



March 2, 2016

Dear Member of Congress,

Last year, more than 1.3 million households received assistance from HUD-approved housing counseling agencies. Whether preparing first-time homebuyers for the financial commitment of homeownership, helping homeowners to resolve mortgage delinquencies and avoid foreclosure, helping renters find affordable rental options, or working with senior citizens to help them stay in their house, the services HUD approved housing counseling agencies provide are essential to meeting the housing needs of families in communities all around the country. The federal funding provided for housing counseling is critical to ensuring that HUD approved housing counseling agencies can continue to serve families in need in your [district/state]. Accordingly, **we respectfully ask that you include \$60 million for the HUD Housing Counseling Assistance Program and \$40 million for the Neighborhood Reinvestment Corporation's National Foreclosure Mitigation Counseling (NFMC) Program in your programmatic funding request to the Transportation-HUD (THUD) appropriations subcommittee.**

Federal funding for housing counseling has steadily declined in recent years. After funding the HUD Housing Counseling Assistance Program at \$87.5 million dollars in FY 2010, funding for the program has declined to \$47 million in the current budget. Likewise, funding for the NFMC Program is being steadily wound down, from \$180 million during the peak of the foreclosure crisis to \$40 million in the current budget, despite foreclosure and delinquency remaining major issues in many parts of the country. As a result of these funding cuts, there has been a significant decrease in the capacity of HUD approved housing counseling agencies to provide services to the families who desperately need them.

The demand for pre-purchase counseling has been on the rise in recent years, increasing by 33 percent between FY 2013 and FY 2015.<sup>1</sup> Pre-purchase counselors work to prepare families for responsible homeownership and research consistently demonstrates that pre-purchase counseling works. A 2013 study that looked at 75,000 mortgages, for example, found that borrowers who received pre-purchase counseling and education were one-third less likely to become seriously delinquent than similar borrowers who did not receive pre-purchase counseling and education.<sup>2</sup>

As demand for pre-purchase counseling is on the rise, demand for default and delinquency counseling remains high, with more than 446,000 households, or 46 percent of all counseling clients, seeking counseling to help resolve or prevent a mortgage delinquency or default in FY 2015. The NFMC Program has a proven track record of helping distressed homeowners to reach positive outcomes. For example, the December, 2014 report to Congress on the NFMC Program found that NFMC clients were nearly

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<sup>1</sup> See HUD Office of Housing Counseling, *HUD-9902 Quarterly Reports*, available online at [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/hcc/ohcqrpt](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/ohcqrpt).

<sup>2</sup> Neil S. Mayer & Kenneth Temkin, *Pre-Purchase Counseling Impacts on Mortgage Performance: Empirical Analysis of NeighborWorks America's Experience* (March 7, 2013).

three times as likely to receive a loan modification cure than non-counseled homeowners and were 70 percent more likely than non-counseled homeowners to remain current after receiving a modification—out comes that benefit the homeowner, the mortgage servicer, and the investor.<sup>3</sup>

In addition to pre-purchase and foreclosure prevention counseling, HUD approved housing counseling agencies provide a wide range of additional services, including Home Equity Conversion Mortgage (HECM or reverse mortgage) counseling for senior citizens, rental counseling, pre-purchase homebuyer education workshops, and financial literacy workshops.

Federal funding for the HUD Housing Counseling Assistance and the NFMC Programs are important pieces of the operating budgets for HUD approved housing counseling agencies. In order to ensure the ability of HUD approved housing counseling agencies to provide their services to those who need them, **we strongly encourage you to include the following language in your programmatic request letter to the THUD subcommittee:**

- **Provide \$60,000,000 for housing counseling assistance for contracts, grants, and other assistance excluding loans, as authorized under section 106 of the Housing and Urban Development Act of 1968, as amended;**
- **Provide \$40,000,000 for the Neighborhood Reinvestment Corporation for mortgage foreclosure mitigation activities.<sup>4</sup>**

HUD approved housing counseling agencies greatly appreciate the recognition of the value of our work that Congress has shown by continuing to fund the HUD Housing Counseling Assistance and NFMC Programs. By preparing homebuyers for responsible homeownership, helping delinquent borrowers avoid foreclosure by curing their delinquencies and remaining current, counseling seniors on reverse mortgages, and educating families to improve their financial knowledge, the funding Congress provides for housing counseling benefits not only our clients, but also contributes to healthy and thriving housing markets and communities.

