



# Resource Directory

56 16<sup>th</sup> Street  
Wheeling, WV 26003  
Phone: 304-233-0953 or 877-288-0953  
Fax: 304-214-0953  
E-mail: [chip@swave.net](mailto:chip@swave.net) or [ohiovalleysaves@swave.net](mailto:ohiovalleysaves@swave.net)  
Web site: [www.chipeducation.org](http://www.chipeducation.org)

Organized in 1994, the Community Homebuyer Investment Program (CHIP) is a non-profit organization whose target population is low-and-moderate-income persons. CHIP promotes homeownership through outreach & educational activities. A Parkersburg, West Virginia affiliate was created in 2003.

In 2005 the Ohio Valley Saves campaign was introduced. Ohio Valley Saves, was developed to help “Build Wealth Not Debt,” with tips and tools to help local community members set goals, develop strategies to reach those goals, and start saving under the guidance of wealth-building coaches.

This directory is designed to assist both current homeowners, people who are working toward the goal of homeownership, debt reduction, and those who would like to find wealth-building tips and other services. It contains contact information for services related to homeownership and financial tools and education. It provides contact information related to the services that are available both online and within your community.

This list of agencies is being provided for informational purposes only. This is not an exhaustive list of the agencies available in the area. Inclusion does not imply endorsement by CHIP. The types of available counseling, programs, services, etc. may vary. Some agencies may charge for their services. CHIP does not certify or guarantee the quality of service that any agency may provide. With the exception of its own web site and programs, CHIP does not control the content of the internet sites or of any program listed in this directory. Although CHIP attempts to keep all information in this directory accurate and up-to-date, the accuracy and timeliness of any information provided cannot be guaranteed. All information is provided “as is” and makes no representations or warranties of any kind regarding it. CHIP disclaims all liability of any kind whatsoever arising out of the use of or inability to use this information.

**Geographic scope:**

With the exception of online resources, most of the organizations, programs, etc., found in this directory serve the counties of Jefferson, Belmont, Harrison, Monroe, Brooke, Hancock, Ohio, Marshall, Wetzel, and Tyler.

The programs, services, organizations, etc. found in the directory are divided into the following categories:

- Credit Counseling
- Down Payment and Closing Cost Assistance
- Financial Institutions or Lenders
- Housing Rehab
- Money Management
- Online Financial Tools
- Other
- Savings Program
- Social Service Provider
- Tax Education and Earned Income Tax Credit (EITC) Assistance
- Youth

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## About Frugal Living

[www.frugalliving.about.com](http://www.frugalliving.about.com)

A guide to frugal living. Articles on what frugal living is, how to achieve frugal living, debt reduction, and easy ways to save.

## Altenheim Resource & Referral Center

<https://members.citynet.net.arcc/>

1359 National Road  
Wheeling, WV 26003  
Contact: Ann Koegler

Phone: 304-243-0996  
Fax: 304-243-0999

Program(s): Offers resource information to seniors and their caregivers on services, programs, aging and health issues; offers workshops for professionals with Continuing Education credit; offers programs that are free and open to the public and geared toward the community.

Geographic Area: No geographic limitations for inquiries

## American Association of Retired Persons (AARP) English and Español

[http://www.aarp.org/money/wise\\_consumer/financinghomes/](http://www.aarp.org/money/wise_consumer/financinghomes/)

This web page provides information about predatory lenders and how to avoid them.

[http://www.pueblo.gsa.gov/cic\\_text/housing/bad-loans/loan.htm](http://www.pueblo.gsa.gov/cic_text/housing/bad-loans/loan.htm)

“Borrower’s Guide to Home Loans” This guide helps borrowers avoid predatory loans.

[http://www.aarp.org/money/credit\\_debt/](http://www.aarp.org/money/credit_debt/)

Credit and Debt Information

<http://www.aarp.org/money/taxaide/>

Tax Aide

## American Savings Education Council (ASEC) English and Español

<http://www.choosetosave.org/resources/>

The American Savings Education Council offers resources and tools pertaining to saving, retirement, and many other financial topics.

## Bankrate.com

[www.bankrate.com](http://www.bankrate.com)

Offers news, tips, and advice to compare mortgage rates, home equity loans, CDs, car loans, credit cards, and money market accounts.

**The Beehive** English and Español

<http://www.thebeehive.org/Templates/Money/Level3Image.aspx?Pageld=1.194.268>

One Economy Corporation's Beehive provides information and resources about money saving topics, budgeting, and other financial topics.

**Belmont Career Center**

<http://www.bhcareercenter.com/>

110 Fox-Shannon Place  
St. Clairsville, OH 43950

Phone: 740-695-9130  
Fax: 740-695-5340

Program(s): \*High School Vocational Training: Secretarial Training; Auto Mechanics; Data Processing; Agriculture and Industrial Equipment; Marketing Education; Auto Body Work; Electronics; Diversified Health Occupations; Dental Assisting; Cosmetology; Machine Trades; Building Specialties; Carpentry; Small Engine; Clerical Service; Technical Preparation; and Individual Career Counseling and Tutoring. Programs are available to high school students.

Geographic Area: Belmont and Harrison Counties

**Belmont County Health Department**

68501 Bannock Rd.  
St. Clairsville, OH 43950  
Contact: Rusty Vermillion

Phone: 740-695-1202  
Fax: 740-695-8890

Program(s)/Services: Tuberculin Tests; Mammograms and Other Testing; Immunizations; Hearing Tests and Family Planning. Fees depend upon service rendered and ability to pay.

Geographic Area: Belmont County

**Benwood/McMechen Housing Authority\***

2200 Marshall Street  
Benwood, WV 26031  
Contact: Cindy Tribett

Phone: 304-233-0830  
Fax: 304-233-8120

Programs: A public housing agency providing low-income housing opportunities through public housing and rental (Section 8) assistance.

