



August 26, 2019

The Honorable Richard Shelby
Russell Senate Office Building, Rm: 304
1st and C Streets, N.E.
Washington, DC 20510

The Honorable Patrick Leahy
Russell Senate Office Building, Rm: 437
1st and C Streets, N.E.
Washington, DC 20510

The Honorable Susan Collins
Dirksen Senate Office Building, Rm 413
1st and C Streets, N.E.
Washington, DC 20510

The Honorable Jack Reed
Hart Senate Office Building, Rm 728
2nd and C Streets, N.E.
Washington, DC 20510

Dear Chairman Shelby, Ranking Member Leahy, Subcommittee Chairwoman Collins and Subcommittee Ranking Member Reed,

We, the below signed, support and advocate for housing counseling assistance programs across the country. **We request that the Senate fund the Housing Counseling Assistance program at HUD at \$60 million for Fiscal Year 2020.**

The Housing Counseling Assistance Program for Fiscal Year 2018 at \$55 million and for Fiscal Year 2019 at \$50 million. This level of funding is not enough for counseling organizations to meet the unique, diverse and increasing needs of the American housing market and its consumers.

There are several reasons to increase funding for the Housing Counseling Assistance program:

- **Housing counseling leads to sustainable homeownership:** A 2013 study, for example, looked at 75,000 mortgages and found that borrowers who received pre-purchase counseling and education were over 30% less likely to become seriously delinquent than similar borrowers who did not receive pre-purchase counseling and education.¹
- **Housing counseling provides broad benefits across the housing market:** By helping well-qualified, well-prepared buyers access the housing market, housing counseling is critical to a healthy, well-functioning housing market. The Bipartisan Policy Center recognized this important function of housing counseling and recommended that “[h]ousing counseling can and should play an important role as a credit enhancer, mitigating the risk of lending to borrowers on the margins of creditworthiness”.²
- **Housing Counseling meets the housing needs of our diverse country:** Housing counselors are seeing a surge in interested homebuyers, while credit and affordability are the two biggest challenges, which counselors address. During the foreclosure crisis, housing counselors helped 2.14 million distressed homeowners³ and agencies continue to provide delinquency counseling, but all the National Foreclosure Mitigation Counseling funding for this work came to an end in Fiscal Year 2016.

¹ Mayer & Temkin, *supra* note 1.

² Bipartisan Policy Center, *Housing America's Future: New Directions for National Policy*: http://bipartisanpolicy.org/sites/default/files/BPC_Housing%20Report_web.pdf

³ [Responding to a Crisis, NFMC 2008-2018](#), A Capstone Evaluation, NeighborWorks America,



Despite these great benefits to the housing economy, the reality is that housing counselors across the country are working with limited resources and a diminishing public profile. The majority of HUD approved housing counseling agencies depend on the Housing Counseling Assistance program for federal funding, which has been decreasing since its peak of \$87.5 million in FY 2016.

Counseling agencies are working from an ever shrinking pool of funds as more and more people enter and reenter the housing market. There must be additional funding resources for agencies in order to ensure the housing market meets its potential.

The National Housing Resource Center is a national policy and advocacy program for the nonprofit housing counseling community. NHRC pulls together local housing counseling agencies, intermediaries, and housing networks to identify and elevate housing issues. Our work with the industry informs us that without an increase in funding for the Housing Counseling Assistance program, groups will struggle to assist households meet their housing goals.

We ask the Senate to increase the funding level of the Housing Counseling Assistance program to \$60 million dollars for Fiscal Year 2020.

Signed,

- Center for Fair Housing AL
- Birmingham Urban League, Inc. AL
- Jefferson County Committee for Economic Opportunity AL
- United Way of Central AL AL
- NeighborWorks Alaska HomeOwnership Center AK
- CSCDC AR
- Mississippi County Arkansas Economic Opportunity Commission, Inc. AR
- Northwest Regional Housing Authority AR
- Universal Housing Development Corporation AR
- Credit Counseling of Arkansas AR
- Community Action Human Resources Agency AZ
- Campeños Sin Fronteras AZ
- Arizona Housing Coalition AZ
- Housing America Corporation AZ
- Family Housing Resources AZ
- Housing Solutions of Northern Arizona AZ
- Administration of Resources & Choices AZ
- Newtown Community Development Corporation AZ
- Stanislaus Habitat for Humanity CA
- National Asian American Coalition CA
- East LA Community Corporation CA
- Ventura County Community Development Corporation CA
- National Housing Law Project CA
- San Francisco Housing Development Corp CA
- Community Housing Council of Fresno CA

