



National Housing Resource Center
846 North Broad Street, 2nd Floor
Philadelphia, PA 19130-2234

April 15, 2013

Dear Representative,

We are nonprofit housing counseling agencies asking for your support for funding for both the HUD Housing Counseling Assistance Program and the Neighborhood Reinvestment Corporation's National Foreclosure Mitigation Counseling Program (NFMC) in the FY 2014 budget. Specifically, we ask that you include in your programmatic funding request to the Transportation-HUD appropriations subcommittee funding for the HUD Housing Counseling Assistance Program at \$87.5 million and the NFMC program at \$80 million.

As housing counseling organizations, we are working directly with distressed homeowners impacted by the housing crisis, with homebuyers trying to purchase a home, with senior citizens trying to decide on a reverse mortgage, with renters trying to find decent and affordable apartments, and with homeless citizens trying to get back on their feet. Nonprofit housing counselors provide independent advice to housing consumers on the major housing financial decisions they are making and assist them in finding the most sustainable resolutions. Our counselors act as independent advisors, helping families deal with their entire financial picture and find sustainable solutions to their housing issues. Support for housing counseling is an investment to support the recovering housing markets and the financial stability of America's housing consumers.

The **HUD Housing Counseling Assistance Program** provides the only direct federal support for counseling households considering purchasing their home, for non-foreclosure post-purchase counseling, for renter counseling, for homeless prevention counseling and for reverse mortgage counseling for seniors. We are asking that the HUD Housing Counseling funding level be restored to the FY 2010 level. We encourage you to use the following language in your letter to appropriators:

Provide \$87,500,000 for HUD Counseling Assistance for contracts, grants, and other assistance excluding loans, as authorized under section 106 of the Housing and Urban Development Act of 1968.

Created in response to the housing crisis, the **National Foreclosure Mitigation Counseling Program** (NFMC) provides funding support for our counselors to work directly with homeowners at risk of foreclosure. Our counselors have played a key role in helping households hit by the economic downturn and by predatory loans to save their homes and re-establish their finances. We are recommending that this highly successful program be funded at the FY 2012 level. We encourage you to include in your letter to appropriators language requesting that the committee provide:

\$80,000,000 for the Neighborhood Reinvestment Corporation for mortgage foreclosure mitigation activities.

The federal housing counseling programs are one of the most effective and cost-efficient solutions the federal government can take to help homeowners get on the road to sustained financial recovery and to aid the housing market. We urge you to request \$87.5 million in funding for the HUD Housing Counseling Assistance Program and \$80 million in the National Foreclosure Mitigation Counseling Program.

We deeply appreciate the support Congress has given to housing counseling in the past. Thank you for your consideration of our request. If you have questions, please feel free to contact Matthew Goodro, National Housing Resource Center, 267 773-7210 or mgoodro@hsgcenter.org.

Universal Housing Development Corporation	Russellville	AR	Local
IN Affordable Housing Inc.	Little Rock	AR	Local
ACHANGE	Little Rock	AR	Local
Newtown CDC	Tempe	AZ	Local
Community Action Human Resources Agency	Eloy	AZ	Local
Campesinos Sin Fronteras	San Luis	AZ	Local
Catholic Community Services Pio Decimo Center	Tucson	AZ	Regional
WACOG	Kingman	AZ	Local
Desert Mission Neighborhood Renewal	Phoenix	AZ	Local
Old Pueblo Community Services	Tucson	AZ	Local
The Primavera Foundation	Tucson	AZ	Local
NHS Phoenix	Phoenix	AZ	Local
Community Action Human Resources Agency	Eloy	AZ	Local
Arizona Foreclosure Prevention Task Force	Phoenix	AZ	Local
Help4Kidz	Phoenix	AZ	Local
Family Housing Resources	Tucson	AZ	Local
Don't Borrow Trouble	Tucson	AZ	Local
SouthEastern Arizona Governments Organization	Bisbee	AZ	Local
Campesinos Sin Fronteras	Somerton	AZ	Local
Northern Arizona Council of Governments	Winslow	AZ	Regional
Montebello Housing Development Corporation	Montebello	CA	Local
The Neighborhood House Association	San Diego	CA	Local
New Economics for Women	Los Angeles	CA	Regional
OC HOC	Santa Ana	CA	Local
Community HousingWorks	San Diego	CA	Local
Korean Resource Center	Los Angeles	CA	Local
West Angeles CDC	Los Angeles	CA	Local
West Angeles CDC	Los Angeles	CA	Local
Community Housing Improvement Program, Inc. (CHIP)	Chico	CA	Local
NID-HCA	Emeryville	CA	National
CCBHC, a nonprofit	Santa Ana	CA	Regional
Housing Resource Center of Monterey County	Salinas	CA	Regional
The Housing & Economic Development Corporation	San Diego	CA	Local
Watts/Century Latino Organization	Los Angeles	CA	Local
New Economics for women	Los Angeles	CA	National