Geographic Area: Marshall County

## Better Business Bureau (BBB)

<http://www.bbb.org/alerts/article.asp?ID=613>

Consumer Tips on credit, choosing a credit counselor.

## BB&T\*

[www.BB&T.com](http://www.BB&T.com)

418 Jefferson Ave.  
Moundsville, WV 26041  
Contact: Leigh Ann Scherich

Phone: 304-845-2470  
Fax: 304-845-2277

1145 Main Street  
Wheeling, WV 26003

Phone: 304-232-1234

Program(s): BB&T offers Conventional Loan Program along with the First Time Homebuyer's, VA, FHA, and U.S.D.A. Rural Development.

Geographic Area: Jefferson, Belmont, Harrison, Monroe, Brooke, Hancock, Ohio, Marshall, Wetzel, and Tyler Counties

## Catholic Charities

125-18<sup>th</sup> St.  
Wheeling, WV 26003  
Contact: Sister Constance Dodd

Phone: 304-232-7157  
Fax: 304-232-4323

Program(s)/Services(s): The Catholic Neighborhood Center provides shelter for the poor and homeless. Two meals are served daily at the Center. Other services include: laundry; shower facilities; food orders; delivered meals to those who are unable to leave their homes; clothes closet; medical clinic

Geographic Area: All surrounding areas

## Center for Debt Management

<http://www.moneymanagement.org/center-for-debt-management.asp>

Money Management International (MMI) is a nonprofit, community service organization that provides professional financial guidance, counseling, community-wide educational programs, and debt management assistance.

## Center for Excellence in Disabilities

<http://www.cedwvu.com/resource/searchpage.aspx>

Centers have played key roles in every major disability initiative over the past four decades. Many issues, such as early intervention, health care, community-based services, inclusive and meaningful education, transition from school to work, employment, housing, assistive technology, and transportation have been directly benefited by the services, research, and training provided by University Centers for Excellence in Disabilities (UCEDDs).

Each UCEDD determines what areas of emphasis their Center will address. Areas of emphasis that Centers can choose to focus on include quality assurance, education and early intervention, child care, health, employment, housing, transportation, recreation and other services.

The Center for Excellence in Disabilities located at West Virginia University has several areas of emphasis. These areas include: Employment; Health; Self-determination; Community Supports; Quality Assurance; Housing; Education; Transportation; Recreation.

## Center for Responsible Lending

<http://www.responsiblelending.org/issues/mortgage/index.html>

“Seven Signs of Predatory Lending” provides seven signs of predatory lending and advice on how to avoid becoming a victim.

<http://www.responsiblelending.org/issues/payday>

“Payday Lending: The Debt Trap” includes information regarding the definition of a payday loan and provides alternatives to this type of lending.

## Center Valley Federal Credit Union

2000 Eoff St.

Wheeling, WV 26003

Contact: RoseAnn Duncan

Phone: 304-234-8616

Fax: 304-234-8619

E-mail: [woven@1st.net](mailto:woven@1st.net)

Program(s)/Services(s): The Center Valley Federal Credit Union is a full-service financial cooperative that holds a CDFI designation from the U.S. Treasury Department.

Geographic Area: Ohio County

## CHANGE, Inc.\*

<http://www.changeinc.org/>

3136 West St.

Phone: 304-797-7733

Weirton, WV 26062  
Contact: Joyce DeStefano

Fax: 304-797-7740

700 First Street  
Moundsville, WV 26041

Phone: 304-845-8268  
Fax: 304-845-8269

Program(s): The First Time Homebuyer Program's objective is to assist low-to-moderate-income persons in purchasing their first single-family home. The assistance is in the form of a five (5) year deferred, forgivable loan for up to \$10,000.00. Participants must meet HUD's Section 8 Income Limits to qualify for the program.

Other programs include:

Youth Programs: Little Friend Preschool & Daycare Center, Mario T. Pipinos Neighborhood Center, Carol Ann Julio Neighborhood Center

Housing Programs: HELP Loan, Weatherization Housing Counseling

Emergency Services: The Lighthouse (Domestic Violence Shelter), Low-Income Energy Assistance Program, Marshall County NEEDS, Weirton Cooperative Ministries

Health Services: Family Medical Care, Breast & Cervical Cancer Screening, Patient Assistance Program

Self-Sufficiency Programs: Job Access/Rural Transportation, Non-emergency Medical Transportation, Family Mentoring

Geographic Area: The first -time homebuyer program is available within the counties of Brooke and Hancock. The other programs are available in Brooke, Hancock, Ohio, and Marshall Counties.

## City of Weirton

<http://www.cityofweirton.com>

200 Municipal Plaza, 2<sup>nd</sup> Floor  
Weirton, WV 26062  
Contact: Nicole Jagela

Phone: 304-797-8516  
Fax: 304-797-8519

E-mail: [cdbghousing@cityofweirton.com](mailto:cdbghousing@cityofweirton.com)

Program(s): The First Time Homebuyer Program's objective is to assist low-to-moderate-income persons in purchasing their first single-family home. The assistance is in the form of a five (5) year deferred, forgivable loan for up to \$10,000.00 to be used for down payment and closing cost assistance. Participants must meet HUD's Section 8 Income Limits, complete an approved housing counseling course, and obtain a loan for the purchase of the home in order to qualify for the program.

Geographic Area: City of Weirton – within city limits

## City of Wheeling

[www.nphomeassist.org](http://www.nphomeassist.org)

1500 Chapline Street

Wheeling, WV 26003

Contact: Melissa Thompson

Phone: 304-234-3701

Fax: 304-234-3899

E-mail: [mthompson@cityofwheelingwv.org](mailto:mthompson@cityofwheelingwv.org)

Program(s): Downpayment and closing cost assistance up to \$10,000.00 for income-eligible first time homebuyers who are purchasing a home within the City of Wheeling. Borrowers must occupy the house as a primary resident for five years. Funds are disbursed on a first-come, first-served basis.

