and the Bay area of Northern California. Springboard is dedicated to increasing and maintaining homeownership and rental opportunities for low- and moderate-income persons and others, including the disabled and new immigrants, who are being shut out of the increasingly expensive California housing market. Springboard provides one-on-one counseling services covering default prevention and loss mitigation options, homebuyer pre-purchase issues, home equity conversion mortgages for the elderly and rental housing/landlord issues with a staff who are fluent in both English and Spanish. The organization also partners with a number of local agencies that provide complementary services, all in an effort to assure decent housing solutions for all families. During FY 2006, Springboard proposes to serve a total of 3,792 clients with the Comprehensive Counseling grant by continuing with its provision of comprehensive one-on-one counseling and homebuyer education classes.

COLORADO

Adams County Housing Authority (ACHA)

Commerce City, CO

\$175,000 – Comprehensive Counseling

The Adams County Housing Authority, ACHA, is a body corporate and politic agency authorized by the Colorado Statute 20-4-201 et seq. and organized in 1974. ACHA has been a HUD approved counseling agency since 1978. The Housing Authority's mission is to improve the quality of life for individuals and families in Adams County with programs which provide housing, personal development opportunities, counseling, financial assistance and educational services through networking and collaboration, creating an environment conducive for growth and development in order to promote self-sufficiency. Housing Counseling Services provided are counseling in Mortgage Default, Foreclosure Prevention, Loss Mitigation, Predatory Lending, Pre-Foreclosure Sale Program, Pre-Occupancy, Post-Occupancy, Pre-Rental, Rental Delinquency, Home Equity Conversion Mortgage, Pre-Purchase, Budgeting, Money Management, Debt/Credit Management, Home Improvement/Rehabilitation, Displacement/Relocation, Resident Services, Utility Assistance, and long term/transitional housing assistance available through the Section 8 Housing Choice Voucher Program, Public Housing Program, Supportive Housing Program and Tenant Based Rental Assistance Program. In addition, monetary assistance is available to promote homeless prevention, housing retention and affordable housing acquisition.

Boulder County Housing Authority

Boulder, CO

\$19,922 – Comprehensive Counseling

\$10,000 – Homeownership Voucher Counseling

The Boulder County Housing Counseling Program provides comprehensive counseling services to Boulder County residents in the areas of Pre-Purchase/Pre-occupancy, Reverse Mortgage (HECM), Mortgage Default and Foreclosure prevention, Credit and Budget, and Section 8 to Homeownership for FSS clients. The Housing Counseling Program conducts monthly Homebuyer Training workshops for first-time homebuyers. The program collaborates with the Boulder County Housing Consortium (which includes the City of Boulder Housing and Human Services Department, Thistle Community Housing Corporation, and City of Longmont and Longmont Housing Authority) with outreach to minority communities, prevention of predatory lending, and facilitating home purchases for low and moderate-income populations. With the Consortium, the Housing Counseling Program hosts an annual Bilingual Housing Fair where information and resources are offered to members of the Boulder Latino population who are interested in purchasing a home.

City of Aurora

Aurora, CO

\$100,000 – Comprehensive Counseling

Founded in 1984 as part of the Community Development Division for the Neighborhood Services Department, City of Aurora, Colorado, the Home Ownership Assistance Program (HOAP – pronounced “hope”) serves the East & South Denver Metro Area and the outlying eastern plains. Their mission is dedicated to making affordable housing a realization for low to moderate-income families in our community by providing: Downpayment and closing cost assistance, Pre-purchase Counseling, Default/Foreclosure Prevention Counseling, Pre-Foreclosure Sale Counseling, and Reverse Mortgage/HECM Counseling, along with regular educational workshops all as a community service in English and Spanish.

Colorado Housing Assistance Corporation

Denver, CO

\$15,000 – Comprehensive Counseling

Colorado Housing Assistance Corporation, (CHAC) is a private non-profit, 501 © 3, agency, established in 1982 to increase homeownership opportunities for low and moderate-income families. CHAC’s mission it to help make housing and successful homeownership affordable to low and moderate Colorado people by offering programs that create and preserve homeownership for low and moderate-income families, prevent displacement of long-term neighborhood residents, stabilize neighborhoods, and test and implement innovative ways to mobilize private and public investment to achieve these goals. CHAC has helped over 7,000 first time homebuyers with finance assistance to purchase their homes. They have provided education and counseling since 1991, serving over 10,000 families.

Colorado Rural Housing Development Corporation

Westminster, CO

\$61,545 – Comprehensive Counseling

Colorado Rural Housing Development Corporation (CRHDC) was created in 1971 to address critical housing needs for migrant farm-workers. During its 34-year history, CRHDC has expanded its programs, becoming a multi-faceted housing development organization working in rural and urban areas in Colorado. CRHDC is a charter member of the National NeighborWorks organization. In January 1999, Colorado Housing Enterprises, LLC (CHE), CRHDC’s mortgage lending affiliate organization was certified as a Community Development Financial Institution by the Treasury Department. The mission of CRHDC is to create innovative approaches to providing safe and affordable housing for low-to-moderate income families in Colorado by developing affordable homeownership and rental properties; providing homebuyer education and financing; and providing technical assistance to nonprofit housing and community development organizations.

Housing Solutions For The Southwest

Durango, CO

\$44,091 – Comprehensive Counseling

\$5,000 – Homeownership Voucher Counseling

Housing Solutions (HS) for the Southwest is a non-profit housing agency, which serves Southwest Colorado. Originally incorporated in 1981 in order to preserve community action programs, in 1988 Housing Solutions for the Southwest (HS) began to focus on housing needs. HS promotes a socially and economically balanced community by providing assistance and services for very-low to moderate-income families, individuals, elderly, disabled and special needs populations in areas including but not limited to housing and energy conservation in Archuleta, Dolores, La Plata, Montezuma and San Juan Counties.” The following are Housing Counseling Services provided by HS: Weatherization Program, Section 8 Rental Assistance Program, Transitional Housing Program, Homeowner Rehabilitation Program.

Neighbor To Neighbor, Inc.

Ft. Collins, CO

\$45,000 - Comprehensive Counseling

The mission of Neighbor to Neighbor (N2N) is to empower people and promote housing opportunity through counseling, education, supportive services, community partnerships and the provision of multi-family affordable housing in Larimer County, Colorado. With a focus on self-sufficiency, N2N offers programs that prevent families from losing their homes, help the homeless find homes, and assist renters in becoming homeowners. N2N also owns and manages affordable housing for low-income families and special populations including seniors, the disabled, people living with HIV/AIDS and survivors of domestic violence. N2N partners with the community to build lasting affordable housing solutions and helps people move up the housing continuum.

Northeast Denver Housing Center (NDHC)

Denver, CO

\$66,000 - Comprehensive Counseling

\$9,835 – Predatory Lending Counseling

Northeast Denver Housing Center’s mission is: “To serve the needs of low to moderate income households by creating sustainable, healthy housing and development opportunities through outreach, education, real estate development and professional services”. NDHC has served the Denver metro for the past 23 years with Comprehensive housing counseling (as a HUD certified agency) – serving over 350 households annually. Its program and services has received support and recognition from the public and private sector for its innovation and efficiency.

CONNECTICUT

Hill Development Corporation of New Haven (HDC)

New Haven, CT

\$20,157 - Comprehensive Counseling

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

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

New Britain, CT

\$20,157-Comprehensive Counseling

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

DELAWARE

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

Dover, DE

\$27,033-Comprehensive Counseling

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

YWCA of New Castle County

Wilmington, DE

\$45,000 - Comprehensive Counseling

\$5,000 - Predatory Lending

\$5,000 - Homeownership Voucher Counseling

The YWCA of New Castle County has a 105-year history of delivering human services to meet the changing needs of women and families in the state of Delaware. Centers for Homeownership are one of the organizations six programs. Counseling services provided include: Homeownership, assistance in repairing and re-establishing credit, budgeting to save for a home, obtaining a mortgage, choosing a community loan program for down

payment/settlement, going through settlement, making simple home repairs, reverse mortgage (HECM) for senior citizens.

DISTRICT of COLUMBIA

AARP Foundation

Washington, DC

\$ 999,900 – Comprehensive Counseling

\$3,000,000 - HECM

The AARP Foundation is AARP's charitable organization dedicated to enhancing the quality of life for all as they age, with emphasis on those at social and economic risk. AARP Foundation is a unique housing counseling intermediary given their target population – the elderly - and their focus on counseling in conjunction with HUD's Home Equity Conversion Mortgage (HECM) Program. AARP has received funding from HUD since 1996 to support their work in this area, including establishing a network of expert HECM counselors, an ongoing training and support system for these counselors, and an on-line tool for tracking the work of these counselors. AARP administers a HECM counseling exam designed to identify HECM counseling experts and certify them as members of the AARP HECM counseling network.

HomeFree USA

Washington, DC

\$997,804 – Comprehensive Counseling

HomeFree-USA is a nonprofit homeownership development and financial education organization whose mission is to empower low-to-moderate income women and minorities to achieve their financial dreams. Established in 1995 and a HUD approved housing agency since 1996, HomeFree-USA emphasizes the need for “achievement oriented” pre-purchase financial management education, credit correction and debt reduction before seeking a home. With this award, HomeFree-USA will support a network of 39 community-based counseling agencies.

National Credit Union Foundation

Washington DC

\$701,383 Comprehensive Counseling

Established in 1980, the National Credit Union Foundation (NCUF) is a national intermediary and grant maker for the United States credit union movement. NCUF is the primary charitable arm of the credit union system, which represents about 9,400 credit unions with approximately 86 million members. As a charitable organization, NCUF raises funds and makes grants that promote consumer financial education, affordable mortgage lending, savings, and asset accumulation. NCUF serves as the intermediary between credit unions and public or private organizations, and as an innovator of initiatives, supporting consumer savings and asset accumulation. This role, in

combination with its mission, “to promote and improve consumer financial independence through credit unions,” makes NCUF one of the nation’s most important players in building wealth for Americans.

National Council of La Raza (NCLR)

Washington, DC

\$1,150,000 – Comprehensive Counseling

\$ 133,333 – Homeownership Voucher

\$ 166,667 – Predatory Lending

\$ 83,834 – Colonias

The National Council of La Raza (NCLR) was founded in 1968. NCLR is presently the largest national constituency based Hispanic organization. The leading voice in Washington, DC for the Hispanic community-is a private, nonprofit, nonpartisan, tax-exempt organization established to reduce poverty and discrimination and improve life opportunities for Hispanic Americans. NCLR’s work focuses on four major functions: capacity-building, assistance; applied research; policy analysis and advocacy; public information efforts, and international projects. These functions complement NCLR’s work in five key strategic priorities – education

NeighborWorks America

Washington, DC

\$1,370,440 – Comprehensive Counseling

\$ 275,000- Homeownership Voucher

\$ 325,000- Predatory Lending

NeighborWorks America, (formerly Neighborhood Reinvestment Corporation) was created in 1978 by Congress to expand affordable housing opportunities for low-income individuals and strengthen distressed communities. A HUD-funded national housing counseling intermediary since 1996, NeighborWorks America manages a network of affiliates providing housing counseling services in 39 states. Additionally, they are a recognized leader in providing training for community-based housing counselors throughout the United States. Their network of affiliates provide comprehensive housing counseling services, and tailor their activities to meet the special counseling needs of the communities they serve, such as predatory lending and utilization of HUD’s Homeownership Voucher Program.

Housing Counseling Services, Inc. (HCS)

Washington, DC

\$100,711 - Comprehensive Counseling

\$40,000 - Predatory Lending

HCS is a non-profit organization founded in 1972 to provide comprehensive housing counseling, training advocacy, and housing opportunities for low and moderate-income home buyers, homeowners, and tenants. HCS goal is to prevent homelessness and increase homeownership opportunities by providing the opportunities, skills, self-esteem

and empowerment necessary within families and communities. Housing counseling services provided include: money and home management, rental, homebuyers, mortgage default/foreclosure, eviction/displacement, home rehabilitation and HECM.

Marshall Heights Community Development Organization (MHCDO)

Washington, DC

\$15,000 - Comprehensive Counseling

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

Near Northeast Community Improvement Corp. (NNCIC)

Washington, DC

\$34,853 - Comprehensive Counseling

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

University Legal Services, Inc. (ULS)

Washington, D.C

\$18,438 - Comprehensive Counseling

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

FLORIDA

CCCS of Central Florida and the Florida Gulf Coast

Orlando, FL

\$46,048 – Comprehensive Counseling

\$40,000 - Predatory Lending

CCCS was awarded funding from the U.S. Department of Housing and Urban Development (HUD) to assist individuals and families resolve their housing problem and maintain self-sufficiency. CCCS Certified Counselors provide one-on-one housing counseling services that includes pre-purchase, post-purchase, delinquency, default and foreclosure, reverse mortgage counseling and predatory lending. In addition, CCCS provides financial literacy classes and first time homebuyer workshops. CCCS is a non-profit, HUD Approved, United Way agency that provides comprehensive education, confidential budget, credit and housing counseling and debt reduction programs to anyone. CCCS provides services to residents in the following counties: Orange, Osceola, Polk, Volusia, Lake, Leon, Pasco, Pinellas, Hillsborough, Hernando, Manatee, Sarasota, Lee, Collier and Charlotte Counties. CCCS of Florida and the Florida Gulf Coast counseled 1,498 clients in 2004 with HUD grant funds.

CCCS of West Florida d/b/a Allvista Solutions

Pensacola, FL

\$25,000 – Comprehensive Counseling

Consumer Credit Counseling Service of West Florida, Inc. d.b.a., Allvista Solutions, has been in operation since 1975. The mission of the organization is to provide consumer education to all segments of the community regardless of race, color, national origin, religion sex, and disability. The agency provides comprehensive counseling such as: pre-occupancy counseling, homebuyer education, post-purchase/post occupancy counseling, mortgage default, rent delinquency counseling, HECM counseling, home improvement, rehabilitation counseling, homeless/displacement counseling and marketing and outreach initiatives. Allvista Solutions serves Escambia, Santa Rosa, Okaloosa, Walton, Bay, Washington, Gulf, Holmes, Jackson, Calhoun, Gadsden, Liberty, Franklin, Wakulla, Jefferson and Leon counties. Allvista Solutions anticipates counseling 2,000 clients with the help of the HUD grant funds.

Central Florida CDC

Daytona Beach, FL

\$21,322 – Comprehensive Counseling

The Central Florida Community Development Corporation (CFCDC) was founded and incorporated in 1982. The mission of CFCDC is to provide quality affordable housing and economic opportunities to persons of low to moderate income. CFCDC currently offers a variety of community services, including: Homebuyer Assistance, which offers homeownership opportunities to lower income persons. Qualified buyers may receive down payment and closing cost assistance from government-funded programs. Currently CFCDC provides clients with pre-purchase counseling, credit counseling and loss mitigation counseling services. Additionally, CFCDC counsels clients and develops strategies to assist borrowers in default in retaining their homes. General topics include, assessing readiness, understanding credit, shopping for a home, home maintenance and

household budgeting. Central Florida CDC anticipates counseling 600 clients using HUD grant funds.

Community Enterprise Investments, Inc.

Pensacola, FL

\$25,000 – Comprehensive Counseling

This non-profit community-based organization, has for 30 years worked to improve the lives of Escanaba County residents, focusing on the low income and minority communities. Administrative funds for its housing counseling program have been provided by HUD, county and local grants through a network of housing-related businesses. Currently the agency offers a wide range of housing counseling services including, mortgage default and delinquency counseling, homebuyer education classes, money and debt management, pre and post purchase counseling, and fair housing assistance. In FY 2004 Community Enterprise Investments, Inc. counseled 662 clients in 2004 with HUD grant funds.

Community Housing Initiative

Melbourne, FL

\$20,413 - Comprehensive Counseling

Community Housing Initiative, Inc. (CHI) 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. CHI administers the City of Melbourne and the City of Palm Bay's Purchase Assistance Program, which assists low and very low-income first time homebuyers with down payment, closing costs and repair assistance. CHI also provides the following types of housing counseling services: a monthly homebuyer education workshop, pre-purchase counseling, mortgage default prevention and non-delinquency post purchase counseling. Community Housing Initiative counseled 270 clients in 2004 with HUD grant funds.

Deerfield Beach Housing Authority

Deerfield Beach, FL

\$25,000 - Comprehensive Counseling

The Deerfield Beach Housing Authority was organized in August of 1969, and operates according to the laws of the State of Florida. The Deerfield Beach Housing Authority has received many grants to operate first time homebuyer's classes, programs for children, adult computer training classes, classes in micro-business and entrepreneurial training. Currently the agency offers a wide range of comprehensive housing counseling services including, mortgage default and delinquency counseling, fair housing assistance, HECM, homebuyer education classes, money and debt management counseling, pre and post-purchase counseling, predatory lending and renters assistance. Deerfield Beach Housing Authority anticipates counseling 650 clients using HUD grant funds.

Family Counseling Center of Brevard, Inc.

Rockledge, FL

\$27,706 - Comprehensive Counseling

Family Counseling Center (FCC), partner agency of Consumer Credit Counseling Service was established in 1964 and is the oldest family service agency in the area. FCC provides outpatient counseling, consumer credit counseling, substance abuse therapy, education and related services to individuals and families. FCC is accredited by the Council on Accreditation and is licensed by the State of Florida. FCC is a 501(c)(3) corporation. In 1982, FCC instituted its Consumer Credit Counseling Service (CCCS) program. Since that time, CCCS has served the community through budget counseling, a debt management program, and credit report analysis and consumer education. In 1992, CCCS became a HUD certified housing counseling agency. They provide all types of housing counseling including default, pre-purchase, rental and HECM counseling. Family Counseling Center of Brevard counseled 321 clients in 2004 with HUD grant funds.

Goodwill Industries-Manasota, Inc.

Sarasota, FL

\$48,436 - Comprehensive Counseling

Goodwill Industries-Manasota, Inc., provides housing counseling services to the citizens of Manatee, Sarasota, Hardee and DeSoto Counties. They have served the area for over 26 years. Goodwill Industries-Manasota, Inc. provides one-on-one counseling in homebuyer education, mortgage default/loss mitigation, post-purchase, rental assistance, money management, fair housing, and homeless/displacement counseling. Goodwill Industries-Manasota, Inc. counseled 417 clients in 2004 with HUD grant funds.

Greater Ocala Community Development Corporation

Ocala, FL

\$19,215 – Comprehensive Counseling

Greater Ocala Community Development Corporation (GOCDC) is a non-profit organization formed in July of 1994. GOCDC originated from the Marion County Branch of the NAACP – Labor and Industry Committee. The organization is committed to providing affordable housing for low-moderate income families, micro loans and technical assistance for emerging new or existing small businesses, and job training for Welfare to Work participants. GOCDC counselors provide one-on-one housing counseling that includes pre and post-purchase counseling, credit and budget counseling, rental counseling, default/foreclosure counseling, as well as pre and post-purchase homebuyer classes. Greater Ocala CDC counseled 164 clients in 2004 with HUD grant funds.

Haven Economic Development, Inc.

Davie, FL

\$36,176 - Comprehensive Counseling

Haven Economic Development, Inc. (HEDI) incorporated as a non-profit housing and counseling provider in 1998. Since inception, the organization has renovated nearly three hundred homes in Miami, Dade and Broward counties. Many of the homes were vacant, dilapidated, foreclosed properties that were re-introduced to the community and occupied by low and moderate-income families who participated in HEDI's housing counseling program and graduated with their first real investment, a home of their very own. HEDI became HUD-certified in March 2003 and provides a wide range of comprehensive housing counseling services including, homebuyer education programs, delinquency and default counseling, loss mitigation, pre and post purchase counseling, money management and debt counseling, renters assistance, predatory lending counseling and fair housing assistance. In FY 2004 Haven Economic Development, Inc. counseled 529 clients in 2004 with HUD grant funds.

Jacksonville Area Legal Aid

Jacksonville, FL

\$43,660 - Comprehensive Counseling

\$39,555 - Predatory Lending

Jacksonville Area Legal Aid (JALA) has over 125 years of collective experience in providing essential advice and counseling in both one on one and group settings. JALA created P.O.W.E.R. or the Program to Protect Ownership with Education and Remedies. The goal of P.O.W.E.R. is to educate homeowners to keep them in their homes (brochure attached). Currently JALA offers a wide range of comprehensive counseling services including, mortgage default and delinquency counseling, HECM, pre-purchase counseling. JALA staff and the local school board are working on a financial literacy model as a part of the school curriculum. Jacksonville Area Legal Aid anticipates counseling 1,030 clients using HUD grant funds.

Miami Beach Community Development Corp.

Miami Beach, FL

\$34,058 - Comprehensive Counseling

The Miami Beach Community Development Corporation (MBCDC) was founded in 1981 and has been the premier housing agency in Miami Beach for over twenty years. The agency has been responsible for many related housing services ranging from façade rehabilitation, historic preservation, special needs housing for disabled/living with AIDS, elderly housing, housing counseling and others. Since 1996, the Miami Beach CDC has been committed to developing housing opportunities for those in need. Housing counseling services offered by the agency include: mortgage delinquency and default counseling, homebuyer education programs, home improvement and rehabilitation counseling, money and debt management, pre and post-purchase counseling, and renters assistance. In FY 2004 Miami Beach CDC counseled 192 clients in 2004 with HUD grant funds.

Mid-Florida Housing Partnership, Inc.

Daytona Beach, FL

\$31,941 – Comprehensive Counseling

Mid-Florida Housing Partnership, Inc. has been active since its formation in 1989, in the areas of affordable housing and economic development for low and very low-income households in Volusia, Flagler and Brevard counties. Currently the agency offers a wide range of comprehensive housing counseling services including: mortgage delinquency and default counseling, HECM, pre-purchase counseling. In FY 2004 Mid-Florida Housing Partnership counseled over 850 clients with housing related issues.

Ocala Housing Authority

Ocala, FL

\$40,000 - Comprehensive Counseling

The Ocala Housing Authority became a HUD certified Housing Counseling agency in 2000. The goal of this organization is to provide safe, affordable and decent housing for residents of Marion County. The agency has been serving the area for more than three decades with services that include: homebuyer education, foreclosure prevention counseling, pre-purchase counseling, post-purchase counseling, and homeownership advocacy and technical assistance. Ocala Housing Authority counseled 1,443 clients in 2004 with HUD grant funds.

Opa Locka Community Development Corporation

Opa Locka, FL

\$15,000 - Comprehensive Counseling

Opa-locka Community Development Corporation (OLCDC) was established in November, 1980, as a non-profit community development corporation in order to address distressed living and unemployment conditions, in the Opa-locka and Miami Gardens communities. The OLCDC also has provided homebuyer education classes to prepare residents to qualify for home purchases and meet other various homeowner responsibilities. Housing counseling services currently offered by the agency include: homebuyer education classes, pre and post-purchase counseling, HECM, mortgage default and delinquency, home improvement and rehabilitation counseling, money management and debt counseling, predatory lending and fair housing assistance. The vision for OLCDC through 2007 is to expand its capacity in the areas of economic development, affordable housing, and wealth building strategies, including homeownership, financial fitness, access to jobs and entrepreneurial activity. Opa Locka Community Development Corporation anticipates counseling 300 clients using HUD grant funds.

Tallahassee Lenders Consortium

Tallahassee, FL

\$27,706 - Comprehensive Counseling

Since its beginning in November 1993, Tallahassee Lenders' Consortium, Inc., (TLC), has been the leader in providing comprehensive home buyer education, pre-purchase counseling, down payment, and closing cost assistance to low- to moderate-income families in the City of Tallahassee and Leon County. In addition, TLC is a designated Community Housing Development Organization (CHDO) and a HUD certified Local Housing Counseling Agency (LHCA). TLC's programs have successfully evolved over the years to also include post homeownership education classes, delinquency counseling, Home Equity Credit Mortgage (HECM) counseling and "deep subsidy" loans (to provide up to one third of the cost of a new home for very low-income homebuyers). Tallahassee Lenders Consortium counseled 101 clients in 2004 with HUD grant funds.

Tallahassee Urban League, Inc.

