



**National Housing Resource Center**

846 North Broad Street, 2<sup>nd</sup> Floor  
Philadelphia, PA 19130-2234

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March 31, 2014

The Honorable Harry Reid  
Majority Leader  
United States Senate  
Washington, D.C. 20510

The Honorable Mitch McConnell  
Minority Leader  
United State Senate  
Washington, DC 20510

The Honorable John Boehner  
Speaker of the House  
United States House of Representatives  
Washington, D.C. 20515

The Honorable Nancy Pelosi  
Democratic Leader  
United States House of Representatives  
Washington, D.C. 20515

Dear Majority Leader Reid, Minority Leader McConnell, Speaker Boehner, and Democratic Leader Pelosi:

The below-signed nonprofit housing counseling agencies and supporters of housing counseling are writing to ask you to support federal funding for housing counseling. Housing counseling is a proven, cost-effective tool for Americans facing all sorts of housing challenges, including homeowners facing foreclosure, young families looking to purchase their first home, and seniors considering a reverse mortgage. To help meet the needs of these millions of Americans, **we ask that you include in your programmatic funding request to the Transportation-HUD (T-HUD) appropriations subcommittee \$60 million for the HUD Housing Counseling Assistance Program and \$67.5 million for the Neighborhood Reinvestment Corporation's National Foreclosure Mitigation Counseling (NFMC) Program.**

In spite of the media attention that has been given to the recovery of the housing market, the reality is that while there have been improvements since its 2010 nadir, we are still at a precarious stage in our nation's housing recovery. Nationally, foreclosures continue at more than double their pre-crisis rate and alarming rates of serious delinquency suggest we are far from out of the woods.<sup>1</sup> **Seven percent of all mortgages are now in foreclosure or seriously delinquent.**<sup>2</sup> Meanwhile, the more than **600,000 individuals and families who lost their homes to foreclosure in the last year** must now transition into a rental market that is already strained as a result of the dramatic decrease in homeownership in recent years.<sup>3</sup>

Furthermore, as we continue to recover from the crisis, it is critical that we bear in mind the old adage that an ounce of prevention is worth a pound of cure and ensure that the next generation of homeowners is prepared for the responsibilities of homeownership. Pre-purchase counseling has been

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<sup>1</sup> See CoreLogic National Foreclosure Report, January 2014, available online at <http://www.corelogic.com/research/foreclosure-report/national-foreclosure-report-january-2014.pdf>.

<sup>2</sup> *Id.*

<sup>3</sup> *Id.*

proven to be one of the most effective tools for preventing delinquency, with one recent study finding homebuyers who received pre-purchase counseling and education were one-third less likely to become 90-plus days delinquent than non-counseled borrowers. Bringing well-qualified first-time homebuyers back into the market is also critical to sustaining the gains that have been made in the housing market. According to its most recent data, the National Association of Realtors reports the percentage of first-time homebuyers is just 26 percent, its lowest level since October 2008 and well below its recent historical average of 40 percent.<sup>4</sup>

The nonprofit housing counseling agencies that receive funding through the HUD Housing Counseling Assistance and NFMCP Programs provide critical services to each of these groups—current homeowners facing foreclosure, former homeowners displaced by foreclosure and others in the rental market, and first-time homebuyers—through foreclosure, pre-purchase, and rental counseling. But while the nonprofit housing counseling community is committed to serving everyone who needs counseling, our capacity to do so is dependent upon adequate funding, critical components of which are the HUD Housing Counseling Assistance and NFMCP Programs.

The **HUD Housing Counseling Assistance Program** provides flexible grants to HUD-approved housing counseling agencies that can be tailored to meet Alaska’s unique needs, including counseling for those who are considering purchasing a home, those who are transitioning from homeownership to rental, and seniors who are considering a reverse mortgage. The need for HUD Housing Counseling Assistance funding will be especially acute in FY 2015 as a result of the training and testing that agency will need to pay for to ensure their counselors comply with the new HUD counselor certification mandated by Dodd-Frank.<sup>5</sup> Accordingly, we ask that the HUD Housing Counseling Assistance Program is funded at the level requested by President Obama in his FY 2015 budget and encourage you to use the following language in your letter to appropriators:

*Provide \$60,000,000 for HUD Counseling Assistance for contracts, grants, and other assistance excluding loans, as authorized under section 106 of the Housing and Urban Development Act of 1968.*