Geographic Area: City of Wheeling – within city limits

## Community Action Commission of Belmont County, Inc.

[www.cacbelmont.org](http://www.cacbelmont.org)

Housing Office

100 West Main St. Ste. 209

St. Clairsville, OH 43950

Contact: Pam Soltis

Phone: 740-695-4965

Fax: 740-695-5477 (call first)

E-mail: [psoltis@cacbelmont.org](mailto:psoltis@cacbelmont.org)

Program(s): The Community Action Commission of Belmont County, Inc. is a HUD Certified Comprehensive Counseling Agency, specializing in Reverse Mortgage, Foreclosure, Predatory Lending, Homeownership, Debt/Money Management, Rental and Homelessness Avoidance counseling. The CAC has been serving the housing counseling needs of the area since 1997.

Geographic Area: Belmont County, Ohio and its contiguous counties in Ohio and West Virginia

## Community Resources, Inc.

195 North Street

New Martinsville, WV 26155

Phone: 304-455-2701

Fax: 304-455-2701

Program(s)/Services: Job Readiness Transition Class; Weatherization Applications; Emergency Assistance; FEMA; Emergency Food Pantry; LIEAP Applications; Garden Seeds; Holiday Meals; Holiday Food Baskets; School Supply Project; TEFAP Distributor; Wheels for Jobs and Thrift Store

Geographic Area: Wetzel County

## Consumer Action

<http://www.consumer-action.org/>

This site provides access to a number of publications that have to do with a variety of financial topics.

[http://www.consumer-action.org/english/articile/banking\\_basics\\_leaders\\_guide](http://www.consumer-action.org/english/articile/banking_basics_leaders_guide)

“Banking Basics”

[http://www.consumer-action.org/archives/English/library/credit/2001\\_WhereGetCredit/index.php?English/library/credit/2001\\_WhereGetCredit/index.php](http://www.consumer-action.org/archives/English/library/credit/2001_WhereGetCredit/index.php?English/library/credit/2001_WhereGetCredit/index.php)

“Where Can I Get Credit”

## Consumer Credit Counseling Services

[www.cccsintl.org](http://www.cccsintl.org)

A division of Money Management International, offers help with budgeting, money management and credit issues.

## Consumer Handbook to Credit Protection Laws English and Español

<http://www.federalreserve.gov/pubs/consumerhdbk/>

This handbook explains how the consumer credit laws can help you shop for credit, apply for it, maintain your credit standing, and, if need be, complain about an unfair deal. This handbook also explains what you should look for when using credit, details what creditors look for before extending credit, and reviews the laws' solutions to discriminatory practices that have made it difficult for women and minorities to get credit.

## CNNMoney.com

<http://money.cnn.com/pf/101/>

“Money 101: A Step by Step Guide to Gaining Control of Your Financial Life”

## Credit & Collections World

[www.creditcollectionsworld.com](http://www.creditcollectionsworld.com)

The online resource for commercial and consumer control professionals.

## Dental Hygiene Program – West Liberty State College

West Liberty, WV 26074

Phone:

304-336-8030

Contact: Dental Hygiene Department

Program(s)/Services: Teeth cleaning; X-rays; Fluoride applications; Sealants with dentist's prescription and Health screenings. A small fee varies on the type of service and age of the patient.

Geographic Area: Any surrounding area

## Department of Health and Human Resources (DHHR)

[www.wvdhhr.org](http://www.wvdhhr.org)

### Ohio County DHHR

PO Box 6165/407 Main Street  
Wheeling, West Virginia 26003

Phone: 304-232-4411  
Fax: 304-232-4773

### Brooke County DHHR Office

100 Municipal Plaza, Suite 213 Three Springs Drive  
Weirton, West Virginia 26062

Phone: 304-794-3060  
Fax: 304-794-4169

### Hancock County DHHR Office

100 Municipal Plaza, Suite 600  
Weirton, West Virginia 26062

Phone: 304-794-3060  
Fax: 304-794-4169

### Marshall County DHHR Office

PO Box A/400 Teletech Drive, Suite 2  
Moundsville, West Virginia 26041

Phone: 304-843-4120  
Fax: 304-843-4127

### Wetzel County DHHR Office

1236 North State Route 2  
New Martinsville, West Virginia 26155

Phone: 304-455-0920  
Fax: 304-455-0928

### Tyler County DHHR Office

P.O. Box 563/210 Main Street  
Middlebourne, West Virginia 26149

Phone: 304-758-2127  
Fax: 304-758-2587

The DHHR administers programs that benefit the citizens of West Virginia. Some of our most visited programs are: Adolescent Pregnancy Prevention Initiative; AIDS Program; Birth To Three; CARESS (Birth Defects Surveillance); Children's Health Insurance (WVCHIP); Early Childhood Health Project; Electronic Benefit Transfer (EBT); Family Planning; Food Stamp Program; Immunization Program; Infectious Disease Epidemiology; OMCFH Title V - Block Grant/Needs Assessment; Medicaid; Rural Hospital Flexibility; Tobacco Prevention; Women, Infants and Children (WIC) and WV WORKS Cash Assistance

**General Hours:** 8:30 am to 5:00 pm - Monday thru Friday

## The Dollar Stretcher

[www.stretcher.com](http://www.stretcher.com)

Provides useful ways to make the most of your money and time. Practical ideas that you can put to use right away.

## Eagle Nationwide Mortgage Company\* a subsidiary of Eagle National Bank

[www.enmcdirect.com](http://www.enmcdirect.com)

104 14<sup>th</sup> Street  
Wheeling, WV 26003  
Contact: Stuart Levy

Phone: 304-232-1996  
Fax: 304-232-1998

Programs: First-time homebuyers' assistance, including FHA, VA, West Virginia Housing Development Fund, and conventional mortgages. Extensive experience with utilization of HOME Funds.