Sincerely,

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<sup>3</sup> NeighborWorks America, *National Foreclosure Mitigation Counseling Program Congressional Update* (December 8, 2014)

<sup>4</sup> Please note that the foreclosure prevention counseling provided by the NFMC program is included as an additional appropriation under the appropriation for the Neighborhood Reinvestment Corporation. For FY 2016, for example, the following language was used: “For payment to the Neighborhood Reinvestment Corporation for use in neighborhood reinvestment activities, as authorized by the Neighborhood Reinvestment Corporation Act (42 U.S.C. 8101–8107), \$135,000,000, ... *Provided*, That in addition, \$40,000,000 shall be made available until expended to the Neighborhood Reinvestment Corporation for mortgage foreclosure mitigation activities.”

<b>National and Regional Organizations</b>	<b>City/Town:</b>	<b>State:</b>
Southern Bancorp Community Partners	Little Rock	AR
Korean Churches for Community Development	Los Angeles	CA
HomeStrong USA	Rancho Cucamonga	CA
Springboard Nonprofit Consumer Credit Management, Inc.	Riverside West	CA
Rural Community Assistance Corporation	Sacramento	CA
Latino Economic Development Center	Washington	DC
National Council of La Raza	Washington	DC
National Coalition for Asian Pacific American Community Development	Washington	DC
National Community Reinvestment Coalition	Washington	DC
National Foundation for Credit Counseling	Washington	DC
Credit Card Management Services, Inc.	West Palm Beach	FL
Debthelper.Com	West Palm Beach	FL
Latin United Community Housing Association	Chicago	IL
eHome Network	Lexington	KY
Brighton Center, Inc.	Newport	KY
Cambridge Credit Counseling	Agawam	MA
Guidewell Financial Solutions	Baltimore	MD
HomeFree-USA	Riverdale	MD
Reinvestment Partners	Durham	NC
Telamon Corporation	Raleigh	NC
Credit Advisors Foundation	Omaha	NE
Garden State Consumer Credit Counseling	Manalapan	NJ
Consumer Credit and Budget Counseling, Inc.	Marmora	NJ
National Urban League	New York	NY
Clarifi	Philadelphia	PA
National Housing Resource Center	Philadelphia	PA
HomeSight	Seattle	WA

<b>Local and Statewide Organizations</b>	<b>City/Town</b>	<b>State</b>
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**Alabama**

Birmingham Urban League, Inc.	Birmingham	AL
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**Arkansas**

Credit Counseling of Arkansas	Statewide	AR
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Northwest Regional Housing Authority	Harrison	AR
Jonesboro Urban Renewal & Housing Authority-HCDO	Jonesboro	AR

**Arizona**

Administration of Resources and Choices	Statewide	AZ
Arizona Housing Alliance	Statewide	AZ
SouthEastern Arizona Governments Organization	Statewide	AZ
Housing Solutions of Northern Arizona, Inc.	Flagstaff	AZ
Administration of Resources and Choices	Phoenix	AZ
Greater Phoenix Urban League	Phoenix	AZ
Take Charge America	Phoenix	AZ
Campeños Sin Fronteras	Somerton	AZ
Housing America Corporation	Somerton	AZ
Newtown Community Development Corporation	Tempe	AZ
Family Housing Resources	Tucson	AZ
Old Pueblo Community Services	Tucson	AZ

**California**

HPP CARES Community Development Center	Statewide	CA
National Asian American Coalition	Daly City	CA
Community Housing Council of Fresno	Fresno	CA
ECHO Housing	Hayward	CA
Amador Tuolumne Community Action Agency	Jackson	CA
Korean Resource Center	Los Angeles	CA
Montebello Housing Development Corporation	Los Angeles	CA
Thai Community Development Center	Los Angeles	CA
Watts/Century Latino Organization	Los Angeles	CA
New Economics for Women	Los Angeles	CA
Inland Fair Housing and Mediation Board	Ontario	CA
Ventura County Community Development Corporation	Oxnard	CA
Neighborhood Partnership Housing Services	Rancho Cucamonga	CA
Community Housing Development Corporation of North Richmond	Richmond	CA
Richmond Neighborhood Housing Services	Richmond	CA
Neighborhood House Association	San Diego	CA

Asian Law Alliance	San Jose	CA
Northern Circle Indian Housing Authority	Ukiah	CA
Cabrillo Economic Development Corporation	Ventura	CA

