

2004



NATIONAL CREDIT UNION ADMINISTRATION
OFFICE OF CREDIT UNION DEVELOPMENT

Homeownership Assistance Program

Technical Assistance Guidelines



NATIONAL CREDIT UNION ADMINISTRATION

Technical Assistance and Loan Program Guidelines

Homeownership Assistance Program


 National Credit Union Administration
Office of Credit Union Development
1775 Duke Street
Alexandria, Virginia 22314
Phone 703-518-6610 • Fax 703-519-4080
E-mail: ocudapps@ncua.gov

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Introduction

The Community Development Revolving Loan Fund (CDRLF) was established by an Act of Congress to stimulate economic development in low-income communities.

The National Credit Union Administration (NCUA) makes low – interest loans/deposits available to assist credit unions in delivering financial services to their members and improving their long-term growth and stability. The interest generated from the loans is used by NCUA to provide technical assistance grants to credit unions. Congress, for fiscal year 2004, has also appropriated \$1 million dollars for the NCUA technical assistance grant program. These grants are provided to improve the quality of services to members and make more efficient the operations of low-income credit unions.

Homeownership Initiative

The National Credit Union Administration’s (NCUA) Office of Credit Union Development (OCUD) has been working with other government and private sector agencies to identify opportunities for credit unions where there are common interests and, more importantly, where resources may be combined to achieve the mutual objectives of providing financial service to credit union members and potential members, specifically those in underserved areas.

NCUA is a partner with the U.S. Department of Housing and Urban Development’s Blueprint for the American Dream, which is focused on increasing minority homeownership for 5.5 million new homeowners by the end of the decade, and is joined in this partnership with the Neighborhood Reinvestment Corporation, a national nonprofit organization created by Congress to provide financial support, technical assistance, and training for community-based revitalization efforts.

The NCUA has maintained a long-term relationship with Neighborhood Reinvestment, with a representative of the NCUA Board having served on the board of the Corporation for over 20 years. Neighborhood Reinvestment provides support

**HOMEOWNERSHIP ASSISTANCE
TECHNICAL ASSISTANCE/LOAN PROGRAM**

to a network of community development corporations referred to as NeighborWorks® organizations that build decent affordable housing, revitalize communities, and enhance economic opportunities in more than 2,500 communities within the United States.

Within the last two years the NCUA and Neighborhood Reinvestment have furthered their efforts to identify, develop, and implement partnering relationships between NeighborWorks organizations and credit unions to augment the services of each organization with the expertise and knowledge of the other.

NeighborWorks organizations have long involved themselves in fostering community relationships, conducting an educational product, referred to as Full-Cycle Lending®, for pre-purchase and post-purchase training and counseling that provides individuals with a more thorough understanding of the benefits and challenges of home ownership, resulting in mortgage borrowers more prepared for the responsibilities of home ownership.

Credit unions have a long history in the United States of sustainable community development, with ninety-five years of providing successful cooperative financial service, with the philosophy of people helping people help themselves. With credit unions providing affordable financial services to members due to their cooperative structure, they are an excellent financial vehicle for those individuals also served by the NeighborWorks organizations.

To further the partnering of NeighborWorks organizations and low-income designated credit unions, technical assistance and low-interest loans from the Community Development Revolving Loan Fund (CDRLF) are being allocated toward the Homeownership Assistance Initiative. This initiative makes available \$150,000 in technical assistance and \$4 million in low-interest loans to assist low-income credit unions in implementing or augmenting their mortgage lending/homeownership program to members who also work with NeighborWorks organizations. The loans are expected to be used as seed money, with mortgage or mortgage assistance either being held by the credit union in its portfolio or sold by credit unions through the Neighborhood Reinvestment affiliate – Neighborhood Housing Services of America – an organization working with NeighborWorks organizations to purchase non-conforming mortgages.

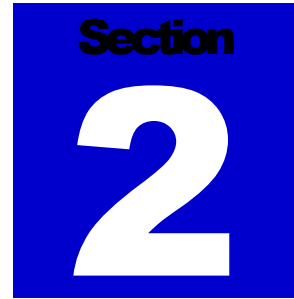
To that end, we are inviting low-income designated credit unions to apply for grant funding to cover the operational and administrative costs specifically associated with establishing and/or maintaining these programs along with low-interest loans – up to \$300,000 per credit union – as seed money for mortgage loans.

