U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FY 2009 HOUSING COUNSELING GRANTS

ALABAMA

Alabama Council on Human Relations, Inc.
Auburn, AL
$30,000 – Comprehensive Counseling

The Alabama Council on Human Relations (ACHR), Inc. has been a HUD-approved housing counseling agency for sixteen years. Since the agency's inception, ACHR's counselors have provided one-on-one services to over 1,000 clients. ACHR is certified as a Community Housing Development Organization (CHDO) in more than half of Alabama's 67 counties and, to date, has established nine housing developments. In addition, ACHR is an active participant in the East Alabama Coalition for the Homeless. www.achr.com

Community Action Partnership of Huntsville/Madison & Limestone Counties, Inc.
Huntsville, AL
$20,000 – Comprehensive Counseling

Community Action Partnership of Huntsville/Madison & Limestone Counties, Inc. (CAP) was founded in 1965 as a private non-profit community action agency. CAP's mission is to alleviate poverty and social deprivation by empowering low-income populations to become self-sufficient and self-sustaining. Organizational initiatives are accomplished with resources provided by federal, state and local grants. Grant services and activities include household weatherization projects, utilities assistance, housing counseling, energy conservation and education counseling. CAP's cooperation with public, private and faith-based organizations promotes copious participation by residents that qualify for available services. CAP served 90 clients in the 2007 - 2008 Fiscal Year. www.caa-htsval.org

Community Action Partnership of North Alabama, Inc.
Decatur, AL
$35,732 – Comprehensive Counseling

Community Action Partnership of North Alabama, Inc. is a non-profit organization that works to reduce or eliminate poverty in North Alabama. Community Action Partnership of North Alabama, Inc. is a primary human service provider for families located in Morgan, Lawrence and Cullman counties. The agency's central office is located in Morgan County. The agency's community programming efforts include: outreach, social services, needs assessments, information and referral, as well as data collection and analysis of services. In addition, the comprehensive housing counseling program is provided to assist clients with pre-purchase, post-purchase, delinquency/default, rental, home equity conversion mortgage (HECM), homeless and other general housing issues. Community Action Partnership of North Alabama served 246 clients in the 2007 – 2008 Fiscal Year. www.capna.org

Community Service Programs of West Alabama, Inc.
Tuscaloosa, AL
$40,976 – Comprehensive Counseling

Community Service Programs of West Alabama, Inc. (CSP) is a private, non-profit organization created by the Economic Opportunity Act of 1964. The organization's mission is to provide resources and services that address immediate needs and result in self-sufficiency for the low-income and vulnerable populations it serves. CSP's target area consists of six counties in a predominantly rural area of Alabama. CSP has 40 years of experience administering social service grants, developing affordable housing and providing housing counseling. CSP's comprehensive housing counseling program emphasizes one-on-one counseling services for both potential homebuyers and existing homeowners. The topics covered include homebuyer education and pre-purchase counseling, mortgage delinquency/default counseling, post-purchase education, rental counseling and homeless/displacement counseling. CSP has served 707 clients in the 2007 - 2008 Fiscal Year. www.cspwal.com

Family Service Center, Inc.
Huntsville, AL
$51,750 – Comprehensive Counseling

Family Services Center (FSC) is a non-profit, community-based United Way agency that has assisted individuals and families in north Alabama and south central Tennessee since 1962. FSC operates the North Alabama Homeownership Resource Center, which helps lower income people and minorities purchase their first homes. This year's HUD Housing Counseling Grant will allow FSC to sustain and expand its pre and post-purchase home buying counseling and group training programs, as well as support the development of its foreclosure mitigation and reverse mortgage counseling capabilities. FSC also provides rental counseling and homeless/displacement counseling. Further, the HUD grant will support FSC's counseling of residents transitioning from the nearby Huntsville Housing Authority Council Court community, and those moving into the Terry Heights community as part of a revitalization effort by Huntsville Community Development. To date, FSC has served 336 clients during the 2007 – 2008 Fiscal Year. www.fsc-hsv.org

Hale Empowerment & Revitalization Organization
Greensboro, AL
$35,732 - Comprehensive Counseling
$47,671 – HECM Counseling
$7,745 – Loan Document Review Counseling

Hale Empowerment & Revitalization Organization, Inc. (HERO) seeks to empower families through change in their environments, providing both housing and community resources. The agency serves clients located in the Alabama Black Belt in Hale, Perry, Marengo, Sumter and Wilcox Counties. Through comprehensive housing counseling, families participate in education workshops for homeownership, financial literacy, energy efficiency, fair housing and fair lending and loss mitigation. Additionally, the agency offers one-on-one counseling in the following areas: pre-purchase, loss mitigation, reverse mortgage, rental, homeless services and loan document review. HERO served 149 clients during the past Fiscal Year.

Jefferson County Committee for Economic Opportunity
Birmingham, AL
$39,228 – Comprehensive Counseling
$9,314 – Loan Document Review Counseling

Jefferson County Committee for Economic Opportunity (JCCEO) is one of more than 1,000 community action agencies nationwide created by the 1964 Economic Opportunity Act (EOA) to provide services to people who are economically disadvantaged. JCCEO operates a variety of programs for low-income residents of Jefferson County, Alabama, including housing counseling services. The counseling services provided include homeownership education and pre-purchase counseling, mortgage delinquency/default counseling, home equity conversion mortgage (HECM) counseling, rental counseling and homeless / displacement counseling. JCCEO's clients also benefit from the agency's longstanding relationships with local community leaders, communities of faith, state and local governments, financial institutions and other service providers. JCCEO served 237 clients in Fiscal Year 2008. www.jcceo.org

Jefferson County Housing Authority (JCHA)
Birmingham, AL
$26,992 – Comprehensive Counseling

The Jefferson County Housing Authority (JCHA) is a full service public housing authority. JCHA has provided comprehensive housing services in Jefferson County for 58 years. The agency administers 616 conventional public housing units, 1620 Housing Choice Vouchers, 412 Shelter-Plus-Care certificates, and approximately 66 scattered site single-family homes for use in its homeownership program. JCHA's Community and Resident Service programs offer family self sufficiency services in both Section 8 and Public Housing and comprehensive housing counseling services for any resident of Jefferson County. JCHA served 521 clients in the 2007 – 2008 Fiscal Year.

Mobile Housing Board
Mobile, AL
$53,500 – Comprehensive Counseling
$10,000 – HECM Counseling
$7,000 – Loan Document Review Counseling

The Mobile Housing Board is a public housing authority providing a full range of housing counseling services to the residents of Alabama's Mobile, Monroe, Baldwin, Clark, Washington and Escambia Counties. The agency offers a broad range of one-on-one and group counseling services. The one-on-one housing counseling services include pre-occupancy, pre-purchase, pre-rental, rental delinquency, predatory lending, mortgage foreclosure intervention, post-purchase, home improvement, energy conservation, and reverse mortgage counseling. The group counseling services are offered through regularly scheduled homebuyer education workshops for Housing Choice Voucher Homeownership, as well as pre-purchase and post-purchase homebuyer education training. Mobile Housing Board served 1,913 clients in the 2007 - 2008 Fiscal Year. www.mhb.gov

Organized Community Action Program
Troy, AL
$30,488 – Comprehensive Counseling

The Organized Community Action Program, Inc. (OCAP) is a private, non-profit organization serving seven rural counties in south Alabama. Incorporated in 1966 as a result of the Economic Opportunity Act, OCAP provides a variety of programs to the low-income citizens in its community. In 1993, OCAP qualified as a Community Housing Development Organization (CHDO). OCAP has developed five multi-family housing projects and two elderly projects via the HUD HOME Program and tax credits to assist low and moderate-income families. The agency provides one-on-one housing counseling services in the areas of homebuyer education, pre-purchase counseling, mortgage delinquency/default counseling, home equity conversion mortgage (HECM) counseling, rental counseling and homeless/displacement counseling. OCAP provided housing counseling services to 165 clients during the 2006-2007 Fiscal Year.
In Fiscal Year 2007 – 2008, OCAP served 186 clients. www.ocaptroy.com

ARIZONA

SouthEastern Arizona Governments Organization (SEAGO)
Bisbee, AZ
$30,488 – Comprehensive Counseling

The SouthEastern Arizona Governments Organization (SEAGO) was established in 1972 and serves the counties of Cochise, Graham, Greenlee and Santa Cruz in southeastern Arizona. SEAGO's regional housing program was developed to assist communities in meeting their affordable housing needs. The services that are provided include homebuyer education, and pre-purchase, delinquency/default, post purchase, HECM, and rental counseling. Services are provided in both English and Spanish. Over the past 13 years SEAGO has provided homeownership counseling and education services to more than 5,300 households. SEAGO proposes to serve 610 clients with funding from this year's HUD grant. SEAGO's web site is: http://www.seago.org.

Nogales Community Development Corporation
Nogales, AZ
$21,748 – Comprehensive Counseling

Nogales CDC is a 12-year-old community-based nonprofit serving Santa Cruz County, including the City of Nogales, a federally-designated *colonia*. Its goal is to provide comprehensive bilingual and bicultural financial literacy and homeownership services to promote homeownership and rental opportunities. The counseling services provided include pre-purchase counseling, homebuyer education, post-purchase counseling, delinquency and foreclosure counseling, and financial education in both English and Spanish. Nogales CDC proposed to serve 175 clients with funding from this year's HUD grant.

Take Charge America
Phoenix, AZ
$39,228 – Comprehensive Counseling
$7,745 - Loan Document Review Counseling

Take Charge America was established in 1987 and serves the residents of Maricopa County. The mission of Take Charge America is to educate clients and the general public to help them achieve self-reliance, financial stability and financial independence. The services that are provided include pre-purchase counseling, mortgage delinquency and default resolution counseling, and financial management/budget counseling. Take Charge America proposed to serve 1,908 clients with funding from this year's HUD grant. For additional information visit their website at: http://www.takechargeamerica.org.

Newtown Community Development Corporation
Tempe, AZ
$47,968 – Comprehensive Counseling

Newtown Community Development Corporation was established in 1994 with a mission to increase the supply of affordable housing while developing and supporting homebuyers through innovative programs and partnerships. Newtown became a HUD-approved housing counseling agency in 2005 and focuses on pre-purchase counseling, homebuyer education, mortgage delinquency/default resolution and reverse mortgage (HECM) counseling. Newtown Community Development Corporation projects that this HUD grant will help them serve approximately 1,230 clients. Additional information on Newtown Community Development Corporation is available at: http://www.newtowncdc.org/

Administration of Resources and Choices
Tucson, AZ
$39,228 – Comprehensive Counseling
$50,000 - HECM Counseling
$9,314 - Loan Document Review Counseling

Administration of Resources and Choices (ARC) is a nonprofit local housing counseling agency providing comprehensive housing counseling services throughout the State of Arizona since 1988. Arizona branch offices are located in Phoenix and Tucson. ARC counselors are certified as HUD HECM Network Counselors and have certifications as mortgage educators and delinquency and default counselors. ARC provides mortgage delinquency counseling, default counseling, and reverse mortgage counseling for seniors. They also provide loan document review counseling for both pre-purchase and post purchase homeowners. All counseling services are free of charge. ARC proposes to serve 1,800 with funding from this year's HUD grant.

Family Housing Resources, Inc.
Tucson, AZ
$54,960 – Comprehensive Counseling
$11,275- Loan Document Review Counseling

Family Housing Resources, Inc. (FHR) of Arizona is a nonprofit organization that provides counseling and education to Tucson and Pima county homebuyers and homeowners. FHR's mission is to assist low to moderate income families and individuals obtain decent, affordable housing. FHR has been providing homeownership services statewide since 1991 and has helped 13,000 families purchase a home. They are committed to providing individualized counseling and educational classes to homebuyers and to help homeowners with mortgage delinquency and default issues. FHR proposes to serve 571 clients with funding from this year's HUD grant. For further information, visit FHR online at http://www.familyhousingresources.com.

ARKANSAS

South Arkansas Community Development
Arkadelphia, AR
$42,724 - Comprehensive Counseling

South Arkansas Community Development (SACD) is a nonprofit organization designed and organized in December of 1999 with the primary mission of providing education and counseling to help low- and moderate-income families to achieve homeownership. SACD earned its designation as a HUD-approved housing counseling agency in March of 2002. Housing counseling services offered by SACD include the following: pre-purchase, post-purchase, and mortgage delinquency/default/foreclosure counseling. SACD provides homebuyer education and financial literacy classes in English and Spanish. SACD serves South Arkansas, consisting of seven primary counties, and partners with USDA Rural Development's Self-Help Housing Program, the Arkansas Development Finance Authority, local housing authorities throughout the seven counties, including those that promote Section 8 for homeownership, and provides Individual Development Accounts, a matched savings program for first-time homebuyers.

Crawford-Sebastian Community Development Council
Fort Smith, AR
$28,740 - Comprehensive Counseling

Crawford-Sebastian Community Development Council, Inc. (C-SCDC) is a nonprofit agency that was incorporated in 1965 and 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, pre-purchase and loan preparation counseling, mortgage default and delinquency prevention counseling, rental/homeless counseling, and reverse mortgage counseling to over 900 households per year. As a result of this counseling and of down payment assistance programs, 315 households obtained homeownership last year.

JURHA Housing and Community Development Organization
Jonesboro, AR
$42,724 - Comprehensive Counseling

The JURHA Housing and Community Development Organization (JURHA HCDO) received HUD approval as a housing counseling agency on January 31, 2007. The services provided by the agency include the following: mortgage delinquency and default resolution counseling, fair housing assistance, homebuyer education programs, loss mitigation, money/debt management, pre-purchase counseling, post-purchase counseling, predatory lending, and renter assistance. The JURHA HCDO offers a "Mortgage Ready" program to enable individuals who may not be ready for mortgage pre-approval to commit to a plan to become mortgage ready within 3 to 24 months. Certified staff has provided housing counseling services to the residents of Northeast Arkansas since November 2004.
www.jurha.org

Southern Good Faith Fund
Pine Bluff, AR
$42,724 - Comprehensive Counseling
$9,100 - Loan Document Review Counseling

Southern Good Faith Fund (SGFF) is a 501(c)(3) nonprofit, headquartered in Little Rock, Arkansas, that has a mission to increase the incomes and assets of low-income and low-skilled residents of rural Arkansas and the Mississippi Delta. SGFF is an affiliate of Southern Bancorp, a $740 million development bank holding company with a family of three local banks and three nonprofit development organizations. SGFF began in 1988 as a micro-loan program modeled after the Grameen Bank in Bangladesh. Over the years the organization evolved to include a multi-faceted approach. In the late 1990s, its strategies expanded beyond helping low-income families increase their incomes to a focus on asset development and homeownership. SGFF began offering Individual Development Accounts (IDAs) in 1999, and has since served more than 1,500 families with the matched-savings product. SGFF developed group training sessions as part of the IDA program and added in-

depth one-on-one housing and credit counseling. SGFF's housing counseling program has served more than 878 people since its inception in 2007.

Universal Housing Development Corporation
Russellville, AR
$39,228 - Comprehensive Counseling

Universal Housing Development Corporation (UHDC) has been providing high-quality, housing-related services to the people of the Second and Third Congressional Districts of Arkansas since 1971. UHDC is a 501(c)(3) corporation organized under the direction of a community-based board of directors with a mission to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination. UHDC offers a full range of housing-related services from rental assistance, multi-family housing, comprehensive housing counseling, and new home construction, to weatherization and several different homeowner rehabilitation programs. UHDC chartered with NeighborWorks® America in 2002. Helping others to meet their housing needs is a way of life at UHDC. As a HUD-approved housing counseling agency since 1977, UHDC has been able to offer a full range of counseling services to its clients in Arkansas.

CALIFORNIA

National Association of Real Estate Brokers Investment Division – Housing Counseling Agency, Inc. (NID-HCA)
Oakland, CA
$552,462 - Comprehensive Counseling
$150,000 – Loan Document Review Counseling

NID-HCA was founded in 1985 as an independent affiliate of the National Association of Real Estate Brokers, founded in 1947, the oldest and largest minority real estate trade association in the nation. NID-HCA will utilize its branches to deliver quality housing education and counseling services to urban/suburban minority areas throughout the country. NID-HCA will bring together clients, faith-based groups, community services groups, and real estate professional organizations to equip our communities with the education and resources to obtain fair, decent and affordable rental housing and homeownership opportunities, for the creation of sustainable tenancy, homeownership, and to build intergenerational and community wealth.

Rural Community Assistance Corporation (RCAC)
West Sacramento, CA
$994,270 - Comprehensive Counseling
$62,677 – Loan Document Review Counseling

RCAC is a nonprofit organization that assists rural communities achieve their goals and visions by providing training, technical assistance, and access to resources. Founded in 1978, Rural Community Assistance Corporation (RCAC) provides a wide range of community

development services for rural and Native American communities, agricultural workers and community-based organizations in 13 western states and the Western Pacific through grants, contracts and investments. Headquartered in West Sacramento, CA, RCAC has more than 100 employees that work from a network of 40 home and field offices.

Housing Authority of the City of Fresno
Fresno, CA
$39,228 – Comprehensive Counseling
$7,353 - Loan Document Review Counseling

The Housing Authority City of Fresno (HACF) has been providing interactive homebuyer education workshops, and rental, pre- and post purchase, and foreclosure prevention counseling since 1995. The primary objectives of the counseling agency are to improve financial literacy, expand homeownership opportunities, improve access to affordable housing and preserve homeownership. The agency also conducts outreach through media campaigns to assist homeowners sustain homeownership and prevent mortgage delinquency and foreclosure. HACF proposes to serve 5,000 clients with funding from this year's HUD grant. For further information on HACF visit http://www.hafresno.org.

Eden Council for Hope and Opportunity (ECHO)
Hayward, CA
$30,488 – Comprehensive Counseling
$11,210 - HECM Counseling

Eden Council for Hope and Opportunity (ECHO) was founded in 1964 and incorporated in 1965 by community volunteers dedicated to equal housing opportunities and prevention and elimination of homelessness. Established as a fair housing agency, ECHO has expanded to a full service housing counseling organization providing services in Alameda, Contra Costa, San Mateo and Santa Clara, California counties. The housing counseling services they provide include fair housing counseling, tenant/landlord counseling and mediation, reverse mortgage counseling, homebuyer education, mortgage default, homeless, and pre-purchase counseling. The agency also offers a Rental Assistance Program which provides rent/deposit grants. ECHO has a counselor who is fluent in Spanish and another who is fluent in Portuguese, and uses the services of the Language Line and American Sign Language interpreters and provides audio tapes and information in Braille, as needed. ECHO meets the National Industry Standards for Homeownership Education and Counseling. ECHO proposes to serve 219 clients with funding from this year's HUD grant. More information on the agency can be found at http://www.echofairhousing.org .

Operation HOPE, Inc. (HOPE)
Los Angeles, CA
$362,083 – Comprehensive Counseling

For 17 years Operation HOPE, Inc. (HOPE) has been delivering services to more than one million low-income individuals. Since its inception in 1992, the organization has worked to transform inner city and underserved communities through financial literacy, wealth

building, and poverty eradication. As a HUD approved multi-state organization, HOPE offers homebuyer education, pre-purchase counseling, and delinquency/default counseling in both English and Spanish to individuals and families at seven centers throughout Southern California, Oakland, CA, Harlem, NY, and the Southeast area of Washington, DC. With the aid of extensive local, state and federal partners, HOPE provides dedicated assistance to community members in areas most affected by the current mortgage crisis. For additional information about Operation HOPE and the services they offer, visit: http://www.operationhope.org.

Community Housing and Shelter Services
Modesto, CA
$25,224 – Comprehensive Counseling

Community Housing and Shelter Services (CHSS) has been providing services to residents of Stanislaus County for 28 years. Their primary objectives are to improve access to affordable housing, to expand homeownership opportunities and to preserve homeownership. Their program begins with outreach into communities throughout the county and ends with follow-up services after placement into permanent housing. Stanislaus County has one of the highest foreclosure and unemployment rates in California. To address this need, in September 2008 CHSS expanded their housing counseling services to offer foreclosure mitigation counseling. With this grant CHSS will be able to further expand their homeownership program by providing pre and post purchase homeownership counseling, credit counseling, foreclosure counseling, and homebuyer education to assist clients in becoming potential homeowners. The agency proposes to serve 1,096 clients with funding from this year's HUD grant.

Project Sentinel
Palo Alto, CA
$46,220 – Comprehensive Counseling
$45,001 - HECM Counseling

Project Sentinel has been a HUD approved Housing Counseling since 1992 serving the California counties of Santa Clara, San Francisco, Stanislaus, South Alameda, and San Mateo. It has a staff of twenty direct service providers working out of five branch offices. Project Sentinel provides education and counseling to households seeking to become first time homebuyers and homeowners who are in fear of mortgage default and foreclosure or who need HECM or reverse mortgage counseling. The agency also helps tenants experiencing housing problems and homeless residents seeking housing. Project Sentinel is well known for its advocacy on behalf of victims of housing discrimination and other predatory housing practices. Project Sentinel proposes to serve 1,215 clients with this year's comprehensive grant and 250 clients with this year's HECM supplemental grant. For further information visit their website at http://www.housing.org

Pasadena Neighborhood Housing Services Inc.
Pasadena, CA
$ 39,228 – Comprehensive Counseling

Pasadena Neighborhood Housing Services (NHS) was created in 1979 to revitalize and strengthen neighborhoods by preserving and expanding affordable housing for low and moderate-income households. Pasadena NHS provides pre-purchase counseling and homebuyer education, mortgage delinquency and default resolution counseling and workshops. Additional information about Pasadena NHS can be located at their website at http://www.pasadenanhs.org.

Pacific Community Services
Pittsburg, CA
$21,748 – Comprehensive Counseling

Pacific Community Services, Inc. (PCSI) have been providing fair housing and housing counseling services to residents of Contra Costa and Solano Counties for nearly four decades. In addition to counseling, they sponsor and develop affordable housing. PCSI's mission is to provide comprehensive housing counseling and education to low and moderate income families. The agency equips the clients with the skills necessary to be successful homeowners and responsible renters. The agency proposes to serve 385 clients with this grant. For further information visit their website at: http://www.pcsi.org

Community Housing Development Corporation of North Richmond
Richmond, CA
$28,740 – Comprehensive Counseling

The Community Housing Development Corp. of North Richmond (CHDC) was incorporated as a community-based nonprofit affordable housing developer in 1990. The agency has been a HUD-approved housing counseling agency since 2005 with a counseling staff of 3 full-time and 2 part time counselors. It serves the low-income residents of Contra Costa County, especially the City of Richmond. CHDC's mission is "to create and sustain vibrant communities that make a positive impact in people's lives, by providing high quality affordable housing and neighborhood services." It provides comprehensive housing counseling services, including pre-purchase counseling, homebuyer education, mortgage delinquency/default, and post-purchase non-delinquency counseling. CHDC proposes to serve at least 410 clients with this year's grant. Community Housing Development Corporation of North Richmond maintains a website at http://www.chdcnr.com.

Springboard Non Profit Consumer Credit Management Inc
Riverside, CA
$250,625 – Comprehensive Counseling
$346,300 - HECM Counseling
$49,653 - Loan Document Review Counseling

Springboard was founded in 1974 with a mission to help strengthen communities and improve the lives of Americans by offering consumer credit counseling services that promote financial literacy, homeownership and a healthy economy. As a HUD approved Multi-State Organization, Springboard offers quality bilingual services at locations throughout Southern

California, the Central Valley, Arizona and Nevada. Springboard provides credit counseling, debt consolidation/bankruptcy counseling, homebuyer education, loan document review, reverse mortgage, and mortgage default/delinquency counseling. For additional information about Springboard and the services they offer, visit: http://www.credit.org.

Legal Services of Northern California - Senior Legal Hotline
Sacramento, CA
$28,740 – Comprehensive Counseling
$20,000 - HECM Counseling
$5,000 - Loan Document Review Counseling

The Senior Legal Hotline has provided legal counseling to senior citizens in Northern California since 1991 and in 2004 expanded their services statewide to all Californians over the age of 60. Senior Legal Hotline is an affiliate of Legal Services of Northern California, both of which are located in Sacramento. While any senior is eligible, the Senior Legal Hotline targets low-income, frail, isolated and non-English speakers. This grant will help the Senior Legal Hotline to provide 549 seniors with counseling in fair housing, homebuyer education, pre-purchase, delinquency/default, post-purchase, rental, reverse mortgage (HECM) counseling and loan document review. Additional information on Senior Legal Hotline is available at: http://www.seniorlegalhotline.org

Sacramento Neighborhood Housing Services, Inc.
Sacramento, CA
$39,228 – Comprehensive Counseling

Sacramento Neighborhood Housing Services, Inc. was created in 1987 to "provide opportunities for successful homeownership and strong communities through quality education, affordable lending, supportive partnerships and dedicated leadership." The services they provide include: homebuyer education, and pre-purchase, foreclosure prevention, financial fitness and post-purchase counseling. The services are offered in American Sign Language, Spanish, Russian, Ukrainian and verbal Polish. With this grant, Sacramento NHS projects they will serve 1,344 clients. For more information visit: http://www.nwsac.org.

Housing Resource Center of Monterey County
Salinas, CA
$30,488 – Comprehensive Counseling

The mission of the Housing Resource Center of Monterey County (HRC) is to provide a continuum of housing resources from homeless prevention to homeownership in order to foster community stability and economic empowerment through education, advocacy, counseling and services. HRC of Monterey County offers education and counseling for first time homebuyers, households threatened with foreclosure, post-purchase non-delinquent homeowners, predatory lending, and rental assistance to residents of the county. It is the only local HUD approved housing counseling agency in Monterey County.

Neighborhood House Association
San Diego, CA
$39,228 – Comprehensive Counseling
$9,314 - Loan Document Review Counseling

The Neighborhood House Association has been a HUD-approved counseling agency since 1973 and has provided housing counseling services for over 36 years. NHA's Housing Counseling program provides homebuyer education, and pre-purchase, delinquency/default, non delinquency post purchase, rental, and reverse mortgage (HECM) counseling. NHA has a primary focus on a variety of one-on-one counseling services. NHA's staff is culturally diverse and has the capacity to serve both English and Spanish speaking clients. NHA concentrates services to minority and bilingual clients throughout San Diego County, including those that have been victimized in the current housing market. For additional information, the Neighborhood House Association's website address is: http://www.neighborhoodhouse.org.

Asian Inc.
San Francisco, CA
$30,488 – Comprehensive Counseling
$5,000 - Loan Document Review Counseling

Asian Inc. is a non-profit organization that has for the last 37 years worked to strengthen the infrastructure of the Asian American community and other minorities in Northern California. Asian Inc's housing program offers counseling and education for their clients in the home purchase and financing arena and also assists them in the prevention of foreclosure of their properties. Asian Inc. offers pre-purchase counseling, homebuyer education, delinquency/default counseling, and non-delinquency post-purchase education. They propose to serve approximately 1,200 clients with the grants. Their website is at: http://www.asianinc.org.

Consumer Credit Counseling Service of San Francisco
San Francisco, CA
$ 54,960 – Comprehensive Counseling

Consumer Credit Counseling Service of San Francisco (CCCS) has been providing money management information and assistance to the public since 1969. CCCS serves a HUD-approved geographic region that includes San Francisco, Marin, Mendocino, Napa, San Mateo and Sonoma counties. These regions combined account for a population of over 2.3 million, of which 51% are minorities, 14% seniors and 17% persons with disabilities. Given the significant population and diversity of the communities it serves, CCCS has strived to remain attuned to the varying needs and concerns regarding rental housing and homeownership. The organization has been providing housing education and counseling that includes pre-purchase, rental, early delinquency intervention, mortgage default and reverse mortgage counseling. CCCS proposes to serve nearly 3000 clients with this grant. For additional information visit their website at: http://www.housingeducation.org.

Mission Economic Development Association (MEDA)
San Francisco, CA
$47,968 – Comprehensive Counseling
$10,883 - Loan Document Review Counseling

Mission Economic Development Association (MEDA), a Northern California based community organization, provides first-time homeownership counseling services to San Francisco residents and technical assistance to entrepreneurs and small businesses. MEDA services the specific needs of the region's large minority and disabled population. For 35-years MEDA has been a leader in the Bay area community offering local counseling activities, such as homebuyer education, default and delinquency counseling, fair housing workshops, and financial literacy education to low and moderate-income families. Over the years, MEDA has developed extensive partnerships and collaborations with various grassroots, community, and faith-based organizations, as well as with local government entities and private industry. With these grants, MEDA will continue to work towards their goal of promoting economic development free from discrimination for lower income residents to achieve the American dream of homeownership. For additional information please visit at: http://www.medasf.org.

Human Investment Project (HIP)
San Mateo, CA
$20,000 – Comprehensive Counseling

Human Investment Project (HIP Housing) is a non-profit agency that has been providing services to the county of San Mateo for 37 years. HIP Housing's mission of investing in human potential by improving the housing and lives of people in the community is met through its four affordable housing programs: Homesharing, Self-Sufficiency, Property Development, and Reverse Mortgage Housing Counseling. HIP Housing creates a place to call home for over 1,000 individuals each year in San Mateo County, and provides information and referral services to 1,500 people annually. Since the organization was founded in 1972, it has placed over 15,000 individuals and families in affordable housing. HIP Housing's Reverse Mortgage Counseling Program has provided unbiased, third party information about reverse mortgages and other home equity conversion options for over 20 years. The counseling sessions are one-on-one and face-to-face, to insure that technical information is understood by the senior homeowner and his/her advisors. For more information on HIP Housing, please visit http://www.hiphousing.org.

Fair Housing of Marin
San Rafael, CA
$37,480 – Comprehensive Counseling
$5,000 - Loan Document Review Counseling

Fair Housing of Marin (FHOM) has been a nonprofit organization since 1984, providing fair housing and fair lending services in Marin County, and in 1998, expanding to include an office in Sonoma County. They have helped over 30,000 individuals in Marin and Sonoma Counties. FHOM provides individual mortgage delinquency/default counseling, rental

counseling, homeless/displacement counseling, and loan document review counseling. FHOM also provides group workshops in fair housing education and mortgage foreclosure prevention, and they educate their clients on the dangers of predatory lending practices. FHOM reaches many recent immigrant populations and provide most of their educational brochures in four different languages (English, Cantonese, Spanish, and Vietnamese). For more information view their website at: http://www.fairhousingmarin.com.

Consumer Credit Counseling Service of Orange County
Santa Ana, CA
$58,456 – Comprehensive Counseling
$50,000 - Reverse Mortgage Counseling
$13,628 - Loan Document Review Counseling

Consumer Credit Counseling Service of Orange County (CCCSOC) has been providing free counseling and financial seminars to the public for over 40 years. CCCSOC has five locations throughout Orange County. Its offices are conveniently located for all county residents and serve many clients from neighboring counties – Los Angeles, Riverside, San Bernardino and San Diego. CCCSOC's housing counseling goals are to expand homeownership opportunities and improve access to affordable. Its services include counseling and education regarding financial management, first-time homebuyer purchase, foreclosure prevention, mortgage loan term improvement, maintaining homeownership, rental housing, and reverse mortgage. CCCSOC proposes to serve nearly 2,000 clients with this grant. For more information view their website at:
http://www.cccsoc.org.

Orange County Fair Housing Council
Santa Ana, CA
$26,992 – Comprehensive Counseling
$5,392 - Loan Document Review Counseling

Orange County Fair Housing Council was founded as a private non-profit corporation in 1965, and offers comprehensive housing counseling services. Its mission is to protect the quality of life in Orange County by ensuring equal access to housing opportunities, fostering diversity, and preserving dignity and human rights. For more than 43 years Orange County Fair Housing Council has diligently worked to help residents find and obtain housing, stay in their homes, and resolve housing problems. The agency primarily assists lower-income residents of Orange County and offers the following counseling: pre and post purchase, mortgage delinquency/default, rental, reverse mortgage, fair housing, and homebuyer education. More information about the agency can be found at:
http://www.fairhousingoc.org.

City of Vacaville Department of Housing and Redevelopment
Vacaville, CA
$39,228 – Comprehensive Counseling
$6,961- Loan Document Review Counseling

City of Vacaville Department of Housing and Redevelopment, specifically Vacaville Housing Counseling Center (VHCC), provides housing counseling services to individuals in the city and other areas of Solano County. Its mission is to ensure that its residents have access to the information and resources they need to make successful housing choices. The Center has been HUD-approved for 15 years and its counselors have been trained in various areas of housing counseling. The agency provides comprehensive counseling services that include homebuyer education workshops, pre-purchase, mortgage delinquency, rental, HECM, post-purchase non-delinquent, renters and homeless assistance. HUD funding will assist this agency in providing services to an estimated 1,290 clients in these areas. In addition, it proposes to provide loan document reviews to at least 175 clients. The agency's website is: http://www.cityofvacaville.com.

COLORADO

City of Aurora Community Development Division
Aurora, CO
$42,724 - Comprehensive Counseling

Founded in 1984, the City of Aurora, Home Ownership Assistance Program (HOAP) is dedicated to making affordable housing a reality for low- to moderate-income families in its community. HOAP offers down payment and closing cost financial assistance as well as comprehensive housing counseling services including pre-purchase, foreclosure prevention, reverse mortgage and rental counseling. HOAP conducts monthly, large group seminars for first-time homebuyers in both Spanish and English. The seminar helps potential buyers understand terminology, credit reports, fair housing as well as how to work with realtors, lenders, inspectors, insurance agents and city code enforcement officers. HOAP is also a referral source to a diverse network of community service organizations throughout the metro area. HOAP has served over 25,000 clients since 1984. For more information about this organization go to www.auroragov.org or call (303) 739-7900.

Boulder County Housing Authority
Boulder, CO
$42,724 - Comprehensive Counseling
$5,000 – HECM Counseling
$5,000 - Loan Document Review Counseling

The Boulder County Housing Counseling Program (HCP) provides comprehensive one-on-one counseling services to Boulder and Broomfield County residents in the areas of pre-purchase/pre-occupancy, post-purchase, reverse mortgage (HECM), mortgage default and foreclosure intervention, credit repair and Budgeting, prevention of predatory lending or investing activities and Housing Choice Voucher to Homeownership, specifically for the Family Self-Sufficiency program clients. The HCP collaborates with the Boulder County Housing Consortium, which includes the Cities of Boulder and Longmont and the Thistle Community Housing Corporation, with outreach to minority communities and facilitates home purchases for low- and moderate-income populations.

The Upper Arkansas Area Council of Governments
Cañon City, CO
$28,740 - Comprehensive Counseling

The Upper Arkansas Area Council of Governments (UAACOG) was formed in 1974 as a nonprofit corporation to implement and carry out the provisions and spirit of the Executive Order of the Governor creating state planning regions. UAACOG serves the four counties of Fremont, Chaffee, Custer, and Lake. (The UAACOG Housing Department also serves Teller County.) The agency provides services to promote self-sufficiency of individuals and families by enabling them to improve their lives and reinforce their commitment to society. The agency's goals are to strengthen human welfare and to advance individual achievement. UAACOG also provides technical assistance to member local governments for the organization and implementation of community development projects. It continually promotes collaboration among other nonprofits, the business sector and local governments.

Partners in Housing, Inc.
Colorado Springs, CO
$26,992 - Comprehensive Counseling

Partners in Housing (PIH) is a 501(c)(3) nonprofit whose mission is to provide homeless families with children the hope and opportunity to achieve self-sufficiency through supportive services and transitional housing. PIH began as a branch of Catholic Charities in 1989, and incorporated as an independent nonprofit in 1991 with 5 donated housing units. The organization has since grown to support 70 units of transitional housing for homeless families and 74 units of affordable housing for low-income families. The agency's housing counseling program offers monthly homebuyer education workshops in addition to by-appointment sessions for individual pre- and post- purchase, rental and homeless counseling. The agency's homebuyer's education workshops cover all the basic aspects of buying a home from preparing for homeownership through the post-purchase responsibilities of homeownership. Participants also learn about their rights under fair housing laws, and how to identify and avoid predatory lending.

Adams County Housing Authority
Commerce City, CO
$ 46,220 - Comprehensive Counseling
$ 9,314 - Loan Document Review Counseling

The Adams County Housing Authority (ACHA) is a body corporate and politic agency authorized by Colorado Statute 20-4-201 et seq. ACHA was officially organized on November 20, 1974 and has been a HUD-approved housing counseling agency since 1978. The Housing Authority's mission is to work in partnership with diverse communities, to promote economic self-sufficiency, to preserve and expand affordable housing opportunities, and to enhance the livability of neighborhoods in Adams County. The Housing Authority serves county residents for whom conventional housing is unaffordable. 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, the Public Housing Program, and the Tenant-Based Rental Assistance Program. In addition, monetary assistance is available to promote homeless prevention, housing retention and affordable housing acquisition. Over the past 35 years, ACHA has touched the lives of over 214,000 families, assisting them to address and resolve their housing needs. For more information, visit the Housing Authority's website at www.adamscountyhousing.com

Brothers Redevelopment, Inc.
Denver, CO
$30,000 - Comprehensive Counseling

Brothers Redevelopment, Inc. (BRI), a Denver-based nonprofit, was founded in 1971 when four Denver residents recognized the urgent need for free or low-cost housing and also housing-related services for Metro Denver's low-income residents. As a HUD-approved housing counseling agency, the agency provides first-time homebuyers with the information they need to understand the home buying process. BRI provides default counseling for homeowners who have fallen behind on their payments and reverse mortgage counseling for senior homeowners wishing to access their home equity. All clients served by BRI are screened to determine whether there have been any predatory lending activities with regard to their housing situation. All of the agency's housing counseling services are provided free of charge. On a yearly basis, BRI serves approximately 1,700 families through one-on-one counseling and classes. Additionally, as a contractor for the Colorado Division of Housing, BRI administers the Colorado Foreclosure Hotline. The Hotline services the entire state of Colorado and Hotline Call Representatives connect clients with a local counseling agency or transfers them to a local agency through the entry of the caller's zip code. For further information, contact the agency at the following website: www.brothersredevelopment.org

Colorado Coalition for the Homeless
Denver, CO
$32,236 - Comprehensive Counseling

The mission of Colorado Coalition for the Homeless (CCH) is to work collaboratively toward the prevention of homelessness and for the creation of lasting solutions for homeless and at-risk families and individuals throughout Colorado. CCH, a nonprofit organization, advocates for and provides a continuum of housing and a variety of services to improve the health, well-being and stability of those it serves. Since its founding almost 25 years ago, the organization has earned state and national recognition for its integrated healthcare, housing and service programs. Services provided include housing counseling, integrated health care, mental health care, substance abuse services, dental car, residential services, employment and vocational services, homeless prevention assistance, rapid re-housing services, case management, and child care.

Housing provided by CCH includes emergency, transitional, and permanent, affordable housing. CCH's comprehensive approach addresses the causes of homelessness, as well as the consequences, offering critical assistance to over 15,000 individuals and families each year. Additional information is available at www.coloradocoalition.org

Colorado Housing Assistance Corporation
Denver, CO
$47,968 - Comprehensive Counseling

The Colorado Housing Assistance Corporation (CHAC) is a private, 501(c)(3) nonprofit agency that was established in 1982 to increase homeownership opportunities for low- and moderate-income families. The agency's mission is to help make housing and successful homeownership affordable to low- and moderate-income Colorado citizens by offering programs that create and preserve homeownership, that prevent displacement of long-term neighborhood residents, that stabilize neighborhoods, and that test and implement innovative ways to mobilize private and public investment to achieve those goals. CHAC has three active program areas that serve its mission: counseling and education, mortgage assistance loans and foreclosure prevention loans. CHAC has helped over 8,000 first-time homebuyers purchase their first homes through financial assistance. Included in that number are over 400 people with disabilities, many of whom who used Section 8 vouchers to help them make a purchase. CHAC has provided education and housing counseling since 1991, serving thousands of families.