**Colorado**

Colorado Housing Counseling Coalition	Statewide	CO
Boulder County Housing and Financial Counseling Program	Boulder	CO
NEWSED CDC	Denver	CO
Southwest Improvement Council	Denver	CO

**Connecticut**

Neighborhood Housing Services of New Haven	Statewide	CT
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**Washington, DC**

CARECEN-Central American Resource Center	Washington	DC
Central American Resource Center	Washington	DC
Greater Washington Urban League	Washington	DC

**Delaware**

First State Community Action Agency, Inc.	Statewide	DE
HOND, Inc.	Statewide	DE
NCALL	Statewide	DE

**Florida**

Community Training Works, Inc.	Statewide	FL
HELP, d/b/a HDC of SW Florida	Statewide	FL
Home Ownership Resource Center of Lee County, Inc.	Statewide	FL
Housing and Education Alliance	Statewide	FL
SER-Jobs for Progress	Statewide	FL
Centro Campesino Farmworker Center, Inc.	Florida City	FL
Broward County Housing Authority	Lauderdale Lakes	FL
CNC	Miami	FL
Haitian American Community Development Corporation	Miami	FL
Neighborhood Housing Services of South Florida	Miami	FL
Real Estate, Education & Community Housing, Inc.	Palm Beach Gardens	FL

Housing Foundation of America Inc.	Pembroke Pines	FL
St. Johns Housing Partnership, Inc.	St. Augustine	FL
St. Petersburg Neighborhood Housing Services, Inc. dba Neighborhood Home Solutions	St. Petersburg	FL
Housing and Education Alliance, Inc.	Tampa	FL
Solita's House Inc.	Tampa	FL

**Georgia**

Fulton Atlanta Community Action Authority	Atlanta	GA
SUMMECH CDC	Atlanta	GA
Urban League of Greater Atlanta	Atlanta	GA
GS Community Ventures	College Park	GA
Dalton-Whitfield Community Development Corp.	Dalton	GA
Green Forest CDC	Decatur	GA
Dekalb Metro Housing Counseling Center, Inc.	Decatur	GA
DASH for LaGrange, Inc.	LaGrange	GA
National Housing Counseling Agency	McDonough	GA
Refugee Family Assistance Program	Stone Mountain	GA

**Hawai'i**

Council for Native Hawaiian Advancement	Statewide	HI
Hawaiian Community Assets	Statewide	HI

**Iowa**

Family Management Financial Solutions, Inc.	Statewide	IA
Horizons, A Family Service Alliance	Cedar Rapids	IA
HOME, Inc.	Des Moines	IA
Muscatine Municipal Housing Agency	Muscatine	IA
CCCS of Northeastern Iowa	Waterloo	IA

**Illinois**

Housing Action Illinois	Statewide	IL
Joseph Corporation	Aurora	IL
Access Living of Metropolitan Chicago	Chicago	IL
Chicago Urban League	Chicago	IL
Chinese American Service League	Chicago	IL
Genesis Housing Development Corporation	Chicago	IL
Kingdom Community, Inc.	Chicago	IL

Neighborhood Housing Services of Chicago, Inc.	Chicago	IL
New Christian Joy	Chicago	IL
Northside Community Development Corporation	Chicago	IL
Northwest Side Housing Center	Chicago	IL
South Side Community Federal Credit Union	Chicago	IL
Spanish Coalition for Housing	Chicago	IL
The Resurrection Project	Chicago	IL
Embarras River Basin Agency, Inc.	Greenup	IL
Affordable Housing Corporation of Lake County	Libertyville	IL
Universal Housing Solutions CDC	Oak Park	IL
METEC Resource Center	Peoria	IL
Housing Opportunity Development Corporation	Techny	IL
DuPage Homeownership Center, Inc.	Wheaton	IL
Consumer Credit Counseling Service of Northern Illinois, Inc.	Woodstock	IL
<b>Indiana</b>		
Fort Wayne Urban League	Fort Wayne	IN
LaCasa, Inc.	Goshen	IN
Lafayette Neighborhood Housing Services, Inc. dba HomesteadCS	Lafayette	IN
Lincoln Hills Development Corporation	Tell City	IN
Housing Opportunities	Valparaiso	IN
<b>Kansas</b>		
Housing and Credit Counseling, Inc.	Statewide	KS
<b>Kentucky</b>		
Community Ventures	Statewide	KY
Live The Dream Development, Inc.	Bowling Green	KY
Catholic Charities, Diocese of Covington	Covington	KY
Northern Kentucky Community Action Commission	Covington	KY
LKLP-CAC, Inc.	Hazard	KY
Louisville Urban League	Louisville	KY
Daniel Boone Community Action Agency, Inc.	Manchester	KY
Frontier Housing, Inc.	Morehead	KY

