



September 18, 2015

Dear Senator,

The below-signed HUD-approved housing counseling agencies and housing and consumer advocates are writing regarding the Transportation, Housing and Urban Development, and Related Agencies (THUD) appropriations bill for FY 2016, which was passed recently by the Senate Appropriations Committee and did not include funding for the National Foreclosure Mitigation Counseling (NFMC) program. While some in Washington may believe that the Foreclosure Crisis is behind us, those of us who work every day with families who are struggling to stay in their homes realize the difficult work that remains to be done. This is not the time to eliminate funding for a program that has repeatedly been demonstrated to greatly improve the chances of homeowners to get an appropriate resolution.

While the NFMC program was originally intended to be a short-term solution, the depth and scope of the problem was unknown when NFMC was created. That is why Congress has wisely continued to fund the program through the current fiscal year and why the House of Representatives passed a THUD bill that would continue to fund the program at \$42 million for FY 2016.

According to the most recent data from CoreLogic, in July of 2015 there were 38,000 foreclosures completed nationally. Prior to the Foreclosure Crisis, from 2000 to 2006, the monthly average was only 21,000 foreclosures. Nearly half-a-million homes are currently in some stage of foreclosure. Additionally, 3.4 percent of all mortgages in the United States are seriously delinquent (90-plus days). To eliminate funding for a program that has been one of the most effective tools for preventing foreclosure at a time when foreclosures are happening at nearly twice the pre-Crisis rate and so many families are at risk would be disastrous for the many families who continue to need foreclosure prevention assistance.

The success of the NFMC program at helping families to save their homes—and to stay in them long-term—has been consistently documented. The most recent Congressional report found that NFMC clients are three times more likely to receive a mortgage modification than un-counseled homeowners. Furthermore, after receiving a modification, NFMC clients are 70 percent more likely to remain current than their un-counseled counterparts. In short, the NFMC program is remarkably successful at preventing foreclosure in a sustainable way, to the benefit of homeowners, investors, servicers, and the economy as a whole.

Since the start of the Foreclosure Crisis, the NFMC program has been a lifeline for nearly two million homeowners, many of whom were among the most vulnerable and deeply impacted by the Financial and Foreclosure Crises. Sixty-six percent of NFMC clients earn below 80 percent of the median income and 35 percent are racial or ethnic minorities. Sixty-two percent of NFMC clients report loss or reduction of income as the main issue they face.

In addition to being disastrous for struggling homeowners, the loss of funding for the NFMC program would be a major blow for housing counseling agencies. The loss of funding for the NFMC program would not mean clients in need of foreclosure prevention counseling would stop seeking help from counseling agencies, just that agencies would have substantially less resources available with which to provide it. Nonprofit housing counseling agencies are already strapped for resources, in part because federal funding for the HUD Housing Counseling Program has declined by almost 50 percent since FY 2010, from \$87.5 million to \$47 million. The additional loss of \$50 million in NFMC federal funding would mean that housing counseling agencies would not be able to meet the need for foreclosure prevention counseling that currently exists in our communities.

The NFMC program has been remarkably successful at meeting the urgent need to work with homeowners who are in or facing foreclosure. Unfortunately, that need continues to exist in many communities. We urge you to reconsider eliminating the NFMC program so that HUD-approved housing counseling groups can continue to help families keep from losing their homes to foreclosure.

Sincerely,

National Organizations and HUD Intermediaries

American Consumer Credit Counseling
 Consumer Action
 HomeFree-USA
 Housing Action Illinois
 National Consumer Law Center (on behalf of its low-income clients)
 National Council of La Raza
 National Council on Aging
 National Fair Housing Alliance
 National Housing Resource Center
 National Organization for Affordable Housing
 Navicore Solutions
 New York Mortgage Coalition
 Rural Community Assistance Corporation

City/Town:	State:
Auburndale	MA
Washington	DC
Riverdale	MD
Chicago	IL
Washington	DC
Washington	DC
Arlington	VA
Washington	DC
Philadelphia	PA
Cleveland	OH
Manalapan	NJ
New York	NY
West Sacramento	CA

Statewide and Local Organizations

Birmingham Urban League, Inc.
 CCCS of Mobile
 Community Service Programs of West AL, Inc.
 CCOA (Credit Counseling of Arkansas)
 Southern Bancorp Community Partners
 Administration of Resources & Choices
 Chicanos Por La Causa, Inc.
 Arizona Housing Alliance
 Take Charge America
 Greater Phoenix Urban League
 Campesinos Sin Fronteras

City	State
Birmingham	AL
Mobile	AL
Tuscaloosa	AL
Fayetteville	AR
Little Rock	AR
Glendale	AZ
Phoenix	AZ
Phoenix	AZ
Phoenix	AZ
Phoenix	AZ
Somerton	AZ