Community Housing Development Corporation	Richmond	CA	Local
The Unity Council	Oakland	CA	Local
West Angeles CDC	Los Angeles	CA	Regional
Pacific Community Services, Inc.	Pittsburg	CA	Regional
KCCD Korean Churches for Community Development	Los Angeles	CA	National
Ventura County Community Development Corporation	Ventura	CA	Local
NeighborWorks Orange County	Anaheim	CA	Regional
	West		
Rural Community Assistance Corporation	Sacramento	CA	Regional
Peoples' Self-Help Housing Corp	San Luis Obispo	CA	Local
	Rancho		
Inland Fair Housing and Mediation Board	Cucamonga	CA	Local
East LA Community Corporation	Los Angeles	CA	Local
Pacific Community Services, Inc	Pittsburg	CA	Local
National Asian American Coalition	San Diego	CA	Local
Project Sentinel	Santa Clara	CA	Local
SurePath Financial Solutions	San Jose	CA	Local
Community Housing Council of Fresno	Fresno	CA	Local
Neighborhood House Assoc.	San Diego	CA	Local
Neighborhood Housing Services of the Inland Empire	San Bernardino	CA	Local
Fair Housing Council of Riverside County, Inc.	Riverside	CA	Local
Housing Education Resource Center, Inc.	Hartford	CT	Regional
Housing Development Fund	Stamford	CT	Regional
	Washington,		
National Foundation for Credit Counseling	D.C.	DC	National
Neighborhood House, Inc.	Middletown	DE	Local
HOND, Inc	Wilmington	DE	Local
Dream Home Organization, Inc.	Plantation	FL	Local
CNC	Miami	FL	National
CCCS of West Florida	Pensacola	FL	Local
Hispanic Help Center	Orlando	FL	Local
	Palm Beach		
Real Estate, Education and Community Housing, Inc. (REACH)	Gardens	FL	Local
Consumer Credit Management Services, Inc.	Delray Beach	FL	National
H.E.L.P. CDC	Eatonville	FL	Regional
Family Foundations	Jacksonville	FL	Local
Neighborhood Home Solutions	St. Petersburg	FL	Regional
Consumer Credit Management Services, Inc.	Delray Beach	FL	Local
Community Enterprise Investmenst Inc	Pensacola	FL	Regional
Housing Services of Central Florida	Clearwater	FL	Local
Housing & Education Alliance	Tampa	FL	Local
Central Florida Community Development Corp	Daytona Beach	FL	Local
Housing & Education Alliance	Tampa	FL	Local
Trinity Empowerment Consortium, Inc.	Miami	FL	Local
Housing & Education Alliance	Tampa	FL	Local
Housing and Education Alliance	Tampa	FL	Local
Centro Campesino Farmworker Center, Inc.	Florida City	FL	Local
Dalton-Whitfield Community Development Corporation	Dalton	GA	Local
CCCS of Southwest Georgia	Albany	GA	Local
Hawaii HomeOwnership Center	Honolulu	HI	Local
Hawaiian Community Assets	Honolulu	HI	Local

