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# NORTHWEST OHIO DEVELOPMENT AGENCY

## Financial and Social Impact

- Loans made: 89, totaling \$2,417,966
- Businesses created or expanded: 14
- Jobs created or retained: 5
- Loan loss rate: 5%

## Contact

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The mission of the Northwest Ohio Development Agency (NODA) is to help people become financially self-sufficient and build stable communities. NODA fulfills its mission by providing loans, investment capital, grants, and supportive services in a holistic fashion to people and organizations within its targeted markets. NODA's vision is for diverse and vibrant communities where social and economic opportunities empower people to achieve self-sufficiency and pursue their aspirations. NODA was founded in 1998 and has since served thousands of clients and worked to foster homeownership opportunities by providing a wide selection of low cost, below-market-rate home purchase, home improvement, and refinance loans at fair prices along with down payment and closing cost assistance grants. The organization's products and services also include money management classes, housing, credit and foreclosure counseling services, emergency home repair grants, programs to assist borrowers in predatory loans, and an Individual Development Account program.

## Success Story: Latisha Williams, Toledo, OH

In 2006, Latisha Williams, a single working mother and prospective homebuyer, came to NODA for information on predatory lending. After learning that NODA also provided homeownership and credit counseling, she had several counseling sessions with NODA housing counselor Eunice Glover. Latisha's progress on the road to homeownership was profiled in a year-long series in Essence magazine focusing on first-time homebuyers. "I was thoroughly impressed with Eunice's knowledge. She was genuinely interested in helping me achieve my goals. I appreciate all her assistance, and I'm glad she's part of the team as I make the journey toward homeownership," Latisha said.