Housing America Corporation	Somerton	AZ
Newtown Community Development Corporation	Tempe	AZ
Administration of Resources & Choices	Tucson	AZ
Family Housing Resources	Tucson	AZ
Old Pueblo Community Services	Tucson	AZ
Community Housing Council of Fresno	Fresno	CA
Holmes Unlimited	Long Beach	CA
New Economics for Women	Los Angeles	CA
Montebello Housing Development Corporation	Montebello	CA
Inland Fair Housing and Mediation Board	Ontario	CA
NeighborWorks Orange County	Orange	CA
VCCDC	Oxnard	CA
John Bonin Real Estate Consulting and Training	Sacramento	CA
Neighborhood Housing Services of the Inland Empire	San Bernardino	CA
Community HousingWorks	San Diego	CA
Neighborhood House Association	San Diego	CA
Project Sentinel	Santa Clara	CA
Amador Tuolumne Community Action Agency	Sonora	CA
NID-HCA Jones	Stockton	CA
Visionary Home Builders of California, Inc.	Stockton	CA
Boulder County Housing and Financial Counseling Program	Boulder	CO
Adams County Housing Authority	Commerce City	CO
NEWSED CDC	Denver	CO
Grand Junction Housing Authority	Grand Junction	CO
Urban League of Greater Hartford	Hartford	CT
Neighborhood Housing Services of New Britain, Inc.	New Britain	CT
Neighborhood Housing Services of New Haven	New Haven	CT
Latino Economic Development Center	Washington	DC
NCALL (National Council on Agricultural Life & Labor Research Fund, Inc.)	Dover	DE
Hockessin Community Center, Inc.	New Castle	DE
Delaware Community Reinvestment Action Council, Inc.	Wilmington	DE
Neighborhood House, Inc.	Wilmington	DE
Tampa Bay CDC	Clearwater	FL
H.E.L.P. CDC	Eatonville	FL
Wealth Watchers Inc.	Jacksonville	FL
Vision To Victory Human Services Corporation	Miami	FL
	Palm Beach	
Real Estate, Education and Community Housing	Gardens	FL
Trinity Empowerment Consortium	Palmetto Bay	FL
Oasis of Hope Community Development Corp.	Pompano Beach	FL
St. Petersburg Neighborhood Housing Services, Inc. dba Neighborhood Home Solutions	St. Petersburg	FL
Housing & Education Alliance	Tampa	FL
Housing & Education Alliance, Inc.	Tampa	FL
Credit Card Management Services Inc.	West Palm Beach	FL
DebtHelper.com	West Palm Beach	FL
Catholic Charities Atlanta	Atlanta	GA
GS Community Ventures	Atlanta	GA
SUMMECH Community Development Corporation	Atlanta	GA
Sand Hills Urban Development, Inc.	Augusta	GA

Catholic Charities Atlanta	Chamblee	GA
The Homeowners Employment Corporation	Conyers	GA
Green Forest CDC	Decatur	GA
Home Development Resources, Inc.	Gainesville	GA
National Housing Counseling Agency	Jonesboro	GA
The IMPACT! Group	Norcross	GA
REAL Parents, Inc.	Riverdale	GA
Hale Mahaolu	Kahului	HI
CCCS of Northeastern Iowa	Waterloo	IA
Family Management Financial Solutions	Waterloo	IA
Joseph Corporation	Aurora	IL
AGORA Community Services Corporation NFP	Chicago	IL
Brighton Park Neighborhood Council	Chicago	IL
Genesis Housing Development Corporation	Chicago	IL
Kingdom Community Inc.	Chicago	IL
LUCHA	Chicago	IL
Neighborhood Housing Services of Chicago, Inc.	Chicago	IL
Northwest Side Housing Center	Chicago	IL
Spanish Coalition for Housing	Chicago	IL
Kingdom Community Inc.	Chicago	IL
Partners In Charity d/b/a Restoration America	Crystal Lake	IL
CDBG Operations Corporation	East St Louis	IL
Embarras River Basin Agency, Inc.	Greenup	IL
Affordable Housing Corporation of Lake County	Libertyville	IL
Family Credit Management Services	Rockford	IL
Consumer Credit Counseling Service of Northern Illinois, Inc.	Woodstock	IL
Fort Wayne Urban League	Fort Wayne	IN
Indiana Association for Community Economic Development	Indianapolis	IN
New Hope Services, Inc.	Jeffersonville	IN
Lafayette NHS Inc. dba HomesteadCS	Lafayette	IN
Housing Opportunities	Valparaiso	IN
CHWC, Inc.	Kansas City	KS
Housing and Credit Counseling, Inc.	Topeka	KS
Beattyville Housing & Development	Beattyville	KY
Catholic Charities	Covington	KY
Leslie, Knott, Letcher, Perry Community Action Council, Inc.	Hazard	KY
Louisville Urban League	Louisville	KY
Brighton Center, Inc.	Newport	KY
Gateway Community Action	West Liberty	KY
NZBC Urban Corporation	Bossier City	LA
Catholic Housing Services	Houma	LA
Cambridge Credit Counseling Corp.	Agawam	MA
Codman Square Neighborhood Development Corporation	Boston	MA
NeighborWorks Southern Mass	Brockton	MA
Housing Assistance Corporation	Hyannis	MA
Oak Hill CDC	Worcester	MA
Community Development Network of Maryland	Baltimore	MD
Garwyn Oaks Northwest Housing Resource Center	Baltimore	MD
Neighborhood Housing Services of Baltimore	Baltimore	MD
St. Ambrose Housing Aid Center	Baltimore	MD