**H O M E O W N E R S H I P A S S I S T A N C E
T E C H N I C A L A S S I S T A N C E / L O A N P R O G R A M**



The following guidelines address the specifics of the funding opportunities available to low-income designated credit unions interested in implementing or augmenting homeownership initiatives for members, who participate in NeighborWorks programs designed to assist those members in making informed decisions about important financial and money matters.

Please review them carefully and make sure you qualify. You may direct any questions to the Office of Credit Union Development at the NCUA at 703-518-6610.



Eligibility and Evaluation Criteria

A credit union must be low-income designated to be eligible to participate in the program.

- Federal credit unions must have a current low-income designation from the National Credit Union Administration (NCUA) regional director where they reside.
- State credit unions must have a current low-income designation from their state supervisory authority (SSA) with NCUA regional director concurrence.
- Low-income designated student credit unions are not currently eligible to participate in the Technical Assistance Grant (TAG) Program.
- In addition, credit unions must have sufficient infrastructure to provide for a mortgage loan/homeownership program.

A credit union needs to apply for both a loan and technical assistance grant (TAG) to be considered for the program.

A credit union needs to establish a business relationship with a NeighborWorks organization (refer to appendices).

Funding Limitations

Funding limitations are a function of available dollars. For this funding initiative, NCUA is making \$150,000 available in technical assistance grants (TAG) and \$4 million in low-interest loans (currently at 1 percent for a 5 year term) to assist credit unions in implementing or augmenting a mortgage loan/homeownership program for its members.

The Funding Cycle

This program is funded under Congressional appropriation for fiscal year 2004 which ends September 30, 2004. Accordingly, all funds requests must be evaluated and obligated by that date. For that reason, we will open the application period for this

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initiative on April 15, 2004. All applicants must have completed applications submitted by close of business on July 31, 2004. This will allow sufficient opportunity to review, evaluate and award grant funding.

Technical assistance is a reimbursable award. Accordingly, credit unions will be required to submit evidence of qualifying expenditures along with other pertinent evidentiary program statistics to substantiate their request for reimbursement. All requests for reimbursements must be submitted no later than December 31, 2004. The credit union will subsequently be reimbursed up to the extent of the approved technical assistance grant. **NOTICE: Reimbursement will not be made if documentation discloses the goods and/or services are paid for or committed to prior to receiving approval of the TAG.**

Loans, up to \$300,000 based on the qualifying criteria of the low-income designated credit unions, will be distributed upon contract ratification.

Application Submission

Applications must be submitted by close of business July 31, 2004. Credit unions **must** complete the appropriate NCUA technical assistance and loan application forms (see enclosed forms). Application packets must also include sufficient information to justify the necessity of all projected expenditures in the development, implementation, and/or maintenance of the mortgage/homeownership program. Applications received after the application period will not be processed or considered.

Methods of submission

Applications may be mailed to:

National Credit Union Administration
Office of Credit Union Development
1775 Duke Street
Alexandria, VA 22314-3428

Applications may be faxed to: 703-519-4080

Applications can be e-mailed to: ocudapps@ncua.gov.

Time of Delivery and Withdrawals

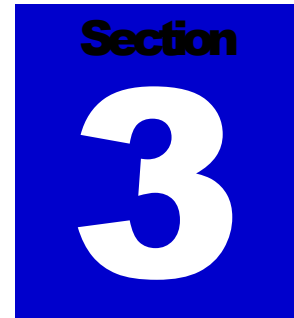
Generally, applications must be submitted by close of business on the date specified in the announcement. Applications received after that time will **not be considered**.

Withdrawal of an application may be made at any time during the application process or prior to the time the grant and loan are awarded. **All withdrawals must be made in writing.**

**HOMEOWNERSHIP ASSISTANCE
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Notification of Award Decisions

Applicants whose proposals are approved will generally be notified in writing within 30 days of the date of receipt of their application. Those not approved will likewise be notified in writing within 30 days as to the reasons for denial. Applicants may appeal decisions to the Director of the Office of Credit Union Development in writing.