Lutheran Social Services Southern California	CA
Fair Housing Council of Orange County	CA
Haven Neighborhood Services	CA
New Economics for Women	CA
Mission Economic Development Agency	CA
Fair Housing Advocates of Northern California	CA
Peoples' Self-Help Housing	CA
Watts/Century Latino Organization	CA
Asian Law Alliance	CA
Haven Services Inc.	CA
Rural Community Assistance Corporation	CA
Fair Housing Council of Riverside County, Inc.	CA
Del Norte Neighborhood Development Corp	CO
Total Concept	CO
SouthWest Improvement Council	CO
HomesFund	CO
Housing Solutions for Southwest	CO
Community Renewal Team	CT
Neighborhood Housing Services of Waterbury	CT
Urban League of Greater Hartford	CT
HomeFree USA	DC
UnidosUS	DC
National Community Reinvestment Coalition	DC
Consumer Action	DC
National Association for Latino Community Asset Builders	DC
National Urban League	DC
Lydia's House	DC
National Coalition for Asian Pacific American Community Development	DC
CARECEN	DC
Delaware Community Reinvestment Action Council, Inc.	DE
NCALL	DE
Ministry of Caring	DE
Neighborhood House Inc.	DE
Housing and Neighborhood Development Services of Central Florida, Inc.	FL
Housing Foundation of America, Inc.	FL
Catholic Charities Diocese of Venice	FL
Goldenrule Housing & Community Development Inc.	FL
Community Reinvestment Alliance of South Florida	FL
Central Florida CDC	FL
Keystone Challenge Fund	FL
Consolidated Credit Solutions, Inc.	FL



Centro Campesino Farmworker Center	FL
St. Petersburg Neighborhood Housing Services, Inc. dba Neighborhood Home Solutions	FL
Affordable Homeownership Foundation	FL
Little Haiti Housing Association, Inc.	FL
CCMS	FL
Ocala Housing Authority	FL
Community Housing Initiative, Inc.	FM
CSRA Economic Opportunity Authority, Inc.	GA
Southwest Georgia United Empowerment Zone, Inc.	GA
EOA	GA
Sconiers Homeless Preventive Organization Inc.	GA
Fulton Atlanta Community Action Authority	GA
Housing Partnership of Atlanta	GA
NID-HCA Batiste Atlanta Metro	GA
1st Choice Credit Union	GA
Consumer Credit Counseling Service of the Savannah Area, Inc.	GA
Money Management International	GA
Georgia Sustainable Community Ventures	GA
National Housing Counseling Agency	GA
Urban League of Greater Atlanta	GA
Catholic Charities Atlanta	GA
Home Ownership Resource Center of Lee County, Inc.	GA
Urban League of Greater Atlanta	GA
Green Forest CDC	GA
H.O.P.E. Through Divine Intervention, Inc.	GA
Catholic Charities Hawaii	HI
Hawaiian Community Assets	HI
Hawaii HomeOwnership Center	HI
Hale Mahaolu	HI
Hawaiian Community Assets	HI
EIRHA	IA
HOME, Inc.	IA
NeighborWorks Pocatello	ID
Center for Changing Lives	IL
Northside Community Development Corporation	IL
Neighborhood Housing Services of Chicago	IL
Northwest Side Housing Center	IL
Universal Housing Solutions CDC	IL
Chicago Urban League	IL
Menard County Housing Authority	IL
Oak Park Regional Housing Center	IL
Chestnut Credit Counseling Service	IL

Total resource community development organization	IL
CDBG Operations Corporation	IL
Partners In Community Building, Inc.	IL
Spanish Coalition for Housing	IL
Access Living	IL
NHS Chicago	IL
Housing Action Illinois	IL
Madison County Urban League Inc.	IL
CEDA of Cook County, Inc.	IL
Community Partners for Affordable Housing	IL
South Suburban Housing Center	IL
LUCHA	IL
North West Housing Partnership	IL
Advantage Housing, Inc.	IN
New Hope Services, Inc.	IN
HomesteadCS	IN
Consumer Credit Counseling Service	KS
CHWC	KS
Consumer Credit Counseling Services	KS
Catholic Charities, Diocese of Covington, KY	KY
Community Ventures	KY
Catholic Charities	KY
ASSIST Agency, Inc.	LA
Neighborhood Housing Services of New Orleans	LA
SMILE Community Action Agency	LA
Family Resources of New Orleans	LA
Neighborhood Development Foundation	LA
Desire Community Housing Corp	LA
Springfield Partners for Community Action	MA
Chelsea Restoration Corporation	MA
Merrimack Valley Housing Partnership	MA
Springfield Neighborhood Housing Services	MA
MA Affordable Housing Alliance	MA
ABCD, Inc.	MA
Citizens' Housing and Planning Association	MA
American Consumer Credit Counseling	MA
Lawrence Community Works	MA
Catholic Social Services	MA
Allston Brighton CDC	MA
Cambridge Credit Counseling	MA
Urban Edge	MA
HomeFree-USA	MD



