



**Orange County  
Rural Development Advisory Corporation**

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## ***Programs and Services***

***RDAC's development programs promote stability and preservation of neighborhoods and communities while stimulating employment.***

### **Weatherization Assistance Program (WAP)**

RDAC recently became a WAP provider, enabling low-income families in designated parts of Orange County to permanently reduce their energy bills by making their homes more energy efficient.

### **Access to Home**

Access to Home provides assistance to property owners to make dwelling units accessible for low-moderate income persons with disabilities. This program empowers homeowners and renters throughout Orange County to continue to live safely and comfortably in their residences and avoid institutional care.

### **Main Street**

RDAC is an active partner with communities interested in the New York Main Street (NYMS) Program. This program provides resources for the purpose of assisting NY communities with their Main Street and downtown revitalization efforts. NYMS provides funds to stimulate reinvestment in mixed-use "main street" buildings or neighborhoods.

### **Consulting Services for Municipalities**

RDAC is a community resource for municipalities interested in exploring affordable housing legislation and smart growth models.

***RDAC is a HUD-approved Housing Counseling Agency and is certified in several specialties by NeighborWorks USA for direct service to consumers.***

### **Practical Mortgage Navigation**

RDAC holds Practical Mortgage Navigation workshops in various venues throughout Orange County. These workshops provide attendees with an understanding of their mortgage, various types of budgets and their effectiveness, and help attendees identify problems and possible solutions.

### **Pre-/Post-Purchase and Homeownership Counseling**

RDAC provides comprehensive, eight-hour pre- and post-purchase counseling courses. To have your name put on the waiting list please email your request to [info@ocrdac.org](mailto:info@ocrdac.org).

### **Credit Counseling**

RDAC helps clients design effective plans and strategies to reach specific financial goals based on existing credit issues and current financial situations. To have your name put on the waiting list please email your request to [info@ocrdac.org](mailto:info@ocrdac.org).

### **Foreclosure/Default Counseling**

Foreclosure/Default Counseling is designed to empower a homeowner to make the best possible mortgage decision based on his/her personal financial situation and individual hardship.

### **Key Elements of Practical Financial Literacy**

A "pay it forward" workshop series, which takes financial literacy tools "to the street" by training trainers in agencies that touch people one-to-one in the practice of their mission.