

In order to apply for services please see the following contact information:

Housing Development Corporation of Northeastern Pennsylvania

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Housing Development Corporation of NEPA Program Services

The mission of the Housing Development Corporation is to increase the supply of affordable housing in Northeastern Pennsylvania. Through effective homebuyer and mortgage assistance programs, development of energy-efficient "green" housing units, and successful leveraging of public and private funding, HDC has established itself as a respected and innovative nonprofit organization serving low- and moderate- income individuals and families, with an emphasis on Luzerne County.

The Housing Development Corporation of NEPA (HDC), a private, nonprofit organization incorporated in 1984, has extensive experience in developing and managing affordable housing. HDC has been designated as a Community Housing Development Organization (CHDO) through the Luzerne County Office of Community Development since the inception of the Federal HOME Program in the early 1990's and also serves as the CHDO for the cities of Hazleton and Wilkes-Barre.

Homebuyer Counseling. HDC provides homebuyer counseling and mortgage assistance programs to increase opportunities for low and low/moderate-income individuals and families to attain their goal of homeownership. Certified counselors provide educational workshops, one on one homebuyer counseling, budgeting, credit and credit repair, fair housing/fair lending sessions, home selection process, and liaison with realtors, inspectors and lenders. Financial assistance is also provided for down payment and closing cost assistance through the Luzerne County's *Growing Homeowners Initiative* for those participants who meet eligibility requirements. HDC has successfully operated the Luzerne County Growing Homeowners Initiative with related programs including the HUD Housing Choice Voucher Program and Habitat for Humanity homebuyers since its inception in 2002. It has assisted over 300 Luzerne County families in successfully purchasing homes; currently, there are more than 70 active households in the program receiving homebuyer education and counseling in their quest for homeownership.

Supportive Housing Program. HDC also provides special needs housing to homeless and disabled households through HUD's Supportive Housing Program. This program currently provides rental assistance and supportive services to formerly homeless special needs families/individuals with four projects in Luzerne County and two others which serve Wayne, Wyoming, Monroe, Carbon and Pike counties. The Rapid-Re-Housing Program assists additional homeless families. HDC also participates in the Hazleton Housing Coalition, Luzerne County and Eastern Pennsylvania Continuum's of Care for the Homeless as well as the Veterans Administration Community Homelessness Assessment, Local Education and Networking Groups with staff serving in leadership positions.

Courtright Neighborhood. HDC is currently working to create a new neighborhood in the city of Wilkes-Barre on the site that previously was marked by pocket blight of a tax-foreclosed and abandoned building complex. The *Courtright Neighborhood* currently consists of 20 new energy

efficient homes for first time homebuyers as well as 12 senior rental cottages. All units were constructed using the National Association of Home Builders, Green Building Standard which will provide greater comfort along with lower operating and maintenance costs.

Comprehensive Housing Counseling Initiative. HDC is a HUD-approved Housing Counseling Agency. Homebuyer/homeownership counseling is required for potential homebuyers with a defined risk factor, such as a credit score below 680. It is provided to homebuyers obtaining a PHFA, FHA, or USDA mortgage loan. Counseling program associates with this initiative include: Pre-closing (pre-settlement) Workshop / Counseling Program, One-on-One Pre-purchase Counseling, and Pre-Purchase Educational Workshop opportunities. 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, and increasing housing opportunities for the elderly and the disabled. Must be referred by a lender.

St. Gabriel House, Hazleton. The restoration and conversion of the former St. Gabriel's Convent located in Hazleton was completed in 1999. HDC and the Archangel Housing Partners were the co-developers in this adaptive reuse of a historic building, resulting in twelve units of affordable rental housing and commercial space. HDC now co-owns and manages this property.

Former Schain Department Store, Berwick, Columbia County. HDC completed the historic restoration and conversion of a former department store located in Berwick, Columbia County in conjunction with the Greater Berwick Corporation. Twenty-four rental units and three commercial spaces were rehabilitated. The project was financed utilizing the Federal Low Income Housing Tax Credit Program with equity provided by the PA Housing Opportunities Fund. HDC now manages this property that it co-owns with the Greater Berwick Chamber of Commerce.