Tallahassee, FL

\$41,271 - Comprehensive Counseling

The Tallahassee Urban League, Inc. is a private, non-profit organization established in Tallahassee in 1969 to serve the needs of minorities and low-income citizens. The agency has operated a Comprehensive Housing Counseling Program and has been a HUD-Certified Counseling Agency since 1978, assisting thousands of clients. Housing counseling services currently offered by the agency include: homebuyer education workshops, default/delinquency counseling, pre-purchase counseling, post-occupancy, reverse mortgage, fair housing and landlord/tenant conflict resolution counseling. Tallahassee Urban League, Inc. counseled 689 clients in 2004 with HUD grant funds.

Tampa Bay Community Development Corporation

Tampa Bay, FL

\$25,588 - Comprehensive Counseling

Tampa Bay Community Development Corporation (CDC) was incorporated in 1982 as a program to promote homeownership opportunities by offering Homebuyer Education Workshops to low and moderate-income families in Clearwater, Florida. The mission statement of Tampa Bay CDC's Homebuyers Club is to "provide individualized pre-purchase and post-purchase housing counseling services with the benefits of long-term support for clients who wish to achieve homeownership". The Club provides pre-purchase counseling for residents whose goal is to own a home of their own. The club also provides Post-purchase counseling to members who have successfully concluded the implementation of the "action plan" and purchased a home. This counseling service is designed to insure the continued success of the new homeowner by providing a continuing support system of monitoring and education. The Foreclosure Intervention Program provides homeowners in danger of losing their home to foreclosure, education and counseling on the options available, and direct intervention with the lender. The goal of this program is preservation of the home. Tampa Bay CDC anticipates counseling 1,034 clients using HUD grant funds.

The Center for Affordable Housing

Sanford, FL

\$31,941 - Comprehensive Counseling

The Center for Affordable Housing, Inc. (TCFAH) was established in 1981 to develop safe and affordable housing to the lower-income residents of Seminole County. The agency offers an individualized housing counseling transitional housing for homeless families, comprehensive case management, self-sufficiency training, financial education and housing outreach services. Housing counseling services include: mortgage delinquency and default counseling, HECM, homebuyer education programs, loss mitigation, money management and debt counseling, pre and post-purchase counseling and renters assistance. During its 24-year existence, TCFAH has successfully developed over 375 low-income housing units. The Center for Affordable Housing anticipates counseling 750 clients using HUD grant funds.

GEORGIA

Appalachian Housing Redevelopment Corporation

Rome, GA

\$21,322 – Comprehensive Counseling

Appalachian Housing Counseling Agency (AHCA) of Rome, Georgia, is a subsidiary non-profit organization of the Rome Housing Authority of Rome, Georgia, and has provided housing counseling since 1999. AHCA has implemented comprehensive services and programs that benefit the low-income population of the City of Rome and Floyd County. The Housing Counseling Program has grown tremendously over the past six years. The supplemental services of the Section 8 Homeownership Voucher Program has been successful in reaching low income individuals and families who need safe, affordable housing while moving from being renters to becoming homeowners. In FY 2004, AHCA provided services to 322 clients on issues pertaining to housing.

Area Committee To Improve Opportunities Now, Inc.

Athens, GA

\$29,823 - Comprehensive Counseling

The Area Committee To Improve Opportunities Now, (ACTION), Inc. is a non-profit, community action agency that was incorporated in 1965 to address the needs of low-income citizens in Northeast Georgia. ACTION, Inc. was approved as a Housing Counseling Agency by HUD in February 2004. Their service area includes Clarke, Greene, Jackson, Madison and Morgan counties. The primary goal of ACTION, Inc. housing program is to assist individuals and families in securing and maintaining safe affordable housing. Their counseling services are designed to increase homeownership opportunities for both low and moderate income persons through the provision of pre-purchase education and counseling. Current housing counseling services include pre-purchase, homebuyer education, delinquency/default, post-purchase and predatory lending. Projections for this grant year are to counsel 120 clients.

Center for Pan Asian Community Services, Inc.

Doraville, GA
\$23,500 - Comprehensive Counseling

The Center for Pan Asian Community Services, Inc. has a mission to effectively and efficiently serve the housing needs of the immigrant and refugee communities in Georgia. Their housing services focus on the ten metro Atlanta counties, but the majority of clients reside in Gwinnett, Cobb, Dekalb, and Fulton counties. All of the housing counselors are bilingual and speak English, Korean, Vietnamese, and Japanese. The agency has built the housing coalition (NAHCIG: New Americans Homeownership Coalition in Georgia) with other agencies in Georgia. The Center for Pan Asian Community Services, Inc., provides pre-purchase, homebuyer education, default, post-purchase, and rental counseling. Housing counseling services were provided to 88 clients during FY04. FY05 projections are to counsel 120 clients.

City of Albany, Department of Community and Economic Development

Albany, GA
\$49,892 - Comprehensive Counseling

The City of Albany, Department of Community & Economic Development (DCED), has been a HUD approved counseling agency since 1992. In the past 13 years, the agency has continued to show an increase in services rendered and the number of clients assisted. The housing counseling services offered by the agency include: default, budget, pre-rental, pre-purchase, and post occupancy counseling, and HECM. DCED has operated an emergency housing program for homeless families, for the past 10 years. The City of Albany will be instrumental in providing pre-purchase/pre-occupancy counseling for many applicants on waiting lists for assisted housing. Funding from this grant will assist in the hiring of additional staff that is needed to better serve the community.

Cobb Housing, Inc.

Marietta, GA
\$36,176 – Comprehensive Counseling
\$15,378 - Homeownership Voucher

Cobb Housing Inc. is located in the metropolitan area of Atlanta and serves low-to-moderate income residents of Cobb County. The mission of Cobb Housing is to enhance the target community by offering a full range of homeownership programs and services. Cobb Housing offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, post-purchase counseling, non-delinquency post-purchase, homeownership voucher, and predatory lending counseling. During FY04, Cobb Housing, Inc. provided housing counseling services to 561 clients. Predatory lending was included in the homebuyer education counseling and provided to 250 clients. Voucher choice counseling was provided to 64 clients. Three of the clients who received counseling relating to voucher choice were transitioned into homeownership. Projections for this grant year are to counsel 550 clients for comprehensive counseling and 75 clients for homeownership voucher counseling.

Columbus Housing Initiative, Inc.

Columbus, GA

\$23,429 – Comprehensive Counseling

Columbus Housing Initiative (CHI) was formed in 1998, and began operations in September of 2000 as a private, non-profit, community based housing development organization. In 2005, CHI began doing business as Neighbor Works Columbus. To date, 340 clients of Neighbor Works Columbus have purchased their first home. CHI's counseling services include Homebuyer Education, Post Purchase, Predatory Lending and Homeownership Voucher Programs. In FY 2004, CHI counseled in excess of 1,400 clients with problems related to housing.

Cooperative Resource Center, Inc.

Atlanta, GA

\$47,740 - Comprehensive Counseling

The Cooperative Resource Center is a non-profit corporation whose mission is to maximize innovation, productivity and efficiency in the development of affordable housing communities in Georgia. In March of 2003, CRC obtained approval as a HUD approved Housing Counseling Agency. The two full-time counselors have combined average experience in excess of nineteen years and are certified by the National Association of Counselors and Agencies, Inc. as comprehensive professional housing counselors. The service area covers the metropolitan Atlanta statistical area of Fulton, Clayton, Fayette, Cobb and Douglas counties. Counseling services offered include pre-purchase, homebuyer education, delinquency/default, pre-rental, post-purchase, HECM, and post occupancy counseling. During the last fiscal year, Cooperative Resource Center, Inc., met or exceeded all performance goals. They also provided services to 510 clients on housing related issues.

Dekalb Metro Housing Counseling Center

Decatur, GA

\$50,000 - Comprehensive Counseling

Dekalb Metro Housing Counseling Center, Inc. is responsible for planning, developing, and implementing a housing counseling program for 13 counties in metro Atlanta. The agency provides weekly homebuyer education classes and a full range of comprehensive housing counseling services. The comprehensive approach utilized by the agency, offers a broad spectrum of strategies to both increase and maintain homeownership. Services include pre and post purchase, loss mitigation, mortgage delinquency, default, reverse equity mortgage, and predatory lending counseling. Additionally the agency provides rental and mortgage assistance payments in an effort to assist the client in avoiding foreclosure/eviction. During FY 2004, Dekalb Metro Housing Counseling Center Inc. agency successfully counseled 604 clients and 25 became homeowners. The agency also prevented the foreclosure of 47 households, and HEM counseling was provided to 25 individuals.

East Athens Development Corporation

Athens, GA

\$50,825 - Comprehensive Counseling

East Athens Development Corporation, Inc. (EADC) became a HUD approved agency in January of 1992. Counseling services offered by EADC include Homebuyer education, pre/post purchase, rental default, and delinquency, budget/money management, home improvement, HECM, and fair housing. In addition to the above counseling services, agency provided predatory lending education to all clients counseled. In FY 2004, 575 clients were counseled. Thirty-four clients became homeowners, 57 entered into lease purchase program, 55 clients successfully avoided foreclosure and 16 clients that were affected by predatory lending practices were able to either have their mortgage modified, refinanced, or otherwise assisted to avoid foreclosure.

Economic Opportunity for Savannah Chatham County Area, Inc.

Savannah, GA

\$95,578 – Comprehensive Counseling

Economic Opportunity for Savannah Chatham County, Inc. began housing counseling services in 1975. The housing counseling services offered by the agency include: homebuyer education, financial planning, pre-purchase, post-purchase, predatory lending, homeownership voucher, delinquency/default, non-delinquency/post purchase and HECM. During FY 2004, Economic Opportunity for Savannah Chatham County Area, Inc. extended counseling services to 967 clients.

Gainesville-Hall County Neighborhood Revitalization, Inc.

Gainesville, GA

\$40,000 – Comprehensive Counseling

Gainesville-Hall County Neighborhood Revitalization, Inc., has been a HUD approved Housing Counseling Agency since 1999, and has provided counseling services to the residents of the City of Gainesville and Hall County for the past six years. GHCNR's

service area has seen phenomenal population growth over the past six years. Additionally, the growth of the Hispanic population in each of these counties has outpaced the overall growth and prompting GHCNR to offer counseling in both English and Spanish. GHCNR provides homebuyer education classes, pre-purchase, home improvement and rehabilitation counseling, mortgage default, loss mitigation, and post purchase counseling. During the last fiscal year, GHCNR provided services to 249 clients on housing related issues.

Gwinnett Housing Resource Partnership, Inc. d/b/a The IMPACT Group

Norcross, GA

\$95,578 - Comprehensive Counseling

\$50,000 – Predatory Lending

Gwinnett Housing Resource Partnership, Inc., is a nonprofit organization and a Community Housing Development Organization (CHDO). The agency has a knowledgeable and experienced staff of qualified housing counselors. GHRP is the only comprehensive counseling organization serving Gwinnett County and its rural contiguous counties. The agency has a multifaceted housing counseling agenda covering rental, pre-purchase, post purchase, predatory lending, mortgage default/delinquency and HECM counseling. They partner with The United Way, offering individual development accounts (IDA), which provides a systematic savings vehicle to assist first time homebuyers in becoming mortgage-ready purchasers. For FY 2004, 1,572 clients were served, 67 purchased homes, and 187 mortgagors were granted assistance through lender's collection department of loss mitigation. All clients received predatory lending counseling and 263 clients received one-on one PL counseling.

Housing and Economic Leadership Partners, Inc.

Athens, GA

\$34,058 – Comprehensive Counseling

Housing and Economic Leadership Partners, Inc., (H.E.L.P.) has provided housing counseling services to residents of nine counties in Northeast Georgia for the past thirteen years. HELP offers comprehensive housing counseling including homebuyer education classes, pre purchase, post purchase, mortgage default/delinquency, non-delinquency post purchase, HECM, rental counseling, homeless/displacement, predatory lending and homeownership voucher counseling. During FY 2004, HELP successfully counseled 321 clients with issues pertaining to housing.

J. C. Vision and Associates, Inc.

Hinesville, GA

\$29,823 – Comprehensive Counseling

J. C. Vision and Associates, a faith-based non-profit organization, began its housing services and educational programs within church communities in 1997. On September 18, 2000, J. C. Vision and Associates was granted its non-profit status. The area serviced

includes the rural communities within southeast Georgia. Since 2000, J. C. Vision has provided counseling services to over 1,000 individuals and families. The agency believes that within the target area there is a great opportunity to teach this population that they could take their current payment from a rental of a mobile home, trailer, or apartment, and use it as a tool to create wealth through homeownership. Counseling services include homebuyer education, pre-purchase, delinquency/default, post-purchase, rental and homeless. Last fiscal year, J. C. Vision and Associates counseled 156 clients. Projections for this grant year are to counsel 285 clients.

Latin American Association

Atlanta, GA

\$31,941 – Comprehensive Counseling

The Latin American Association is a non-profit organization and a Community Housing Development Organization (CHDO). The LAA began its housing counseling program in August of 1996. Since then the program has served 9,000 Latinos in the metro Atlanta area. The purpose of this initiative is to prepare the Latino community for successful homeownership through intensive case management and by reducing the barriers commonly faced by immigrants in the home buying process, promoting fair housing laws, reducing incidents of discrimination and unethical behavior, increasing housing choice, and educating the Latino population on critical money and home management skills. This is accomplished through seminars held throughout the year. LAA provides pre and post-purchase counseling, budget and credit counseling, homebuyer education, delinquency and default counseling, HECM, rental, and predatory lending counseling. FY 2004, 605 clients counseled, 30 purchased homes and 60 who sought out housing counseling avoided foreclosure.

Middle Georgia Community Action Agency, Inc.

Warner Robins, GA

\$48,436 - Comprehensive Counseling

Middle Georgia Community Action, Inc., was incorporated in 1974, and has been a HUD certified counseling agency since 1979. The agency provides pre and post-purchase counseling, homebuyer education, delinquent/default, HECM, rental, homeless/displacement, predatory lending, and housing rehabilitation counseling. Their objective is to educate individuals on homeownership, shopping for a home, obtaining a mortgage, preparing for closing and settlement, life as a homeowner, fair housing practices and predatory lending. In cooperation with local lenders and realtors, seminars and workshops are conducted to address various housing issues. When funds are available the agency operates emergency service programs to assist housing clients as needed. In addition, Middle Georgia Community Action Agency also provides predatory lending counseling to all elderly homeowners receiving assistance through their Rural Preservation Program. In FY 2004, the agency counseled 672 clients, of which 48 avoided foreclosure and 14 purchased homes.

IDAHO

Idaho Housing & Finance Association

Boise, ID

\$156,475 - Comprehensive Counseling

The Idaho Housing and Finance Administration (IHFA) was created in 1972 to assure an adequate source of capital for housing for low-to-moderate persons. IHFA is a mortgage-finance and housing services organization whose mission is to expand Idaho's affordable housing opportunities. IHFA offers below-market-rate mortgages for low-to-moderate income Idahoans, administers Federal rental assistance, leads Idaho's Homeless Coordination Network, manages one of the nation's few one-stop funding centers for affordable apartment financing, and operates a clearinghouse of housing information through its Idaho Housing Hotline. Additionally, through its branch offices and 9 affiliates, the agency provides housing counseling and homebuyer education statewide and offers one-on-one counseling opportunities in the areas of pre-occupancy, rental delinquency, post-purchase, mortgage default and Home Equity Conversion Mortgages. IHFA proposes to serve over 3,000 clients throughout Idaho with this year's comprehensive grant.

Community Action Partnership

Lewiston, ID

\$80,000 - Comprehensive Counseling

The Community Action Partnership (CAP) provides social services in the states of Idaho and Montana. The housing counseling services they provide are: Homebuyer Education, Pre and Post purchase, Mortgage Delinquency, Loss Mitigation, Home Equity Conversion Mortgage, Renter Assistance, Fair Housing Assistance, Home Improvement and Rehabilitation, Displacement, Relocation, Money, and Debt Management. In FY 2006, CAP expects to assist approximately 435 families in need of housing counseling assistance through Homebuyer Education Workshops, Rental Workshops, Fair Housing group sessions, and in one-on-one counseling sessions.

ILLINOIS

Access Living of Metropolitan Chicago

Chicago, IL

\$17,107 - Comprehensive Counseling

Access Living of Metropolitan Chicago has uniquely combined service, advocacy and public education on behalf of people with disabilities since 1980. This agency's goal is to increase the availability of adequate, affordable housing through housing counseling and support groups, information and referral to community organizations including fair housing, home access modification activities and networking with other housing oriented groups. Access Living counsels persons with disabilities both in a one on one setting as well as group sessions. They counseled 311 clients in the previous year on rental and

homeownership options. They educate consumers on how to access financial assistance programs that are available to low income individuals and families. Access continues to collaborate with the City of Chicago's Department of Housing to increase home ownership resources through its Home Options Program.

CDBG Operations Corporation

East St. Louis, IL

\$43,400 – Comprehensive Counseling

CDBG Operations Corporation has provided housing counseling services to the residents of the East St. Louis Enterprise Community area for thirteen years. In addition, the agency has been a HUD approved housing counseling agency for three years. CDBG Operations Corporation will continue providing the following services under the HUD comprehensive housing counseling grant: pre-purchase homebuyer education workshops, post-purchase homeowner workshops, pre-purchase counseling, mortgage delinquency and default counseling as well as rental counseling. In FY 2004 CDBG Operations Corporation counseled over 450 clients with housing counseling related matters.

Central Illinois Debt Management And Credit Education, Inc.

Peoria, IL

\$31,941 - Comprehensive Counseling

Central Illinois Debt Management & Credit Education, Inc. (CIDMCE) is a non-profit community service established in 1996 and a HUD approved counseling agency since 1990. Their mission is to provide a non-profit community service dedicated to delivering professional consumer credit education, confidential counseling and debt management programs to all people in the community regardless of ability to pay. CIDMCE believes that education is the key to preventing financial problems and that teaching consumers to learn from their past mistakes will build a solid foundation in personal money management. CIDMCE is a vital link between consumers with financial problems and creditors. Their counselors are HUD trained to provide education and counseling in home buying, post-purchase, rental, mortgage delinquency and default resolution, loss mitigation, reverse mortgage and predatory lending.

Community And Economic Development Association

Chicago, IL

\$27,706 – Comprehensive Counseling

Community & Economic Development Association (CEDA) has been a HUD approved housing counseling agency providing comprehensive one-on-one housing counseling in suburban Cook County since 1974. They provide pre-purchase, pre-rental, mortgage default, rental delinquency, post occupancy/HECM, home improvement/rehabilitation, energy conservation, housing consumer education and displacement counseling. The need was greater than anticipated with an achievement rate of 184% of plan. With approval of HOV grant funding, CEDA will provide a housing counselor to work full

time with the Housing Authority of Cook County through group and one on one homebuyer education. CEDA works with other agencies to further the effectiveness of fair housing. CEDA has five bilingual housing counselors. The primary purpose of their comprehensive housing counseling is to assist residents of suburban Cook County in meeting their housing needs and solving their housing problems.

Community Investment Corporation of Decatur

Decatur, IL

\$21,322 – Comprehensive Counseling

The Community Investment Corporation of Decatur, Inc. (CICD), an Illinois non-profit corporation, launched their housing counseling program - Welcome Home Housing Counseling Program – in 1999. In 2003, CICD became a HUD approved housing counseling agency and received their first comprehensive housing counseling grant that same year. Welcome Home is a comprehensive counseling program, assisting families in purchasing and maintaining decent and affordable housing. They offer a full array of basic services from pre-purchase counseling to default/delinquency prevention. Currently they serve all Macon County residents but focus on low-and moderate-income households striving to become first-time homebuyers.

DuPage Homeownership Center

Wheaton, IL

\$29,823 – Comprehensive Counseling

DuPage Homeownership Center (DHOC), operating since 1991, is the only HUD approved housing counseling agency serving DuPage County, Illinois. DHOC serves the entire county with one office centrally located in Wheaton, Illinois. DHOC's mission is to provide pre-and post purchase counseling, homeownership voucher counseling, HECM, mortgage delinquency and rental counseling. Its office is in close proximity to public transportation lines and is equipped to handle persons with disabilities. In FY 2004 DHOC served over 900 clients with housing counseling services.

Greater Southwest Development Corporation

Chicago, IL

\$25,588 – Comprehensive Counseling

Established in 1974, Greater Southwest Development Corporation (GSDC) provides resources, education, technical assistance and financial support to those who qualify in their target area. Currently, GSDC is providing mortgage default and delinquency counseling, fair housing assistance, predatory lending, HECM, loss mitigation, pre and post purchase as well as renters assistance. Working closely with their partners, GSDC became directly involved in housing development and has assisted many families in their target area affected by predatory lending and the threat of foreclosure. GSDC is now a HUD approved housing counseling agency and, with our partners, launched the Housing Connections program that focuses on attracting and retaining homeowners.

HCP of Illinois, Inc.

Chicago, IL

\$31,941 – Comprehensive Counseling

Housing Choice Partners of Illinois, Inc. (HCP) was founded in 1995 by Chicago area fair housing organizations in order to provide expanded housing choice to families with a Section 8 voucher. HCP has worked for the past 10 years counseling thousands of low-income families using a housing choice voucher. They have recently expanded their program to include Employer-Assisted Housing, homeownership counseling, and rental assistance to low-income families without a voucher. HCP currently offers a wide array of housing counseling services including, budget counseling, mortgage default and delinquency counseling as well as fair housing education.

Housing Authority of the County of Lake

Grayslake, IL

\$19,215 – Comprehensive Counseling

The Housing Authority of the County of Lake, Illinois (LCHA) is organized as a municipal corporation under the Laws of the State of Illinois. It manages a conventional public housing program of 620 units, administers a Housing Choice Voucher Program with budget authority to assist approximately 2,603 households and has Section 8 new construction ACC administrative responsibility for another 586 units. LCHA was first certified by the Department of Housing and Urban Development as a Comprehensive Housing Counseling Agency in 1992. The agency provides homebuyer, mortgage default, pre-foreclosure, predatory lending, HECM, and tenant/landlord counseling. They served 98 clients in FY 2004.

Housing Opportunity Development Corporation

Wilmette, IL

\$17,107 - Comprehensive Counseling

Housing Opportunity Development Corporation (HODC) is a community-based non-profit developer of permanent low- and moderate-income housing, serving both north suburban Cook County and south suburban Lake County, Illinois. Founded in 1983, HODC's service area includes sixteen northern suburbs: Deerfield, Evanston, Glencoe, Glenview, Highland Park, Highwood, Kenilworth, Lincolnwood, Morton Grove, Niles, Northbrook, Northfield, Park Ridge, Skokie, Wilmette and Winnetka. HODC's housing counseling program provides workshops covering the basics of ownership as well as one-on-one housing counseling services that help potential homebuyers work towards purchasing their own home.

Latin United Community Housing Association

Chicago, IL

\$46,048 - Comprehensive Counseling

\$23,304 - Homeownership Voucher

Latin United Community Housing Association, a fully bilingual counseling organization in Chicago founded in 1982, became a 501(c) 3 in 1984 and a HUD certified housing counseling agency in 1994. Our mission is to stabilize Chicago's Northwest side by developing decent, affordable housing, housing advocacy, housing rehabilitation, and homeownership counseling. Participants learn to select homes, negotiate when buying, and budget expenses. They access affordable mortgages, apply for financing and obtain down payment and closing cost grants. Voucher holders learn to use their subsidies to purchase homes and obtain support for one year. The program provides rebates and loans to help senior citizens make their homes more accessible.

Legal Assistance Foundation of Metropolitan Chicago

Chicago, IL

\$43,660 – Comprehensive Counseling

\$40,000 - Predatory Lending

Our work is instrumental in supporting families; preserving the home; maintaining economic stability; promoting safety, security and health; serving populations with special vulnerabilities; and protecting human and civil rights. LAF's Home Ownership Preservation Project (HOPP) provides comprehensive housing counseling, legal advice, and representation to low and moderate-income families at risk of losing their homes. HOPP works with families who have had an unexpected loss of income or increase in necessary expenses, as well as families whose homes are endangered due to victimization by unscrupulous lenders, brokers, and/or home contractors. The project, through homeownership counseling, community education and legal advocacy, provides homeowners with the assistance and tools necessary to prevent foreclosure and avoid the dangers posed by predatory lending practices. The HOPP provides legal support and training to other housing counseling agencies and social service providers throughout the city regarding foreclosure prevention techniques, homeowner advocacy, and identification and prevention of predatory lending practices.