Bell-Whitley CAA, Inc.	Pineville	KY
Gateway Community Action	West Liberty	KY

**Louisiana**

NZBC Urban Corporation	Statewide	LA
St. James Parish DHR	Convent	LA
Catholic Housing Services	Houma	LA
SMILE Community Action Agency	Lafayette	LA
Lower 9th Ward NENA	New Orleans	LA
Neighborhood Housing Services of New Orleans, Inc.	New Orleans	LA

**Massachusetts**

Asian CDC	Statewide	MA
Massachusetts Affordable Housing Alliance	Statewide	MA
NOAH, Neighborhood of Affordable Housing	Statewide	MA
American Consumer Credit Counseling	Auburndale	MA
NewVue Communities	Fitchburg	MA
Lawrence CommunityWorks, Inc.	Lawrence	MA
Merrimack Valley Housing Partnership	Lowell	MA
Springfield Neighborhood Housing Services, Inc.	Springfield	MA
Springfield Partners for Community Action	Springfield	MA
Pro-Home, Inc.	Taunton	MA

**Maryland**

Housing Options & Planning Enterprises, Inc.	Statewide	MD
Arundel Community Development Services, Inc.	Annapolis	MD
Comprehensive Housing Assistance, Inc.	Baltimore	MD
Eastside CDC	Baltimore	MD
Garwyn Oaks Northwest Housing Resource Center	Baltimore	MD
St. Ambrose Housing Aid Center	Baltimore	MD
TYL Homeownership Preservation Services, LLC	Bowie	MD
Hagerstown Neighborhood Development Partnership, Inc.	Hagerstown	MD
Centro de Apoyo familiar	Riverdale	MD
Asian-American Homeownership Counseling, Inc.	Rockville	MD



**Maine**

Coastal Enterprises, Inc.	Statewide	ME
Community Concepts	Statewide	ME
Avesta Housing HomeOwnership Center	Statewide	ME
Community Financial Literacy	Statewide	ME
Four Directions Development Corporation	Statewide	ME
Penquis/MaineStream Finance	Statewide	ME
Western Maine Community Action	Statewide	ME
Tedford Housing	Brunswick	ME
York County Community Action Corporation	Sanford	ME
Kennebec Valley Community Action Program	Waterville	ME

**Michigan**

Abayomi CDC	Statewide	MI
Kalamazoo Neighborhood Housing Services	Kalamazoo	MI
Muskegon Oceana Affordable Housing Initiatives	Muskegon	MI

**Minnesota**

Minnesota Homeownership Center	Statewide	MN
KOOTASCA Community Action, Inc.	Grand Rapids	MN
African Development Center	Minneapolis	MN
PRG, Inc.	Minneapolis	MN
Lao Assistance Center of Minnesota	Minneapolis	MN
Hmong American Partnership	Saint Paul	MN
Southwest Minnesota Housing Partnership	Slayton	MN
Neighborhood Development Alliance	St. Paul	MN
Washington County HRA	Woodbury	MN

**Missouri**

Greater Kansas City Housing Information Center	Statewide	MO
Beyond Housing	St Louis	MO
Better Family Life, Inc.	St. Louis	MO
Lemay Housing Partnership	St. Louis	MO

**Mississippi**

Hancock Resource Center	Statewide	MS
North Delta Mississippi Enterprise Community Development Corporation	Statewide	MS

Housing Education Economic Development	Jackson	MS
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CFORM/Covenant Community Development Corporation	Tupelo	MS
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**Montana**

NeighborWorks Montana	Statewide	MT
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Homeward	Missoula	MT
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**North Carolina**

CCCS of WNC, Inc. DBA OnTrack Financial Education & Counseling	Statewide	NC
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North Carolina Community Development Initiative	Statewide	NC
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Northwestern Regional Housing Authority	Boone	NC
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Community Home Trust	Chapel Hill	NC
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Prosperity Unlimited, Inc.	Concord	NC
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Greensboro Housing Coalition	Greensboro	NC
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Housing Authority of the City of High Point	High Point	NC
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Lexington Housing CDC	Lexington	NC
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Monroe Union County CDC	Monroe	NC
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Twin Rivers Opportunities, Inc.	New Bern	NC
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Johnston-Lee-Harnett Community Action, Inc.	Smithfield	NC
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AMEZ Housing Community Development Corporation	Wilmington	NC
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Cape Fear Regional CDC	Wilmington	NC
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Financial Pathways of the Piedmont	Winston Salem	NC
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**Nebraska**