Reimbursable Expenditures

The intent of the Technical Assistance Program is to assist credit unions in defraying the costs of developing and implementing or augmenting a mortgage loan/homeownership program. Recognizing that credit unions incur administrative and operational expenses in starting up or maintaining the program, this assistance is being made available to offset some portion of those costs. Specifically, this assistance is aimed at providing relief with regard to the following:

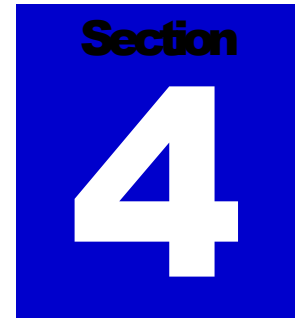
Administrative Costs:

- Consulting Costs (development of mortgage loan/homeownership policies and/or procedures)
- Consulting Costs (establishing contractual relationships with NeighborWorks organizations or the Neighborhood Housing Services of America)
- Legal Assistance Costs (obtaining legal opinion for mortgage loan/homeownership program)
- Printing and Reproduction Costs (outside services)
- Supplies (paper, pens, flip charts, markers, toner cartridges, etc.)
- Rental Costs (chairs, tables, projectors)
- Marketing & Advertising (brochures, radio & other media)
- Travel Expenses (mileage for volunteers, cab, and parking)

Operational Costs:

- Equipment Installation Costs (electrical service, computers)
- Custodial Services (office clean up)
- Occupancy Costs (rental of space from outside parties)

While the above list is not all inclusive, it represents some general guidelines regarding the definition of acceptable reimbursable expenses. All expenses will be evaluated on a case by case basis. Applicants must explain fully all expenditures and justify their need in writing. *(Use separate sheet for Narrative Justification of Expenditures)*



Reporting and Reimbursement of Expenditures

When seeking reimbursement, credit unions must submit a final report of activities and provide justification for all authorized expenditures. This final report consist of a written narrative inclusive of which NeighborWorks organization the credit union partnered, statistics on the number of members partnered with the NeighborWorks organization, the number and amount of mortgage and/or homeownership loans provided, the number and amount of loans sold to the Neighborhood Housing Services of America (if applicable), and any other information which describes how the program benefited the credit union and the general membership. The report should further show the actual expenses incurred by the credit union during the facilitation of the program. This section must also explain (justify) how and/or why expenditures were used or necessary to accomplish the objectives of the program. This information is critical to reimbursement.

A sample expense claim form is provided at the end of these guidelines. Applicants must submit their request for reimbursement along with this completed form and any other documentation supporting their claim for reimbursement.



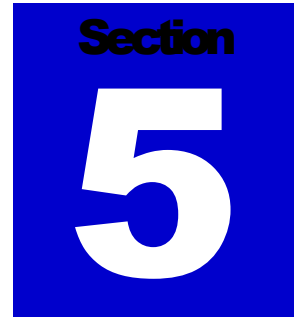
All expense reports related to reimbursements must be submitted to NCUA by December 31, 2004. Failure to do so will result in non-reimbursement. Credit unions may request an extension from NCUA but must justify the need for more time in writing. Approval must be obtained to avoid forfeiture of eligibility for reimbursement. Documents supporting reimbursement may either be mailed or faxed.

Mail to:

***National Credit Union Administration
Office of Credit Union Development
1775 Duke Street
Alexandria, VA 22314-3428***

Fax to:

703- 519-4080



Checklist of forms

1. NCUA Technical Assistance Application Form:

- **Narrative response to application questions. Also any supporting information needed to explain how the program will be developed and implemented.**
- **Projected budget (expenses) needed to operate program.**
- **Expenditure Report (submit w/reimbursement)**
- **Narrative Justification of Expenses (submit w/reimbursement)**
- **Copies of Receipts, Invoices and Cancelled Checks.**

2. NCUA Community Development Revolving Loan Fund Loan Application

- **Narrative response on the Community Needs Plan explaining the homeownership needs within the community.**
- **Projected budget on impact of the partnership and mortgage program on the credit union.**

