



Housing Action Council

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May 19, 2011

The Honorable Leo Wiegman
Village of Croton on Hudson
One Van Wyck Street
Croton-on-Hudson, NY 10520

RE: Westchester Urban County Consortium CDBG Application for FY 2012-2014

Dear Mayor Wiegman:

This letter is to advise you that the Housing Action Council (HAC) is applying for funding from Westchester County's CDBG Program to continue and enhance its homeownership counseling program throughout the Consortium communities. This is a consortium-wide program.

HAC is a not-for-profit organization with a track record in counseling low and moderate income households on the home-buying process including budget, credit, mortgage and post-purchase counseling. Counseling is offered individually and through home buying clubs. Families and individuals can participate in savings clubs with a match of \$4 for every \$1 saved up to \$8,000. Homebuyers are helped to access funds for down-payment and closing costs. We prepare people for homeownership, help improve credit and/or build up savings.

Through our New York Mortgage Coalition Program (NYMC), we assist counseled households through the mortgage approval process. The NYMC is a coalition of lenders and community organizations in the metropolitan area dedicated to comprehensive homeownership counseling and responsible lending. Lenders include Astoria, Bank of America, Capital One, Citibank, HSBC Bank, JP Morgan Chase, M & T and Webster. These lenders offer special loan products to counseled homebuyers and allow HAC direct access to loan processors, underwriters and closers. This helps to expedite loan approvals, troubleshoot problems, and manage securing project approval for fair and affordable housing developments.

We plan to enhance our program with an education program on energy conservation for prospective and new homebuyers. Energy audits, energy saving tips, water management, green cleaning, green materials, and recycling and managing waste will be among the topics. In addition, we will introduce a mobility module into our homeownership counseling to familiarize prospective buyers with Westchester communities and fair and affordable housing developments in those communities.

This program prepares low and moderate income households for homeownership and helps them sustain homeownership. It also encourages them to be environmentally sensitive and to consider homeownership opportunities throughout Westchester. We would be happy to make a presentation to your Board or respond to questions that you may have.

Sincerely,

Rosemarie Noonan
Executive Director



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