## Faith in Action Caregivers, Inc.

1359 National Road  
Wheeling, WV 26003  
Contact: Jeanette L. Wojcik

Phone: 304-243-5420  
Fax: 304-243-5983  
E-mail: [faithinaction@1st.net](mailto:faithinaction@1st.net)

Program(s): Faith in Action Caregivers supports the independent living of older adults and people with disabilities by offering volunteer services through the shared ministry of faith communities in Ohio, Marshall, and Belmont Counties. Faith in Action Caregivers provides free, informal caregiving services.

Geographic Area: Ohio, Marshall, and Belmont Counties

## Family Service – Upper Ohio Valley\*

51-11<sup>th</sup> St.  
Wheeling, WV 26003  
Contact: June Leindecker

Phone: 304-233-2350  
800-220-3252  
Fax: 304-233-7237

Program(s):

- Credit Counseling 304-232-6733  
Helping individuals and families of all ages with debt reduction plans, household spending plans, and housing counseling (including homebuyer, reverse, second mortgage, and foreclosure counseling).
- Conservator 304-232-6733

Helping persons who are unable to handle their own finances because of mental or physical incapacity via Organizational Representative Payee services covering living expenses with assistance from case management.

- Senior Services

304-232-6730

Adult Day Care Center/Respite Services: Providing daytime supervision for individuals with memory and physical impairment, through a structured and supervised program. Monday – Saturday, Tuesday and Thursday evenings (by special arrangement). Transportation to the Center is available. Meals are provided.

Alzheimer’s Support Services: Offering a Caregiver’s Support group, lending library, workshops, and more.

In Home Care: Helping person 18 and older, who need assistance with daily living skills, such as bathing, meal preparation, light housekeeping, laundry and more.

Van Transportation: Helping senior citizens and/or handicapped persons for unescorted or escorted conveyance to medical/dental/outpatient, or other personal appointments, nutrition sites, and senior center (Wheelchair lift equipped)

Senior Nutrition Program: Helping persons 60 or older with luncheon weekday meals and social activities at eight (8) congregate sites, and home delivered from six locations for frail homebound individuals.

Ohio county Aged and Disabled Resource Center: Helping senior citizens and their families in identifying and selecting appropriate long-term care alternatives and related supportive services.

Senior Center Activities and Travel/Recreational Opportunities: Helping seniors remain active, healthy, and informed through special events, health screenings, art, dance, and exercise classes, travel opportunities and more.

Geriatric Outreach and Care Management: Helping persons 60 or older and their family caregivers with assistance, by linking seniors in need with the appropriate community services or by providing supportive services.

## **Fannie Mae**

<http://www.fanniemae.com/homebuyers/homepath/index.jhtml?p=Homepath>

“Homepath” Provides information to assist in selecting a mortgage or lending partner.

<http://www.fanniemae.com/homebuyers/calculators/index.jhtml?p=Resources&s=Calculators>

Calculators that help evaluate the components that factor into buying a home or getting a mortgage.

## **Federal Deposit Insurance Corporation (FDIC)** English and Español

<http://www.fdic.gov/consumers/consumer/moneysmart/mscbi/mscbi.html>

A computer-based adult education program that provides instruction on budgeting, saving, borrowing, and a variety of other topics.

<http://www.fdic.gov/consumers/consumer/news/cnsum06/>

Teens have access to more money than ever before thanks to allowances, gifts and, for many, income from jobs. Teens also are becoming more responsible for making decisions about everything from small, everyday purchases to saving for college or a car.

## **Federal Reserve Bank of Chicago**

[http://www.chicagofed.org/consumer\\_information/personal\\_finance\\_information.cfm](http://www.chicagofed.org/consumer_information/personal_finance_information.cfm)

This site provides resources pertaining to personal finance. Tips and tools for budgeting, saving, spending wisely, as well as a variety of other topics are covered.

## **Federal Reserve Bank of Dallas** English and Espanol

<http://www.dallasfed.org/ca/wealth/index.html>

Building Wealth: A Beginner's Guide to Securing Your Financial Future – A web-based program that offers wealth-building strategies for setting goals, keeping a budget, debt management, etc.

## **Federal Reserve Bank of New York**

<http://www.newyorkfed.org/education/addpub/credit.html>

“The Credit Process Guide for Small Business Owners”

## **Federal Reserve System**

<http://www.federalreserveeducation.org/FRED/>

“Federal Reserve Education” Links to instructional material and tools to increase understanding of the Federal Reserve.

<http://www.federalreserveeducation.org/pfed/fined/psa.pdf>

“There's a Lot to Learn about Money” Taking charge of your financial future.

## **Federal Trade Commission**

[www.ftc.gov](http://www.ftc.gov)

The FTC purpose is to prevent unfair methods of competition in commerce, to police anticompetitive practices, to administer a wide variety of other consumer protection laws, including the Telemarketing Sales Rule, the Pay-Per-Call Rule and the Equal Credit Opportunity Act, and to adopt industry-wide trade regulation rules. The website provides fact sheets for consumers.

## Financial Management Service

<http://www.fms.treas.gov/index.html>

Federal government service providing unbiased financial information.

## First Choice America Community Federal Credit Union\*

[www.firstchoiceamericacu.org](http://www.firstchoiceamericacu.org)

3501 Main Street (main office)  
Weirton, WV 26062

Phone: 304-748-8600  
800-427-4835  
Fax: 304-723-0991

Contact: Terrie L. White

Program(s): Offers a variety of conventional first mortgage programs, including both fixed and adjustable rate loans. They offer financing from five to 30 years and up to 95% loan-to-value financing with private mortgage insurance.

Geographic Area: Hancock, Brooke, and Ohio Counties, West Virginia; Jefferson County, Ohio; Cities of Benwood and McMechen, West Virginia; Cities of Bellaire and Shadyside, Ohio and the townships of Hanover, Jefferson, Independence, Donegal, Smith, Cross Creek, Hopewell, Blaine, Buffalo, West Finley, East Finley, South Franklin, and Morris in Washington County, Pennsylvania.

