

Bruce Dorpalen
Executive Director
NHRC

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

Advisory Board

Jennifer Murphy
HomeSmartNY

The Honorable Nita Lowey
Rayburn House Office Building, Rm:
2365
Independence and S. Capitol St., S.W.
Washington, DC 20515

The Honorable Kay Granger
Longworth House Office Building, Rm:
1026
Independence and New Jersey Ave., S.E.
Washington, DC 20515

Teresa Bardwell
Rural Community
Assistance Corporation

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

Lot Diaz
UnidosUS

Simone Griffin
HomeFree USA

The Honorable David E. Price
Rayburn House Office Building, Rm 2108
Independence and S. Capitol St., S.W.
Washington, DC 20515

The Honorable Mario Diaz-Balart
Cannon House Office Building, Rm 404
1st and Independence Ave., S.E.
Washington, DC 20515

Ibijoke Akinbowale
National Community
Reinvestment Coalition

Wednesday, March 11, 2020

Karen Woods
Neighborhood Housing
Services of Chicago

Dear Committee Chairs Shelby and Lowey, Committee Ranking Members Leahy and Granger, Subcommittee Chairs Price and Collins, and Subcommittee Ranking Members Diaz-Balart and Reed,

David Young
Housing Action Illinois

We, the below signed, support and advocate for housing counseling assistance programs across the country. We request that Congress move to increase funding for the Housing Counseling Assistance program at HUD to \$65 million for Fiscal Year 2021.

The Housing Counseling Assistance Program for Fiscal Year 2020 was funded at \$53 million and while we are grateful and appreciative of this modest increase, it must be understood that this level of funding is not enough for agencies and 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: Research has consistently demonstrated that loans made to borrowers who have received pre-purchase counseling perform better than loans made to comparable borrowers who did not receive pre-purchase counseling.¹ A 2013 study, for example, looked at 75,000 mortgages and found that borrowers who received pre-

¹ See, e.g., Neil S. Mayer & Kenneth Temkin, *Pre-Purchase Counseling Impacts on Mortgage Performance: Empirical Analysis of NeighborWorks America's Experience* (p. iii) (March 7, 2013); Marvin M. Smith et al., *The Effectiveness of Pre-Purchase Homeownership Counseling and Financial Management Skills* (April 2014).

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.²

- 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 benefits of pre-purchase counseling also flow to investors in the form of well-prepared homebuyers who reduce investors' risk.
- Housing Counseling meets the housing needs of our diversity country: Housing counselors are seeing a surge in interested homebuyers while credit and affordability are the two biggest challenges which counselors address. Housing counseling agencies have expanded their telephone and on-line capacity to reach rural and small town households, people housebound with disabilities, and working people with children who cannot always make personal interviews. Senior citizens are getting comprehensive reverse mortgage counseling, despite a funding shortage. Financial management, student loan, and credit counseling are growing as people want to navigate homeownership and today's financial realities.

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. Following the end of the National Foreclosure Mitigation Program (NFMC) in 2018, HUD-approved housing counseling agencies are now solely dependent on the Housing Counseling Assistance program for federal funding. These 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. Through our work with these groups and other national and local partners, we hear directly from the field regarding the need for increased resources in order to continue supporting the housing needs of Americans across the country. Without an increase in funding for the Housing Counseling Assistance program, groups will struggle to assist households meet their housing goals.

We ask Congress to increase the funding level of the Housing Counseling Assistance program to \$65 million dollars for Fiscal Year 2021.

Sincerely,

NATIONAL ORGANIZATIONS AND HUD INTERMEDIARIES

NID-HCA	Oakland	CA
Rural Community Assistance Corporation	West Sacramento	CA
National CAPACD	Washington	DC

² Mayer & Temkin, *supra* note 1.

