

10) Supportive Services Plan

NKCDC has substantial experience providing the following services:

- **Energy Conservation:** For the past 25 years, NKCDC has served a one-stop shop for addressing household energy crises. It first reviews family budgets, including mortgage status, food purchases, transportation costs and other utility expenses, to determine the scale of energy assistance to be provided. Forms of assistance that NKCDC coordinates for families include the Low-Income Home Energy Assistance Program (LIHEAP), Utility Emergency Services Fund (UESF), State weatherization programs, PECO & PGW, weatherization programs, etc.
- **Housing Service Programs:** Services include: Pre-purchase assistance, with emphasis on first-time homebuyers, PHFA Workshops, refinancing assistance, home equity loans, PHIL-Plus & Mini-PHIL Repair Loans, consolidation of credit, credit counseling, post-purchase counseling, anti-predatory counseling, and deed issue resolution.
- **Foreclosure counseling:** Services include: FHA Loss mitigation program, FHA's Home Affordable Modification Program (HAMP), mortgage modification, diversion court, postponement of sheriff sale, partial claim loan, and PHFA's Home Emergency Mortgage Assistance Program (HEMAP).
- **Counseling for other Agencies:** NKCDC provides counseling for various special programs such as NSP or HRP, which require a counseling agency to work alongside a developer to educate the client on all the issues of the Program. It has provided this service for the following agencies:
 - Allegheny West 20 + years
 - Tioga United CDC 1 year
 - Project HOME 1 year
 - NSP – Various Developers - 3 years (over 40 houses)

Residents of Orinoka Civic House will benefit from over 20 years of NKCDC experience in providing services to the community. NKCDC's offices will be in the basement of the Civic House and residents will have easy access to the services provided, including: energy assistance, credit counseling, household budgeting, crisis support and first-time home buyer assistance. The residents will also be provided with access to all of NKCDC's workshops, events and volunteer opportunities. There will also be an on-site resident services coordinator that will help with individual guidance to residents. The coordinator will be able to complement the services offered by NKCDC. The coordinator position will also be able to use the community room to program events, workshops and meetings that will serve the needs of the residents.