Denver Housing Authority
Denver, CO
$21,748 - Comprehensive Counseling

The Denver Housing Authority (DHA), a HUD-approved housing counseling agency, has been providing safe and affordable rental housing to low-income residents since 1938. DHA's vision is that every person shall have quality and affordable housing in communities offering empowerment, economic opportunity, and a vibrant living environment. DHA's mission is to serve the residents of Denver by developing, owning, and operating safe, decent, and affordable housing in a manner that promotes thriving communities. DHA has provided homeownership assistance for over fifteen years. DHA offers the following services through its Homeownership Program: Homebuyer and Financial Literacy Training – DHA's program provides a monthly full day of homebuyer education for the Colorado Housing and Finance Authority; Individual Pre-Purchase Homeownership Case Management – ongoing case management is offered to all participants in the Homeownership Program in subjects that relate to buying a home; Post-Purchase Counseling, Delinquency and Non-Delinquency Counseling, and Foreclosure Prevention Counseling are offered to help clients sustain homeownership.

Northeast Denver Housing Center
Denver, CO
$25,244 - Comprehensive Counseling

$5,000 - Loan Document Review Counseling

Northeast Denver Housing Center (NDHC) is a community-based, 501(c)(3) nonprofit organization that serves the housing needs of low- to moderate- income households in the City and County of Denver. NDHC is one of the oldest community development corporations in Denver and provides one of the longest running HUD-approved housing counseling programs in the area. Cumulatively, NDHC has served over 7,500 households in metro Denver during the last 25 years. Throughout its history, NDHC has been a consistent, knowledgeable partner for residents throughout Denver and has offered a full range of programs to meet the needs of its clients. NDHC is a collaborative partner with local and national agencies whose goals support the agency's mission: "to create sustainable, healthy housing and economic development opportunities for underserved households and communities through education and development activities."

Rocky Mountain Mutual Housing Association
Denver, CO
$30,488 - Comprehensive Counseling

Rocky Mountain Mutual Housing Association, d/b/a Rocky Mountain Communities (RMC), develops, owns and manages affordable housing and provides support services to help individuals succeed in life. Currently, RMC provides 1,000 affordable housing units for underserved populations in the Metro Denver, Grand Junction, Westminster, Greeley, and Fort Morgan area. Since its founding in 1992, RMC has responded to the needs for housing and program services of more than 10,000 families. As a nonprofit organization and a HUD-approved housing counseling agency, the RMC provides housing counseling and financial programs to its residents and to others in the community. The RMC is committed to building upon its successes in delivery of program services by developing additional affordable housing properties in response to the growing needs in the region.

Southwest Improvement Council
Denver, CO
$35,732 - Comprehensive Counseling

Established in 1987, Southwest Improvement Council (SWIC) is a community-based organization dedicated to serving the residents of selected neighborhoods in southwest Denver, Colorado. In this urban community plagued by dramatically high foreclosure rates, transience and poverty, SWIC provides solutions for affordable, quality neighborhood housing and personalized housing counseling services to reverse the trends that have turned this once thriving community into one of the most challenged in the nation. SWIC operates a full-service neighborhood and community center with ample classroom, meeting spaces and private offices for group and one-on-one housing counseling which is the primary focus and service of the organization. SWIC offers a full spectrum of housing counseling services from preparing families to purchase affordable homes to preventing foreclosure by working with families on options to keep them in their homes. www.swic-denver.org

Housing Solutions for the Southwest

Durango, CO
$42,724 - Comprehensive Counseling

Housing Solutions for the Southwest (HS) is a non-profit housing agency which serves Southwest Colorado. HS was originally incorporated in 1981 in order to preserve community action programs, but beginning in 1988, HS began to focus primarily on housing needs. HS promotes a socially and economically balanced community by providing assistance and services to low-to-moderate income families, individuals, elderly, disabled and other special needs populations. HS serves Archuleta, Dolores, La Plata, Montezuma and San Juan Counties by providing services in the areas of housing and energy conservation. The agency provides the following housing services: development of tax credit affordable housing, development of senior affordable housing, weatherization, housing choice vouchers, transitional housing, and home rehabilitation. HS provides the full range of housing counseling services and offers its counseling in both one-on-one and group settings. The agency also provides information about subsidized housing programs, provides grants to help families obtain/retain permanent housing, and, in addition, advises its clients about mortgage lending options.

Neighbor to Neighbor
Fort Collins, CO
$51,464 - Comprehensive Counseling

Neighbor to Neighbor was established in 1970 and has helped thousands of Larimer County residents. It started as a grassroots organization whose goal was to that help families keep their homes. More successes followed, and Neighbor to Neighbor established nonprofit status and grew into an organization dedicated to ensuring every home in its community was a stable one. Neighbor to Neighbor helps people establish and maintain housing stability. The agency helps homeless people find homes; it counsels renters and home owners in unaffordable housing situations; it provides 149 affordable apartments; and it educates people looking to purchase a home.

Douglas County Housing Partnership
Lone Tree, CO
$32,236 - Comprehensive Counseling

The Douglas County Housing Partnership (DCHP) is a multi-jurisdictional housing authority that was formed by the City of Lone Tree, the Town of Castle Rock, the Town of Parker and Douglas County through an Intergovernmental Agreement in 2003. The DCHP was formed as a cooperative effort between businesses and local and county governments to address the lack of affordable housing for people who work in the area. The DCHP offers homebuyer education, down payment assistance, foreclosure counseling, and reverse mortgage counseling. Over 600 families have been educated through the first time homebuyer class and over 100 families have received down payment assistance to purchase their first home.
www.douglascountyhousingpartnership.org

Colorado Rural Housing Development Corporation

Westminster, CO
$46,220 - Comprehensive Counseling
$5,000 – HECM Counseling
$5,000 - Loan Document Review Counseling

Colorado Rural Housing Development Corporation (CRHDC) was formed in 1971 by the Migrant Housing Council. Today, CRHDC provides education, counseling, loans, grants, and housing opportunities throughout Colorado. The CRHDC offers the following services: 1) develops affordable rental, single-family, and farm workers' housing; 2) education and counseling in homeownership, financial fitness, and reverse (HECM) mortgages; 3) foreclosure prevention services (including loans); 4) down payment and closing cost grants and loans; 5) first mortgages; 6) small business loans; 7) post-purchase education and counseling; and 8) real estate purchase/sales service (including short-sales). CRHDC is a HUD-approved housing counseling agency, a member of the NeighborWorks® Network, a certified full-cycle lender, and is a designated NeighborWorks® Home Ownership Center.

CONNECTICUT

Bridgeport Neighborhood Trust
Bridgeport, CT
$20,000 - Comprehensive Counseling

Bridgeport Neighborhood Trust's (BNT) mission is to strengthen neighborhoods by embracing a holistic revitalization approach through advocacy, education, investment, and technical support. BNT is committed to improving the quality of life for families that live in Bridgeport by providing affordable housing opportunities and services to ensure long term stability.

Christian Activities Council
Hartford, CT
$32,236 - Comprehensive Counseling

The Christian Activities Council (CAC) was established in 1851 as the Hartford City Missionary Society. The organization is church-related but can now best be described as a non-sectarian, social action, housing and community development agency. The CAC began homeownership training in 1991 and was retained by the Hartford Housing Authority (HHA) in 2004 to provide pre-purchase housing counseling services to its residents. The CAC began a new phase of work with HHA as of May 21, 2008. Under this designation, CAC will provide financial literacy and homeownership training opportunities to the 75 HHA lease to own residents over the next year.

Community Renewal Team, Inc.
Hartford, CT
$21,720 - Comprehensive Counseling

The Community Renewal Team Inc. (CRT) was founded in 1963. It is the oldest and largest Community Action Agency (CAA) in Connecticut helping people break the cycle of poverty. CRT's service delivery area stretches from the Long Island Sound to the Massachusetts border, reaching people in 65 cities and towns. CRT helps people meet their basic needs while promoting and supporting self-sufficiency, providing neighborhood-based outreach and social services to link people in need with those who help.

Connecticut Housing Finance Agency
Rocky Hill, CT
$116,831 - Comprehensive Counseling

The Connecticut Housing Finance Authority (CHFA) was established in 1969 by the Connecticut General Assembly for the purpose of addressing the housing needs of the state's low and moderate-income individuals and families. Since 1991, CHFA has provided homebuyer counseling through a network of counseling agencies. CHFA has assisted over 117,500 individuals and families achieve homeownership, most for the first time, through low interest rate mortgage loans. CHFA has also provided affordable rental housing by financing the construction and/or rehabilitation of more than 29,000 quality rental units. In addition to funding homebuyer counseling for CHFA down payment and homeownership borrowers, CHFA offers 8-hour homebuyer classes for individuals entering the home buying process. CHFA also offers Foreclosure Prevention Counseling to borrowers at risk of foreclosure.

Neighborhood Housing Services Of New Britain, Inc.
New Britain, CT
$44,472 - Comprehensive Counseling

As a nonprofit corporation, Neighborhood Housing Services of New Britain, Inc (NHSNB) has been providing housing related services to low and moderate-income neighborhoods in Connecticut for almost 30 years. The organization is a member of NeighborWorks® America and has extensive experience in financing home rehabilitation and property improvements, educating and counseling clients for homeownership and economic independence, and developing new affordable housing and real estate projects. NHSNB is a HUD-certified Community and Housing Development Organization and Local Housing Counseling Agency and is licensed with State Banking for second mortgages.

DELEWARE

First State Community Action Agency, Inc.
Georgetown, DE
$49,716 - Comprehensive Counseling

First State, formerly Sussex County Community Action Agency, Inc., was established in 1965. It is the only comprehensive HUD-approved housing counseling agency serving Sussex, Kent and New Castle counties. First State is committed to helping each client

achieve homeownership through one-on-one counseling. First-time homebuyers receive personal support and encouragement to overcome the many challenges on the road to homeownership.

National Council On Agricultural Life and Labor Research Fund, Inc.
Dover, DE
$46,220 - Comprehensive Counseling

The National Council on Agricultural Life and Labor Research Fund, Inc. (NCALL) has served Delaware as a leader in affordable housing development and services for more than 30 years. Established in 1976 and based in Dover, NCALL's mission "To improve housing conditions of low and moderate income people primarily in rural communities" has led to the development and implementation of a number of products, services, and initiatives that have resulted in more than 6,500 first-time homebuyer closings and 45 affordable apartment communities.

YWCA Delaware
Newark, DE
$20,000 - Comprehensive Counseling
$5,000 - Loan Document Review Counseling

In 1895, a small group of compassionate and progressive women began the YWCA in Delaware to address the issues of low wages, long hours, inadequate housing, and the poor working environments of young women in the community. Since then, YWCA Delaware has emerged as a leading advocate for women with housing, violence prevention, economic empowerment, racial justice and youth programming. Our goals are to advance equal opportunity for women, women's self-sufficiency and family stability, and social and racial justice. YWCA Delaware advances economic empowerment by offering programs that foster and build the economic growth and vitality of families and communities. YWCA Delaware offers a comprehensive homeownership education program that includes pre-purchase counseling for homebuyers, first-time homebuyer assistance and services that ensure that homeowners build the value of their asset for long-term stability.

DISTRICT of COLUMBIA

National Community Reinvestment Coalition (NCRC)
Washington, DC
$300,000 - Comprehensive Counseling
$499,582 – Housing Counseling Training
$30,000 – Loan Document Review Counseling

The National Community Reinvestment Coalition (NCRC) is an association of more than 600 community –based organizations working to promote fair and equal access to credit, capital, and banking services for underserved populations and all communities. NCRC members include community reinvestment organizations, community development

corporations, local and state government agencies, faith-based institutions, community organizing and civil rights groups, and local and social service providers from across the nation.

National Council of La Raza (NCLR)
Washington, DC
$1,120,501 - Comprehensive Counseling
$1, 260,117 – Housing Counseling Training
$150,000 – Loan Document Review Counseling

Founded in 1968, the National Council of La Raza (NCLR) is a private, nonprofit, nonpartisan, tax exempt organization and the largest national Hispanic civil rights and advocacy organization in the United States. Through its network of nearly 300 affiliated community-based organizations, NCLR reaches millions of Hispanics each year in 41 states, Puerto Rico, and the District of Columbia. To achieve its mission, NCLR conducts applied research, policy analysis, and advocacy, providing a Latino perspective in five key areas – assets/investments, civil rights/immigration, education, employment and economic status, and health. In addition, it provides capacity-building assistance to its affiliates who work at the state and local level to advance opportunities for individuals and families. Serving as a housing counseling intermediary, NCLR's Homeownership Network is comprised of 50 organizations providing bilingual housing counseling services.

National Council on Aging
Washington, DC
$741,808 – Comprehensive Counseling
$539,440 – HECM Counseling

The National Council on Aging (NCOA) is a non-profit service and advocacy organization whose mission is to improve the lives of older Americans. NCOA brings together counselors from a wide array of organizations that serve seniors. These include Area Agencies on aging, Aging and Disability Resource Centers, and senior housing and debt management counseling agencies. Network counselors educate seniors about reverse mortgages as a tool to address their financial needs and situation. They also provide information, counseling on, and referral to a wide array of services and supports that help older homeowners, renters, and seniors who are homeless to live at home, or transition to alternative or supported housing, including nursing homes.

Neighborhood Reinvestment Corporation dba NeighborWorks® America
Washington, DC
$1,120,501 - Comprehensive Counseling
$3,240,301 - Housing Counseling Training
$500,000 – HECM Counseling

Neighborhood Reinvestment Corporation dba NeighborWorks America 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 nationally. Its network of affiliates provides comprehensive housing counseling services and tailors activities to meet the special counseling needs of communities served, including predatory lending and Home Equity Conversion Mortgage (HECM) counseling. Additionally, NeighborWorks America is a recognized leader in providing training for community-based housing counselors throughout the United States.

Housing Counseling Services, Incorporated
Washington, DC
$60,204 - Comprehensive Counseling
$50,000 - HECM Counseling
$13,236 - Loan Document Review Counseling

Housing Counseling Services, Inc. (HCS) is a private non-profit agency founded in 1972 to serve the Metropolitan D.C. area, including the District of Columbia, Northern Virginia and Suburban Maryland. HCS provides comprehensive housing counseling, training, and advocacy to remove obstacles facing low- and moderate-income homebuyers, homeowners, tenants and the homeless, and to help them achieve successful living in safe and affordable homes.

FLORIDA

Broward County Housing Authority
Lauderdale Lakes, FL
$40,976 – Comprehensive Counseling

Broward County Housing Authority (BCHA) was founded in 1969 and has been a HUD-approved housing counseling agency since 1987. BCHA's mission is to provide high quality housing services to Broward County residents. BCHA's Housing Counseling Program provides comprehensive, one-on-one counseling services in the areas of pre-purchase; reverse mortgage (HECM); and mortgage default and foreclosure prevention, as well as monthly workshops for first time homebuyers and foreclosure prevention. For the period October 1, 2007 through September 30, 2008, BCHA counseled more than 800 individuals. www.bchafl.org

The Center for Affordable Housing, Inc.
Sanford, FL
$20,000 – Comprehensive Counseling

Established in 1981, The Center for Affordable Housing, Inc. (TCFAH) develops safe and affordable housing for the lower-income residents of Seminole County, Florida. In addition, TCFAH offers individualized housing assistance, housing counseling, transitional housing for homeless families, comprehensive case management, self-sufficiency education, financial education and outreach services.

Through its various programs, TCFAH provides comprehensive housing counseling and assistance to a minimum of 1,200 Seminole County residents per year. www.tcfah.org

The Center for Independent Living
Winter Park, FL
$42,724 – Comprehensive Counseling

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

City of Tampa Housing and Community Development Division
Tampa, FL
$35,732 – Comprehensive Counseling
$5,000 – Loan Document Review Counseling

The Housing and Community Development Division (HCD) is a division of the City of Tampa's Growth Management and Development Services Department. HCD has provided housing assistance to the citizens of Tampa since 1971. Housing assistance services offered include: down payment and closing costs assistance for first-time home buyers; housing rehabilitation for low-income homeowners; new construction of single family homes; and comprehensive housing counseling. The housing counseling program consists of pre-purchase, homebuyer education, delinquency/default, and post-purchase counseling. During Fiscal Year 2007-2008, City of Tampa, FL provided 95 clients with one-on-one counseling. www.tampagov.net

Community Enterprise Investments, Inc.
Pensacola, FL
$32,150 – Comprehensive Counseling

For over 30 years, Community Enterprise Investments, Inc. (CEII) has helped to improve the lifestyles of Escambia County, Florida residents. The mission of this not-for-profit community-based organization is to create and develop opportunities among low and moderate-income area residents for employment, business ownership, low-income rental units and affordable homeownership. CEII provides housing counseling programs involving pre-purchase counseling, homebuyer education, delinquency counseling, non-delinquency post-purchase counseling, reverse mortgage counseling, rental counseling and fair housing education. During Fiscal year 2007-2008, CEII counseled 477 clients.

www.ceii-cdc.org

Consumer Credit Counseling Service (CCCS) of West Florida, Inc.
Pensacola, FL
$37,480 – Comprehensive Counseling

Consumer Credit Counseling Service of West Florida, Inc. is a non-profit, credit counseling and financial education organization governed by a voluntary board of directors. The agency has been serving consumers since 1975. The agency provides a full range of confidential credit counseling services and consumer education services to families and individuals regardless of their ability to pay. The agency is a member of the National Foundation for Credit Counseling, and is accredited by the Council on Accreditation of Children and Family Services. The housing counseling program consists of pre-purchase, homebuyer education, delinquency/default, reverse mortgage (HECM), post-purchase, rental, homeless and fair housing primarily in north Florida and southeast Alabama. Included in this area are five military facilities, and the Poarch Creek Indian Reservation. During Fiscal Year 2007-2008, CCCS of West Florida provided 2,654 clients with one-on-one counseling. www.cccswfl.org

Consumer Credit Management Services, Inc.
Delray Beach, FL
$37,480 – Comprehensive Counseling
$47,671 – HECM Counseling

Consumer Credit Management Services, Inc. (CCMS) founded in 1991 is a non-profit organization that provides financial literacy and empowerment through educational seminars, housing counseling, and credit counseling. The mission of CCMS is to provide families and individuals with quantifiable financial and housing programs to empower them to achieve the ultimate goal of securing financial independence and affordable housing. CCMS provides counseling programs that are custom-tailored to each consumer ranging from budget planning, debt restructuring, and debt management, to pre and post home purchase education and counseling, reverse mortgage counseling, and foreclosure prevention/mitigation. During the last Fiscal Year, CCMS counseled more than 220 clients. In the last three years, CCMS has increased and diversified its outreach efforts to reach various segments of the community that have been typically underserved, such as people with disabilities, the youth, the elderly, and Spanish and Creole speaking individuals. www.debt-mgt.org

Credit Card Management Services, Inc.
West Palm Beach, FL
$42,724 – Comprehensive Counseling
$30,000 – HECM Counseling
$5,000 – Loan Document Review Counseling

Credit Card Management Services, Inc., dba Debthelper.com, is a non-profit agency dedicated to its mission of providing compassionate and professional housing counseling and education

services to residents of West Palm Beach. Debthelper.com counselors are certified by the Center for Financial Certifications and the HECM counselors are exam-qualified in the HUD-HECM Network. Debthelper.com has an A+ Rating with the Southeast Florida Better Business Bureau. The agency's housing counseling program consists of pre-purchase, homebuyer education, delinquency/default, reverse mortgage (HECM), post-purchase and fair housing counseling. During Fiscal Year 2007-2008, Debthelper.com provided 17,562 clients with one-on-one counseling and 1268 clients in group counseling sessions. www.debthelper.com

Crisis Housing Solutions
Pembroke Pines, FL
$32,236 – Comprehensive Counseling

Crisis Housing Solutions (CHS) started its mission in August 2005 in response to the devastation caused by Hurricane Katrina in Louisiana and Mississippi. CHS later expanded its mission to assist those adversely affected by any disaster - natural, manmade, or economic crisis. Since the agency's inception, CHS has been successful in providing housing assistance to over 375 families. The key to this success has been the ability to collaborate, as needed, with over 45 different agencies and organizations. With the HUD grant funds, CHS plans to provide counseling services to approximately 500 clients on delinquency/default counseling, including the Making Home Affordable program, as well as homeless/displacement counseling. www.crisishousingsolutions.org

Empowerment Alliance of Southwest FL
Immokalee, FL
$35,000 – Comprehensive Counseling

The Empowerment Alliance of Southwest Florida Community Development Corporation (EASF) was formed in November 1999, to implement the strategic plan for the Round II federally designated Rural Enterprise Community covering Immokalee and Eastern Hendry County. The mission of the Empowerment Alliance of Southwest Florida is "Building Better Lives through Homeownership and Education". The Empowerment Alliance constructs affordable housing units for sale to low- income households. The Empowerment Alliance provides pre-purchase education workshops and one-on-one counseling to prepare families for homeownership, in addition to foreclosure prevention counseling for those already owning a home. In Fiscal Year 2008, EASF provided homebuyer education to 259 individuals and provided one-on-one pre-purchase and post-purchase counseling to 102 families. www.easfonline.org

Family Counseling Center
Rockledge, FL
$37,480 – Comprehensive Counseling

Established in 1964, Family Counseling Center's (FCC) mission is to strengthen individuals, families and communities in Brevard and Indian River Counties. The agency provides outpatient counseling, consumer credit counseling, substance abuse therapy, as

well as education and related services to individuals and families. The FCC, a nonprofit corporation, is accredited by the Council on Accreditation and is also a United Way member agency committed to serving people from all socio-economic backgrounds. In 1982, FCC created the Consumer Credit Counseling Service (CCCS) program to provide budget and credit counseling and education to the community. In 1992, CCCS became a HUD-certified Housing Counseling Agency and began offering the community a complete range of affordable housing counseling, including default, pre-purchase, rental and HECM counseling. In Fiscal Year 2008, CCCS provided counseling to more than 945 clients. www.fccbrevard.com

Goodwill Industries Manasota, Inc.
Sarasota, FL
$44,472 – Comprehensive Counseling
$7,745 – Loan Document Review Counseling

Goodwill Industries - Manasota, Inc. was established over 27 years ago and continues to serve the residents of Florida's Manatee, Sarasota, Hardee and DeSoto counties. Goodwill, a private, not-for profit human service organization, provides information and referrals in the forms of case management, neighborhood resource development, job placement, housing, and assistance with homeownership. Current housing programs include the HomeBuyer's Club, a long-term case management program which seeks to assist very low, low and moderate-income families become first-time homeowners; GoodPartner Coach Program, a case management program designed to assist individuals with issues relating to employment, housing and/or relationships; and GoodHomes, which utilizes SHIP/HOME funds. During Fiscal Year 2007-2008, Goodwill Industries Manasota, Inc. provided services to 466 clients. www.goodwillindustries.org

Habitat for Humanity of Jacksonville, Inc. (HabiJax)
Jacksonville, FL
$49,716 – Comprehensive Counseling

HabiJax offers one-on-one pre-purchase, post-purchase, delinquency/default, and predatory lending counseling, as well as homebuyer education and predatory lending workshops. The agency provides clients with information concerning the foreclosure and eviction process, legal timelines, financial situation analysis, intermediary contact with lenders or landlords, and provides options if leaving the home is unavoidable. Referrals are also made to local and state agencies for emergency financial and housing assistance. HabiJax counseled a total of 676 clients in the last Fiscal Year. www.habijax.org

Housing Authority City of Fort Myers
Fort Myers, FL
$39,228 – Comprehensive Counseling

The Housing Authority of the City of Fort Myers serves the City's low- income residents with homeowner and homebuyer counseling services. The housing counseling programs are designed to expand homeownership opportunities for City residents, improve their access to

affordable housing and help preserve homeownership by providing guidance to families to improve their housing conditions and meet the responsibilities of tenancy and homeownership. Counselors provide guidance to help families modify or refinance their loans to avoid unreasonably high interest rates. Counselors also help borrowers to avoid inflated appraisals, high interest rates, unaffordable repayment terms and other conditions that may result in loss of equity, increased debt, default and eventual foreclosure. The Housing Authority runs quarterly homebuyer education courses covering topics such as renting vs. owning, credit counseling, foreclosure assistance, mortgage loans applications and closings, fair housing issues, fraudulent activities, and financial problems. www.hacfm.org

The Housing Authority City of Tampa
Tampa, FL
$40,976 – Comprehensive Counseling
$8,137 – Loan Document Review Counseling

The Housing Authority of the City of Tampa was founded in 1937 as a non-profit corporate body. The mission of the Housing Authority is to develop and manage a variety of affordable housing opportunities, facilities and supportive services to nurture neighborhoods and provide economic development and self-sufficiency activities for residents. Tampa Housing Authority also works to assure that low-to- moderate income families have equal access to safe, quality housing throughout the community. The Authority is committed to serving the community through its Center for Affordable Homeownership, which provides supportive services relating to homeownership activities. The services provided by the Center are pre-purchase counseling, foreclosure intervention and default counseling, home maintenance and homebuyer education classes. Within the last fiscal year, the Center provided counseling services to 294 individuals. www.thafl.com

The Housing Corporation of Charlotte County, Inc.
Port Charlotte, FL
$46,220 – Comprehensive Counseling
$10,000 – HECM Counseling
$8,922 – Loan Document Review Counseling

The Housing Corporation of Charlotte County, Inc. began managing publicly funded housing programs in Charlotte County in 1994. Since that time, it has administered the State Housing Initiatives Partnership (SHIP) program, the Rehabilitation and Down Payment Assistance Programs, the Hurricane Housing Rehabilitation Program, the My Safe Florida Home Program and many other comprehensive housing counseling programs. The organization's programs provide local, state or federal funds to help low to moderate income households rehabilitate their homes and/or mitigate hazards in their homes. The housing counseling program consists of pre-purchase, homebuyer education, delinquency/default, reverse mortgage (HECM), post-purchase, rental, homeless and fair housing counseling. During Fiscal Year 2007-2008, Housing Corporation of Charlotte County, Inc. provided 950 clients with one-on-one counseling. www.housingcorpcc.org

Housing Development Corporation of SW Florida, Inc.

Naples, FL
$20,000 – Comprehensive Counseling

Housing Development Corporation of SW Florida, Inc. (HDC), formerly known as the Collier County Housing Development Corporation, was established in 2003 to address the need for affordable housing in Collier and southern Lee counties. HDC's mission is to ensure that residents of Southwest Florida have a decent affordable home in a safe neighborhood. HDC presently offers the following housing counseling services: homebuyer education, pre-purchase counseling, credit counseling, and foreclosure intervention and default counseling. During Fiscal Year 2007-2008, the agency served 298 clients. www.collierhousing.org.

Housing Partnership Inc.
Riviera Beach, FL
$35,732 – Comprehensive Counseling

Housing Partnership, Inc. (HP) is a not-for-profit, charitable corporation with several designations and affiliations, including a chartered affiliate membership with NeighborWorks America. Since its inception in 1986, HP has focused on improving communities through a more holistic approach to housing and human services. In addition to its ongoing efforts to promote homeownership, HP offers quality programming and resources relating to family services and supportive housing for special needs populations. Serving all of Palm Beach County, Florida, HP provides community outreach, pre-purchase counseling, homebuyer education, delinquency/default counseling, post-purchase education, and voucher homeownership counseling. In the past fiscal year, HPI provided homeownership counseling to 867 clients. www.pbhp.org

Jacksonville Florida Chapter Association of Housing Counselors and Agencies
Jacksonville, FL
$23,496 – Comprehensive Counseling

Jacksonville Florida Chapter Association of Housing Counselors and Agencies, Inc. (JFCAHCA) is a non-profit organization that has been providing comprehensive housing counseling in Florida for three years. JFCAHCA provides assistance to individuals and families through counseling to improve their housing conditions and meet the responsibilities of tenancy and homeownership. JFCAHCA assists minorities and disabled persons to prevent and address housing discrimination. In addition to comprehensive housing counseling services JFCAHCA also provides HECM counseling. JFCAHCA seeks to help Florida residents make wise housing choices and avoid becoming victims of predatory lending, or unfair lending practices. During Fiscal Year 2007-2008, the agency counseled 260 clients. www.jfcahca.org

Lee County Housing Development Corporation
Fort Myers, FL
$40,000 – Comprehensive Counseling

Incorporated in 1991, Lee County Housing Development Corporation is a private non-profit organization. The agency is dedicated to providing affordable housing to low to moderate-income citizens of Lee County and has assisted over 300 families with the purchase of their homes. Housing counseling services include one-on-one pre-purchase counseling, group homeowner pre-purchase training, and mortgage default/delinquency counseling. www.leecountyhdc.org

Manatee Community Action Agency, Inc.
Bradenton, FL
$25,244 – Comprehensive Counseling

Manatee Community Action Agency, Inc. (MCAA) is a non-profit agency organized to combat poverty in Manatee, Hardee, and DeSoto Counties in Florida. Since 1968, MCAA has worked to develop, plan, implement and evaluate programs that serve low-income people in the community. The mission of MCAA is Helping People, Changing Lives, and Building Communities. As part of the MCAA organization, the Housing Counseling program has delivered thousands of hours of counseling services over the past 11 years. Focusing on one-on-one counseling, the program addresses default, rental, reverse mortgages, homeless and pre-purchase services to assist individuals in obtaining and/or maintaining safe and affordable long-term housing. MCAA served 389 clients during Fiscal Year 2007-08. www.manateecaa.org

Miami Beach Community Development Corporation
Miami, FL
$40,976 – Comprehensive Counseling

Founded in 1981, the Miami Beach Community Development Corporation (MBCDC) provides a range of housing services in Miami Beach. These housing services include façade rehabilitation, historic preservation, special needs housing for people who are disabled/living with AIDS, elderly housing and housing counseling. The housing counseling program consists of pre-purchase, homebuyer education, delinquency/default, post-purchase, rental, homeless and fair housing counseling. During Fiscal Year 2007-2008, Miami Beach CDC provided 164 clients with one-on-one counseling. www.miamibeachcdc.org

Mid-Florida Housing Partnership, Inc.
Daytona Beach, FL
$21,748 – Comprehensive Counseling

Mid-Florida Housing Partnership, Inc. was formed in 1989 as a Florida corporation to address the needs of decent, affordable housing for low income households. The agency offers housing counseling and downpayment assistance and has purchased and rehabbed 44 single family homes throughout Volusia County. The housing counseling program consists of pre-purchase, homebuyer education, delinquency/default, reverse mortgage (HECM), post-purchase, rental, homeless and fair housing counseling. During Fiscal Year 2007-2008, Mid-Florida Housing Partnership, Inc provided 515 clients with one-

on-one counseling. www.mfhp.org

The Ocala Housing Authority
Ocala, FL
$40,976 – Comprehensive Counseling

The Ocala Housing Authority (OHA), a Public Housing Authority, provides both one-on-one and group housing counseling sessions in the following areas: rental, pre and post-purchase, homebuyer education, mortgage delinquency, non-delinquency post-purchase, shelter and services for the homeless. The OHA housing counselors work with those seeking counseling services to develop action plans and set goals to realizing their dream of affordable, safe, and decent housing. The agency equips homebuyers with the knowledge and skills to successfully transition into homeownership. The OHA's Homebuyer's Club is designed to provide clients with a minimum of 25 hours of comprehensive training. During the past fiscal year, OHA provided 3,144 counseling sessions. www.ocalafl.org

Opa-locka Community Development Corporation
Opa-locka, FL
$25,244 – Comprehensive Counseling

For over 25 years, the Opa-locka Community Development Corporation (OLCDC) has been dedicated to the development of the Opa-locka and Northwest Miami-Dade communities through affordable housing, economic development, community enhancement and commercial revitalization. OLCDC is working to increase affordable housing by expanding its homeownership counseling center to include pre-purchase, homebuyer education and financial literacy education workshops; loss mitigation, non-delinquent post purchase, and HECM (reverse mortgage) counseling; and community outreach services. OLCDC served over 400 housing counseling clients during Fiscal Year 2007-08. www.olcdc.org

Reliable Business Solutions, Inc.
Orlando, FL
$39,228 – Comprehensive Counseling
$5,000 – Loan Document Review Counseling

Reliable Business Solutions, Inc.'s (RBS) mission is to promote the growth, productivity and well being of individuals through peer counseling, training, education, financial and credit assistance, networking, and advocacy programs. RBS's comprehensive housing counseling program emphasizes one-on-one counseling services and consists of services in the following areas: pre-purchase, homebuyer education, delinquency/default, post-purchase, rental, and homeless counseling. In addition, the agency collects and distributes information on local, state, and national community services to the women, minorities and disadvantaged individuals of the community. During Fiscal Year 2007-2008, RBS provided 175 clients with one-on-one counseling. www.reliablebusinesssolutions.org

Solita's House, Inc.

Tampa, FL
$40,976 – Comprehensive Counseling
$6,961 – Loan Document Review Counseling

Solita's House, Inc. is a non-profit organization founded in 2006 to address the need for additional housing counseling for low-to-moderate income families in the City of Tampa, Hillsboro County, and surrounding areas. The services offered are: homebuyer education workshops, financial literacy workshops, pre-purchase counseling, post-purchase counseling, foreclosure intervention, default counseling and loan document review. To date, the agency has served over 1,229 households in the areas of financial counseling and education, which includes 59 new homeowners utilizing over $1 million in down payment assistance.

Tallahassee Lender's Consortium
Tallahassee, FL
$51,464 – Comprehensive Counseling
$6,000 – HECM Counseling
$5,000 – Loan Document Review Counseling

For 15 years, the Tallahassee Lenders' Consortium, Inc., (TLC), a Florida 501(c)(3) nonprofit corporation, has provided comprehensive homebuyer education, pre-purchase counseling, and downpayment and closing cost assistance to low income families in the City of Tallahassee and Leon County. TLC's mission is to provide its clients with affordable homeownership options. TLC is a registered Non-Profit Organization (NPO) and a City of Tallahassee designated Community Housing Development Organization (CHDO). Programs at TLC have evolved over the years to also include post homeownership education, mortgage delinquency counseling, reverse mortgage counseling, personal finance education and a homebuyer's club. During Fiscal Year 2007-2008, Tallahassee Lenders' Consortium provided 960 clients with one-on-one counseling. www.tallahasseelenders.org

Tampa Bay Community Development Corporation
Clearwater, FL
$49,716 – Comprehensive Counseling
$9,314 – Loan Document Review Counseling

Incorporated in 1982, Tampa Bay Community Development Corporation (CDC) promotes homeownership opportunities to low and moderate-income residents in Florida's Pinellas, Hillsborough and Pasco Counties. As of April 2008, the agency expanded its service area to also include Lee, Manatee, and Sarasota counties. Tampa Bay CDC provides homebuyer education workshops, one-on-one pre and post-purchase counseling and foreclosure prevention counseling. In addition, the agency administers an emergency mortgage payment revolving loan fund. In 2008, Tampa Bay CDC became part of the National Foreclosure Mitigation Counseling Program (NFMCP). The housing counseling program consists of pre-purchase, homebuyer education, delinquency/default,

post-purchase, and rental counseling. During Fiscal Year 2007-2008, Tampa Bay CDC provided 1,160 clients with one-on-one counseling. www.tampabaycdc.org

GEORGIA

Consumer Credit Counseling Service of Greater Atlanta Inc.
Atlanta, GA
$1,183,615 - Comprehensive Counseling
$1,820,187 – HECM Counseling

Consumer Credit Counseling Service of Greater Atlanta Inc. (CCCS of Greater Atlanta) is a national nonprofit agency with a local name. Founded in 1964, CCCS-Atlanta provides free, confidential budget counseling, housing counseling, comprehensive financial education, bankruptcy counseling and education, and debt management programs to consumers nationwide from all walks of life. The mission of the agency is to help financially distressed people move from crisis to control by providing compassionate service and innovative and practical solutions. They describe themselves as a financial emergency room, creating hope and inspiring lasting change.

Affordable Housing Enterprise, Incorporated
Griffin, GA
$30,000 – Comprehensive Counseling

Affordable Housing Enterprise, Inc. (AHE) was founded in 1993 and approved as a 501(C)(3) nonprofit organization in 1997. The organization was formed by a group of concerned citizens to provide affordable housing to special needs populations, which includes low and moderate income persons; persons with disabilities; the elderly; minorities and families with limited English proficiency. AHE provides the following affordable housing services: homebuyer education; loss mitigation; mortgage delinquency/default; post purchase; pre-purchase; and renter assistance. During Fiscal Year 2008, the agency served 571 clients in its target area.

Appalachian Housing and Redevelopment Corporation
Rome, GA
$42,724 – Comprehensive Counseling

The Appalachian Housing and Redevelopment Corporation (AHRC) is a subsidiary nonprofit organization of the Northwest Georgia Housing Authority (NWGHA). AHRC is located on-site at the NWGHA central offices and provides comprehensive housing counseling services to residents of Floyd County, Georgia. AHRC's counseling services include homebuyer education workshops, one-on-one homebuyer counseling, mortgage default prevention, pre and post-homeownership counseling, fair housing counseling, as well as counseling to renters and homeless individuals AHCA served 186 clients from October 1, 2007-September 30, 2008.

Area Committee to Improve Opportunities Now, Inc.
Athens, GA
$42,724 – Comprehensive Counseling

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 the low income citizens of northeast Georgia. ACTION, Inc. provides services which help reduce the impacts of poverty for thousands of northeast Georgia families by helping these families become more self sufficient. ACTION, Inc. provides comprehensive housing counseling services which include: mortgage delinquency/default; pre-purchase; homebuyer education; reverse mortgage; and non-delinquency post-purchase. The agency provided services to 64 clients during Fiscal Year 2007-2008. www.actionincorporated.org

Center for Pan Asian Community Services
Doraville, GA
$46,220 – Comprehensive Counseling

Established in 1980, the mission of the Center for Pan Asian Community Services (CPACS) is to create and deliver culturally competent and comprehensive social and health services to counteract problems faced by immigrants, refugees and racial-ethnic minorities in Atlanta, Georgia. CPACS has extensive experience providing services to Asian Pacific Islanders in Atlanta, including youth programs; employment services; an elderly enrichment program; immigration and naturalization assistance; housing counseling services and various advocacy programs. With funding from HUD, CPACS will continue to provide one-on-one and group housing counseling services to Asian Pacific Islanders in the areas of homebuyer and fair housing education; mortgage delinquency and default resolution; pre-purchase; post-purchase non-delinquency counseling; homelessness; and rental assistance. CPACS served 228 clients during Fiscal Year 2008. www.icpacs.org

City of Albany
Albany, GA
$42,724 – Comprehensive Counseling

The City of Albany's Department of Community & Economic Development (DCED) has been a HUD approved housing counseling agency since 1992. DCED's housing counseling program serves sixteen counties in southwest Georgia. The agency's housing counseling services include: homebuyer education; loss mitigation; mortgage delinquency/default; post purchase; pre-purchase; renter assistance; and services to homeless. The agency has a partnership with Southwest Georgia Housing Taskforce to conduct workshops and housing fairs. Additionally, the agency plays an active role in coordinating housing and fair housing related activities with other organizations. City of Albany served 1,388 clients from October 1, 2007 - September 30, 2008. www.albany.ga.us

Cobb Housing, Inc.
Marietta, GA
$37,480 – Comprehensive Counseling

Cobb Housing, Inc. is a non-profit community based organization designated as a state and county Community Housing Development Organization (CHDO). The agency's mission is to enhance its community by providing a full range of affordable homeownership programs and services. Cobb Housing, Inc., a NeighborWorks America charter member, provides pre and post purchase counseling to assist families and individuals to achieve and maintain homeownership. The agency also provides foreclosure prevention and loss mitigation counseling through the HOPE Hotline and the National Foreclosure Mitigation Counseling (NFMC) Program. Cobb Housing, Inc. served 801 clients from October 1, 2007-September 30, 2008. www.cobbhousinginc.org

Columbus Housing Initiative, Inc./NeighborWorks Columbus
Columbus, GA
$44,472 – Comprehensive Counseling

Columbus Housing Initiative, Inc. was organized in 1998 as an overall effort by Columbus' civic leadership to improve substandard housing conditions and revitalize blighted neighborhoods. The agency partners with several governmental and private organizations to increase homeownership rates and help citizens realize the dream of homeownership in their target area. Columbus Housing Initiative, Inc. provides the following housing counseling services: fair housing; homebuyer education; loss mitigation; marketing and outreach initiatives; money debt management; mortgage delinquency/default; post purchase; predatory lending; pre-purchase; and renter assistance. The agency served 171 clients from October 1, 2007 – September 30, 2008. www.nwcolumbus.org

DeKalb Metro Housing Counseling Center
Decatur, GA
$23,496 – Comprehensive Counseling

For the past thirty years, DeKalb Metro Housing Counseling Center, Inc. (DMHCC) has provided Comprehensive Housing Counseling to thirteen counties in the Atlanta metropolitan area, as a HUD approved counseling agency. DMHCC's mission is to provide homebuyer, fair housing, and post purchase education, reverse mortgage, delinquency/default, rental delinquency, predatory lending, homeless/displacement, and post occupancy counseling to low and moderate income families and seniors. DMHCC has helped hundreds of families avoid foreclosure. Other services include United Way Corporate assistance and Georgia Department of Community Affairs rent and mortgage assistance. DMHCC served 172 clients during Fiscal Year 2007-2008. www.dekalbmetrohousing.org

Early County Community Development Corporation
Blakely, GA
$42,724 – Comprehensive Counseling

Established in 2003, Early County Community Development Corporation (ECCDC) provides a range of affordable housing services to low income families located in the southwest quadrant of the State of Georgia. ECCDC received Georgia's Department of Community

Affairs certification as a Community Housing Development Organization in 2007 and became a HUD-approved Housing Counseling Agency in 2009. ECCDC services include housing development, housing counseling services which include home buyer, fair housing, financial literacy, and post-purchase education; pre-purchase, credit, default, and rental counseling; homeless services and micro enterprise development. During Fiscal Year 2008, ECCDC assisted 127 clients. For additional information visit: www.earlycocdc.org.