National Community Reinvestment Coalition	Washington	DC
National NeighborWorks Association	Washington	DC
Chicago Urban League	Chicago	IL
Housing Action Illinois	Chicago	IL
Citizens' Housing and Planning Association	Boston	MA
The Housing Partnership Network	Boston	MA
CCCSMD	Columbia	MD
HomeFree-USA	Riverdale	MD
GreenPath	Farmington Hills	MI
Minnesota Homeownership Center	Saint Paul	MN
HOPE	St. Louis	MO
Wilson Community Improvement Association	Wilson	NC
Housing and Community Development Network of New Jersey	Trenton	NJ
Consumer Credit and Budget Counseling Inc.	Marmora	NJ
Navicore Solutions	Manalapan	NJ
Consumer Credit and Budget Counseling Inc. d/b/a National Foundation for Debt Management	Cape May Court House	NJ
Grounded Solutions Network	Portland	OR
Mon Valley Initiative	Homestead	PA
Money Management International, Inc.	Sugarland	TX
Cooperative Processing Resources	Richardson	TX
National Asian American Coalition	Daly City	CA
HomeFree-USA	Washington	DC
UnidosUS	Washington	DC
NID HCA	Riverdale	GA
Cambridge Credit Counseling	Agawam	MA
Centro de Apoyo Familiar	Riverdale	MD
Homeownership Preservation Foundation	Farmington Hills	MI
Telamon Corporation	Raleigh	NC
Consumer Credit and Budget Counseling Inc. d/b/a National Foundation for Debt Management	Marmora	NJ
National Urban League	New York	NY
PathStone Corporation	Rochester	NY
Hudson River Housing	Poughkeepsie	NY
Nueva Esperanza, Inc.	Philadelphia	PA
National Housing Resource Center	Philadelphia	PA

STATE AND LOCAL ORGANIZATIONS

CAPNA	Decatur	AL
Community Service Programs of West Alabama, Inc.	Tuscaloosa	AL
United Way of Central Alabama	Birmingham	AL
Neighborhood Housing Services of Birmingham	Birmingham	AL
Center for Fair Housing	Mobile	AL
D&E, A Housing & Economic Empowerment Center, Inc.	Bibb County	AL
Southern Bancorp Community Partners	Little Rock	AR
Universal Housing Development Corporation	Russellville	AR
Community Reinvestment Solutions, Inc.	Phoenix	AZ
ARC AZ	Phoenix	AZ
Housing America Corporation	Somerton	AZ
Chicanos Por La Causa	Phoenix	AZ
Arizona Housing Coalition	Phoenix	AZ
Family Housing Resources	Tucson	AZ
Campesinos Sin Fronteras	Somerton	AZ
Trellis	Phoenix	AZ
Primavera Foundation	Tucson	AZ
Habitat for Humanity Stanislaus	Modesto	CA
Watts/Century Latino Organization	Los Angeles	CA
Ventura County Community Development Corporation	Oxnard	CA
NPHS	Rancho Cucamonga	CA
San Francisco Housing Development Corporation	San Francisco	CA
Community Housing Development Corporation	Richmond	CA
Habitat for Humanity East Bay/Silicon Valley	Oakland	CA
Community Housing Council of Fresno	Fresno	CA
HPP CARES	Long Beach	CA
Ubuntu Institute of Learning	Long Beach	CA
New Economics for Women	Los Angeles	CA
ECHO Housing	Hayward	CA
NAAC	Daly City	CA
Asian Law Alliance	San Jose	CA
Fair Housing Council of Riverside County, Inc.	Riverside	CA
NHS of New Haven, Inc.	New Haven	CT
Urban League of Greater Hartford	Hartford	CT
Neighborhood Housing Services of Waterbury	Waterbury	CT
Community Renewal Team	Hartford	CT
CARECEN	Washington	DC

Greater Washington Urban League	Washington	DC
Latino Economic Development Center	Washington	DC
Neighborhood House, Inc.	Wilmington	DE
Solita's House, Inc.	Tampa	FL
Habitat for Humanity of Jacksonville, Inc.	Jacksonville	FL
Credit Card Management Services, Inc.	West Palm Beach	FL
Cape Coral Housing Dev. Corp.	Cape Coral	FL
HELP Community Development Corp	Eatonville	FL
Community Reinvestment Alliance of South Florida	Miami	FL
Tallahassee Urban League	Tallahassee	FL
St. Petersburg Neighborhood Housing Services, Inc. dba Neighborhood Home Solutions	St. Petersburg	FL
Tampa Bay Community Development Corporation	Clearwater	FL
Centro de Ayuda para los Hispanos	Winter Park	FL
Lee County Housing Development	Fort Myers	FL
Lee county housing development	Lehigh	FL
CDC of Tampa	Tampa	FL
Positive Thinking Enterprise LLC	Jacksonville	FL
Housing Foundation of America, Inc.	Pembroke Pines	FL
HANDS of Central Florida, Inc.	Orlando	FL
Tallahassee Lenders' Consortium	Tallahassee	FL
Neighborhood Housing Services of South Florida	Miami	FL
St. Johns Housing Partnership	Ponte Vedra	FL
Affordable Homeownership Foundation Inc.	Fort Myers	FL
SER-JOBS for Progress, Inc.	Miami	FL
Florida Housing Counselor Network	Tallahassee	FL
Credit Card Management Services Inc.	West Palm Beach	FL
Community Housing Initiative, Inc.	Melbourne	FL
Real Estate Education And Community Housing Inc.	Palm Beach Gardens	FL
Step Up Suncoast	Sarasota	FL
Housing and Education Alliance	Tampa	FL
FL Alliance of CDCs	Jacksonville	FL
Little Haiti Housing Association, dba Haitian American CDC	Miami	FL
Opa Locka Community Development Corporation	Opa Locka	FL
GS Community Ventures	Atlanta	GA
Georgia Advancing Communities Together, Inc.	Atlanta	GA
D&E, A Housing & Economic Empowerment Center, Inc.	Fairburn	GA