Neighborhood Housing Services of Chicago, Inc. (NHS)

Chicago, IL

\$19,215 – Comprehensive Counseling

Neighborhood Housing Services of Chicago, Inc. (NHS) is a non-profit organization working to rebuild low and moderate-income neighborhoods experiencing deterioration and disinvestment in the City of Chicago. Established in 1975 with three neighborhood offices, NHS currently provides revitalization strategies; direct lending, home ownership education, and leadership development services to residents in the Chicago MSA. In addition NHS will also be providing mortgage delinquency and default resolution counseling, HECM and pre-purchase counseling

Nobel Neighbors

Chicago, IL

\$23,429 – Comprehensive Counseling

Nobel Neighbors is a private non-profit housing agency that offers wide range of housing services in Chicago, IL. Currently Nobel Neighbors is HUD approved housing counseling agency offering the following services to clients in the Chicago metropolitan area: pre and post-purchase, mortgage delinquency and default counseling, Home Equity Conversion Mortgage (HECM), rental and predatory lending counseling. In FY 04 Nobel Neighbors counseled over 80 clients with housing related matters.

Rogers Park Community Development Corporation

Chicago, IL

\$23,429 – Comprehensive Counseling

The Rogers Park Community Development Corporation (RPCDC) is a community based non-profit organization founded in 1997 by the Rogers Park Community Council. RPCDC focuses on offering low-to-moderate income families opportunities in homeownership through housing counseling. Currently RPCDC offers counseling for first time homebuyers as well as a foreclosure prevention program for those clients who are currently behind in their mortgage payments. We are strong advocates for the development and preservation of affordable housing in the region, and work on direct development whenever possible. All our services are offered in English and Spanish and our counselors are available Monday through Saturday for appointments.

South Suburban Housing Center

Homewood, IL

\$40,000 – Comprehensive Counseling

The South Suburban Housing Center (SSHC) is a private, non-profit, regional fair housing agency serving over 50 communities in southern Cook and Northeastern Will counties of Illinois. Governed by an interracial and multi-cultural Board of Directors, SSHC's current Fair Housing Enforcement and Housing Counseling programs help individuals ensure that housing providers recognize and comply with the fair housing laws. SSHC's housing counseling activities administered by its Home Seekers Service Program, provide comprehensive counseling assistance to homebuyers, renters, homeless individuals, and existing homeowners. Additional fair housing and predatory lending awareness education is given to each housing counseling client by SSHC's experienced fair housing enforcement staff. HUD funded housing counseling activities include pre-purchase, post purchase, rental, and homeless displacement individual sessions as well as group homeownership workshops and fair housing/predatory lending awareness educational presentations.

Will County Center for Community Concerns

Joliet, IL

\$15,000 – Comprehensive Counseling

The Will County Center for Community Concerns (WCCCC) was established in 1987 to serve as the Community Action Agency for Will County. WCCCCs' goal is to provide housing counseling to low-to-moderate income households in becoming self-sufficient

and obtaining affordable housing. WCCCC is a HUD-Approved Housing Counseling Agency and will provide a wide range of housing counseling services to the residents of Will County and the surrounding areas. Last year WCCCC counseled over 100 clients with housing related needs and debt management issues.

INDIANA

Affordable Housing Corporation

Marion, IN

\$40,000 - Comprehensive Counseling

\$8,000 - Predatory Lending

Affordable Housing Corporation is a not-for-profit community housing development organization certified by the Indiana Housing and Community Development. Their primary mission is to improve housing, neighborhoods and economic conditions for individuals and communities. Their purpose is to provide services that primarily benefit low-income residents in Grant county, Indiana This agency offers comprehensive counseling to include: pre and post purchase counseling; delinquency default counseling; HECM counseling and down payment and closing cost assistance. This agency has constructed 150 homes and rehabilitated 16 owner-occupied homes in 5 neighborhoods. AHC has initiated public/private partnerships to offer financial assistance and provide education and counseling services to over 600 households annually through homeownership, financial literacy, matched savings and micro-enterprise programs. This agency counseled 505 HUD clients during the past fiscal year.

Anderson Housing Authority

Anderson, IN

\$19,215 - Comprehensive Counseling

Anderson Housing Authority provides a full range of housing counseling services, advice and assistance to low and moderate-income clients, improve housing conditions and prepare resident for the responsibilities of homeownership. The housing program is located within the Anderson Public Housing Authority and utilizes the staff, equipment and supplies provided by the authority. Services provided by the housing authority include pre and post purchase counseling, homebuyer counseling, HECM, rental and delinquent rental counseling, loss mitigation, mortgage default, homelessness and fair housing counseling. The agency served 374 HUD clients in the past fiscal year with HUD funding and all received one on one counseling

Community Action Program of Evansville and Vanderburgh County, Inc.

Evansville, IN

\$30,000 - Comprehensive Counseling

The Community Action Program of Evansville and Vanderburgh County, Inc. was founded in 1965 to address the needs of the economically disadvantaged. Founded as a

result of the Economic Opportunity Act, its primary mission was to provide stimulation and incentive for urban and rural communities to mobilize their resources to combat poverty through community action programs and promote programs for self-sufficiency and specific needs. Most of the programs provided by CAPE are income based and prioritize the elderly, disabled, and families with small children. CAPE, recognized as a CHDO, provides affordable housing to low to moderate-income families in Gibson, Posey, Vanderburgh and Warrick Counties in Southwestern Indiana. In addition, CAPE administers a homeownership program, providing down payment assistance and comprehensive housing counseling services to families that are at or below 80% of the area median income. In the past fiscal year, CAPE provided housing counseling services to 578 clients.

HOPE of Evansville

Evansville, IN

\$31,000 - Comprehensive Counseling

HOPE of Evansville is a non-profit agency providing a full range of services to 7 counties in southwestern Indiana and Vanderburgh County. Services provided include pre-purchase counseling, homebuyer education, delinquency/default counseling, non-delinquent post purchase counseling, home equity conversion mortgage counseling, post purchase education and rental counseling. This agency provided counseling to a total of 627 clients during the past year, with 518 clients served under the HUD funding.

Housing and Neighborhood Development, City of Bloomington

Bloomington, IN

\$32,569 - Comprehensive Counseling

Housing and Neighborhood Development, City of Bloomington (HAND) is a HUD approved housing counseling agency that offers comprehensive counseling to low and moderately low- income citizens in the city of Bloomington and surrounding counties. The current housing counselors provide an array of flexible services designed to meet the individual needs of each client including: pre and post purchase, default, homebuyer education, HECM, rental, homeless/displacement counseling, homeownership voucher counseling and education and predatory lending counseling. During the past fiscal year, this agency counseled 313 clients with HUD funding. This agency has been providing housing counseling services since 1974 and since then has developed a compliment of programs and local community partnerships to assist individuals and families in finding decent and affordable housing in their community.

Housing Authority of the City of Elkhart (HACE)

Elkhart, IN

\$15,000 - Comprehensive Counseling

HACE offers comprehensive housing counseling to low and moderately low-income citizens of the City of Elkhart. The types of counseling provided by this agency are: pre-purchase, post-purchase, homebuyer, default, homeless/displacement, predatory lending,

homeownership voucher counseling and rental counseling. During the past fiscal period, this agency served 59 clients with housing related needs. HACE's strategic goals are consistent with the Elkhart City Consolidated Plan and include providing rental counseling to maintain and increase Housing Choice Voucher clients; providing default counseling to preserve homeownership; providing homebuyer education as a means of increasing homeownership; and providing post purchase counseling as a means of retaining homeownership.

Housing Authority of the City of Fort Wayne

Ft. Wayne, IN

\$41,271 - Comprehensive Counseling

\$20,027 – Homeownership Voucher

The Housing Authority of the City of Ft. Wayne offers comprehensive housing counseling to low and moderately low-income citizens of the City of Ft. Wayne. This agency is a non-profit corporation created in 1938 with a mission to provide quality, affordable housing and to encourage self-sufficiency. The types of counseling provided by this agency are: pre-purchase, non-delinquency post-purchase, delinquency/default, HECM, rental, and homeownership voucher counseling. The City of Ft. Wayne Housing Authority currently administers several programs, which include the Low Income Housing Program, Section 8 Housing Choice Voucher Program, Project based Section 8 Program and Homeownership Program utilizing Section 8 subsidy. During the period of October 1,2003 through September 30, 2004 this agency served 105 clients under the HUD Grant. The City of Ft. Wayne has identified their strategic goals as preserving and increasing homeownership, increase the supply of affordable rental housing, and support special needs housing.

Housing Authority of the City of Hammond

Hammond, IN

\$19,215 - Comprehensive Counseling

The Hammond Housing Authority has been HUD approved since 1985 and provides a wide range of comprehensive counseling services that are specifically designed to meet the needs of area individuals and families. This agency provides comprehensive counseling including homebuyer education, pre and post occupancy, money and debt management, mortgage default, homeless and displacement counseling, predatory lending, budget and finance, and HECM counseling. This agency also offers rental and home repair and maintenance counseling. During FY 2004 this agency served 292 HUD clients.

Housing Opportunities, Inc.

Valparaiso, IN

\$20,000 – Comprehensive Counseling

Housing Opportunities, Inc. a non-profit organization offers residents in two counties, comprehensive services including pre and post purchase counseling, homebuyer

education, delinquency/default counseling, HECM and rental counseling. Housing Opportunities, Inc. anticipates providing counseling to 235 clients with the HUD grant funds.

Hoosier Uplands Economic Development

Mitchell, IN

\$20,000 - Comprehensive Counseling

Hoosier Uplands is a non-profit social service agency based in Mitchell, Indiana providing comprehensive housing counseling services to low and moderately low-income clients in southern Indiana. The types of counseling include pre and post purchase, default, homebuyer education, HECM, rental, homeless and homeownership voucher counseling. The agency was incorporated as a community action agency in 1966 and is staffed by over 200 employees. The agency provides services to include: weatherization, budget counseling, Head Start, Early Head Start, childcare services, Section 8 Housing assistance, housing counseling, housing rehabilitation, home health care and hospice, aging and disability services. This agency counseled 74 HUD clients with HUD funding in the past fiscal year.

Indianapolis Urban League

Indianapolis, IN

\$20,000 – Comprehensive Counseling

Operating within Marion County, the Indianapolis Urban League (IUL) this past fiscal year utilized HUD funds to serve 236 clients with housing related needs. Currently IUL offers a wide range of comprehensive housing counseling services including: pre and post-purchase counseling, homebuyer education, default counseling, HECM, rental, predatory lending and marketing and outreach initiatives. Through this agency's Teaching, Education, Advocacy and Mediation Program (TEAM), Indiana's citizens from a variety of backgrounds, including moderately low-income citizens, are able to access, attain, and retain homeownership.

Lake County Community Economic Development Department

Crown Point, IN

\$23,429 – Comprehensive Counseling

Lake County CEDD is a HUD approved housing counseling agency providing comprehensive housing counseling services to low and moderately low-income residents of Lake County, Indiana. The agency offers comprehensive services including: pre and post purchase, default, HECM, homeownership voucher program, homebuyer education, predatory lending, rental counseling and homeless/displacement counseling. Lake County CEDD provided counseling to 362 clients in 2004 with HUD monies.

Lincoln Hills Development Corporation

Tell City, IN

\$20,000 – Comprehensive Counseling

Lincoln Hills Development Corporation (LCDC) was incorporated in 1965 and has been involved in housing assistance and advocacy for low-income persons for 39 years. This agency owns and/or manages 590 housing units; manage approximately 250 housing choice voucher certificates; serves as a community housing development organization and provides comprehensive housing counseling and home ownership services. The types of counseling offered include: pre purchase, default, HECM, rental, and homeless counseling. Lincoln Hills DC provided counseling to over 200 clients in 2004, with HUD grants funds.

Momentive Consumer Credit Counseling Services (CCCS)

Indianapolis, IN

\$48,436 - Comprehensive Counseling

\$40,000 - Predatory Lending

Momentive CCCS has been providing housing counseling services since 1996. The comprehensive counseling services provided in nine counties, include pre and post purchase counseling, homebuyer education, delinquency/default, HECM, rental, homeless, and predatory lending counseling. The goals of this agency are to provide homebuyer education and counseling, remove barriers to homeownership, provide safe affordable housing to low and moderate-income clients. Momentive CCCS anticipates providing counseling to 1,500 clients with the HUD grant funds.

Muncie Homeownership and Development Center

Muncie, IN

\$31,941 – Comprehensive Counseling

Muncie Homeownership and Development Center was established in 1992 and provides counseling services to residents of Delaware, Blackford, Randolph, Grant and Marion Counties. Currently the agency offers a wide range of housing counseling services including: budgeting, credit management and financial literacy, pre and post-purchase counseling, home maintenance and repair, foreclosure prevention and homeless assistance. In FY 2004 Muncie Homeownership and Development Center counseled 308 clients with HUD grant funds.

Southern Indiana Homeownership

Vincennes, IN

\$15,000 – Comprehensive Counseling

Southern Indiana Homeownership, Inc. (SHIFI) is a non-profit; Community Housing Development Organization (CHDO) and a HUD approved housing counseling agency. Currently SHIFI offers a wide range of housing counseling services including: pre-purchase and money management counseling, mortgage delinquency and default counseling, homebuyer education classes, and predatory lending counseling. During FY 2004 SHIFI assisted over 80 clients with housing related issues.

IOWA

Family Management Credit Counselors, Inc.

Waterloo, IA

\$40,000 - Comprehensive Counseling

Family Management Credit Counselors, Inc. is a non-profit, grassroots agency that has been providing financial and housing counseling services to Northeast Iowa for the past 47 years. The mission of Family Management Credit Counselors, Inc. is to provide comprehensive financial counseling and debt management services to assist persons in developing and maintaining a budget, reducing debt, saving money and ultimately, making good financial decisions. Family Management Credit Counselors, Inc.'s focal point is to educate and assist disabled, elderly, immigrants, minorities, and other low-to-moderate income persons on home ownership and/or renting, as well as providing comprehensive budgeting and financial management services. Family Management intends to assist persons in obtaining safe and affordable housing, as well as assisting families who are experiencing delinquency or foreclosure.

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

Des Moines, IA

\$38,689 - 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. provides the following programs/services: Community Housing Services Program (CHSP) was developed in 1974 to assist landlords and tenants in solving housing problems. CHSP provides Individual Housing Counseling to 4,000 households annually, Public Education/Outreach Services to 800 households annually, and Citizen's Advocacy. HOME, Inc. develops financing and attracts grant funds to keep housing costs affordable in order to make homeownership available to low-income families in Polk County. General contracting services are provided to 25 low-income homeowners annually to address emergency repairs or deferred maintenance. Homeownership Counseling and Supportive Services (HCSS) helps prospective homeowners determine if they are ready to purchase a home and creating a plan to do so. HOME, Inc. provides general homeownership counseling, information and referral; homeownership readiness interview and assessment; development of a plan to purchase a home; and individualized assistance to implement the plan.

Iowa Citizens For Community Improvement

Des Moines, IA

\$40,000 - Comprehensive Counseling

For thirty years, Iowa Citizens for Community Improvement has been an organization of everyday people who talk, act and get things done on issues that impact people most. Issues like ensuring everyone has the opportunity to achieve their dream of home ownership or stopping companies with destructive lending practices from preying on

hard-working families. We've defined and banned predatory lending via agreements with some of Iowa's largest lenders and we've helped thousands of people successfully reach their financial and home ownership goals. CCI provides a wide variety of homeownership and financial literacy education classes and one-on-one support. They also bring thousands of Iowans from all walks of life together through our regional chapters, statewide meetings or simply neighbor to neighbor to get things done. Together, CCI members tackle tough social, economic and environmental issues and make an extraordinary difference.

Iowa Finance Authority

Des Moines, IA

\$95,000 - Comprehensive Counseling

\$17,629 – Predatory Lending Counseling

Iowa Finance Authority (IFA) is the State Housing Finance Agency in Iowa. This project will be available throughout the entire state of Iowa and will support homeownership counseling and education, and outreach related to predatory lending issues. The Iowa Finance Authority will distribute the housing counseling funds to the Iowa Home Ownership Education Project (IHOEP). IHOEP is a non-profit collaboration of fifty organizations and individuals developing, improving and supporting quality home ownership education, services and resources across Iowa. IHOEP's primary purpose is to support and further opportunities for homeownership education in Iowa by providing monetary and educational support to its member organizations. Member organizations provide homeownership counseling and education, financial literacy, and credit and budget counseling. IHOEP has been granting funds to IHOEP members that provide homeownership counseling throughout Iowa since 2001. IFA has been a partner in this process by providing funds to IHOEP through the Iowa Finance Authority's Housing Assistance Fund (HAF).

KANSAS

Consumer Credit Counseling Service

Salina, KS

\$50,000 - Comprehensive Counseling

Consumer Credit Counseling Service, Inc. is a non-profit community service organization established in 1985. The agency has offices in Salina, Wichita, Hays, Garden City, and Hutchinson and serves all of Central and Western Kansas. CCCS offers low-cost financial education programs to consumers age six to adult and budget counseling services for individuals and families who are struggling financially. Education programs are presented on a monthly basis in Salina and Wichita and education staff is available to make presentations to schools, employers, businesses, and other service providers. Topics include budgeting, money management, the wise use of credit, and homebuying. The agency is a HUD certified housing counseling agency and also offers services regarding delinquent mortgage/rent, reverse mortgages, pre-purchase, pre-rental, and post-purchase

housing counseling. Counseling services are one-on-one, confidential and can be either in-person, by phone, or by mail.

Housing and Credit Counseling, Inc. (HCCI)

Topeka, KS

\$180,000 - Comprehensive Counseling

HCCI assists the community by helping consumers achieve housing and financial goals and resolve related problems with dignity. HCCI is a community leader in the communities it serves in these efforts. HCCI provides confidential counseling for tenants and landlords on legal and practical rights and responsibilities ranging from maintenance to leases, security deposits, evictions, entry, homelessness, lead paint and fair housing; preventive education programs targeted at schools, homeless shelters, halfway houses, community corrections programs and others; publications include Kansas Tenants Handbook, Kansas Landlords Handbook, Model Lease, Applications and Screening Fair Housing booklet, model forms

KENTUCKY

Campbellsville Housing And Redevelopment Authority

Campbellsville, KY

\$20,138 – Comprehensive Counseling

Campbellsville Housing & Redevelopment Authority (CHRA) provides counseling services to the communities of Campbellsville and Lebanon, KY. The agency's housing counseling program has been in existence since 1982. The goal of CHRA is to provide comprehensive housing counseling services to homebuyers, homeowners, and tenants in the greater Campbellsville area. The available comprehensive housing counseling activities include: pre-purchase, homebuyer education, default, home equity conversion mortgage, post purchase and rental.

Louisville Urban League

Louisville, KY

\$19,215 - Comprehensive Counseling

Louisville Urban League, founded in 1921, is celebrating nearly 85 years of service and stands as one of the leading human service organization in the Louisville community. The League provides direct services to over 8,000 families and individuals on an annual basis. For over thirty years, the League has provided Louisville, Jefferson County and surrounding metropolitan communities with comprehensive housing counseling services. Established in 1972, the League's Department of Housing Services and Neighborhood Revitalization (HSNR) has served as a local HUD approved housing counseling agency since 1973. Services offered by the Louisville Urban League will include pre- and post purchase, delinquency and default, HECM, rental, and homeless/displacement counseling.

Purchase Area Housing Corporation

Mayfield, KY

\$15,000 - Comprehensive Counseling

Purchase Area Housing Corporation (PAHC) is a public non-profit agency developed to provide safe affordable housing to meet the needs of low and moderately low-income citizens of Western Kentucky. PAHC provides a full range of housing counseling services, advice and assistance to housing consumers to assist them in improving their housing conditions and meeting their responsibilities of homeownership. Major consideration will be given to providing increased homeownership to low and moderate-income persons; persons with disabilities; the elderly; minorities and families with limited English proficiency. The staff has over 30 years of experience in counseling and servicing housing programs.

REACH, Incorporated

Bowling Green, KY

\$29,823 – Comprehensive Counseling

REACH, Inc. is a consortium of 26 organizations that was established in 1995 to help low to moderate-income families and individuals to become first-time homebuyers. In addition REACH provides budget, credit and housing counseling services to help clients become financially self-sufficient. Since 1995, REACH has assisted more than 470 families and individuals in curing their credit issues and purchasing their first homes. The nonprofit agency started with a staff of one administering a single program to assist families and individuals in Fayette County, Kentucky.

LOUISIANA

Lafayette Consolidated Government Neighborhood Counseling Services

Lafayette, LA

\$20,000 - Comprehensive Counseling

As a HUD-approved Counseling Agency, NCS will continue to provide the following one-on-one counseling services: Pre-Purchase, Default and Delinquency, Non-Delinquency Post-Purchase, Reverse Mortgage, Rental Homeless/Displacement, Support Services, Fair Housing, and Community Referrals. NCS will also continue to provide the following group counseling: Home Ownership Training, Home Maintenance Workshops, Home Buyer's Club, Home Buyer's Fair, Landlord and Tenants Rights and Responsibilities Seminar, Budget and Credit Workshops, and other informational seminars. The Community Development Department has determined that our activities are indispensable to the successful revitalization efforts of the Community Block Grant Activities. Specifically, this is true in the housing related activities in the CDBG targeted area. NCS proposes to also expand training in the areas of financial literacy and identity

theft. These services are currently being offered through this office to the local college, recovery centers, and women' health center.

St. James Parish Department of Human Resources

Convent, LA

\$24,845 - Comprehensive Counseling

The St. James Parish Department of Human Resources' mission is to provide residents with programs and services to help improve their quality of life leading to self-sufficiency. Our motto is "One department, many services."

St. James Department of Human Resources, currently administers over twenty different programs including: Services and information for the elderly (including 4 Senior Centers, meals; transportation, etc.), Emergency assistance payments for food, utilities, and rent;

The Department also provides limited housing services that include Housing preservation and weatherization as well as counseling. Qualifying residents of the parish can obtain counseling for first-time homebuyers, default or delinquency, financial literacy and savings plans, predatory lending, pre-purchase literacy, money management, and loss mitigation.

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

Lafayette, LA

\$32,000 - Comprehensive Counseling

The St. Martin, Iberia, Lafayette Community Action Agency or SMILE (as it is widely known by its acronym) serves as the primary provider of social services in a tri-parish region in southern Louisiana. Chartered as a 501 (c)(3), tax-exempt corporation in 1968, the Agency will celebrate its 37th anniversary this year of helping the disadvantaged to obtain self-sufficiency. In addition to comprehensive housing counseling, SMILE provides Head Start/Early Head Start, emergency assistance, transitional family shelters, utility and rent/mortgage assistance, transportation, mentoring; weatherization, parenting education, senior volunteers, limited computer technology, job placement and referrals, and distribution of food, clothing and hygiene products.

Volunteers of America of North Louisiana

Shreveport, LA

\$19,922 - Comprehensive Counseling

Volunteers of America of North Louisiana's Housing Counseling Agency works to eliminate homeownership barriers within the low to moderate income communities by assisting clients overcome credit issues, providing homeownership education and budget counseling. The impact of the HUD grant to the community would allow VOA to increase the number of clients served. Their goal is to assist clients to obtain affordable housing, increase awareness about homeownership opportunities, increase net worth to low and moderate income families who purchase a home, and increase the ability for

residents to qualify for housing and gain assistance in credit repair. All of this will strengthen the community that Volunteers of American of North Louisiana currently serves.

MAINE

Coastal Enterprises, Inc. (CEI)

Wiscasset, ME

\$33,260 - Comprehensive Counseling

\$14,450 - Predatory Lending

\$10,010- Section 8 Homeownership Voucher Counseling

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

Pine Tree Legal Assistance, Inc.

Portland, ME

\$48,894 - Comprehensive Counseling

\$40,000 - Predatory Lending

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

MARYLAND

Anne Arundel County Economic Opportunity Commission

Annapolis, MD

\$35,855 - Comprehensive Counseling

The Anne Arundel County Economic Opportunity Commission is a private non-profit agency dedicated to changing lives and helping people. The Commission has a staff of 180 people operating a group of eight programs, working in partnership with various governmental and non-public organizations to alleviate the difficulties that beset households with low-to-moderate incomes. Their service area is Anne Arundel County,

which has an estimated population of one half million, of which almost thirty-five thousand are considered low-income. Anne Arundel County Economic Opportunity Commission has developed various programs and services to meet the needs and challenges facing the low to-moderate-income population, which they serve.