## Freddie Mac

[http://www.dontborrowtrouble.com/en/anti\\_predatory.html](http://www.dontborrowtrouble.com/en/anti_predatory.html)

“Don’t Borrow Trouble” A resource that helps borrowers avoid predatory lending.

<http://www.freddiemac.com/creditsmart/home.html>

“CreditSmart” A curriculum to help consumers understand, build, and maintain better credit.

## The Frugal Shopper

<http://www.frugalshopper.com/>

A shopping resource which provides links to all types of consumer products.

## Habitat for Humanity

Wheeling Area

Phone: 304-233-0887

P.O. Box 928/1310 Market Street  
Wheeling, WV 26003  
Contact: Bob Kennen

Fax: 304-214-0953  
E-mail: [habitat@hgo.net](mailto:habitat@hgo.net)

Program(s): Habitat for Humanity is an ecumenical Christian housing ministry that builds houses in partnership with families that could not afford to own a home by other means.

Geographic Area: Ohio County

## Hancock County Savings Bank\*

[www.hcsbank.com](http://www.hcsbank.com)

375 Three Springs Drive  
Weirton, WV 26062

Phone: 304-723-4140  
Fax: 304-723-4142

Programs: Construction loan programs, full service banking.

## House of the Carpenter

<http://www.houseofthecarpenter.com/html/services.html>

200 South Front Street  
Wheeling, WV 26003

Phone: 304-233-4640  
Fax: 304-233-7596  
E-mail: [info@houseofthecarpenter.com](mailto:info@houseofthecarpenter.com)

A faith-based ministry related to the United Methodist Church, which provides Emergency Relief Programs including clothing, utilities, medicine, rent, transportation, furniture, holiday gifts, and many other emergency essentials.

**House of the Carpenter II** is located on the corner of 6<sup>th</sup> Street and Jefferson Avenue in Moundsville, WV. They provide grocery assistance from 9-11:30 a.m. on Wednesdays to residents of Marshall County.

## Housing Connections\*

56 16<sup>th</sup> Street  
Wheeling, WV 26003  
Contact: Pamela Wood

Phone: 304-230-1193  
Fax: 304-233-0173

Programs: A not-for-profit housing development corporation working to prevent further deterioration of Wheeling's core urban neighborhoods.

Geographic Area: Ohio County

## **InCharge Education Foundation**

<http://www.mindyourfinances.com/consumer-issues/mortgages-loans/081104-08>

“What’s Important to Know About Foreclosure?”

## **Index Credit Cards**

<http://www.indexcreditcards.com/>

“As comprehensive a list as you’ll find of all the credit-card offers on the table now.” Newsweek

## **Internal Revenue Service (IRS)** English and Español

[http://www.irs.gov/app/understandingTaxes/jsp/s\\_student\\_home.jsp](http://www.irs.gov/app/understandingTaxes/jsp/s_student_home.jsp)

Web-based material designed for students, providing insight into the history and application of taxes in the United States.

## **Jefferson Metropolitan Housing Authority**

815 N. 6<sup>th</sup> Ave.

Steubenville, OH 43952

Contact: Joseph Costantini

Phone: 740-282-0994

Fax: 740-284-7060

E-mail: [ed4jmha@aol.com](mailto:ed4jmha@aol.com)

Program(s): Programs include: management of low-income housing programs; low-rent public housing; Section 8 vouchers; savings program for homeownership, career, and more; drug elimination program; health programs for the elderly; Section 8 Homeownership Program; and the Learning Lab.

Geographic Area: Jefferson County

## **JP Morgan Chase\***

1114 Market Street

Wheeling, WV 26003

Phone: 304-234-4113

Programs: A full-service bank.

## **Jump\$tart Coalition**

<http://www.jumpstart.org/search.cfm>

An online clearinghouse of materials relating to personal financial literacy.

## **Junior Achievement**

<http://studentcenter.ja.org/asp/PlanFinances/>

Games and other tools for young people to aid in the development of personal financial skills.

## **King's Daughter Child Care Center\***

61 13<sup>th</sup> Street  
Wheeling, WV 26003  
Contact: Bill Gossett

Phone: 304-233-1114  
Fax: 304-233-2447

Licensed child care center for children ages 6 months to 10 years. Open weekdays 6:30 a.m. to 6:00 p.m. Sliding fee scale based on family size and income.

Geographic Area: Greater Wheeling area.

## **Kiplingers.com**

[http://content.kiplinger.com/tools/slideshows/slideshow\\_pop.html?nm=freebies](http://content.kiplinger.com/tools/slideshows/slideshow_pop.html?nm=freebies)

This site offers money saving tips.

## **Laughlin Memorial Chapel**

[www.laughlinchapel.org](http://www.laughlinchapel.org)

P.O. Box 6195/129 1/2 -18<sup>th</sup> Street  
Wheeling, WV 26003  
Contact: Rev. James Ellison

Phone: 304-232-2630  
Fax: 304-232-2632  
E-mail: [Laughlin@wvdsi.net](mailto:Laughlin@wvdsi.net)

Program(s): Comprehensive schedule of afterschool and summer programs for young people in grades K-12. A complete meal program is included.

Geographic Area: Urban neighborhoods of Wheeling, WV

## **Lincoln AV United Methodist Church**

3838 Lincoln Ave.  
Shadyside, OH 43947

Phone: 740-695-5936

Program(s)/Service(s): Food pantry, Utility assistance. Utility assistance is limited to \$50.00 once per calendar year. Food orders are available on the 2<sup>nd</sup> or 4<sup>th</sup> Wednesday of the month. One food order per month is available, but the request must be made by phone one week prior to the desired date of pick-up.