Schedule of Due Dates

1. **Program opens - April 15, 2004**
2. **Reimbursement period – through December 31, 2004.**

**National Credit Union Administration
Community Development Revolving
Loan Program for Credit Unions
1775 Duke Street
Alexandria, VA 22314-3428
(703) 518-6610
HOMEOWNERSHIP ASSISTANCE PROGRAM
LOAN APPLICATION**

SECTION I – CREDIT UNION INFORMATION

Charter/Ins. Number _____ Credit Union Name _____

Fax Number _____ Employer Identification Number _____

Dun and Bradstreet Number (DBN #) _____

Contact Person _____ Annual Meeting Date _____

Amount Requested \$ _____ No. of Payments _____

Loan Purpose: _____

The applicant must provide a completed signed loan application. All incomplete applications will be promptly returned.

SECTION II – REQUIRED DOCUMENTATION

Financials. Prior month-end financial statements that include the following:

- ✓ Balance Sheet.
- ✓ Income and Expense Statement.
- ✓ Schedule of Delinquent Loans.
- ✓ Allowance for loan loss calculation.

Security Interest. If required attach a properly executed Financing Statement (UCC-1) and Security Agreement for Community Development Revolving Loan Fund. Describe the unencumbered credit union assets offered as collateral for this loan. Attach a separate “Schedule of Unencumbered Credit Union Assets.”

Strategic/Business Plan. Eighteen-month business plan with balance sheet and income and expense projections.

Community Needs Plan. Specifically include:

- ✓ Explain how the credit union proposes to serve the needs of its members and the community with the program funds.

- ✓ Articulate the need for increased funds in order to improve financial services to the members and the low-income community served.
- ✓ Discuss involvement in existing community development programs of state and federal Agencies.

Report of Officials. Copy of current year’s report of officials.

Charter and FOM. Copy of current charter and amendments stating field of membership.
(Federally insured state credit unions & non-federally insured credit unions (NFICU) Only)

Annual Audit. Copy of most recent supervisory committee annual audit.

Low-income Designation. NFICUs provide proof of low-income designation.

Surety Bond. NIFCUs provide proof of Surety Bond coverage (commonly known in the industry as the “Policy Deck Sheet”), which states the maximum insurance levels permitted by the policies for non-members.

All applications must be sent directly to the following address:

National Credit Union Administration
Office of Credit Union Development
1775 Duke Street
Alexandria, VA 22314-3428

APPLICATIONS ARE NOT CONSIDERED SUBMITTED UNTIL ALL INFORMATION REQUESTED HAS BEEN RECEIVED

I have read and understood all requirements of this application.
All information provided on this application is true and correct.

Board Chairman

Date

CEO/Manager

Date

Homeownership Assistance Program
EXPENDITURE REPORT FORM for 2004

Administrative Expenditures	Costs
Consulting Costs (development of mortgage loan/homeownership policies/procedures)	_____
Consulting Costs (establishing contractual relationships)	_____
Legal Assistance Costs (obtaining legal opinion for mortgage loan/homeownership)	_____
Supplies	_____
Travel Related Expenses	_____
Marketing & Advertising	_____
Training Related Expenses	_____
Printing and Reproduction	_____
OTHER (list)	_____

Total Administrative Expenditures

Operational Expenditures

Rent/Utilities/Custodial services	_____
Occupancy Related Expenses	_____
Equipment Installation Costs	_____
OTHER (list)	_____

Total Operational Expenditures

Attach receipts, invoices and proofs of purchase

The NeighborWorks System

Three interrelated components of the NeighborWorks system fulfill a coordinated mission to promote locally directed community revitalization and expand affordable-housing opportunities in communities across the nation. They are:

- Neighborhood Reinvestment Corporation;
- The NeighborWorks network, and
- Neighborhood Housing Services of America.

Over its 25-year history, the NeighborWorks system has proven to be an increasingly effective and efficient vehicle for leveraging significant private-sector resources in support of community revitalization and affordable housing efforts. The system relies on private-public partnerships, the leveraging of federal funding, and flexible revolving loan funds to achieve its results. Innovations that are generated in response to locally identified needs are a hallmark of the system.