Housing Initiative Partnership	MD
CENTRO DE APOYO FAMILIAR	MD
Hagerstown Neighborhood Development Inc.	MD
Arundel Community Development Services, Inc.	MD
Asian-American Homeownership Counselling	MD
Park Heights Renaissance	MD
CCCSMD/Guidewell Financial Solutions	MD
Southeast Community Development Corporation	MD
The Development Corporation of Northwest Baltimore	MD
Housing Initiative Partnership, Inc.	MD
GO Northwest HRC	MD
Garwyn Oaks Northwest Housing Resource Center	MD
Consumer Credit Counseling Service of Maryland & DE, Inc., d/b/a CCCSMD	MD
Eastside CDC	MD
HNDP, Inc./Hagerstown Home Store	MD
Harbel Housing Partnership	MD
St. Ambrose Housing Aid Center	MD
Penquis	ME
Prosperity ME	ME
Kennebec Valley Community Action Program	ME
Coastal Enterprises, Inc.	ME
Avesta Housing	ME
Inner City Christian Federation	MI
Kalamazoo Neighborhood Housing Services	MI
Central Detroit Christian Community Development Corp	MI
Muskegon-Oceana CAP	MI
U SNAP BAC NON PROFIT HOUSING CORPORATION	MI
Wayne Metro Community Action	MI
JVS Human Services	MI
Kalamazoo Neighborhood Housing Svc	MI
Channel Housing Ministries, Inc.	MI
Linc UP Non-profit Housing Corporations	MI
Family Tree	MI
Central Minnesota Housing Partnership, Inc.	MN
One Roof Community Housing	MN
Northwest Community Action	MN
Community Action Duluth	MN
Carver County CDA	MN
Minnesota Homeownership Center	MN
PRG, Inc.	MN
Neighborhood Housing Services, Inc.	MO
Beyond Housing, Inc.	MO

Better Family Life, Inc.	MO
CHES, Inc.	MO
Housing Options Provided for the Elderly	MO
Urban League of Metro St. Louis	MO
The Housing Partnership, Inc.	MO
NHS of Kansas City, Inc.	MO
Greater KC Housing Information Center	MO
HEED	MS
Mississippi Homebuyer Education Center	MS
Mercy Housing and Human Development	MS
CFORM-Covenant CDC	MS
Covenant Faith Outreach Min./Covenant Community Development Corp.	MS
Bitter Root Resource Conservation and Development Area, Inc.	MT
HRDC 9	MT
NeighborWorks Montana	MT
NeighborWorks Great Falls	MT
Homeward, Inc.	MT
Rocky Mount/Edgecombe Community Development Corp.	NC
Reinvestment Partners	NC
BHO, Inc.	NC
EBIFC	NC
DHIC, Inc.	NC
Prosperity Unlimited, Inc.	NC
Cleveland County CDC	NC
CADA	NC
Centre for Homeownership & Economic Development	NC
Financial Pathways of the Piedmont	NC
Olive Hill Community Economic Development Corporation, Inc.	NC
Sandhills Community Action Program	NC
OnTrack WNC Financial Education & Counseling	NC
Telamon Corporation	NC
Greensboro Housing Coalition	NC
Grand Forks Housing Authority	ND
Family Housing Advisory Services	NE
High Plains CDC	NE
NeighborWorks Lincoln	NE
AHEAD, Inc.	NH
NeighborWorks Southern New Hampshire	NH
Affordable Housing Education & Development(AHEAD)	NH
Housing and Community Development Network of New Jersey	NJ
Urban League of Essex County	NJ
Fair Housing Council of Northern NJ	NJ