East Athens Development Corporation
Athens, GA
$44,472 – Comprehensive Counseling

Incorporated in 1993, East Athens Development Corporation, Inc. (EADC) is a nonprofit community-based development organization, as well as a Community Housing Development Organization (CHDO). The agency provides community economic development, micro enterprise development, affordable housing construction and counseling, and neighborhood revitalization programs and services. The agency's housing counseling activities include delinquency, budget/money management, home improvement, homebuyer education, home improvement, HECM, and fair housing. Other housing counseling services include rental and predatory lending. During Fiscal Year 2008, EADC assisted 336 clients. www.eadcinc.com

Economic Opportunity for Savannah-Chatham County Area, Inc.
Savannah, GA
$53,212 – Comprehensive Counseling
$10,883 – Loan Document Review Counseling

Economic Opportunity for Savannah-Chatham County Area, Inc. (Economic Opportunity) is both a Community Action Agency and HUD approved housing counseling agency, providing individuals and families with a range of housing services. The agency's target areas consist of Chatham, Bryan and Effingham Counties in Georgia, as well as several counties in South Carolina. Economic Opportunity offers pre-purchase counseling and home buyer education, loss mitigation counseling, reverse mortgage counseling, pre and post-rental counseling, credit counseling, budgeting, homeless services, and money management counseling. The agency also provides other assistance in the areas of Head Start, weatherization, retired and senior volunteer programs, foster grandparent program, emergency services, employment development, energy assistance, payee representative program, apartment services for homeless families and Individual Development Account program for business development. Through Economic Opportunity's housing program, 543 clients received assistance in Fiscal Year 2008. www.eoasga.org

Excel Community Development, Inc.
Leesburg, Georgia
$20,000 – Comprehensive Counseling

Excel Community Development, Inc. is a non-profit organization that has been in operation since 2006. The agency's service areas includes: Baker, Calhoun, Clay, Dougherty, Early,

Lee, Miller, Quitman, Randolph, Terrell, and Webster counties in southwest Georgia. Excel Community Development, Inc. provides counseling in the following areas: fair housing; homebuyer education; money debt management; mortgage delinquency; post purchase; pre-purchase; and renter assistance. Excel Community Development, Inc. provided housing counseling services to 40 clients from October 1, 2007 – September 30, 2008.

Georgia Department of Community Affairs – Georgia Housing Finance Authority
Atlanta, GA
$90,099 – Comprehensive Counseling

The Georgia Department of Community Affairs (DCA) was created in 1977 to serve as an advocate for local governments. In 1996, the Georgia Housing and Finance Authority (GHFA) and the Department of Community Affairs were merged. Today, DCA operates a host of state and federal grant programs; serves as the state's lead agency in housing finance and development; promulgates building codes to be adopted by local governments; provides comprehensive planning, technical and research assistance to local governments; and serves as the lead agency for the state's solid waste reduction efforts. In Fiscal Year 2008, GHFA provided comprehensive housing counseling services to 960 Georgia clients. Overall, GHFA, through its network of housing counseling agencies, funded and served 16,580 clients. www.dca.state.ga.us

Home Development Resources, Inc.
Gainesville, GA
$46,220 – Comprehensive Counseling
$20,000 – HECM Counseling

Home Development Resources, Inc is a HUD approved comprehensive housing counseling agency that provides housing counseling in the areas of pre-purchase, mortgage default/loss mitigation, post-purchase, home improvement and rehabilitation counseling, and first-time homebuyers counseling. In addition to its housing counseling activities, Home Development Resources, Inc. provides clients with information about local affordable housing opportunities, as well as the availability of grants and down payment assistance. The agency also addresses the issues of fair housing and predatory lending practices during the counseling sessions and, generally, promotes awareness of predatory lending practices throughout the community. Home Development served 420 clients during Fiscal Year 2008. www.homedevelopmentresources.org

JC Vision and Associates, Inc.
Hinesville, GA
$33,984 – Comprehensive Counseling

JCVision and Associates, Inc. (JCVision) is a faith-based, non-profit organization that provides comprehensive housing counseling services to potential homebuyers, homeowners, renters and housing providers within the City of Hinesville and 12 rural counties in southeast Georgia. JCVision's program promotes awareness of housing

needs, assists households in making informed purchasing decisions, provides fair housing assistance, and improves accessibility to affordable housing opportunities and resources. JC Vision and Associates, Inc. served 692 clients from October 1, 2007 - September 30, 2008. www.jcvision.com.

Middle Georgia Community Action Agency, Inc.
Warner Robins, GA
$42,724 – Comprehensive Counseling

Middle Georgia Community Action Agency, Inc. (MGCAA) is a community-based organization that provides services in 35 counties in Georgia. MGCAA has been a HUD approved housing counseling agency since 1979 and provides the following services: home improvement and rehabilitation; homebuyer education; loss mitigation; mobility and relocation; money debt management; mortgage delinquency; post-purchase; predatory lending; pre-purchase; renter assistance; and services to homeless individuals. During Fiscal Year 2008, the agency counseled 835 clients. www.mgcaa.org

National African American Relationships Institute
Decatur, GA
$51,464 – Comprehensive Counseling
$10,000 – HECM Counseling
$11,667 – Loan Document Review Counseling

National African American Relationships Institute (NAARI) was founded in 2003 to promote healthy relationships, marriages, families and communities through education, support, research, development and partnerships. The agency's counseling services include fair housing; home equity conversion mortgage (HECM); homebuyer education; loss mitigation; mobility and relocation; money debt management; mortgage delinquency/default; post-purchase; predatory lending; pre-purchase; renter assistance and services to the homeless. In Fiscal Year 2008, NAARI counseled 405 clients. www.aarelationshipsinstitute.com

Refugee Family Assistance Program
Stone Mountain, GA
$20,000 – Comprehensive Counseling

The mission of Refugee Family Assistance Program (REAP) is to facilitate the social and cultural adjustment of refugees and immigrants in Georgia through education, social support and economic opportunities. REAP provides the following housing counseling services: homebuyer education; money debt management; mortgage delinquency/default; post-purchase and pre-purchase. The agency provides counseling services in Arabic, Amharic, Bosnian and Farsi. The agency counseled 157 clients during Fiscal Year 2008.

Southwest Georgia United Empowerment Zone, Inc.
Vienna, GA
$49,716 – Comprehensive Counseling

Southwest Georgia United Empowerment Zone, Inc. (Southwest Georgia United) began in 1994 as a grassroots, community-based initiative for economic development and community improvement in Crisp and Dooly Counties in rural southwest Georgia. Southwest Georgia United operates a U.S. Department of Agriculture (USDA) rural Empowerment Zone program, working with the community to improve the quality of life by supporting sustainable economic development, housing, health, education, agriculture, and social programs. Southwest Georgia United provides home buyer, post purchase, and fair housing education; pre-purchase, delinquency/default, non-delinquency post-purchase, rental, and homeless/displacement counseling; and community outreach/information dissemination. The overall objective of Southwest Georgia United's housing counseling program is to use all available resources to assist individuals in the Empowerment Zone and surrounding areas to achieve their housing goals. Southwest Georgia United served 406 clients in Fiscal Year 2008. www.swgau.org

Summech CDC
Atlanta, GA
$28,740 – Comprehensive Counseling

Summech Community Development Corporation, Inc., (SCDC) is a non-profit community-base housing development organization founded in 1989, whose mission is to provide affordable housing, promote homeownership and encourage economic development in the Mechanicsville community. SCDC housing counseling services are targeted to potential homebuyers throughout the City of Atlanta, which includes Fulton County, and a small portion of Dekalb County on the south eastern border. SCDC provides opportunities through several programs: Paving the Way, Fill in the Gaps and the Youth Economic Empowerment Program (YEEP). Paving the Way is the agency's housing counseling program that provides homebuyer education, financial literacy, pre-purchase, delinquency/default, and non-delinquency post-purchase counseling. During Fiscal Year 2008, Summech served 31 clients. www.summechcdc.com

Totally Free, Inc.
Brunswick, GA
$33,984 – Comprehensive Counseling

With a target area of over 35 counties in Georgia, Totally Free, Inc.'s goal is to bring more recognition to affordable housing in real estate and lending, while reaching as many low to moderate-income individuals as possible. Totally Free, Inc. provides services in the areas of homebuyer education, pre and post-purchase counseling, rental counseling and default/loss mitigation counseling. In 2005, Totally Free, Inc. received the Outstanding Achievement Award for Excellence in Housing Counseling at the Georgia Department of Community Affairs Magnolia Awards. Through partnerships with local, state, federal public and private agencies, Totally Free, Inc. also assists clients with down payment costs and special loan programs. During Fiscal Year 2008, the agency served 1052 clients. www.totallyfreeinc.org

The University of Georgia Family and Consumer Sciences Cooperative Extension Service
Clarkesville, GA
$30,488 – Comprehensive Counseling

The University of Georgia College of Family and Consumer Sciences (FACS) received approval from HUD as a housing counseling agency in 2004. Housing education and counseling are made available to counties throughout Georgia by County Cooperative Extension FACS agents. The FACS Education and Counseling Outreach program provides homebuyer education, pre-purchase counseling, post-purchase education, financial literacy and the promotion of Energy Star products and energy conservation. During Fiscal Year 2008, 220 clients received counseling services. www.fcs.uga.edu

HAWAII

Legal Aid Society of Hawaii
Honolulu, HI
$37,480 – Comprehensive Counseling

The Legal Aid Society of Hawaii is one of Hawaii's oldest and largest non-profit law firms dedicated to assisting the low-moderate income community. Their mission is to achieve fairness and justice for Hawaii's people through quality representation, advocacy, community partnerships, education and outreach. The organization provides a wide array of counseling services, including default, HECM, pre-purchase and post-purchase counseling. Translation services, bilingual counselors, TTY services and in-home visits address the needs of persons with disabilities and limited English proficiency. Legal Aid Society of Hawaii proposes to serve 700 clients under this grant.

IDAHO

Idaho Housing and Finance Association
Boise, ID
$63,364 – Comprehensive Counseling

Idaho Housing and Finance Association (IHFA) have a 35 year history in assisting Idaho families and individuals. Their mission is to provide funding for affordable housing opportunities in Idaho communities, administer federal rental assistance in most counties, lead Idaho's Homeless Coordination Network, and operate a clearinghouse of housing information through the Idaho Housing Hotline. The HUD grant will enable IHFA, through its sub-grantee, Idaho Partners for Home Buyer Education (IPHBE, Inc.) to provide pre and post-purchase, default, rental delinquency, homeless prevention, reverse mortgage (HECM) one-on-one counseling and homebuyer group education classes. IHFA's eight affiliates will host the group homebuyer education classes for first-time, low-to-moderate income

homebuyers. Services are offered free to any Idaho resident. IHFA projects to serve approximately 2,900 clients. For further information visit: http://www.ihfa.org.

Community Action Partnership
Lewiston, ID
$20,000 – Comprehensive Counseling

Community Action Partnership (CAP) provides comprehensive housing counseling services to individuals and conducts educational workshops for groups in North Central and North Idaho as well as Asotin County in Washington. CAP plans to provide homebuyer education seminars, foreclosure mitigation programs and individual counseling to their clients. They will continue to provide free services in pre-purchase, post-purchase, reverse mortgage, mortgage default, renter rights, and homeless counseling. CAP proposes to serve 535 clients during FY2010 with its housing counseling grant.

ILLINOIS

Access Living of Metropolitan Chicago
Chicago, IL
$45,000 – Comprehensive Counseling

Access Living of Metropolitan Chicago is a nationally recognized center for independent living. The agency is partially governed and staffed by people with disabilities. Over the last 28 years, Access Living has provided services to over 45,000 people with disabilities. The agency works to increase the independence of individuals living with disabilities by educating them about their housing options and connecting them to available housing opportunities. Access Living offers rental assistance counseling, homeownership and education and fair housing education. During Fiscal Year 2007-2008, Access Living provided counseling services to 514 clients. www.accessliving.org

CDBG Operations Corporation
East Saint Louis, IL
$47,968 – Comprehensive Counseling

CDBG Operations Corporation is a not-for-profit organization, established in 1993, whose mission is to foster the development of affordable and decent housing opportunities and related community services. The Corporation works to empower residents by promoting a healthy, safe and wholesome living environment. CDBG's housing counseling services include mortgage default, rental delinquency, pre-purchase counseling, and homeless services. In addition, the Corporation, together with community partners, is involved in housing rehabilitation, transitional housing and various other housing and supportive services. During the past Fiscal Year, CDBG served approximately 500 clients.

Central Illinois Debt Management & Credit Education, Inc.
Peoria, IL

$32,236 – Comprehensive Counseling

Established in 1966 as a 501(c)(3) non-profit, Central Illinois Debt Management and Credit Education provides community services dedicated to financial literacy. The organization accomplishes its mission through a wide range of services, including: debt management, pre-purchase/pre-occupancy counseling, homebuyer education, delinquency/default/loss mitigation counseling, home equity conversion mortgage (HECM) counseling, post-purchase counseling, rental housing counseling, and fair housing education. Located in Peoria, Illinois, Central Illinois Debt Management and Credit Education also has local offices in Decatur, Champaign, Danville, Galesburg, and Princeton. The organization estimates servicing over 5,000 clients since becoming a HUD certified agency in 1990. During Fiscal Year 2007-2008, the agency helped 347 consumers repay their debt; avoid bankruptcies, foreclosures and bad-debt losses. www.cidmce.org

Community and Economic Development Association of Cook County, Inc.
Chicago, IL
$26,992 – Comprehensive Counseling

For over 40 years, Community and Economic Development Association of Cook County, Inc. (CEDA) has provided a broad range of services to the low-income residents of Cook County, Illinois. With over 200 locations throughout Cook County, CEDA's mission is to work in partnership with communities to empower families and individuals to achieve self-sufficiency and improve their quality of life. Together with its partners, CEDA offers over 40 services, ranging from education, child and family development, health and nutrition, senior citizen programs, economic development, employment and job training, housing, emergency services, energy conservation, and community development. CEDA's comprehensive housing counseling program provides one-on-one and group education in the areas of: pre-purchase/home buying; resolving or preventing mortgage delinquency or default; non-delinquency post-purchase counseling; rental housing counseling and shelter or services for the homeless. During Fiscal Year 2007-2008, CEDA provided comprehensive housing counseling to 1,815 households. www.cedaorg.net

DuPage Homeownership Center
Wheaton, IL
$63,700 – Comprehensive Counseling

The DuPage Homeownership Center (DHOC) is a non-profit organization whose mission is to increase accessibility to affordable homeownership and assist homeowners in retaining their homes. Established in 1991 as a result of a DuPage County Affordable Housing Task Force Report, DHOC primarily serves first-time homebuyers and low to moderate-income persons. DHOC offers free classes and counseling for first-time homebuyers, free foreclosure prevention counseling for DuPage County homeowners in financial crisis, and free reverse mortgage counseling for seniors. During the past fiscal year, DHOC served 1,782 clients. www.dhoc.org

Greater Southwest Development Corporation

Chicago, IL
$51,464 - Comprehensive Counseling

Established in 1975, Greater Southwest Development Corporation (GSDC) is a nonprofit corporation that has actively contributed to residential, commercial and industrial revitalization in southwest Chicago, Illinois for over 30 years. The organization's core service area includes the neighborhoods of Chicago Lawn, Gage Park, West Lawn, and West Elsdon. In 2006, GSDC opened the Southwest REACH Center based on the Annie E. Casey Foundation's Center for Working Families model. The REACH Center is a one-stop source for the support families need to achieve their personal financial goals and provides employment services, financial literacy, housing counseling services and access to public benefits. During the previous fiscal year, GSDC provided comprehensive housing counseling services to 702 clients. www.greatersouthwest.org

Housing Authority of the County of Lake
Grayslake, IL
$20,000 – Comprehensive Counseling

The Housing Authority of the County of Lake (LCHA) is a municipal corporation organized under the laws of the State of Illinois. LCHA was approved by HUD as a comprehensive housing counseling agency in 1992. The agency provides housing counseling services relating to: mortgage delinquency and default resolution counseling; home equity conversion mortgage (HECM) counseling; homeless counseling; loss mitigation counseling; pre-purchase counseling; predatory lending counseling and renters assistance. In addition to its housing counseling services, LCHA manages a conventional public housing program, administers a Housing Choice Voucher program, and administers a Section 8 new construction program. During the past fiscal year, LCHA provided housing counseling to 420 clients. www.lakecountyhousingauthority.org

Housing Choice Partners of Illinois, Inc.
Chicago, IL
$54,960 – Comprehensive Counseling

Housing Choice Partners of Illinois, Inc. (HCP) is a non-profit organization dedicated to providing access to quality affordable housing for low-income families by expanding housing choice. HCP specializes in rental mobility and relocation counseling for families who receive a housing choice voucher. In addition, HCP offers individual counseling and workshops in the areas of homebuyer education, pre-purchase counseling, general rental assistance, mortgage default counseling and fair housing assistance. HCP administers its own rental subsidy program to reduce homelessness in suburban Cook County. In Fiscal Year 2007-2008, HCP served 1008 clients. www.HCP-chicago.org

Housing Opportunity Development Corp.
Techny, IL
$44,472 – Comprehensive Counseling
$5,000 – Loan Document Review Counseling

Housing Opportunity Development Corporation (HODC) is a community-based, not-for-profit developer of permanent low and moderate-income housing, serving the residents of north suburban Cook County and south suburban Lake County, Illinois. HODC's mission is to develop, preserve and manage affordable housing throughout the northern suburbs of Chicago. HODC provides the following services to their clients: pre-purchase, homebuyer education, non-delinquency pre-purchase, rental counseling and fair housing education. During the 2007-08 Fiscal Year, the agency assisted 857 individuals and families. www.hodc.org

Interfaith Housing Center of the Northern Suburbs
Winnetka, IL
$42,724 – Comprehensive Counseling

The Interfaith Housing Center of the Northern Suburbs (Interfaith) is a community and faith-based fair housing organization with over 35 congregations and 10 civic organizations as members. The agency's service area comprises 16 municipalities in northern Cook and southern Lake Counties. Presently, Interfaith serves persons with housing needs through discrimination, landlord/tenant and predatory lending compliant investigation, foreclosure prevention counseling, and the facilitation of Homesharing matches; and acts as the primary north suburban community organizer and advocate for the preservation and expansion of fair and affordable housing. Interfaith offers workshops that focus on safe loan products, such as FHA, and provides translation support and multiple-language materials. Interfaith served 140 clients during Fiscal Year 2007-2008. www.interfaithhousingcenter.org

Kingdom Community, Inc.
Chicago, IL
$30,488 - Comprehensive Counseling

Established in 2005, Kingdom Community, Inc., is a nonprofit community development organization whose mission is to save neighborhoods from decay and destruction and to provide leadership and vision to area residents. Kingdom Community, Inc. serves the Austin, Lawndale, and Garfield Park communities in Chicago. Its housing counseling program offers pre purchase; post-purchase; money/debt and credit management; default and foreclosure; and rental counseling; as well as fair housing education and homebuyer education workshops. During the Fiscal Year 2007-2008, Kingdom Counseling Center served 20 clients with their housing needs.

Lakeside Community Development Corporation
Chicago, IL
$40,976 – Comprehensive Counseling

Lakeside Community Development Corporation (LCDC) was founded in 2005 with a mission to preserve and create affordable housing opportunities for low and moderate-income residents in Chicago through education, advocacy, and real estate development. Lakeside provides comprehensive housing counseling services in eight neighborhoods on the

far north side of Chicago. LCDC's counseling services includes: homebuyer education, mortgage delinquency and default resolution counseling, fair housing assistance, money debt management, pre and post-purchase counseling, and renters' assistance. During Fiscal Year 2007-2008, LCDC served 635 clients with their housing needs. www.lakesidecdc.org

Latin United Community Housing Association
Chicago, IL
$56,708 – Comprehensive Counseling
$50,000 – HECM Counseling
$13,236 – Loan Document Review Counseling

The Latin United Community Housing Association (LUCHA) is a community-based, nonprofit organization founded in 1982 whose mission is to stabilize the Latino community and other residents of Chicago's Humboldt Park, West Town and Logan Square communities. LUCHA's housing counseling services include: first-time homebuyer education; pre-and post-purchase counseling; mortgage foreclosure prevention education; rental assistance; loan document review and reverse mortgage counseling. LUCHA also provides housing counseling services to Section 8 Homeownership Voucher holders. During Fiscal Year 2007-2008, the agency provided services to 2,170 clients. www.lucha.org

METEC
Peoria, IL
$23,496 – Comprehensive Counseling

METEC is a not-for-profit resource center with expertise in housing counseling and homebuyer assistance program administration. METEC strives to eliminate barriers to homeownership and promote the preservation of safe, decent and affordable housing through education, networking and advocacy. METEC's housing counseling programs include pre-purchase education, post-purchase education, mortgage default counseling, budget and credit counseling, money management and loan document review. During the previous Fiscal Year, METECH provided housing counseling services to 527 clients. www.metec1.org

Northwest Side Housing Center
Chicago, IL
$42,724 – Comprehensive Counseling

In 2003, the Northwest Side Housing Center (NWSHC) began its work as a community grassroots, non-profit organization in response to the housing needs of northwest Chicago residents. With the increase in foreclosures and the loss of affordable housing on the northwest side of Chicago, NWSHC became a resource for these area residents. NWSHC builds and strengthens its community by providing comprehensive housing counseling services, including pre-purchase counseling, post-purchase non-delinquency counseling, delinquency/default counseling, reverse mortgage counseling, rental counseling and landlord and condo trainings. In addition, NWSHC provides housing assistance through its HomeSharing, Staying Rented, and Senior Leadership programs.

The grant funds from HUD will enable NWSHC to expand its housing counseling services on the Chicago northwest side, resulting in a more stable neighborhood. During 2007-2008, the agency assisted 242 individuals and families. www.nwshc.org

Oak Park Regional Housing Center
Oak Park, IL
$30,488 – Comprehensive Counseling
$6,177 – Loan Document Review Counseling

Founded in 1972, Oak Park Regional Housing Center (OPRHC) is a non-profit organization that offers free services to housing seekers and housing providers to people throughout the Chicago area. OPRHC provides the following types of housing counseling services: pre-purchase, homebuyer education, delinquency/default, non-delinquency post-purchase, rental counseling, homeless/displacement counseling and fair housing education. During the 2007-2008 Fiscal Year, the agency provided housing counseling services to over 4,000 individuals and families. www.oprhc.org

The Community Investment Corporation of Decatur, Inc.
Decatur, IL
$28,740 – Comprehensive Counseling

The Community Investment Corporation of Decatur, Inc. (CICD) was founded in 1999 and became a HUD-approved housing counseling agency in 2003. The agency serves Macon County residents with a special emphasis on low-to-moderate income households striving to become first-time home buyers. The agency provides the following housing counseling services: pre-purchase counseling, homebuyer education, delinquency/default counseling, non-delinquency post purchase counseling, rental assistance and homeless displacement counseling. During 2007-2008, the agency assisted 67 individuals and families.

Rogers Park Community Development Corporation
Chicago, IL
$46,220 – Comprehensive Counseling

Established in 1996, Rogers Park Community Development Corporation (RPCD) is a non-profit corporation that works to preserve and create affordable housing opportunities. In 2002, the RPCD became a HUD-approved housing counseling agency. RPCDC provides housing counseling services and down-payment assistance through various employer-assisted housing initiatives, including the Chicago Public Schools and Teacher Homebuyer Assistance Program. RPCDC provides foreclosure prevention counseling and pre-purchase education. During Fiscal Year 2007-2008, RPCDC served 1182 clients.
www.rogersparkcdc.org

S & S Development Group
Chicago, IL
$47,968 – Comprehensive Counseling

Established in 2004, S&S Development Group (SSD) is a nonprofit organization, committed to increasing homeownership and raising the quality and availability of affordable housing for low-income families in the Chicago metropolitan area. SSD offers workshops and individual counseling covering credit and debt management, financial management, budgeting, the home buying process, escrow management, homeowners' rights, and foreclosure intervention. During Fiscal Year 2007-2008, the agency served 261 clients. www.ssdevelopment.org.

South Suburban Housing Center
Homewood, IL
$51,464 – Comprehensive Counseling
$5,000 – Loan Document Review Counseling

South Suburban Housing Center (SSHC) is a non-profit, regional fair housing agency serving over 50 communities in southern Cook and northeastern Will counties. SSHC was formed in 1975 by several chapters of the League of Women Voters for the purpose of monitoring and addressing discriminatory practices in housing markets of south Chicago's metropolitan region. SSHC's housing counseling activities, administered by its Homeseekers Service Program, provides comprehensive counseling assistance to homebuyers, renters, homeless individuals, and existing homeowners. During the past Fiscal Year, SSHC served 356 clients. www.southsuburbanhousingcenter.org

Springfield Housing Authority
Springfield, IL
$28,740 – Comprehensive Counseling

The Springfield Housing Authority (SHA) has nearly 70 years of experience in providing housing opportunities for low-to-moderate income families in the City of Springfield and the surrounding areas. SHA operates conventional public housing, Housing Choice Voucher and Public Housing 5 (h) Homeownership programs. Over the past 10 years, the SHA developed 49 lease-to-purchase homes. The SHA operates a HUD "best practice" Family Self Sufficiency Program (FSS) that is designed to assist families in setting and achieving goals to establish and maintain self-sufficiency within 5 years. During Fiscal Year 2007-2008, the SHA served 49 clients through its HUD-approved housing counseling program. www.springfieldhousingauthority.org

TSP-HOPE, Inc.
Springfield, IL
$46,220 – Comprehensive Counseling

TSP-Hope, Inc. (The Springfield Project Home Ownership Program for Equity) is a nonprofit organization established in July 1999. Its purpose is to unite Springfield as a community working to improve the quality of life in area neighborhoods. TSP HOPE is a Community Housing Development Organization (CHDO) and has constructed and sold 33 homes to low-income families. TSP-HOPE assists families with a full spectrum of housing counseling services including foreclosure/default prevention; reverse mortgage; pre and post purchase;

basic home maintenance and predatory lending counseling; as well as fair housing assistance. During the Fiscal Year 2007-2009 period, TSP HOPE served 770 clients through its HUD-approved Housing Counseling Program.

Will County Center for Community Concerns
Joliet, IL
$44,472 – Comprehensive Counseling

The Will County Center for Community Concerns was established in 1987 to serve as the Community Action Agency for Will County, Illinois. The Center provides training and counseling to help low-income households become self-sufficient and attain stable, affordable housing. The Center serves both renters and homeowners, providing counseling in the following areas: pre-purchase/homebuyer, rental assistance, loss mitigation/preventing mortgage foreclosure, home equity conversion mortgage (HECM), and post-purchase counseling. During the last Fiscal Year, the Center counseled 623 clients. www.wcccc.net

INDIANA

Affordable Housing Corporation
Marion, IN
$54,960 – Comprehensive Counseling
$11,000 – Loan Document Review Counseling

The Affordable Housing Corporation (AHC) is a HUD-approved housing counseling agency serving Grant County. AHC counsels homeowners referred to the agency through the Indiana Foreclosure Prevention Network. The agency also administers a call center for statewide counseling referrals. The types of counseling the agency provides include: homebuyer education; pre-purchase, post-purchase non-delinquency; default; rental; and homeless assistance. During the 2007-2008 Fiscal Year, the agency served 1,287 households. www.ahcindiana.org

B & D Training Services, Inc.
Indianapolis, IN
$35,732 – Comprehensive Counseling
$7,353 – Loan Document Review Counseling

Established in 1997, B & D Training Services, Inc. (B & D, Inc.) is a non-profit counseling organization. B & D, Inc.'s primary mission is to enhance and provide affordable homeownership opportunities to low-income residents by assisting clients with their housing needs. B & D, Inc. was approved as a HUD Housing Counseling Agency in 2006 and has provided on-going pre and post-purchase housing counseling services. Currently, the agency's primary focus is providing foreclosure prevention counseling. During Fiscal Year 2007-2008, the agency served 247 clients. www.indianahousingcounseling.com

City of Bloomington - Housing and Neighborhood Development

Bloomington, IN
$37,480 – Comprehensive Counseling

City of Bloomington - Housing and Neighborhood Development (HAND) is a HUD-approved housing counseling agency that offers comprehensive counseling to low and moderately low-income clients in Brown, Greene, Morgan, Monroe, and Owen Counties. This agency has been providing housing counseling services since 1974 and since then has developed an array of programs and local community partnerships to assist individuals and families in finding decent and affordable housing. The types of counseling services offered include pre and post purchase, default, homebuyer education, reverse mortgage (HECM), rental assistance, homeless assistance, and predatory lending. During fiscal year 2007-2008, the agency served 281 clients with HUD funding. www.bloomington.in.gov/hand

Community Action Program of Evansville & Vanderburgh County, Inc.
Vanderburgh, IN
$33,984 – Comprehensive Counseling
$5,000 – Loan Document Review Counseling

The Community Action Program of Evansville & Vanderburgh County, Inc. (CAPE), has addressed the needs of the economically disadvantaged for over 40 years. CAPE was founded in 1965, as a result of the Economic Opportunity Act, which was enacted to combat poverty in urban and rural communities. CAPE is recognized as a Community Housing Development Organization providing affordable housing for low-to moderate-income families in Gibson, Posey, Vanderburgh and Warrick Counties in Southwestern Indiana. CAPE also administers a homeownership program; providing downpayment assistance and housing counseling services to families. During Fiscal Year 2007-2008, CAPE served 581 clients. www.capeevansville.org.

Hammond Housing Authority
Hammond, IN
$37,480 – Comprehensive Counseling

The Hammond Housing Authority has been serving the residents of Hammond since 1941 and has been a HUD-approved housing counseling agency since 1984. The Housing Authority serves low-income, senior and disabled individuals by providing safe, decent and sanitary living conditions. The Hammond Housing Authority has worked to provide opportunities for its residents by offering services that enable individuals and families to become self-sufficient. The agency's housing counseling services include: budget counseling, money management workshops, homebuyer education, pre-purchase homeownership counseling, mortgage default counseling, reverse mortgage counseling (HECM), rental placement assistance, and tenant/landlord information. During 2008, Hammond Housing Authority's Housing Counseling Program counseled 393 individuals. www.hammondhousing.org

HOPE of Evansville, Inc.
Evansville, IN

$49,000 – Comprehensive Counseling
$5,000 – Loan Document Review Counseling

HOPE of Evansville, Inc. (HOPE) is a nonprofit agency that provides comprehensive housing counseling services to residents of Vanderburgh, Posey, Warrick, Gibson, Pike, Perry, Spencer, and Dubois counties in southwestern Indiana. HOPE's housing counseling services include pre and post-purchase counseling and homebuyer education classes, foreclosure and default prevention, and reverse mortgage counseling for seniors. For the 2007-2008 Fiscal Year, HOPE served 497 clients, which includes 43 individuals or families who were first-time homebuyers. www.hopein.com.

Housing Authority of the City of Elkhart
Elkhart, IN
$34,915 – Comprehensive Counseling

Established in 1962, the Housing Authority of the City of Elkhart (EHA) provides low-income housing for area residents. Elkhart Housing Authority has a total of 672 public housing units and provides rental subsidies for 633 families in the Housing Choice Voucher Program. Its housing counseling activities include delinquency/default, pre and post-purchase, predatory lending, credit, rental, fair housing, homeless/displacement counseling, as well as homebuyer education workshops. The Housing Authority, City of Elkhart served 1,514 clients during Fiscal Year 2007-2008. www.ehai.org

Hoosier Uplands Economic Development Corporation
Mitchell, IN
$25,000 – Comprehensive Counseling

Hoosier Uplands Economic Development Corporation is a not-for-profit Community Action Agency based in Mitchell, Indiana, that provides various services in Crawford, Lawrence, Orange, Martin, Washington, Daviess and Greene counties. Its mission is to plan, implement and provide comprehensive services to the poor, elderly and disabled. Its housing counseling program provides: pre and post-purchase counseling, rental assistance, mortgage default/delinquency counseling, and fair housing assistance. During the 2007-2008 Fiscal Year, the agency's housing counseling program provided assistance to 276 families. www.hoosieruplands.org

Housing Authority of the City of Fort Wayne
Fort Wayne, IN
$49,716 – Comprehensive Counseling

The Housing Authority of the City of Fort Wayne (FWHA) is a public not-for-profit corporation created in 1938 under the Indiana Housing Authority Act of 1937. Its mission is to provide quality, affordable housing and superior services to eligible members of the Fort Wayne Community and to maintain an atmosphere which encourages self sufficiency. FWHA provides assistance to more than 3,300 families through its Section 8 Housing Choice Voucher and Low Income Housing programs. During Fiscal Year 2007-2008, the agency

served 608 clients. www.fwha.org.

Housing Opportunities, Inc.
Valparaiso, IN
$40,000 – Comprehensive Counseling

Housing Opportunities, Inc. is approved by the State of Indiana as a community development corporation (CDC), a Community Housing Development Organization (CHDO) and a certified housing counseling agency. Housing Opportunities began its program in 2003 with financial literacy, covering the basics of banking, borrowing, budgeting and credit. Presently, the agency's housing counseling services also include pre-purchase counseling, homebuyer education, and post-purchase counseling. Additionally, Housing Opportunities administers several low-income rental units and offers various other housing programs, including down payment assistance, a homebuyer new construction program, and an Individual Development Account savings program. In the past year, Housing Opportunities, Inc. has served 257 clients.
www.housing-opportunities.com

Lake County Community Economic Development Department
Crown Point, IN
$45,000 – Comprehensive Counseling

Lake County Community Economic Development Department (LCCEDD) has been a HUD-approved housing counseling agency for over 16 year and has operated since 1982 as a recipient/administrator of both HUD CDBG and HOME funds. It oversees approximately 20 public improvement projects in low income areas, rehabilitates and constructs new rental and owner housing, provides funds for elderly transport and emergency housing needs, and provides downpayment assistance to new homebuyers. LCCEDD's housing counseling program provides the following counseling services: pre-purchase; delinquency default; reverse mortgage; homeless/displacement counseling; and rental assistance, as well as homebuyer education. In FY 2008, the agency served 238 clients. www.lakecountyin.com

Lincoln Hills Development Corporation
Tell City, IN
$29,650 – Comprehensive Counseling

Lincoln Hills Development Corporation (LHDC) is a non-profit Community Action Agency created in 1965 to serve the needs of rural southern Indiana's residents through housing, employment, economic, human services, and community development initiatives. LHDC offers a range of services relating to healthy families, children/youth, senior citizens, affordable housing and elderly/disabled housing. LHCD's housing counseling services provided include: pre and post-purchase, homebuyer education, delinquency/default, reverse mortgage, rental assistance and homeless/displacement counseling. LHDC provided housing counseling services to 208 clients during the last fiscal year.
www.lhdc.org

Muncie Urban Enterprise Association dba Muncie Homeownership and Development Center (The Home Center)
Muncie, IN
$37,480 – Comprehensive Counseling

Since 2003, the Muncie Home Ownership and Development Center (The Home Center) has played a vital role in providing individual and group counseling to homebuyers, homeowners, low to moderate-income renters and the homeless. The housing activities include delinquency/default counseling, pre-purchase home-buying counseling and education, predatory lending counseling, credit counseling, rental counseling, fair housing counseling, homeless/displacement counseling, and post-purchase counseling. The Home Center has formed partnerships with local agencies, contributing further to its success in providing affordable housing. All programs are designed with the goal of helping families become self-sufficient. During Fiscal Year 2007-2008, the agency served 307 clients. www.munciehomecenter.com

Southern Indiana Homeownership, Inc.
Vincennes, IN
$33,984 – Comprehensive Counseling

Southern Indiana Homeownership, Inc. is a local non-profit Community Housing Development Organization (CHDO) and a HUD-approved housing counseling agency. Southern Indiana Homeownership, Inc. serves six counties in Southwestern Indiana through housing, employment, economic, human services, and community development initiatives. Its housing counseling services offered are: pre and post-purchase, rental assistance, delinquency/default, reverse mortgage, homeless/displacement counseling and homebuyer education. Southern Indiana Homeownership, Inc. provided housing counseling services to 120 clients during the last Fiscal Year.

IOWA

United Neighbors, Inc.
Davenport, IA
$35,732 - Comprehensive Counseling
$5,000 – HECM Counseling
$5,000 - Loan Document Review Counseling

United Neighbors, Inc. (UNI) is a local housing counseling agency located in Davenport, Iowa and predominantly serves residents from the Quad City area: Davenport and Bettendorf Iowa, and in Illinois Moline, Rock Island, East Moline and Silvis. UNI was formed in 1973 to address the need for community reinvestment, youth social development and neighborhood improvements in the central city. The youth social development programs are still going strong, and housing counseling programs have grown to help these same residents work toward the purchase of their first home through the agency's DREAM program. UNI's housing counseling programs help the agency keep those residents in their homes. UNI has

continued to grow by hiring and training additional staff to meet the foreclosure counseling needs of Iowa residents.

UNI has joined forces with the Iowa State Attorney General's office to help form the Iowa Mortgage Help program. As a participating agency, the agency has been able to match funding for housing counseling and foreclosure intervention. The leverage gained has opened up the availability of legal and mediation services. The Iowa Finance Authority is the intermediary that administers the program with the Attorney General's office. This alliance has allowed UNI to increase the number of families it could help and provide more avenues of assistance for those families. UNI was able to provide a match of an additional $75,000 to complete the additional intakes, triage and assistance to its clients.

Home Opportunities Made Easy (HOME, Inc.)
Des Moines, IA
$54,960 - Comprehensive Counseling

Founded in 1967, the mission of Housing Opportunities Made Easy, Inc. (HOME) is to create opportunities for quality affordable housing to enable low-income families to become self-sufficient. HOME, Inc. provides a variety of programs and services and has been a HUD-approved housing counseling agency since 2003.

The Community Housing Services Program (CHSP) assists landlords and tenants in solving housing problems. Annually, CHSP provides Individual Rental Housing and Homeless Prevention Counseling to 2,500 households, provides Public Education/Outreach to 1,500 households, and also provides Citizen's Advocacy.