The Neighborhood Reinvestment Corporation

Neighborhood Reinvestment evolved from a 1972 effort by the Federal Home Loan Bank Board to increase thrift-industry lending in declining neighborhoods. Neighborhood Reinvestment Corporation, a public nonprofit organization, was chartered by Congress in the Housing and Community Development Amendments of 1978 (Public Law 95-557). In signing the bill, President Carter said, “If we are to save our cities, we must revitalize our neighborhoods first. If we are to save our country, we must first give our families and our neighbors a chance. Neighborhood Reinvestment is an efficient and proven way to establish neighborhoods through a partnership between families, banks and the government. The Neighborhood Reinvestment program should be made available to neighborhoods where it can make a difference.”

Neighborhood Reinvestment’s involvement with local housing and community development organizations supports residents, businesses and local governments in their efforts to revitalize their communities. Neighborhood Reinvestment:

- Assists existing NeighborWorks organizations to expand their geographic and programmatic scope and helps other organizations to become chartered members of the NeighborWorks network through extensive educational and partnership—building efforts that involve residents, business leaders, and government representatives;
- Supports NeighborWorks organizations with funding for capital projects and operations to enable them to create and build their own community—revitalization initiatives from a solid asset base;
- Provides a high degree of managerial advice and technical assistance to NeighborWorks members to better reach underserved communities;
- Assesses NeighborWorks organizations in terms of their capacity to successfully manage their resources and programmatic risks; and

- Offers training throughout the United States for individuals interested in affordable housing and community revitalization, particularly private— and public—sector practitioners and community leaders.

The NeighborWorks Network

In the early 1970s, Neighborhood Reinvestment founded the NeighborWorks network, a collaborative group of community—based nonprofits that has evolved from a few organizations to more than 220 members active in more than 2,500 communities across the country. Today NeighborWorks organizations operate in our nation’s largest cities, suburban neighborhoods and rural areas across 49 states as well as Puerto Rico and the District of Columbia. Regardless of their target communities, NeighborWorks organizations function as partnerships of local residents, lenders and other business leaders, and representatives from local government. Members of the NeighborWorks network produce creative strategies, collaborate on best practices, and develop flexible financing mechanisms.

Each organization is responsible for setting its own strategies, raising funds, and delivering services. Most NeighborWorks organizations provide homebuyer counseling, rehabilitation monitoring, and targeted lending services that complement conventional lending activity. A great majority of NeighborWorks organizations also operate revolving loan funds to meet community credit needs such as gap financing for home-purchase loans, second mortgages for rehabilitation, small-business loans and acquisition and development of residential and commercial real estate.

The NeighborWorks network is the only national nonprofit network with extensive expertise in designing, originating and servicing small non-conventional loans to lower—income families. The rates and terms are tailored to what borrowers can afford. (clients often require counseling and personalized assistance; however, this extra effort pays off by creating new opportunities for first-time homebuyers and by permitting existing homeowners to make affordable improvements.

Neighborhood Housing Services of America

Neighborhood Housing Services of America (NHSA) works in partnership with the Neighborhood Reinvestment Corporation to meet the special secondary market needs of NeighborWorks organizations and their clients. The primary mission of NHSA is to operate a specialized secondary market created to replenish the revolving loan funds and capital pools of local NeighborWorks organizations.

With administrative and capital support provided by Neighborhood Reinvestment, NHSA purchases community development loans at par (at face value, regardless of the interest rate of the loans) allowing NeighborWorks organizations to originate loans with interest rates and terms based on the borrowers’ ability to repay. NHSA also serves NeighborWorks organizations when credit needs cannot be met conventionally or locally. NHSA’s loan purchases provide a stream of capital back into NeighborWorks organizations’ revolving loan funds to meet additional needs within their target neighborhoods.

As of September 30, 2003, NHSA had purchased more than \$583.7 million in loans from local NeighborWorks organizations and their local lending partners, thereby significantly leveraging Neighborhood Reinvestment grant dollars. NHSA secures private-sector capital from a pool of socially responsive national institutional investors that include insurance

companies, financial institutions, foundations and pension funds. Proceeds from these investments are used to purchase NeighborWorks loans.