Arundel Community Development Services, Inc.

Annapolis, MD

\$53,131 - Comprehensive Counseling

\$10,000 - Section 8 Homeownership Voucher Counseling

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

Community Assistance Network, Inc.

Baltimore, MD

\$34,117 - Comprehensive Counseling

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

Garrett County Community Action Committee

Oakland, MD

\$53,131 - Comprehensive Counseling

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

Harford County Housing Agency

Bel Air, MD

\$25,314 - Comprehensive Counseling

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

Home Partnership, Inc.

Belcamp, MD

\$27,033 - Comprehensive Counseling

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

Maryland Rural Development Corporation

Annapolis, MD

\$16,719 - Comprehensive Counseling

The Maryland Rural Development Corporation (MRDC) has been actively administrating housing programs for over 20 years. The agency provides both pre-purchase and post-purchase counseling, default/delinquency counseling, foreclosure mediation, budget and money management skills, debt repayment and debt restructuring to residents within the five mid and upper shore counties. As part of their outreach, they have created a partnership with the University of Maryland to assist area residents with Financial Counseling. They were selected by the Maryland DHCD to provide homebuyer education to disabled clients located on the Eastern Shore of Maryland. In addition to the above housing counseling activities, MRDC is responsible for administering the Section 8 vouchers and provide rental subsidy through their Rental Allowance Program.

The National Foundation for Credit Counseling

Silver Spring, MD

\$1,443,593 – Comprehensive Counseling

\$ 46,000 - Homeownership Voucher

\$ 325,000 - Predatory Lending

\$ 81,094 - Colonias

Founded in 1951, the National Foundation for Credit Counseling, Inc.® (NFCC) is the nation's largest and longest serving nonprofit credit counseling organization, with 118

member agencies and over 1000 offices in communities throughout the country. NFCC is the national voice for its nonprofit, mission based, community-oriented members. NFCC members have a physical presence in all 50 states, Puerto Rico and the District of Columbia.

Washington County Community Action Council, Inc.

Hagerstown, MD

\$32,190 - Comprehensive Counseling

The Washington county Community Action Council, Inc., is a private non-profit agency committed to providing services to residents of Washington County for over 33 years. It's stated mission is "to increase the capacities of individuals and groups to deal with their own problems without the need of further assistance." This goal is achieved through a variety of services that includes counseling in such areas as home ownership, mortgage default, landlord-tenant mediation, fair housing and other housing concerns.

MASSACHUSETTS

Berkshire County Regional Housing Authority (BCRHA)

Pittsfield, MA

\$34,000 - Comprehensive Counseling

The BCRHA is a regional housing authority organized in 1980. The BCRHA acts as a Local Housing Authority for those 23 towns in the county that do not have a local housing authority. As the sole regional housing authority in Berkshire County, BCRHA is mandated to provide housing programming, related services, and technical assistance to all communities in the County. The comprehensive housing counseling program includes: legal and educational counseling, informal mediation/negotiation services, court mediation, educational workshops, housing search and stabilization services, Homeowner Options for Massachusetts Elders (H.O.M.E.), home seller/homebuyer dispute resolution programs, pre-occupancy, pre-purchase, pre-rental, mortgage default, rent delinquency, homelessness prevention and resolution services.

Citizens' Housing and Planning Association (CHAPA)

Boston, MA

\$801,700 – Comprehensive Counseling

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

housing issues; education and training for organizations and individuals; and coalition- and consensus-building among broad interests and stakeholders.

Community Service Network, Inc. (CNS)

Stoneham, MA

\$27,033 - Comprehensive Counseling

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

Greater Boston Legal Services (GBLS)

Boston, MA

\$40,000 - Comprehensive Counseling

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

Massachusetts Alliance of Portuguese Speakers (MAPS)

Plymouth, MA

\$15,000 - Comprehensive Counseling

The Massachusetts Alliance of Portuguese Speakers (MAPS), is a private, nonprofit, community based organization that has provided a wide range of linguistically and culturally competent health and social services to Portuguese speakers since 1970. Their mission is to improve the lives of Portuguese speaking individuals and families from Massachusetts and help them become contributing, active participants in American society while maintaining strong ethnic identity and a sense of community. MAPS works with and for the Brazilian, Cape Verdean, Portuguese and other Portuguese-speaking communities to increase access and remove barriers to health, education and social services through direct services, advocacy, leadership and community development.

Plymouth Redevelopment Authority (PRA)

Plymouth, MA

\$35,855 - Comprehensive Counseling

\$6,000 - Section 8 Homeownership Voucher Counseling

The primary objective of PRA is to provide comprehensive housing counseling services to low and moderate-income clients. Clients run the full spectrum from tenants to first

time homebuyers to homeowners in financial difficulty. Housing counseling services provided include: tenant/landlord relations, budgeting, credit, financial management, first-time homebuyers seminars, delinquency, foreclosure avoidance and reverse mortgages/HECM.

Pro-Home Housing Counseling Agency

Taunton, MA

\$25,314 - Comprehensive Counseling

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

Quincy Community Action Programs, Inc. (QCAP)

Quincy, MA

\$28,752 - Comprehensive Counseling

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

Springfield Partners for Community Action

Springfield, MA

\$25,314 - Comprehensive Counseling

Springfield Partners for Community Action is the federally designated Community Action Agency (CAA) for the greater Springfield area. The agency has over 40 years of experience providing services and advocacy to alleviate the conditions of poverty for area residents. Established in 1964 under the Economic Recovery Act, the agency currently operates various programs including homeownership, Weatherization, Telephone Reassurance, home furnishings, Community Food and Nutrition, Community Health Advocacy, and New Beginnings Childcare Center. The agency is a voucher site for food pantries in the city and host for SERVE, New England's' food distribution program. SPCA provides homebuyer education, pre-purchase counseling, mobility and relocation assistance, renter/section 8 assistance and public housing counseling.

The Housing Partnership Network

Boston, MA

\$1,663,050 – Comprehensive Counseling

\$ 55,218 - Homeownership Voucher

\$ 97,944 - Predatory Lending

The Housing Partnership Network is a membership organization comprised of high capacity nonprofits that develop and preserve affordable housing and foster economic opportunity for low and moderate-income families through public-private partnerships. The Network has 84 members operating in 33 states. The Network's members have developed or financed over 400,000 units of affordable rental housing; built or helped lower-income families purchase or rehabilitate 220,000 homes; and provided homeownership counseling and support to 250,000 low and moderate-income households. Through the Network, members collaborate on national strategies and share best practices while maintaining the local autonomy essential to their success. A HUD-approved counseling intermediary since 1995, with this award the Network is funding 33 of its members in 21 states.

MICHIGAN

Detroit Non-Profit Housing Corporation

Detroit, MI

\$32,190 – Comprehensive Counseling

Detroit Non-Profit Housing Corporation (DNPHC), is grass-roots community-based organization that has provided comprehensive housing counseling services to residents of Southeastern Michigan, with a focus on Detroit, successfully since 1972. DNPHC's professional housing counselors primarily serve clients in confidential face to face interviews as well as Homebuyer Workshops. The services at DNPHC are intended to identify the client's housing problems and needs. Based on the individual circumstances of our clients, various components of comprehensive counseling may be deemed appropriate. Detroit Non-Profit Housing Corporation continues to collaborate with a number of other community-based organizations to provide services to the City's residents. In addition, DNPHC, through its various partnerships, will ensure that counseling sessions are accessible to both Spanish speaking and Arabic speaking residents of the Detroit area.

Grand Rapids Urban League

Grand Rapids, MI

\$20,157 – Comprehensive Counseling

The Grand Rapids Urban League is a private not-for profit community service organization whose vision was to create equity, opportunity and justice in their community. It was founded in 1943 with the mission to deliver quality services and create changes, which eliminate racism, and to improve the life chances of African Americana and the poor, thus benefiting the entire community. The League has provided

services in the area of housing, community services, economic development, employment, health care and nutrition. The Grand Rapids Urban League has been a HUD approved housing counseling agency for many years and has had an excellent record of helping households obtain and retain stable, decent housing.

Greater Eastside Community Association

Flint, MI

\$37,593 - Comprehensive Counseling

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

Home Repair Services of Kent County

Grand Rapids, MI

\$30,471 - Comprehensive Counseling

Home Repair Services provides a variety of programs designed to equip low-income homeowners to be effective, successful homeowners in the Grand Rapids metropolitan area (Kent County), Mich.). Programs include critical repairs provided at very low cost, access modifications for people with disabilities, a surplus building materials store, tool library, educational classes for do-it-yourself home maintenance, housing counseling, and lead base paint poisoning education and hazard reduction. Founded 26 years ago in 1979, Home Repair Services now serves more than 2,800 lower income families per year.

Inner City Christian Federation

Grand Rapids, MI

\$51,013 - Comprehensive Counseling

\$40,000 - Predatory Lending

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

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

Lansing Affordable Homes, Inc.(LAH)

Lansing, MI

\$20,157 - Comprehensive Counseling

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

Lighthouse Community Development

Pontiac, MI

\$65,000 - Comprehensive Counseling

\$12,500 - Predatory Lending

\$7,5000 - Section 8 Homeownership Voucher Counseling

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

Michigan State University Extension Services

East Lansing, MI

\$32,190 - Comprehensive Counseling

Michigan State University Extension empowers its county offices and local partners To help people improve their lives through an educational process that applies knowledge to critical issues, needs and opportunities. A great example is the Housing Advocacy program administered jointly by Clare County Enterprise Community, a Round II Rural Enterprise Community, and the MSUE office of Clare County.

Mission of Peace National Housing Counseling Intermediary (MOPNHCI)

Flint, MI

\$826,729 - Comprehensive

Mission of Peace National Housing Counseling Intermediary (MOPNHCI) is a faith based non-profit organization founded in Flint, Michigan in 1997. MOPNHCI's primary mission is to break down barriers to homeownership by providing homebuyer education and counseling services for prospective homebuyers and by assisting them to access flexible mortgage products. MOPNHCI also works to help introduce individuals to the world of personal finance through financial literacy and educational activity focusing on the unbanked. MOPNHCI's activities include comprehensive housing counseling, default counseling, HECM counseling, rental counseling, rehabilitation counseling,

predatory lending counseling, fair housing counseling, homeownership voucher counseling, down payment assistance, individual development accounts (IDA) and housing development. MOPNHCI coordinates a network of 29 faith based non-profit housing counseling affiliates in 16 states and the District of Columbia.

NCCS Center for Nonprofit Housing (CNH)

Fremont, MI

\$27,033 - Comprehensive Counseling

CHN is a newly HUD approved housing counseling agency serving the Newaygo County, Michigan area. It provides an array of services to the community including Pre-purchase counseling, homebuyer education programs, mortgage delinquency counseling, post-purchase education and rental counseling. CHN is also certified by the Michigan State Housing Development Authority (MSHDA) as a Community Housing Development Organization (CHDO). During the past year, CHN served over 300 clients and assisted over 40 families and individuals with the purchase of their first homes.

Northwest Michigan Human Services Agency

Traverse City, MI

\$51,013 - Comprehensive Counseling

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

Oakland County, Michigan (OCM)

Pontiac, MI

\$46,000 - Comprehensive Counseling

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

Phoenix Housing and Counseling Non-Profit, Inc.

Detroit, MI

\$15,000 - Comprehensive Counseling

Phoenix Housing and Counseling Non Profit, Inc (PHC), has provided comprehensive housing counseling services for over 10 years. Phoenix Housing and Counseling Non-Profit, Inc seeks to address the associated economic and social problems that prevent a specific target population from achieving decent, safe and sanitary housing in secure locations. With this in mind, PHC created the Predatory Lending Relief Mortgage Loan Program that is designed to assist low to moderate income persons, who have been victimized by predatory lending practices, obtain affordable mortgage loan products. Languages offered by the counseling staff are English, Spanish and Arabic. Specific counseling services include: pre-purchase, mortgage default/foreclosure and reverse mortgage counseling and predatory lending awareness.

Southwest Michigan Community Action Agency

Benton Harbor, MI

\$21,876 - Comprehensive Counseling

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

MINNESOTA

Anoka County Community Action Program, Inc.

Blaine, MN

\$60,000 - 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. Within the realm of permanent affordable housing, comes our Homeownership Program. We can proudly say that, to date, we have educated and counseled over 1,000 individuals to become successful homeowners.

Carver County Housing & Redevelopment Authority

Chaska, MN

\$126,975 - Comprehensive Counseling

The CCHRA has been providing housing counseling services since its inception in 1980

and have been a HUD-approved Housing Counseling agency since 1996. CCHRA has a flexible Housing Counseling Plan that will address the needs of many different clients. The CCHRA will provide the following types of counseling for the grant year 2005-2006: Pre-Occupancy Counseling Rental, Homebuyer Education/Counseling Programs, Post-Purchase/Mortgage Default and Rent Delinquency Counseling, Post-Purchase/Post-occupancy Counseling, Home Improvement and Rehabilitation Counseling, Displacement and Relocation Counseling, Marketing and Outreach

Community Action for Suburban Hennepin, Inc.

Hopkins, MN

\$155,000 - Comprehensive Counseling

Community Action for Suburban Hennepin (“CASH”) is the state- and federally designated community action agency serving the 45 communities in suburban Hennepin County. Since its inception in 1985, CASH has served to reduce the causes and effects of poverty in suburban Hennepin. CASH’s mission: To improve the quality of life in suburban Hennepin County by creating and supporting links between individuals and communities through services, education and collaboration. Community Action for Suburban Hennepin (CASH) has been providing a variety of housing counseling services since 1992 and is committed to providing these services as long as the need persists. Since its inception, CASH Full Cycle Homeownership Program has served over 5,716 (reported in Household) homeowners.

Dakota County Community Development Agency

Eagan, MN

\$37,350 - Comprehensive Counseling

\$7,470 – Homeownership Voucher Counseling

The Dakota County Community Development Agency (CDA) is a local unit of government that was created in 1971. CDA has grown into one of the largest local providers of affordable housing and community development programs in Minnesota and currently administers over 30 programs serving the communities and residents of Dakota County (a suburb of Minneapolis-St. Paul metropolitan area). The agency administers are the Housing Choice Voucher Program, Senior Housing Program and Family Townhome Program which provide affordable housing to nearly 3,700 households. The CDA began administering the Home Stretch Homebuyer Education Program in 1996. For this program, the CDA partners with community experts in the home buying field to teach prospective homeowners about the entire purchasing process. The CDA holds Home Stretch classes on a monthly basis and about 200 households complete the class each year. In 2003, the CDA expanded its housing counseling programs with the addition of the Mortgage Foreclosure Prevention and Pre-Purchase Counseling programs.

Southern Minnesota Regional Legal Services, Inc. (SMRLS)

St. Paul, MN

\$100,000 - Comprehensive Counseling

\$40,000 – Predatory Lending Counseling

Southern Minnesota Regional Legal Services, Inc. (SMRLS) is the oldest legal aid organization in Minnesota and has been providing high quality legal services for over 80 years. The Housing Counseling program of SMRLS has been in operation and has been HUD approved for over 20 years. Last year the program provided assistance to 1,279 clients. SMRLS provides comprehensive counseling services, which include pre-occupancy and post-occupancy counseling and mortgage delinquency and default counseling. The cases include helping clients with housing searches, fair housing issues, HUD program issues, mortgage defaults, rental delinquencies, non-monetary defaults in rental housing, eviction defense and habitability issues in housing. The program also provides trainings to groups on landlord-tenant rights and responsibilities.

St. Paul Department of Planning and Economic Dev.

St. Paul, MN

\$100,777 - Comprehensive Counseling

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

MISSISSIPPI

Sacred Heart Southern Missions Housing Corporation

Walls, MS

\$21,322 - Comprehensive Counseling

Sacred Heart Southern Missions Housing Corporation was formed in 1994 to help low-income residents of Mississippi move towards homeownership. It serves nine counties located in northern Mississippi. The agency has made a significant impact in this area of the state by providing credit counseling, housing education, predatory lending counseling, and low income housing opportunities. Grant funds will be used to provide clients with pre-purchase, delinquency, post-purchase, reverse mortgage, homeless/displacement, rental and homeownership voucher counseling.

Housing Education And Economic Development, Inc.

Jackson, MS

\$43,660 - Comprehensive Counseling

Housing Education and Economic Development, Inc. (HEED) is a non-profit organization that has been providing comprehensive housing counseling in Mississippi

for sixteen (16) years. Individuals and families are helped through HEED's counseling to improve their housing conditions and meet the responsibilities of tenancy and homeownership. HEED's counselors also help borrowers avoid inflated appraisals, unreasonably high interest rates, unaffordable repayment terms, and other conditions that can result in a loss of equity, increased debt, default and eventually foreclosure. HEED also provides Home Equity Conversion Mortgage (HECM) counseling to elderly homeowners seeking to convert equity in their homes into income that can be used to pay for home improvements, medical costs, living expenses, or other expenses. HEED wants to help all in Mississippi to make wise housing choices and avoid becoming victims of predatory lending, or unfair lending practices.

MISSOURI

Housing Options Provided for the Elderly (HOPE)

St. Louis, MO

\$58,000 - Comprehensive Counseling

Housing Options Provided for the Elderly (HOPE) exists to help older adults live with dignity and independence in the housing most appropriate to their circumstances. HOPE helps seniors and their families explore the range of housing choices and other options available to them by: visiting clients in their homes (whenever possible), understanding clients needs and desires, identifying problems or needs clients would like to 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

Legal Aid of Western Missouri, Inc.

Kansas City, MO

\$150,000 - Comprehensive Counseling

\$40,000 – Predatory Lending Counseling

LAWMO has its roots in The Kansas City Legal Aid Bureau, which was founded in 1910 and was one of the first publicly funded legal aid organizations in the country. In 1964, Legal Aid of Western Missouri was officially incorporated as a Missouri not-for-profit corporation. Starting in 1974, LAWMO principal funding came from the Legal Services Corporation. LAWMO now has 40 attorneys, 20 paralegals and over 80 staff members working in five offices across western Missouri. LAWMO's service area covers 40 counties with offices in St. Joseph, Joplin, Warrensburg, Kansas City west side and downtown Kansas City, Missouri. In the year 2004, LAWMO attorneys and paralegals resolved over 6,150 civil matters. The primary areas of civil practice included: housing; family law and domestic violence issues; health care and public benefits issues; consumer; and, immigration.

Legal Services of Eastern Missouri, Inc.

St. Louis, MO

\$34,689 - Comprehensive Counseling

Legal Services of Eastern Missouri, Inc. (LSEM) is an independent, non-profit organization that provides high-quality civil legal assistance and equal access to justice for low-income people in Eastern Missouri. They provide housing counseling services in Eastern Missouri counties of: Adair, Clark, Franklin, Jefferson, Knox, Lewis, Lincoln, Macon, Marion, Monroe, Montgomery, Pike, Ralls, Schuyler, Scotland, Shelby, St. Charles, St. Louis, St. Louis City, Warren, Washington. Services provided in following areas: Family, Housing, Consumer, Health/Public Benefits/Income Maintenance, Education for children with special needs, Immigration, Problems specific to the Elderly and Services to people living with HIV/AIDS.

West Central Missouri Community Action Agency

Appleton City, MO

\$24,845 - Comprehensive Counseling

West Central Missouri Community Action Agency has been in community action and social services for over 40 years and has been an Approved Housing Counseling Agency for over seventeen (17) years. The Agency operates a Family Self-Sufficiency Program for its Housing Choice Voucher Program participants and Supportive Service Program coordination for its elderly project-based programs. West Central also operates a Section 8 HCV Homeownership Assistance Program. These funds will be successfully utilized to provide decent, safe and affordable housing, as well as, comprehensive housing counseling to a large number of families and individuals in a large geographical area in west central Missouri. The demand for homebuyer training and counseling services has continued to increase, especially with regard to the Section 8 HCV Homeownership Counseling Agreement. WCMCAA will continue to provide comprehensive counseling services that include pre and post-rental and homeownership, foreclosure, loss mitigation, credit counseling and fair housing to clients in the nine county jurisdiction.

Youth Education and Health in Souldard

St. Louis, MO

\$18,791 - Comprehensive Counseling

YEHS has 30 years of experience in providing affordable housing, youth education, and other community services. For thirteen years, YEHS has operated YouthBuild St. Louis, a HUD-funded job training and education program for youth ages 17 to 24. Since February of 2001, the YEHS Homebuyer and Financial Education Program has assisted YouthBuild students and graduates and low- and moderate-income residents of the St. Louis area to develop a stable financial foundation and purchase a home. The YEHS Homebuyer Program provides training in the home-buying process, money management and credit counseling. YEHS became a HUD-approved Home Counseling Agency in 2002 and is now in its fifth year of housing counseling activities. YEHS hopes to expand the Homebuyer Program in 2005-6 and develop permanently affordable housing in collaboration with Red Brick Community Land Trust.

MONTANA

District 7 Human Resources Development Council

Billings, MT

\$50,000 - Comprehensive Counseling

District 7 Human Resource Development Council (HRDC) is a multipurpose nonprofit organization with over 39 years of experience operating programs for the economically disadvantaged, low-income residents. The District 7 HRDC operates over 20 different programs in a five county area that includes the state's largest city and about 20% of the state's population. Programs currently administered by District 7 HRDC are housing, weatherization, energy, childcare, loan assistance, art for the disabled, youth programs and employment development programs.

Montana Board of Housing

Helena, MT

\$149,138 - Comprehensive Counseling

The Montana Board of Housing (MBOH) is a state agency serving the unique housing needs of Montana's low and moderate-income population. Its primary focus in meeting those needs is to develop, rehabilitate, and manage the state's affordable housing stock. The Montana Housing Act of 1975 created MBOH. It is self-supporting with the majority of its funds for operations and programs provided through the sale of tax-exempt bonds to the private sector. MBOH also administers federal housing programs and works in partnership with housing authorities throughout Montana to provide safe, sanitary, decent, and affordable housing for individuals and families across Montana.

Women's Opportunity and Resource Development, Inc.

Missoula, MT

\$61,545 - Comprehensive Counseling

Women's Opportunity and Resource Development, Inc. (WORD) was established in 1986 to develop innovative programming that would assist low-income people in achieving long-term economic self-sufficiency. WORD provides advocacy, direct services including housing counseling, and policy analysis throughout the state of Montana, with a primary emphasis in the city of Missoula. WORD's innovative housing counseling program provides comprehensive housing counseling integrated with family support and community resource referrals, for a collaborative approach that earned WORD a HUD Best Practices Achievement Award in 1999.

NEBRASKA

Family Housing Advisory Services, Inc. (FHAS)

Omaha, NE

\$126,975 - Comprehensive Counseling
\$ 40,000 - Predatory Lending

Family Housing Advisory Services, Inc. (FHAS), established in 1968, is a HUD-Certified comprehensive housing counseling agency, providing assistance to homeless, renters, first-time homebuyers, and homeowners. FHAS services include homeless and renter advocacy and assistance, pre- and post-purchase homebuyer education, mortgagor default and foreclosure prevention, and fair housing. FHAS has been honoring its mission to increase affordable housing opportunities for all for over 35 years, and has offices located in North and South Omaha and Council Bluffs, Iowa. FHAS also works with Omaha Fights Back, an Anti-predatory Lending Committee made up of community organizations offering information and assistance to avoid predatory lending situations. With HUD Predatory Lending Grant funds, FHAS proposes to educate 150 to 175 clients about predatory lending practices as part of their comprehensive housing counseling program. This includes client seminars, neighborhood talks, and one-to-one counseling as well as HECM counseling and counseling for other Mortgagors seeking a solution to foreclosure.

High Plains Community Development Corp.