High Plains Community Development Corp., Inc.	Chadron	NE
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**New Hampshire**

NeighborWorks Southern New Hampshire	Manchester	NH
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**New Jersey**

Affordable Housing Alliance	Statewide	NJ
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Jersey Counselling & Housing Development, Inc.	Camden	NJ
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Housing Partnership for Morris County	Dover	NJ
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Union County Government	Elizabeth	NJ
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Urban League of Union County	Elizabeth	NJ
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PRAB, Inc.	New Brunswick	NJ
Tri-City Peoples Corporation	Newark	NJ
Paterson Housing Authority	Paterson	NJ
Faith Fellowship CDC	Sayreville	NJ

**Nevada**

Financial Guidance Center	Statewide	NV
Community Services of Nevada	Las Vegas	NV

**New York**

Center for NYC Neighborhoods	Statewide	NY
Empire Justice Center	Statewide	NY
HomeSmartNY	Statewide	NY
NeighborWorks Alliance of NYS	Statewide	NY
New York Mortgage Coalition	Statewide	NY
Affordable Housing Partnership	Albany	NY
United Tenants of Albany	Albany	NY
Long Island Housing Services, Inc.	Bohemia	NY
NHS of the North Bronx	Bronx	NY
Brooklyn Neighborhood Improvement Association, Inc.	Brooklyn	NY
Community Organization of Southern Brooklyn	Brooklyn	NY
Cypress Hills Local Development Corporation	Brooklyn	NY
Housing & Family Services of Greater New York	Brooklyn	NY
MHANY Management, Inc.	Brooklyn	NY
Neighborhood Housing Services	Brooklyn	NY
Neighbors Helping Neighbors, Inc.	Brooklyn	NY
Pratt Area Community Council, Inc.	Brooklyn	NY
IMPACCT Brooklyn	Brooklyn	NY
Belmont Housing Resources for WNY, Inc.	Buffalo	NY
Buffalo Urban League	Buffalo	NY
West Side Neighborhood Housing Services, Inc.	Buffalo	NY
Putnam County Housing Corporation	Carmel	NY
Central Islip Civic Council	Central Islip	NY
American Debt Resources	East Northport	NY
Housing Assistance Program of Essex County, Inc.	Elizabethtown	NY
Margert Community Corporation	Far Rockaway	NY
Rockaway Development & Revitalization Corporation	Far Rockaway	NY

La Fuerza Unida, Inc.	Glen Cove	NY
Housing Help Inc.	Greenlawn	NY
Galvan Housing Resources, Inc.	Hudson	NY
Chhaya CDC	Jackson Heights	NY
NHS Development Corporation	Jamaica	NY
Friends of the North Country, Inc.	Keeseville	NY
RUPCO	Kingston	NY
Franklin County Community Housing Council, Inc.	Malone	NY
Human Development Services of Westchester	Mamaroneck	NY
Asian Americans For Equality	New York	NY
Harlem Congregations for Community Improvement, Inc.	New York	NY
Neighborhood Housing Services of New York City	New York	NY
Parodneck Foundation	New York	NY
Strycker's Bay Neighborhood Council, Inc.	New York	NY
Opportunities for Chenango Inc.	Norwich	NY
Economic Opportunity Council of Suffolk, Inc.	Patchogue	NY
Keuka Housing Council	Penn Yan	NY
Human Development Services of Westchester	Port Chester	NY
NeighborWorks Rochester	Rochester	NY
Western Catskills Community Revitalization Council	Stamford	NY
NHS of Staten Island	Staten Island	NY
NEHDA, Inc.	Syracuse	NY
Rensselaer County Housing Resources	Troy	NY
Troy Rehabilitation & Improvement Program (TRIP)	Troy	NY
Albany County Rural Housing Alliance, Inc.	Voorheesville	NY
Consumer Credit Counseling Service of Buffalo, Inc.	West Seneca	NY
Westchester Residential Opportunities Inc.	White Plains	NY

**Ohio**

Empowering and Strengthening Ohio's People	Statewide	OH
NeighborWorks Collaborative of Ohio	Statewide	OH
Fair Housing Contact Service	Akron	OH
Mustard Seed Development Center	Akron	OH
Working In Neighborhoods	Cincinnati	OH