The Property Program develops 15 to 20 units of housing annually through acquisition, rehabilitation, and new construction. General contracting services are provided to 25 low-income homeowners annually to address emergency repairs or deferred maintenance.

The agency's Homeownership Counseling and Supportive Services helps prospective homeowners determine if they are ready to purchase a home and assists them in creating a plan to do so. Through HUD's grant, HOME, Inc. will provide homeownership counseling, information and referrals. Households will continue to participate in homeownership readiness interviews/assessments and pre-purchase counseling, and also participate in mortgage default counseling. For further information about the agency, visit their website at www.homeincdsm.org.

Iowa Citizens for Community Improvement
Des Moines, IA
$35,732 - Comprehensive Counseling

For thirty-three years, Iowa Citizens for Community Improvement (CCI) 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 like stopping companies with destructive lending practices from preying on hard-working families.

Iowa CCI has turned neighborhoods around by reducing crime and increasing community investment by more than $100 million. The agency defined and banned predatory lending via agreements with several of Iowa's largest lenders and it has helped thousands of people successfully reach their financial and homeownership goals.

CCI provides a variety of home ownership and financial literacy education classes as well as one-on-one support. It brings thousands of Iowans from all walks of life together through its regional chapters and statewide meetings or simply facilitates neighbor-to-neighbor sessions 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
$123,515 - Comprehensive Counseling
$25,335 - Loan Document Review Counseling

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

The IFA was established in 1975 to undertake programs to assist in the attainment of housing for low- and moderate-income Iowans. HUD's grant is part of the IFA's efforts to fund and administer a variety of programs throughout the state of Iowa that address a continuum of housing needs. The Iowa Home Ownership Education Project (IHOEP), the IFA's partner in this grant, was established as a nonprofit in 1999. IHOEP supports homeowner education in Iowa through a collaboration of organizations and individuals.

Iowa's HUD housing counseling grant will continue to provide counseling through group education and individual counseling in support of homeownership. The services to be provided with these funds will include homebuyer education to prepare new homeowners for their responsibilities; delinquency/foreclosure counseling through the Iowa Mortgage Help Project; financial literacy education; and other services to meet the housing counseling needs of Iowans. Iowa's grant will provide funding to the following agencies: IHOEP, Community Housing Initiatives, Inc., the Fort Dodge Housing Agency, Muscatine Municipal Housing Agency, Northeast Iowa Community Action Agency and Operation Threshold.

Center for Siouxland
Sioux City, IA
$60,204 - Comprehensive Counseling

Center for Siouxland (CFS) has a 34-year history of providing assistance, information and direction by building bridges between people with needs and people with solutions. CFS has

been a HUD-approved housing counseling agency for 31 years. The agency's Comprehensive Housing Counseling Program provides one-on-one counseling in the areas of pre- and post-purchase counseling; homebuyer counseling, mortgage default/delinquency counseling, HECM counseling, rental counseling, financial literacy counseling, and predatory lending counseling. Counselors also provide first-time homebuyer and financial literacy group education.

In addition to providing a Comprehensive Housing Counseling Program, CFS also provides a Consumer Credit Counseling Program; a Conservatorship/Representative Payee Program; Community Assistance (food, utility assistance and prescription assistance); Transitional Housing for the homeless; a 2-1-1 Center; and the Retired/Senior Volunteer and Senior Companion Programs.

Family Management Credit Counselors, Inc.
Waterloo, IA
$51,464 - Comprehensive Counseling
$5,600 – HECM Counseling

Family Management Credit Counselors, Inc. (FMCC) is a nonprofit, grassroots agency that has provided financial and housing counseling services to Northeast Iowa for 50 years. Its target area consists of Black Hawk, Bremer, Buchanan, Butler, Chickasaw, Grundy and Tama Counties, with our primary area of service being Waterloo and Cedar Falls in Black Hawk County.

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

FMCC counselors specialize in individual counseling such as pre-purchase homebuyer counseling, mortgage delinquency/default, non-delinquency post-purchase counseling, HECM, home improvement, rental, homeless, and they also handle marketing and outreach initiatives. FMCC also offers pre-purchase homebuyer education and post-purchase education programs. FMCC's mission also includes assisting people in developing and maintaining a budget, reducing debt, and making good financial decisions.

KANSAS

Housing and Credit Counseling, Inc.
Topeka, KS
$44,472 - Comprehensive Counseling

Housing and Credit Counseling, Inc. (HCCI) has been approved as a HUD housing counseling agency since 1978. The agency has grown from its start in 1972 as a small tenant

advocacy organization to a comprehensive housing and credit counseling agency with a $1.4 million operating budget in FY 2008. HCCI provides both one-on-one sessions and educational classes in a 19-county service area in northeast Kansas and also provides one-on-one service by telephone and e-mail statewide through offices in Topeka, Lawrence, Manhattan, and Emporia.

HCCI counseling, education and advocacy programs are offered in the following areas: homeownership (pre-purchase, purchase and home maintenance); consumer credit (post-purchase, mortgage default, HECM, Making Home Affordable); affordable housing (locating, securing and maintaining rental housing); equal opportunity in housing (programs for homeless and for persons with disabilities); and strengthening communities with programs addressing all aspects of budgeting and credit building.

KENTUCKY

Brighton Center, Inc.
Newport, KY
$51,464 – Comprehensive Counseling
$23,000 – HECM Counseling
$11,667 – Loan Document Review Counseling

Brighton Center, Inc. is a private nonprofit community-based organization with the mission to create opportunities for individuals and families to reach self-sufficiency through family support services, education and leadership throughout northern Kentucky. Brighton Center has been offering housing counseling services to the community since 1980 and its continuum of financial services includes financial education and homeownership educational classes, as well as one-on-one counseling related to budget and credit, homeownership, default and foreclosure, and reverse mortgages. During Fiscal Year 2007-2008, the agency served 925 individuals. www.brightoncenter.com

Campbellsville Housing & Redevelopment Authority
Campbellsville, KY
$23,479 – Comprehensive Counseling

Since 1961, the Campbellsville Housing and Redevelopment Authority (CHRA) has served the community of Campbellsville, Kentucky. Its goal is to provide comprehensive housing counseling assisting homebuyers, homeowners, and tenants in gaining knowledge and the skills needed to meet their housing needs. The agency's housing counseling services include: financial literacy education, pre-purchase homebuyer counseling, homebuyer education programs, default counseling, home equity conversion mortgage (HECM) counseling, post purchase counseling, rental housing counseling and education and services for the homeless. Since the agency's existence in 1982, it has served 972 clients. www.cvillehousingonline.com.

Housing Assistance and Development Services (HANDS), Inc.

Bowling Green, KY
$30,000 – Comprehensive Counseling

Established in 1993, Housing Assistance and Development Services, Inc. (HANDS) was created to fill the gap between housing needed and housing provided in Bowling Green-Warren County, Kentucky. HANDS provides educational opportunities through the NeighborWorks, Money Smart, Credit Smart and Yes You Can Own A Home programs. In addition, HANDS conducts homeownership and money/debt management classes four times each year; provides homeownership education to low income families; and offers one-on-one counseling to assist with mortgage delinquency. Of the 172 clients served during Fiscal Year 2007-2008, HANDS was able to help keep 60 homeowners in their homes. www.handsinc.net

Kentucky Housing Corporation
Frankfort, KY
$136,881 – Comprehensive Counseling

The Kentucky Housing Corporation (KHC), the State Housing Finance Agency, was created by the 1972 General Assembly to provide housing opportunities for lower and moderate income persons. KHC offers lower-than-market rate home mortgages, multifamily housing production financing, homeownership education and a variety of rental assistance and housing rehabilitation and repair programs. KHC's Housing Counseling Program provides pre-purchase and post-purchase counseling to thousands of persons statewide. In 2008, KHC, through its network of housing counseling agencies, provided counseling to 5,732 clients. www.kyhousing.org

Purchase Area Housing Corporation
Mayfield, KY
$33,984 – Comprehensive Counseling

Purchase Area Housing Corporation is a public non-profit organization developed to provide safe affordable housing to meet the needs of low and moderately low-income citizens of Western Kentucky. Their activities include housing rehabilitation, comprehensive housing counseling, loan programs, apartments for the elderly and disabled, plus initiatives for area residents' specific housing needs. During Fiscal Year 2007-2008, 168 clients were served by the agency. www.purchaseadd.org

REACH, Inc.
Lexington, KY
$40,976 – Comprehensive Counseling

REACH, Inc. is a non-profit agency with a mission to help low to moderate-income families and individuals of central Kentucky become first-time homebuyers. Serving a 13-county area, REACH provides budget, credit and homeownership education to help clients become financially self-sufficient. REACH participants receive homeownership education that includes information on Fair Housing laws, locating an affordable home, home financing,

home inspection, loan closing, home maintenance, foreclosure prevention and predatory lending. During Fiscal Year 2007-2008, the agency served 1,389 clients. www.reachky.com

LOUISIANA

Lafayette Consolidated Government Neighborhood Counseling Services
Lafayette, LA
$40,942 - Comprehensive Counseling

The Neighborhood Counseling Services Program is a HUD-approved comprehensive housing counseling agency under the Human Services Division of Lafayette Consolidated Government. The agency has been in existence for over 36 years and is staffed by certified housing counselors. Neighborhood Counseling Services Program provides one-on-one pre- and post-purchase counseling, tenancy, reverse mortgage, and default/delinquency mortgage counseling. Group education is provided through home ownership training, homebuyers club, home maintenance classes, financial literacy, budget and credit counseling, and reverse mortgage seminars and workshops. The agency also maintains a housing discrimination complaint hotline and provides general information on landlord/tenant rights and responsibilities. www.lafayettela.gov/ed/dpt842neighborhoodcounseling.asp

Jefferson Community Action Program
Jefferson, LA
$26,992 - Comprehensive Counseling

Jefferson Community Action Programs (JEFFCAP) was founded in 1965 during the evolution of the Great Society Programs. As one of the spearhead agencies against poverty, JEFFCAP developed a reputation for responsiveness and efficiency in alleviating the needs of the disadvantaged. In 1978 Jefferson Parish reorganized its administrative structure and JEFFCAP became a department of the parish. Today JEFFCAP is a multi-service agency serving low- to moderate- income residents with seven community centers in Jefferson Parish. As a HUD-approved housing counseling agency since 1974, JEFFCAP provides customers with housing counseling services that include: educational and outreach training, such as financial fitness training; first-time homebuyer training; predatory lending; post-purchase counseling; individual development accounts; pre-purchase counseling; mortgage delinquency/default counseling; reverse mortgage counseling for elderly homeowners; and tenancy counseling. For additional information about JEFFCAP's programs and services visit the agency's website at www.jeffparish.net.

Greater New Orleans Fair Housing Action Center
New Orleans, LA
$32,236 - Comprehensive Counseling

The Greater New Orleans Fair Housing Action Center (GNOFHAC) is a private, nonprofit, civil rights organization that was established in 1995 to eradicate housing discrimination throughout the greater New Orleans area. Through education, investigation, enforcement

activities, and housing counseling, GNOFHAC promotes fair competition throughout the housing marketplace – rental, sales, lending, and insurance. GNOFHAC is dedicated to fighting housing discrimination, not only because it is illegal, but also because it is a divisive force that perpetuates poverty, segregation, ignorance, fear, and hate. In 2006, in the aftermath of Hurricane Katrina, GNOFHAC launched the Hurricane Relief and Homeownership Protect Project (HRP) in collaboration with the National Fair Housing Alliance to assist homeowners with their hurricane recovery needs. Since that time, the HRP has assisted homeowners with their hurricane recovery needs, has assisted homeowners with foreclosure prevention activities, and has performed post-purchase home rehabilitation counseling which has led to loan modifications. www.gnofairhousing.org

Volunteers of America of North Louisiana
Shreveport, LA
$28,740 - Comprehensive Counseling
$6,961 - Loan Documentation Review Counseling

Volunteers of America of North Louisiana (VOA) is a national nonprofit organization which provides human service programs and opportunities for individual and community development. Founded in 1896, VOA's innovative services respond to community needs to help abused and neglected children, youth at risk, the elderly, the disabled, the homeless, and many others. Since 1968, VOA has had a special focus on developing and managing affordable housing. As the nation's largest nonprofit provider of quality affordable housing, VOA has developed a markedly different approach to managing housing communities nationwide. It is a unique approach that teams property management with residents of the community to work together. The Volunteers of America of North Louisiana housing counseling agency provides comprehensive credit counseling, budget counseling, pre-purchase counseling, the first-time homebuyer's class, the FDIC financial literacy class, loss mitigation and loan documentation review services.

MAINE

Maine State Housing Authority
Augusta, ME
$150,247 - Comprehensive Counseling

Maine State Housing Authority (Maine Housing) was created by the legislature in 1969. It is an independent quasi-state agency that bridges public and private housing finance, combining them to benefit Maine's low and moderate income people. Maine Housing's mission is to assist its residents to obtain and maintain decent, safe, affordable housing and services suitable to their unique housing needs. Maine Housing has been a recipient of HUD Housing Counseling funding since 1999 and also manages other HUD programs. In 2008, Maine Housing made $148,400,000 in mortgage loans to 1,163 households. Maine Housing offers homebuyer education and housing counseling through ten affiliates.

Midcoast Maine Community Action

Bath, ME
$47,968 - Comprehensive Counseling

Midcoast Maine Community Action (MMCA) is one of ten Community Action Agencies in the state of Maine. The organization has been in operation since 1973, and provides services in a five-county area of mid-coast Maine. MMCA serve several communities in this semi-rural area through four major departments: Child and Family Services, Community Services, Housing, and Workforce Development. Some of its programs include Head Start, Liheap, WIC, weatherization, home loan programs, family case management, and education and retraining programs. MMCA counseling efforts include delinquency/default, rental, and homeless displacement counseling. Skill development includes budgeting and service advocacy, so that families can prevent housing crises and practice self advocacy. Follow up services are designed to insure that Housing Counseling Interventions have longer term benefits for families.

Tedford Housing
Brunswick, ME
$21,748 - Comprehensive Counseling

Tedford Housing is a 501 (c) (3) nonprofit organization whose mission is to work in conjunction with others end homelessness in Maine by providing shelter, housing and services to people in need. Tedford Housing works to help people become more self-sufficient and advocate for change so that no one faces the prospect of being without a home. The Brunswick Area Interfaith Council established Tedford in 1987 after a growing number of people sought shelter at mid-coast Maine churches. Today, Tedford is the primary agency providing shelter and services to families and individuals who are homeless or at risk of homelessness in mid-coast Maine.

MARYLAND

HomeFree-USA
Hyattsville, MD
$1,120,501 - Comprehensive Counseling

Created in 1995, HomeFree-USA provides housing counseling services nationwide and has been supported by HUD for the past 5 years. HomeFree-USA and its affiliated community-based housing counseling agencies deliver housing counseling services, and financial empowerment messages, to thousands of families through television programming, community lecturing, church outreach, and advertising. HomeFree-USA is also licensed as a lender with warehouse lines in several states.

National Foundation for Credit Counseling, Inc.
Silver Spring, MD
$1,562,309 - Comprehensive Counseling
$2,455,967 - HECM Counseling

$150,000 – Loan Document Review Counseling

Founded in 1951, the National Foundation for Credit Counseling, Inc. (NFCC) provides credit counseling, housing counseling, debt reduction services, and education for financial wellness. NFCC, a HUD-approved housing counseling intermediary, is the nation's largest and longest serving nonprofit credit counseling organization, with 104 member agencies and 844 community based agency offices in all 50 states and Puerto Rico. NFCC member agencies provided a wide range of financial, credit and housing counseling services to more than 3 million clients annually.

Arundel Community Development Service, Inc.
Annapolis, MD
$21,748 - Comprehensive Counseling

Arundel Community Development Services, Inc. (ACDS) is a Local Housing Counseling Agency (LHCA) as designated and approved by the U.S. Department of Housing and Urban Development (HUD). ACDS is a private, nonprofit corporation established in 1993 by Anne Arundel County to create and retain affordable housing opportunities within the County. ACDS has a proven track record of supporting homeownership opportunities in Anne Arundel County, Maryland, providing homebuyer assistance, property rehabilitation assistance and homeownership and foreclosure prevention counseling. In addition to its status as a HUD approved secondary financing agency, ACDS has been a HUD approved Homeownership Counseling Agency since 1996. The ACDS Homeownership Counseling Program is one of Anne Arundel County's affordable housing program priorities and plays an integral role in assisting low and moderate - income residents of the County meet their homeownership goals.

Cecil County Housing Agency
Elkton, MD
$26,589 - Comprehensive Counseling
$10,000 - HECM Counseling

The Cecil County Housing Agency has been awarded funding to provide housing counseling services to include budgeting, credit repair, pre and post purchase counseling, home buying education, mortgage default and reverse mortgage counseling. Cecil County Housing mission is to promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination to eligible low and moderate-income persons and families in Cecil County.

Frederick Community Action Agency
Frederick, MD
$30,000 - Comprehensive Counseling

Through a wide array of programs and services, the Frederick Community Action Agency (FCAA) provides food, shelter, medical care, transportation, housing, and other forms of assistance to families and individuals that are homeless or low-income. Started in 1968, the

Frederick Community Action Agency is sponsored by the City of Frederick and the Friends for Neighborhood Progress, Inc. with support from the Frederick County Government and the United Way of Frederick County.

Garrett County Community Action Committee, Inc.
Oakland, MD
$39,228 - Comprehensive Counseling

Incorporated in 1965, Garrett County Community Action Committee, Inc. is a private not-for-profit 501 (c) (3) organization that provides housing services, housing development, senior services, child care development, community and emergency services, transportation, and other areas of assistance to empower residents with limited resources, primarily of Garrett County, Maryland, in obtaining essential resources and achieving self-sufficiency, to include obtaining and maintaining safe, decent, healthy, and affordable housing.

Garwyn Oaks Northwest Housing Resource Center, Inc.
Baltimore, MD
$35,732 - Comprehensive Counseling

Established in 1999, and reorganized in 2007, the Garwyn Oaks Northwest Housing Resource Center is a homeownership education and counseling nonprofit organization that provides pre-and post- purchase homeownership services to individuals and families. The organization was created by residents of the Garwyn Oaks community to help revitalize and stabilize the community, and has grown to service additional Baltimore City home seekers in Northwest Baltimore communities. The mission of the Center is to ensure strong, healthy communities by equipping residents to obtain, maintain and/or retain their homes successfully.

Hagerstown Neighborhood Development Partnership, Inc.
Hagerstown, MD
$20,000 - Comprehensive Counseling

Hagerstown Neighborhood Development Partnership, Inc. continues to assist individuals and families in understanding the home-buying process, evaluating their financial situation, determining their readiness to accept the responsibilities of homeownership, and accessing special finance and incentive programs. Since 1999, HDNP has provided homebuyer counseling services to prospective homebuyers. In addition, the organization has administered three community lending programs to assist in home renovation and community revitalization efforts.

Harford County Housing Agency
Bel Air, MD
$46,220 - Comprehensive Counseling

The Harford County Housing Agency has been a HUD certified counseling agency since 1977. The agency provides - comprehensive counseling services to Harford County residents

as well as residents of other jurisdictions who request counseling services. The agency offers counseling services in the area of pre-purchase, budgeting, credit, eviction prevention, rental opportunities, foreclosure, and reverse mortgage.

Home Partnership, Incorporated
Joppatowne, MD
$30,488 - Comprehensive Counseling
$5,000 - Loan Document Review Counseling

Home Partnership, Inc. (HPI) is a nonprofit housing organization dedicated to creating successful homeownership opportunities for families living in the Upper Chesapeake region of Maryland. Since 1995 HPI has been helping families through counseling, education, financial literacy, secondary financing and housing development services. In 14 years, HPI has sold over 100 homes, provided counseling and education services to over 3,000 families and now administers closing cost and secondary financing programs such as the Workforce Homeownership Program for Harford and Cecil Counties, Maryland.

Housing Initiative Partnership, Inc.
Hyattsville, MD
$40,976 - Comprehensive Counseling

Housing Initiative Partnership, Inc. is a 20 year old organization in Prince George's County, Maryland that has been concerned about housing opportunities for low and moderate income persons since it began. In addition to providing housing counseling, HIP does low-income rental, and rehabs vacant derelict single family homes for purchase by persons with low-and moderate-incomes.

Washington County Community Action Council
Hagerstown, MD
$46,220 - Comprehensive Counseling

The Washington County Community Action Council, Inc. (CAC) is a private non-profit agency committed to its mission of "providing encouragement, guidance, and assistance to the people of Washington County in the mobilization of resources to combat poverty." CAC was established under the Economic Opportunity Act of 1964 to fight America's War on Poverty. CAC's purpose is to help people to help themselves in achieving self-sufficiency. CAC is the designated community action agency for Washington County. CAC offers several housing programs: First Time Homebuyer; Housing Rehab Loan Program; Supportive and Transitional Housing for Homeless and Disabled Adults; and weatherization/energy programs.

MASSACHUSETTS

Citizens' Housing and Planning Association
Boston, MA

$1,246,732 - Comprehensive Counseling

Established in 1967, Citizens' Housing and Planning Association (CHAPA) is a leading housing policy and research organization in New England. 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 advocacy with local, state and federal officials; research and an information clearinghouse on affordable-housing issues; community education and training; and coalition and consensus building.

Housing Partnership Network
Boston, MA
$1,751,655 - Comprehensive Counseling

The Housing Partnership Network is a peer network and business alliance of regional nonprofits that develop, manage and finance affordable homes that revitalize communities and provide opportunities for lower-income and working families. The Network forges partnerships with the private and public sectors to achieve large scale impact. A HUD approved counseling intermediary since 1995, the Network has supported its members' housing counseling efforts with a pass through of $18 million. Members have provided homeownership counseling to over 450,000 households, resulting in 90,000 families buying or retaining their homes.
This year, the Network will fund 33 members in 22 states.

Neighborhood Assistance Corporation of America (NACA)
Jamaica Plain, MA
$1,246,732 - Comprehensive Counseling

NACA is a nonprofit, community advocacy and homeownership organization that has been helping to make the dream of homeownership a reality since the early 1990's by counseling clients and enabling even those with poor credit to purchase a home or restructure an unaffordable loan. NACA operates from 38 office locations across the country. NACA is committed to the stabilization of communities and neighborhoods across the country that have been hardest hit by unprecedented foreclosure rates while it simultaneously promotes the standards of homeownership that Americans have enjoyed for generations.

Berkshire County Regional Housing Authority
Pittsfield, MA
$45,000 - Comprehensive Counseling

Berkshire County Regional Housing Authority's Housing & Mediation Program (HSMP) administers a wide array of programs and services to promote housing stability. These programs and services include, comprehensive housing counseling; loss mitigation counseling; alternative dispute resolution programs (i.e. mediation, conciliation and negotiation programs); homelessness prevention and resolution services; and anti-poverty programming.

Chelsea Restoration Corporation
Chelsea, MA
$21,748 - Comprehensive Counseling
$5,392 - Loan Document Review Counseling

Chelsea Restoration Corporation (CRC) is a community based non-profit agency that has been and remains an integral part of the preservation and revitalization of Chelsea and the neighborhood surrounding communities for over 31 years. Since its incorporation in 1977, its mission has been to provide quality housing for the area's low to moderate –income families. Chelsea Restoration Corporation is one of the pioneers in the arena of the first time homebuyers and continues to provide the opportunity of disadvantaged populations to experience the dream of homeownership. CRC also work with first-time homebuyers and other local residents to rehabilitate property as well as create more affordable rental properties. The cornerstone of CRC is homeownership counseling.

Community Service Network, Inc.
Stoneham, MA
$23,496 - Comprehensive Counseling

Community Service Network, Inc. (CSN) is a grassroots; community-based organization founded 24 years ago as a small information and referral service. CSN's mission is to help low and moderate income clients access the knowledge, skills, and services that promote the independence and self-sufficiency essential for success. CSN accomplish this by providing both one-on-one and group counseling on topics such as pre-purchase, tenant's rights, fair housing, foreclosure prevention, predatory lending, HECM, credit, budgeting, housing search, post-purchase rights and responsibilities, and the Homeownership Voucher program. CSN also has an ADDI down payment assistance program and provides pro bono legal services to low-income tenants.

Greater Boston Legal Services
Boston, MA
$30,488 - Comprehensive Counseling
$7,353 - Loan Document Review Counseling

Greater Boston Legal Services (GBLS), founded in 1900, is the primary provider of free, civil legal assistance to low-income individuals and families in 32 cities and towns in the greater Boston area. With a mission of serving as many poor people as possible, GBLS assists nearly 17,000 people a year and provides a full range of legal options to its clients. A national leader in poverty law, GBLS has achieved numerous successes for the low-income residents of Massachusetts in critical aspects of their lives. GBLS has been a HUD approved housing counseling agency since 1994. Housing counseling services provided include such services as rental counseling; homelessness/displacement counseling; pre-occupancy counseling; expiring use; anti-displacement counseling; and mortgage foreclosure counseling.

Plymouth Redevelopment Authority

Plymouth, MA
$46,220 - Comprehensive Counseling
$12,500 - HECM Counseling

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

Pro-Home Housing Counseling Agency (PHI)

Taunton, MA
$35,732 - Comprehensive Counseling
$8,530 - Loan Document Review Counseling

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

Quincy Community Action Programs, Inc.

Quincy, MA
$46,220 - Comprehensive Counseling
$10,883 - Loan Document Review Counseling

Since 1965, Quincy Community Action Programs, Inc. (QCAP) has been a leader in addressing the changing housing needs of low and moderate-income residents of Quincy and surrounding Norfolk County Communities. QCAP's focus is to sustain and improve the housing situations of low-income households through housing search and counseling, tenant and landlord training, homelessness prevention, mediation, mortgage default and foreclosure counseling, credit and budget counseling, down payment assistance, lead abatement and home improvement loan programs, Home Equity Conversion Mortgage counseling for seniors, homeownership education, affordable housing development, and property management. QCAP is proud of the Housing Program's reputation for delivering high quality, and comprehensive services. The agency is recognized by local, statewide and national organizations for delivering a range of housing services that improve the quality of life and generate more affordable housing options for low and moderate-income households.

RCAP Solutions, Inc.

Gardner, MA
$30,488 - Comprehensive Counseling

RCAP Solutions has been serving households with their housing counseling needs in Worcester County, Massachusetts since 1969. During the middle 1980's through the early 1990's, RCAP Solutions provided housing counseling and information /referral services as part of a state-funded Housing Service Program. In the 1990's, under a HUD grant and a contract with Freddie Mac, RCAP Solutions counseled distressed homeowners facing default. Today, RCAP Solutions' Client Resource division and programs provides comprehensive affordable housing, homelessness prevention, and family unification and self-sufficiency resources in Worcester County.

MICHIGAN

Mission of Peace National Corporation (MOPNC)
Flint, MI
$868,039 - Comprehensive Counseling

Founded in 1997, MOPNC is a faith-based nonprofit corporation whose mission is to break down barriers to homeownership by providing homebuyer education and counseling services for prospective homebuyers. MOPNHCI specializes in providing long-term services with a concentration in homebuyer education, budget and credit counseling, post-purchase education, and foreclosure intervention. A HUD-approved housing counseling intermediary since 2003, MOPNC supports an affiliate network in 16 states.

Community Action Agency
Jackson, MI
$42,724 - Comprehensive Counseling
$5,000 - Loan Document Review Counseling

Community Action Agency (CAA) is a 501(c) (3) nonprofit corporation operating for over 40 years in Jackson, Lenawee and Hillsdale counties in Michigan. The agency's mission throughout the years has been to assist low-income families achieve self-sufficiency, as an organization chartered in the OEO war on poverty. Programs range from Adult Literacy to Weatherization. CAA also assists families to self-sufficiency through Head Start, WIC (Women, Infant & Children), Community Dispute Resolution, Parent Education, Tax Assistance and Homeowner Rehab. Housing Counseling services are offered through CAA's "Links to Homeownership Program which provides pre and post purchase assistance with credit counseling, down payment and closing cost assistance..

Franklin Street Community Housing Corporation
Lansing, MI
$45,000 - Comprehensive Counseling

The Franklin Street Community Housing Corporation was established in 1987 by a group of neighborhood residents in the northern part of the City of Lansing. The organization first served as an advocacy group calling for greater code enforcement in the neighborhood and working to organize residents on issues of crime, substandard housing and preservation of

existing housing stock. Since that time, Franklin Street has been incorporated as a 501c-3 non-profit corporation to deliver housing counseling services and produce affordable housing to primarily benefit low and moderate income households. Franklin Street's mission is to implement housing and counseling programs that serve working families and individuals, to improve neighborhoods, to provide safe, decent and affordable housing, and to offer Lansing residents the opportunity to own a home and realize greater financial independence.

Grand Rapids Urban League
Grand Rapids, MI
$48,000 - Comprehensive Counseling

The Grand Rapids Urban League is a private not-for-profit, community service organization whose vision is to create equity, opportunity, and justice in our community. It was founded in 1943 and is one of 110 affiliates of the National Urban League that are located in 34 states and the District of Columbia. The mission of the Grand Rapids Urban League is to deliver quality services, to create changes which eliminate racism, and to improve the life chances of African Americans and the poor thus benefiting the entire community. Housing Counseling services include foreclosure prevention, rental delinquency counseling, and landlord/tenant affairs.

GreenPath, Inc.
Headquarters: Farmington Hills, MI
$ 406,667 - Comprehensive Counseling

Founded in 1961, GreenPath is one of the country's oldest and largest nonprofit financial and housing counseling organizations. Through financial knowledge and expertise, GreenPath enables individuals to enjoy a better quality of life. Headquartered in Farmington Hills, MI, GreenPath has 40 branch offices located strategically throughout Michigan, Illinois, Indiana, Wisconsin, Arizona, and New York. GreenPath became a HUD approved housing counseling agency in 1968 and has provided quality, comprehensive housing counseling programs for over 40 years, which include Pre-Purchase Homebuyer Counseling; Mortgage Delinquency Counseling; Home Maintenance/Financial Management Counseling; and Rental Housing Counseling.
For more information, visit their website at www.GreenPath.com.

Home Repair Services of Kent County, Inc.
Grand Rapids, MI
$47,968 - Comprehensive Counseling

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

Hope America, Inc. - -a/k/a Helping Ordinary People Excel
Ypsilanti, MI
$35,732 - Comprehensive Counseling

HOPE America, Inc. is a non-profit organization focused on improving financial literacy and stability in Washtenaw County. HOPE America provides homebuyers education in a group setting and one on one counseling in Washtenaw County, with particular emphasis on the Ypsilanti community, since its inception in 2005. It is the mission of HOPE America to assist individuals and families in need. HOPE America has provided housing counseling to nearly 1,600 individuals and through its food distribution program to more than 6,400 families.

Inner City Christian Federation
Grand Rapids, MI
$47,968 - Comprehensive Counseling
$10,490 - Loan Document Review Counseling

The Inner City Christian Federation (ICCF) is a non-profit 501(c)(3) Community Development Corporation based in Grand Rapids, Kent County, Michigan. Since 1974, ICCF has provided homeownership opportunities for low-and moderate- income families. Today we offer a continuum of housing opportunities including emergency shelter and support services for homeless families, 96 units of affordable rental housing, and a broad array of services including group and individual housing counseling and enablement services.

Lansing Affordable Homes, Inc.
Lansing, MI
$26,992 - Comprehensive Counseling

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

Lighthouse Communities Inc.
Grand Rapids, MI
$20,000 - Comprehensive Counseling

Lighthouse Communities, Inc. is a leading non-profit community development corporation that provides services to Kent County Michigan. Lighthouse's mission is to "help grassroots non-profit community development groups create affordable housing in their neighborhood for the purpose of stimulating community revitalization." Service components include housing and financial counseling services..

Lighthouse Community Development

Pontiac, MI
$49,716 - Comprehensive Counseling
$11,667 - Loan Document Review Counseling

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

Michigan State Housing Development Authority
Lansing, MI
$170,297 - Comprehensive Counseling
$25,000 - Loan Document Review Counseling

Michigan State Housing Development Authority (MSHDA) is the primary Michigan housing agency for the state, and is responsible for providing affordable housing opportunities for low- and moderate-income households. MSHDA offers financing and refinancing of low-interest home mortgage loan programs as well as low-interest rental development loans for multifamily production and the federal Low Income Housing Tax Credit (LIHTC) program. MSHDA administers the federal HOME Program, the housing component of the state's CDBG program, the Emergency Shelter Grant (ESG) program, Transitional Housing and Critical Needs, and Transitional Housing for the Homeless programs. MSHDA is also a statewide Public Housing Authority administering more than 24,000 Housing Choice Vouchers and project-based certificates. MSHDA will also review loan documents prepared for clients' mortgage loan closings.

NCCS Center for Nonprofit Housing
Fremont, MI
$37,480 - Comprehensive Counseling

NCCS Center for Nonprofit Housing (CNH) is committed to assuring all members of its community have access to quality affordable housing, one home at a time. This mission is accomplished through Housing Education, Housing Choice Vouchers, Individual Development Accounts, Homebuyer Assistance, Rental Housing, and other housing programs.

Northwest Michigan Community Action Agency.
Travese City, MI
$40,976 - Comprehensive Counseling
$9,706 - Loan Document Review Counseling

Northwest Michigan Community Action Agency (NMCAA) is the "One-Stop Shopping Center" for Housing Counseling Services, Foreclosure Prevention, Reverse Mortgage Counseling, Financial Management Education, Free Low-Income Tax Preparation and Education, and Individual Development Accounts in Northern Michigan. NMCAA is a

Community Action Agency covering the ten county region of Northwest Lower Michigan. Those counties include: Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Missaukee, Roscommon, and Wexford. Throughout NMCAA's 36-year history, one theme has remained constant: dedication to the improvement and self-sufficiency of the families served.

Oakland County Housing Counseling
Pontiac, MI
$40,976 - Comprehensive Counseling
$10,000 - HECM Counseling
$5,000 - Loan Document Review Counseling

For the past 21 years Oakland County Community & Home Improvement's Housing Counseling Unit has provided comprehensive housing counseling to Oakland County residents. Oakland County believes that housing counseling promotes and protects the interests of housing consumers leading to a better quality of life in our community. Community outreach activities are conducted to increase and preserve homeownership opportunities for low-income, minority, and disabled families. The unit affirmatively furthers fair housing by identifying barriers, setting goals to overcome these impediments, and reviewing progress and revising goals as needed.

Oakland Livingston Human Service Agency
Pontiac, MI
$20,000 - Comprehensive Counseling

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

Southwest Michigan Community Action Agency
Benton Harbor, MI
$ 26,992 - Comprehensive Counseling

Southwest Michigan Community Action Agency (SMCAA) is a private, non-profit Community Action Agency - part of a state and national network. Incorporated in 1986, SMCAA provides human services to the residents of the southwest Michigan counties of Berrien, Cass and Van Buren. SMCAA exists to assist people in economic need and enable them to achieve and sustain self-sufficiency while respecting their diversity.

MINNESOTA

Homeownership Preservation Foundation (HPF)
Minneapolis, MN
$1,436,078 - Comprehensive Counseling

Established in 2003, HPF is a national nonprofit organization dedicated to reducing foreclosures and preserving homeownership. HPF created and operates the nationally recognized Homeowner's HOPE Hotline, 888-995-HOPE. HPF is a trusted resource for anyone in need of assistance with foreclosure issues, and is educating homeowners, hoping to increase their financial confidence, leaving them better able to achieve their homeownership goals.

Anoka County Community Action Program, Inc.
Blaine, MN
$49,716 - Comprehensive Counseling

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 move out of poverty and into the community as productive citizens and helps in attaining their dreams of self-sufficiency.

ACCAP focuses on affordable housing, early childhood development, affordable childcare, self-sufficiency support, services to seniors and services that provide basic needs. Within the realm of permanent affordable housing comes our homeownership program. ACCAP has been a HUD-approved comprehensive counseling agency since October 24, 1997. The agency has educated and counseled over 1,000 individuals to become successful homeowners, realizing the agency's mission of being a catalyst for empowering lower income Anoka County residents to achieve their aspirations and dreams.

Carver County Community Development Agency
Chaska, MN
$46,220 - Comprehensive Counseling

The Carver County Community Development Agency (CDA) is a HUD-approved agency that has been providing housing counseling services to Carver and Scott County residents since 1996. The CDA's mission is to provide comprehensive housing counseling services to those in need in Carver and Scott Counties. The type of counseling provided by the CDA includes the following: homeless, rental, pre-purchase (Homebuyer Education) and post-purchase which includes foreclosure mitigation counseling and non-delinquency counseling.

As a Community Development Agency the agency provides affordable housing options which include Public Housing, Section 8, Shelter Plus Care, Transitional Housing and several other state-funded housing options.

The CDA serves several hundred clients each year. For more information on the services offered by the CDA, visit the agency website at www.carvercda.org.

Community Action Duluth
Duluth, MN
$54,960 - Comprehensive Counseling

The mission of Community Action Duluth (CAD) is to use innovative strategies to mobilize low-income people and the broader community to build assets that prevent poverty, create equality, and strengthen the community's social fabric. CAD works to engage the Duluth community to end poverty.

CAD in Duluth in 1965 and provides financial asset-building services to the low-income community. CAD's program focuses on three priorities, all of which are high-impact strategies for ending poverty: first, increasing income; second, building savings; and third, gaining and sustaining assets. The asset development programs include three matched savings account programs, five free tax preparation clinics, financial education classes and one-to-one housing counseling. Enhanced services include the following: savings accounts, credit reports, express refund loans, benefits screening, and credit counseling.

Housing Counseling activities are designed to assist low- and moderate-income people before they become homeowners. Individual on-going sessions increase the skills and knowledge of participants to make them mortgage ready. Financial education classes are offered to increase the knowledge of potential homebuyers on issues such as credit repair, debt reduction, budgeting, savings, money management, predatory lending avoidance, investing, increasing credit scores, qualifying for a mortgage and dealing with banks and insurance companies.

Lutheran Social Services/ CCCS of Duluth
Duluth, MN
$44,472 - Comprehensive Counseling

Lutheran Social Service of Minnesota (LSS) is one of the largest providers of full-service, community-based, financial counseling services in Minnesota and has offered its services since 1987. LSS is a member agency of the National Foundation for Credit Counseling, is approved by HUD as a housing counseling agency, and meets or exceeds state requirements for professional licensure and delivery of services.

Housing services provided by the agency include pre-purchase and mortgage delinquency counseling, as well as reverse mortgage counseling. The agency also serves as a provider of budget counseling and assessment, debt management programs, bankruptcy counseling and education, and financial education services. Since 1994, LSS has been an administrator for the Foreclosure Prevention Assistance Program funded by the Minnesota Housing Finance Center for much of greater Minnesota.

The mission of LSS Financial Counseling Service is to "help people gain control of their finances and achieve financial wellness."

Dakota County Community Development Agency

Eagan, MN
$42,724 - Comprehensive Counseling

The Dakota County Community Development Agency (CDA) is a local government organization that was created in 1971. Since that year, the CDA has grown into one of the largest local providers of affordable housing and community development programs in Minnesota. Currently, the CDA administers over 30 programs that serve the communities and residents of Dakota County, a county located near the Minneapolis-St. Paul metropolitan area. Those programs include the Housing Choice Voucher, Senior Housing and Family Town Home rental programs, which provide affordable housing to nearly 3,700 households, and Housing Counseling programs, which serve those who need assistance with home ownership.

The CDA has been administering the pre-purchase education program since 1996 and began offering pre-purchase and foreclosure counseling in 2003. Over the past five years, agency staff members have fielded over 2,600 calls and have intensely counseled others concerned about foreclosure. The agency has also counseled households interested in purchasing their first homes.

For FY 2008, the CDA proposes to continue providing housing counseling in the areas of pre-purchase and foreclosure counseling and also pre-purchase education.