Chadron, NE

\$52,659 - Comprehensive Counseling

High Plains Community Development Corp. is the only HUD approved Housing Counseling agency in western Nebraska which constitutes the 3rd Congressional district, an area of 64,000 square miles. High Plains was originally approved as a HUD Housing Counseling Agency in 2000 and renewed in 2003 to continue to provide housing counseling services throughout western Nebraska. The organization also provides some types of counseling to other parts of the state of Nebraska since there are very few agencies that offer counseling. The types of counseling offered include homebuyer education programs, both pre-purchase and post-purchase counseling, loss mitigation counseling for those facing default and foreclosure, homeless/displacement counseling, HECM (reverse mortgage counseling), predatory lending and assistance and referral for Fair Housing complaints as well as assistance for renters regarding Nebraska's Landlord and Tenant Act. For Fair Housing and Landlord and Tenant Act complaints, High Plains works in a cooperative partnership with the Fair Housing Center of Nebraska, Inc. in Omaha, an enforcement agency and also with the Nebraska Equal Opportunity Commission and Legal Services of Nebraska. The pre-purchase counseling includes credit and financial counseling, as well as presentation of the financial skills program designed by First Nations in collaboration with Fannie Mae "Building Native Communities, Financial Skills for Families".

Lincoln Action Program, Inc.

Lincoln, NE

\$55,727 - Comprehensive Counseling

Lincoln Action Program (LAP) is a private, non-profit community action agency that has been serving low-income families and youth for over 40 years. We serve the city of

Lincoln and the counties of Lancaster and Saunders within the State of Nebraska with the primary mission to improve the quality of life and economic self-sufficiency of people with low incomes. In all of our services, LAP partners with motivated, low-income families as they strive to better their lives. Our three core objectives are meeting basic needs, supporting attainment of educational and employment goals, and strengthening families with the overall goal being to increase the self-sufficiency and quality of life of those we serve.

NEVADA

Consumer Credit Counseling Service of Southern Nevada

Las Vegas, NV

\$175,000 - Comprehensive Counseling

\$40,000 - Predatory Lending Counseling

Since its establishment in 1974, Consumer Credit Counseling Service of Southern Nevada (CCCS) has been envisioned to provide educational and financial literacy programs to consumers in the state of Nevada specifically in debt management, and personal money management. It has since then expanded its programs to include housing counseling activities, i.e. pre-purchase, delinquency and default, homebuyer education, post-purchase education and loss mitigation, rental, HECM, and predatory lending counseling. In FY 2006, CCCS proposes to serve 4,240 clients.

Washoe County Dept of Senior Services-Senior Law Project

Reno, NV

\$38,000 - Comprehensive Counseling

The Washoe County Department of Senior Services – Senior Law Project has operated in its present form since 1990. It provides legal and counseling services without charge to the senior citizens of Washoe County and surrounding communities in civil areas of the law, primarily focusing on issues of basic need such as housing, consumer, government benefits including health resources, elder rights and basic life planning matters. The Senior Law Project has been a HUD approved counseling since July 1998. Their primary housing counseling services include HECM, default/foreclosure counseling, rental, non-delinquency post purchase counseling. In FY 2006, Senior Law Project proposes to serve approximately 205 clients with HUD’s housing counseling grant, with major emphasis on serving those 60 years of age and older.

Women’s Development Center

Las Vegas, NV

\$57,250 - Comprehensive Counseling

Women’s Development Center (WDC) housed their first homeless family in 1990. This agency began as a “grass-roots” effort by a group of women concerned the rising number of women and children becoming homeless. Since then, WDC has expanded its services to include seven programs, which span the continuum of housing needs. Women’s

Development Center (WDC) provides a wide range of housing and counseling services to the residents of Clark County, Nevada. The seven programs that WDC offers are: Transitional Housing for homeless single parent families, Transitional Housing for homeless senior women, Tenant based rental assistance program, SAFAH/LINK program, Housing for people living with HIV/AIDS, Affordable rental program and the First time homebuyer's program. This agency has a knowledgeable staff with 53 years of combined experience to service the needs of the people they serve

NEW HAMPSHIRE

Concord Area Land Trust

Concord, NH

\$53,131 - Comprehensive Counseling

The Concord Area Trust for Community Housing is a nonprofit housing organization operating out of New Hampshire's capital city. Formed in 1989 in response to a shortage of safe affordable housing, CATCH has since become a regional innovator and model of excellence in nonprofit housing. CATCH's Home Buyer Education Center was formed in 2000 in response to the growing demand for quality home ownership opportunities among low and moderate income families and individuals in the region. Since that time, more than 70 households have attained the American Dream of Home Ownership. Providing classroom education, access to professionals in the field, and one on one counseling with trained housing and credit counselors, the Home Buyer Education Center is a valuable asset to the community. The Home Buyer Education Center at CATCH is a valuable resource of information, guidance and financial stability, and for current home owners who are in need of counseling services to help them maintain safe, affordable and adequate housing for themselves and their families.

Laconia Area Community Land Trust (LACLT)

Laconia, NH

\$27,033 - Comprehensive Counseling

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

The Way Home

Manchester, NH

\$48,894 - Comprehensive Counseling

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

Housing counseling services provided include: pre-occupancy, rent delinquency, post-occupancy, and displacement services.

NEW JERSEY

Affordable Homes of Millville Ecumenical, Inc. (AHOME)

Millville, NJ

\$27,033 - Comprehensive Counseling

Affordable Homes of Millville Ecumenical, Inc. (AHOME) has been providing housing counseling for seven years and became a HUD Approved Housing Counseling Agency in November 2000. AHOME provides services to the City of Millville (Cumberland County), although the program is open to anyone. The AHOME counseling program has a very strong focus on preparing families for the future, financially. Housing counseling and finance education are provided by AHOME in two ways: by providing personalized and comprehensive education one-on-one with each client, and by providing large group seminars on housing, finance, and asset building. Clients are given extensive training on all issues related to rental and for-sale housing. AHOME's housing counseling/personal finance education program teaches clients how to make good decisions regarding ownership verses rental and discriminatory practices in housing. AHOME's primary housing counselor is fluent in both Spanish and English. Housing counseling training and marketing information is available in both Spanish and English. AHOME is a faith-based organization. AHOME does not charge clients fees and provides the following housing counseling services: pre-occupancy, homebuyer education, post-purchase (mortgage default/rental delinquency), post-purchase/occupancy (maintenance/money management), home equity conversion (reverse mortgage), home improvement/rehabilitation, displacement/relocation and marketing/outreach.

Burlington County Community Action Program (BCCAP)

Burlington, NJ

\$20,157 - Comprehensive Counseling

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

Consumer Credit & Budget Counseling, Inc.

Marmora, NJ

\$16,719 - Comprehensive Counseling

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

Fair Housing Council of Northern New Jersey

Hackensack, NJ

\$20,157 - Comprehensive Counseling

The Fair Housing Council of Northern New Jersey has been a HUD counseling agency for more than twenty years. The council was founded in 1959 to help persons find the housing of their choice at the price they can afford. The Fair Housing Council is a full service agency working with the Department of Housing and Urban Development, the New Jersey Division of Civil Rights and other government and research institutions. When minorities and persons with disabilities need additional assistance due to their minority status, the Council may investigate the problem and help the client file a complaint. Working with banks, lending institutions and the real estate industry, the Fair Housing Council has provided direct assistance to thousands of individuals and families.

Garden State Consumer Credit Counseling, Inc./NOVADEBT

Freehold, NJ

\$16,719 - Comprehensive Counseling

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

Housing Partnership for Morris County

Dover, New Jersey

\$34,117 - Comprehensive Counseling

The Housing Partnership for Morris County was incorporated in the State of new Jersey in March 1992, and has been HUD certified since November 2000. The organization provides a unique resource for Morris County low-income home seekers, non-profit organizations, and municipalities who are striving to meet their affordable housing needs. As the only centralized resource for affordable housing information and guidance in Morris County, the agency's programs provide free materials and guidance to low-income home seekers looking for affordable rental or for-sale housing. The programs and free seminars include: Countywide and small home buying seminars and expos held in Dover, "Jump Start to Home Ownership" seminars, "Step by Step to Home Ownership" seminars, Down Payment assistance, Rental Readiness, Rental/Mobility counseling, Project S.E.E.D., Student Education for Economic Development, the Affordable Senior Housing Guide. First time homebuyer seminars are also conducted in Spanish.

Isles, Inc.

Trenton, NJ

\$18,438 - Comprehensive Counseling

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

Monmouth County Board of Chosen Freeholders

Freehold, NJ

\$30,471 - Comprehensive Counseling

In 1977 the Monmouth County (New Jersey) Board of Chosen Freeholders, in accordance with New Jersey Chapter 93, designated itself as the Monmouth County Public Housing Agency (MCPHA). The Freeholds designated certain housing related responsibilities and programs to Monmouth County Division of Social Services (MCDSS). Monmouth County Division of Social Services is the only County Welfare Agency in New Jersey that is also designated as a Public Housing Agency. The Monmouth County Division of Social Services (MCDSS), also known as the Monmouth County Board of Chosen Freeholders, has been a progressive County Welfare Agency for over 30 years. MCDSS has been a HUD-Certified Housing Counseling Agency since 1979. The services provided are: counseling for pre-purchase/pre-rental, including tenant's rights, mortgage default, post-occupancy, rental delinquency, HECM, energy conservation, displacement and fair housing. MCDSS administers the following housing related programs: housing counseling, emergency home repair and barrier-free services (Title 3 & CDBG), emergency assistance (public assistance eligible), temporary rental

assistance (public assistance eligible) and emergency family shelter program (food stamp eligible). In the PHA programs MCDSS administers 2,200 slots including: Section 8 vouchers, Housing Opportunities for People with AIDS (HOPWA), Shelter Plus Care (AIDS), HOME Tenant-Based Program (Mentally III, Seniors), Mainstream (Disabled), Welfare to Work Housing Voucher Program, Family Self-Sufficiency and Homeownership Mortgage Subsidy Program.

Monmouth Housing Alliance

Eatontown, NJ

\$25,314 - Comprehensive Counseling

In response to the overwhelming need for quality, affordable housing in Monmouth County, New Jersey, the Monmouth Housing Alliance (Alliance) was formed in April 1991. The Alliance is a private, nonprofit corporation and is a Community Housing Development Organization (CHDO), which incorporates low-income persons, renters and persons of color into the evaluation, selection, development and management of its projects. The philosophy of the Monmouth Housing Alliance is one of simplicity: they develop their services, programs and housing based on a shared human need for shelter, food, comfort and quality of life. The Alliance treats all who are seeking assistance with dignity, compassion and respect regardless of race, religion, sex, ethnicity, disability or income. Their mission is to expand affordable housing resources for Monmouth County residents who need it. This is accomplished through inter-agency cooperation and partnerships with all facets of real estate development.

New Jersey Citizen Action (NJCA)

Hackensack, NJ

\$51,013 - Comprehensive Counseling

\$40,000 - Predatory Lending

\$30,000 - Section 8 Homeownership Voucher Counseling

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

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

TOMS River, NJ

\$15,000 - Comprehensive Counseling

O.C.E.A.N. Inc. is a nonprofit social service agency that has been providing support to residents of Ocean County for over 10 years. Its services are provided with particular emphasis on housing assistance and homeownership. The agency provides an extensive array of services including pre-purchase counseling, homebuyer education classes, delinquent and defaulted mortgage assistance, rental assistance and senior housing. The counseling staff will provide information regarding local, state, and federal housing programs to assist renters, first time homebuyers and existing homeowners. This information includes but is not limited to, credit, debt and money management, the closing process and post-purchase responsibilities.

Patterson Housing Authority (PHA)

Patterson, NJ

\$18,438 - Comprehensive Counseling

The Patterson Housing Authority has been a HUD Certified housing Counseling Agency since 2000. It is the Authority's goal to educate low-income minority families in the homebuyer process, so that they too can have an opportunity to enjoy the benefits of owning a home. The PHA continues to be the primary housing counseling agency for the New Jersey CDC's Individual Development Account Program, which provides a \$3.00 match for every \$1.00 saved. They are also responsible to the City of Paterson's First Time Homebuyer Program, which provides individual grants of up to \$15,000.00. Their full time, bilingual, certified Homeownership Counselor provides Comprehensive Counseling and Section 8 Homeownership Voucher Counseling to families in need of their assistance.

Somerset County Coalition on Affordable Housing (SCCOAH)

Somerville, NJ

\$41,069 - Comprehensive Counseling

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

St. James Community Development Corporation

Newark, NJ

\$16,719 - Comprehensive Counseling

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

NEW MEXICO

HOME – New Mexico, Inc.

Albuquerque, NM

\$15,000 - Comprehensive Counseling

HOME-New Mexico, Inc. is a non-profit agency that envisions communities where people with disabilities have equal access to safe, affordable and accessible housing, as well as fair and low-cost financing. The mission of HOME-New Mexico is to help facilitate housing choices for New Mexicans with disabilities to ensure their community, accessibility and affordability preferences are met. Through public awareness, partnering, collaboration, coordination, and mentoring, New Mexicans with disabilities shall receive the appropriate individual supports necessary to realize their housing goals. Its overall goal is to increase homeownership opportunities for people with disabilities in New Mexico.

New Mexico Legal Aid, Inc.

Albuquerque, NM

\$44,091 - Comprehensive Counseling

\$29,032 - Predatory Lending Counseling

\$40,309 - Colonias Counseling

New Mexico Legal Aid, Inc., is a nonprofit law program providing free civil legal aid to poor persons throughout New Mexico. NMLA has eleven offices located in Albuquerque, Clovis, Roswell, Mescalero, Las Cruces, Silver City, Gallup, Santa Ana, Taos, Las Vegas and Santa Fe. The NMLA attorneys and paralegals handle about 6,000 cases each year in the areas of housing, including fair housing, domestic violence,

welfare and unemployment benefits, disability, Native American rights, land and water issues, migrant worker rights and general family law. NMLA receives its primary funding from the federal Legal Services Corporation, the U.S. Department of Housing and Urban Development, the U.S. Department of Justice and the New Mexico Civil Legal Services Commission. NMLA also has many local, state and national grants and contracts.

New Mexico Mortgage Finance Authority

Albuquerque, NM

\$100,135 - Comprehensive Counseling

\$17,629 - Predatory Lending Counseling

\$40,000 - Colonias Counseling

The New Mexico Mortgage Finance Authority (MFA) is the state's designated housing agency providing a full continuum of affordable housing finance. MFA's programs range from providing housing to the homeless to providing homeownership opportunities for low-income families. The MFA was established in 1975 by the state of New Mexico to help provide safe, decent, affordable housing for low- and moderate-income New Mexicans. The mission of the Mortgage Finance Authority is "to make New Mexico a better place to live by investing in community efforts to preserve and expand affordable housing opportunities for those underserved by traditional markets." The MFA pursues its mission by financing single and multifamily mortgages through the issuance of mortgage revenue bonds and the administration of state and federal housing programs. MFA is qualified as a public housing authority under the definition given in 42 U.S.C. 1437 et seq. The MFA's role in affordable housing provision in the state of New Mexico is primarily that of a financing and resource distribution. The MFA neither operates nor develops housing directly, but instead works cooperatively with a plethora of private nonprofit and for profit housing development organizations, service providers, and local governments in order to fulfill its mission. The success of the MFA depends on the success of these entities.

NEW YORK

Albany County Rural Housing Alliance, Inc. (ACRHA)

Voorheesville, NY

\$ 53,131 - Comprehensive Counseling

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

**Allegany County Community Opportunities and Rural Development Corp.
(ACCORD)**

Belmont, NY

\$ 32,190 – Comprehensive Counseling

Allegany County Community Opportunities and Rural Development Corporation (ACCORD) originated in 1972 as Housing Action Corporation (HAC) when a group of concerned citizens saw a need for improving the housing conditions of low and moderate income families and individuals. Together they formed a not for profit corporation which would address this need by providing the means with which these families and individuals could acquire decent, safe and sanitary housing. In 1987 HAC changed its name to Allegany County Community Opportunities and Rural Development Corporation to reflect its broadened purpose as a newly designated Community Action Agency. Today, ACCORD offers services in the areas of community development, education/prevention of domestic violence, child-care resources /development and provides comprehensive housing counseling to the community.

Asian Americans for Equality (AAFE)

New York, NY

\$ 27,033 - Comprehensive Counseling

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

Belmont Shelter Corp

Buffalo, NY

\$ 27,033 - Comprehensive Counseling

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

Better Neighborhoods, Inc. (BNI)

Schenectady, NY

\$ 44,403 - Comprehensive Counseling

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

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

Bishop Sheen Ecumenical Housing Foundation (BSEHF)

Rochester, NY

\$ 32,190 - Comprehensive Counseling

Bishop Sheen Ecumenical Housing Foundation (BSEHF) was founded in 1968. Its target area includes the following counties: Allegany, Cayuga, Chemung, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne, and Yates. BSEHF provides the following comprehensive counseling services: home ownership opportunities; pre-purchase; post-purchase; default/loss mitigation; credit; financial management and budget; property maintenance; renter assistance and HECM mortgage counseling for senior citizens. Home repair services are also provided to decrease substandard housing. In addition, Bishop Sheen Housing actively assists seniors needing low-income housing and assisted living arrangements.

Chautauqua Opportunities, Inc. (COI)

Dunkirk, NY

\$ 55,249 - Comprehensive Counseling

\$ 10,000 - Predatory Lending

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

Chautauqua Opportunities, Inc. (COI) is a Community Action Agency and Community Development Corporation that serves Chautauqua County, a rural county in the southwest corner of NY State. The agency has been able to develop a broad range of capabilities in affordable housing, development, management, rehabilitation and counseling. Staff members have expertise and knowledge in areas as diverse as accessing funding, predevelopment, construction, rehabilitation, weatherization, housing management, mortgage and credit counseling, homeless prevention and specialized services for seniors and the disabled. Chautauqua Opportunities Inc. serves approximately 35,000 people each year under 62 separate programs.

Community Action Program of Madison County

Morrisville, NY

\$ 30,575 - Comprehensive Counseling

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

Cortland Housing Assistance Council, Inc. (CHAC)

Cortland, NY

\$ 16,000 - Comprehensive Counseling

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

Cypress Hills Local Development Corp.

Brooklyn, NY

\$ 37,593 - Comprehensive Counseling

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

Family and Children's Association

Hempstead, NY

\$ 37,593 - Comprehensive Counseling

Family and Children's Association, (FCA) is a coordinated network of over forty individual programs carefully designed to help anyone in trouble, at any stage of life. FCA's housing counseling services include counseling for potential first time home buyers, homeowners who are delinquent on their mortgages, seniors whom may benefit from a HECM mortgage, renters who are in danger of eviction and for homeless persons who are trying to become renters.

Friends of the North Country

Keeseville, NY

\$ 32,190 - Comprehensive Counseling

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

Housing Council in Monroe County, Inc.

Rochester, NY

\$ 53,131 - Comprehensive Counseling

\$8,670 - Predatory Lending

The Housing Council in Monroe County was founded in 1971 to advocate for the development of housing opportunities for low and moderate-income persons in the Monroe County, New York area. Since it's founding, the Housing Council has expanded its

services to provide Comprehensive Housing Counseling focusing on expanding homeownership and improving access to affordable housing. Their services include: pre-purchase counseling, HECM counseling, foreclosure prevention counseling, assistance to tenants and landlords, homelessness prevention, case management services to the homeless, fair housing education and outreach, financial literacy education, predator lending awareness and assistance to victims of predatory lending.

Keuka Housing Council, Inc (KHC)

Penn Yan, NY

\$ 22,777 - Comprehensive Counseling

Keuka Housing Council (KHC) has been assisting residents of Yates Count to live in suitable, safe housing since 1976. KHC provides a wide range of counseling services to homebuyers, homeowners and modest income rents. Counseling services include loss mitigation, budgeting, subordination of loans, HECM counseling, making home repairs and working with persons looking for affordable rentals. KHC welcomes all residents to apply for and benefit from the services provided.

Long Island Housing Services, Inc.

Bohemia, NY

\$ 35,855 - Comprehensive Counseling

Long Island Housing Services, Inc. (LIHS) has 35 years of experience promoting affordability, fair housing, tenancy rights, equal opportunity and fostering racial and economic integration through fair housing counseling, education and enforcement. Currently, Long Island Housing is the only agency on Long Island to provide a Comprehensive Housing Counseling Program that serves both Nassau and Suffolk Counties. The following services are being provided: renters' assistance; mortgage delinquency, foreclosure prevention, fair housing, predatory lending prevention, first time homebuyers, and HECM counseling.

Metro Interfaith Service, Inc.

Binghamton, NY

\$ 20,000 - Comprehensive Counseling

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

National Urban League

New York, NY

\$997,804 – Comprehensive Counseling

A housing counseling provider for over 30 years, the National Urban League (NUL) coordinates a network of affiliates that provide housing counseling in 19 states. NUL affiliates provide comprehensive counseling, including pre- and post-purchase counseling. Additionally, NUL affiliates tailor their services to address the unique needs of the communities they serve. For example, NUL affiliates provide education and outreach on predatory lending and fair housing issues, directing clients to mortgage products with flexible underwriting criteria, and encouraging the unbanked to use financial services as a way to enhance their credit worthiness. NUL also coordinates its counseling activities with a diverse group of public and private organizations in unique ways that benefit their clients. For example, NUL staff has collaborated with Fannie Mae to develop a flexible mortgage instrument.

Neighborhood Housing Services of New York City

New York, NY

\$ 20,157 – Comprehensive Counseling

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

Neighbors Helping Neighbors, Inc. (NHN)

Brooklyn, NY

\$ 90,000 - Comprehensive Counseling

Neighbors Helping Neighbors (NHN) has successfully served tenants, homebuyers and owners of small properties and small businesses with a focus on the Latino community since 1990. NHN provides a full-service housing counseling program that includes: homebuyer education and counseling, mortgage delinquency, home improvement counseling, and rental housing counseling.

Northfield Community Local Development Corp.

Staten Island, NY

\$ 28,752 - Comprehensive Counseling

Northfield Community Local Development Corporation was founded in 1978 by the merchants, property owners and residents of Port Richmond, Staten Island, for the purpose of community improvement and advocacy. The agency offers the following housing counseling services: pre-occupancy counseling, homebuyer education, post-purchase/mortgage default and rent delinquency counseling, post-purchase/post-occupancy counseling, home improvement and rehabilitation counseling and displacement and relocation counseling.

Opportunities for Chenango, Inc. (OFC)

Chenango, NY

\$ 28,752 - Comprehensive Counseling

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

Oswego Housing Development Council, Inc.

Parish, NY

\$ 30,000 - Comprehensive Counseling

The Oswego Housing Development Council, Inc. (OHDC) was incorporated in 1979 for the purpose of providing a broad range of housing resources for persons of low and moderate income in Oswego County. OHDC is a private non-profit organization governed by a community based board to provide a range of housing choices to the low income, homeless or those in need of housing. OHDC provides counseling services to include: homeownership, home repair, tenancy, reverse mortgages, fair housing, ADA, financial literacy and mortgage default.

Putnam County Housing Corp. (PCHC)

Carmel, NY

\$ 28,752 - Comprehensive Counseling

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

Rockland Housing Action Coalition (RHAC)

Chestnut Ridge, NY

\$ 32,190 - Comprehensive Counseling

The Rockland Housing Action Coalition, Inc. (RHAC) has been developing affordable housing for Rockland County residents since 1987. RHAC has partnered with local lending institutions, small businesses, elected representatives, and nonprofit agencies to develop a small business loan program to provide the credit and budget counseling that low-income residents need to become successful entrepreneurs. They have a comprehensive housing counseling program for first-time homebuyers and they also provide assistance to residents of the Rockland County, NY area. Their main areas of homebuyer education are: credit, budget, homeownership, and foreclosure prevention.

Rural Ulster Preservation Co., Inc. (RUPCO)

Kingston, NY

\$ 36,582 - Comprehensive Counseling

\$ 19,528 - Section 8 Homeownership Voucher – Housing Counseling

Rural Ulster Preservation Co., Inc. (RUPCO) was organized in 1981 for the purpose of creating housing opportunities for low and moderate-income households in Ulster County. RUPCO has established an array of housing services, programs and projects dedicated to meeting the identified housing needs on a countywide basis. These activities include tenant based rental assistance, emergency housing assistance, and single-family rehabilitation. Services include: housing counseling for emergency, pre and post-purchase, homeownership. Housing Choice Voucher, delinquency/default, rental assistance, single family rehabilitation counseling and HECM counseling for the senior population.