New Jersey Community Capital	NJ
Affordable Housing Alliance	NJ
La Casa de Don Pedro	NJ
New Jersey Citizen Action	NJ
Consumer Credit and Budget Counseling d/b/a National Foundation for Debt Management	NJ
Navicore Solutions	NJ
Jersey Counselling & Housing Development, Inc.	NJ
Hudson County Housing Resource Center	NJ
Housing Authority City of Paterson	NJ
United South Broadway Corporation	NM
Greater Albuquerque Housing Partnership	NM
Southwest Neighborhood Housing Services	NM
Santa Fe Community Housing Trust	NM
CSNV	NV
RiseBoro Community Partnership	NY
NHS of Staten Island	NY
Westchester Residential Opportunities	NY
SafeGuard CCS	NY
Housing Assistance Program of Essex County, Inc.	NY
Community Development Corporation of Long Island	NY
Long Island Housing Services, Inc.	NY
Neighbors Helping Neighbors	NY
New York Mortgage Coalition	NY
Ithaca Neighborhood Housing Services	NY
NeighborWorks Alliance of NYS	NY
Community Housing Innovations, Inc.	NY
Empire Justice Center	NY
Keuka Housing Council, Inc.	NY
Neighborhood Housing Services of Jamaica, Inc.	NY
Buffalo Urban League	NY
Strycker's Bay Neighborhood Council	NY
Human Development Services of Westchester	NY
Housing and Family Services of Greater New York, Inc.	NY
RDAC	NY
NeighborWorks Community Partners	NY
West Side Neighborhood Housing Services	NY
Chhaya CDC	NY
Friends of the North Country	NY
NHS Brooklyn, CDC, Inc.	NY
Cypress Hills Local Develop. Corp.	NY
Rockland Housing Action Coalition, Inc.	NY
Albany County Rural Housing Alliance, Inc.	NY



Opportunities for Broome, Inc.	NY
CCCS of Buffalo	NY
Affordable Housing Partnership of the Capital Region	NY
Westchester Residential Opportunities, Inc.	NY
Association for Neighborhood and Housing Development (ANHD)	NY
Margert Community Corporation	NY
Housing & Family Services of Greater New York	NY
Rockaway Development & Revitalization Corporation	NY
Consumer Credit Counseling Service of Buffalo, Inc.	NY
HomeSmartNY	NY
Northfield Community LDC of Staten Island, Inc.	NY
Neighborhood Housing Partnership	OH
Fair Housing Contact Service, Inc.	OH
Home Repair Resource Center	OH
Miami Valley Community Action Partnership	OH
Mustard Seed Development Center	OH
Working In Neighborhoods	OH
Asian Services In Action, Inc.	OH
NHS of Greater Cleveland	OH
Homes on the Hill, CDC	OH
Fair Housing Resource Center, Inc.	OH
Columbus Urban League	OH
CHN Housing Partners	OH
Empowering and Strengthening Ohio's People (ESOP)	OH
Ohio CDC Association	OH
Neighborhood Housing Partnership of Greater Springfield	OH
Homeport	OH
Youngstown Neighborhood Development Corporation	OH
Proud Ground	OR
African American Alliance for Homeownership	OR
NEDCO/WNHS	OR
Portland Housing Center	OR
The Fair Housing Council of the Capital Region, Inc.	PA
Mon Valley Initiative	PA
Philadelphia Chinatown Development Corporation	PA
Ceiba	PA
Unemployment Information Center	PA
NeighborWorks Northeastern PA	PA
GECAC	PA
Fayette County Community Action Agency Inc.	PA
Affordable Housing Centers of Pennsylvania	PA
TURN	PA



Urban League of Greater Pittsburgh	PA
Integra Home Counseling, Inc.	PA
Clarifi	PA
Indiana County Community Action Program, Inc.	PA
Tabor Community Services	PA
Housing Opportunities of Beaver County	PA
Housing Network of RI	RI
NeighborWorks Blackstone River Valley	RI
Increasing HOPE Financial Training Center	SC
Urban League of the Upstate	SC
Origin SC	SC
Sioux Empire Housing Partnership	SD
Knoxville Area Urban League	TN
Frayser CDC	TN
New Level CDC	TN
You Can Make It Homeownership	TN
Affordable Housing Resources, Inc.	TN
Residential Resources, Inc.	TN
Clinch-Powell	TN
You Can Make It Homeownership Center	TN
Fifth Ward CRC	TX
Housing Channel	TX
SouthFair Community Development Corporation	TX
Our Casas Resident Council Inc.	TX
Covenant Community Capital	TX
Housing Opportunities of Fort Worth	TX
Project LIFT	TX
AFFORDABLE HOMES	TX
NeighborWorks Mountain Country Home Solutions	UT
Piedmont Housing Alliance	VA
Lynchburg Community Action Group, Inc.	VA
People Incorporated of Virginia	VA
HOME of Virginia	VA
DANVILLE REDEVELOPMENT & HOUSING AUTHORITY	VA
Cornerstones	VA
NCCCED	VA
Blue Ridge Housing Network	VA
The Up Center	VA
Vermont Affordable Housing Coalition	VT
NeighborWorks of Western Vermont	VT
Parkview Services	WA
NeighborWorks of Grays Harbor County	WA



American Financial Solutions	WA
Catholic Charities Housing Services	WA
Movin' Out, Inc.	WI
Newcap, Inc.	WI
Community Action Inc.	WI
Tenant Resource Center	WI
Religious Coalition for Community Renewal	WV
HomeOwnership Center, Inc.	WV
The Fairmont Morgantown Housing Authority	WV