United Neighbors	Davenport	IA	Local
Brighton Park Neighborhood Council	Chicago	IL	Local
Partners In Community Building, Inc.	Chicago	IL	Local
Brighton Park Neighborhood Council	Chicago	IL	Local
Northwest Side Housing Center	Chicago	IL	Local
The Resurrection Project	Chicago	IL	Local
Spanish Coalition For Housing	Chicago	IL	Local
Genesis Housing Development Corporation	Chicago	IL	Local
Greater Southwest Development Corporation	Chicago	IL	Local
Spanish Coalition for Housing	Chicago	IL	Regional
Genesis Housing Development Corporation	Chicago	IL	Local
Homestead Consulting Services	Lafayette	IN	Local
Louisville Affordable Housing Trust Fund	Louisville	KY	Local
Louisville Urban League	Louisville	KY	Local
Neighborhood Housing Services of New Orleans	New Orleans	LA	Local
Neighborhood Development Foundation	New Orleans	LA	Local
ESAC Boston	Jamaica Plain	MA	Local
Codman Square NDC	Boston	MA	Local
CENTRO DE APOYO FAMILIAR	Lawrence	MA	National
Allston Brighton Community Development Corporation	Boston	MA	Local
Massachusetts Affordable Housing Alliance	Dorchester	MA	Local
Metropolitan Boston Housing Partnership	Boston	MA	Regional
Merrimack Valley Housing Partnership	Lowell	MA	Regional
Eastside Community Development Corporation, Inc.	Baltimore	MD	Local
Frankford Improvement Association, Inc.	Baltimore	MD	Local
GO Northwest Housing Resource Center	Baltimore	MD	Local
The Development Corporation of Northwest Baltimore	Baltimore	MD	Local
CENTRO DE APOYO FAMILIAR	Riverdale	MD	National
Edmondson Village Collaborative, Inc	Baltimore	MD	Local
Housing Initiative Partnership/HIP Services, Inc.	Hyattsville	MD	Local
Housing Options & Planning Enterprises, Inc.	Oxon Hill	MD	Local
Eastside Community Development Corporation, Inc.	Baltimore	MD	Local
Hagerstown Home Store	Hagerstown	MD	Local
Community Concepts Inc.	Lewiston	ME	Local
Coastal Enterprises, Inc.	Wiscasset	ME	Regional
Northern Homes CDC	Boyer City	MI	Local
Southwest Housing Solutions	Detroit	MI	Regional
Metro Community Development	Flint	MI	Local
Listening Ear Crisis Center	Mt Pleasant	MI	Regional
Oakland County Housing Counseling	Pontiac	MI	Local
MN Homeownership Center	Saint Paul	MN	Local
CLUES	Minneapolis	MN	Local
Beyond Housing	St Louis	MO	Local
Greater KC Housing Information Center	Kansas City	MO	Local
Mississippi Housing Partnership	Jackson	MS	Local
National Affordable Housing Network	Butte	MT	Local
Consumer Credit Counseling Service of Forsyth County, NC	Winston Salem	NC	Local
Centre for Homeownership & EDC, Inc.	Hillsborough	NC	Local
Community Link	Charlotte	NC	Local
CCCS of Greater Greensboro, a division of Family Service of the Piedmont Inc.	Greensboro	NC	Local

Credit Advisors Foundation	Omaha	NE	Regional
Affordable Housing Alliance	Eatontown	NJ	Local
Newark/Essex Foreclosure Taskforce	Newark	NJ	Local
Novadebt	Freehold	NJ	National
Housing and Community Development Network of NJ	Trenton	NJ	Local
NJ Community Capital	New Brunswick	NJ	National
Oso Vista Ranch Project	Pine Hill	NM	Regional
Santa Fe Community Housing Trust	Santa Fe	NM	Local
Community Services of Nevada	Las Vegas	NV	Local
Rebollar	North Las Vegas	NV	Local
Bishop Sheen Ecumenical Housing Foundation, Inc.	Rochester	NY	Regional
Long Island Housing Services, Inc.	Bohemia	NY	Regional
Northfield Community LDC	Staten Island	NY	Local
SafeGuard Credit Counseling	Hauppauge	NY	National
Consumer Credit Counseling Service of Buffalo, Inc.	West Seneca	NY	Local
Center for NYC Neighborhoods	New York City	NY	Regional
La Fuerza Unida	Glen Cove	NY	Local
Westchester Residential Opportunities, Inc.	White Plains	NY	Local
Community Action in Self Help, Inc	Lyons	NY	Local
Brooklyn Housing & Family Services	Brooklyn	NY	Local
Neighborhood Housing Services of New York City, Inc.	New York	NY	Local
New York Mortgage Coalition	New York	NY	Regional
New York State Coalition for Excellence in Homeownership Education	New York	NY	Regional
Friends of the North Country, Inc.	Keeseville	NY	Regional
Albany County Rural Housing Alliance, Inc.	Voorheesville	NY	Local
Westchester Residential Opportunities Inc	White Plains	NY	Local
Neighborhood Housing Service	Bronx	NY	Local
Troy Rehabilitation and Improvement Program, Inc	Troy	NY	Local
Arbor Housing and Development	Bath	NY	Regional
National Urban League	New York City	NY	National
Spanish American Committee	Cleveland	OH	Local
Neighborhood Housing Services of Greater Cleveland	Cleveland	OH	Local
Homeport	Columbus	OH	Local
Homes on the Hill	Columbus	OH	Local
Cleveland Housing Network	Cleveland	OH	Local
Ohio CDC Association	Columbus	OH	Regional
Empowering and Strengthening Ohio's People (ESOP)	Cleveland	OH	Regional
Working In Neighborhoods	Cincinnati	OH	Local
Fair Housing Resource Center, Inc.	Painesville	OH	Local
Willamette Neighborhood Housing Services	Corvallis	OR	Local
Portland Housing Center	Portland	OR	Regional
Hacienda CDC	Portland	OR	Local
Congreso De Latinos Inc	Philadelphia	PA	Local
Community Action Committee of the Lehigh Valley	Bethlehem	PA	Local
Asociación Puertorriqueños en Marcha (APM for Everyone)	Philadelphia	PA	Local
West Oak Lane CDC	Philadelphia	PA	Local
Tabor Community Services	Lancaster	PA	Local
Advantage Credit Counseling Service, Inc.	Pittsburgh	PA	Local
Housing Opportunities of Beaver County	Beaver	PA	Local
Maranatha Ministries	Waynesboro	PA	Local