Community Action Partnership of Suburban Hennepin
Hopkins, MN
$40,976 - Comprehensive Counseling
$30,000 - HECM Counseling

Community Action Partnership of Suburban Hennepin (CAPSH), located in Hopkins, Minnesota, provides housing, energy assistance and other services to low-income residents of the 45 communities that make up suburban Hennepin County, Minnesota. Suburban Hennepin County includes 66% of the County's population and over 20% of the population of the state. CAPSH provides full-cycle homeownership services including case management and related services for homeless families; reverse mortgage counseling for seniors; first-time homebuyer workshops and counseling; home rehab counseling and assistance; and foreclosure prevention counseling. Residents are also able to obtain budget and financial counseling, employment assistance, obtain tax preparation assistance, and increase their assets through a special savings program. In addition, CAPSH operates the Energy Assistance Program for suburban Hennepin County.

Central Minnesota Housing Partnership
Saint Cloud, MN
$20,000 - Comprehensive Counseling

Central Minnesota Housing Partnership (CMHP) is committed to assisting underserved communities by preserving, improving and increasing affordable housing for low- and moderate-income families and individuals. CMHP has successfully conducted Home Stretch

homebuyer education workshops for 14 years and pre-purchase counseling for 4 years. CMHP has served thousands of households, graduating hundreds of participants through the homebuyer education workshops, and has served numerous households through pre-purchase counseling. CMHP offers affordable lending products such as the Community Activity Set Aside, the Homeownership Assistance Funds (HAF) and also GAP financing. CMHP administers the Neighborhood Stabilization Program. The agency offers a variety of down payment assistance and rehabilitation financing products to assist eligible buyers in purchasing vacant and foreclosed homes in specific neighborhoods. Affordable developments such as Granite Ledge in Cold Spring and Heritage Greens in Cambridge are also available through CMHP.

Catholic Charities of the Diocese of St. Cloud
Saint Cloud, MN
$54,960 - Comprehensive Counseling

Catholic Charities is a nonprofit, human services agency which advances the charitable and social mission of the Diocese of St. Cloud. The agency has served the children and families of Central Minnesota since the late 1800's when Benedictine Sisters began caring for orphans in St. Joseph. Services were later added to address emerging community needs, beginning with the St. Cloud Children's Home, emergency assistance programs, and counseling services. Catholic Charities was incorporated as a nonprofit agency in 1955 and continues to provide services providing a continuum of care for the people of Central Minnesota.

Tri-County Action Program, Inc.
Saint Cloud, MN
$44,472 - Comprehensive Counseling

Tri-County Action Program, Inc. (Tri-CAP) is a private, nonprofit agency that has served the counties of Benton, Sherburne and Stearns for 44 years. The mission of Tri-CAP is to expand the opportunities for the economic and social well being of the agency's residents and also to expand the development of the agency's communities. Tri-CAP is an umbrella organization for a wide array of services and programs that positively impact the lives of low- and moderate-income households. Tri-CAP currently administers the Family Homeless Prevention & Assistance Program, the Emergency Food & Shelter Program, MURL, and the HUD housing counseling program.

Saint Paul Department of Planning & Economic Development
Saint Paul, MN
$53,212 - Comprehensive Counseling

The function of the Mortgage Foreclosure Prevention Program (MFPP) under the City of Saint Paul Department of Planning and Economic Development (PED) is to assist homeowners living in the City of St. Paul to resolve/prevent mortgage delinquency and/or default. MFPP housing counselors serve Saint Paul homeowners facing foreclosure by providing education about the foreclosure process and legal timelines; by working with the

homeowners' lender; by evaluating possible foreclosure solutions by making referrals to community resources and by providing one-time loans to cure default. The agency's staff is currently working extensively with clients on the Making Home Affordable initiative. The MFPP program has been in existence for over 21 years. PED works directly with the Housing and Redevelopment Authority to administer a wide variety of housing programs and financial resources. Together, they support the goal of providing quality housing for all residents of Saint Paul. http://stpaul.gov/index.aspx?NID=361

Reverse Mortgage Counselors, Inc.
Saint Paul, MN
$40,976 - Comprehensive Counseling

Reverse Mortgage Counselors, Incorporated (RMCI) is a HUD-approved nonprofit housing counseling agency formed in 2004 and located in St. Paul, Minnesota. The mission of RMCI is to educate senior citizens in Minnesota about reverse mortgages and to assist them in making decisions about their housing options. One-on-one reverse mortgage counseling includes the provision of financial information specific to each client, information on community based services, and information on other housing options appropriate for the client. RMCI's main goal is to help older adults secure and/or maintain safe, adequate and affordable housing.

Southern Minnesota Regional Legal Services, Inc.
Saint Paul, MN
$56,708 - Comprehensive Counseling
$13,236 - Loan Document Review 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 90 years. The Housing Counseling Program of SMRLS has been in operation and has been HUD approved for over 30 years. Last year the counseling program provided assistance to 1457 clients. SMRLS provides comprehensive counseling services including pre-occupancy and post occupancy counseling, and mortgage delinquency and default counseling. The types of counseling 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 housing habitability issues. The program also provides trainings to groups on landlord/tenant rights and responsibilities.

Arrowhead Economic Opportunity Agency, Inc.
Virginia, MN
$46,220 - Comprehensive Counseling

Arrowhead Economic Opportunity Agency Inc., (AEOA) is a private, nonprofit community action agency in its 43rd year of service to the residents of Northeastern Minnesota. It is the agency's mission to "strengthen communities by providing opportunities to people experiencing social and economic challenges." AEOA has operated a Homeownership Program for over ten years. The Homeownership Program provides pre-purchase education

and counseling to first-time homebuyers, and foreclosure prevention counseling and financial assistance to those in danger of foreclosure. AEOA believes in investing in programs that help people build assets and work toward self-sufficiency. Owning and maintaining a home has proven to be the first big step toward meeting those goals.

MISSISSIPPI

Mississippi Homebuyer Education Center – Mississippi Housing Initiative (MHI)
Jackson, MS
$300,000 – Comprehensive Counseling

Mississippi Homebuyer Education Center-Mississippi Housing Initiative (MHBEC-MHI) is a HUD regional housing counseling intermediary that works with other Community Housing Development Organizations, Community Development Corporations, faith-based organizations, local municipalities and other housing related entities to meet the challenges facing its constituents and partners. Its goal is to spearhead sustainable homeownership and financial literacy education throughout the States of Alabama, Arkansas, Louisiana, Mississippi and Tennessee, while continuing to provide quality comprehensive direct client services in all areas of homeownership, financial literacy and fair housing education.

Housing Education and Economic Development Inc.
Jackson, MS
$33,984 – Comprehensive Counseling

Housing Education and Economic Development, Inc. (HEED) is a non-profit organization that has been providing comprehensive housing counseling in Mississippi for 20 years. HEED's goal is to help Mississippi residents make wise housing choices and avoid becoming victims of predatory lending or unfair lending practices. Through its counseling program, HEED assists individuals and families in improving their housing conditions. The organization provides homebuyer education, fair housing workshops, predatory lending workshops, financial literacy workshops, mortgage default workshops, pre-purchase counseling, default counseling, rental counseling, home equity conversion mortgage (HECM) counseling and homeless counseling. During Fiscal Year 2007-2008, HEED provided 580 clients with housing counseling services.

Mississippi Home Corporation
Jackson, MS
$150,247 –Comprehensive Counseling

Mississippi Home Corporation (MHC) is a public-purpose corporation created to help provide affordable housing within the state. As the State Housing Finance Agency, MHC offers both low-interest mortgages and low-interest loans for down payment and closing costs. MHC also offers mortgage financing to help individuals with weak credit become homeowners, while improving their credit. MHC also operates the Mississippi Affordable Housing Development Fund, which assists in financing site development, construction and

mortgages on single and multi-family properties for low and moderate-income individuals. MHC's housing counseling services benefited 3,209 clients during Fiscal Year 2007-2008. www.mshomecorp.com

MISSOURI

West Central Missouri Community Action Agency
Appleton City, MO
$25,244 - Comprehensive Counseling
$17,192 - HECM Counseling

West Central Missouri Community Action Agency (WCMCAA) has been in community action and social services for over 44 years. WCMCAA has been an approved housing counseling agency for over 25 years and is the contract administrator for the nine-county St. Clair County PHA and City of Grandview jurisdictions with over 1291 units in the Housing Choice Voucher Program. WCMCAA operates a family self-sufficiency program and a HCV Homeownership Program for its Housing Choice Voucher Program participants. The Housing Division also operates the HUD 202 Program providing several housing projects to low–income families, the elderly and the disabled.

Community Services League
Independence, MO
$39,228 - Comprehensive Counseling

Community Services League (CSL) is dedicated to eradicating poverty by promoting self-sufficiency and providing resources through innovative and effective programs to people in need. In 1916, a group of women, including Bess Truman, created the CSL's predecessor organization, the Community Welfare League, as a way of reaching out to those who had fallen on hard times. Originally, the organization provided help with food and coal, and hay for horses. In the first year of service, 86 families were assisted. The organization succeeded because, whatever the need, compassionate persons were willing to help their neighbors get back on their feet. Last year, CSL helped more than 45,000 individuals through: Work Express, which provides assistance in obtaining, retaining and advancing in employment; through Emergency Assistance, by providing help with the basic needs of food, clothing, prescription and utility costs; and through the agency's housing program, which assists the homeless/near homeless with permanent housing. The housing program also provides housing counseling; budgeting; rent assistance; and liaison/advocacy with public housing agencies, landlords, and lenders.

Legal Aid of Western Missouri
Kansas City, MO
$53,212 - Comprehensive Counseling
$5,710 - HECM Counseling
$11,667 - Loan Document Review Counseling

Legal Aid of Western Missouri (Legal Aid) is a private, not-for-profit law firm with 50 attorneys on staff serving clients throughout Western Missouri. The agency's mission is to improve the lives of those in need through quality legal assistance and Legal Aid has, since 1964, carried out that mission by solving the housing problems of low-income residents of Western Missouri. Legal Aid doesn't charge a fee for the services it provides to its clients and the agency handles more than 1,200 housing cases per year. The spectrum of housing cases handled by the agency range from preventing unlawful foreclosures and evictions to drafting beneficiary deeds for low-income home owners, enabling them to transfer their property to loved ones when they pass away. The agency also helps low-income urban neighborhoods covert blighted abandoned houses into high quality, owner-occupied property. For addition information about Legal Aid, please see the agency's website at www.lawmo.org.

Better Family Life, Inc.
St. Louis, MO
$ 32,236 - Comprehensive Counseling
$7,745 - Loan Document Review Counseling

Better Family Life, Inc. (BFL) celebrated 26 years of service to the St. Louis region in February 2009. BFL is a charitable tax-exempt 501(c)(3) organization created out of a need to find internal solutions to the crisis within the American family. BFL is a regionally focused community development corporation dedicated to the prosperity and growth of the urban core and the inner ring suburban neighborhoods. The agency's mission is to develop low- and moderate-income housing, to establish youth job training, and to provide financial literacy and cultural arts programs for residents who are unemployed, underemployed or skill deficient. BFL is a provider of home counseling and resource allocations with St. Louis Affordable Housing Commission, the Missouri Housing Development Commission and with NeighborWorks of America to assist an additional 1,100 area homeowners facing foreclosure. Annually, the housing department assists hundreds of clients, providing down payment assistance of up to $3,000 for more than 125 first-time homebuyers. BFL is at the forefront in the preservation of homeownership in the metro area, representing one of five member agencies coordinating the St. Louis mayor's Strategic Home Preservation Alliance. The goal of this Alliance is to annually save 1000 homes from foreclosure. More information about this agency can be found at www.betterfamilylife.org.

Housing Options Provided for the Elderly, Inc
Saint Louis, MO
$46,220 - 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; understanding clients' needs and desires; identifying problems/needs clients would like address; educating about available resources and other means of addressing problems and meeting needs; assisting clients in identifying outcomes of their choice; assisting clients in making plans to achieve goals; and assisting

clients in carrying out their plans. The agency targets low-income elderly, minority elderly, and senior homeowners for their services. A current focus of activity is Reverse Mortgage Counseling. Reverse Mortgages enable seniors to borrow money that needn't be paid back until that senior borrower vacates his/her home. HOPE was incorporated as a not-for-profit agency in 1987, has served over 28,000 clients to date and serves clients without regard to race, religion or sexual preference. HOPE's website can be found at www.hopestl.com.

Justine Petersen Housing & Reinvestment Corp.
Saint Louis, MO
$58,456 - Comprehensive Counseling
$50,000 – HECM Counseling
$13,236 - Loan Document Review Counseling

Justine Petersen Housing and Reinvestment Corporation (Justine Petersen) was named after the late Justine M. Petersen who helped hundreds of low-to-moderate income families in the St. Louis area purchase their own homes. Ms. Petersen worked with local banks to develop loan products for homebuyers who had been shut out of the homeownership process due to income or location preference. She believed that owning a home promoted one's building of assets and contributed to individual growth and to community and neighborhood development and stabilization. Justine Petersen is a Missouri not-for-profit corporation that assists low- to moderate-income families to acquire assets. Loan counselors prepare and train individuals for home purchase through one-on-one counseling and homebuyer education seminars. Justine Petersen continues to assist its clients after home purchase by providing counseling services to clients who struggle with payment issues. That counseling helps to protect their ownership investment. Since its inception in 1997, Justine Petersen has counseled one-on-one over 16,000 prospective homebuyers and assisted nearly 4,000 clients to purchase homes, accessing $340 million in mortgage loans. www.justinepetersen.org.

Legal Services of Eastern Missouri, Inc.
Saint Louis, MO
$56,708 - Comprehensive Counseling
$12,451 - Loan Document Review Counseling

Legal Services of Eastern Missouri (LSEM) is an independent nonprofit organization that has served the legal needs of low-income people for more than five decades. LSEM's mission is to provide high-quality civil legal assistance and equal access to justice for low-income people in eastern Missouri. LSEM successfully uses the law as an advocacy tool to address housing instability and to combat homelessness by providing legal assistance to clients risking the loss of housing due to eviction, foreclosure, or condemnation. The program also removes legal barriers that prevent homeless individuals and families from accessing safe, affordable, permanent housing. LSEM's housing counseling program will provide services to individuals and families facing a loss of housing due to eviction, condemnation, foreclosure, or predatory lending practices. LSEM offers a holistic approach to its housing counseling services, providing legal representation with a supportive social work component. www.lsem.org

Urban League of Metropolitan St. Louis, Inc.
St. Louis, MO
$26,992 - Comprehensive Counseling

The Urban League of Metropolitan St. Louis (Urban League) is one of 100 affiliates of the National Urban League, Inc. The Urban League is a member agency of the United Way of Greater St. Louis and has been a HUD-approved counseling agency since 1968. The mission of the Urban League is, "to empower African Americans and others throughout the region in securing economic self reliance, social equality and civil rights. The Urban League will be the catalyst for this change through advocacy, coalition building, program services, and by promoting communication and understanding among different races and cultures."
The Urban League was founded in 1918 as the result of the 1917 race riots in East St. Louis and each year provides services and programs that benefit more than 66,000 residents annually. The agency will offer the full range of housing counseling services from Pre-Purchase Counseling to Default/Delinquency Counseling. The agency also offers education on budgeting, fair housing, loss mitigation and financial assistance. For further information, visit the agency's website at www.ulstl.org.

Youth Education & Health in Soulard
Saint Louis, MO
$53,212 - Comprehensive Counseling

Youth Education & Health in Soulard (YEHS) has 35 years of experience in providing affordable housing, youth education, and other community services. For 16 years, YEHS operated YouthBuild St. Louis, a HUD funded job training and education program for youths ages 18-24. In addition to development of the 44 units of housing through the YouthBuild program, YEHS manages 150 rental units, both affordable and market rate. Since February of 2001, the YEHS Homebuyer and Financial Education Programs have assisted YouthBuild students, graduates and low- and moderate-income residents of the St. Louis area to develop a stable financial foundation and purchase a home. YEHS has expanded into a full range of housing counseling activities including predatory lending and mortgage delinquency counseling and has served over 2,000 clients. YEHS is expanding the Homebuyer Program in 2009 and developing permanently affordable housing in collaboration with Red Brick Community Land Trust.

MONTANA

Human Resource Development Council of District IX Inc.
Bozeman, MT
$44,472 - Comprehensive Counseling

The Human Resource Development Council of District IX Inc. (HRDC) is Southwest Montana's leading community development and social services provider. Since 1975 the HRDC has provided innovative programs to assist and empower low-income families, including the following: Head Start, Food and Nutrition programs, senior and disabled

transportation, home health care, energy assistance/weatherization, and affordable rental and homeownership opportunities. The HRDC's service area, which includes Gallatin, Park and Meagher counties, one of the most rapidly growing regions of Montana, is home to approximately 100,000 people. This year's HUD grant will provide rental, emergency housing and homeownership assistance to HRDC's customers through individual and group counseling and education. Services to be provided include the following: Pre-purchase homeownership education and counseling, mortgage delinquency prevention, post-purchase counseling, counseling to locate or maintain affordable rental housing, and services for homeless persons. Services will be provided to low- and moderate-income households in the three Southwest Montana counties served by the HRDC.

Montana Board of Housing
Helena, MT
$170,297 - Comprehensive Counseling

The Montana Board of Housing (MBOH) serves the housing needs of Montana's low- and moderate-income population as the tax-exempt bond and tax credit financing agency for the state. Since its inception in 1975, MBOH has assisted more than 35,500 Montanans in becoming homeowners and provided nearly 5,000 units of rental housing through federal tax credits and other rental housing financing. MBOH is one of 31 housing organization partners, including nonprofits, state and federal agencies, and private sector lenders, who formed the Montana Homeownership Network (MHN) in 1997. Since that year, MHN has grown from a loose-knit coordinating effort to an effective delivery system offering rental counseling, homebuyer counseling and education, down payment assistance, housing rehabilitation, and foreclosure prevention counseling statewide. MHN (now dba NeighborWorks Montana) has secured more than $2 million in operational funding since 1998 and has received more than $59.5 million in capital funding for first and second mortgages. MBOH will use its HUD grant proceeds to support MHN and its 21 partners who will provide rental counseling, homebuyer education and counseling, financial fitness, and foreclosure prevention all across Montana.

NEBRASKA

Northeast Housing Initiative, Inc.
Allen, NE
$20,000 - Comprehensive Counseling

Northeast Housing Initiative, Inc., (NEHI), with the mission of "building strong communities through housing," has administered home ownership programs since September 2000 and received approval as a HUD-approved housing counseling agency in 2007. NEHI provides housing counseling services throughout rural northeast Nebraska, including homebuyer education, pre-purchase counseling, post-purchase counseling, money/debt management counseling and renters' assistance counseling.

NEHI develops home ownership through the Purchase/Rehab/Resell program in six counties, partnering with USDA Rural Development, Nebraska Investment Finance Authority and Northeast Nebraska Joint Housing Agency to provide homeownership opportunities for extremely low income households, including households of the disabled. Over 170 homes have been sold to first-time homebuyers with down payment assistance. NEHI has been counseling and education those families and others, and since becoming approved, has provided homebuyer education and one-on-one counseling to many rural households.

High Plains Community Development Corporation, Inc.
Chadron, NE
$60,204 - Comprehensive Counseling
$31,198 - HECM Counseling
$13,628 - Loan Document Review Counseling

High Plains Community Development Corporation, Inc., (High Plains) was incorporated in January 1995, received CHDO status in March 1995, and approval as a housing counseling agency in 2000. Since its inception, High Plains has been involved with the development of affordable housing and been a provider of housing services. These services are provided throughout western Nebraska, with limited services also provided in Wyoming. High Plains' services include homebuyer education programs, pre-purchase and post-purchase counseling, loss mitigation counseling for those facing default and foreclosure, homeless/displacement counseling, reverse mortgage counseling, predatory lending and assistance. The agency also makes referrals for Fair Housing complaints as well as providing assistance for renters regarding Nebraska's Landlord and Tenant Act. For Fair Housing and Landlord/Tenant Act complaints, High Plains works in a cooperative partnership with the Fair Housing Center of Nebraska, Inc. in Omaha, an enforcement agency, and also with the Nebraska Equal Opportunity Commission and Nebraska Legal Aid. High Plains is partnering with the Nebraska Investment Finance Authority to provide foreclosure mitigation counseling to families in Nebraska with funds received from the National Foreclosure Mitigation Counseling Program and also to provide information on low interest loans to qualified low- to moderate-income families. High Plains employs two HUD HECM Network Counselors who specialize in reverse mortgage counseling for the states of Nebraska and Wyoming.

Credit Advisors Foundation
Omaha, NE
$40,976 - Comprehensive Counseling

Credit Advisors Foundation (CAF) is an accredited, national, nonprofit housing counseling organization that has helped clients with their housing goals for 50 years. The CAF provides financial education to enhance the financial literacy of consumers nationwide and to help consumers pay off creditors in anticipation of home ownership. Homeowners are also able to avoid default and/or foreclosure of their homes through debt management plans. CAF became a HUD-approved housing counseling agency on May 4, 2004 and now offers unlimited, no-cost housing services to the local community. Services available to Western Iowa and Eastern Nebraska include homebuyer education, pre-purchase counseling, mortgage delinquency counseling, home equity conversion mortgage (HECM) counseling,

money and debt management, and post-purchase counseling. Housing counseling is an important step in owning a home. According to the 2004 Consumer Bankers Association Financial Literacy Survey, 78% of banks require counseling services to qualify consumers for mortgage programs. Counseling is advantageous to certain segments of the population, including low- and moderate-income homebuyers, minority homebuyers, and first-time homebuyers. Individual and group counseling is available on a no-wait basis and offered in English, Spanish, Korean and Thai.

Family Housing Advisory Services, Inc.
Omaha, NE
$39,228 - Comprehensive Counseling

Established in 1968, and approved by HUD as a comprehensive housing counseling agency in 1970, Family Housing Advisory Services (FHAS) addresses housing issues for the homeless, renters, first-time homebuyers, homeowners, seniors, the disabled, and domestic violence victims. FHAS' goal is to prevent homelessness, increase homeowner education, reduce foreclosures, improve financial literacy, build assets, and eliminate discriminatory housing barriers through its Fair Housing Center, a program of FHAS that provides investigative, education, and advocacy services to help enforce the federal, state, and local Fair Housing laws. The Fair Housing Center ensures FHAS' full compliance with its duty to affirmatively further fair housing and all other applicable civil rights laws. FHAS is dedicated to and compassionate about finding and implementing solutions to resolve community housing issues. The agency steps up during times of crisis, such as with Hurricane Katrina, helps with housing destroyed by fire, assists when properties are declared unfit for human habitation, and offers foreclosure mitigation services in the current housing crisis. Last year, FHAS served several thousand individuals and households. FHAS' mission is to improve housing opportunities for all people through education, advocacy, and counseling, empowering them to make informed housing decisions and breaking cycles of homelessness. The agency's purpose is to advance the prosperity of the community by improving lives and strengthening families, one household at a time.

NEVADA

Nevada Legal Services Inc.
Las Vegas, NV
$21,748- Comprehensive Counseling
$5,000- Loan Document Review Counseling

Nevada Legal Services (NLS) is a non-profit law firm that has provided free legal assistance to the low-income residents in the State of Nevada for the past twenty-seven years. NLS provides assistance to those in need of housing services. NLS staff will provide direct one-on-one counseling to assist the homeless in finding affordable housing, assist renters who are facing eviction or termination of a federal housing subsidy, and homeowners who are facing foreclosure. For additional information visit: http://www.nlslaw.net.

Women's Development Center
Las Vegas, NV
$47,968 – Comprehensive Counseling

The Women's Development Center "WDC" is an organization committed to providing opportunities to economically disadvantaged families by securing transitional, permanent housing and home ownership. They provide support services to families to attain long term self sufficiency and combat "the cycle of poverty" in Clark County, Nevada. The organization provides homebuyer education, foreclosure intervention and mitigation services, and credit/debt management to low and low-moderate income residents in Southern Nevada. WDC proposes to provide services to 1825 clients with HUD grants. For additional information visit: http://www.wdclv.org/

Washoe County Dept. of Senior Services - Senior Law Project
Reno, NV
$54,960 – Comprehensive Counseling
$5,000 - HECM Counseling
$10,000 - Loan Document Review Counseling

Operated by Washoe County Department of Senior Services, Washoe County Senior Law Project was established in 1990 with a mission to help seniors remain as independent as possible. It represents clients with housing issues relating to rental subsidies, home foreclosures, mortgage loans, fair housing and supportive housing. The Project's staff includes staff attorneys, paralegals and legal secretaries supported by substantial pro bono assistance from private attorneys which allow the Project to handle over 2,300 legal and housing counseling matters each year. For additional information visit: http://www.washoecounty.us/seniorsrv/legal.htm.

NEW HAMPSHIRE

Affordable Housing, Education and Development, Inc.
Littleton, NH
$37,480 - Comprehensive Counseling

Since its startup in 1991 with modest beginnings, Affordable Housing, Education and Development, Inc. (AHEAD) has grown into a mature community-based development corporation with a staff of eight professionals. AHEAD owns and operates 278 units of affordable multifamily rental housing in 9 separate communities throughout northern Grafton and Coös Counties. AHEAD develops an average of 10 new units per year using a combination of new construction and substantial rehabilitation. Since 2000, AHEAD has educated nearly 1,000 households and assisted over 375 families to realize their dream of homeownership.

Concord Area Trust for Community Housing
Concord, NH

$30,500 - Comprehensive Counseling
$7,500 - HECM Counseling

Concord Area Trust for Community Housing (CATCH) Neighborhood Housing, an award winning, community-based non-profit organization, has been offering affordable housing and housing services to Merrimack County families for 19 years. Since 1989, CATCH has created 197 safe, attractive, permanently affordable housing units. Over the last eight years, CATCH has broadened its services to assist families and individuals in achieving financial stability and realizing the dream of home ownership through its Affordable Homes for Sale program and Home Buyer and Financial Success Center.

Granite State Independent Living
Concord, NH
$49,716 - Comprehensive Counseling

Founded in 1980, Granite State Independent Living (GSIL) is a statewide nonprofit organization whose mission is to promote life with independence for people with disabilities. GSIL has a long, distinctive history of providing services for over 159,641 people with disabilities living in New Hampshire.

Laconia Area Community Land Trust
Laconia, NH
$40,000 - Comprehensive Counseling

Laconia Area Community Land Trust (LACLT) provides Homeownership and Housing Counseling services in New Hampshire's Greater Lakes Region (primarily Belknap County in Central New Hampshire). LACLT, a member of NeighborWorks® America, is an experienced non-profit developer and manager of permanently affordable family housing. LACLT was incorporated in 1988 to address affordable housing needs in the Greater Lakes Region of NH. Its mission is to assist low and moderate income households achieve economic self-sufficiency through the development of permanently affordable housing opportunities and associated support programs.

Neighborworks® Greater Manchester
Manchester, NH
$37,480 - Comprehensive Counseling

NeighborWorks® Greater Manchester (NWGM®) is a nonprofit organization dedicated to the improvement of the lives of individuals and families living in the Greater Manchester region. Founded in 1992, its mission is to enhance peoples' lives and the community environment by providing access to quality housing, revitalizing neighborhoods and supporting opportunities for personal empowerment.

New Hampshire Housing Finance Authority
Bedford, NH
$103,465 - Comprehensive Counseling

New Hampshire Housing Finance Authority (NHHFA) is a non-profit, public benefit corporation established by the State Legislature in 1981. NHHFA's mission is to promote, finance and support safe, affordable and needed housing and related services to New Hampshire families. It operates a number of programs designed to assist low and moderate income persons to obtain housing. Since its inception, New Hampshire Housing has assisted more than 30,000 families to purchase their own homes and has been instrumental in financing the creation of more than 11,000 multi-family housing units.

The Way Home
Manchester, NH
$49,716 - Comprehensive Counseling

The Way Home, a non-profit dedicated to helping low-income households obtain and succeed in safe, affordable housing, has assisted over 10,000 families and individuals since opening in 1988. Its first program began with rental housing counseling: teaching tenants self-help skills, providing housing advocacy, and assisting with landlord negotiations. Housing safety issues, addressed in housing counseling, gave rise to a Healthy Home Services Program which focuses on making housing conditions safe for children. A third program area, Steps to Success, helps homeless and at-risk households set and meet housing goals. In 2005, The Way Home expanded services to assist homeowners, focusing on preventing mortgage delinquency.

NEW JERSEY

Affordable Homes of Millville Ecumenical
Millville, NJ
$44,472 - Comprehensive Counseling

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

Affordable Housing Alliance of New Jersey
Eatontown, NJ
$47,968 - Comprehensive Counseling

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

providing housing education, and helping communities meet their legal and moral housing obligations.

Burlington County Community Action Program
Willingboro, NJ
$35,732 - Comprehensive Counseling

The Burlington County Community Action Program (BCCAP) was established in l965, as a result of the passage of the Economic Opportunity Act of 1964, to address the needs of the low-income population in Burlington County. 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 achieve self-sufficiency.

Consumer Credit and Budget Counseling
Marmora, NJ
$40,976 - Comprehensive Counseling

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

Fair Housing Council of Northern New Jersey
Hackensack, NJ
$32,236 - Comprehensive Counseling
$5,000 - Loan Document Review Counseling

The Fair Housing Council of Northern New Jersey ("Council") is a private, non-profit organization that has served as a HUD-certified Counseling Agency for over 21 years. The Council was founded in 1959 and has provided counseling services to over 20,000 clients throughout the Northern New Jersey area and other surrounding counties. The purpose of the Fair Housing Council is to ensure that all who seek housing have an equal opportunity to rent, purchase, finance, insure, and retain the property they choose. The Council provides individual housing counseling services as well as group educational/outreach activities pertaining to pre-purchase / homebuying, resolving or preventing mortgage delinquency or default; locating, securing or maintaining residence in rental housing; shelter search and referral services for the homeless; and enforcement of fair housing or fair lending laws prohibiting discrimination.

Faith Fellowship Community Development Corporation
Sayerville, NJ
$51,464 - Comprehensive Counseling

Faith Fellowship Community Development Corporation (FFCDC) is a grass-roots, faith-based, nonprofit 501(c)(3) organization that provides programs and services to improve the quality of life of people in need. We work with community residents and families to uncover and overcome specific barriers to success. FFCDC goes one step further by empowering people to own their own share of the pond. FFCDC's is committed to helping families achieve asset-building and wealth creation.

Family Guidance Center Corporation
Hamilton, NJ
$20,500 - Comprehensive Counseling
$12,000 - HECM Counseling

Family Guidance Center is a non-profit social service agency with locations in Hamilton, Trenton, Ewing and Princeton, New Jersey. The agency provides outpatient mental health services, substance abuse treatment, family preservation services and a school for children with multiple learning disabilities. For the past 20 years, the agency's Consumer Credit Counseling Service has been providing high quality, affordable housing counseling and community-based educational programs. Services include pre and post purchase housing counseling, reverse mortgage counseling, foreclosure prevention services, and educational programs for homeowners and first time homebuyers.

Garden State Consumer Credit Counseling, Inc./NOVADEBT
Freehold, NJ
$300,000 - Comprehensive Counseling

Garden State Consumer Credit Counseling organization, d/b/a NOVADEBT, is a 501 (c) (3) nonprofit, financial management service agency headquartered in Freehold, New Jersey in 1991. NOVADEBT has offices in California, North Carolina, New Jersey and Texas. NOVADEBT provides a wide range of housing counseling services including six (6) core services of budget counseling, financial education, Debt Management Program, Personal Financial Program, bankruptcy pre-petition counseling and pre-discharge education and housing counseling in the areas of pre-purchase/homebuyer education, default/foreclosure prevention, and reverse mortgages. This extensive range of programs and services enables Novadebt to address a multitude of consumer needs.

Housing Authority of the City of Paterson
Paterson, NJ
$42,724 - Comprehensive Counseling

The Housing Authority's goal is to educate low to moderate income families in the homebuyer process in order to provide families with the skills and information that will assist them in maintaining and sustaining their home after purchase. This is achieved through Home Education Group Counseling and Pre Purchase One on One Counseling.

Housing Partnership for Morris County
Dover, NJ

$40,976 - Comprehensive Counseling

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

Isles, Incorporated
Trenton, NJ
$44,472 - Comprehensive Counseling

Founded in 1981, Isles, Inc. is a nationally recognized community development and environmental organization that fosters self-reliant families in healthy, sustainable communities. Isles provides a range of products and services to thousands of New Jersey residents, including environmental education, community health, urban agriculture, education and job training for at-risk youth, neighborhood and regional planning, asset creation strategies, such as foreclosure and homeownership counseling, financial literacy education, micro business development and micro lending.

La Casa De Don Pedro
Newark, NJ
$39,228 - Comprehensive Counseling

La Casa de Don Pedro is a comprehensive community based development corporation and HUD certified Housing Counseling agency that has served residents of Newark, New Jersey and Essex County for over 37 years. Built from the bottom up, La Casa is a dynamic organization that has evolved with the changing needs of the community. Its charter program is New Jersey's first bilingual, bicultural daycare center that evolved into an award-winning, accredited early childhood education programs. Other outstanding services include: adult education, youth and family initiatives, immigration assistance, weatherization and low income home energy assistance, affordable housing and real estate development and foreclosure prevention and housing counseling. Last year La Casa served more than 36,000 people following our mission of fostering self-sufficiency, empowerment, and neighborhood revitalization.

New Jersey Citizen Action
Newark, NJ
$56,708 - Comprehensive Counseling
$12,451 - Loan Document Review Counseling

Citizen Action of New Jersey (aka New Jersey Citizen Action or NJCA) is a nonprofit organization founded in 1982. Citizen Action has more than 60,000 individual members and

over 100 affiliate organizations representing a population broadly diverse in terms of race, class, gender, ethnicity, age, sexual orientation and disability.
Citizen Action provides and coordinates programs and services that work to empower low- and moderate-income people as consumers, citizens and community members and to help them build their financial literacy skills and financial assets. NJ Citizen Action offers statewide, comprehensive homeownership counseling and financial education programs at no cost to clients. Counseling and education programs are available in English & Spanish.

Ocean Community Economic Action Now, Inc. (O.C.E.A.N.)
Toms River, NJ
$20,000 - Comprehensive Counseling

Since 1965, O.C.E.A.N., Inc. has been the designated Community Action Agency for Ocean County's low to moderate-income residents. The agency's mission is to provide comprehensive services that improve the quality of life of individuals and families and assist them in moving toward self-sufficiency. O.C.E.A.N., Inc. has provided housing counseling to the community for 33 years.

Puerto Rican Action Board, Inc. (Housing Coalition Unit)
New Brunswick, NJ
$20,000 - Comprehensive Counseling

The Puerto Rican Action Board (PRAB) is a nonprofit corporation established in 1971 to provide services that improve the quality of life of the low income population of central New Jersey in a bilingual and bicultural setting, and to continue its historic role as advocates for the Latino community. PRAB is the primary service provider in Middlesex County that provides bilingual/multicultural diversity in its services. It is through PRAB's Housing Coalition Unit that residents receive the following types of housing counseling and education: Homebuyer Education Program, Mortgage Assistance Program, Pre-purchase Homeownership Counseling, NJ Judiciary Foreclosure Mediation Program, Mortgage Delinquency, Default, and Loss Mitigation counseling, Home Equity Conversion Mortgage (HECM), Marketing and Outreach on Affordable Unit, Fair Housing Counseling.

Senior Citizens United Community Services of Camden County, Inc.
Mt. Ephraim, NJ
$25,000 - Comprehensive Counseling

Senior Citizens United Community Services of Camden County, Inc. (SCUCS) is a local non-profit agency in West Collingswood Heights. SCUCS is a HUD certified agency, which has provided HECM/Reverse Mortgage and General Housing counseling since 1990. SCUCS's general housing counseling ranges from housing search assistance for seniors interested in securing safer, more affordable housing to mortgage holders and renters experiencing budgetary difficulties.

Somerset County Coalition on Affordable Housing, Inc.
Raritan, NJ

$47,968 - Comprehensive Counseling

Somerset County Coalition on Affordable Housing (SCCOAH) was founded in 1987 in response to the community need for affordable housing in one of the most expensive counties to live in the nation. SCCOAH provides direct housing counseling services to clients free of charge, as well as promote affordable housing solutions in collaboration with other organizations. SCCOAH assists clients to overcome significant housing hurdles, and compete for the limited affordable housing opportunities in the region. The team of trained Housing Counselors is available to help clients secure and maintain affordable homeownership or rental housing. SCCOAH specializes in intensive counseling services, including Reverse Mortgage (home equity conversion) counseling and Default Mortgage counseling.

Tri-City Peoples Corporation
East Orange, NJ
$40,976 - Comprehensive Counseling
$44,144 - HECM Counseling
$8,922 - Loan Document Review Counseling

Tri-City Peoples Corporation is a non-profit community development corporation that provides comprehensive services to low-income, moderate-income and disadvantaged residents. Tri-City provides group and one-on-one counseling, homebuyer education, pre- and post-purchase homeowner workshops, Home Equity Conversion Mortgage (reverse mortgages) counseling, mortgage delinquency, loss mitigation/foreclosure prevention/intervention, mobility and relocation assistance, money/dept management, homeless/rental assistance/Section 8 referrals, homeownership vouchers.

Tri-County Community Action Agency
Bridgeton, NJ
$20,000 - Comprehensive Counseling

Tri-County Community Action Agency, Inc. has been the federally designated Community Action Program for Cumberland, Salem, and Gloucester counties in New Jersey since 1987. During that time, the agency has received contracts to provide services to the homeless through Social Services to the Homeless grants in all three counties. Tri-County operates more than 109 programs in the areas of housing and economic development, child care/early childhood development, health/nutrition, emergency assistance, youth education/job training and community culture/recreation. Tri-County Community Action Agency, Inc. provides a wide variety of housing counseling services to homebuyers, low-and moderate income renters and the homeless in Cumberland, Salem, and Gloucester counties in New Jersey.

NEW MEXICO

New Mexico Mortgage Finance Authority
Albuquerque, NM

$169,683 - Comprehensive Counseling
$44,354 - Loan Document Review 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 house New Mexico's people by serving as the State's lead affordable housing finance and resources provider, engaging in self-sustaining practices, and promoting sound housing policy." The MFA pursues its mission by financing single and multi-family mortgages through the issuance of mortgage revenue bonds and through 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 New Mexico is primarily that of a financing and resource distributor. 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.

United South Broadway Corporation
Albuquerque, NM
$30,488 - Comprehensive Counseling
$7,353 - Loan Document Review Counseling

United South Broadway Corporation (USBC) is a nonprofit community development organization incorporated in 1986 to provide housing assistance to low-wealth neighborhoods and communities. The organization is a HUD-approved housing counseling agency that has engaged in housing counseling since its inception. Experienced bilingual staff, trained and certified by NeighborWorks® Training Institute, provide comprehensive homebuyer education to potential homebuyers. In 2006, the Project Change Fair Lending Center, a program of the Institute of Public Law at the University of New Mexico, School of Law, merged with USBC, making civil legal services more accessible. The program also increased USBC's counseling and training capacity to include in-house legal services and direct legal representation of homeowners facing judicial foreclosure actions in the courts.

USBC's housing counseling and legal services are dedicated to eliminating barriers to credit, capital, homeownership and economic development for low-income New Mexicans historically excluded from the economic mainstream.

Tierra Del Sol Housing Corporation
Anthony, NM
$28,740 - Comprehensive Counseling
$6,177 - Loan Document Review Counseling

Since becoming established in 1973 as a nonprofit organization to address housing and economic conditions in southern New Mexico, Tierra Del Sol Housing Corporation has become nationally recognized for its ability to improve the living conditions of low-income persons by providing comprehensive housing counseling services, affordable housing, through its homeownership and rental programs, and for its community development services. Tierra Del Sol has a strong presence in the colonias of New Mexico and a long history of serving minorities, farm workers, displaced persons, single parents, the elderly, and persons with disabilities.