Geographic Area: Shadyside School District residents

## **Main Street Bank\***

[www.mymainstreetbank.com](http://www.mymainstreetbank.com)

2001 Main Street  
Wheeling, WV 26003

Phone: 304-232-2001  
Fax: 304-233-4653

Contact: Cheri DeBlasis

Programs: West Virginia Housing Development Fund Standard Bonds, Conventional fixed loans, and full service banking needs.

## **Mind Your Finances**

<http://www.mindyourfinances.com/consumer-issues/morgages-loans/081104-08>

This site provides financial tools and information on a variety of financial topics.

## **The Money Camp**

<http://themoneycamp.com/>

The Money Camp for kids uses an innovative camp format to provide middle and high school students with the financial tools they need to choose and create financial independence.

## **Monster Trak**

[www.monstertrak.monster.com](http://www.monstertrak.monster.com)

This site contains tips to help college students locate their first job.

## **The Motley Fool**

[www.fool.com](http://www.fool.com)

This site provides information on a variety of personal finance topics:

## **Moundsville Housing Authority\***

501 Tenth Street  
Moundsville, WV 26041

Phone: 304-845-3141  
Fax: 304-845-3147

Programs: A public housing authority offering housing to low-income families through public housing.

## **National Community Tax Coalition**

<http://www.tax-coalition.org/about.cfm>

The National Community Tax Coalition seeks to improve the economic well being of low- and moderate-income individuals, families, and communities by building a movement to dramatically increase access to tax credits and benefits and asset-building opportunities.

## **National Endowment for Financial Education (NEFE)**

<http://www.nefe.org/pages/contents.html>

The National Endowment for Financial Education offers many resources to help consumers acquire the information and gain the skills necessary to take control of their personal finances.

“Smart about Money Campaign”

<http://www.smartaboutmoney.org/nefe/pages/home.asp>

Teen Resource Bureau (NTRB)

<http://www.ntrbonline.org/english/index.html>

## **National Foundation for Credit Counseling**

[www.nfcc.org](http://www.nfcc.org)

Promotes the national agenda for financially responsible behavior and builds capacity for its members to deliver the highest quality financial education and counseling services.

## **National Training and Information Center (NTIC)**

<http://www.ntic-us.org/issues/predatorylending/pred-what-is.htm>

“What is Predatory Lending?” This site provides insight into the characteristics of predatory lending.

## **New America Foundation**

<http://www.assetbuilding.org/>

Asset Building Program.

## **Ohio County First-Time Homebuyer Program**

[www.nphomeassist.org](http://www.nphomeassist.org)

1500 Chapline St.

Wheeling, WV 26003

Contact: Melissa Thompson

Phone: 304-234-3701

Fax: 304-234-3899

Program(s): Downpayment and closing cost assistance up to \$10,000.00 for income-eligible first time homebuyers who are purchasing a home within Ohio County (outside the city limits of Wheeling). Borrowers must occupy the house as a primary resident for five years. Funds are disbursed on a first-come, first-served basis.

Geographic Area: Ohio County – outside the city limits of Wheeling

## **Ohio State University Extension**

The Ohio State University Extension offers publications that answer questions regarding a variety of financial topics.

<http://ohioline.osu.edu/mm-fact/pdf/0004.pdf>

“All About Retirement Planning” answers questions regarding how much money should be saved for retirement, how to save for retirement, employer retirement plans, and other retirement planning information.

<http://ohioline.osu.edu/b891/>

“In Over Your Head: Life Saving Strategies for Financial Crisis” helps you understand what to do when you aren’t able to pay your bills including how to deal with collectors, developing repayment plans, downsizing your budget, and other topics.

<http://ohioline.osu.edu/mm-fact/pdf/0003.pdf>

“IRA[s] Individual Retirement Account[s]” provides information about the various types of IRAs and how they work.

<http://ohioline.osu.edu/mym/index.html>

“Manage Your Money” is a self-study program comprised of six lessons that includes topics such as planning your spending, identifying and eliminating problematic spending habits and developing a budget.

<http://ohioline.osu.edu/mm-fact/pdf/0009.pdf>

“Some Option\$ for Re\$ourceful Living” discusses how to save money by substituting and improving shopping skills.

<http://ohioline.osu.edu/mm-fact/pdf/0001.pdf>

“Start with Mutual Funds” provides information about the different types of mutual funds, their objectives, selecting the best type, and more.

## **Parkvale Bank\***

[www.parkvale.com](http://www.parkvale.com)

1015 Commerce Street  
Wellsburg, WV 26070  
Contact: Cathy Nelson

Phone: 304-737-3531  
Fax: 304-737-3154  
E-mail: [Cathy.Nelson@parkvale.com](mailto:Cathy.Nelson@parkvale.com)

Program(s): Affordable Housing Program – Offers below market interest rates, low downpayment requirement, and specific fees are waived. 100% financing available.

Geographic Area: Washington (PA), Brooke, Hancock, Ohio, Marshall, Belmont, and Jefferson Counties

## **Pennsylvania Office of Financial Education**

<http://www.moneysbestfriend.com/>

A web site designed for Pennsylvanians. The site provides resources to help deepen the understanding of financial issues, assistance in dealing with major milestones in life, and connections to state and local resources.

## **Personal Budgeting and Money Saving Tips**

<http://www.personal-budget-planning-saving-money.com/>

This web site is intended to provide information explaining what a budget is, what it is good for, and how it is used. It shares ideas and discusses the reasons a family needs to put together their own personal budgeting plan and gives some guidelines on how to go about creating a plan.

## **Powhatan Food Closet**

107 Main Street  
Powhatan Point, OH 43942

Phone: 740-795-5567

Program(s)/Service(s): Utility Assistance, Thanksgiving and Christmas Baskets, Grocery assistance.

Geographic Area: Powhatan/Steinersville Area

## **Practical Money Skills for Life** English and Español

<http://practicalmoneyskills.com/index.php>

A web site that was designed to present information about saving, budgeting, identity theft, and a variety of other financial topics. Information is available for students, adults, and teachers.