Southern Hills Preservation Corporation

Tully, NY

\$ 22,350 - Comprehensive Counseling

The Southern Hills Preservation Corporation (SHPC) is a nonprofit housing organization established in 1985 to provide much needed housing services to low and moderate income residents living in southern Onondaga County. SHPC has developed 134 units of affordable housing for the elderly and disabled population and offers a wide variety of programs to homeowners, tenants and potential homebuyers. First time homebuyer services include homebuyer education classes and one-on-one counseling to help people prepare for homeownership. Qualified graduates can apply for down payment and closing cost assistance. In addition to counseling, homeowner programs include low cost loans and grants for home rehabilitation, repair and lead paint inspection.

Structured Employment Economic Development CO. (SEEDCO)

New York, NY

\$997,804 – Comprehensive Counseling

Structured Employment Economic Development C. (SEEDCO), a national community development intermediary, creates opportunities for low-wage workers and their families by engaging with community partners and anchor institutions to develop, operate and learn from model programs that: 1) help people join the workforce and achieve economic self-sufficiency, 2) assist small businesses, and 3) promote asset building for residents and businesses in economically distressed communities. SEEDCO's technical and financial assistance complements the model programs and strives to build the capacity of community partners and small businesses through the introduction of sound, outcome based management practices. SEEDCO has developed replicable housing programs that improve community access to homeownership and low-interest lending and enhance local organizations' capacity to create affordable housing. Programs include capacity building for housing organizations, combating predatory

Strycker’s Bay Neighborhood Council

New York, NY

\$ 23,595 - Comprehensive Counseling

Strycker’s Bay Neighborhood Council (SBNC) is a community center and certified HUD Housing Counseling Agency that provides New York City’s working poor and fixed income families with capacity building programs that foster economic stability and personal growth. SBNC consists of three main programs, including a Tenant Advocacy and Housing Counseling Program, the Learning Action Center for Academic Success and Achievement and an Information, Referral and Advocacy service. SBNC and its dedicated staff provide services to over 1200 families and individuals each year.

Tri-County Housing Council

Big Flats, NY

\$ 28,752 - Comprehensive Counseling

Tri-County Housing Council was incorporated in New York State in 1974 and provides housing services to low and moderate-income persons in Chemung, Schuyler and Steuben counties. Tri County offers an eight-hour first time homebuyer education class that covers all of the basics of buying a home. They have expanded their counseling services to include: pre-purchase/post-purchase counseling, foreclosure prevention, financial fitness and credit counseling. They have expanded their program to assist over 1200 families in the region.

Troy Rehabilitation and Improvement Program

Troy, NY

\$ 39,331 - Comprehensive Counseling

The Troy Rehabilitation and Improvement Program, Incorporated (TRIP) was founded in 1968 by people striving to improve their community by making homeownership available to low and moderate income people who would then have a personal investment and important stake in the neighborhood. Consequently, TRIP purchased abandoned properties to rehabilitate and resell to eligible families. Since then, TRIP has developed a comprehensive set of programs and services to assist homebuyers and current homeowners in the City of Troy and throughout Rensselaer County. Homeownership services include pre and post purchase counseling, matched savings program, landlord training, financial literacy, default counseling, reverse mortgage counseling, home maintenance training, rehabilitation inspections and more. TRIP also administers several grant programs to assist first time homebuyers or existing owners needing home repairs. In addition, to accommodate Troy’s growing Hispanic population, homebuyer education classes are offered in both English and Spanish.

Westchester Residential Opportunities, Inc. (WRO)

White Plains, NY

\$ 68,165 - Comprehensive Counseling

Westchester Residential Opportunities, Inc. (WRO) has been a HUD-certified Comprehensive Counseling Agency since 1984. WRO provides housing counseling services and promotes fair housing and affordable housing in Westchester County, New York to individual low and moderate-income clients, enhanced through partnerships with faith based, grassroots and community groups, and in working collaboratively with local governments. Homeownership is stressed, with attention to increasing housing mobility for new immigrants, minorities and members of other protected classes. Specialized, intensive services are available for the elderly and mentally ill persons. WRO provides the following counseling services: pre-occupancy for first time homebuyers and renters, homebuyer education for first time homebuyers, mortgage default and rent delinquency, post-purchase, HECM, home improvement and rehab, and displacement and relocation.

Western Catskills Community Revitalization Company

Stamford, NY

\$ 21,876 - Comprehensive Counseling

Western Catskills Community Revitalization Council was incorporated as a Not for Profit Rural Preservation Company in 1981 serving the 18 rural townships within Delaware, Greene and Schoharie Counties in upstate New York. Western Catskills' primary mission is to work with local, state, federal and civic bodies in aiding, assisting and fostering the planning and development of affordable housing. Services provided include First Time Homebuyer Education Workshops, housing rehabilitation and home ownership programs. In addition, they provide technical assistance and educational programs to citizens, organization and local governments concerning housing programs and opportunities.

NORTH DAKOTA

North Dakota Housing Finance Agency

Bismarck, ND

\$112,669 - Comprehensive Counseling

The North Dakota Housing Finance Agency (NDHFA) is a public financial institution dedicated to making housing affordable for North Dakota's residents. By providing financing, management, information, and other appropriate assistance, NDHFA facilitates affordable mortgage financing and assures the continued availability of low-income rental housing. No state general funds are used in NDHFA programs, and the agency adheres to private sector business management practices. The Industrial Commission of North Dakota, consisting of the Governor, Attorney General and Agriculture Commissioner, oversees the agency with advice from a six-member citizen advisory board. Through the popular "first-time homebuyer programs", the agency has acquired more than 26,000 single family loans, the majority of which NDHFA began servicing in house in 1991 to make payment service easily accessible to borrowers. NDHFA is also very involved in providing affordable rental options for North Dakota's low-income citizens. More than 4,000 families live in privately owned properties for which the

NDHFA administers HUD rental subsidies and provides regulatory oversight. The agency also administers the Low Income Housing Tax Credit Program. The federal program, created in 1986, encourages the development of affordable residential rental housing units.

Southeastern North Dakota Community Action Agency

Fargo, ND

\$15,000 - Comprehensive Counseling

Southeastern North Dakota Community Action Agency (SENDCAA) is a private non-profit organization committed to providing a range of services and activities designed to alleviate poverty and give low-income people the opportunity to improve their standard of living and achieve self-sufficiency. Many of the services our agency provides focus on decent, safe, and affordable housing. A combination of federal, state, and private resources enable clients who are low to moderate meet their housing needs. Partnerships are developed with other community and faith based organizations, involving low-income clients in the agency's operations while administering a full range of coordinated programs designed to have a measurable impact on poverty.

OAKLAHOMA

Consumer Credit Counseling Service of Central Oklahoma, Inc.

Chickasha, OK

\$29,767 - Comprehensive Counseling

At CCCS, we know that managing money may come naturally to some people, but most people need some guidance. If people are unprepared for periodic expenses, a car repair, home repair, illness, or unplanned purchase can really cause financial problems. We offer FREE sessions with our professional counselors to help them work out a plan and learn some great money management tips to plan for these expenses. For clients who need it, we offer a low cost (\$5.00 to \$25.00 monthly fee) repayment plan. Clients can typically repay all of their creditors on this plan in less than 5 years. We are working with the Department of Housing and Urban Development (HUD) to provide free, early intervention mortgage delinquency counseling to help people save their homes and avoid foreclosure. We offer pre-purchase homebuyer counseling as people prepare for homeownership. We also work with Habit for Humanity, different housing authorities and other agencies as work to increase homeownership, make the home-buying process less complicated and less expensive and help HUD-assisted renters become homeowners. Each year we perform many free educational presentations for high school, college students, civic organizations, employers and other groups.

Community Development Support Association

Enid, OK

\$30,000 - Comprehensive Counseling

Community Development Support Association, Inc. (CDSA) is a private, non-profit community action agency established in 1980. The agency serves primarily Garfield and Grant counties in north central Oklahoma. CDSA has been a HUD-approved housing counseling agency since 1998. In addition comprehensive housing counseling services, CDSA offers multiple social service programs that are geared to help low-income families become and remain self-sufficient. This includes early childhood education programs, housing rehabilitation and development programs, emergency assistance, school based programs and employment and training focused programs. CDSA also operates as a planning agency and provides research and community assessments to ensure that available services meet the documented needs and that services are not duplicated. This planned approach to service delivery ensures that programs are provided as needed and that local, state and federal funds are spent wisely. CDSA employs 37 qualified professionals to design and implement programming as part of an agency-wide system that fosters compassionate, accountable, outcome based service delivery.

Community Action Agency of Oklahoma City and OK/ CN Counties

Oklahoma City, OK

\$75,207 - Comprehensive Counseling

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

Community Action Project of Tulsa County

Tulsa, OK

\$49,909 - Comprehensive Counseling

\$25,000 – Predatory Lending Counseling

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

Housing Authority of the City of Norman

Norman, OK

\$44,091 - Comprehensive Counseling

The Norman Housing Authority, a certified housing counseling agency, located in Norman, Oklahoma, assists low-income clients with affordable housing needs. Through

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

Housing Authority of the City of Shawnee

Shawnee, OK

\$19,922 - Comprehensive Counseling

The Housing Authority of the City of Shawnee, OK, a public housing authority established in 1967, has provided housing and housing assistance to residents in the City of Shawnee for over thirty years. On May 3, 2002 the Authority received recognition as a HUD-approved Housing Counseling Agency based on forty-four (44) years of combined staff experience providing housing counseling related services through the operation of the Public Housing Program, Section 8 Housing Choice Voucher Program, and the Family Self-Sufficiency Program. The decision to seek approval as a HUD-approved Housing Counseling Agency was based on the Authority's incorporation of a vision statement in the 2000 Strategic Plan that the Authority would, "Increase the availability of decent, safe and affordable housing." Through housing counseling services residents, participants, and applicants of the Housing Authority have resolved rental housing problems and have prepared for and purchased housing. Funding from the Housing Counseling program will enable the Authority to expand housing counseling services to the entire City of Shawnee which has a population of 28,692. Services offered will include Comprehensive Housing Counseling, which includes: Pre-occupancy counseling; General, Pre-purchase, Pre-rental, Mortgage Default and Rent Delinquency counseling; General, Mortgage Default, Rent Delinquency, Post-Occupancy counseling; Relations with mortgagees and landlords, Escrow funds, Recertifications for HUD subsidies, Grievances, Shared housing, Home Equity Conversion Mortgage (HECM), Home Improvement and Rehabilitation, Displacement and Relocation, Pre-Foreclosure Sale, and Money Management.

Housing Partners of Tulsa, Inc.

Tulsa, OK

\$24,845 - Comprehensive Counseling

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

Ki Bois Community Action Foundation, Inc.

Stigler, OK

\$46,680 - Comprehensive Counseling

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

SOUTH DAKOTA

South Dakota Housing Development Authority

Pierre, SD

\$93,868 - Comprehensive Counseling

\$16,540 - Predatory Lending Counseling

The South Dakota Housing Development Authority (SDHDA) was created in 1973 by the State Legislature and offers residents a variety of affordable homeownership and rental housing opportunities. SDHDA 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 totally self-supporting and receives no tax money, appropriations or other funding from the State. This year's funding recipients under the Housing Counseling Grant Program are the Northeast South Dakota Community Action Program in Sisseton, Huron Housing and Redevelopment Authority in Huron, Sioux Empire Housing Partnership in Sioux Falls, Consumer Credit Counseling Services of the Black Hills and Teton Coalition, Inc. in Rapid City, and Neighborhood Housing Services of the Black Hills in Deadwood. Anyone interested in more information about housing counseling and education opportunities in their area can call SDHDA toll free at 1-800-540-4241.

Oglala Sioux Tribe Partnership For Housing, Inc.

Pine Ridge, SD

\$55,727 - Comprehensive Counseling

\$39,844 – Predatory Lending

The Oglala Sioux Tribe Partnership for Housing, Inc. (OSTPH, Inc.) is a non-profit organization, which was approved by the Oglala Sioux Lakota Tribal laws and incorporated in the State of South Dakota. The OSTPH, Inc.'s primary mission is to enhance and provide affordable homeownership opportunities to the Tribal members of the Pine Ridge Indian Reservation. The OSTPH, Inc. has been working since 1999 to

develop a Homeownership Program that will be feasible and affordable for the Tribal members of the Pine Ridge Indian Reservation. The OSTPH, Inc. was approved as HUD Counseling Agency in February 2000, and has provided housing counseling and educational programs. The OSTPH, Inc. has assisted ninety (90) homebuyers with the purchase of their home. The OSTPH, Inc. has provided ongoing post housing counseling programs, after the home has been purchased. The OSTPH, Inc. is making application for \$175,000.00 of comprehensive counseling and \$40,000.00 of predatory lending counseling to continue to provide housing counseling programs to the Tribal members of the Pine Ridge Indian Reservation. The OSTPH, Inc. is continuing to work with its current applicants to provide homeownership as a reality.

NORTH CAROLINA

Affordable Housing Coalition of Asheville and Buncombe Counties

Asheville, NC

\$48,436 – Comprehensive Counseling

The Affordable Housing Coalition is a non-profit agency that serves Asheville and Buncombe Counties. It was founded in 1991 to coordinate the efforts of housing providers and increase access to decent, safe and affordable housing for low-income families. The Coalition consists of twelve member agencies including: Habitat for Humanity, Coalition for the Homelessness, and Community Relations Council. In FY 2004 the agency's Home Base Housing Counseling program provided one-on-one counseling to 496 low-income families. Ninety-three percent (95%) of the families enrolled reached their goal of developing a housing plan with 64% attaining affordable housing. Through the Rental Education Program the agency distributed over 11,000 rental information guides and provided direct service to 378 renters. The Coalition's services and advocacy efforts directly link more than half of the 14 guiding principles under the City of Asheville's 2000-2005 Consolidated Plan. The agency also serves as a voice and means for the housing developers and service providers to advocate for housing issues.

Choanoke Area Development Association

Rich Square, NC

\$34,058 – Comprehensive Counseling

\$14,040 - Predatory Lending

Choanoke Area Development Association (CADA) is a four-county community action agency. A HUD-certified counseling agency and CHDO, the agency has provided counseling services to residents living in Bertie, Halifax, Hertford and Northampton counties for 42 years. CADA's primary goal is to assist low-income families in moving toward economic wealth and financial self-sufficiency. During fiscal year 2003-2004, the agency provided counseling assistance to clients in the areas of pre- and post purchase, homebuyer education, delinquency/default, home equity conversion mortgage (HECM) and homeless/displacement counseling.

Consumer Credit Counseling of Forsyth County, Inc.

Winston-Salem, NC

\$100,000 - Comprehensive Counseling

\$30,000 - Homeownership Voucher

\$40,000 - Predatory Lending

Consumer Credit Counseling Service of Forsyth County, Inc. (CCCS) is a comprehensive, Housing Counseling Agency, and has been HUD approved for over twenty-one years. During this time period, the agency has been a recipient and sub-recipient of numerous HUD Housing Counseling grant awards. With the FY 2003-04 grant, CCCS expanded their One-Stop Housing Counseling Center and were able to provide housing counseling and homebuyer education services to over 1,000 clients. Of that number, 135 families were able to purchase homes. Located in Winston-Salem, North Carolina, CCCS of Forsyth County's primary objective is "rebuilding credit" for families and individuals in need of housing. Services offered also include: homebuyer education seminars, post purchase assistance, default and delinquency resolution and home equity conversion mortgage (HECM). With this year's comprehensive and supplemental monetary award the agency projects serving 2,520 clients, of which 500 will receive predatory lending counseling and 100 will be enrolled in the homeownership voucher counseling activities.

Consumer Credit Counseling Services of Western North Carolina, Inc.

Asheville, NC

\$60,000 - Comprehensive Counseling

\$15,000 - Predatory Lending

Consumer Credit Counseling Service of Western North Carolina (CCCS) is a non-profit United Way agency dedicated to helping people with money, debt and credit management. Since 1974, CCCS has been providing free professional, money management, and housing, counseling, debt repayment and education programs to people residing within its 18 county service area. The agency operates 11 satellite locations that provided financial and housing counseling services to over 15,000 in the past four years. The CCCS's method of housing counseling is primarily one-on-one, in person counseling and provides a toll free phone number for clients outside Buncombe County. The agency has established an interactive website. In FY 2003-04, the agency received \$50,000 in HUD funds providing service to 391 clients. The agency has instituted a variety of ways to assist its clients in money management. Three award-winning programs are: Mission Home Help, an employer assisted housing program in collaboration with Mission Hospital and the Affordable Housing Coalition; Savings Plus, a program with Western Carolina Community Action in Henderson and Transylvania Counties, which focuses on savings methods for low-income families and; Able, an IDA program sponsored in collaboration with the Catholic Social Services Office of Economic Opportunity and the Hinton Rural Family Center. By offering these programs in addition to a variety of other counseling services, last year the agency conducted 315 counseling sessions helping 473

people with housing related needs and over 2800 people participated in the agencies financial wellness education workshops.

Durham Regional Financial Center dba Durham Regional Community Development Group

Durham, NC

\$23,429 – Comprehensive Counseling

The Durham Regional Community Development Group (DRCDG) is a nonprofit agency providing comprehensive counseling services to residents living in the City of Durham and Durham County. The agency's menu of services includes pre- and post-purchase, rental, default/delinquency, HECM and disaster recovery counseling as well as homebuyer education. The area has experienced an increase in homelessness (due to the lack of safe, decent and affordable housing) and a growing Spanish speaking population. These needs have required more diversity in the services offered and an increase in The need to serve persons in the process of losing their homes. DRCDG anticipates expanding the one-on-one counseling sessions and increasing its workshop offerings to reach more people needing these specific types of counseling services. The combination of HUD funding and funds from other resources, the agency reached over 1,600 clients during FY 2003-04. With increased funding from this year's allocation, DRCDG expects to provide services to an estimate 1,700 with approximately 10 being mortgaged ready by the end of the grant year.

Elizabeth City State University (ECSU)

Elizabeth City, NC

\$42,325 - Comprehensive Counseling

\$9,562 - Predatory Lending

ECSU has received HUD funds for the past five years. They service the Northeast corner of the State providing counseling programs residents in six counties. Services include seminars and workshops on becoming a homeowner, tenants rights, avoiding foreclosure and eviction and home improvement and rehabilitation. In FY 2003-04, ECSU utilized its HUD grant to provide services to 171 clients, of which 74% received one-on-one counseling. ECSU partners with several local CDCs and social service organizations to extend its services to a market that is primarily composed of low-wealth, minority and or elderly persons. With this current grant award for comprehensive and predatory lending counseling, the agency expects to expand its marketing and outreach efforts, increase the number of clients benefiting from its comprehensive counseling program to 225, and expand the number of workshops and seminars offered to the general public. According to recent, objective data, residents within the ECSU market area have seen a substantial increase in foreclosures and evictions, many due to predatory lending activities. Through the use of prior HUD funding, combined with it own resources, CCAP assisted 3,380 clients in last year's program and plan to reach almost 4,700 with this years' grant allocation.

Greensboro Housing Coalition

Greensboro, NC

\$35,344 – Comprehensive Counseling

Greensboro Housing Coalition (GHC) is a private non-profit organization that was formed in 1989. They were approved as a local HUD housing counseling agency in 2003. Their mission is to provide decent affordable housing for low and moderate-income individuals with special needs. Through education, individual counseling, information and referral, crisis intervention, collaboration with other organizations, and advocacy about policies, GHC assists people to find or avoid losing suitable housing. With this year's grant award, the agency expects to counsel over 310 clients in activities including: pre-occupancy (rental and homeownership), Predatory lending, home rehabilitation and repair, mortgage default prevention and homebuyers' education.

Highland Family Resource Center, Inc.

Gastonia, NC

\$40,000 – Comprehensive Counseling

Approved a HUD housing counseling agency in 2002, Highland Family Resource Center, Inc operates 3 sites serving the residents of Gaston, Lincoln and Cleveland counties and a portion of the contiguous. A non-profit organization and certified CHDO, HFRC has built seven new affordable houses for first-time homebuyers, and qualified 6 clients who purchased the homes. HFRC is proposing serving 360 clients in one on one and group counseling, and over 2,400 through outreach, and dissemination of educational materials, for the '05 grant period of. Services to be offered include homebuyer education, budgeting, money, debt and credit management and home ownership maintenance. The agency plays a role all aspects of its clientele life by offering GED classes, a drop-in day care center, job development training, a computer lab and summer youth programs.

Housing Authority of the City of High Point

High Point, NC

\$50,825 – Comprehensive Counseling

\$26,581 – Homeownership Voucher

The Housing Authority of the City of High Point (HPHA) requests funding for its Comprehensive Counseling Program and Supplemental Funding for Homeownership Voucher Counseling. Comprehensive Counseling Funds will be used to provide homeownership training. Supplemental funds will be used to expand Section 8 Homeownership Voucher Program. HPHA was chartered in 1940, and received housing counseling designation in 1999. It provides housing for the low-income residents of 1,188 units in 16 Public Housing communities units and 1,400 under the Section 8 Housing Program. In FY 2003 – 2004, the agency received the “High Performer” HUD designation for its accomplishments in the modernization and over all management of funds, quality of work and following procurement requirements, and meeting all deadlines; provided management assistance under HUD directive for five other housing

authorities; assisted approximately 280 residents to become homeowners, counseled approximately 700 clients in 2003-04. HPHA is implementing a very active FSS Program with 127 participants, a growing Community Services Program, and a very successful HOPE VI Revitalization Program. With HUD grant as part of its budget HCHP will provide a variety of housing counseling services including pre- and post purchase counseling, HECM and homebuyer education courses, homeless and displacement services and default and delinquency prevention instruction to over 318 clients, and with awarding of this grant, the agency projects to offer housing counseling services to 805 clients in one on one and group counseling.

Johnson-Lee-Harnett Community Action, Inc.

Smithfield, NC

\$20,000 - Comprehensive Counseling

Johnson-Lee-Harnett Community Action, Inc. (JLHCA) is a private, non-profit organization whose mission is to provide comprehensive housing counseling services in Johnston, Lee, and Harnett counties. Among the services provided in the Housing Program are credit counseling, pre-purchase counseling, budget and money management and home equity conversion mortgage counseling. Default counseling is offered to families who have mortgage dilemmas due to unforeseen circumstances. Individual Developmental Accounts (IDA) is a dedicated savings account that can be used for purchasing a home. The key component of the program is Economic Literacy Training. The IDA provides a 2 to 1 match for up to \$1,000 of savings. With the future funding allocations from HUD, JLHCA is projecting to provide counseling to 283 clients and also included is HECM and group counseling workshops.

Monroe-Union County Community Development Corporation

Monroe, NC

\$40,000 - Comprehensive Counseling

Monroe-Union County Community Development Corporation (MUCCDC) is a non-profit organization providing affordable single family housing to low-to moderate-income families in Union County located in southwest North Carolina. Union County is experiencing rapid growth because of new job opportunities; however, an increased population is competing for the scarce affordable, though often substandard, housing. The agency's mission is to assist low and moderate-wealth families in bettering the quality of their life by obtaining affordable housing, developing small businesses and local economic development through education and training. MUCCDC is the manager of 65 low- and moderate-income units and with the cooperation of public and private partners, are also rehabilitation occupied properties, targeting first those occupied by the elderly. During FY 2003-04, the agency provided counseling services to 335 clients in which 100% received one-on-one counseling. FY 2005, MUCCDC is projected to serve 185 clients with an increased level of comprehensive housing counseling services.

Northeastern Community Development Corporation

Camden, NC

\$95,578 – Comprehensive Counseling

Northeastern Community Development Corporation is a multi-faceted agency that meets several housing and social service needs. The agency has been involved in numerous aspects of the resident's life. They operate a day care center, completed the rehab of its warehouse building which also serves as an employment training facility, partnered with a local developer to build Lakeside Apartments and provided housing rehabilitation to low-income residents. NCDC covers seven target areas Camden, Currituck, Dare, Gates, Pasquotank, Perquimans, and Chowan. In addition to serving a growing Hispanic population, NCDC will offer pre- and post-purchase counseling, homebuyer education, delinquency and default counseling and HECM services to its constituency

Northwestern Regional Housing Authority

Boone, NC

\$29,144 – Comprehensive Counseling

\$25,708 – Homeownership Voucher

The Northwestern Regional Housing Authority (NRHA) provides a wide range of housing and social service needs in the seven counties of Allegheny, Ashe, Avery, Mitchell, Watauga, Wilkes and Yancey located in the Appalachian Mountain Range. During the last several years development activities have resulted in the completion of 126 new affordable rental units; 36 affordable homeownership dwellings; one 40 unit affordable rental development for the elderly; and two 8-unit supported group residences for the disabled and/or elderly. The agency provided services to 1,230 individuals and families with the FY 2003-04 grant. With this current grant award, NRHA expects to serve a total of 269 client families through the comprehensive counseling program. Areas of counseling include homebuyer education, pre-rental, tenant's rights and responsibilities, pre & post-purchase, predatory lending, mortgage default and HECM counseling. During the past three years, 10 families have closed home purchases and currently 10 families are actively pursuing voucher homeownership through NRHA's Section 8 Homeownership Program. It is projected they will serve 83 client families through the voucher program.