The Homeowners Employment Corporation	Conyers	GA
Help the Programs, Inc.	Decatur	GA
Consumer Credit Counseling Service of the Savannah Area, Inc.	Savannah	GA
Urban League of Greater Atlanta	Atlanta	GA
Living Essence Development, LLC	Griffin	GA
Project Community Connections, Inc.	Atlanta	GA
Refugee Family Assistance Program	Stone Mountain	GA
D&E, A Housing & Economic Empowerment Center, Inc.	East Point	GA
EOA	Savannah	GA
Catholic Charities Atlanta	Smyrna	GA
Hale Mahaolu	Kahului	HI
Hawaii HomeOwnership Center	Honolulu	HI
ECIA/EIRHA	Dubuque	IA
HOME, Inc.	Des Moines	IA
CEDA	Chicago	IL
NHS of Chicago	Chicago	IL
Northside Community Development Corporation	Chicago	IL
South Side Community FCU Housing Services	Chicago	IL
NHS Chicago	Chicago	IL
South Suburban Housing Center	HOMEWOOD	IL
CDBG Operations Corporation	East St. Louis	IL
Neighborhood Housing Services of Chicago	Chicago	IL
Spanish Coalition for Housing	Chicago	IL
The HANA Center	Chicago	IL
Northwest Side Housing Center	Chicago	IL
Open Communities	Evanston	IL
BPNC	Chicago	IL
Center for Changing Lives	Chicago	IL
Community Partners for Affordable Housing	Libertyville	IL
Partners In Community Building	Chicago	IL
AGORA Community Services Corp, NFP	Chicago	IL
North West Housing Partnership	Schaumburg	IL
The Resurrection Project	Chicago	IL
Genesis Housing Development Corporation	Chicago	IL
Advantage Housing Inc.	Kokomo	IN
HomesteadCS	Lafayette	IN
Indianapolis Neighborhood Housing Partnership	Indianapolis	IN
Catholic Charities, Diocese of Covington	Covington	KY
Housing Authority of Bowling Green	Bowling Green	KY

Catholic Charities of Covington, KY	Covington	KY
Louisville Urban League	Louisville	KY
Community Ventures	Lexington	KY
Neighborhood Housing Services of New Orleans	New Orleans	LA
RCAP Solutions, Inc.	Worcester	MA
Berkshire County Regional Housing Authority	Pittsfield	MA
Lawrence CommunityWorks, Inc.	Lawrence	MA
Springfield Partners for Community Action	Springfield	MA
NOAH	East Boston	MA
Massachusetts Affordable Housing Alliance	Dorchester	MA
MA Affordable Housing Alliance	Dorchester	MA
Housing Options & Planning Enterprises, Inc.	Oxon Hill	MD
St. Ambrose Housing Aid Center	Baltimore	MD
Sowing Empowerment & Economic Development, Inc.,	Riverdale	MD
Housing Initiative Partnership, Inc.	Bethesda	MD
Garwyn Oaks Northwest Housing Resource Center	Baltimore	MD
Eastside Community Development Corporation	Baltimore	MD
Eastside Community Development Corporation	Baltimore	MD
Asian-American Homeownership Counselling	Rockville	MD
DMHIWF	Silver Spring	MD
HNDP, Inc. / Hagerstown Home Store	Hagerstown	MD
Prosperity ME	Portland	ME
Penquis	Bangor	ME
Coastal Enterprises, Inc.	Brunswick	ME
Community Action House	Holland	MI
Northern Homes CDC	Boyne City	MI
Bay Area Housing, Inc.	Bay City	MI
Mid Michigan Community Action Agency	Farwell	MI
Southwest Michigan Community Action Agency	Benton Harbor	MI
U SNAP BAC INC	Detroit	MI
Community Housing Network	Troy	MI
KNHS Home Ownership Services	Kalamazoo	MI
Southwest MN Housing Partnership	Slayton	MN
Community Action Duluth	Duluth	MN
ACCAP	Blaine	MN
PRG, Inc.	Minneapolis	MN
Washington County CDA	Woodbury	MN
Lao Assistance Center of MN	Minneapolis	MN
Housing Options Provided for the Elderly	St Louis	MO

