HomeCorps Partnership Grants: Crisis Response Innovation Grants

Utilizing funds recovered by the AGO through the <u>nationwide state-federal settlement over unlawful foreclosures</u>, the Office of Massachusetts Attorney General Martha Coakley (AGO) is pleased to announce the **HomeCorps Partnership Grants: Crisis Response Innovation Grantees.** These grants are designed to assist Massachusetts homeowners and renters impacted by the foreclosure crisis, to mitigate the impacts of the foreclosure crisis on our citizens and communities, and to guard against future financial harm like that witnessed during the foreclosure crisis.

Arlington Community Trabajando, Inc., (ACT, Inc.) Lawrence, MA

Servicing: Lawrence, MA

Funding will help double the amount of clients assisted by hiring new staff to expand financial counseling capacity with individual counseling, loan modification assistance, and homebuyer education classes. Additionally, ACT, Inc. will rehabilitate four units of housing.

Cambridge Neighborhood Apartment Housing Services, Cambridge, MA

Servicing: Cambridge, Somerville, Arlington, Belmont, Watertown

Expanding services to three additional locations to offer one-on-one individual financial counseling, financial literacy education and first time homebuyer counseling.

Caritas Communities, Braintree, MA

Servicing: South Boston, MA

Funding will be used to rehabilitate a vacant police station into 24 units of affordable housing for veterans and their families.

Catholic Social Services, Fall River, MA

Servicing: Fall River, New Bedford, Attleboro, Taunton, Hyannis

Grant funds will be used to hire a Housing Counselor and a Housing Advocate in order to assist more clients through 1:1 foreclosure counseling including loan modifications and mitigation, financial literacy and credit rebuilding, and homeownership education.

Chelsea Restoration Corporation, Chelsea, MA

Servicing: Chelsea, Saugus, Revere

Grant funding will be used to expand and enhance their bilingual financial counseling, foreclosure mitigation and homeowner education, and counseling support programs in Chelsea, Saugus, and Revere.

City of Boston - Department of Neighborhood Development, Boston, MA

Servicing: Boston, MA

Will develop grants for families displaced by foreclosure to assist with costs related to avoiding homelessness including moving expenses and will provide assistance with finding replacement housing.

Ecumenical Social Action Committee, INC. (ESAC), Jamaica Plain, MA

Servicing: Greater Boston

ESAC will increase the its capacity to provide foreclosure prevention counseling and will work with clients on submitting loan modifications and refinance agreements and other alternative strategies to prevent foreclosure.

HAP, Inc., Springfield, MA

Servicing: Hampden, Hampshire, Berkshire and Franklin Counties

Funding will be granted to provide consumer financial education, individual financial counseling, employment assistance referrals, and group foreclosure prevention workshops to the Western Massachusetts region.

Homeowner Options for Massachusetts Elders (HOME), Lowell, MA

Servicing: Statewide

Grant funding will be used to conduct statewide outreach to senior citizens and to add three additional financial counseling staff in order to increase the capacity for HOME to better serve senior citizens statewide.

Housing Assistance Corporation, Hyannis, MA

Servicing: Barnstable, Dukes and Nantucket Counties

Funding to hire a Counseling Coordinator to the foreclosure-prevention staff and increase foreclosure counselor to full-time status to address the growing demand for foreclosure prevention services.

Massachusetts Law Reform Institute, Boston, MA

Servicing: Framingham District Court, Worcester Housing Court

Will provide legal counsel to tenants who are at risk of losing their apartment through eviction.

Merrimack Valley Housing Partnership, Inc., Lowell, MA

Servicing: Greater Lowell

Grant funding will be used to provide individual financial counseling and first-time homebuyer education and trainings. Classes will be available in English, Spanish, and Khmer and will address financial literacy and homeownership education.

Neighborhood Assistance Corporation of America, Jamaica Plain, MA

Servicing: Statewide

Funding to hire four new housing counselors in Boston, Lawrence and Springfield to provide loan modification and foreclosure mitigation services.

Neighborhood Housing Services of the South Shore, Brockton, MA

Servicing: Brockton, New Bedford

Funding to hire three foreclosure prevention counselors to assist with one-one-one counseling for loan modification and home preservation, and to provide financial literacy education workshops on avoiding mortgage scams and foreclosure prevention.

Neighborhood of Affordable Housing, Inc., East Boston, MA

Servicing: Boston, North Shore

Expand foreclosure prevention services to the North Shore with a special focus on Hispanic households. Through a bilingual staff, clients will receive foreclosure housing and assistance – aiming for the ultimate goal of mortgage modifications but also assisting with short sales, non-profit purchase, and other alternative measures. Clients will also have access to first-time homebuyer and credit smart financial literacy courses.

Oak Hill CDC, Worcester, MA

Servicing: Worcester, MA

Funding will be using to hire one additional financial literacy counselor who will incorporate financial literacy curriculum into pre and post foreclosure individual and group counseling and education.

The Legal Services Center of Harvard Law School, Cambridge, MA

Servicing: Mattapan, MA

The Legal Services Center of Harvard Law School will receive funding to hire two attorneys with experience in housing and foreclosure defense and eviction defense to oversee Law School Students to provide representation for homeowners facing foreclosure and former homeowners and tenants facing post-foreclosure eviction.

The Midas Collaborative, Allston, MA

Servicing: Statewide

Grant funding will provide statewide personal financial assistance and coaching to underserved residents by phone, email, or Skype. Services will include assistance with budgeting, housing, credit repair, foreclosure prevention and home buying education.