Prosperity Unlimited, Inc.

Kannapolis, NC

\$50,000 – Comprehensive Counseling

Prosperity Unlimited, Inc. is a nonprofit organization, located in Cabarrus County, North Carolina. Prosperity's mission is to provide rehabilitation of its existing housing stock for low-and moderate-income homeowners and renters. With the awarding of this grant, the agency projects to offer housing counseling services to 803 clients in pre-purchase, default counseling, homebuyer education, provide information on fair housing and predatory lending, and down payment assistance.

River City Community Development Corporation

Elizabeth City, NC

\$95,112 – Comprehensive Counseling

\$27,000 - Predatory Lending

River City Community Development Corporation (RCCDC) is a non-profit organization located in the heart of downtown Elizabeth City, North Carolina. In FY 2003-04, the agency received \$21,629 in HUD funds to provide housing counseling services to 201 clients. Through education and job skills, low-income persons have been working towards moving from dependency to economic self-sufficiency. Currently the agency is offering the following housing counseling services: pre and post purchase counseling, debt and money management, mortgage default and delinquency, home equity conversion mortgage (HECM) as well as assistance with predatory lending.

Sandhills Community Action Program

Carthage, NC

\$46,048 – Comprehensive Counseling

\$23,304 - Homeownership Voucher

Sandhills Community Action Program, Inc. (SCAP) was established almost 40 years ago as a private, non-profit corporation to provide community and individual services as part of the national war on poverty initiative. The agency's mission is to empower low wealth people in attaining skills, knowledge, motivation and opportunities they need in order to access decent, and affordable housing. SCAP has five office centers and three transitional living facilities located in the four southwestern counties of Anson, Montgomery, Moore and Richmond, in NC. With last year's HUD grants for comprehensive counseling and homeownership voucher program the agency was able to assist 824 clients with HECM, pre- and post-purchase counseling and relocation or displacement services. By combining this funding award with other resources, SCAP expects to reach over 2,000 low-to moderate-income clients with the goal of providing decent, safe and affordable housing. Counseling services will include pre-occupancy, homebuyer education, post-purchase/mortgage default and rent delinquency, post occupancy, HECM, displacement and relocation. SCAP proposes to serve 45 clients with the receipt of the Homeownership Voucher Program funding.

Statesville Housing Authority

Statesville, NC

\$40,000 – Comprehensive Counseling

The Statesville Housing Authority's Homeownership Program provides housing counseling services to residents of Iredell County and surrounding area, with their main focus being on the south Statesville neighborhoods. The agency served 139 clients under the FY 03-04 housing counseling grant award. Counseling services offered include homebuyer education workshops, pre and post-purchase, mortgage refinance, credit management & repair, money management & budgeting, delinquency and/or foreclosure avoidance, fair housing, predatory lending, homeownership voucher, reverse mortgages

and rental assistance courses. In FY 05-06, the agency projects they will serve 120 individuals for one-on-one counseling and 60 in-group educational workshops.

Twin Rivers Opportunities, Inc.

New Bern, NC

\$48,436 – Comprehensive Counseling

\$24,943 - Homeownership Voucher

For more than 30 years the agency has administered the HUD Section 8 Rental Assistance and U. S. Department of Energy programs. The agency has not been the recipient of prior HUD counseling funding. During the FY 2003-04, TRO provided housing assistance to 1,137 clients, 740 of which required rental assistance. With funding from North Carolina Housing Finance Agency and other partners, the agency provided homebuyer education classes, rental/displacement services, pre-and post purchase counseling sessions and delinquency/default instruction. With the current funding resource, TRO will provide HECM counseling in addition to those services listed above. With the award of HUD funding during this fiscal year, the agency projects reaching 292 clients with its Comprehensive Counseling activities and 204 clients with its Homeownership Voucher Counseling efforts. Group and one-on-one sessions will cover a variety of topics including money and credit management, the home buying process, financing a home and home inspections.

Western Piedmont Council of Governments

Hickory, NC

\$35,000 – Comprehensive Counseling

\$4,000 – Homeownership Voucher

The Western Piedmont Council of Governments (WPCOG) is one of 18 lead regional organizations in North Carolina. WPCOG is comprised of 28 local government members in the counties of Alexander, Burke, Caldwell and Catawba. The agency serves the local governments as a source of technical assistance and professional services and a forum for elected officials and local government staff to address issues on a regional bases. WPCOG has been recognized as a leader in North Carolina for the Section 8 Homebuyer Program and the Unifour HOME Consortium Program is currently rated number one in overall performance in North Carolina. From 10/1/2003 through 9/30/2004, the WPCOG worked with 291 clients. For fiscal year 2005, WPCOG is projected to serve 320 clients. Some of the services to be rendered will be pre-purchase counseling, homebuyer education, delinquency counseling, non delinquency post-purchase counseling, HECM counseling, post-purchase education and rental counseling.

Wilmington Housing Finance and Development

Wilmington, NC

\$50,000 - Comprehensive

Wilmington Housing Finance and Development, Inc. (WHFD) is a nonprofit housing organization that provides housing counseling services to residents of Wilmington, New

Hanover, Pender and Brunswick counties. The agency was created in 1987 with the mission of providing affordable housing and addressing issues facing low-to-moderate income families. As a HUD-approved housing counseling agency since 2001, WHFD provided the following services to 451 clients during the 2003-04 fiscal year: homebuyer education, fair housing, pre and post-purchase counseling, HECM counseling, rental assistance and homeless/displacement services. With this current funding round, the agency seeks to counsel 440 clients with the above services in addition to delinquency, non-delinquency and home improvement counseling.

Wilson Community Improvement Association, Inc.

Wilson, NC

\$29,823 - Comprehensive

Since 1968 Wilson Community Improvement Association Inc.'s (WCIA) mission has been to work worked for human and economic development. WCIA offers one-on-one housing counseling for clients in Wilson, Nash, Edgecombe and Greene counties. During FY 03-04, a total of 226 families were counseled under the HUD grant. Housing services provided include homebuyer education, pre & post homeownership, delinquency/default, HECM, tenant/rental counseling; and special outreach considerations - emergency housing assistance, elderly/handicapped persons and homeless counseling. WCIA plans to provide housing services to approximately 250 clients in their targeted areas for FY 05-06.

OHIO

Children's and Family Services a/k/a Family Service Agency

Youngstown, OH

\$ 23,036 - Comprehensive Counseling

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

Community Action Commission of Belmont County

St. Clairsville, OH

\$ 23,595 - Comprehensive Counseling

The Community Action Commission of Belmont County (CAC) has provided first-time homebuyer education training since 1996. The agency received certification as a HUD-approved housing counseling agency in January 1997. Their professional and well-trained housing counselors offer first-time homebuyer classes covering the following topics: home selection, financing, pre/post-closing costs, budgeting, credit, job stability,

home maintenance and insurance. CAC also provides HECM counseling to senior citizens as a component of the “Elderly Choice Workshop.” CAC has sponsored Home Counseling Training and provided counseling in home ownership, budgeting, credit repair, mortgage foreclosure prevention, loss mitigation, reverse mortgage and fair housing practices. Housing counseling assistance is delivered to citizens of Belmont County, OH, and adjacent Marshall County including Wheeling, West Virginia.

Fair Housing Contact Service

Akron, OH

\$ 27,037 - Comprehensive Counseling

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

Fair Housing Resources Center, Inc.

Painesville, OH

\$ 25,314 - Comprehensive Counseling

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

Lutheran Housing Corporation

East Cleveland, OH

\$ 34,117 - Comprehensive Counseling

Lutheran Housing Corporation (LHC) has delivered comprehensive housing counseling assistance serving Cuyahoga County for the past 30 years. Housing counseling services delivered by the housing counseling agency include pre-purchase, post-purchase, mortgage delinquency and default resolution, home equity conversion mortgage (HECM), loss mitigation, outreach initiatives, and renters assistance. LHC’s housing counseling staff deliver a broad range of housing counseling assistance to the East Cleveland area.

Mid-Ohio Regional Planning Commission

Columbus, OH

\$ 25,000 - Comprehensive Counseling

Mid-Ohio Regional Planning Commission (MORPC) provides housing counseling assistance to clients in Franklin County including the city of Columbus, Ohio. MORPC provides housing counseling assistance, Federal Home Loan Bank counseling and administers a down payment assistance program. The MORPC counseling staff, offer extensive experience in the areas of real estate administration, teaching and program administration. Counseling activities include pre-occupancy and individual client counseling sessions.

Stark Metropolitan Housing Authority

Canton, OH

\$ 15,000 - Comprehensive Counseling

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

WSOS Community Action Commission

Fremont, OH

\$ 37,593 - Comprehensive Counseling

WSOS Community Action Commission has a 38-year history of providing services within a Northwest Ohio delivery area, including the quad-counties of Wood, Ottawa, Seneca and Sandusky Counties. Housing counseling services provided by the counseling agency include pre-occupancy, post-occupancy, predatory lending, renter counseling, potential renter and homeless counseling. WSOS offers an eight-hour homebuyer Education Workshop; all workshop participants receive individual counseling as a supplement to the group housing counseling session.

OREGON

Access Inc

Medford, OR

\$75,000 - Comprehensive Counseling

ACCESS, Inc., founded in 1976, provides an array of services to residents of Jackson, Douglas, and Josephine counties. ACCESS provides a variety of comprehensive housing counseling services including, first time homebuyer education, foreclosure prevention, rental assistance programs, homeless prevention counseling, and HECM counseling. They also provide guidance and advice to help families and individuals improve their housing conditions and meet the responsibilities of tenancy and homeownership, avoid

predatory lending, and other conditions that can result in a loss of equity, increased debt, default and foreclosure. Under this grant they anticipate serving an estimated 1,500 clients.

Open Door Counseling Center

Hillsboro, OR

\$21,680 - Comprehensive Counseling

\$2,000 - Section 8 Homeownership Voucher – Housing Counseling

The Open Door Counseling Center serves Washington County, Oregon, with its homeless case management, mental health counseling, first-time homebuyer education, and serves a large portion of the State of Oregon with foreclosure prevention counseling and reverse mortgage counseling. Their programs include pre-purchase counseling, home buying educational workshops, homeless drop-in center, mortgage default counseling, post-purchase counseling, HECM counseling for seniors and assistance in finding and retaining rentals. In FY2006, Open Door anticipates serving 1,266 clients with these HUD grants.

UMPQUA Community Action Network (UCAN)

Roseburg, OR

\$21,680 - Comprehensive Counseling

The Umpqua Community Action Network (UCAN) is the designated Community Action Agency for Douglas County, Oregon. Founded in 1968 as the area's first nonprofit agency, UCAN's mission is, "Working together to improve the lives of people in our communities!". UCAN is dedicated to maximizing the potential and long-term self-sufficiency of low- to moderate-income households. UCAN's services include HECM, rental, homeless, and pre-purchase counseling. Focusing on populations with special needs, UCAN has developed housing for ex-offenders, the chronic mentally ill homeless, those in substance abuse recovery and victims of domestic violence. UCAN's ability to bring needed services to individuals through its diverse programs and community partnerships has addressed the needs of the poor and has made a difference in the lives of many.

SOUTH CAROLINA

Carolina Regional Legal Services Corporation

Florence, SC

\$15,000 - Comprehensive Counseling

Carolina Regional Legal Services, Inc. (CRLS) is a private non-profit legal service agency that offers a unique combination of housing counseling and legal services. CRLS is able to assist clients with landlord tenant disputes, predatory lending, mortgage foreclosures, unscrupulous contractors, etc. CRLS is the only HUD-approved housing counseling agency in the 'Pee Dee' region that they serve. Plans include hiring an additional experience counselor to assist with the increasing workload. Focusing on pre-

purchase counseling and first time homebuyers programs, this agency significantly reduces foreclosures resulting from mortgage-related fraud and abuse in the counties of Florence and Clarendon. During the fiscal year 2004, CRLS was able to successfully counsel 115 clients with housing related issues.

Family Services, Inc./Homeownership Resource Center

North Charleston, SC

\$43,660 - Comprehensive Counseling

Family Services, Inc. was founded in 1888 and has been providing family counseling to the Charleston area. In 1973, Family Services, Inc. established Consumer Credit Counseling Services (CCCS) as one of its departments for financial counseling and financial education programs. In 1988, the organization began providing housing counseling for Family Services and later changed their name to the Homeownership Resource Center. Their current housing program is HUD-approved, serving over 3,500 clients annually in personal financial issues. Family Services, Inc. /Homeownership Resource Center (HRC) provides counseling in the following areas: pre-purchase, post-purchase, default/loss mitigation, predatory lending and homebuyer education.

Greenville County Human Relations Commission

Greenville, SC

\$34,058 – Comprehensive Counseling

Greenville County Human Relations Commission (GCHRC) is the local governmental body that was established in 1972, and is the Fair Housing Agency for Greenville County. In 2001, the Commission became a HUD-approved Housing Counseling Agency. Its nationally certified housing counselors met multiple housing and homeownership needs. Funding is received directly from HUD, and the agency offers free consultations to residents on fair housing and a host of housing related issues. The agency's housing services include homebuyer education, pre-purchase, HECM, default, post-purchase, rental homeless displacement and predatory lending counseling. Last fiscal year, GCHRC counseled over 13,000 clients with housing related issues.

The Family Service Center of South Carolina

Columbia, SC

\$21,322 – Comprehensive Counseling

The Family Service Center of South Carolina (FSC) has been serving families in South Carolina since 1816. In 1974, FSC recognized the need for financial education/counseling and started the Consumer Credit Counseling Service (CCCS) Program. In 1998, FSC expanded its counseling services to include comprehensive housing counseling services through a partnership with HUD. The agency has a knowledgeable staff that offers the following housing counseling services: pre-purchase, post purchase, reverse mortgage, mortgage delinquency /default, predatory lending counseling, rental counseling and homebuyer education workshops. FSC will provide housing counseling services through their main office in Columbia and five satellite

offices within the state: Camden, Florence, Orangeburg, Rock Hill, and Sumter. During fiscal year 2004, FSC served 931 clients with housing related issues.

Trident United Way

North Charleston, SC

\$21,322 - Comprehensive Counseling

The Trident United Way Housing Counseling Program began in 1974 and has been in continual service aiding the citizens of Berkeley, Charleston, and Dorchester Counties. The Housing Counseling Program is approved by the U.S. Department of Housing and Urban Development (HUD), with the most recent certification dated July 14, 2004. Trident United Way is approved to provide housing counseling in the following areas: homebuyer education, pre-purchase counseling, mortgage delinquency, loss mitigation, home equity conversion mortgages (HECM), rental fair housing assistance, and homeless counseling. Last fiscal year; Trident United Way served over 260 clients with housing counseling and fair housing assistance.

PENNSYLVANIA

ACORN Housing Corporation

Philadelphia, PA

\$1,197,255 – Comprehensive Counseling

\$ 275,000 - Homeownership Voucher

\$ 323,439 - Predatory Lending

\$ 78,354 - Colonias

ACORN Housing Corporation (AHC) has been providing housing counseling to low-and moderate-income and minority homebuyers and homeowners since 1986. AHC manages a network of affiliates providing housing counseling in 40 cities nationwide. AHC's affiliates offer comprehensive housing counseling, including pre- and post-purchase counseling. Additionally, AHC has tremendous experience and expertise in combating predatory lending. To complement the housing counseling program, AHC has developed creative partnerships with lenders and nonprofit providers through which it coordinates flexible underwriting standards and pricing discounts.

Alliance for Better Housing

Kennett Square, PA

\$ 15,000 - Comprehensive Counseling

The Alliance for Better Housing (ABH) was founded and incorporated in 1994 by a group of concerned residents who saw a need for affordable housing for low-income residents in the southern part of Chester County. Initiated as a Community Development Corporation, ABH also became certified by Chester County Department of Community Development as a Community Housing Development Organization. The original focus of the organization was housing development, over time, the scope of the agency grew to

include housing counseling, tenant services and community revitalization. Housing Counseling Services include pre-purchase and post-purchase counseling along with credit education and credit repair.

Berks Community Action Program

Reading, PA

\$ 27,033 - Comprehensive Counseling

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

Blair County Community Action

Altoona, PA

\$ 25,314 - Comprehensive Counseling

Blair County Community Action Program (BCCAP) was incorporated on June 8, 1965 as a private, non-profit corporation. Over the last forty years, BCCAP has provided direct and referral-service to its constituents, functioning as a conduit for federal, state and local resources while address the causes and conditions of poverty. BCCAP provides programs that help community residents overcome homelessness and assists families on issues such as home purchase, mortgage delinquency, locating a rental property and eviction procedures. BCCAP is the County's only provider of Post-Purchase, Home Ownership, Predatory Lending and Homebuyer Education Workshops. In 2005 BCCAP will be opening the County's only emergency shelter for men.

Bucks County Housing Group, Inc.

Wrightstown, PA

\$ 18,438 - Comprehensive Counseling

The Bucks County Housing Group is a private non-profit social service organization that opened the first emergency shelter for the homeless in the count in 1980. Over the past twenty-five years, the Housing Group has grown substantially as it has responded to the complex housing and social service needs of the community. The Bucks County Housing Group is committed to move families from homelessness to permanent housing by providing social services and by developing affordable housing. At present, the Housing Group operates five supportive housing programs, two transitional housing programs and three community food pantry programs. In addition, the agency offers a First-Time

Homebuyers Program, provides comprehensive housing counseling and currently administers the Homeowner's Emergency Mortgage Assistance Program (HEMAP).

Center for Family Services, Inc.

Meadville, PA

\$ 16,719 - Comprehensive Counseling

Center for Family Services, Inc. is a Local Housing Counseling Agency offering housing counseling services since 1991. The Center also provides crisis intervention to obtain emergency shelter and mortgage assistance for either first time homebuyers or those who find themselves delinquent or in default on their mortgages. The Center provides the following counseling services: pre and post purchase counseling, educational counseling, homeowner's emergency mortgage assistance programs and low-income loan packaging. For seniors who own their homes, they also provide HECM counseling.

Chester Community Improvement Project

Chester, PA

\$ 27,033 - Comprehensive Counseling

The Chester Community Improvement Project (CCIP) is a non-profit based organization with a mission to revitalize the City of Chester by building the base of homeownership. CCIP has been addressing the needs of families in the Chester community and in Delaware County for over 26 years. CCIP believes educating families on the rights and responsibilities of homeownership is an extremely important factor when families decide to purchase their first home. Services provided include: homebuyer's education, pre-purchase, post-purchase, default and delinquency counseling.

Commission on Economic Opportunity of Luzerne County

Wilkes-Barre, PA

\$ 18,438 - Comprehensive Counseling

The Commission on Economic Opportunity (CEO) of Luzerne County was established in 1965, first as a committee of the United Way and later as an independent non-profit agency. As a Community Action Agency, its mission is to ameliorate the effects of poverty. The Commission operates a wide variety of programs to meet the needs of the poor and elderly in Luzerne County. CEO operates more than twenty distinct programs, including housing counseling, all directed towards low income individuals and families with a goal of increasing their social and economic independence by reducing their dependence on the aid and support of welfare programs with special attention to persons with disabilities.

Community Action Committee of Lehigh Valley

Bethlehem, PA

\$ 30,000 - Comprehensive Counseling

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

Community Action Southwest

Washington, PA

\$ 15,000 - Comprehensive Counseling

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

Garfield Jubilee Association

Pittsburgh, PA

\$ 32,190 - Comprehensive Counseling

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

Housing Authority of the County of Butler

Butler, PA

\$ 21,876 - Comprehensive Counseling

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

Housing Council of York

York, PA

\$ 25,314 - Comprehensive Counseling

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

Housing Opportunities, Inc. (HOI) – National Intermediary

Homestead, PA

\$997,804 – Comprehensive Counseling

Housing Opportunities, Inc. (HOI) has been providing housing counseling to low-and moderate-income and minority homebuyers and homeowners in the Pittsburgh region since 1975. A HUD approved national housing counseling intermediary since 1998, HOI coordinates a network of 30 sub-grantee housing counseling agencies in 14 states. HOI's network focuses on providing housing counseling and other services to minority, low-and moderate-income, and elderly individuals in areas typically underserved by the banking and mortgage lending industries. The network's services include: pre-purchase, mortgage default and delinquency, predatory lending, rental, fair housing, Home Equity Conversion Mortgages (HECM), homeless, and special needs counseling.

Media Fellowship House

Media, PA

\$ 28,752 - Comprehensive Counseling

Media Fellowship House is a non-sectarian, non-political group of diverse members who all agree on the need to promote understanding and acceptance of all people without

regard to their race, culture, gender, age or disabilities. Media Fellowship House has been dedicated to helping low and moderate-income individuals and families attain the dream of homeownership. Through their first time homebuyer program, they provide up to \$5,000.00 to help low-income people pay for the closing costs necessary to purchase a home. Additionally, hundreds of people have come through their doors for mortgage delinquency counseling. Though many things have changed over their long history, the founding principles of Media Fellowship House remain the same: Service to the Community.

Mount Airy, U S A

Philadelphia, PA

\$ 15,000 - Comprehensive Counseling

Mount Airy USA was established in 1980 by the residents of East and West Mount Airy with the goal of preserving and empowering Mount Airy by stimulating development responsive to the community's needs. In 1995 Mount Airy USA introduced a housing counseling program for low to moderate-income first time homebuyers. The following services are provided: housing counseling, rehabilitation and sale of homes to low and moderate income families, summer youth employment, business district revitalization and assistance to small businesses.

Schuylkill Community Action

Pottsville, PA

\$ 37,000 - Comprehensive Counseling

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

Southwestern Pennsylvania Legal Services, Inc.

Washington, PA

\$ 39,331 - Comprehensive

For over thirty-five years, Southwestern Pennsylvania Legal Services has been providing an ensemble of legal and supportive services to low-income individuals and families residing in the predominantly rural area of southwestern Pennsylvania since 1968. The program has been recognized throughout the state and nationally as a leader in the development of initiatives combining legal and social services to provide comprehensive

assistance to the low-income rural community clientele. Southwestern Pennsylvania Legal Services, Inc. has offices in Washington, Greene, Fayette and Somerset counties.

Tabor Community Services, Inc.

Lancaster, PA

\$ 15,000 - Comprehensive Counseling

Tabor was founded in 1968 to help low-income and minority families find affordable housing by addressing the housing needs of Lancaster, PA. Tabor helps over 2,500 families each year through the following services: budget counseling, budget education, consumer credit counseling, rental counseling, to prevent homelessness, transitioning sheltered persons to independent living, first time home buyer counseling, self-sufficiency counseling and predatory lending education and counseling.

The TREHAB Center of Northeast Pennsylvania

Montrose, PA

\$ 15,000 - Comprehensive Counseling

The TREHAB Center's Homeownership Program covers a very rural area in Northeastern Pennsylvania. Their program covers Bradford, Tioga, Sullivan, Susquehanna and Wyoming Counties. The agency offers the following counseling service programs in various counties within the Northern Tier Region: Drug and Alcohol Treatment and Prevention, Weatherization, Homeownership, Mortgage Foreclosure and Reverse Equity Mortgage (HECM). The TREHAB Center offers Homeownership Workshops to low and moderate-income households as well as one on one counseling.

United Neighborhood Centers of Lackawanna County, Inc.