Keys to the NeighborWorks System

The NeighborWorks system is the only coordinated effort of its type in the nation. What makes it unique is that it:

- Provides national access to a delivery system built on locally directed, community—based partnerships;
- Fosters local and regional leveraging of critical government resources;
- Serves as a medium for developing, testing and documenting creative solutions to problems that impede affordable housing production and neighborhood revitalization;
- Sets stringent chartering standards and requirements for participating in the network;
- Maintains high standards for receiving benefits of membership through a comprehensive system of ongoing organizational assessment;
- Facilitates an environment conducive for benchmarking and disseminating best practices in the field; and
- Creates a controlled environment for testing new products and approaches in the community development area.

Neighborhood Reinvestment Corporation District Map Locations and Contact Information

Great Lakes District (Indiana, Kentucky, Michigan, Ohio, Tennessee)

Paul Poston, Director
Neighborhood Reinvestment Corporation
2368 Victory Parkway, Suite 210)
Cincinnati, OH 45206-2810
Phone: (513) 221-4260

Mid—Atlantic District (Delaware, District of Columbia, Maryland New Jersey, Pennsylvania, Virginia West Virginia)

Tim Adams, Director
Neighborhood Reinvestment Corporation
Latrobe Building
2 East Read Street, Fourth Floor
Baltimore, MD 21202-2470
Phone: (410) 962-3181

New England District (Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont)

Nelson Merced, Director
Neighborhood Reinvestment Corporation
607 Boylston Street, Fifth Floor
Boston, MA 02116-4802
Phone: (617) 450-0410

New York/ Puerto Rico District (New York, Puerto Rico, Virgin Islands)

Elisabeth Prentice, Director
Neighborhood Reinvestment Corporation
Clinton Hall
108 North Cayuga Street, Third Floor
Ithaca, NY 14850-4346
Phone: (607) 273-8374

North Central District (Illinois, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, Oklahoma, South Dakota, Wisconsin)

John Santner, Director
Neighborhood Reinvestment Corporation
1111 W. 39th Street, Suite 100W
Kansas City, MO 64111-2614
Phone: (816)931-4176; (800)823-1428

Pacific District (Alaska, California, Hawaii, Oregon, Washington)

Margaret Frisbee, Director
Neighborhood Reinvestment Corporation
2400 East Katella Avenue, Suite 440
Anaheim, CA 92806-5929
Phone: (714)940-0144

Rocky Mountain District (Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Texas, Utah, Wyoming)

Gary Wolfe, Director
Neighborhood Reinvestment Corporation
1776 South Jackson Street, Suite 810
Denver, CO 80210-3807
Phone: (303) 782-0299

Southern District (Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, North Carolina, South Carolina)

Donald R. Phoenix, Director
Neighborhood Reinvestment Corporation
One Georgia Center
601 West Peachtree Street NW
Suite 1950
Atlanta, GA 30308-3628
Phone: (404) 347-1004

NeighborWorks® Organizations (as of January 28, 2004)

Alabama

Birmingham NHS, Inc.
Community Service Programs of West
Alabama, Inc.

Alaska

Anchorage MHA, Inc.
Anchorage NHS, Inc.
Fairbanks NHS, Inc.

Arizona

NHS of SW Maricopa County, Inc.
NHS of Phoenix, Inc.
Navajo Partnership for Housing, Inc.
The Primavera Foundation, Inc.

Arkansas

Arkansas Land & Farm Development
Corporation
Argenta Community Development
Corporation
Universal Housing Development
Corporation

California

Cabrillo Economic Development
Corporation (CEDC)
Community Housing Works
Inglewood NHS, Inc.
Los Angeles NHS, Inc.
Neighborhood Partnership Housing
Services, Inc.
NHS of Inland Empire, Inc.
NHS of Orange County, Inc.
NHS Silicon Valley, Inc.
Pasadena NHS, Inc.
Richmond NHS, Inc.
Rural Communities Housing
Development Corporation
Sacramento MHA, Inc.

Sacramento NHS, Inc.
Self-Help Enterprises
South County Housing
Spanish Speaking Unity Council
Vallejo NHS, Inc.

