



## Housing Counseling Initiatives:

**Comprehensive Housing Counseling Initiative-** This program is designed to bring tangible improvements to communities, addressing specific housing priorities such as: expanding homeownership opportunities, increasing minority homeownership, fighting practices of predatory lending, helping homeowners save their home from foreclosure, increasing housing opportunities for the elderly and the disabled. Counseling programs associated with this initiative include: Pre-closing (pre-settlement) Workshops/Counseling Program, One on One, Pre-purchase Counseling and Pre-Purchase Educational Workshop opportunities.

**Anti-Predatory Lending Initiative-** This program is designed to assist families who are facing problems in securing or maintaining decent and affordable housing shelter. One critical aspect of this service is providing loss mitigation, credit and debt, and default and delinquency counseling to existing homeowners; which may include services to victims of predatory lending. Services are often provided jointly with other community partners who provide supportive and financial resources. Special attention is provided to underserved and minority populations and communities.

**Rural Development Initiative-** This program is a combination of both the Comprehensive Housing Counseling Initiative, and the Anti-Predatory Lending Initiative. However, this program is only impacting communities designated in 28 specific counties within the Commonwealth, and specified by the USDA Rural Development Office. Opportunities will include: training the existing agencies within those designated regions, the identification of new housing counseling agencies servicing the rural areas on the Commonwealth, and providing training on PHFA program initiatives, mortgage products, as well as USDA Rural Development Section 502 and 504 loans and grants. *(Not applicable to all PHFA Network Agencies)*

**HUD SuperNOFA Initiative.** Program support is used to provide long-term housing and related counseling services as defined by HUD. Money is allocated to agencies not currently receiving funding directly from HUD or an HUD Intermediary. Currently there are eight sub-recipients receiving funds through PHFA. Only those agencies would be required to use the HCO system for reporting purposes to PHFA. *(Not applicable to all PHFA Network Agencies)*

**Target Audience:** The Comprehensive Housing Counseling Initiative supports the delivery of a wide variety of housing counseling services to low and moderate income homebuyers.

**Geography Served:**  
Commonwealth of Pennsylvania