With 64 percent of clients served by the **NFMCP Program** reporting unemployment or underemployment as the primary reason they are facing foreclosure, the NFMCP Program has been a remarkably effective tool for keeping homeowners hurt by the Recession in their homes.<sup>6</sup> There will also be additional need for the NFMCP Program in coming months as large numbers of home equity lines of credit (HELOCs) become due and as the interest rate resets on the first-wave of HAMP refinances. According to the most recent report to Congress, homeowners who received counseling through the NFMCP program were more than twice as likely to receive a mortgage modification than homeowners who did not receive

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<sup>4</sup> See <http://www.realtor.org/news-releases/2014/02/existing-home-sales-drop-in-january-while-prices-continue-to-grow>.

<sup>5</sup> HUD estimates that the training and testing that will be required for compliance with the new certification requirements could be as high as \$1,200 per counselor. This would represent roughly \$9,720,000 in new costs for the nonprofit housing counseling industry.

<sup>6</sup> National Foreclosure Mitigation Counseling Program, Congressional Update, October 22, 2013 available online at <http://www.nw.org/network/foreclosure/nfmcp/documents/2013NFMCPReport.pdf>.

NFMC counseling and were 67 percent more likely to remain current on their mortgage nine months after receiving a modification.<sup>7</sup> We ask that this highly successful program be funded at the FY 2014 level and encourage you to ask the T-HUD subcommittee to provide:

*\$67,500,000 for the Neighborhood Reinvestment Corporation for mortgage foreclosure mitigation activities.*

We know that you share our commitment to helping all Americans find appropriate solutions to their housing needs and sincerely appreciate your consideration of our funding requests. If you have any questions or would like to discuss, please contact Matthew Goodro at [mgoodro@hsgcenter.org](mailto:mgoodro@hsgcenter.org) or (267) 773-7210.

Sincerely,

**HUD Intermediaries and National Agencies/Organizations**

Community Reinvestment Solutions, Inc.	Phoenix	AZ
NID-Housing Counseling Agency	Emeryville	CA
Korean Churches for Community Development	Los Angeles	CA
Springboard Non Profit Consumer Credit Management, Inc.	Riverside	CA
National Housing Law Project	San Francisco	CA
Consumer Action	Washington	DC
National Coalition for Asian Pacific American Community Development	Washington	DC
National Community Reinvestment Coalition	Washington	DC
National Council of La Raza	Washington	DC
National Council on Aging	Washington	DC
National Urban League	Washington	DC
HomeFree-USA	Hyattsville	MD
Reinvestment Partners	Durham	NC
Telamon Corporation	Raleigh	NC
Novadebt	Freehold	NJ
NJ Community Capital	New Brunswick	NJ
Housing & Community Development Network of New Jersey	Trenton	NJ
National Federation of Community Development Credit Unions	New York	NY
New York Mortgage Coalition	New York	NY
National Housing Resource Center	Philadelphia	PA
Nueva Esperanza, Inc.	Philadelphia	PA
West Tennessee Legal Services	Jackson	TN

**Statewide and Local Agencies/Organizations**

NeighborWorks Anchorage	Anchorage	AK
Community Action Partnership of N. AL. Inc.	Decatur	AL
Center for Fair Housing, Inc.	Mobile	AL
Community Service Programs of West AL	Tuscaloosa	AL
Northwest Regional Housing Authority	Harrison	AR

