



Empowering Consumers through **Housing Counseling and Education**

Housing counseling is a critical tool to equip consumers with the information they need to manage their housing and financial decisions. Housing counselors are trained to provide a full complement of home-ownership and rental counseling services. From pre-purchase counseling to get a family mortgage-ready to post-purchase counseling to help them maintain affordable homeownership, counselors can help lower barriers to attaining and sustaining homeownership. They also serve as navigators, connecting clients with resources like down payment assistance and affordable loan products that remove financial barriers that would otherwise make homeownership out of reach. Counselors can also assist families avoid eviction and maintain stable housing.

For over 20 years, NeighborWorks has participated in the Department of Housing and Urban Development's (HUD) Comprehensive Housing Counseling program, serving as an intermediary to channel resources to network housing counseling agencies. For FY 2022, NeighborWorks received a \$3 million award, the largest for which the organization is eligible.

Housing counseling and education are at the core of NeighborWorks America's mission, and NeighborWorks prides itself as being a leader in these areas. We provide technical assistance, topical webinars, training, technology and other new tools designed to bolster the work of housing counselors and equip them to more effectively focus on the specific needs of their customers, helping them achieve and sustain stable rental and homeownership opportunities.



Through the NeighborWorks Center for Homeownership Education and Counseling (NCHEC), NeighborWorks provides specialized certification and continuing education for housing and financial counseling practitioners throughout the country. Since its launch in 2004, there have been nearly 224,000 NCHEC course registrations. NCHEC certification and continuing education ensure that counselors have state-of-the-art knowledge and tools to address the full range of customer needs, from rental counseling to financial literacy and homebuyer education.

Housing Stability Counseling Program (HSCP)

In 2021, in response to the pandemic, Congress directed NeighborWorks to design and administer a \$100 million housing counseling grant program to assist families at risk of losing their home to foreclosure or eviction in all 50 states, the District of Columbia, Puerto Rico and Guam. In designing the program, NeighborWorks leveraged its experience, lessons learned and best practices from the implementation of previous large grant programs. That includes the National Foreclosure Mitigation Counseling Program, which served over 2.1 million borrowers before concluding in 2018.

As of January 2023, nearly 42,000 people across the country had received HSCP counseling. Client households were split nearly equally between homeowners and renters; 82% of clients were low income and nearly 69% identified as minorities. Notably, nearly 90% of the clients live in neighborhoods having high concentrations of minority and low-income populations, emphasizing the importance of this program for maintaining community stability.

Counselors say the one-on-one counseling is making a difference. At Neighborhood Housing Services of South Florida, for instance, a counselor mediated between a musician, whose livelihood had been hindered by the pandemic, and his mortgage provider, resolving the situation long enough for him to get back on his feet. In another case, the nonprofit helped a woman who had fallen behind on her mortgage when her work hours were drastically cut due to the pandemic. In both cases, one-on-one counseling helped the homeowners examine options and solutions. "Times are hard and everything's expensive," says counselor Jamie Escoto. "But we have to get them out of the hole."

NeighborWorks® America

How We Built Strong Communities in FY2023

Assisted
12,000
households in
preserving
homeownership.

Assisted
16,300
households in
purchasing a home.

Counseled and educated
111,600
families and
individuals on
housing issues.