The Development Corporation of Northwest Baltimore	Baltimore	MD
United Communities Against Poverty	Capital Heights	MD
Hagerstown Neighborhood Dev. Ptr., Inc.	Hagerstown	MD
Home Partnership Inc.	Joppa	MD
Housing Options & Planning Enterprises, Inc.	Oxon Hill	MD
Centro de Apoyo Familiar	Riverdale	MD
Asian-American Homeownership Counseling, Inc.	Rockville	MD
Diversified Housing Development	Windsor Mill	MD
Penquis	Bangor	ME
Coastal Enterprises, Inc.	Wiscasset	ME
Bay Area Housing, Inc.	Bay City	MI
Metro Community Development	Flint	MI
Inner City Christian Federation	Grand Rapids	MI
Oakland County Housing Counseling	Pontiac	MI
Anoka County Community Action Program	Blaine	MN
Neighborhood Development Alliance	St. Paul	MN
Credit & Homeownership Empowerment Services, Inc.	Kansas City	MO
Greater KC Housing Information Center	Kansas City	MO
Beyond Housing	St. Louis	MO
Lemay Housing Partnership, Inc.	St. Louis	MO
Mississippi Faith Based Coalition	Jackson	MS
North Delta MS Enterprise Community Dev. Org.	Sardis	MS
CFORM/Covenant Community Development Corporation	Tupelo	MS
Neighborworks Montana	Great Falls	MT
Rural Dynamics, Inc.	Great Falls	MT
Homeword, Inc.	Missoula	MT
OnTrack Financial Education & Counseling	Asheville	NC
Charlotte Mecklenburg Housing Partnership Inc.	Charlotte	NC
CMHP	Charlotte	NC
Community Link	Charlotte	NC
Durham Regional Financial Center	Durham	NC
River City Community Development Corporation	Elizabeth City	NC
Greensboro Housing Coalition	Greensboro	NC
Centre for Homeownership & EDC, Inc.	Hillsborough	NC
Prosperity Unlimited, Inc.	Kannapolis	NC
Olive Hill CEDC	Morganton	NC
Twin Rivers Opportunities, Inc.	New Bern	NC
Blue Springs-Hoke County CDC	Raeford	NC
AMEZ Housing CDC	Wilmington	NC
Financial Pathways of the Piedmont	Winston Salem	NC
Native American Development Center	Bismarck	ND
Credit Advisors Foundation	Omaha	NE
Affordable Housing Education & Development, Inc.	Littleton	NH
Jersey Counselling & Housing Development, Inc.	Camden	NJ
Housing Partnership for Morris County	Dover	NJ
Affordable Housing Alliance	Eatontown	NJ
Union County Foreclosure Task Force	Elizabeth	NJ
Fair Housing Council of Northern New Jersey	Hackensack	NJ
CCCS of Central NJ	Hamilton	NJ
Consumer Credit and Budget Counseling	Marmora	NJ