Colorado

Colorado Rural Housing Development
Corporation
Housing Resources of Western Colorado
Neighbor to Neighbor
NHS of Pueblo, Inc.
Rocky Mountain MHA, Inc.
Thistle Community Housing, Inc.
Tri-County Housing & Community
Development Organization

Connecticut

MHA of Greater Hartford, Inc.
MHA of South Central Connecticut, Inc.
MHA of Southwestern Connecticut Inc.
NHS of New Britain, Inc.
NHS of New Haven, Inc.
NHS of Waterbury, Inc.

Delaware

Interfaith Housing Delaware, Inc
National Council of Agriculture, Life and
Labor Research Fund (Dover)

District of Columbia

Manna Inc.

Florida

Clearwater NHS, Inc.
Corporation to Develop Communities of
Tampa
Housing Partnership, Inc.
Housing Partnership of Jacksonville, Inc.
Miami-Dade NHS, Inc.

Neighborhood Housing & Development
Corporation Gainesville
St. Petersburg NHS, Inc.

Georgia

Atlanta MHA, Inc.
Cobb Housing, Inc.
Gwinnett Housing Resource Partnership
Historic District Development
Corporation
NHS of LaGrange, Inc.
Reynoldstown Revitalization Corporation

Hawaii

Hawaii Homeownership Center
MHA of Hawaii Inc.

Idaho

NHS of Boise, Inc.
Pocatello NHS, Inc.

Illinois

Joseph Corp of Illinois, Inc.
NHS of Chicago, Inc.
NHS of Elgin, Inc.
NHS of Freeport, Inc.
Neighborhood Partners of Kankakee, Inc.

Indiana

La Casa of Goshen, Inc.
Lafayette NHS, Inc.
Rainbow Community Organization, Inc.
South Bend Heritage Foundation

Iowa

Mississippi Valley NHS, Inc.
Neighborhood Finance Corporation

Kansas

Community Housing Services
Wichita/Sedgwick County
El Centro, Inc
Kansas City, Kansas, NHS, Inc.

Kentucky

Community Ventures Corporation
The Metro Housing Resource Center, Inc.

Louisiana

NHS of New Orleans, Inc.

Maine

Community Concepts, Inc.
Kennebec Valley Community Action
Program

Maryland

Cumberland NHS, Inc.
MHA of Baltimore, Inc.
Montgomery Housing Partnership
NHS of Baltimore, Inc.
Salisbury NHS, Inc.

Massachusetts

Cambridge NAHS, Inc.
Chelsea NHS, Inc.
Coalition for a Better Acre
Codman Square Neighborhood
Development Corporation
Lawrence Community Works
Madison Park Development Corporation
Neighborhood of Affordable Housing
NHS of the South Shore, Inc.
Nuestra Comunidad Development
Corporation
Oak Hill Community Development
Corporation
Springfield NHS, Inc.
Urban Edge Housing Corporation

Michigan

Detroit NHS, Inc.
Kalamazoo NHS, Inc.
Neighborhoods Inc., of Battle Creek
NRS of Saginaw, Inc.

Minnesota

Community NHS, Inc.
Dayton's Bluff NHS, Inc.
NHS of Duluth, Inc.
Northside NHS, Inc.
Twin Cities NHS, Inc.

Mississippi

Voices of Calvary Ministries (Jackson)

Missouri

Beyond Housing NHS, Inc.
NHS of Kansas City, Inc.
Westside Housing Organization

Montana

NHS, Inc. of Great Falls

Nebraska

Neighborhoods Inc.

Nevada

NHS of Southern Nevada, Inc.

New Hampshire

AHEAD, Inc.
Concord Area Trust for Community
Housing
Laconia Area Community Land Trust
Manchester NHS, Inc.
NHS of Greater Nashua, Inc.