Tierra Del Sol has been providing homebuyer education services for more than 20 years and in 2004 was recognized by HUD as an approved housing counseling agency. These services include the following: Homebuyer Education Programs; Pre-purchase Counseling; Post-purchase Counseling; Home Improvement and Rehabilitation Counseling; Loss Mitigation Counseling; Money and Debt Management Counseling; Financial literacy training that included information on predatory lending tactics; Resolving or preventing mortgage delinquency; Default Resolution Counseling to prevent mortgage foreclosure; Renters' Assistance; Service for Homeless Persons; and Fair Housing and Fair Lending Education.

HUD's 2009 housing counseling grant funds will be used to provide group workshops and one-on-one counseling serves.

NEW YORK

National Federation of Community Development Credit Unions
New York, NY
$931,154 - Comprehensive Counseling

The National Federation of Community Development Credit Unions (Federation) represents more than 230 community development credit unions (CDUs) serving urban and rural low income communities across the United States. The Federation also represents 50 Community Development Partners, some of the Nation's largest credit unions with a special commitment to serving low-income communities. Founded in 1974, the Federation's mission is to help low and moderate-income people and communities achieve financial independence through credit unions.

National Urban League (NUL)
New York, NY
$1,246,732 - Comprehensive Counseling
$150,000 – Loan Document Review Counseling

A housing counseling provider for over 30 years, the National Urban League (NUL) serves as a housing counseling intermediary and coordinates a network of local affiliates that provide housing counseling services nationwide. NUL affiliates provide comprehensive housing counseling services tailored to the needs of the communities they serve. Services

include pre-and post-purchase counseling and education, foreclosure prevention counseling and education, reverse mortgage counseling, and rental and homeless counseling and education. For example, NUL affiliates provide education and outreach on predatory lending and fair housing issues, educating clients to mortgage products with flexible underwriting criteria, and encouraging the "unbanked" to use financial services and establish and maintain credit as a way to enhance their credit worthiness. NUL also coordinates its counseling and related activities with a diverse group of public and private organizations in unique ways that benefit their clients.

Structured Employment Economic Development Corporation (SEEDCO)
New York, NY
$1,499,193 - Comprehensive Counseling

Structured Employment Economic Development Corporation (SEEDCO), a national community development intermediary, creates opportunities for low-wage workers and their families by engaging with community partners and anchor institutions to develop, operate and learn from model programs that: (1) help people improve their housing situation; (2) help people join the workforce and achieve economic self sufficiency; (3) assist small businesses; and (4) promote asset building for residents and businesses in economically distressed communities.

Abyssinian Development Corporation
New York, NY
$21,748 - Comprehensive Counseling

Founded in 1989, Abyssinian Development Corporation (ADC) is a 501 (c) (3) not for profit comprehensive community and economic development corporation dedicated to building the human, social, and physical capital in Harlem. In 1987, Reverend Dr. Calvin O. Butts, III encouraged Abyssinian Baptist Church parishioners to work to rebuild Harlem brick by brick and block by block. Since that time, ADC has grown into a nationally renowned entity at the forefront of the local community development field. Since 1989, ADC has created more than 1200 homeownership and rental units, and through community organizing efforts has worked to save and preserve an additional 2000 affordable housing units.

Albany County Rural Housing Alliance, Inc.
Voorheesville, NY
$51,464 - Comprehensive Counseling
$5,000 - HECM Counseling
$5,000 - Loan Document Review Counseling

Incorporated in 1982, Albany County Rural Housing Alliance, Inc. (ACRHA) is an independent, not-for-profit, non-governmental housing and community development agency. ACRHA's Housing Counseling Program assists, educates, and provides counseling on homeownership topics to anyone of income level, race, color, sex, religion, national origin, ethnic background, familial status or sexual orientation. The Program provides guidance regarding pre-purchase, credit, budgeting, post purchase, foreclosure prevention, reverse

mortgages for seniors, and home improvement/rehabilitation loans and grant, among many other topics. Education is provided both group classes and one-on-one, individual sessions.

Allegany County Community Opportunities and Rural Development Corporation
Belmont, NY
$35,732 - Comprehensive Counseling

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

Asian Americans for Equality
New York, NY
$21,748 - Comprehensive Counseling

For over 30 years, Asian Americans for Equality (AAFE) have assisted in the economic development of the Lower East Side/ Chinatown area, while also being an advocate and provider of social services for the community. AAFE was founded in 1974 as an advocate for the rights of Asian immigrants and others in need. Since then, AAFE has grown from a volunteer, grassroots, community activist group into a nationally recognized social services and community development organization committed to community service and empowerment targeting immigrants, low-income families and minorities of New York City.

Belmont Shelter Corporation
Buffalo, NY
$49,716 - Comprehensive Counseling
$9,500 - HECM Counseling
$6,000 - Loan Document Review Counseling

Belmont Shelter Corp. has been providing quality service and creative alternatives to meet the affordable housing needs of our community since our incorporation in 1977. Belmont administers a comprehensive counseling program for Erie County, New York. These services include counseling residents on topics related to home purchasing , financial management education, home ownership responsibilities , fair housing, rental opportunities, foreclosure prevention methods, home equity conversion mortgages, and referral services.

Better Neighborhoods, Incorporated
Schenectady, NY
$51,464 - Comprehensive Counseling

Better Neighborhoods Inc. (BNI), a not-for-profit 501(c)(3) organization founded in 1966, is dedicated to promoting affordable homeownership and housing revitalization in Schenectady,

New York, through housing counseling services, homeownership grants, housing rehabilitation and new construction activities. During 43 year history, BNI has demonstrated that it has both the capabilities and the staffing needed to successfully implement a work plan to create opportunities for first time homebuyers of limited financial resources to become homeowners.

Bishop Sheen Ecumenical Housing Foundation
Rochester, NY
$30,488 - Comprehensive Counseling

Since 1968, Bishop Sheen Ecumenical Housing Foundation has played a critical role in supporting its community. Bishop Sheen Ecumenical Housing Foundation provides a wide variety of housing counseling services to homebuyers, homeowners, low to moderate-income renters, and the homeless, with a commitment to compassionate, quality service. Primary objectives are to expand homeownership opportunities, improve access to affordable housing and preserve homeownership.

Chautauqua Opportunities, Incorporated
Dunkirk, NY
$42,724 - Comprehensive Counseling
$5,000 - Loan Document Review Counseling

Chautauqua Opportunities, Incorporated (COI) is a Community Action Agency and Community Development Corporation that has been serving Chautauqua County, a rural county in the southwest corner of New York State since the mid-1970s. COI has a broad range of capabilities in affordable housing, development, management, rehabilitation and counseling. Staff members have expertise and knowledge in accessing funding, predevelopment, construction, rehabilitation, weatherization, housing management, mortgage and credit counseling, homeless prevention and specialized services for seniors and the disabled. COI serves approximately 25,000 people each year under 65 separate programs.

Chhaya Community Development Corporation
Jackson Heights, NY
$28,740 - Comprehensive Counseling

Chhaya, which means ‘shelter’ in many South Asian languages, is a non-profit organization with a mission to create more stable and sustainable communities by increasing civic participation and addressing the unique housing and community development needs of South Asian Americans, new immigrants and their neighbors. For nearly ten years, Chhaya CDC has continued to conduct educational seminars, support community organizing and offer counseling services in the areas of tenant rights, homeownership, predatory lending, fair housing, and most recently, foreclosure prevention.

Community Action in Self Help, Incorporated
Lyons, NY
$30,422 - Comprehensive Counseling

$7,827 - Loan Document Review Counseling

Community Action in Self Help, Inc. services Wayne County and the towns of Manchester and Phelps. The agency was incorporated in February 1970, and was originally created to assist low-income families in organizing self-help housing projects in Wayne County. Since then, Community Action in Self Help has gone on to offer services to address multiple issues related to housing, including rehabilitation, subsidized housing, and homeownership and housing counseling. The agency currently manages multiple subsidized rental projects and administers the Section 8 program for Wayne County.

Community Action Program for Madison County
Morrisville, NY
$40,600 - Comprehensive Counseling

The Community Action Program for Madison County, Inc. (CAP) has provided economic opportunities promoting self-sufficiency within the low-income community since 1986. CAP provides a full continuum of services from homelessness intervention to housing ownership. Community Action Program for Madison County's (CAP) mission is to promote empowerment, foster economic independence and develop opportunities to create a stronger, healthier community for Madison County's citizens. CAP provides counseling assistance to prospective homebuyers covering pre and post-purchase counseling, homebuyer education, default management, predatory lending information, fair housing information, financial literacy and budgeting.

Community Development Corporation of Long Island
Centereach, NY
$23,496 - Comprehensive Counseling

Community Development Corporation of Long Island (CDC) supports residents of Nassau and Suffolk counties to pursue their housing dreams. CDC has been a HUD certified housing agency since 1997. As a charter member of NeighborWorks®
America, CDC is certified to meet a high standard of fiscal integrity and service performance to assist local residents in developing leadership, improving their neighborhoods, and securing decent, affordable housing.

Community Housing Innovations, Inc.
White Plains, NY
$23,496 - Comprehensive Counseling

Founded in 1991, Community Housing Innovations, Inc. (CHI) is a not-for-profit organization serving five New York State counties. The organization's mission is to provide "low and moderate income families and individuals with the housing and human services that enable them to achieve the greatest social and economic independence at the lowest cost to society." CHI began by developing emergency housing for homeless families and subsequently expanded to build an inventory of emergency, transitional and nearly 600 units of permanent affordable housing.

Community Unified Today, Incorporated
Geneva, NY
$26,992 - Comprehensive Counseling

Community Unified Today, Inc. (CUT) has been providing educational, financial, entrepreneurial, and social opportunities to low income families and persons of color in the Geneva area for over 30 years. Through the Housing Counseling program, CUT provides education and one-on-one services in the areas of: foreclosure prevention, eviction, and homelessness prevention, homeownership assistance, and rental housing assistance as well as timely and relevant social service referrals aimed at assisting clients' compelling needs. Led by seasoned community development professionals, this minority-based organization has a service area encompassing portions of four counties in Upstate New York.

Cortland Housing Assistance Council, Incorporated
Cortland, NY
$20,000 - Comprehensive Counseling

The Cortland Housing Assistance Council, Inc. is a private, not-for-profit, Rural Preservation Company that has been monitoring and addressing the housing needs of Cortland County since 1973. The housing counseling provided includes, but is not limited to; pre-and post-purchase, money management, mortgage default, loss mitigation proceedings, rental delinquency, relocation, eviction, displacement, energy conservation measures, tenant/landlord counseling and reverse mortgages for seniors.

Franklin County Community Housing Council
Malone, NY
$23,496 - Comprehensive Counseling
$5,000 - Loan Document Review Counseling

Franklin County Community Housing Council, Inc is a non-profit organization, established in 1980. The agency serves very-low to moderate-income families throughout Franklin County. The agency's primary function is in addressing housing issues in rural northern New York.

Friends of the North Country
Keeseville, NY
$53,212 - Comprehensive Counseling

Friends of the North Country (Friends) is a non-profit organization formed in 1981 to address the housing and community development needs of the rural North Country region of New York State. Friends is a State-designated Rural Preservation Company by the New York Division of Housing and Community Renewal and, since April 2004, a HUD-approved Housing Counseling Agency. Friends of the North Country provides comprehensive housing counseling to North Country residents, meeting their significant, diverse needs in the areas of

pre-purchase, post-purchase (including delinquency and predatory lending counseling) and other types of counseling.

Fulton Community Development Agency
Fulton, NY
$40,976 - Comprehensive Counseling

The City of Fulton Community Development Agency administers federal and state grants for the City of Fulton and specifically for U.S. Department of Housing and Urban Development. Counseling services related to the following areas are currently provided: rental housing needs, fair housing issues, pre-purchase and homebuyer assistance, mortgage delinquency/default issues, post-purchase non-delinquent and rehabilitation problems.

HomeFront, Inc.
Buffalo, NY
$37,480 - Comprehensive Counseling
$7,745 - Loan Document Review Counseling

HomeFront Inc. has provided homeownership services for more than 33 years and offers a myriad of services and programmatic activities for low-to-moderate income clients in the City of Buffalo. The organization's mission is centered on providing "equitable, sustainable and efficient strategies for community development and revitalization in the Greater Buffalo Community." The service provision process is focused to address the major steps in home buying. This makes HomeFront Inc. the 'one stop shop' for home ownership.

Housing Council in Monroe County, Inc.
Rochester, NY
$26,992 - Comprehensive Counseling
$5,000 - HECM Counseling

The Housing Council in Monroe County, Inc. was founded in 1971 to advocate for the development of housing opportunities for low-and moderate-income persons in Monroe County, New York. Since its founding, services have expanded to include: financial literacy education, predatory lending awareness, assistance to victims of predatory lending, pre-purchase counseling, HECM counseling, foreclosure prevention counseling, assistance to tenants and landlords, fair housing education and outreach, homelessness prevention, and case management services to the homeless.

Housing Resources of Columbia County, Inc.
Hudson, NY
$40,976 - Comprehensive Counseling
$5,000 - Loan Document Review Counseling

Housing Resources of Columbia County, Inc. (HRCC) was organized by local residents, city officials, and the Neighborhood Reinvestment Corp., in 1984 to serve the City of Hudson. The agency expanded to a county-wide service area in 1995. Housing Resources, a New

York State Rural Preservation Company, was fully chartered as Neighborhood Organization in 1996, joined Neighbor Works Full-Cycle Lender in May 1998 and joined the Neighbor Works Multi-Family Initiative in 2002. Housing Resources of Columbia County was certified by the U.S. Treasury as a "Community Development Financial Institution" in April 2000. A private nonprofit organization Housing Resources offers a variety of housing-related services including budget, credit and housing counseling, home improvement grant and loan programs, affordable apartment rentals, senior housing units and mixed-use real estate developments. The agency also provides assistance to local governments and other nonprofit agencies for planning efforts and community facility projects.

Human Development Services of Westchester, Inc.
Mamaroneck, NY
$42,724 - Comprehensive Counseling

Human Development Services of Westchester, Inc. (HDSW) is a multi-service, community-based organization with offices in Mamaroneck and Port Chester, NY, providing services throughout Westchester County. Services include tenant assistance and advocacy; home purchase guidance; delinquency/default counseling; grants for moderate home repairs, renovations, and rehabilitation; financial literacy workshops; and homeless assistance referrals.

Keuka Housing Council
Penn Yan, NY
$39,817 - Comprehensive Counseling
$5,668 - Loan Document Review Counseling

A Rural Preservation Company nestled in the heart of Finger Lakes of Upstate New York, Keuka Housing Council began serving Yates County in 1976. KHC strives to assist residents to live in suitable and safe housing whether owned or rented. KHC administers funds for CDBG, NYS AAHC, HOME, HUD and NYS DHCR to help improve the quality and quantity of housing for modest income people. These grants assist 1st time Homebuyers, offer repair programs for persons who own and rent homes. KHC provides a wide variety of counseling services to homebuyers, homeowners and modest income renters. KHC works with homeowners and potential homeowners to understand mortgages to avoid unreasonable high rates, unaffordable repayment terms and other conditions that can result in a loss of equity, increased debt, default and eventually foreclosure. Counseling sessions include loss mitigation, budgeting sub coordination of loans, Home Equity Conversion Mortgages (HECM), Making Home Repairs and working with persons to obtain affordable rentals.

Margert Community Corporation
Far Rockaway, NY
$20,000 - Comprehensive Counseling

Margert Community Corporation was founded in 1980. The purpose of the corporation is to serve our communities in the areas of housing, senior citizen services, and energy affordability. Margert Community Corporation is a non-profit charitable, community-based

housing organization that provides assistance to low-and moderate-income tenants and homeowners, the elderly and persons with disabilities. The primary service area is Far Rockaway, Queens, with vital housing services provided to all of Queens County and the entire New York City metropolitan area. The organization assists individuals in locating decent affordable housing in an environment that provides the dignity and services that enable them to improve their lives and the lives of their families.

Marketview Heights Association, Inc.
Rochester, NY
$44,472 - Comprehensive Counseling

Marketview Heights Association, Inc. (MHA) is a not-for-profit community based organization committed to improving the quality of life within the City of Rochester. MHA seeks to strengthen the bonds of community in Rochester by making it the best place to live through underscoring the need for decent housing that is affordable to low-and moderate-income people. MHA is a counseling agency devoted to counseling clients in Homebuyer Education, Post Purchase, Mortgage Delinquency, Foreclosure Prevention, Pre-purchase One-on-one counseling, and other services to low-and moderate-income households in order to expand homeownership opportunities, improve access to affordable housing and to preserve homeownership.

Metro-Interfaith Services, Incorporated
Binghamton, NY
$20,000 - Comprehensive Counseling

Metro Interfaith Service, Incorporated 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 Metro Interfaith was approved by the U.S. Department of Housing and Urban Development as a Comprehensive Housing Counseling Agency. This program provides professional housing counseling services in the areas of Pre-rental, mortgage default, rental delinquency, pre-purchase, budget/money management and reverse mortgage.

Neighborhood Housing Services of Jamaica
Jamaica, NY
$23,496 - Comprehensive Counseling

Neighborhood Housing Services of Jamaica, Inc. (NHSJ) is a 35 year old not-for-profit organization that was incorporated in the Baisley Park Section of Queens in 1974 by a group of community residents who were concerned about redlining by private insurance companies and the lack of reinvestment by local lending institutions. Currently, NHSJ offers pre and post purchase counseling, homebuyer education, home maintenance training, foreclosure prevention and resident leadership development. NHSJ also offers rehabilitation financing, closing cost assistance grants as well as owner-occupied grants to help homeowners with needed repairs. NHSJ promotes safe and healthy homes through its Lead Safe Educational Program. NHSJ has provided direct program services for more than 28,018 families.

Neighborhood Housing Services of New York City
New York, NY
$44,472 - Comprehensive Counseling
$50,000 - HECM Counseling
$8,922 - Loan Document Review Counseling

After 25 years of operations, Neighborhood Housing Services of New York City's (NHSNYC) broad range of services encourages and supports neighborhood self-reliance and creates, preserves, and promotes affordable housing in New York City neighborhoods. Our outreach initiatives help transcend barriers to homeownership – such as blemished credit, lack of savings, low levels of financial literacy, discrimination or predatory lending practices.

Neighbors Helping Neighbors, Inc.
Brooklyn, NY
$40,976 - Comprehensive Counseling

Neighbors Helping Neighbors Inc. (NHN) has served tenants, first-time homebuyers, and homeowners with a focus on the Latino immigrant community of Sunset Park, Brooklyn, since 1990. NHN's mission is to empower low-and moderate-income Brooklyn residents to secure quality housing and build financial assets. Through both housing and financial education and counseling, NHN serves our clients by educating and providing them with tools which will empower them to make better, more well-informed decisions about their housing situation.

Neighbors of Watertown, Inc.
Waterstown, NY
$50,000 - Comprehensive Counseling

Neighbors of Watertown, Inc is a 501(c) (3) Housing and Community Development Organization incorporated in 1969. Its mission is to provide safe, decent, affordable housing to rehabilitate and return blighted property to productive use and to aid others with similar purposes. Neighbors Of Watertown, Inc. is a Homeownership Education Center that provides Homebuyer Education and Budget Counseling services. Neighbors Of Watertown, Inc. is also a full service community development organization with ongoing programs such as First Time Homebuyer assistance, Home Rehabilitation assistance, Rental Apartments, Rehabilitated Homes for purchase, Historic Building Rehabilitation and an array of Community Development services.

Niagara Falls Neighborhood Housing Services
Niagara Falls, NY
$40,000 - Comprehensive Counseling

Niagara Falls Neighborhood Housing Services has participated in housing counseling for seven years, administered affordable housing homeownership programs for over 15 years and

provided safe decent and affordable housing to existing homeowners and has also owned rental units for 30 years.

Northfield Community Local Development Corporation
Staten Island, NY
$42,724 - Comprehensive Counseling

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

NY State Office of Mental Retardation and Development Disabilities (OMRDD)
Albany, NY
$49,716 - Comprehensive Counseling

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

Opportunities for Chenango, Inc.
Norwich, NY
$44,472 - Comprehensive Counseling

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

Oswego Housing Development Council, Inc.
Parish, NY
$53,212 - 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 to moderate income in Oswego County. The Council's Comprehensive Housing Counseling Services consist of homebuyer education counseling, financial literacy counseling, mortgage delinquency/credit counseling, home maintenance education, HECM Reverse Mortgage counseling, homeless prevention counseling and fair housing counseling. In addition to

counseling services, the Council administers several housing rehabilitation and homebuyer assistance programs.

Putnam County Housing Corporation
Carmel, NY
$40,976 - Comprehensive Counseling

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

Rockland Housing Action Coalition Nanuet, NY
Nanuet, NY
$33,984 - Comprehensive Counseling

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

Rural Sullivan Housing Corporation
Monticello, NY
$30,000 - Comprehensive Counseling

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

Rural Ulster Preservation Company
Kingston, NY
$49,716 - Comprehensive Counseling
$10,000 - HECM Counseling
$10,000 - Loan Document Review Counseling

Rural Ulster Preservation Company (RUPCO), a non-for-profit organization, was established over 21 years ago with the mission to create and develop affordable homeownership and rental opportunities, to create understanding and acceptance of affordable housing initiatives, and to foster development and revitalization for a diverse community within Ulster County. RUPCO has established partnerships and alliances in developing creative solutions to

existing housing problems, such as NeighborWorks®. It includes services such as real estate development, rental assistance, counseling and emergency assistance, and owner occupied and rental rehabilitation.

Southern Hills Preservation Corporation
LaFayette, NY
$32,236 - 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 rural southern Onondaga County, New York. In 1986, SHPC received designation as a Rural Preservation Company (RPC) from the NYS Division of Housing & Community Renewal. The agency's mission is to promote affordable housing and community revitalization through development, financing, advocacy, counseling and education.

St. Lawrence County Housing Council, Inc.
Canton, NY
$23,496 - Comprehensive Counseling

Since its incorporation in 1981, the St. Lawrence County Housing Council, Inc., a private, not-for-profit organization, has brought more than $41 million in public and private funds to support the housing and revitalization needs of St. Lawrence County: Homeownership assistance program, Housing preservation and rehabilitation: Multi-family and elderly rental housing projects, Community development facilities. It is the vision of the St. Lawrence County Housing Council, Inc. that every resident of St. Lawrence County should have access to decent and affordable housing in vital and vibrant communities.

Strycker's Bay Neighborhood Council, Incorporated
New York, NY
$20,000 - Comprehensive Counseling

Strycker's Bay Neighborhood Council has provided housing counseling and other related services to the Upper West Side community since 1980. The agency assists with clients' issues relating to securing and maintaining rental housing and services for the homeless. Housing Counselors offer information, resources, and direct assistance to the client.

Tri-County Housing Council
Big Flats, NY
$46,220 - Comprehensive Counseling

Tri County Housing Council is a non-profit housing agency in upstate New York that provides housing assistance to low and moderate income families in Chemung, Schuyler and Steuben Counties. Tri-County expanded counseling services to include pre- and post-

purchase counseling, credit counseling, delinquency/foreclosure prevention counseling, and reverse mortgage counseling.

Troy Rehabilitation and Improvement Program
Troy, NY
$42,724 - Comprehensive Counseling

The Troy Rehabilitation and Improvement Program (TRIP), Inc. was founded in 1968 to provide affordable home ownership opportunities to low- and moderate-income families. TRIP has grown into a comprehensive community development corporation that is the premier provider of a continuum of affordable housing and neighborhood services in the City of Troy and throughout Rensselaer County in upstate New York.

WestChester Residential Opportunities, Incorporated
White Plains, NY
$39,228 - Comprehensive Counseling

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

Western Catskills Community Revitalization Council, Inc.
Stamford, NY
$30,488 – Comprehensive Counseling

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

NORTH CAROLINA

Choanoke Area Development Association of North Carolina, Inc.
Rich Square, NC
$40,976 – Comprehensive Counseling
$9,706 – Loan Document Review Counseling

Choanoke Area Development Association of North Carolina, Inc. (CADA) is a HUD-approved counseling agency, a community action agency, a Community Housing

Development Organization and a public housing agency. For over 40 years, CADA has provided comprehensive services in one of the most distressed areas of North Carolina: Bertie, Halifax, and Hertford and Northampton counties. CADA's programs and services target low-income families, assisting them to become self-sufficient. The agency offers the following types of housing counseling services: mortgage delinquency and default resolution, home equity conversion mortgage (HECM) counseling, pre-purchase and rental counseling, as well as homebuyer education. During Fiscal Year 2007-2008, CADA counseled over 1,156 clients with a range of housing needs. www.nc-cada.org

Cleveland County Community Development Corporation
Shelby, NC
$50,000 – Comprehensive Counseling

Cleveland County Community Development Corp. (CCCDC) has provided housing counseling and produced affordable housing in Cleveland County for 15 years. CCCDC has delivered 45 units of single-family affordable housing to the community and two multi-family tax-credit properties. CCCDC annually provides a range of housing counseling services in addition to financial literacy workshops to the community. In Fiscal Year 2007-2008, the agency provided counseling services and workshops to 249 clients.
www.clevelandcountycdc.org

Consumer Credit Counseling Service of Forsyth County, Inc.
Winston-Salem, NC
$54,960 – Comprehensive Counseling
$50,000 – HECM Counseling
$12,843 – Loan Document Review Counseling

Consumer Credit Counseling Service of Forsyth County, Inc. (CCCS) has been a HUD approved comprehensive housing counseling agency since 1980. Through its housing counseling program, CCCS assists consumers in the areas of homeownership, mortgage delinquency, predatory lending, home equity conversion mortgages (HECM), renters and landlord/tenant issues. CCCS works with local non-profit agencies, city and county governments, local lenders, real estate agencies and others in offering pre-purchase counseling and homebuyer education. In Fiscal Year 2007-2008, CCCS served 3,530 clients.
www.cccsforsyth.org/

Consumer Credit Counseling Service of WNC, Inc.
Asheville, NC
$44,472 – Comprehensive Counseling

Established in 1975, Consumer Credit Counseling Service of WNC a non-profit, United Way agency provides professional, confidential money management counseling, housing counseling, debt repayment programs, and financial education workshops. Its "On Track Consumer Credit Counseling Program" has been a HUD-approved housing counseling agency and provides housing counseling services to residents in the 18 western-most counties of the state. Its housing counseling services offered are: pre-purchase counseling, homebuyer

education, budget development, reverse mortgage counseling, foreclosure prevention counseling, tenant services, financial literacy education workshops, credit report access review, and mortgage loan document review for predatory lending prevention. In Fiscal Year 2007-2008, the agency served 1,865 clients. www.ontrackwnc.org

Consumer Education Services, Inc.
Raleigh, NC
$32,941 – Comprehensive Counseling
$5,227 – Loan Document Review Counseling

Consumer Education Services, Inc. (CESI) was incorporated in North Carolina in 1998 and began its Housing Counseling program in 2007. CESI's Housing Counseling Division facilitates personal economic empowerment and community stability through homeownership and serves residents Fayetteville and Raleigh. The agency provides consumers with access to information, resources and tools that help them achieve their housing goals. FY 2008, CESI provided counseling to 520 clients in pre-purchase counseling, homebuyer education, delinquency/default counseling, non-delinquency post-purchase counseling, rental counseling and loan document review counseling. www.housing-counseling.org

Cumberland Community Action Program, Inc.
Fayetteville, NC
$47,968 – Comprehensive Counseling
$11,275 – Loan Document Review Counseling

Through its consumer credit counseling services program, the Cumberland Community Action Program, Inc. delivers housing, mortgage default, reverse mortgage, and credit counseling, as well as educational services. With a network of 10 branch locations, the agency serves central, eastern and southern North Carolina. During the fiscal year 2007-2008, Cumberland Community Action Program, Inc. counseled 8,059 clients. www.ccap-inc.org/cccs.htm

Durham Regional Financial Center dba Durham Regional Community Development Group
Durham, NC
$47,968 – Comprehensive Counseling
$11,275 – Loan Document Review Counseling

The Durham Regional Community Development Group (DRCDG), under the umbrella of the Durham Regional Financial Center, is a non-profit agency that provides comprehensive counseling services to residents living in the City of Durham and Durham County, North Carolina. DRCDG's housing counseling services includes pre and post-purchase, rental, default/delinquency, and home equity conversion mortgage (HECM) and disaster recovery counseling, as well as homebuyer education. The agency counseled over 1,750 clients during Fiscal Year 2007-2008. www.drfcenter.org

Elizabeth City State University
Elizabeth City, NC
$51,464 – Comprehensive Counseling
$10,000- Loan Document Review Counseling

The Community Development Center located at Elizabeth City State University provides housing counseling services to low and moderate-income residents of rural northeastern North Carolina. The organization's target area includes Pasquotank, Perquimans, Currituck, Camden, Gates, and Chowan counties. Clients are counseled on a range of housing topics, including homeownership, tenants' rights, evictions, default, delinquency, predatory lending, and home equity conversion mortgage (HECM) counseling. During Fiscal Year 2007-2008, Elizabeth City State University counseled 900 clients with a range of housing needs.
www.ecsu.edu

Greensboro Housing Coalition
Greensboro, NC
$54,960 – Comprehensive Counseling

Established in 1989 by non-profit housing providers, Greensboro Housing Coalition (GHC) advocates decent, affordable housing for low and moderate-income people and those with special needs. Through education, individual counseling, crisis intervention, and collaboration with other organizations, GHC assists people with finding and maintaining suitable housing. Its housing counseling services includes pre-purchase homebuyer counseling, counseling relating to home repair problems, and delinquency/default counseling. In addition, GHC helps homeless people access shelter and assists renters with find suitable housing. During the 2007-2008 Fiscal Year, GHC served over 1,227clients.
www.greensborohousingcoalition.com

Greenville Housing Development Corporation
Greenville, NC
$54,960 – Comprehensive Counseling

Greenville Housing Development Corporation (GHDC) is a HUD-approved Housing Counseling Agency that was created in 1981 by the Housing Authority of the City of Greenville, with the goal to assist homeowners, homebuyers and renters acquire and retain permanent housing of their own. The aim of its housing counseling program is to provide information, assistance and education to buyers, homeowners and renters that reside in Eastern North Carolina. GHDC conducts group homebuyer seminars and individual counseling to provide general consumer information on the home purchase process, financing and re-financing options, credit repair, financial literacy, post-purchase counseling and delinquency/default counseling. During 2007-2008, GHDC counseled 275 clients.
www.ghanc.net

Guilford County Homeownership Center
Greensboro, NC
$20,000 – Comprehensive Counseling

Guilford County Homeownership Center (GCHC) was established as a nonprofit organization in 2004 and offers financial education classes to residents in Greensboro and High Point. With this grant, GCHC will offer the following housing counseling services: pre-purchase counseling, homebuyer education, rental counseling (including rental counseling for families and individuals experiencing evictions), and fair housing education. GCHC serviced 370 individuals and families with during Fiscal Year 2007-2008. www.guilfordcountyhomeownershipcenter.com

Highland Family Resource Center, Inc.
Gastonia, NC
$53,212 – Comprehensive Counseling

Highland Family Resource Center (HFRC) is a HUD-approved housing counseling agency and a Community Housing Development Corporation for the City of Gastonia Community Development Department. HFRC's goal is to promote and expand housing counseling services to homebuyers, homeowners, low-to moderate-income renters, disabled persons, the elderly and the homeless. Its housing counseling services include homebuyer education classes, rental housing assistance, foreclosure prevention, budgeting and credit counseling, and home equity conversion mortgage (HECM) referrals. During Fiscal Year 2007-2008, the agency served 848 clients.

Homekeeping Mortgage Default Counseling, Inc.
Greensboro, NC
$40,976 – Comprehensive Counseling
$7,353 – Loan Document Review Counseling

Homekeeping Mortgage Default Counseling Inc. (Homekeeping) has provided housing services to families in the Greensboro area since 1997. Homekeeping provides a wide variety of housing counseling services to homebuyers and homeowners that include financial literacy, expanding homeownership opportunities and preserving homeownership. Homekeeping is a participating member of the State Home Foreclosure Prevention Project. During fiscal year 2007-2008, the agency served 106 clients.

Housing Authority of the City of High Point
High Point, NC
$40,976 – Comprehensive Counseling
$9,706 – Loan Document Review Counseling

Chartered in 1940, the Housing Authority of the City of High Point (HPHA) became a HUD approved agency in 2004. HPHA provides housing to low-income residents of 15 public housing communities, as well as the residents of 1,400 units of Section 8 housing. Through its counseling services, HPHA offers a comprehensive mix of individual counseling and group educational workshops on financial literacy, pre-rental, homebuyer, default/foreclosure counseling and post-purchase workshops, including information on fair housing and

predatory lending. During Fiscal Year 2007-2008, HPHA assisted 365 residents with various housing needs. www.hpha.net

Johnston-Lee-Harnett Community Action, Inc.
Smithfield, NC
$40,000 – Comprehensive Counseling
$10,000 – HECM Counseling

Johnston-Lee-Harnett Community Action, Inc. has provided housing counseling services since the late 1970's. The agency is a private nonprofit agency begun in 1966 with a range of services designed to help low-income families become more self-sufficient. Among the services provided in its housing counseling program are credit counseling, pre-purchase counseling, budget and money management, reverse mortgage counseling (HECM), and default mortgage counseling. During Fiscal Year 2007-2008, the agency counseled 175 clients. www.jlhca.org

Kingdom Community Development Corporation
Fayetteville, NC
$54,960 – Comprehensive Counseling

Kingdom Community Development Corporation (Kingdom CDC) services the Fayetteville and Cumberland County regions area of the state. Kingdom CDC's housing counseling program provides financial literacy, pre-purchase counseling, rental assistance and foreclosure prevention. During Fiscal Year 2007-2008, Kingdom CDC counseled 554 clients. www.kingdomcdc.org

Monroe-Union County Community Development Corporation
Monroe, NC
$40,000 – Comprehensive Counseling

Monroe-Union County Community Development Corporation (MUCCDC) is a nonprofit agency, incorporated in 1990 by a group of concerned citizens. The organization's mission is to assist low and moderate-income families obtain affordable housing, develop small businesses and promote economic development through education and training. MUCCDC provides one-on-one housing counseling and group education sessions and sponsors pre and post-homeownership workshops. During the 2007-2008-2007 Fiscal Year, MUCCDC served 711 clients.

Mountain Projects, Inc.
Waynesville, NC
$32,236 – Comprehensive Counseling

Mountain Projects, Inc. was founded in 1965 as a Community Action Agency to provide vital services to the elderly, disadvantaged and the general public in Western North Carolina. Mountain Projects became a HUD-approved agency in 2006 and is the only HUD-approved counseling agency west of Asheville, North Carolina. Mountain Projects, Inc. provides the

following housing counseling services: credit repair, homeownership education, pre-purchase counseling, financial literacy, mortgage delinquency, and rental counseling. During Fiscal Year 2007 – 2008, Mountain Projects, Inc. served 215 clients. www.mountainprojects.org

Northeastern Community Development Corporation
Camden, NC
$40,976 – Comprehensive Counseling
$5,000 – Loan Document Review Counseling

Northeastern Community Development Corporation (NCDC) works in partnership with the Outer Banks Community Development Corporation and covers seven target areas in North Carolina (Camden, Currituck, Dare, Gates, Pasquotank, Perquimans, and Chowan counties). NCDC provides a comprehensive scope of counseling services, such as pre and post-purchase, reverse mortgage, predatory lending and loss mitigation counseling. For rental clients, NCDC provides tenant-landlord remediation services. In addition, the agency has provided over 90 units of affordable housing through the Low Income Tax Credit program and administered the area's only Individual Development Account savings and economic literacy program. . NCDC provided counseling services to 250 clients during Fiscal Year 2007-2008. www.northeasterncdc.org

North Carolina Housing Finance Agency
Raleigh, NC
$83,416- Comprehensive Counseling

The North Carolina Housing Finance Agency (NCFHA) is a self-supporting public agency. The agency's mission is to create affordable housing opportunities for North Carolinians whose needs are not met by the market. Since its creation in 1973 by the General Assembly, the Agency financed nearly 191,000 affordable homes and apartments, totaling more than $11 billion. In 2008, NCFHA recognized the need for quality, face-to-face reverse mortgage counseling for North Carolina seniors. To meet this need, it provided reverse mortgage training to housing counselors throughout the State of North Carolina. www.nchfa.com

Northwestern Regional Housing Authority
Boone, NC
$58,456 – Comprehensive Counseling

Northwestern Regional Housing Authority (NRHA) operates performance-based housing assistance programs funded by federal and state governments, as well as private firms. The agency provides on-going rental assistance to low and moderate-income families in seven counties in the northwestern part of North Carolina. In addition to providing direct housing assistance, NRHA participates in, and actively promotes, a variety of special programs, such as Family Self Sufficiency, North Carolina Home Protection Pilot Program, NC HOPE Hotline Initiative, Section 8 Voucher Homeownership, and HUD-approved housing counseling services. During the 2007-2008 Fiscal Year, NRHA served 2,262 families through its housing counseling program.

Olive Hill Community Economic Development Corporation
Morganton, NC
$44,472 - Comprehensive Counseling
$9,706 - Loan Document Review Counseling

Olive Hill Community Economic Development Corp. (OHCEDC) is a non-profit community development corporation whose mission is to positively impact the social, physical, educational and economic environments of area communities. For the past nine years, OHCEDC has provided services to the residents of North Carolina's Burke, Caldwell, Catawba, McDowell counties. The organization provides pre and post-purchase, homebuyer education, delinquency/default, non-delinquency post-purchase, rental education, homeless/displacement, predatory lending and home equity conversion mortgage (HECM) counseling. In Fiscal Year 2007-2008, OHCEDC counseled 358 clients.

Outer Banks Community Development Corporation
Kill Devil Hills, NC
$49,716 – Comprehensive Counseling
$9,706 – Loan Document Review Counseling

Outer Banks Community Development Corporation (OBCDC) has been a HUD-approved housing counseling agency since 2007. OBCDC's mission is to strengthen the community by advocating, facilitating and developing housing for low and moderate-income citizens, and providing related economic, social and educational services. OBCDC serves residents of Dare, Hyde and Currituck counties in North Carolina. The agency provides pre and post-purchase counseling, rental assistance, and homebuyer education. During Fiscal Year 2007-2008, OBCDC counseled 164 one-on-one clients and 11 group clients.
www.obx-cdc.org

Prosperity Unlimited, Inc.
Kannapolis, NC
$61,952 – Comprehensive Counseling

Since 1995, Prosperity Unlimited, Inc. has provided comprehensive housing counseling services for families in Cabarrus County, North Carolina and its surrounding area. The agency's housing counseling services offered are: pre and post-purchase, financial literacy, default/foreclosure and rental counseling, as well as homebuyer education. Prosperity Unlimited also offers loan document review services. The agency has assisted 298 clients to become homeowners since 1995 and worked with 1,058 homeowners through foreclosure prevention efforts since 2004. During Fiscal Year 2007- 2008, Prosperity Unlimited, Inc. counseled 1,398 clients www.prosperitycdc.org

Raleigh Area Development Authority
Raleigh, NC
$49,716 – Comprehensive Counseling
$10,883 – Loan Document Review Counseling

The Raleigh Area Development Authority (RADA) is a nonprofit community economic development organization founded in 2003 to provide financial and counseling assistance to low and moderate income residents of Wake County and the City of Raleigh. RADA Homeownership Center's mission is to increase the rate of successful low to moderate-income homebuyers through comprehensive education services, information and long term support. Its housing counseling services offered include homebuyer education, fair housing assistance, money and debt management, mortgage delinquency and default resolution, pre and post-purchase, predatory lending and pre-purchase counseling. Rental and homeless clients are also counseled or referred to other agencies. During the Fiscal Year 2007- 2008, RADA served 91 clients. www.rada-nc.com

River City Community Development Corporation
Elizabeth City, NC
$47,968 - Comprehensive Counseling
$10,000 - Loan Document Review Counseling

River City Community Development Corp. (RCCDC) is a nonprofit organization whose mission is to strengthen communities and improve the quality of life for residents in Elizabeth City and northeastern North Carolina. RCCDC has implemented programs such as comprehensive housing counseling, youth-build, disaster relief, summer youth work camp and urgent repair programs. RCCDC developed a 17-unit single family housing subdivision and a 48-unit senior housing complex in addition to rehabilitating public housing units. The agency offers the following housing counseling services: pre and post-purchase, delinquency/default, non-delinquency, HECM, rental, homeless/displacement counseling, as well as homebuyer and fair housing education. During Fiscal Year 2007-2008, RCCDC counseled 350 clients. www.rivercitycdc.org

Robeson County Community Development Corporation, Inc.
Rowland, NC
$26,992 – Comprehensive Counseling

The Robeson County Community Development Corporation (RCCDC) is a nonprofit organization whose mission is to provide asset-building strategies for rural communities impacted by job and income losses in the manufacturing, textiles, and tobacco economies. RCCDC assists low-income families in North Carolina's Robeson, Bladen and Scotland counties through financing counseling and homebuyer education. RCCDC received approval as a HUD counseling agency in 2008, and with prior funding from The Duke Endowment, RCCDC provided counseling to over 360 residents during Fiscal Year 2007-2008.