## **Progressive Bank\***

[www.progbank.com](http://www.progbank.com)

875 National Road  
Wheeling, WV 26003  
Contact: Debbie Tomlin

Phone: 304-233-0060  
Fax: 304-243-9435

Program(s): Progressive Bank meets the needs of its community borrowers through a selection of loan types. With a variety of terms, closing costs, and downpayment options, Adjustable Rate Mortgages (ARMs) and Conventional Fixed Rate mortgages are offered. Progressive Bank offers competitive rates, while servicing the loan locally in-house.

## **The Retirement Security Project**

<http://www.retirementsecurityproject.org/>

“Dedicated to promoting common sense solutions to improve the retirement income prospects of millions of American workers.”

## **Russell Nesbitt Services, Inc.**

[www.rns-watch.org](http://www.rns-watch.org)

519 Fulton Street  
Wheeling, WV 26003  
Contact: Marjorie Hayden

Phone: 304-232-0233  
Fax: 304-232-1819

Program(s): Russell Nesbitt Services, inc. is a non-profit organization dedicated to addressing the needs of individuals with mental retardation and other developmental disabilities. Clients are offered case management, day treatment and in-home residential services, job skills training, and supported employment.

Geographic Area: Marshall and Ohio Counties

## **S&P Engineering, Inc.\***

[www.s-pengineering.com](http://www.s-pengineering.com)

39 High Point Lane  
Wheeling, WV 26003  
Contact: Robert A. Smith

Phone: 304-243-9900  
Fax: 304-9910

Programs: Home inspection, structural engineering inspection, foundation repair services, and waterproofing services.

## **S.C.O.R.E. (Service Corps of Retired Executives)**

[www.wvscore.org](http://www.wvscore.org)

1310 Market St.  
Wheeling, WV 26003

Phone: 304-233-2575  
Fax: 304-233-1320  
E-mail: [wwwscore@juno.com](mailto:wwwscore@juno.com)

Program(s): Offers free counseling and council to American small business.

Geographic Area: Ohio County and surrounding areas.

## **St. Vincent de Paul Society Store**

<http://www.svdpusa.org/Stores/tabid/62/Default.aspx?state=WV>

348 National Road  
Wheeling, WV 26003

Phone: 304-232-4230

Program(s)/Service(s): Honors clothing and furniture vouchers, utility assistance on the first and third Tuesday of each month.

Geographic Area: Ohio County. The St. Vincent de Paul Society Store will help in the counties of Belmont and Marshall if no other services are available.

## **Sky Bank\***

980 National Road  
Wheeling, WV 26003

[www.skyfi.com](http://www.skyfi.com)

Phone: 304-233-9691

Programs: Goodstart Loan Program, Welcome Home down payment and closing cost assistance program through the Federal Home Loan Bank of Cincinnati, and full-service banking.

## **Tools for a College Student's Financial Success – SmartMoney.com**

<http://www.smartmoney.com/dealoftheday/index.cfm?story=20070718&hpagenda=1>

Tips to help college students avoid financial pitfalls.

## **United Bank, Inc.\***

21-12<sup>th</sup> Street  
Wheeling, WV 26003  
Contact: Sharon Cappiccie

[www.unitedbank-wv.com](http://www.unitedbank-wv.com)

Phone: 304-234-1165  
Fax: 304-234-1164

E-mail: [Sharon.cappiccie@ubsi-wv.com](mailto:Sharon.cappiccie@ubsi-wv.com)

Program(s): Affordable Housing Option – discounted rate, 3% downpayment, no PMI, and 20% of the sales price can be borrowed for rehab.

Geographic Area: Washington (PA), Jefferson, Belmont, Harrison, Monroe, Brooke, Hancock, Ohio, Marshall, Wetzel, and Tyler Counties

## **United Way of the Upper Ohio Valley**

51-11<sup>th</sup> Street  
Wheeling, WV 26003  
Contact: Jeff Knierim

[www.unitedwayuov.org](http://www.unitedwayuov.org)

Phone: 304-232-4625  
Fax: 304-232-3370

[Discount Prescription Cards](#)

The United Way has free prescription discount cards for individuals who do not have prescription coverage. The card is accepted at most chain pharmacies and supermarkets with pharmacies. There is no age limit and one card covers the whole household. Cards can be picked up at the CHIP/Ohio Valley Saves office or United Way.

### LifeBridge Insurance

Mass Mutual offers qualified clients a \$50,000.00 free life insurance policy. The policy is to pay for children's educational expenses. To be eligible to apply for this insurance, you must be:

- Between the ages of 19 and 42
- The parent or legal guardian of one or more dependent child under the age of 18
- Currently employed full or part-time with a total family income between \$10,000.00 and \$40,000.00 annually
- The only family member who has applied for this program
- Permanent legal resident of the United States
- In good health and able to meet mass Mutual's underwriting guidelines

For more information about this insurance, please call the CHIP/Ohio Valley Saves office at 304-233-0953 or contact the United Way.

## **U.S.D.A Rural Development\***

Phone: 304-284-4860 [www.rurdev.usda.gov/wv](http://www.rurdev.usda.gov/wv)  
or 800-295-8228

Programs: Primary mission is to increase economic opportunity and improve the quality of life in rural communities through its programs, including a diverse range of loans/grant programs for business/industry, affordable housing and homeownership, and critical community infrastructure.

## **U.S. Department of Housing and Urban Development (HUD)** English and Español

<http://www.hud.gov/offices/fheo/progdesc/title8.cfm>

The mission the HUD is to increase homeownership, support community development, and to increase access to affordable housing free from discrimination.

<http://www.hud.gov/buying/>  
"Buying a Home"

<http://www.hud.gov/foreclosure/index.cfm>  
"How to Avoid Foreclosure"

<http://www.hud.gov/offices/hsg/sfh/buying/loanfraud.cfm>

“Don’t be a victim of loan fraud” gives a definition of predatory lending and provides tips to help you avoid becoming a victim.