Better Family Life, Inc.	St. Louis	MO
Greater Kansas City Housing Information Center	Kansas City	MO
Neighborhood Housing Services of KC Inc.	Kansas City	MO
MHBEC/MHI	Jackson	MS
Covenant Faith Outreach Min-Covenant CDC	Tupelo	MS
CFORM-Covenant Community Development Corporation	Tupelo	MS
Covenant Faith Outreach Ministries- CCDC	Tupelo	MS
D&E, A Housing & Economic Empowerment Center, Inc.	Madison County	MS
Homeward, Inc.	Missoula	MT
Bitter Root RC&D	Hamilton	MT
Housing Authority of the City of High Point	High Point	NC
Twin Rivers Opportunities, Inc.	New Bern	NC
Wilson Community Improvement Association, Inc.	Wilson	NC
Centre for Homeownership & Economic Development Corporation, Inc.	Creedmoor	NC
Centre for Homeownership & Economic Development	Hillsborough	NC
EBIFC	Morganton	NC
Cleveland County CDC	Shelby	NC
Prosperity Unlimited, Inc.	Kannapolis	NC
DHIC, Inc.	Raleigh	NC
Sandhills Community Action Program	Southern Pines	NC
Choanoke Area Development Association of NC, Inc.	Rich Square	NC
NeighborWorks Lincoln	Lincoln	NE
HIGH PLAINS CDC	Chadron	NE
Credit Advisors Foundation	Omaha	NE
Hudson County Housing Resource Center	Jersey City	NJ
Trinity Solutions	Hamilton	NJ
NJ Citizen Action	Elizabeth	NJ
Paterson Having Authority	Paterson	NJ
New Jersey Community Capital	New Brunswick	NJ
Fair Housing Council of Northern NJ	Hackensack	NJ
La Casa de Don Pedro	Newark	NJ
Homecorp	Montclair	NJ
PBCIP	Camden	NJ
Isles, Inc.	Princeton	NJ
New Jersey Citizen Action	Newark	NJ
Faith Fellowship CDC	Sayreville	NJ

St. Joseph's Carpenter Society	Camden	NJ
Central Jersey Housing Resource Center Corp. (CJHRC)	Raritan	NJ
Affordable Housing Alliance	Neptune	NJ
Urban League of Essex County	Newark	NJ
United South Broadway Corporation	Albuquerque	NM
La Fuerza Unida	Glen Cove	NY
Neighborhood Housing Services Of Staten Island	Staten Island	NY
RDAC	Walden	NY
Economic Opportunity Council of Suffolk, Inc.	Patchogue	NY
Neighborhood Housing Services of Brooklyn, CDC, Inc.	Brooklyn	NY
Neighbors Helping Neighbors	Brooklyn	NY
Northfield LDC of Staten Island	Staten Island	NY
MHANY Management, Inc	Brooklyn	NY
Hudson River Housing	Poughkeepsie	NY
Center for NYC Neighborhoods Inc.	New York	NY
Metro Interfaith Services	Binghamton	NY
Opportunities for Otsego, Inc.	Oneonta	NY
Galvan Housing Resources	Hudson	NY
UNHS HomeOwnershipCenter	Utica	NY
Troy Rehabilitation and Improvement Program, Inc.	Troy	NY
NeighborWorks Alliance of NYS	Troy	NY
Arbor Housing and Development	Corning	NY
Asian Americans for Equality	New York	NY
NeighborWorks Community Partners	Rochester	NY
Margert Community Corporation	Far Rockaway	NY
Bronx Neighborhood Housing Services CDC, Inc.	Bronx	NY
Northfield Community LDC	Staten Island	NY
RUPCO	Kingston	NY
Human Development Services of Westchester	Port Chester	NY
Opportunities for Chenango, Inc.	Norwich	NY
Neighborhood Housing Services of Jamaica, Inc.	Jamaica	NY
Rockaway Development & Revitalization Corporation	Far Rockaway	NY
Putnam County Housing Corporation	Carmel	NY
Friends of the North Country, Inc.	Cadyville	NY
Belmont Housing Resources for WNY, Inc.	Buffalo	NY
Consumer Credit Counseling Service of Buffalo, Inc.	West Seneca	NY