Scranton, PA

\$ 39,331 - Comprehensive Counseling

\$ 12,264 - Predatory Lending

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

RHODE ISLAND

Urban League of Rhode Island (ULRI)

Providence, RI

\$ 35,696 - Comprehensive Counseling

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

TENNESSEE

West Tennessee Legal Services, Inc.,

Jackson, TN

\$826,729 – Comprehensive Counseling

A private, nonprofit corporation with Legal Services Corporation affiliation, West Tennessee Legal Services (WTLS) was started in 1977 and first approved by HUD as a housing counseling agency in 1990. WTLS is presently a HUD-approved regional housing counseling intermediary, in addition to being a Qualified Fair Housing Organization. WTLS provides counseling services to persons in the mid-south region, including the states of Tennessee, Kentucky, Mississippi, Illinois, Arkansas, Alabama, South Carolina and Georgia. All projects promote awareness of and education in rights and remedies under the Federal Fair Housing Act to persons who experience discriminatory housing practices due to membership in one or more of the protected classes under the Act. WTLS also has significant expertise in combating predatory lending, and serves migrant farmworker communities and Colonias residents.

TEXAS

Austin Tenant's Council

Austin, TX

\$33,156 - Comprehensive Counseling

The Austin Tenants' Council was founded in 1973 through the hard work and diligence of community activists and VISTA Volunteers. Over the past 32 years, the Austin Tenants' Council has become a leader in the fight for housing rights in the state of Texas. Through its tenant-landlord and fair housing programs, ATC provides important housing services to inform and protect the rights of low-income and minority residents in the Austin MSA in support of its mission to ensure that all people have the right to a safe, decent and affordable home.

Avenida Guadalupe Association, Inc.

San Antonio, TX

\$30,000 - Comprehensive Counseling

The mission of the Avenida Guadalupe Association, Inc., (AGA) is to revitalize the economic, cultural, and physical conditions of the Avenida Guadalupe Neighborhood. Consequently, over the years the AGA has expanded services and programs into a variety of education, employment, health, advocacy, and housing areas. Since 1979, the AGA has gained extensive experience in designing and implementing housing and economic development projects. Major projects include the Plaza Guadalupe, the Ernest C. Olivares Senior Community Residence, the San Jacinto Senior Citizens Community, the El Parian business incubator, and the El Progreso Community Center. The AGA has also recently completed construction of six new single-family homes for low and moderate-income families. Of particular significance is a 70-unit “Affordable Parade of Homes” development being leveraged with the City of San Antonio (COSA) and the San Antonio Housing Authority (SAHA).

Avenue Community Development Corporation

Houston, TX

\$30,000 - Comprehensive Counseling

In 1991, a group of neighbors created an organization to develop affordable housing, preserve historic buildings, and revitalize the Old Sixth Ward, a National Register Historic District in the shadow of Houston’s Downtown. Today, Avenue’s mission is to revitalize its community by developing affordable housing and economic opportunities, while preserving its historical diversity. Avenue CDC has helped to revitalize some of Houston’s most economically underperforming neighborhoods by leveraging over \$25 million in investments in its community over the last eight years. These investments include development of 50 single-family homes and 225 rental units. Its program areas are: Homeownership and Financial Empowerment; Rental Housing and Resident Services; Environmental and Historic Preservation Initiatives; and Cultural Economic Development. Avenue CDC is a grassroots, community-led organization that enables low-income people to improve their lives by improving their economic circumstances and the quality of their housing. Through its programs, low-income people are able to make lasting improvements to their lives and their community.

City Of Fort Worth

Fort Worth, TX

\$147,337 - Comprehensive Counseling

\$ 40,000 – Predatory Lending

\$ 30,000 – Homeownership Voucher Counseling

One of the City of Fort Worth’s housing goals is to help residents realize the American dream of homeownership. Homeownership represents the biggest single form of wealth

for most families, which also stabilizes neighborhoods and generates economic growth. The City's objective is to increase the homeownership rate. To achieve this goal, the City's Housing Department, through its Housing Services and Information Division (HS&I), has provided comprehensive housing counseling services and homeownership training since 1994. HS&I was certified by the U.S. Department of Housing and Urban Development (HUD) as a housing counseling agency in 1997. This program compliments the City's Homebuyers' Assistance Program which provides closing cost and downpayment assistance to first-time homebuyers.

City of San Antonio Community Action Division

San Antonio, TX

\$67,363 - Comprehensive Counseling

As a HUD-approved Housing Counseling Agency since 1979, the Fair Housing Program provides comprehensive housing counseling services to residents of San Antonio and Bexar County. These services include mediation of tenant/landlord disputes, pre- and post-purchase education counseling, foreclosure prevention counseling, emergency financial mortgage assistance, reverse mortgage counseling, predatory lending counseling, and other outreach initiatives to area citizens. In addition, the Program is charged with investigating housing discrimination complaints, monitoring real estate advertisements for discrimination, seeking fair housing compliance from apartment complexes, and pursuing educational outreach opportunities to further promote awareness of the Fair Housing Act. The Fair Housing Program builds partnerships with local housing agencies, private real estate agencies, mortgage lenders, apartment communities and non-profits (to include grass-roots and faith-based organizations), to identify local housing and homeownership needs and provide assistance to those in need. The Fair Housing Program is committed to assist area residents to improve their housing conditions and meet the responsibilities of tenancy and home ownership.

Community Development Corporation Of Brownsville

Brownsville, TX

\$34,698 - Comprehensive Counseling

\$40,000 - Colonias Counseling

\$25,000 - Homeownership Voucher Counseling

The Community Development Corporation of Brownsville (CDCB) is a thirty-two (32) year old private 501(c)(3) non-profit Community Housing Development Organization (CHDO), certified by the City of Brownsville and State of Texas. CDCB is the largest non-profit producer of single family housing for homeownership in the State of Texas and manages a comprehensive set of housing programs to benefit very-low, low, and moderate-income families in the Lower Rio Grande Valley and the rural Rio Grande Valley Empowerment Zone. Since 1993 CDCB has assisted over 2,000 families become first time homebuyers and over 5,000 clients with budget and credit counseling. CDCB prides itself on being the only HUD certified Housing Counseling Agency in the Rio Grande Valley of Texas.

Mission Waco Community Development Corporation

Waco, TX

\$32,671 - Comprehensive Counseling

Mission Waco Community Development Corporation (dba Waco CDC) is a neighborhood based CHDO and HUD-approved Housing Counseling Agency established in 2001. Comprehensive Housing counseling services included, pre-purchase counseling, credit counseling, financial literacy training, homebuyer education training, mortgage preparation assistance, Counseling to resolve or prevent Mortgage Delinquency or Default, post purchase counseling and Post-Purchase Education. Mission Waco CDC serves Waco and the surrounding area.

Money Management International (MMI)

Houston, TX

\$718,000 – Comprehensive Counseling

\$62,000 – Predatory Lending

Money Management International (MMI) is a nonprofit, community service organization that provides comprehensive housing counseling, professional financial guidance, counseling, community-wide educational programs, and debt management assistance. A HUD-approved national housing counseling intermediary, MMI and its family of agencies have over 46 years of experience helping consumers regain financial control of their lives. Housing counseling services are provided through over 125 local branch offices serving 18 states. Services include: Mortgage Delinquency/Default Counseling, Pre-purchase Counseling and Homebuyer Education, Home Equity Conversion Mortgage (HECM) Counseling, Credit and Debt Management Counseling.

Project Bravo

El Paso, TX

\$49,909 – Comprehensive Counseling

\$34,438 – Predatory Lending

\$30,409 - Colonias

Project Bravo's housing program provides a full range of services, advice and assistance to housing consumers and aids them in improving their housing conditions and meeting the responsibility of home ownership and tenancy. Counseling is performed in one of Project Bravo's seven Service Centers located throughout the county. Funding under this grant will provide Comprehensive Housing Counseling, Predatory Lending, and Colonia Service.

Texas RioGrande Legal Aid, Inc.

Weslaco, TX

\$137,155 - Comprehensive Counseling

Incorporated as a nonprofit organization in 1971, Texas RioGrande Legal Aid (TRLA) provides free civil legal aid and related educational services to low-income clients in the

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

UTAH

Community Action Services Of Provo

Provo, UT

\$52,500 - Comprehensive Counseling

\$12,500 - Predatory Lending Counseling

Community Action Services in Provo, Utah has been chosen to receive \$65,000 from the Department of Housing and Urban Development to provide a wide variety of home ownership services. The agency has been a HUD certified housing counseling agency for more than 20 years. They help families prepare to purchase their first home by providing a free home buyer class and by counseling with families to get financially prepared to buy. In the past few years Utah has seen a dramatic increase in mortgage defaults and foreclosures. The housing program at Community Action works with families to help save their homes from foreclosures. The program also offers counseling in predatory lending practices and works with the elderly to obtain a reverse mortgage. Community Action is expanding their service area to include Utah, Wasatch, Summit, Sevier, Duchesne, Carbon and Juab Counties. For more information call 801-373-8200.

Salt Lake Community Action Program

Salt Lake City, UT

\$25,000 - Comprehensive Counseling

Salt Lake Community Action Program (SLCAP) is a not-for-profit organization that has been serving low-income Utahns since 1966. SLCAP provides a wide range of services aimed at helping low-income people become self-sufficient. Its mission is to eliminate the paradox of poverty in our affluent society. Its purpose is to create programs that empower low-income people to enhance the quality of their lives by having them design and implement strategies that will create solutions to their problems.

Your Community Connection Of Ogden

Ogden, UT

\$18,000 - Comprehensive Counseling

Your Community Connection of Ogden/Northern Utah is a volunteer-based non-profit organization with 60 years of service in Weber, Morgan, Davis and Box Elder Counties. YCC's three program centers and community outreach programs give at-risk families and individuals an opportunity to influence conditions that risk their future. The Barbara

Kimball Browning Family Enrichment Center, the Gaye D. Littleton Domestic Violence Victim Assistance Center, the Beverly Monson Homeless & Housing Assistance Center and the Ruth Pierpont Eccles Volunteer Leadership and Community Resource Center provide safety, direct client services and support services for all victims of domestic violence, rape or sexual assault, and homelessness. Your Community Connection's mission is to provide comprehensive services to support and enhance the quality of life for all women, children and families. YCC's vision is "Saving and Changing Lives".

VIRGINIA

Catholic Charities

Alexandria, VA

\$1,130,770 Comprehensive Counseling

Catholic Charities USA (CCUSA) is a national housing counseling intermediary serving a network of agencies, institutions and individuals who aim to reduce poverty, support families and empower communities. It is the largest social service organization in the United States. CCUSA, a HUD-approved national intermediary since 1995, manages a network of 40 affiliates that provide housing counseling services in 22 states. CCUSA's affiliates provide comprehensive counseling including pre- and post-purchase, predatory lending, HECM, default and foreclosure, and rental counseling. A religiously affiliated organization, CCUSA provides quality counseling to all people in need without regard to religious, racial, ethnic or cultural background.

Lynchburg Community Action Group, Inc.

Lynchburg, VA

\$ 23,000 - Comprehensive Counseling

Lynchburg Community Action Group has provided housing services to low-income residents of Central Virginia since 1973, successfully administering programs and projects funded by federal, state and local agencies for the past 37 years. Lynchburg Community Action Group has been a HUD Certified Housing Counseling Agency since 1996, providing coordinated and effective housing counseling services to the counties of Amherst, Appomattox, Bedford City and County, Campbell and Lynchburg City. Lyn-CAP's Housing Counseling program provides individual homeowners, potential mortgagors, renters, potential renters, and homeless persons counseling related to homebuyer education, home equity conversion mortgages, loss mitigation, mortgage delinquency and default resolution and renter assistance. Additionally, the Lyn-CAP umbrella includes the following programs: Central Virginia Regional Home Buyers Club, Cooling Assistance Program, Emergency Housing Repair Program, Hands-Up Lodge (Emergency Shelter Program), Home Ownership Program, Housing Counseling Program, Housing Opportunities for Persons with AIDS Program (HOPWA), Housing Rehabilitation Program, Individual Development Account (LYNC-IDA) Program, Indoor Plumbing Program, Lead Abatement Program, Paint Program, SHARE Homeless Intervention Program (HIP), Waste, Water and Sewer Program, Weatherizing Program,

Head Start Program, Emergency Assistance and Crisis Intervention Program and Project Discovery Program.

Newport News Office of Human Affairs

Newport, VA

\$ 22,324 - Comprehensive Counseling

The Office of Human Affairs has provided housing assistance to the residents of Newport News and Hampton, Virginia since 1972. Comprehensive housing services include: outreach to first time homebuyers, employment related counseling, homeownership and rental programs as well as monthly VHDA Homebuyer Education Program Certification seminars. In addition, Newport News Office of Human Affairs is the administering agency to receive, examine and inquire into alleged violation of the City's Fair Housing Ordinance.

People Incorporated of Southwest Virginia

Abington, VA

\$ 37,593 - Comprehensive Counseling

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

Piedmont Housing Alliance

Charlottesville, VA

\$ 32,190 - Comprehensive Counseling

The Piedmont Housing Alliance is a private, nonprofit organization established in 1983. Formerly known as the Thomas Jefferson Housing Improvement Corporation (TJHIC), the agency was re-organized in February 1997 into a Community Housing Development Corporation (CHDO) and renamed the Piedmont Housing Alliance. In December 1999, PHA was approved as a HUD Certified Housing Counseling Agency. The Alliance services the Thomas Jefferson Planning District, which includes the City of Charlottesville and the counties of Albemarle, Green, Fluvanna, Louisa and Nelson. PHA is involved in Project Development, Finance Packaging, Loan Fund Development and Regional Initiatives. Homebuyer counseling services remains PHA's strongest emphasis, making homeownership a reality for individuals and families. PHA performs the following housing counseling activities: Homebuyer's Clubs, The Five Steps of Homeownership, Steppingstone, Public Education, Community Outreach and Rental Counseling. PHA is a regional organization dedicated to improving the lives of low and moderate-income clients and does not charge clients fees for housing counseling services.

Telamon Corporation Housing Services

Gretna, VA

\$ 21,876 - Comprehensive Counseling

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

Total Action Against Poverty

Roanoke, VA

\$ 35,000 - Comprehensive Counseling

Total Action Against Poverty (TAP) was chartered as a Community Action Agency in 1965. TAP's mission is a reaffirmation of the Economic Opportunity Act of 1964: "To eliminate the paradox of poverty in the midst of plenty...by opening to everyone the opportunity for education and training, the opportunity to work, and the opportunity to live in decency and dignity." For more than 30 years, TAP has operated numerous federal, state, and locally funded programs to provide services to clients within the region of Roanoke Valley-Allegheny Regional Planning District, Botetourt, Craig, Rockingham and Rockbridge County, which includes the cities of Buena Vista, Clifton Forge, Covington, Lexington, Roanoke, and Salem. TAP offers the following housing counseling services: pre-purchase, post-purchase, pre-rental, rental delinquency, mortgage default, Fair Housing and HECM. In addition, to the above services, TAP's Housing Counseling component offers a Homelessness Intervention Program, called SHARE-HIP. This program offers direct client assistance for security deposits, rent payments, mortgage payments, counseling services in mortgage delinquency, default resolution, loss mitigation and rental delinquency. The TAP Housing Counseling Program strives towards three (3) main goals: to prepare people for homeownership, prevent homelessness and promote fair housing. Together with Blue Ridge Housing Development Corporation, TAP's housing counseling component administers two below

market-rate, low interest loan programs: the Single Family Regional Loan Fund (SFRLF) and the Sponsoring Partnerships and Revitalizing Communities (SPARC).

Virginia Cooperative Extension, Prince William

Manassas, VA

\$ 28,752 - Comprehensive Counseling

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

VERMONT

Central Vermont Community Action Council, Inc

Barre, VT

\$ 39,331 - Comprehensive Counseling

Central Vermont Community Action Council (CVCAC) provides services to residents of Lamoille, Orange and Washington Counties. Their "Family Housing Partnership" brings together tenants, landlords, homeowners, lenders and CVCAC staff to assess family housing issues and to devise individual plans of actions to each household. Services provided include: counseling to resolve or prevent mortgage delinquency/default, post purchase education, counseling and education on locating, securing and/or maintaining rental housing and counseling on shelter/services for the homeless.

WASHINGTON STATE

Community Housing Resource Center

Vancouver, WA

\$57,250 - Comprehensive Counseling

The Community Housing Resource Center is a private, non-profit organization located in Clark County, Washington. The Center's mission is to "Assist Anyone in Achieving Success in Home Ownership." The Center has been empowering people to make informed decisions regarding one of the most significant investments of their lives since

it was established in 1995 by providing pre and post purchase counseling, HECM, default/delinquency counseling and homebuyer education.

Consumer Counseling Northwest (CCNW)

Lakewood, WA

\$21,680 - Comprehensive Counseling

CCNW has been providing Housing Counseling Services to Western Washington counties since 1995. The agency provides comprehensive housing counseling that includes Pre/Post-Purchase, Mortgage Default and Delinquency, Home Equity Conversion Mortgage (HECM), Rental, Homeless/Displacement, Homebuyer Education, Predatory Lending and Homeownership Voucher. Their counseling services are predominantly conducted one-on-one sessions. CCNW is the only HUD-approved Local Housing Counseling Agency providing housing counseling and housing education throughout Western Washington. In FY 2006, CCNW propose to provide housing counseling services to approximately 822 clients.

Fremont Public Association

Seattle, Washington

\$120,000 - Comprehensive Counseling

\$35,417 - Predatory Lending Counseling

For over 20 years, Fremont Public Association's HUD Approved Housing Counseling program has provided a comprehensive continuum of housing services to help Seattle and King County families gain and maintain housing stability, meet their living needs, and move out of poverty. They are a recognized leader in housing stability, and homelessness prevention, through one on one counseling, workshops, intervention, and outreach. Their counseling services include Pre-purchase, Delinquency and Mortgage Default, Rental, and HECM. They also have a leadership role in the Seattle/King County Coalition for Responsible Lending, which was developed to promote affordable, fair and equitable lending and credit practices that eliminate predatory lending activities without limiting consumer access to credit. In FY2006, FPA proposes to serve approximately 2,930 clients with the HUD grants.

Kitsap County Consolidated Housing Authority

Silverdale, WA

\$21,680 - Comprehensive Counseling

Kitsap County Consolidated Housing Authority provides services in Pre-Purchase, Default, Budget and Credit, Reverse Mortgages, Predatory Lending, and first-time homebuyer education in coordination with a large network of partners in Kitsap, Jefferson, and Mason Counties. Participants receive a high proportion of thorough one-on-one counseling tailored to their circumstances from a seasoned staff. HUD's grant will help them serve over 700 potential and current homeowners during FY 2006.

Pierce County Community Services

Lakewood, WA

\$40,000 - Comprehensive Counseling

Pierce County Community Services provides a variety of comprehensive counseling services targeted to very low and moderate income households throughout Pierce County, Washington. Housing counseling services provided by Pierce County include Landlord/Tenant, Delinquency and Default, First Time Homebuyer and Home Equity Conversion Mortgage (HECM). The housing counseling program has worked extensively with providers of emergency food, subsidized housing, mental health and substance abuse services, education and employment, and other assistance services throughout the county and provides information and referral to meet any additional needs of client households. The staff includes certified AARP HECM counselors that provide reverse mortgage counseling to seniors throughout the continental U.S. and Hawaii. In FY 2006, Pierce County Community Services propose to provide housing counseling services to approximately 700 clients with HUD counseling grant.

Spokane Neighborhood Action Program (SNAP)

Spokane, WA

\$85,416 - Comprehensive Counseling

Spokane Neighborhood Action Network (SNAP) provides comprehensive housing counseling services. SNAP has been providing direct services from 5 sites to low-income and highly vulnerable persons for over 37 years, and they have been providing housing counseling for 23 years. Along with comprehensive housing counseling, SNAP also operates a food bank, provides financial assistance, individual development savings accounts for down payments, energy assistance, weatherization training, housing rehabilitation, minor home repairs, housing development, rental housing and family homeless shelter programs. Last year, SNAP served 14,122 low-income families. In FY 2006 SNAP expects to provide housing counseling services to at least 720 families with the HUD housing counseling grant.

Washington State Housing Finance Commission

Seattle, WA

\$208,325 - Comprehensive Counseling

\$10,000 - Predatory Lending Counseling

\$10,000 - Section 8 Homeownership Voucher Counseling

The Washington State Housing Finance Commission, a state housing finance agency, has administered a statewide housing counseling and homebuyer education program since 1998. The Commission, in partnership with 28 affiliates and local housing authorities, will provide pre and post-purchase counseling, mortgage default counseling, HECM, predatory lending counseling, homebuyer education and homeownership voucher counseling.

WEST VIRGINIA

Family Service Credit Counseling

Wheeling, WV

\$ 23,595 - Comprehensive Counseling

Family Service Credit Counseling (FSCC) was developed in June of 1975 due to an expressed community need for housing counseling. Their targeted area is the Upper Ohio Valley and adjacent areas including, but not limited to, Belmont and Jefferson Counties in Ohio and Brooke, Hancock, Marshall, Ohio and Wetzel counties in West Virginia. FSCC offers the following services to their clients: pre and post purchase counseling, Homebuyer Education, Section 8 referrals, mortgage delinquency/default counseling and rental and homeless counseling. In addition, FSCC offers counseling on Predatory Lending tactics and Reverse Mortgages

Kanawha Institute for Social Research Action (KISRA)

Dunbar, WV

\$ 28,752 - Comprehensive Counseling

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

WISCONSIN

Community Action, Inc. of Rock and Walworth Counties

Janesville, WI

\$20,000 - Comprehensive Counseling

Community Action, Inc. was founded in 1965 as part of Lyndon Johnson’s War on Poverty initiatives. At its start, Community Action served Rock County, and added Walworth County to its service territory in 1978. Its focus then, as well as now, is to prevent and reduce poverty in its local communities. At more than \$6 million a year, Community Action secures and invests more resources to fight poverty in Rock and Walworth counties than any other not-for-profit organization. Community Action invests its funds in programs that create opportunities for individuals and families to help themselves achieve a better life well into the future.

Tenant Resources Center, Inc.

Madison, WI

\$55,727 - Comprehensive Counseling

TRC has been providing housing counseling, education and publications to Wisconsin residents since 1980. In 2004, TRC counseled approximately 15,000 clients, and served over 53,000 clients throughout Wisconsin through workshops and presentations, public

service announcements, media presentations, a TRC newsletter, and contributions to other newsletters. In addition to its housing counseling office and mediation line, a satellite office, the Housing Help Desk, provides information for low-income renters looking for financial assistance and aid and case management for homeless individuals. The Tenant Resource Center (TRC), a HUD-approved housing counseling agency, is the only organization in Wisconsin devoted solely to tenant-landlord education and counseling activities statewide. Its mission is to encourage and support positive relations between rental housing consumers and providers throughout Wisconsin. By providing access to mediation and education about rental rights and responsibilities, it empowers the community to obtain and maintain quality affordable housing.

United Community Center

Milwaukee, WI

\$60,000 - Comprehensive Counseling

The mission of the United Community Center (UCC) is to provide programs to Hispanics and near south side residents of all ages in the areas of education, cultural arts, recreation, community development and health and human services. UCC assists individuals to achieve their potential by focusing on cultural heritage as a means of strengthening personal development and by promoting high academic standards in all of its educational programs. Of the nearly 20,000 people who benefited from our programs last year, more than 90% are racial or ethnic minorities and more than 40% live at or below the poverty level. Steady, thoughtful program and facilities growth has been one of the greatest accomplishments of UCC. While providing a dependable source of support for generations of south side families, UCC has carefully expanded its mission and capacity. Established in 1970 as a youth recreation center, UCC has developed many program components in response to important community needs. The agency has a strong presence in the community. Our 35 years of experience in serving the Hispanic community has led to the design of diversified, specialized, culturally competent services which reach the entire family and persons of all ages.

West Central Wisconsin Community Action Agency, Inc.

Glenwood City, WI

\$43,363 - 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. West CAP is a 501(c)(3) organization with a tripartite board, including equal numbers of representatives from local government, private sector organizations and the low-income community, governs the agency. This unique agency was established by the boards of supervisors of seven counties: Barron, Chippewa, Dunn, Pepin, Pierce, Polk and St. Croix, comprising an area of 4,200 square miles. West CAP's mission is grounded in the legislative mission of CAAs – helping persons and families to become self-sufficient.

WYOMING

Interfaith of Natrona County, Incorporated

Casper, WY

\$35,000 - Comprehensive Counseling

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