Rocky Mount/Edgecombe Community Development Corporation
Rocky Mount, NC
$40,000 – Comprehensive Counseling

Incorporated in 1988, Rocky Mount/Edgecombe Community Corporation (RMECDC) is a non-profit organization serving residents of North Carolina's City of Rocky Mount along

with Edgecombe and Nash counties. RMECDC's mission is to improve the community by meeting residents' needs for economic and real estate development. The organization achieves its mission by providing opportunities that expand homeownership, affordable housing, homebuyer education and employment opportunities. To date, RMECDC's Housing Counseling Center has counseled over 4,200 potential homebuyers in one-on-one counseling sessions, and provided group education to over 1,500 individuals. During Fiscal Year 2007-2008, RMECDC counseled 214 clients.

Sandhills Community Action Program, Inc.
Carthage, NC
$21,748 – Comprehensive Counseling

Sandhills Community Action Program, Inc. (SCAP) was established in 1965 as a private non-profit corporation, to provide community and individual services as part of the nationwide anti-poverty effort. SCAP serves Anson, Montgomery, Moore and Richmond counties. Its housing counseling activities include: pre and post-purchase counseling, mortgage default and rent delinquency counseling, HECM and Fannie Mae Home Keeper Mortgage, home improvement/rehabilitation, displacement and relocation counseling; as well as homebuyer education. During Fiscal Year 2007-2008 SCAP served 784 clients.

Statesville Housing Authority
Statesville, NC
$54,960 – Comprehensive Counseling

Statesville Housing Authority (SHA) provides housing counseling services to residents of Iredell County and the surrounding area, with a focus on the south Statesville area neighborhoods. SHA strives to help low and moderate-income persons overcome homeownership barriers. The agency offers counseling in the following areas: pre-purchase, money management, homebuyer education workshops, predatory lending, and foreclosure prevention. Additionally, SHA assists Section 8 Voucher holders in making the transition to homeownership. During Fiscal Year 2007-2008, SHA provided counseling to 174 clients. www.sha-online.org

Twin Rivers Opportunities, Inc.
New Bern, NC
$42,500 – Comprehensive Counseling

Twin Rivers Opportunities, Inc. (TRO) was formed in 1966 to serve Craven, Jones and Pamlico counties. Through its housing counseling department, TRO fulfills its mission to assist lower income, minority clients obtain homeownership. TRO works with Habitat for Humanity to help low-income clients purchase a home. TRO offers a range of housing counseling services in the areas of pre-purchase, homebuyer education, delinquency post-purchase, home equity conversion mortgage (HECM), post purchase education, rental, homeless/displacement, predatory lending, and homeownership voucher counseling. The agency further assists clients by providing rental assistance to approximately 800 tenants; and as an approved lender of down payment and closing costs funds via the North Carolina

Housing Finance Agency. In Fiscal Year 2007-2008, 620 clients received counseling assistance from TRO. www.twinrivershousing.org

Western Piedmont Council of Governments
Hickory, NC
$54,960 – Comprehensive Counseling

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, North Carolina. The agency provides local governments with technical assistance and professional services, and serves as a forum to address regional issues. During the 2007-2008 Fiscal Year, WPCOG provided pre-purchase counseling, homebuyer education, delinquency, non-delinquency post-purchase, rental and home equity conversion mortgage (HECM) counseling, as well as post-purchase education to 408 clients. www.wpcog.org

Wilmington A.M.E. Zion Housing Development Corporation
Wilmington, NC
$44,472 – Comprehensive Counseling

Wilmington A.M.E. Zion Housing Community Development Corporation (AMEZ) began in 1993 with a mission to provide decent, affordable housing to low to moderate income people through innovative housing and human development programs. AMEZ became a HUD approved local housing counseling agency in 2009 and provides comprehensive housing counseling services which include pre-purchase, homebuyer education, preventing mortgage delinquency or default, non-delinquency post-purchase matters, financial literacy services for the homeless and reverse mortgage counseling. AMEZ counseled 76 group clients, and 23 one on one clients during Fiscal Year 2007 - 2008.

Wilson Community Improvement Association, Inc.
Wilson, NC
$50,000 – Comprehensive Counseling

Wilson Community Improvement Association (WCIA) was organized in 1968 to empower African-American residents of Wilson, North Carolina in becoming self-sufficient through increased education, job training and economic development. Since its incorporation in 1973, WCIA has addressed issues such as health, job creation, housing, crime, education, and leadership development. Presently, WCIA's housing counseling activities include pre-purchase counseling, homebuyer education, mortgage delinquency prevention and rental assistance. During Fiscal Year 2007-2008, WCIA provided housing counseling services to 204 clients. www.wciainc.org

The Women's Center
Chapel Hill, NC
$23,850 – Comprehensive Counseling

The Women's Center has been active since 1979 and recently celebrated 30 years of service in the community. The Women's Center offers housing services, financial literacy education, career exploration and preparedness, legal information and adolescent empowerment programs. They are an active participant in the local Affordable Housing Alliance, which includes Empowerment, the Orange County Home Trust and Orange Habitat for Humanity. During fiscal year 2007-2008, The Women's Center counseled 383 clients through its HUD-approved housing counseling program. www.womenspace.org

NORTH DAKOTA

North Dakota Housing Finance Agency
Bismarck, ND
$136,881 - 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. Through the popular first-time homebuyer programs, the agency has acquired more than 32,000 single family loans, the majority of which NDHFA began servicing in-house in 1991 to make the payment service easily accessible to borrowers. NDHFA is 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.

OHIO

Children's & Family Service a/k/a Family Service Agency
Youngstown, OH
$42,724 - Comprehensive Counseling
$5,252 - Loan Document Review Counseling

Family Service Agency is a non-profit social service organization that has been serving the Mahoning Valley for nearly 100 years. The agency's mission is to respond to the changing needs of our community by providing an array of services that empower, enhance and strengthen families. The agency's counseling services include individual and family counseling, housing counseling, and rape information and counseling, case management for persons infected with HIV/AIDS, guardianship for the elderly, and a 24-hour shelter for runaway and homeless youth.

Community Action Commission of Belmont County
St. Clairsville, OH
$30,488 - Comprehensive Counseling

Since 1996, The Community Action Commission of Belmont Co. (CAC) has provided housing counseling and first time homebuyer education to customers in Belmont County Ohio and its contiguous Ohio and West Virginia Counties with the aim of strengthening community, and nurturing self-sufficiency through the promotion of safe, decent, and affordable homeownership and rental housing opportunities.

Community Housing Solutions
Cleveland, OH
$44,472 - Comprehensive Counseling

Since its founding in 1973, Community Housing Solutions (CHS- formerly known as Lutheran Housing Corporation) has provided sustainable homeownership opportunities to tens of thousands of low and moderate income families through housing rehabilitation, new construction, and a comprehensive menu of self-sufficiency programs, including financial counseling, free tool loan, energy conservation, and home repair assistance.

Fair Housing Contact Service
Akron, OH
$40,976 - Comprehensive Counseling

Fair Housing Contact Service was founded in 1965 and its mission statement is "to prevent and eliminate discrimination and to promote equal housing opportunity." FHCS supports and encourages freedom of residence in the Greater Akron region so that all persons, regardless of race, color, religion, national origin, sex, familial status, or disability can secure the housing they want and can afford in the neighborhood of their choice.

Fair Housing Resource Center
Painesville, OH
$44,472 - Comprehensive Counseling
$9,314 - Loan Document Review Counseling

The Fair Housing Resource Center, Inc. (FHRC) is a 501(c) (3) organization located in Lake County, Ohio. FHRC has one office and operates in the county seat of Painesville, Ohio. Fair Housing Resource Center, Inc. provides on-on-one counseling for individuals who need assistance in the following areas: landlord/tenant rights, fair housing, loss mitigation, homeownership, and predatory lending. The work plans created by the Fair Housing Resource Center, Inc., support individuals in becoming self-sufficient and ensure that all persons are provided safe, decent and affordable housing.

Geauga County Community Economic Development
Chardon, OH
$25,244 - Comprehensive Counseling

Geauga County Community and Economic Development Department has been a HUD approved credit counseling agency since 2004. The Geauga County Community Economic Development Agency has provided counseling to over 850 area residents on: homebuyer

preparation, predatory lending practices, financial literacy foreclosure prevention, loan modification, home equity conversion (reverse mortgage), and fair housing / discrimination.

Lifespan, Incorporated
Hamilton, OH
$40,976 - Comprehensive Counseling
$5,000 - Loan Document Review Counseling

LifeSpan's roots stretch back to 1945 when many Butler County families were strolling with stress as they adjusted to changes brought on by soldiers returning from the war. A small counseling agency called Family Services, the forerunner of LifeSpan, was created in Hamilton to help ease the transitions. As Butler County experienced dramatic growth over the next 60 plus years with Warren County following suit, LifeSpan kept pace by adding new programs to meet the changing community needs. LifeSpan's holistic financial management services include: Budget Help Only (BHO), Debt Management Program (DMP), credit report review, money management education/personal finance management, bankruptcy pre-filing counseling, bankruptcy pre-discharge counseling, and housing counseling.

Mid-Ohio Regional Planning Commission
Columbus, OH
$39,228 - Comprehensive Counseling
$7,745 - Loan Document Review Counseling

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

Neighborhood Housing Partnership of Greater Springfield, Inc.
Springfield, OH
$46,220 - Comprehensive Counseling
$8,922 - Loan Document Review Counseling

Neighborhood Housing Partnership of Greater Springfield, Inc. (NHP) is a not-for-profit 501c (3) organization created in response to deteriorating housing and neighborhood conditions in the city of Springfield, Ohio. NHP is overseen by a diverse Board of Trustees comprised of neighborhood residents, business and government, minority and low-income representatives. NHP utilizes HOME funds as well as other federal, state, local and private funding. Primary activities include: low interest-loans for home repairs, construction management, and homebuyer education/credit counseling; financial literacy counseling, down payment assistance; foreclosure prevention counseling and; first mortgage lending and referrals.

Northwest Ohio Development Agency
Toledo, OH
$37,480 - Comprehensive Counseling

Northwest Ohio Development Agency **(**NODA) is a Community Development Financial Institution (CDFI) certified by the U.S. Department of Treasury. NODA helps people become self-sufficient and builds stable communities. NODA was founded in 1998 and opened for business in 2000. NODA provides loans, investment capital, grants and supportive services in a holistic fashion. NODA provides a predatory lending counseling program to assist consumers from losing their homes to foreclosure due to unscrupulous lending practices.

Ohio Housing Finance Agency
Columbus, OH
$136,881 - Comprehensive Counseling

The Ohio Housing Finance Agency's (OHFA) created in 1983, mission is to "open the doors to an affordable place to call home" for thousands of Ohio families by making available the resources necessary to ensure first-time homebuyers, renters, senior citizens, and other populations with special needs have a safe, quality place to call home. Since 1983, OHFA has offered stable financing options, such as the First-Time Homebuyer Program, Ohio Heroes Program, Down Payment Assistance, Target Area Program and Mortgage Credit Certificate Program and has made homeownership possible for more than 130,000 borrowers across the state. OHFA also provides homebuyer education and foreclosure prevention through partnerships with housing counseling organizations helping thousands of Ohioans through these initiatives. In addition, the agency offers funding to support the creation and rehabilitation of affordable rental housing for families, seniors and other populations, single family lease purchase homes and permanent supportive housing.

Stark Metropolitan Housing Authority
Canton, OH
$33,500 - Comprehensive Counseling

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

Working in Neighborhoods
Cincinnati, OH
$33,984 - Comprehensive Counseling

Working in Neighborhoods (WIN), a Cincinnati-based non-profit organization, works to revitalize communities and to help families build equity by providing home buyer education

and support for current home owners. WIN sponsors home buyer and credit counseling, financial literacy classes, renovates and builds homes for first-time home owners, and trains neighborhood residents to work together to improve their communities.

WSOS Community Action Commission, Inc.
Greensprings, OH
$37,480 - Comprehensive Counseling
$6,560 - Loan Document Review Counseling

WSOS CAC Inc., a comprehensive service organization, has been providing housing counseling services for the homeless, those at risk of becoming homeless, potential renters and purchasers within rural northwestern Ohio for 28 years. Housing counseling services are provided in one-on-one or group education sessions. The counseling activities include transitional and permanent supportive housing for the homeless, rent/mortgage/utility assistance to those at risk of homelessness, pre and post occupancy counseling for renters and purchasers, mortgage default/rent delinquency counseling, home improvement and rehabilitation assistance, down payment assistance and home buyer education classes.

OKLAHOMA

Consumer Credit Counseling Service of Central Oklahoma, Inc.
Bethany, OK
$39,228 - Comprehensive Counseling

Consumer Credit Counseling Service (CCCS) of Central Oklahoma has been serving Oklahomans since 1967. CCCS offers free credit, budget, debt and housing counseling to clients in the western two-thirds of the state. The agency also offers free and low-cost community workshops on a variety of financial and housing topics.
The agency works closely with Community Action Agencies, Habitat for Humanity, the Oklahoma City Housing Authority and the Oklahoma Finance Agency
www.ccc.sok.org

Community Development Support Association
Enid, OK
$39,228 - Comprehensive Counseling

Community Development Support Association, Inc. (CDSA) is a private, nonprofit, community action agency established in 1980 and approved by HUD as a housing counseling agency since 1998. The mission of the agency is to work with others to identify needs, secure resources, and deliver services which improve lives in the agency's communities. The agency facilitates this mission by employing qualified staff to implement programs dictated by community needs, needs which have been identified through research and needs assessments. CDSA provides comprehensive housing counseling services including homebuyer education, mortgage delinquency/default resolution, HECM, homeless services and renter assistance, as well as services that promote energy efficiency.

Housing Authority of the City of Muskogee
Muskogee, OK
$21,748 - Comprehensive Counseling

The Housing Authority of the City of Muskogee's (MHA) housing counseling program provides comprehensive housing counseling services to the Muskogee County area. Utilizing the expertise of qualified counselors, MHA has assisted hundreds of families with services including pre-purchase, rental, default, post-purchase, and homebuyer education counseling. All counseling services provided by MHA's housing counseling program are free of charge.

Housing Authority of the City of Norman
Norman, OK
$20,000 - Comprehensive Counseling

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

Community Action Agency of Oklahoma City and Oklahoma/Canadian Counties, Inc.
Oklahoma City, OK
$42,724 - Comprehensive Counseling

CAA of OKC began serving the community in 1965. The Special Projects Division has been reaching out and working with low- to moderate- income families and individuals, addressing a broad range of housing needs in the communities of Oklahoma and Canadian Counties since 1993. This year's HUD housing counseling grant will allow Community Action Agency of Oklahoma City and Oklahoma & Canadian Counties, Inc. (CAA of OKC) to conduct workshops, one-on-one individualized counseling and provide information through housing fairs, and town meetings. The agency continues to ensure that homebuyers are not victims of predatory lending, that fair housing standards are upheld, and that communities are aware of the many programs available to them.

Housing Authority of the City of Shawnee
Shawnee, Oklahoma
$44,472 - Comprehensive Counseling

The Housing Authority of the City of Shawnee, Oklahoma is a public housing authority established in 1967 and is also a HUD-approved housing counseling agency. The Authority provides Public Housing and Section 8 Rental Assistance and offers additional services such as comprehensive housing counseling, family self-sufficiency programs, resident

opportunities for self-sufficiency and site-based resident councils. The focus of the agency's HUD grant will be on one-on-one pre-purchase, rental, mortgage default and delinquency, and post-purchase counseling. The Authority will also offer group education in the form of homebuyer education classes and rental housing workshops. The agency's counselors are trained and certified through the Oklahoma Homebuyer Education Association and the NeighborWorks Center for Homeownership Education, and the agency's program complies with the National Industry Standards for Homeownership Education and Counseling.

Stillwater Housing Authority
Stillwater, OK
$39,228 - Comprehensive Counseling

The Stillwater Housing Authority has been meeting the housing needs of low-income, elderly, and disabled residents in Stillwater for over 25 years. The mission of the Stillwater Housing Authority is designed to "ensure safe, decent, and affordable housing; create opportunities for residents' self-sufficiency and economic independence" and "recognize the residents as the agency's ultimate customer." To facilitate this mission, the Stillwater Housing Authority implemented a housing counseling program in 1997. The Stillwater Housing Authority offers counseling in the areas of pre-purchase homebuyer education; resolving or preventing mortgage delinquency; home maintenance and financial management for homeowners; locating, securing or maintaining residence in rental housing; and services for the homeless. http://pages.sbcglobal.net/stillwater_ha/

OREGON

Willamette Neighborhood Housing Services Inc.
Corvallis, OR
$50,000 – Comprehensive Counseling
$10,000 - Loan Document Review Counseling

Willamette Neighborhood Housing Services (WNHS) offers a wide range of housing-related services to individuals and families in Oregon's Linn and Benton Counties. WNHS is also a member of the NeighborWorks Network and in June 2009 became a local HUD approved counseling agency. WNHS has educated over 2,000 people and helped 620 families buy their first home. Counseling services include: pre-purchase, homebuyer education, mortgage delinquency, and financial management education. The agency is committed to improving lives and strengthening communities through quality affordable housing, homeownership, economic opportunity, and community partnerships. The agency proposes to serve 475 clients with these HUD grants. For more information their web site at: http://www.w-nhs.org

Neighborhood Economic Development Corp. (NEDCO)
Eugene, OR
$56,708 – Comprehensive Counseling

Founded in 1979, the Neighborhood Economic Development Corp. (NEDCO) is Oregon's first and oldest Community Development Corporation that serves the communities of Lane and Marion County in Oregon. NEDCO is committed to improving the economic well being of individuals, families and neighborhoods by offering comprehensive housing counseling services including: homebuyer education, pre-purchase counseling, post-purchase and foreclosure prevention counseling, financial literacy, and default prevention group education. For the grant period the agency projects to serve 600 clients with its housing counseling grant. NEDCO's website address is http://www.nedcocdc.org.

Open Door Counseling Center
Hillsboro, OR
$49,716 – Comprehensive Counseling
$5,000 - HECM Counseling

Open Door Counseling Center (ODCC), established in 1984, is a HUD approved housing counseling agency in Washington County, Oregon. The agency's mission statement includes facilitating client success by providing clients with permanent housing opportunities through structured programs. ODCC provides clients with case management and counseling for many of the problems that lead to homelessness, as well as providing pre-purchase counseling, rental counseling, mortgage foreclosure prevention counseling, and reverse mortgage counseling. During FY 2010, the agency plans to serve 1,236 clients with its comprehensive and HECM housing counseling grants. http://www.opendoorcc.net

United Community Action Network (UCAN)
Roseburg, OR
$20,000 – Comprehensive Counseling

The United Community Action Network (UCAN) is a social services agency dedicated to serving low-income families in the communities of Douglas and Josephine County, Oregon. Founded in 1969, the non-profit agency offers comprehensive housing counseling services, including: mortgage default counseling, home repair, landlord/tenant issues and first time homebuyer counseling. UCAN's mission is to create solutions to poverty and improve lives through the operation of its five (5) programs: Food Bank (county-wide food sufficiency distribution center), Adult and Child Care Food Program, Head Start, Transitions Program (skills building for low income women), Case Management-Housing and Emergency Support Services. The agency projects to serve 58 clients through its housing counseling grant. UCAN's website address is: http://www.ucancap.org.

PENNSYLVANIA

Mon Valley Initiative (MVI)
Homestead, PA
$855,000 - Comprehensive Counseling

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

Nueva Esperanza, Inc.
Philadelphia, PA
$300,000 - Comprehensive Counseling

Nueva Esperanza is one of the largest Hispanic, faith-based community development corporations in the nation. With a national network of 12,000 faith and community based agencies, Nueva Esperanza is one of the leading voices for Hispanics in America. The organization focuses its work on five key areas: advocacy; education; capacity building; community development; and work force development. In addition to comprehensive housing counseling, Nueva Esperanza also builds and rehabilitates homes for rental and purchase by low-income families.

Berks Community Action Program Budget Counsel
Reading, PA
$20,000 - Comprehensive Counseling

The Berks Community Action Program, Inc. is a private, non-profit Community Action agency established in 1965. The mission of BCAP is to coordinate and implement county-wide programs designed to reduce the effects of poverty and to mobilize local resources to combat the causes of poverty. Agency programs include Head Start, Pre-K Counts, Weatherization, and Welfare to Work, Family Center, and Budget Counseling. The Budget Counseling Center provides a variety of budgeting and pre and post occupancy counseling to assist families in identifying and maintaining affordable housing. The Budget Center is an approved HUD Counseling agency and provides comprehensive housing counseling services.

Blair County Community Action Agency
Altoona, PA
$33,984 - Comprehensive Counseling

Blair County Community Action Program (BCCAP) was incorporated on June 8, 1965 as a private, non-profit corporation pursuant to Section 501 (c) (3) of the internal Revenue Code. BCCAP has developed a comprehensive support system to assist county residents with all levels of housing needs. BCCAP provides programs that help community residents overcome homelessness through a holistic intensive case management approach. BCCAP has provided one-on-one case management and assistance for individuals and families with

non-homeless housing issues through its Housing Counseling Program. Assistance has been provided to families on issues such as home purchase, mortgage delinquency, finding a rental property, evictions, and any other housing related issue they may be encountering.

Bucks County Housing Group
Wrightstown, PA
$23,496 - Comprehensive Counseling

Bucks County Housing Group (BCHG) opened the first homeless shelter in Bucks County in 1980. BCHG works to transform the lives of the client families it serves. BCHG was instrumental in the development of Pennsylvanian's Homeownership Emergency Mortgage Assistance Program (HEMAP), in 1984. BCHG advocates for the development of programs to assist first-time homebuyers to secure their mortgages. BCHG's unique First-Time Homebuyers Boot Camp program is a 6-month support group session for people who need additional assistance in evaluating their credit, actively saving towards a home, and learning the home purchase process. All services and programs are designed and implemented to bring about a lasting, purposeful alteration in the lives of the clients.

Center for Family Services, Incorporated
Meadville, PA
$47,968 - Comprehensive Counseling

The Center for Family Services, Inc is non-governmental and local with a volunteer board of directors. Agency history dates back to 1863 when a group of local women organized to assist the families of Civil War Veterans with food and clothing. The agency has grown into a multi-service 501(c) (3) organization providing essential services and family oriented education. The Center provides rental assistance programs, homeless/displacement counseling, utility assistance programs, pre-purchase, post-purchase, reverse mortgage and delinquency and default counseling and workshops for homebuyers, predatory lending and fair housing.

Chester Community Improvement Project
Chester, PA
$40,976 - Comprehensive Counseling
$9,706 - Loan Document Review Counseling

Chester Community Improvement Project (CCIP) is a community-based organization with the mission of helping to "revitalize the City of Chester by building the base of homeownership." CCIP's mission is accomplished through public-private partnerships that focus on targeted housing rehabilitation and new construction, supported by comprehensive pre and post purchase homeownership counseling programs, credit and budget counseling, and foreclosure prevention. CCIP works with providers of construction skills training to address workforce development and underlying economic problems of our target neighborhoods. CCIP serves low to moderate income families in the City of Chester and throughout Delaware County.

Commission on Economic Opportunity of Luzerne County
Wilkes-Barre, PA
$39,228 - Comprehensive Counseling

The Commission is a private non-profit corporation established in 1965 as a committee of the United Way of Wyoming Valley. The Commission on Economic Opportunity has developed a wide variety of programs to meet the needs of the poor and the elderly of Luzerne County. Presently, the Commission operates more than (30) separate programs in areas of Housing, Weatherization, Energy Assistance, Nutrition, Emergency Assistance, Home Improvement and Employment/Training, Economic Development, Outreach and referral, In-Home Services and Summer Youth Recreation and Employment

Community Action Committee of Lehigh Valley, Inc.
Bethlehem, PA
$30,500 - Comprehensive Counseling
$5,000 - Loan Document Review Counseling

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

Community Action Southwest
Washington, PA
$37,480 - Comprehensive Counseling
$6,177 - Loan Document Review Counseling

Community Action Southwest (CAS) is a non-profit agency founded in 1965 with a mission to serve as a catalyst to mobilize the resources of the entire community to enable families and individuals in Washington and Greene Counties to attain the skills, knowledge, motivation, and opportunity to become self-sufficient. CAS is dedicated to moving people out of poverty by facilitating programs for emergency assistance, housing, employment, adult education, family literacy, early childhood education, senior services, nutrition services and asset development. CAS is a Local Housing Counseling Agency that directly provides a variety of housing counseling services to homebuyers, homeowners, low- to moderate-income renters, and the homeless. Primary objectives are to expand homeownership opportunities, improve access to affordable housing and preserve homeownership.

Credit Counseling Center
Richboro, PA
$20,000 - Comprehensive Counseling

The Credit Counseling Center (CCC) is non-profit community service organization. The central purpose of the Credit Counseling Center is to provide the highest quality, community

based services to families and individuals who are in need of financial literacy though programs designed to improve money management skills for life long independence. CCC has helped thousands of clients repay debt, establish a household budget, improve credit, attain homeownership, prevent foreclosure and improve financial literacy, knowledge and skills.

Fayette County Community Action Agency
Uniontown, PA
$26,992 - Comprehensive Counseling

The Fayette County Community Agency (FCCAA) is a 501(c)(3) non-profit corporation. Established in 1966, FCCAA focuses on economic and community development in the Fayette County community in southwestern Pennsylvania. FCCAA's mission is to strengthen individuals and families to become more self-sufficient, achieving their potential by taking advantage of opportunities, improving the conditions in which they live and taking ownership of their community. Agency services include education, energy, housing and the development of housing, emergency assistance, employment and training, youth activities, empowerment and leadership development, casework and service coordination, family supports, food and nutrition, personal care, transportation, recreation, health, medical and community development services.

Greater Erie Community Action Agency
Erie, PA
$30,488 - Comprehensive Counseling

Greater Erie Community Action Agency's (GECAC) mission is to provide "services directed toward elimination of poverty or causes of poverty in the Greater Erie Area." GECAC's housing counseling program provides default delinquency counseling to households seeking to improve their rental situations and to those who are behind in their mortgage payments (as early as one month behind).

Housing Alliance of York
York, PA
$32,236 - Comprehensive Counseling

The Housing Alliance of York delivers an array of housing programs and services: rental assistance, downpayment and closing cost assistance, mortgage default programs, tenant landlord workshops, tenant landlord complaints, first time homebuyer education workshops and the family savings account program.

Housing Authority of the County of Butler
Butler, PA
$35,732 - Comprehensive Counseling

The Butler County Housing Authority administers comprehensive services to Butler County residents through its housing counseling program. The program was initiated in 1997 to fill

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

Intercultural Family Services, Incorporated
Philadelphia, PA
$20,000 - Comprehensive Counseling

Intercultural is a nonprofit, health and human services agency established in 1979. The agency employs a staff of over 200 individuals who serve nearly 10,000 people annually through the provision of direct services and outreach initiatives. Intercultural currently operates 18 programs including: in-home social work and case management, housing counseling, parenting classes, PHACE—Preventing HIVAIDS through Community Education; a summer performing arts camp; a summer youth workforce development program, a music and mentorship program; language interpretation and translation services and two licensed outpatient mental health facilities - Intercultural Behavioral Health Center (IBHC) South, and IBHJC West.

Lawrence County Social Services Incorporated
New Castle, PA
$23,496 - Comprehensive Counseling

Incorporated in 1974, Lawrence County Social Services, Inc., a member of Lawrence County Community Action Partnership is dedicated to enhancing the quality of life within Lawrence County by eliminating and preventing the causes and effects of poverty by mobilizing and directing resources to assist, educate, and promote self-sufficiency. Services available will include: pre-purchase/homebuyer education, post-purchase education, delinquency/default counseling, rental counseling, and homeless counseling.

Media Fellowship House
Media, PA
$31,250 - 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 for their race, culture, gender, age or disabilities. Our organization is centrally located in Media, Delaware County but our housing counseling services reach as far as Chester, Bucks, Montgomery and Philadelphia Counties. We specialize in helping low and moderate income individuals and families attain the dream of home ownership by providing education and funding for potential first time home buyers. We also help our clients avoid losing their homes to foreclosure by providing individual counseling sessions to those that are in financial distress. We have been helping our neighbors for more than sixty years.

Mt. Airy, U S A
Philadelphia, PA
$40,976 - Comprehensive Counseling
$8,500 - Loan Document Review Counseling

Mt. Airy USA is a nonprofit that utilizes real estate development strategies to revitalize the communities within which it works. Founded in 1980, Mt. Airy USA's successful efforts have included the construction of commercial and retail buildings, along with affordable homeownership housing. Mt. Airy USA offers comprehensive housing counseling services to low and moderate income, first-time homebuyers, as well as older homeowners aging in place and struggling with home repair needs. Client services include one-on-one mortgage counseling, credit repair, financial management, anti-predatory loan counseling, deed-related concerns, foreclosure prevention and default and delinquency counseling.

Pennsylvania Housing Finance Agency
Harrisburg, PA
$156,930 – Comprehensive Counseling

The Pennsylvania Housing Finance Agency was created by the state legislature in 1972 to help enhance the quality and supply of affordable homes and departments for older adults, persons of modest means, and persons with disabilities. To meet this mandate, the Agency operates three (3) basic programs: a single family homeownership initiative; a multifamily rental housing development effort; and a foreclosure abatement measure. As a self-supporting corporation, PHFA has provided more than $7,000,000,000 of funding and tax credits for 140,000 home mortgage loans and 80,000 apartment units, and has saved nearly 42,000 houses from foreclosure. In addition to its major programs, PHFA conducts housing studies, promotes counseling and education for renters and homebuyers, offers supportive services at apartments it has financed, administers HUD Section 8 contracts at more than 40,000 subsidized units, and acts as an advocate to promote the benefits of decent, affordable shelter for those who need it most.

Philadelphia Council for Community Advancement
Philadelphia, PA
$37,480 - Comprehensive Counseling
$5,000 - HECM Counseling

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

Schuylkill Community Action
Pottsville, PA

$30,580 - Comprehensive Counseling

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

Southwestern Pennsylvania Legal Services, Inc.
Washington, PA
$37,480 - Comprehensive Counseling
$5,000 - HECM counseling
$5,000 - Loan Document Review Counseling

For 41 years, Southwestern Pennsylvania Legal Services, Inc. has been providing an ensemble of legal and supportive services to low-income individuals and families residing in this predominantly rural area in southwestern Pennsylvania. 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.

Tabor Community Services, Inc.
Lancaster, PA
$53,212 - Comprehensive Counseling

Tabor Community Services was founded in 1968 to help low-income and minority families find affordable housing. Tabor has steadily offered a wider, more comprehensive array of services in Lancaster, Pennsylvania, to fulfill its mission to rebuild communities by helping families find housing and financial solutions. Tabor counsels over 4,000 households (over 10,000 individuals) each year, teaching them the skills and disciplines that empower them to become productive, responsible members of the community. Services provided include budget counseling and education, consumer credit counseling, rental counseling to prevent homelessness, transitioning sheltered persons to independent living, first-time home-buyer counseling, default mortgage and predatory lending counseling and education, self-sufficiency counseling to get recipients off rental assistance, and independent development accounts to help the low-income save to make an asset-building purchase, such as a home or education.

The Partnership CDC
Philadelphia, PA
$21,748 - Comprehensive Counseling

The Partnership CDC is dedicated to building wealth in West and Southwest Philadelphia by securing economic opportunities for low and moderate income households through the provision of financial and housing education, rehabilitation of residential and commercial

properties, workforce development for disadvantaged workers, and the coordination of neighborhood planning in collaboration with other community stakeholders.

Trehab
Montrose, PA
$35,732 - Comprehensive Counseling

The TREHAB Center, a Community Action Agency in Northeastern Pennsylvania, has been serving the needs of the local population for over 35 years. The Homeownership Program covers Bradford, Tioga, Sullivan, Susquehanna and Wyoming Counties offering low- and moderate-income first time homebuyers one-on-one counseling and workshops on mortgage foreclosure, pre-purchase education and reverse equity mortgage (HECM).

Unemployment Information Center
Philadelphia, PA
$32,236 - Comprehensive Counseling

Unemployment Information Center (UIC) is a non-profit community based organization which has provided housing counseling services related to Default and Delinquency, Foreclosure Prevention and rental assistance since 1976.

United Neighborhood Centers of Northeastern Pennsylvania
Scranton, PA
$28,740 - Comprehensive Counseling
$5,000 - HECM Counseling
$6,177 - Loan Document Review Counseling

United Neighborhood Centers of Northeastern Pennsylvania (UNC) is a neighborhood-based, grassroots social service agency providing programs and services to poverty and low-income households in northeastern Pennsylvania since 1923. UNC's mission is to work together with neighbors to provide services and create opportunities which empower individuals and build strong interdependent communities.

PUERTO RICO

Ceiba Housing and Economic Development Corporation
Ceiba, Puerto Rico
$49,716 – Comprehensive Counseling

Ceiba Housing and Economic Development Corporation (CHEDCO), is a private, non-profit organization incorporated under the laws of the Commonwealth of Puerto Rico since 1986. Since its inception, CHEDCO has administered and participated in many programs designed to address community housing issues and advocate for improving communities. Its HUD-approved housing counseling program seeks to guarantee the availability of a variety of alternatives to assist low and moderate income first-time homebuyers,

homeowners, tenants, elderly, handicapped and homeless in their pursuit of successful homeownership. The agency also offers occupancy and accessibility services to further promote, affordable and fair housing. During Fiscal Year 2007-2008 CHEDCO provided 2,323 clients with one-on-one counseling.

Corporacion Milagros Del Amor
Caguas, Puerto Rico
$51,464 – Comprehensive Counseling

Corporacion Milagros del Amor (CorMA) is a non-profit, faith-based community organization seeking to ensure that homeownership and rental opportunities are possible to low and moderate income persons, persons with disabilities, elderly and minorities. For the last ten years CorMA has been assisting homeless individuals and families, through case management, social work, vocational and life skills coordination, psychological therapy and educational programs. In their effort to offer quality comprehensive housing counseling, CorMA continues to establish processes to identify new clients and facilitate referral to an expanding network of partners. During Fiscal Year 2007-2008 CorMA provided 536 clients through its HUD-approved housing counseling program.

Ponce Neighborhood Housing Services, Inc.
Ponce, Puerto Rico
$33,984 – Comprehensive Counseling

Ponce Neighborhood Housing Service, Inc. (Ponce NHS) is a nonprofit organization incorporated under the laws of the Commonwealth of Puerto Rico since 1983. The organization is certified by the Department of Treasury of the United States as a Community Development Financial Institution (CDFI). Ponce NHS is a HUD-approved Housing Counseling Agency and a Puerto Rico Department of Housing, certified Community Housing Development Organization (CHDO). The organization works with municipal governments and community groups of the Southern area to enhance the living standards of its low and moderate-income families. Ponce NHS provides housing counseling services to the southwestern area of Puerto Rico and served during 2007-2008 period, 281 clients with one-on-one counseling.

RHODE ISLAND

Rhode Island Housing and Mortgage Finance Corporation
Providence, RI
$183,663 – Comprehensive Counseling

Rhode Island Housing (RIH) will utilize grant funds to address comprehensive housing counseling services through a network of support services for pre-purchase, post-purchase, and rental counseling that also included public outreach, group education, and legal services. A portion of this year's grant will provide support for foreclosure prevention. RIH will partner with the Housing Network of Rhode Island, Rhode Island Legal Services Inc., and

Project Basic. The work funded by this grant is also supported by Rhode Island Housing Resources Commission, Money Management International/CCCS, and the National Consumer Law Center. RIH is a self-supporting corporation and housing finance agency for the state of Rhode Island. Over the years, the agency has helped more than 60,000 Rhode Island families buy homes. For more information, visit RIH's website at www.rhodeislandhousing.org

The Urban League of Rhode Island
Providence, RI
$32,236 - Comprehensive Counseling

The Urban League of Rhode Island (URLI) one of 110 affiliates of the National Urban League is a nonprofit, tax exempt community based agency with a 70 year history in providing services to Rhode Island's minority and low income communities. The URLI housing counseling services include pre-purchase counseling, homebuyer education, delinquency and default counseling, non-delinquency post purchase counseling and education, rental counseling, homeless/displacement counseling, transitional/supportive housing and fair housing education. The agency program takes a holistic approach to financial fitness by offering individual credit counseling and group credit counseling workshops.

SOUTH CAROLINA

Family Services, Inc.
Charleston, SC
$42,724 – Comprehensive Counseling
$9,706 – Loan Document Review Counseling

Family Services, Inc. (FSI) was organized in 1988 to empower families and individuals through counseling, advocacy, and education. FSI has five divisions including the Homeownership Resource Center, Financial Literacy Education, Consumer Credit Counseling, Conservator/Representative Payee, and Family Violence Intervention Program. During the 2007-2008 Fiscal Year, FSI provided pre-purchase, delinquency/default, HECM/reverse mortgage, rental, and homeless/displacement counseling, home-buyer and fair housing education counseling to 5,029 clients. www.foreclosurehelpforsc.org

Greenville County Human Relations Commission
Greenville, SC
$49,716 – Comprehensive Counseling
$11,275 – Loan Document Review Counseling

Greenville County Human Relations Commission (GCHRC) is a local government body that became a HUD-approved housing counseling agency in 2001. GCHRC serves the entire City and County of Greenville and surrounding areas. During the 2007-2008 Fiscal Year, GCHRC provided pre-purchase, delinquency/default, non-delinquency post-purchase,

reverse mortgage, rental, homeless/housing placement, predatory lending, non-delinquency post-purchase education, fair housing education counseling and marketing and outreach to 1,786 clients. www.greenvillecounty.org

Trident United Way
Charleston, SC
$23,496 – Comprehensive Counseling

The mission of Trident United Way (TUW) is to solve critical problems facing people in Berkeley, Charleston and Dorchester counties. TUW has been a leader in changing the lives of Low-country residents since 1922 when it was established as the Social Services Exchange. Today, TUW addresses community needs through its funded partners and direct service programs. TUW's Housing Counseling Assistance Program has provided counseling services since 1974 and offers assistance to residents in the following areas: first-time homebuying, lending, delinquency/default, reverse mortgage and predatory lending. During Fiscal Year 2007-2008, Trident United Way served 608 clients with their housing needs. www.tridentunitedway.org

Upstate Homeless Coalition of South Carolina
Greenville, SC
$35,732 – Comprehensive Counseling
$5,000 – Loan Document Review Counseling

Upstate Homeless Coalition of South Carolina (UHCSC) is a private, nonprofit organization dedicated to ending homelessness through programming, advocacy, and construction of affordable housing. UHCSC provides housing counseling services to residents in Greenville, Spartanburg, Cherokee, Laurens, Pickens, Union, Oconee, and Anderson counties. UHCSC offers the following types of housing counseling services: pre and post-purchase, delinquency/default, reverse mortgage, and loan document review. During Fiscal Year 2007-2008, UHCSC counseled 76 clients. www.upstatehomeless.com

SOUTH DAKOTA

South Dakota Housing Development Authority
Pierre, SD
$170,297 - Comprehensive Counseling

South Dakota Housing Development Authority (SDHDA), created in 1973 by the State Legislature, offers residents a variety of affordable homeownership and rental housing opportunities. SDHDA also provides programs for developers made available through the U.S. Department of Housing and Urban Development (HUD), and housing tax credits made available through the Internal Revenue Service 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. Since 1998, SDHDA has administered HUD's

housing counseling grant program for various housing counseling service providers statewide.