## **U.S. Department of Justice** English and Español

<http://www.usdoj.gov/crt/housing/>

The U.S. Department of Justice is responsible for enforcing anti-discrimination legislation including the Fair Housing Act, Equal Credit Opportunity Act, and Title II of the Civil Rights Act of 1964.

<http://www.usdoj.gov/crt/housing/title8.htm>

The Fair Housing Act: Title VIII prevents discrimination practices in the sale, rental, and financing of homes based on race, color, religion, sex or national origin.

## **U.S. Securities and Exchange Commission (SEC)**

<http://www.sec.gov/investor/pubs/roadmap.htm>

Get the Facts: The SEC’s Roadmap to Saving and Investing. A web-based adult program that provides basic instruction in saving and investing.

## **U.S. Small Business Administration (SBA)**

<http://www.sbaonline.sba.gov/>

Tools to help start, grow and succeed at business.

## **Volunteer Income Tax Assistance (VITA)**

Ohio County Public Library

52-16<sup>th</sup> Street

Wheeling, WV 26003

Contact: Lynette Parker – Ohio County Public Library

Phone: 304-233-0244

Bethany College

Bethany, WV 26032

Phone: 304-829-7611

West Liberty State College

PO Box 295

West Liberty, WV 26074

Phone: 304-336-8076

Fax: 304-336-8312

[http://www.wju.edu/about/adm\\_news\\_story.asp?iNewsID=2311&strBack=%2FDefault.asp](http://www.wju.edu/about/adm_news_story.asp?iNewsID=2311&strBack=%2FDefault.asp)

Wheeling Jesuit University

316 Washington Avenue

Contact: Tax Office

Phone: 304-243-2359

Program(s): Free tax return preparation; the program is available to low-income individuals and families, people with disabilities, low-income elderly, and those with limited English speaking proficiency. The program is seasonal and some restrictions may apply.

Geographic Area: Washington (PA), Jefferson, Belmont, Harrison, Monroe, Brooke, Hancock, Ohio, Marshall, Wetzel, and Tyler Counties

### **Weirton Housing Authority\***

525 Cove Road  
Weirton, WV 26062

Phone: 304-797-8530  
Fax: 304-797-8534

Programs: A public housing agency offering housing opportunities to low-income families through public housing and rental (Section 8) assistance program.

Geographic Area: Brooke and Hancock County

### **WesBanco Bank, Inc.\***

[www.wesbanco.com](http://www.wesbanco.com)

1 Bank Plaza  
Wheeling, WV 26003  
Contact: Lisa Beall

Phone: 304-234-9221  
Fax: 304-231-1217  
E-mail: [beall@wesbanco.com](mailto:beall@wesbanco.com)

Program(s): Offers a variety of mortgage, home improvement, auto, and home equity loans as well as other loan types. Administers the First Front Door, which is a downpayment and closing cost assistance program from the Federal home Loan Bank of Pittsburgh. Depository, investment, and trust accounts are also available.

Geographic Area: Washington (PA), Jefferson, Belmont, Harrison, Monroe, Brooke, Hancock, Ohio, Marshall, Wetzel, and Tyler Counties

### **West Virginia State Treasurer**

<http://www.wvsto.com/Financial+Education/DefaultFE.htm>

The website of West Virginia State Treasurer John Perdue is a resource to a variety of information regarding personal finance and financial education.

### **Wheeling Board of Realtors\***

147 Stone Church Rd.  
Wheeling, WV 26003  
Contact: Nancy Brocht

Phone: 304-242-2121  
Fax: 304-242-2162

Program(s): Provides knowledge to first time homebuyers in regard to the homebuying process and what to look for in a home.

## **Wheeling Health Right, Inc.**

[www.wheelinghealthright.com](http://www.wheelinghealthright.com)

61-29<sup>th</sup> St.

Wheeling, WV 26003

Contact: Kathie Brown

Phone: 304-233-9323 (clinic)

304-233-3869 (Admin.)

Fax: 304-233-3869

Program(s): A free clinic providing primary health care services and medications to the low-income uninsured. Patients must be at/below 100% of FPL, a resident of the catchment area and not eligible for Medicaid/Medicare, VA or other third party payer insurances.

Geographic Area: Brooke, Ohio, Marshall, Wetzel, Tyler, and Belmont Counties

## **Wheeling Human Rights Commission (HRC)**

[www.cityofwheelingwv.org](http://www.cityofwheelingwv.org)

51-16<sup>th</sup> St. 3<sup>rd</sup> Floor

Wheeling, WV 26003

Contact: Theresa L. Garrett

Phone: 304-234-3609

Fax: 304-234-6415

Program(s): Primarily the HRC receives, investigates, and issues decisions on complaints alleging discrimination in employment, places of public accommodations, and housing based on a protected class issue (i.e. In employment and places of public accommodations because of race, religion, color, national origin, ancestry, sex, age (40+), blindness, or handicap and in housing based on race, religion, color, national origin, ancestry sex, blindness, handicap, and familial status.

Geographic Area: City of Wheeling

## **Wheeling Housing Authority\***

[www.wheelingwv-pha.org](http://www.wheelingwv-pha.org)

11 Community Street

Wheeling, WV 26003

Contact: Randall L. Geese

Phone: 304-242-4447

Fax: 304-242-4495

E-mail: [randy@wheelingwv-pha.org](mailto:randy@wheelingwv-pha.org)

Program(s): A public housing agency providing low-income housing opportunities. Applicants may choose public housing or participate in the Housing Choice Voucher Program, which allows an applicant to choose from the private rental market.

Geographic Area: Ohio County

**Wheeling Lions Club**

PO Box 1122  
Wheeling, WV 26003  
Contact: Chris Bowie

Phone: 304-234-9217  
Fax: 304-234-9298

Program(s): Provides and eye conservation program. Eye exams and glasses are provided for the needy.

Geographic Area: Ohio County