Asian Services In Action	Cleveland	OH
Cleveland Housing Network	Cleveland	OH
Community Housing Solutions	Cleveland	OH
Empowering and Strengthening Ohio's People	Cleveland	OH
Neighborhood Housing Services of Greater Cleveland	Cleveland Cleveland	OH
Home Repair Resource Center	Heights	OH
Homes on the Hill, CDC	Columbus	OH
Lorain County Urban League	Elyria	OH
WSOS Community Action Commission	Fremont	OH
Fair Housing Resource Center, Inc.	Painesville	OH
Northwest Ohio Development Agency	Toledo	OH

**Oregon**

Willamette Neighborhood Housing Services	Corvallis	OR
Open Door Counseling Center	Hillsboro	OR
Klamath And Lake Community Action Services	Klamath Falls	OR
ACCESS	Medford	OR
NEDCO	Oregon City	OR
Hacienda Community Development Corporation	Portland	OR
Native American Youth & Family Center	Portland	OR
NeighborWorks Umpqua	Roseburg	OR
NEDCO	Springfield	OR

**Pennsylvania**

Housing Opportunities Of Beaver County	Beaver	PA
Community Action Committee of the Lehigh Valley	Bethlehem	PA
Bucks County Housing Group	Ivyland	PA
Affordable Housing Centers of Pennsylvania	Philadelphia	PA
HACE CDC	Philadelphia	PA
New Kensington CDC	Philadelphia	PA
Norris Square Community Alliance	Philadelphia	PA
Philadelphia Chinatown Development Corporation	Philadelphia	PA
Nazareth Housing Services	Pittsburgh	PA
Urban League of Greater Pittsburgh	Pittsburgh	PA
Schuylkill Community Action	Pottsville	PA

Berks Community Action Program, Inc.	Reading	PA
NeighborWorks Northeastern PA	Scranton	PA
United Neighborhood Centers of Northeast Pa	Scranton	PA

**Rhode Island**

NeighborWorks Blackstone River Valley	Statewide	RI
SWAP, Inc.	Statewide	RI
Blackstone Valley Community Action Program	Pawtucket	RI
Providence Housing Authority	Providence	RI
West Elmwood Housing	Providence	RI

**South Carolina**

Family Services Inc.	Statewide	SC
Latino Communications	Statewide	SC
Housing Advocate of the Carolinas	Columbia	SC
Greenville County	Greenville	SC

**South Dakota**

NeighborWorks Dakota Home Resources	Deadwood	SD
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**Tennessee**

Good Neighbor Foundation		
HomeOwnership Center	Franklin	TN
New Level Community Development Corp	Nashville	TN
Residential Resources, Inc.	Nashville	TN

**Texas**

Austin Habitat for Humanity	Austin	TX
Catholic Charities of Corpus Christi, Inc.	Corpus Christi	TX
Housing Opportunities of Fort Worth, Inc.	Fort Worth	TX
Tarrant County Housing Partnership, Inc.	Fort Worth	TX
Avenue CDC	Houston	TX
Houston Area Urban League	Houston	TX
Tejano Center for Community Concerns, Inc.	Houston	TX

**Utah**

AAA Fair Credit Foundation	Statewide	UT
Community Development Corporation of Utah	Statewide	UT
Neighborhood Nonprofit Housing Corporation	Logan	UT

NeighborWorks Provo	Provo	UT
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**Virginia**

Quin Rivers	Statewide	VA
People Incorporated of Virginia	Abingdon	VA
Blue Ridge Housing Network, Inc.	Front Royal	VA

**Vermont**

Windham & Windsor Housing Trust	Brattleboro	VT
Another Way Inc.	Montpelier	VT
BROC-Community Action in SW Vermont	Rutland	VT

**Washington**

El Centro de la Raza	Statewide	WA
Seattle Aid	Statewide	WA
Urban League of Metropolitan Seattle	Statewide	WA
Kulshan Community Land Trust	Bellingham	WA
Interim CDA	Seattle	WA
The Arc of Spokane	Spokane	WA
PC2 Homeownership	Tacoma	WA
Catholic Charities Housing Services	Yakima	WA

**Wisconsin**

Movin' Out, Inc.	Statewide	WI
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**West Virginia**

HomeOwnership Center, Inc.	Elkins	WV
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**Wyoming**

Wyoming Foreclosure Hotline	Statewide	WY
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