Oglala Sioux Tribe Partnership for Housing, Inc.
Pine Ridge, SD
$32,236 - Comprehensive Counseling
$6,177 - Loan Document Review Counseling

The Oglala Sioux Tribe Partnership for Housing, Inc. (OSTPH) is a nonprofit organization which was approved by the Oglala Sioux Lakota Tribal laws and incorporated in the State of South Dakota. The OSTPH'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 would be feasible and affordable for the tribal members of the Reservation. The OSTPH was approved as a HUD housing counseling agency in February 2000 and has continually provided housing counseling and educational programs to local tribal members. The OSTPH has assisted homebuyers with the purchase of their homes and has also assisted clients with mortgage work-out plans to save their homes. The OSTPH has provided ongoing post-purchase programs to assist tribal members after their homes have been purchased.

Pioneer Credit Counseling
Rapid City, SD
$30,488 - Comprehensive Counseling
$6,000 - HECM Counseling

Pioneer Credit Counseling (PCC) has been providing financial counseling and education since 1989. The agency started its work by providing financial counseling and has since grown by providing additional services including pre- and post-bankruptcy counseling plus a variety of other housing counseling types. The agency exists to help people get out of their financial constraints and is committed to the belief that "all people are individuals with purpose and worth." The agency also believes that consumers are no less valuable because of financial difficulties than if they were wealthy.

PCC provides an array of housing counseling which includes Homebuyer Education, Pre-purchase Counseling, Money & Debt Management, Mortgage Delinquency Counseling, Loss Mitigation Counseling, Post-Purchase Counseling, and Reverse Mortgage Counseling. The agency's services are suited to fit the individual needs of each client and, also, to equip them to make better financial decisions. Pioneer Credit Counseling received HUD approval in December 2008 and is well on its way in providing services to its client base. The agency is committed to providing personal and punctual client care, care that is regularly evaluated by management. More information about PCC can found at the agency's web address located at www.pioneercredit.com.

TENNESSEE

West Tennessee Legal Services, Inc.
Jackson, TN
$1,120,501 - Comprehensive Counseling
$120,000 – Loan Document Review Counseling

West Tennessee Legal Services (WTLS) is a private nonprofit organization affiliated with Legal Services Corporation and a HUD-approved regional housing counseling intermediary. In collaboration with 27 local nonprofit Legal Aid Office affiliates in 12 states, WTLS provides clients with uniform access to housing counseling and educational services in underserved rural areas. Through this funding source, WTLS and its affiliates seek to promote equal housing rights and opportunities for all individuals residing within these areas.

Clinch-Powell Resource Conservation and Development Council
Rutledge, TN
$23,113 – Comprehensive Counseling

Clinch-Powell Resource Conservation and Development Council (RC&DC) is a community development organization working to protect natural resources, foster local leadership and build stronger communities. RC&DC became a Community Housing Development Organization in 2002, committed to affordable housing development, improving existing housing and promoting homeownership through one-on-one counseling, educational workshops and outreach activities. RC&DC currently provides counseling and education in eight counties, including pre-purchase and delinquency counseling; and post-purchase education. During the past fiscal year, Clinch-Powell RC&D counseled 157 clients. www.clinchpowell.net

Financial Counselors of America
Memphis, TN
$25,244 – Comprehensive Counseling

Financial Counselors of America is a nonprofit organization, which strives to assist individuals with eliminating their debt and enriching their lives through financial independence. The mission of Financial Counselor's of America is to properly educate clients on the home buying or rental process and to teach household budgeting, so that homeowners can retain their home. The agency provides debt management and consolidation services, homebuyer education, foreclosure intervention, rental counseling, home repair, pre and post-purchase counseling. During the past Fiscal Year, the agency assisted 434 individuals with their housing needs. www.financialcounselors.org

GAP Community Development Resources, Inc.
Franklin, TN
$33,984 – Comprehensive Counseling

GAP Community Development Resources, Inc. (GAPCDR) is a nonprofit organization whose mission is to help low and moderate-income families overcome barriers to homeownership, create social mobility, and inspire civil responsibility. GAPCDR offers

homebuyer education, financial literacy classes, pre and post-purchase counseling, mortgage delinquency and foreclosure prevention counseling, rental counseling and assistance for homeless individuals. During the past Fiscal Year, the agency assisted 587 individuals with their housing counseling needs. www.gapcdr.org

Memphis Consumer Credit Education Association
Memphis, TN
$33,984 – Comprehensive Counseling
The Memphis Consumer Credit Education Association (MCCEA) is a nonprofit organization established in 2004 to provide consumer credit, homebuyer education and counseling services to area residents. Although MCCEA is relatively young as an organization, its parent organization, Memphis Consumer Credit Association was founded in 1949 as a non-profit credit bureau and provided financial responsibility, credit and housing counseling. During the past Fiscal Year, the agency assisted 109 individuals with their housing needs. www.mccea.net

Woodbine Community Organization
Nashville, TN
$32,236 – Comprehensive Counseling
$8,000 – HECM Counseling
$6,961 - Loan Document Review Counseling

The Woodbine Community Organization (WCO) is a non-profit community-based organization that provides an array of social services. WCO is a major developer of multi-family housing in the State of Tennessee. WCO also provides housing counseling services in the areas of loss mitigation, mortgage default, and reverse mortgage counseling. During the past Fiscal Year, the agency assisted 894 individuals with their housing needs.
www.woodbinecommunity.org

TEXAS

Money Management International, Inc. (MMI)
Houston, TX
$931,154 - Comprehensive Counseling
$1,184,406 – HECM Counseling

Money Management International, Inc. (MMI) is a nonprofit, community service organization that provides comprehensive housing counseling, professional financial guidance, counseling, community-wide educational programs, and debt management assistance. A HUD-approved national housing counseling intermediary, MMI and its family of agencies has over 45 years experience helping consumers regain financial control of their lives. Through its network of over 125 local branch offices serving 24 states, MMI provides services including mortgage delinquency/default counseling, pre-purchase counseling, homebuyer education, reverse mortgage (HECM) counseling, and rental counseling.

Austin Tenants' Council
Austin, TX
$20,000 - Comprehensive Counseling

The Austin Tenants' Council (ATC) was founded in 1973 through the hard work and diligence of community activists and VISTA Volunteers. Over the past 35 years, the ATC 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. These services support its mission to ensure that all people have the right to a safe, decent and affordable home. Under this year's grant, the ATC will continue the expansion of its services to assist persons that live in underserved areas of Austin and elsewhere in Texas. The program will provide counseling, education and mediation to help protect tenant rights and to provide information on opportunities for homeownership.

Frameworks Community Development Corporation, Inc.
Austin, TX
$58,456 - Comprehensive Counseling

Frameworks Community Development Corporation (Frameworks) is a leader in homebuyer counseling and foreclosure intervention counseling in central Texas and is an active partner with the City of Austin Neighborhood Housing and Community Development Department in counseling and educating potential homebuyers, with an emphasis on lower income families. The Texas Department of Housing and Community Affairs has contracted with Frameworks to provide foreclosure intervention counseling services through the National Foreclosure Mitigation Counseling program. All services are provided in both English and Spanish.

United Cerebral Palsy of Greater Houston, Inc.
Bellaire, TX
$44,472 - Comprehensive Counseling

United Cerebral Palsy of Greater Houston, Inc. (UCP Houston) is a nonprofit organization that is dedicated to providing innovative services, including affordable housing, to people with disabilities and their families in Houston and surrounding communities. Since 1946, UCP Houston has offered a wide variety of programs including respite services, adult recreation, summer camps, infant development intervention, high school vocational/technical programs, and assistive technology resources to the Houston area. UCP Houston provides housing services to first-time homebuyers with disabilities in the City of Houston as well as in Harris, Montgomery and Ft. Bend Counties through its Housing Initiative. Through the Housing Initiative, UCP Houston provides education and counseling, credit and debt reduction counseling, post-purchase counseling and support, emergency financial assistance, down payment/closing cost assistance, as well as funding for accessibility-related modifications.

CCCS of Greater Dallas
Dallas, TX

$250,625 - Comprehensive Counseling
$50,000 - Loan Document Review Counseling

CCCS of Greater Dallas, Inc. (CCCS) is a nonprofit 501(c)(3) organization headquartered in Dallas, Texas with a staff of nearly 200 located in 22 branch offices in Texas, Colorado, New Mexico and Oklahoma. CCCS provides HUD-approved housing counseling services to clients nationwide with default counseling service through the Homeownership Preservation Foundation and Homeowners HOPE hotline, and Reverse Mortgage counseling services through the agency's intermediary, the NFCC. CCCS offers services by phone, online, or face-to-face. Since the agency opened its doors in 1974, nearly one million persons have been served. For further information, visit the agency's website at www.cccs.net

City of Fort Worth
Fort Worth, TX
$40,976 - Comprehensive Counseling

One of the housing goals in the City's 2005-2010 Consolidated Plan was to "preserve, improve and expand affordable rental and owner-occupied housing in accordance with the City's Comprehensive Plan." The City's object is to increase the homeownership rate and, in support of that goal, the City's Housing & Economic Development Department, through its Housing Services and Information Division (HS&I), has provided comprehensive housing counseling services and homeownership training since 1994. The HS&I is approved by the U.S. Department of HUD as a housing counseling agency in 1997. HS&I's counseling services complement the City's Homebuyers' Assistance Program which provides closing cost and down payment assistance to first-time homebuyers. For further information, visit the City of Fort Worth's website at www.fortworthgov.org

Avenue Community Development Corporation
Houston, TX
$45,000 - 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. Old Sixth Ward CDC was operated entirely by volunteers for the first four years. Since then, the agency's staff has grown to eight full-time employees and the Board of Trustees now includes 19 community leaders. At the request of civic organizations from surrounding neighborhoods, the agency had expanded its target area to include the near Northside and Washington Avenue communities by 1999. The agency changed its name to Avenue CDC to reflect this expanded focus. Today, Avenue CDC's mission is to revitalize its community by developing affordable housing and economic opportunities while preserving the cultural, economic, and historical diversity of the area served by the agency.

North & East Lubbock Community Development Corporation
Lubbock, TX
$32,236 - Comprehensive Counseling

Founded in 2004, the North and East Lubbock Community Development Corporation (NELCDC) provides its clientele with homebuyer education, pre- and post-purchase counseling, renter assistance, and money/debt management counseling. The NELCDC is responsible for providing housing counseling services to 71 counties located in the 13th and 19th Congressional Districts of Texas.

Jordan Community Development Corporation
Richardson, TX
$28,740 - Comprehensive Counseling

The Jordan Community Development Corporation (JCDC) is a HUD-approved Local Housing Counseling Agency and a nonprofit 501(c)(3) community-based organization located in Dallas, Texas since 1995. Since its inception, the JCDC has implemented programs designed to impact and empower families in both the acquisition and retention of homes. The agency promotes financial literacy by providing knowledge and wealth-building skills through its Home Buyers/Owners Program (HBOP). The HBOP has assisted over 70 families to become first-time homeowners and over 80 families facing foreclosure to keep their homes. For additional information and news, visit the agency's website at Visit our website at www.jordancdc.org

City of San Antonio/Department of Community Initiatives/Fair Housing
San Antonio, TX
$53,212 - Comprehensive Counseling

The City of San Antonio's housing counseling program provides comprehensive housing counseling services to residents of San Antonio and Bexar County and has been providing those services as a HUD-approved housing counseling agency since 1979. The services offered by the agency include the following: foreclosure prevention counseling, pre- and post–purchase housing counseling, emergency financial assistance for mortgage payments, mediation of tenant/landlord disputes, reverse mortgage counseling, predatory lending counseling, homeless/displacement counseling, and housing discrimination/Fair Housing Act outreach and investigation. The agency's housing counseling program builds partnerships with local housing providers, government agencies and nonprofits to identify housing needs and to provide assistance to households in crisis.

Our Casas Resident Counsel
San Antonio, TX
$33,984 - Comprehensive Counseling

Our Casas, a 501(c)(3) nonprofit organization and a Community Housing Development Organization, was organized and chartered in October of 1990. The mission at Our Casas Resident Council, Inc. (Our Casas) is to develop and implement initiatives for the empowerment of low-income families. Our Casas' goals are to assist low-income families in moving toward the social and economic mainstream of employment and home ownership. During its nineteen year history, it has been fulfilling its mission by providing at no cost to

families, one-on-one housing counseling, homebuyer education seminars, foreclosure intervention/prevention, downpayment/closing costs financial assistance and rental assistance to over 5,000 low-to moderate income families.

Community Council of Southwest Texas, Inc.
Uvalde, TX
$30,488 - Comprehensive Counseling

The Community Council of Southwest Texas, Inc. (CCSWT) is a 501(c)(3) nonprofit that has been chartered with the State of Texas since April 1965. CCSWT has 25 years of experience administering housing programs in the areas of homebuyer assistance, rehabilitation and self-help while also offering the Bootstrap and the Self-Help Homeownership Opportunity Programs. All these programs provide assistance to potential homeowners in purchasing homes and in assisting current homeowners preserve their homes through home rehabilitation/repairs. CCSWT is a HUD-approved housing counseling agency that provides assistance to low-income families and to the community at-large in the eight-county service area known as the Middle Rio Grande region in rural Southwest Texas.

CCSWT offers a full range of education and counseling services, from pre-purchase to Mortgage Delinquency/Default. For more information the agency can be contacted at ccswt@ccswt.org.

FUTURO Communities Inc.
Uvalde, TX
$40,976 - Comprehensive Counseling

FUTURO Communities Inc., is a nonprofit 501(c)(3) organization serving a 5-county area – Uvalde, Maverick, Dimmit, Zavala, and LaSalle counties – which was created in 1999 to capitalize on an Enterprise Community/Empowerment Zone status conferred by the federal government. The agency's focus is regional job creation, economic development, business expansion, workforce skills training, homeownership counseling, credit counseling, and assistance to low-income families through housing options. The agency administers programs that include down payment assistance to first-time low income homebuyers; mutual self-help home construction programs, where the new homeowners participate in the construction of their home through volunteer time (similar to Habitat for Humanity model); and credit counseling for potential homebuyers. The agency also administers a small business start-up revolving loan fund to help entrepreneurs start or expand businesses. For further information, visit the agency's website at www.futurocommunities.org.

Waco Community Development Corp.
Waco, TX
$40,000 - Comprehensive Counseling
$5,000 - Loan Document Review Counseling

Waco Community Development Corporation (d/b/a Waco CDC) is a neighborhood-based CHDO and HUD-approved housing counseling agency that was established in 2001. The

comprehensive housing counseling services offered include pre-purchase counseling, credit counseling, loan document review, financial literacy training, homebuyer education training, mortgage preparation assistance, counseling to resolve/prevent Mortgage Delinquency or Default, post-purchase counseling and Post-Purchase Education. Waco CDC serves Waco, Texas and the surrounding area.

Texas Rio Grande Legal Aid
Weslaco, TX
$44,472 - Comprehensive Counseling

Incorporated as a nonprofit organization in 1971, Texas Rio Grande Legal Aid (TRLA) provides free legal aid and related education services. TRLA's service area, about the size of Colorado, spans 68 counties covering the southwestern third of Texas. Each year TRLA serves over 22,000 residents of these communities; hard-working minimum-wage earners, survivors of domestic violence, victims of employment discrimination, abused seniors, persons with disabilities, homeless persons, victims of crime, and countless others, people who are not able to afford legal assistance even when in desperate need. TRLA will provide guidance and advice to help families access affordable housing and preserve homeownership. TRLA housing counselors will help these families avoid inflated appraisals, unreasonably high interest rates, unaffordable repayment terms, predatory lending, "contract for deed" rent-to-own contracts, discriminatory housing practices, default and foreclosure, and other housing counseling issues. For additional information, please visit the agency's website at www.trla.org.

UTAH

Cedar City Housing Authority
Cedar City, UT
$20,000 - Comprehensive Counseling

As the only HUD-approved housing counseling agency in southern Utah, the Cedar City Housing Authority (CCHA) provides a variety of counseling services. The agency provides first-time homebuyer and default/foreclosure workshops, credit and debt management courses and Home Equity Conversion Mortgage Counseling. The mission of the CCHA is to provide affordable housing opportunities for low- and moderate-income families throughout rural Utah. Since its creation in 1991, the CCHA has developed and now manages more than 100 low-income housing rental units. Additionally, the CCHA owns and manages the only family transitional housing complex in southern Utah.

Utah State University
Family Life Center Housing and Financial Counseling Services
Logan, UT
$42,724 - Comprehensive Counseling

Utah State University Family Life Center & Financial Counseling Services (USU FLC FHC) is a nonprofit housing counseling agency serving residents in Utah and southern Idaho. The USU FLC FHC was established by the Utah State University College of Family Consumer and Human Development in 1993 to provide counseling services for the community and to provide training for students in the Consumer Science Family Finance Emphasis. The USU FLC FHC's mission is to develop, through counseling and education, a community of people and families who are knowledgeable about housing and who effectively manage their financial resources. The USU FLC FHC offers educational workshops and one-on-one counseling to the general public with a special emphasis on low- to moderate-income families and individuals. As a HUD-approved housing counseling agency, the USU FLC FHC offers pre-purchase educational workshops, one-on-one counseling, mortgage default counseling, reverse mortgage (HECM) counseling, and rental counseling. In addition, the USU FLC FHC provides financial counseling on budgeting, credit management, debt reduction, and saving for a home.

Community Action Services
Provo, UT
$ 54,960 - Comprehensive Counseling
$17,000 - HECM Counseling
$7,500 - Loan Document Review Counseling

Community Action Services in Provo, Utah (CAS) has been a HUD-approved housing counseling agency since 1984 and has provided a range of services for more than 40 years to help low- and moderate-income families. CAS's mission is to help people and change lives. The agency helps prepare families to buy homes, provides mortgage default counseling and provides counseling and guidance for seniors seeking a reverse mortgage. The agency also offers loan document review counseling for homebuyers and homeowners. CAS serves Utah, Wasatch and Summit Counties. For more information, visit the agency's website at www.communityactionuc.org.

VERMONT

Central Vermont Community Action Council, Inc.
Barre, VT
$47,968 Comprehensive Counseling

Founded in 1965, Central Vermont Community Action Council, Inc. (CVCAC) provides services to 15,000 residents of Lamoille, Orange and Washington Counties annually. Programs include short-tem services to alleviate the immediate suffering caused by poverty as well as developmental programs that start people on the path to a better economic future. In response to a growing community crisis in housing availability, access, and retention CVCAC created its Family Housing Partnership program (FHP) and received certification from HUD as a Local Housing Counseling Agency. By working closely with families through one-on-one counseling to assess their issues and to develop and implement a

comprehensive housing plan of action, FHP counselors have been able to help families deter eviction and foreclosure.

VIRGINIA

Catholic Charities USA (CCUSA)
Alexandria, VA
$1,057,385 - Comprehensive Counseling

Catholic Charities USA (CCUSA) is the National Office for the Catholic Charities network of 174 main agencies and over 1600 branches and affiliates nationwide. Catholic Charities agencies and institutions nationwide provide vital social services to people in need, regardless of their religious, social or economic backgrounds. Through the housing counseling program, housing counselors in agencies across the country are trained to provide homebuyer education, mortgage delinquency, reverse mortgage counseling, relocation counseling, and other services. CCUSA provides quality counseling to all people in need without regard to religious, racial, ethnic or cultural background.

ClearPoint Financial Solutions, Inc.
Richmond, VA
$615,577 - Comprehensive Counseling
$30,000 – Loan Document Review Counseling

Clear Point Financial Solutions is committed to helping individuals and families take control of their finances and build a better future. Established in 1979, ClearPoint Financial Solutions has decades of experience providing innovative solutions and education services addressing their clients' unique financial circumstances. Budget and credit counseling, and housing counseling and education are all core services.

Accomack-Northampton Planning District Commission
Accomac, VA
$23,496 Comprehensive Counseling

The Accomack-Northampton Planning District Commission (A-NPDC) was established pursuant to Section 51.2-4201 of the Code of Virginia in 1970 by Accomack County and Northampton County. The staff of the A-NPDC administers the following programs with significant housing counseling components: Section 8 Housing Choice Vouchers, Homeless Intervention Program (HIP), Virginia CDBG Projects, Indoor Plumbing/Rehabilitation Program (IP/R), Housing Opportunities for Persons with Aids (HOPWA), NeighborWorks Homeownership Program and Sponsoring Partnerships and Revitalizing Communities (SPARC).

Bay Family Housing, Division of Bay Aging
Urbanna, VA
$20,000 Comprehensive Counseling

Bay Family Housing has been providing comprehensive housing counseling services to over 150 clients since 2006. Bay Family Housing offers group, individual, and personalized financial literacy counseling, pre-purchase housing counseling, homebuyer's education classes, access to mortgage funds, and help locating down payment and closing cost assistance to assist renters to become homeowners. For homeowners, Bay Family offers foreclosure loss/mitigation assistance and home maintenance counseling. Bay Family Housing also administers a number of state funded programs such as Indoor Plumbing Rehabilitation Program, Emergency Home Repair, Weatherization, and Urgent Need (disaster related programs).

Helping Overcome Poverty's Existence, Inc. (Formerly Mountain shelter, Inc.)
Wytheville, VA
$21,748 - Comprehensive Counseling

Helping Overcome Poverty's Existence, Inc. (HOPE), a HUD-certified Counseling agency and Community Housing Development Organization (CHDO) serves the southwest Virginia communities of Bland, Carroll, Galax, Grayson, Smyth and Wythe, with a combined population of 122,000 with the town of Wytheville near the geographic center. HOPE's mission is to facilitate initiatives and coordinate services aimed at improving the overall well-being of individuals and families by providing the tools to increase self-sufficiency, promote healthy lifestyles and enhance the quality of life.

Housing Opportunities Made Equal of Virginia, Inc.
Richmond, VA
$42,724 - Comprehensive Counseling

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

New River Community Action, Inc.
Radford, VA
$47,968 - Comprehensive Counseling

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

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

People Incorporated of Southwest Virginia
Abingdon, VA
$33,984 - Comprehensive Counseling

People Incorporated of Southwest Virginia has an established history of providing quality services to low-income people to assist them in improving their lives, their families and their communities. Since its inception in 1964, People Incorporated has grown to serve both rural and urban people throughout five jurisdictions in Virginia including Buchanan, Dickenson, Russell and Washington Counties and the City of Bristol.

Piedmont Housing Alliance
Charlottesville, VA
$32,236 - Comprehensive Counseling
$5,000 - Loan Document Review Counseling

The Piedmont Housing Alliance (PHA) is a private, nonprofit organization established in 1983 to address affordable housing and other community development needs on a regional basis that creates housing and community development opportunity for very low to moderate income families and individuals.

Prince William County Virginia Cooperative Extension
Manassas, VA
$47,968 - Comprehensive Counseling
$20,433 - HECM Counseling

Virginia Cooperative Extension is an "extension" of Virginia Tech and Virginia State Universities. Located in Prince William County Virginia, our Financial Education Program provides education and counseling to help families and individuals help themselves develop a goal-oriented strategy for managing personal finances and securing stable housing. In addition to one-on-one counseling and education, we offer free seminars and workshops on Home Ownership, Responsible Renting, and most any personal finance related topic.

Quin Rivers, Inc.
New Kent, VA
$37,480 - Comprehensive Counseling
$20,000 – HECM Counseling

Established in 1970, Quin Rivers is a non-profit corporation with the mission of strengthening individual, family, and community development. Quin Rivers' vision is to facilitate the development and provision of services for citizens of low income and low wealth to create "healthy" families and communities. Quin Rivers uses housing as a base around which to organize services and the supports necessary to help clients become financially self-reliant.

Skyline Community Action Program, Incorporated
Standardsville, VA
$42,724 - Comprehensive Counseling

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

Southeastern Tidewater Opportunity Project of Hampton Roads (STOP)
Norfolk, VA
$39,228 - Comprehensive Counseling

The Southeastern Tidewater Opportunity Project (STOP) Organization for over 40 years has been committed to increasing homeownership opportunities for low- to moderate-income individuals living within the southeastern region of Virginia. The STOP Organization also serves as a resource for disabled individuals seeking safe, affordable, assessable housing. STOP's mission is to provide a range of services and activities which have quantifiable and potentially major impacts on the root causes of poverty. STOP focuses its efforts in areas impeding the achievement of self-sufficiency among the poor.

Total Action Against Poverty In Roanoke Valley
Roanoke, VA
$25,244 - Comprehensive Counseling

Total Action Against Poverty in Roanoke Valley (TAP) is a 501 (c)(3) nonprofit corporation formed in 1965 as the official anti-poverty community action agency for Virginia's Fifth Planning District in southwestern Virginia. TAP serves low-income, children, adults, families, and neighborhoods through over 30 programs structured under five components: Head Start, This Valley Works, Financial Services, Housing and Community Development, and Families-in-Transition.

Virginia Beach Community Development Corporation
Virginia Beach, VA
$46,220 - Comprehensive Counseling
$5,000 - Loan Document Review Counseling

Virginia Beach Community Development Corporation (VBCDC) is a 501c3 private non-profit corporation. It was created in November of 1985. The VBCDC was created to provide affordable housing opportunities for low and moderate income families within the City of

Virginia Beach. The non-profit also works in concert with the City Department of Housing and Neighborhood Preservation in revitalizing neighborhoods. VBCDC offers a wide variety of resident services to families and individuals that participate in the Transitional Housing Program. The goal of this program is to assist the families in becoming independent and self-sufficient while improving income, finding permanent housing, rental housing and improving life skills that will enable them to achieve more in life. VBCDC also offers free and confidential Foreclosure Prevention and Loss Mitigation Counseling to homeowners in financial distress.

Virginia Housing Development Authority
Richmond, VA
$200,125 – Comprehensive Counseling
$25,000 – Loan Document Review Counseling

The Virginia Housing Development Authority (VHDA) is the state's mortgage finance agency. Created in 1972 by the Virginia General Assembly, its mission is to help low and moderate-income Virginians attain quality, affordable housing. VHDA has been offering homeownership education classes since 1993. VHDA helps finance affordable, quality rental housing, and we help people with disabilities and the elderly make their homes more livable. VHDA also provides free homeownership classes, and partner with other lenders, developers and community service organizations to help put quality housing within the reach of every Virginian. In 2009, VHDA will also review loan documents prepared for mortgage loan closings.

WASHINGTON

Solid Ground Washington
Seattle, Washington
$35,732 – Comprehensive Counseling
$12,670 - HECM Counseling

As a leader in King County's continuum of housing services, Solid Ground provides housing advocacy for people at imminent risk of foreclosure or eviction through its Housing Stability Project and Housing Counseling programs. Solid Ground Washington provides comprehensive housing counseling, including mortgage delinquency and default, reverse mortgage, rental, and shelter and services for the homeless. They also provide educational workshops for groups on mortgage default, predatory lending, tenant and fair housing, pre-rental, and shelter or services for the homeless. Solid Ground Washington plans to serve 476 housing counseling clients with the HUD grants. For additional information visit their website at: http://www.solid-ground.org.

Washington State Housing Finance Commission (WSHFC)
Seattle, WA
$136,881- Comprehensive Counseling
$30,000 - Loan Document Review Counseling

The Washington State Housing Finance Commission (WSHFC), a state housing finance agency, has administered a statewide housing counseling and homebuyer education program since 1998. WSHFC will partner with 22 non-profit affiliates and local housing authorities to administer a comprehensive housing counseling program. WSHFC will provide one-on-one pre-purchase counseling, mortgage delinquency/default counseling, reverse equity mortgage (HECM) counseling, post purchase counseling and homebuyer education classes. The Commission sponsors over 800 first-time homebuyer education seminars throughout the state each year. More information about WSHFC can be found at their website at http://www.wshfc.org.

Spokane Neighborhood Action Programs (SNAP)
Spokane, WA
$49,716 – Comprehensive Counseling

Spokane Neighborhood Action Program (SNAP) was incorporated as a non-profit organization in 1986, and offers comprehensive housing counseling services. Its mission is providing access to resources which create opportunities for low income and highly vulnerable persons while preserving their dignity and encouraging self sufficiency. For more than 40 years, SNAP has provided counseling services to over 14,000 individuals annually from 30 different programs and five branch offices in Spokane County. The agency provides comprehensive housing counseling that includes pre/post-purchase, mortgage delinquency/default, homebuyer education and HECM. SNAP also provides financial assistance, individual development savings accounts for down payments, energy assistance, housing rehabilitation and family homeless shelter programs. For more information visit: http://www.snapwa.org.

Community Housing Resource Center
Vancouver, WA
$32,236 – Comprehensive Counseling

Community Housing Resource Center (CHRC) is a non-profit organization that has been providing housing counseling services for 14 years to more than 20,000 families. Their mission is to provide quality education and counseling services to increase opportunities and access to community resources for people who strive to create financial security, housing stability or homeownership for themselves and their families, thereby creating a vital and stronger community. The agency is located in Clark County and serves the entire seven county Portland metropolitan area. They provide the following housing counseling services: pre-purchase delinquency/default counseling, non-delinquency post-purchase, reverse mortgage, rental, and homeless one-on-one counseling. The Agency also provides homebuyer, post-purchase and fair housing education. For more information visit: http://www.homecen.org.

WEST VIRGINIA

Fairmont Housing Authority
Fairmont, WV
$42,000 - Comprehensive Counseling

Fairmont Housing Authority provides a wide variety of housing services to the residents of Monongalia, Marion, Preston and Taylor counties. Currently the Fairmont Housing Authority operates 137 public housing apartments, 1100 Housing Choice Vouchers, a housing counseling program, affordable mortgage products, new and modular home construction, lease-to-own homeownership, and contract administration.

Kanawha Institute For Social Research & Action, Inc.
Dunbar, WV
$37,480 - Comprehensive Counseling

Kanawha Institute For Social Research & Action (KISRA) was established in 1993 as a 501(c) (3) organization, by Ferguson Memorial Baptist Church. KISRA is the faith-based and community-serving initiative of Ferguson. Located in West Dunbar, Kanawha County, West Virginia, KISRA is a HUD-Certified Housing Counseling Agency, a Community Housing Development Organization and a Correspondent Lender with the West Virginia Housing Development Fund.

Safe Housing and Economic Development, Inc. (SHED)
Kimball, WV
$32,500 - Comprehensive Counseling

Safe Housing and Economic Development (SHED) was incorporated in 2002 with the mission of working to provide stable and sustainable communities by empowering people to bring positive changes in their lives. SHED will directly assist people in southern West Virginia to provide housing and economic development opportunities for a better quality of life.

Southern Appalachian Labor School Foundation, Inc.
Kincaid, WV
$25,244 - Comprehensive Counseling
$6,177 - Loan Document Review Counseling

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

WISCONSIN

West Central Wisconsin Community Action Agency, Inc.

Glenwood City, WI
$35,732 - Comprehensive Counseling

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

Community Action, Inc. of Rock and Walworth Counties
Janesville, WI
$39,228 - Comprehensive Counseling

Community Action, Inc. (CAI) was founded in 1965 as part of Lyndon Johnson's "War on Poverty" initiatives. At its start, the agency served Rock County and added Walworth County to its service territory in 1978. At CAI, the agency provides access and opportunity for those it serves and those who support the agency's efforts. Through innovative programs and strong community partnerships the agency helps eliminate barriers, establishing clear pathways to economic self-reliance. Funds provided through this year's HUD housing counseling grant will help CAI provide one-on-one counseling that will assist individuals and families acquire or maintain safe, decent housing. Services will include pre-purchase counseling, to those interested in purchasing homes; mortgage default and rental counseling, for those at risk of losing their homes and apartments; and homeless displacement counseling, for those who are in need of housing.

Movin' Out, Inc.
Madison, WI
$ 26,992 - Comprehensive Counseling

In 1992, a group of parents got together to address a common concern. Rather than relying on group homes or other impersonal facilities, they wanted their young adult children with disabilities to move into their own homes, preferably homes the young men and women could own. Finding no organization prepared to assist them, these parents decided to achieve this goal on their own and founded Movin' Out, Inc. Over the years, Movin' Out has compiled an impressive record of success in helping people with permanent disabilities, find and maintain housing of their choice in communities throughout Wisconsin. At Movin' Out, Inc. the agency devotes its skills, knowledge, and resources to linking people with disabilities

to safe, affordable, small-scale, integrated housing. Providing comprehensive, individualized housing counseling, the agency helps people find homes that are safe and affordable but that also enable them to be good neighbors and community members. Homeownership and small-scale rentals provide an alternative to practices that segregate and congregate people with disabilities.

Tenant Resource Center
Madison, WI
$28,740.00 - Comprehensive Counseling

The Tenant Resource Center (TRC) has been providing housing counseling, education and publications to Wisconsin residents since 1980. In 2008, TRC served over 120,000 clients throughout Wisconsin through one-on-one housing counseling, workshops/presentations, public service announcements, media presentations, a TRC newsletter and informational website, and by contributions to other newsletters. In addition to its housing counseling office and its mediation program, a satellite office, the Housing Help Desk, provides information for low-income renters looking for financial assistance, and provides aid and case management for homeless individuals. The TRC 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.

Allied Churches Teaching Self-Empowerment CDC
Milwaukee, WI
$28,740.00 - Comprehensive Counseling

Allied Churches Teaching Self-empowerment (ACTS) was born in the late 1980s when the neighborhood around St. Michael's Church was ravaged by disinvestment in housing. This activity generated many vacant homes that were deemed useless by the City of Milwaukee and the private market. Through a unique partnership with the City, ACTS introduced local residents of the neighborhood to these vacant homes, showed them how to buy and rehab them, and then stepped back and witnessed the rebirth of a neighborhood. Where no private market existed, ACTS was able to create a viable real estate market that is now self-sustaining. The leaders of this low-income homeownership program incorporated ACTS in 1995. ACTS expanded more deliberately into the northern and southern neighborhoods of Milwaukee through church partnerships. Since 1992, ACTS has assisted over a thousand low- to moderate-income families acquire their own homes. ACTS has also provided rehab loans and professional advice to several hundred homeowners who needed to repair their homes. The mission of ACTS is to promote affordable homeownership opportunities and rehab projects which foster the empowerment of low-income families, thereby reducing community blight, neighborhood deterioration, and poverty. ACTS offers free and HUD-approved one-on-one pre-purchase counseling, real estate brokerage, rehab management services, and one-on-one post-purchase counseling.

Sci-Tech Development, Inc.
Milwaukee, WI
$47,968.00 - Comprehensive Counseling
$20,000.00 - HECM Counseling
$10,883.00 - Loan Document Review Counseling

Sci-Tech Development Inc. (SDI) is a 501(c)(3) nonprofit organization that has provided housing counseling services to low-income and moderate-income households in underserved parts of Milwaukee County since June 2005. The goal of SDI is to alleviate the housing burden of low-income, elderly and physically challenged households. SDI's services include pre-purchase counseling/homebuyer education, post-purchase counseling/mortgage delinquency, post-purchase counseling/non-delinquency, rental housing counseling, fair housing assistance, shelter or services for the homeless, and HECM counseling. SDI has a person on staff who has passed the AARP HECM exam and three staff members who have passed the NeighborWorks Foreclosure Counseling and Default Prevention certification exam. This grant award from HUD will enable SDI to provide its services to households in Milwaukee and to the suburban counties of Ozaukee, Washington and Waukesha in Wisconsin, as well as implement a series of community outreach activities that could benefit minority households in underserved and un-served parts of the Milwaukee-Waukesha housing market area. SDI is able to serve clients in English as well as in Chinese, French, Portuguese and Swahili using a culturally sensitive counseling curriculum and volunteers.

United Community Center
Milwaukee, WI
$44,472.00 - Comprehensive Counseling

Founded in 1970, United Community Center (UCC) is a nonprofit agency located in a densely populated low-income Walker's Point Latino neighborhood in Milwaukee, WI. The mission of the 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 education programs. The agency has a strong presence in the community and has been recognized locally and nationally. Its 39 years of experience in serving the Hispanic community has led to the design of diversified, specialized, culturally competent services including the following: Bruce-Guadalupe Community School, with more than 850 students; Mental Health and AODA Clinic, for residential, day treatment and outpatient services; the Teen Center, providing prevention, academic, recreation and athletic programs; the Walker Square Center and Adult Day Care services; the UCC Village, an apartment complex for low-income elderly; and the Health and Fitness Center, for students, the elderly and low-income participants.

NEWCAP, Inc
Oconto, WI
$30,488.00 - Comprehensive Counseling

NEWCAP, Inc. is happy to announce that it has recently been awarded a HUD housing counseling grant to continue to provide counseling services in the counties of Marinette, Oconto, Forest, Florence, Vilas, Oneida, Langlade, and Shawano for the 2009-2010 fiscal year. HUD has awarded this grant for the continuation of the following housing counseling services: pre-purchase, mortgage delinquency, financial management and budgeting, rental, homelessness, and home improvement and rehabilitation counseling. These housing counseling funds will be used to assist families in becoming first time homeowners and remaining in their homes after purchase, as well as offering financial literacy training to renters and homeless individuals and families. NEWCAP, Inc. will continue to provide outreach and services from offices in Oconto, Marinette, and Crandon. In addition to the services currently in place, NEWCAP, Inc. will continue to partner with other area service providers to provide access and referrals to all available area resources. www.newcap.org.

WYOMING

Interfaith of Natrona County
Casper, WY
$20,000.00 - Comprehensive Counseling

Interfaith of Natrona County, Inc. has been serving Natrona County and central Wyoming for 27 years. Interfaith's purpose is to provide basic needs to prevent homelessness. 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 those families to direct their limited funding towards maintaining their rent/mortgage payments. Information, referrals, advocacy and case management are also provided. Services included: emergency assistance with shelter, medical, food, personal care products, clothing, gasoline, utilities, transportation, housing counseling, IDs, miscellaneous requests, and birth/death certificates. Interfaith has been a HUD-approved housing counseling agency since 2001.

Wyoming Housing Network, Inc.
Casper, WY
$51,464.00 - Comprehensive Counseling

The Wyoming Housing Network, Inc. (WHN) was conceived through a collaborative statewide planning process led by local, regional, and national housing interest. Based in Casper, WHN works with communities throughout Wyoming to address the critical need for workforce and affordable housing. WHN's capacity to accomplish its mission has expanded as an affiliate of NeighborWorks® America. Primary lines of business are homebuyer education and housing assistance including preservation of existing and construction of new affordable housing units. To date WHN has preserved through acquisition and rehabilitation 127 affordable multi-family housing units in Casper; rehabilitated 8 units of owner-occupied housing; utilized 270 volunteers in its "Paint Your Heart Out" program in 2008 and 2009 to paint 18 low- to moderate-income homes in Casper; conducted statewide homeownership education classes; became a HUD-approved housing counseling agency in 2009; initiated foreclosure mitigation counseling services in 2009 to help preserve home ownership;

initiated one-on-one pre- and post-purchase homeownership counseling in 2009; established on-line homeownership education in 2009; and entered into a contract with Wyoming Community Development Authority in June of 2009 to provide pre-and post-purchase homeowner counseling services to WCDA clients.