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<sup>7</sup> *Id.*

SouthEastern Arizona Governments Organization	Bisbee	AZ
Against Abuse, Inc.	Casa Grande	AZ
Community Action Human Resources Agency	Eloy	AZ
BOTHANDS, Inc.	Flagstaff	AZ
Coconino County Community Services	Flagstaff	AZ
Northern Arizona Council of Governments	Flagstaff	AZ
Genesis Housing Services	Gilbert	AZ
Gila County Community Services	Globe	AZ
A New Leaf's Mesa Community Action Network	Mesa	AZ
Arizona Housing Alliance	Phoenix	AZ
AZ Foreclosure Prevention Task Force	Phoenix	AZ
Chicanos Por La Causa, Inc.	Phoenix	AZ
Greater Phoenix Urban League	Phoenix	AZ
NHS Phoenix, Inc.	Phoenix	AZ
Campeños Sin Fronteras	San Luis	AZ
PMHDC	San Luis	AZ
Campeños Sin Fronteras	Somerton	AZ
Housing Department	Somerton	AZ
Newtown CDC	Tempe	AZ
Administration of Resources and Choices	Tucson	AZ
Catholic Community Services of Southern AZ, dba Pio Decimo Center	Tucson	AZ
Compass Affordable Housing	Tucson	AZ
Don't Borrow Trouble	Tucson	AZ
Family Housing Resources	Tucson	AZ
Old Pueblo Community Services	Tucson	AZ
Pima County	Tucson	AZ
Robles Junction Community Information & Referral	Tucson	AZ
The Primavera Foundation	Tucson	AZ
Financial Resource Center	Arcata	CA
National Asian American Coalition	Daly City	CA
Community Housing Council of Fresno	Fresno	CA
Fresno Housing Authority	Fresno	CA
Tri-Valley Housing Opportunity Center	Livermore	CA
HPP CARES	Long Beach	CA
East LA Community Corporation	Los Angeles	CA
Shalom Center for T.R.E.E. of Life	Los Angeles	CA
Thai Community Development Center	Los Angeles	CA
Watts/Century Latino Organization	Los Angeles	CA
West Angeles Community Development Corporation	Los Angeles	CA
Monterey County Association of REALTORS	Monterey	CA
Strategic Law Solutions	Monterey	CA
Housing and Economic Rights Advocates (HERA)	Oakland	CA
NeighborWorks Orange County	Orange	CA
	Rancho	
Inland Fair Housing and Mediation Board	Cucamonga	CA
Fair Housing Council of Riverside County, Inc.	Riverside	CA
California Coalition for Rural Housing	Sacramento	CA
California Human Development	Sacramento	CA
Housing Resource Center of Monterey County	Salinas	CA
Community HousingWorks	San Diego	CA
Neighborhood House Association	San Diego	CA

California Reinvestment Coalition	San Francisco	CA
Neighborhood Housing Services Silicon Valley	San Jose	CA
Peoples' Self-Help Housing Corp.	San Luis Obispo	CA
CCBHC, A nonprofit housing corporation	Santa Ana	CA
Visionary Home Builders of California, Inc.	Stockton	CA
Northern Circle Indian Housing Authority	Ukiah	CA
Rural Community Assistance Corporation	West Sacramento	CA
Adams County Housing Authority	Commerce City	CO
Brothers Redevelopment Inc.	Denver	CO
Newsed	Denver	CO
Southwest Improvement Council	Denver	CO
Family and Intercultural Resource Center	Dillon	CO
La Plata Homes Fund	Durango	CO
NeighborWorks of Pueblo	Pueblo	CO
Bridgeport Neighborhood Trust	Bridgeport	CT
Greater Washington Urban League	Washington	DC
Latino Economic Development Center	Washington	DC
Manna, Inc.	Washington	DC
Operation Hope	Washington	DC
First State Community Action Agency, Inc.	Georgetown	DE
Interfaith Community Housing of Delaware	Wilmington	DE
Neighborhood House, Inc.	Wilmington	DE
We Help CDC	Belle Glade	FL
HELP CDC	Eatonville	FL
Affordable Homeownership Foundation Inc.	Fort Myers	FL
BBSHDC-St. Joseph Homeownership	Jacksonville	FL
BVD	Jacksonville	FL
Habitat for Humanity of Jacksonville, Inc.	Jacksonville	FL
Metro North Community Development Corporation	Jacksonville	FL
Operation New Hope, Inc.	Jacksonville	FL
SER-Jobs for Progress	Miami	FL
Trinity Empowerment Consortium	Miami	FL
NANAY CEDC	North Miami	FL
The First Community Christian Pentecostal Church of God, Inc.	Orlando	FL
	Palm Beach	
Real Estate, Education and Community Housing (R.E.A.C.H.), Inc.	Gardens	FL
Housing Foundation of America Inc.	Pembroke Pines	FL
Consumer Credit Counseling Service of West Florida, Inc.	Pensacola	FL
Comprehensive Housing Resources, Inc.	Port Charlotte	FL
St. Petersburg Neighborhood Housing Services, Inc. dba Neighborhood Home Solutions	St. Petersburg	FL
Mind Over Money	Tallahassee	FL
Housing & Education Alliance	Tampa	FL
Credit Card Management Services, Inc.	West Palm Beach	FL
Debthelper.Com	West Palm Beach	FL
Sand Hills Urban Development, Inc	Augusta	GA
Consumer Credit Counseling Service of West Georgia/East Alabama	Columbus	GA
The Homeowners Employment Corporation	Conyers	GA
Dalton-Whitfield Community Development Corporation	Dalton	GA
Green Forest CDC	Decatur	GA
Housing Partnership of Atlanta Corporation	McDonough	GA