New Jersey

Brand New Day, Inc.
HANDS, Inc.
Housing Partnership for Morris County

New Mexico

NHS of Albuquerque, Inc.
Homewise, Inc. (Santa Fe)
Tierra Del Sol Housing Corporation

New York

Black Rock-Riverside NHS, Inc.
Broadway-Fillmore NHS, Inc.
CDC of Long Island, Inc.
Chautauqua Home Rehabilitation and
Improvement Corporation
Home Headquarters, Inc.
Housing Assistance Program of Essex
County
Housing Resources of Columbia County,
Inc.
Hudson River Housing, Inc.
Ithaca NHS, Inc.
Jamaica Housing Improvement, Inc.
Kensington-Bailey NHS, Inc.
NHS of Bedford-Stuyvesant, Inc.
NHS of East Flatbush, Inc.
NHS of Jamaica, Inc.
NHS of New York City, Inc.
NHS of North Bronx, Inc.
NHS of Northern Queens, Inc.
NHS of Rochester, Inc.
NHS of South Buffalo, Inc.
NHS of Staten Island, Inc.
Niagara Falls NHS, Inc.
Opportunities for Chenango, Inc.
Rural Opportunities, Inc.
Rural Revitalization Corporation
Rural Ulster Preservation Company, Inc.
St. Lawrence County Housing Council,
Inc.
Steuben Churchpeople Against Poverty,
Inc.
Syracuse Model Neighborhood
Corporation
Troy Rehabilitation & Improvement
Program, Inc.
Utica NHS, Inc.
West Side NHS, Inc.

North Carolina

Charlotte Mecklenburg Housing
Partnership, Inc.
Downtown Housing Improvement Corp
NHS of Asheville, Inc.

North Dakota

Lewis & Clark Community Works

Ohio

Columbus Housing Partnership
Hamilton NHS, Inc.
Neighborhood Conservation Services of
Barberton, Inc.
Neighborhood Development Services
Neighborhood Housing Partnership of
Greater Springfield, Inc.
NHS of Cleveland, Inc.
NHS of Toledo, Inc.
St. Mary Development Corporation
The Home Ownership Center of Greater
Cincinnati, Inc

Oklahoma

Community Action Project of Tulsa
County, Inc.
Little Dixie Community Action Agency,
Inc.
NHS of Oklahoma City, Inc.

Oregon

Central Oregon Community Action
Agency Network
Corvallis NHS, Inc.
Portland Housing Center
Umpqua CDC

Pennsylvania

New Kensington Community
Development Corporation
NHS of Reading, Inc.
NHS of the Lehigh Valley
Philadelphia NHS, Inc.
Pittsburgh NHS, Inc.
Scranton NHS, Inc.

Puerto Rico

INCORE, Inc.
Ponce NHS, Inc.
San Juan NHS

Rhode Island

Greater Elmwood Neighborhood
Services, Inc.
West Elmwood Housing Development
Corporation
Woonsocket Neighborhood Development
Corporation

South Carolina

Charleston Homeownership Center

South Dakota

NHS of the Black Hills, Inc.

Tennessee

Affordable Housing Resources Inc.
Chattanooga Neighborhood Enterprise,
Inc.
Housing Development Corporation of the
Clinch Valley
Knox Housing Partnership, Inc.
United Housing, Inc.

Texas

Alamo Area MHA
Amigos del Valle, Inc.
Avenue Community Development
Corporation
Cen-Tex Community Development
Corporation
Fifth Ward Community Redevelopment
Corporation
Foundation Communities
Laredo-Webb NHS, Inc.
NHS of Dimmit County, Inc.
NHS of Fort Worth & Tarrant County,
Inc.
NHS of San Antonio, Inc.
NHS of Waco, Inc.
Nueces County Community Action
Agency (Corpus Christi)
Tejano Center for Community Concerns

Utah

NHS of Provo, Inc.
Salt Lake NHS, Inc.

Vermont

Burlington Community Land Trust
Central Vermont Community Land Trust
Gilman Housing Trust
Rockingham Area Community Land Trust
Rutland West NHS, Inc.

Virginia

AHC, Inc.
Community Housing Partnership
Richmond NHS, Inc.

Washington

Aberdeen NHS, Inc.
Central Area Development Association
HomeSight

West Virginia

CommunityWorks in West Virginia, Inc.
Fairmont Community Development
Partnership, Inc.
HomeOwnership Center, Inc.

Wisconsin

NHS of Beloit, Inc.
NHS of Green Bay, Inc.
NHS of Milwaukee, Inc.
NHS of Richland County, Inc.
NHS of Southeast Wisconsin, Inc.