

Housing Counseling Agencies

Description:

Housing counseling agencies typically offer housing information and resources to individuals and agencies. They offer guidance on buying homes, renting units, preventing default and foreclosure and on reverse mortgages.

Housing counseling agencies that apply and meet specific criteria are approved by the Department of Housing and Urban Development (HUD). HUD reviews approved housing counseling agencies to determine that they continually meet standards. Among other criteria, these agencies must function as a private or public non-profit organization, they must have successfully administered a housing counseling program for at least one year and functioned in the geographical area that they propose to serve and they must have sufficient resources to implement counseling services. Different housing counseling agencies offer different counseling services. These services may include:

- Counseling and help with Home Equity Conversion Mortgages (HECM), which are federally insured reverse mortgages.
- Home Improvement and Rehabilitation Counseling, which involves accessing an individual's home for needed repairs and providing options to help finance the work needed.
- Loss Mitigation, which involves helping individuals who fall behind on mortgage payments, budget and work with lenders to create forbearance agreements or otherwise become current on loan payments.
- Mortgage Delinquency and Default Resolution Counseling, which is for persons who are behind on mortgage payments and at risk of foreclosure.
- Information and assistance with predatory lending.
- Renters Assistance, which helps individuals learn how to budget expenses to afford rental costs and reviews individual's credit to help resolve issues that may prevent them from attaining rental property in the future.
- Services for persons who are homeless.
- Fair Housing Assistance
- Mobility and Relocation Counseling
- Money and Debt Management
- Pre/Post Purchase Counseling

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- There are no income requirements for counseling services.

- Counseling is generally free, although some counseling agencies charge a nominal fee for materials such as credit reports and homebuyer education materials.

Service Areas:

Statewide

Program Year:

October 1 September 30

Contact Information:

To find the nearest housing counseling agency:

Department of Housing and Urban Development
Housing Counseling Clearinghouse
Telephone: 800-569-4287

To determine specific services offered by each agency access:
www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

To receive counseling services:

Acorn Housing
2310 Main Street, 3rd Floor
Bridgeport, CT 06606
Telephone: 203-366-4180
Fax: 203-366-0020
Email: dlatorre@acornhousing.org
Website: www.acornhousing.org

Bridgeport Neighborhood Trust
177 State Street, 5th Floor
Bridgeport, CT 06604
Telephone: 203-332-7977
Fax: 203-579-2338
Email: emilia@bntweb.org
Website: www.bntweb.org

CCCS of Southern New England, A
Division of MMI
39 Rose Street
Danbury, CT 06810
Telephone: 800-208-2227
Toll-free: 800-308-2227

CCCS of Southern New England, A
Division of MMI
225 Pitkin Street, Suite 300
East Hartford, CT 06108
Telephone: 888-845-5669
Fax: 860-291-8483
Email:
george.hill@moneymanagement.org

Christian Activities Council
47 Vine Street
Hartford, CT 06112
Telephone: 860-527-9860
Fax: 860-727-9558
Email: dsteinle@christianactivities.org

Community Renewal Team, Inc.
395 Wethersfield Avenue
Hartford, CT 06114
Telephone: 860-560-4663
Fax: 860-251-7160
Email: gosselins@crtct.org
Website: www.crtct.org

Co-Opportunity
20-28 Sergeant Street
Hartford, CT 06105
Telephone: 860-236-3617
Fax: 860-808-1757
Email: donnate@co-opportunity.org
Website: www.co-opportunity.org

Hartford Areas Rally Together
423 Washington Street
Hartford, CT 06106
Telephone: 860-525-3449 Ext.102
Fax: 860-525-7759
Email:
marilyn.rossetti@hartofhartford.org
Website:
www.hartfordareasrallytogether.org

Housing Education Resource Center
901 Wethersfield Avenue
Hartford, CT 06114
Telephone: 860-296-4242
Fax: 860-269-1317
Website: www.herc-inc.org

Mutual Housing Association of Greater
Hartford, Inc.
95 Niles Street
Hartford, CT 06105
Telephone: 860-296-1797
Fax: 860-524-8963
Email: cmackinnon@mutualhousing.org
Website: www.mutualhousing.org

Urban League of Greater Hartford, Inc.
140 Woodland Street
Hartford, CT 06105
Telephone: 860-527-0147 Ext.120
Fax: 860-249-1563
Email: lstevenson@ulgh.org
Website: www.ulgh.org

CCCS of Southern New England, A
Division of MMI
61 Cherry Street
Milford, CT 06460
Telephone: 800-845-5669
Toll-free: 800-308-2227
Email:
george.hill@moneymanagement.org

Mutual Housing of South Central
CT/Neighborworks New Horizons
235 Grand Avenue
New Haven, CT 06513
Telephone: 203-562-4514
Fax: 203-752-3210
Website: www.nwnh.net

Neighborhood Assistance Corporation
of America NACA
144 Orange Street
New Haven, CT 06510
Telephone: 203-562-6220
Toll-free: 888-297-5568
Email: gturner@naca.com
Website: www.naca.com

Neighborhood Housing Services of
New Haven
333 Sherman Avenue
New Haven, CT 06511
Telephone: 203-562-0598 Ext.14
Fax: 203-772-2876
Email: jpaley.nhs@snet.net
Website: www.nhsfnewhaven.org

Opportunities Industrialization Center of
New London County, Inc.
106 Truman Street
New London, CT 06320
Telephone: 860-447-1731
Fax: 860-447-1826
Website: www.oicncl.org

CCCS of Southern New England, A
Division of MMI
627 Route 32
North Franklin, CT 06254
Telephone: 800-208-2227
Toll-free: 800-308-2227
Website: www.creditcounseling.org

Catholic Charities, Norwich
331 Main Street
Norwich, CT 06360
Telephone: 860-889-8346 Ext. 271
Fax: 860-889-2658
Email: sylvialaudette@ccfsn.org
Website: www.ccfsn.org

Connecticut Housing Finance Authority
999 West Street
Rocky Hill, CT 06067
Telephone: 860-571-4396
Fax: 860-257-7955
Email: maryjane.kononchik@chfa.org
Website: www.chfa.org

CCCS of Southern New England, A
Division of MMI
123 Prospect Street
Stamford, CT 06901
Telephone: 800-208-2227
Toll-free: 800-308-2227

Housing Development Fund, Inc.
100 Prospect Street, Suite SP-101
Stamford, CT 06901
Telephone: 203-969-1830
Fax: 203-323-8958
Email: jcarty@hdf-ct.org
Website: <http://www.hdf-ct.org>

Mutual Housing Association of
Southwestern Connecticut
63 Stillwater Avenue
Stamford, CT 06902
Telephone: 203-359-6949

Urban League of Southwestern
Connecticut
49 Atlantic Street
Stamford, CT 06901
Telephone: 203-327-5810 Ext. 12
Fax: 203-406-0008
Email: Virginia@ulswc.org

Neighborhood Housing Services of
Waterbury, Inc.
139 Prospect Street
Waterbury, CT 06710
Telephone: 203-753-1896
Fax: 203-757-6496
Email: assistant@nhswaterbury.org

Related Information:

[Eviction and Foreclosure Prevention Program, refer to page XII – 13.](#)
[Reverse Mortgages, refer to page XII – 36.](#)