NHSNYC	New York	NY
Keuka Housing Council, Inc.	Penn Yan	NY
Rockland Housing Action Coalition	New City	NY
Affordable Housing Partnership	Albany	NY
Albany County Rural Housing Alliance, Inc.	Voorheesville	NY
NHS	Staten Island	NY
Community Housing Solutions	Cleveland	OH
ESOP	Cleveland	OH
Homes on the Hill CDC	Columbus	OH
Youngstown Neighborhood Development Corporation	Youngstown	OH
County Corp/The HomeOwnership Center	Dayton	OH
CHN Housing Partners	Cleveland	OH
Neighborhood Housing Services of Hamilton, Inc.	Hamilton	OH
Ohio CDC Association	Columbus	OH
NeighborWorks Collaborative of Ohio	Columbus	OH
Fair Housing Resource Center, Inc.	Painesville	OH
Homes on the Hill, CDC	Columbus	OH
Fair Housing Contact Service	Akron	OH
Neighborhood Housing Partnership of Greater Springfield, Inc.	Springfield	OH
Mustard Seed Development Center	Akron	OH
Miami Valley Community Action Partnership	Dayton	OH
Community Action Agency of OKC & OK/CN Counties, Inc.	Oklahoma City	OK
DevNW	Corvallis	OR
African American Alliance for Homeownership	Portland	OR
Proud Ground	Portland	OR
Portland Housing Center	Portland	OR
NeighborImpact	Redmond	OR
Community Action Committee of the Lehigh Valley	Bethlehem	PA
Integra Home Counseling, Inc.	Tannersville	PA
Blueprints	Washington	PA
Southwest CDC	Philadelphia	PA
Affordable Housing Centers of Pennsylvania	Philadelphia	PA
Affordable Housing Centers of PA	Philadelphia	PA
Clarifi	Philadelphia	PA
Tabor Community Services	Lancaster	PA
NWCS, Inc.	Philadelphia	PA
PHLC	Reading	PA

Neighborhood Housing Services of Greater Berks, INC	Reading	PA
Church Community Housing Corporation	Newport	RI
NeighborWorks Blackstone River Valley	Woonsocket	RI
NeighborWorks BRV Home Center	Pawtucket	RI
PCF Development	Pawtucket	RI
Family Services, Inc. DBA Origin SC	N Charleston	SC
Urban League of the Upstate. Inc.	Greenville	SC
Greenville County Human Relations	Greenville	SC
Sioux Empire Housing Partnership	Sioux Falls	SD
Good Neighbor Foundation	Franklin	TN
Chattanooga Neighborhood Enterprise, Inc.	Chattanooga	TN
New Level CDC	Nashville	TN
SouthFair CDC	Dallas	TX
Project LIFT	Houston	TX
Housing Opportunities of Fort Worth, Inc.	Fort Worth	TX
Housing Channel	Fort worth	TX
NeighborWorks Laredo	Laredo	TX
Our Casas Resident Council, Inc.	San Antonio	TX
Affordable Homes of South Texas, Inc.	McAllen	TX
NeighborWorks Mountain Country Home Solutions	Provo	UT
Cornerstones	Reston	VA
Helping Overcome Poverty's Existence, Inc.	Wytheville	VA
Housing Opportunities Made Equal of Virginia	Richmond	VA
NCCCED	Richmond	VA
Child and Family Services of Eastern VA	Norfolk	VA
Champlain Housing Trust	South Hero	VT
Vermont Affordable Housing Coalition	Burlington	VT
Aberdeen Neighborhood Housing Services dba		
NeighborWorks of Grays Harbor County	Aberdeen	WA
Kulshan Community Land Trust	Bellingham	WA
Parkview Services	Shoreline	WA
Movin' Out, Inc.	Madison	WI
NeighborWorks Green Bay	Green Bay	WI
Southern Appalachian Labor School	Kincaid	WV
HomeOwnership Center, Inc.	Elkins	WV
The Fairmont-Morgantown Housing Authority	Fairmont/Morgantown	WV