Esperanza	Philadelphia	PA	National
Center for Family Services Inc.	Meadville	PA	Local
Schuylkill Community Action	Pottsville	PA	Local
PA Interfaith Community Programs, Inc.	Gettysburg	PA	Regional
New Kensington CDC	Philadelphia	PA	Local
Integra Home Counseling, Inc.	Tannersville	PA	Local
Intercultural Family Services, Inc.	Philadelphia	PA	Local
one stop career center of PR	San Juan	PR	Local
one stop	San Juan	PR	Local
Housing Network of RI	Pawtucket	RI	Local
CDC of Marlboro County	Bennettsville	SC	Local
Eastern Eight CDC	Johnson City	TN	Local
Residential Resources, Inc.	Nashville	TN	Local
Binghampton Development Corporation	Memphis	TN	Local
Conexion Americas	Nashville	TN	Local
City of San Antonio/Dept. of Human Services	San Antonio	TX	Local
Midland CDC	Midland	TX	Local
NeighborWorks Waco	Waco	TX	Local
Avenida Guadalupe Association	San Antonio	TX	Local
Project LIFT	Houston	TX	Local
YWCA El Paso Del Norte Region	El Paso	TX	Local
Community Development Corp. of Brownsville	Brownsville	TX	Local
Salt Lake Community Action	Salt Lake City	UT	Local
AAA Fair Credit Foundation	Salt Lake City	UT	Local
Community Development Corporation of Utah	Salt Lake City	UT	Local
Neighborhood Nonprofit Housing Corporation	Logan	UT	Local
NCCCED	Richmond	VA	Regional
Southside Community Development & Housing Corporation	Richmond	VA	Regional
Helping Overcome Poverty's Existence, Inc.	Wytheville	VA	Local
ClearPoint Credit Counseling Solutions	Richmond	VA	National
Community Housing Partners Corporation	Christiansburg	VA	Regional
Urban League of Hampton Roads, Inc.	Virginia Beach	VA	Regional
Vermont Affordable Housing Coalition	Burlington	VT	Regional
BROC-Community Action in Southwestern Vermont	Rutland	VT	Local
Champlain Housing Trust	Burlington	VT	Local
Apprisen	Seattle	WA	National
Housing Hope	Everett	WA	Local
NeighborWorks of Grays Harbor County	Aberdeen	WA	National
NHS of Richland County	Richland Center	WI	Regional
Homestead Solutions, Inc.	Oshkosh	WI	Local
Mon County Habitat for Humanity	Morgantown	WV	Local
Habitat for HumanityEP	Martinsburg	WV	Local
Central Appalachia Empowerment Zone of WV	Clay	WV	Regional
Safe Housing and Economic Development, Inc.	Welch	WV	Local
WV Affordable Housing Trust Fund	Charleston	WV	Regional
CRISS-CROSS, INC.	Clarksburg	WV	Local
HomeOwnership Center Inc.	Elkins	WV	Local