Urban League	Morristown	NJ
New Jersey Community Capital	New Brunswick	NJ
Isles, Inc.	Trenton	NJ
Tierra del Sol Housing Corporation	Las Cruces	NM
Community Services of Nevada	North Las Vegas	NV
Affordable Housing Partnership of the Capital Region	Albany	NY
Neighborhood Preservation Coalition of NYS, Inc.	Albany	NY
United Tenants of Albany	Albany	NY
Bellport Hagerman East Patchogue Alliance, Inc.	Bellport	NY
Bridge Street Development Corp.	Brooklyn	NY
Brooklyn Neighborhood Improvement Association Inc.	Brooklyn	NY
Brooklyn Neighborhood Improvement Association, Inc.	Brooklyn	NY
Cypress Hills Local Development Corporation	Brooklyn	NY
Neighborhood Housing Service	Brooklyn	NY
NHS of Bedford-Stuyvesant, Inc.	Brooklyn	NY
Pratt Area Community Council	Brooklyn	NY
Belmont Housing Resources for WNY, Inc.	Buffalo	NY
Buffalo Urban League	Buffalo	NY
Consumer Credit Counseling Service of Buffalo, Inc.	Buffalo	NY
ACRHA	Cohoes	NY
Catholic Charities Chemung/Schuyler	Elmira	NY
Housing Help Inc.	Greenlawn	NY
Debt Counseling Corp.	Hauppauge	NY
Chhaya Community Development Corporation	Jackson Heights	NY
Friends of the North Country, Inc.	Keeseville	NY
RUPCO	Kingston	NY
Human Development Services of Westchester	Mamaroneck	NY
Rockland Housing Action Coalition	New City	NY
Neighborhood Housing Services of New York City, Inc.	New York	NY
SafeGuard CCS	Northport	NY
Human Development Services of Westchester	Port Chester	NY
Northfield Community LDC	Staten Island	NY
Westchester Residential Opportunities Inc.	White Plains	NY
Breaking Chains, Inc.	Beachwood	OH
The Home Ownership Center of Greater Cincinnati	Cincinnati	OH
Working In Neighborhoods	Cincinnati	OH
Cleveland Housing Network	Cleveland	OH
Famicos Foundation	Cleveland	OH
Neighborhood Housing Services of Greater Cleveland	Cleveland	OH
Spanish American Committee	Cleveland	OH
Empowering and Strengthening Ohio's People	Cleveland	OH
Homeport	Columbus	OH
Homes on the Hill, CDC	Columbus	OH
NeighborWorks Collaborative of Ohio	Columbus	OH
Ohio Housing Finance Agency	Columbus	OH
HomeOwnership Center of Greater Dayton	Dayton	OH
WSOS Community Action Commission	Fremont	OH
Fair Housing Resource Center, Inc.	Painesville	OH
Neighborhood Housing Partnership of Greater Springfield, Inc.	Springfield	OH
Northwest Ohio Development Agency	Toledo	OH

Willamette Neighborhood Housing Services	Corvallis	OR
African American Alliance for Homeownership	Portland	OR
Hacienda CDC	Portland	OR
NEDCO (Neighborhood Economic Development Corp)	Springfield	OR
Housing Opportunities Of Beaver County	Beaver	PA
Pennsylvania Interfaith Community Programs, Inc.	Gettysburg	PA
Bucks County Housing Group	Ivyland	PA
Tabor Community Services	Lancaster	PA
American Credit Alliance, Inc.	Morrisville	PA
Affordable Housing Centers of Pennsylvania	Philadelphia	PA
Clarifi	Philadelphia	PA
Southwest CDC	Philadelphia	PA
TURN	Philadelphia	PA
ACTION-Housing, Inc.	Pittsburgh	PA
Nazareth Housing Services	Pittsburgh	PA
Urban League of Greater Pittsburgh	Pittsburgh	PA
Schuylkill Community Action	Pottsville	PA
Integra Home Counseling, Inc.	Tannersville	PA
Puerto Rico NHS, Corp.	San Juan	PR
NeighborWorks Blackstone River Valley	Woonsocket	RI
Urban League of the Upstate, Inc.	Greenville	SC
Increasing H.O.P.E Financial Training Center	North Charleston	SC
The Housing Fund, Inc.	Clarksville	TN
GAP Community Development	Franklin	TN
Good Neighbor Foundation HomeOwnerShip Center	Franklin	TN
Life of Victory International Christian Ministries	La Vergne	TN
United Housing	Memphis	TN
Affordable Housing Resources, Inc.	Nashville	TN
Christian Community Services Inc.	Nashville	TN
New Level Community Development Corp	Nashville	TN
Residential Resources, Inc.	Nashville	TN
Urban League of Greater Dallas	Dallas	TX
Project BRAVO, Inc.	El Paso	TX
Tarrant County Housing Partnership	Fort Worth	TX
Ahsti	McAllen	TX
Our Casas Resident Council Inc.	San Antonio	TX
Tejano Center for Community Concerns, Inc.	Sugar Land	TX
Community Development Corporation of Utah	Salt Lake City	UT
Arlington Home Ownership Made Easier, Inc.	Arlington	VA
Southside Community Development & Housing Corp	Richmond	VA
First Home Alliance Inc.	Woodbridge	VA
Windham & Windsor Housing Trust	Brattleboro	VT
El Centro de la Raza	Seattle	WA
The Arc of Spokane	Spokane	WA
NeighborWorks Blackhawk Region	Beloit	WI
Select Milwaukee	Milwaukee	WI
Wyoming Foreclosure Hotline	Cheyenne	WY