Morningstar Urban Development	Snellville	GA
Hawaii HomeOwnership Center	Honolulu	HI
Hawaiian Community Assets	Honolulu	HI
United Neighbors	Davenport	IA
HOME, Inc.	Des Moines	IA
CCCS of NE Iowa	Waterloo	IA
Family Management Credit Counselors	Waterloo	IA
Neighborhood Housing Services, Inc	Boise	ID
Joseph Corporation	Aurora	IL
Alliance to End Homelessness in Suburban Cook County	Bellwood	IL
AGORA Community Services Corporation NFP	Chicago	IL
Bethel New Life	Chicago	IL
Brighton Park Neighborhood Council	Chicago	IL
Centers for New Horizons	Chicago	IL
Chinese American Service League	Chicago	IL
Genesis Housing Development Corporation	Chicago	IL
Greater Southwest Development Corporation	Chicago	IL
Housing Action Illinois	Chicago	IL
Lakeside Community Development Corporation	Chicago	IL
Latin United Community Housing Association (LUCHA)	Chicago	IL
Neighborhood Housing Services of Chicago	Chicago	IL
North Side Community Federal Credit Union	Chicago	IL
Northwest Side Housing Center	Chicago	IL
Partners in Community Building, Inc.	Chicago	IL
S&S Development Group NFP	Chicago	IL
Spanish Coalition for Housing	Chicago	IL
The Chicago Urban League	Chicago	IL
The Renaissance Collaborative	Chicago	IL
The Resurrection Project	Chicago	IL
Community Investment Corporation of Decatur, Inc.	Decatur	IL
CDBG Operations Corporation	East St Louis	IL
Justine Petersen Housing and Reinvestment	Granite City	IL
Kenwood-Oakland Community Organization	Maywood	IL
METEC	Peoria	IL
Family Credit Management Services	Rockford	IL
Kingdom Community Development Corp.	Springfield	IL
Western Egyptian	Steeleville	IL
Open Communities	Winnetka	IL
Consumer Credit Counseling Service of McHenry County, Inc.	Woodstock	IL
HOPE of Evansville	Evansville	IN
Lafayette Neighborhood Housing Services, Inc. dba Homestead Consulting Services	Lafayette	IN
PathStone Corporation-Indiana Office	Muncie	IN
Housing Opportunities, Inc.	Valparaiso	IN
Live the Dream Development, Inc	Bowling Green	KY
KY Housing Corporation	Frankfort	KY
Louisville Urban League	Louisville	KY
Habitat for Humanity of Greater Baton Rouge	Baton Rouge	LA
Mid City Redevelopment Alliance	Baton Rouge	LA
NZBC Urban Corporation	Bossier City	LA
Macon Ridge Community Development	Ferriday	LA

People's Organization for Social Equality, Inc.	Kenner	LA
Greater New Orleans Fair Housing Action Center	New Orleans	LA
Lower 9th Ward NENA	New Orleans	LA
Neighborhood Development Foundation	New Orleans	LA
Neighborhood Housing Services of New Orleans	New Orleans	LA
Volunteers of America North Louisiana	Shreveport	LA
Cambridge Credit Counseling Corp	Agawam	MA
Allston Brighton CDC	Allston	MA
Asian Community Development Corporation	Boston	MA
Citizens Housing and Planning Association	Boston	MA
Vietnamese American Initiative for Development	Dorchester	MA
Merrimack Valley Housing Partnership	Lowell	MA
HAP Housing, Inc.	Springfield	MA
Maloney Properties, Inc.	Wellesley	MA
Belair-Edison Neighborhoods, Inc.	Baltimore	MD
CCCS of MD & DE	Baltimore	MD
Comprehensive Housing Assistance, Inc.	Baltimore	MD
Eastside CDC	Baltimore	MD
Garwyn Oaks Northwest Housing Resource Center	Baltimore	MD
GO Northwest HRC	Baltimore	MD
HARBEL Housing Partnership	Baltimore	MD
Maryland Housing Counselors Network, Inc.	Baltimore	MD
Park Heights Renaissance Inc.	Baltimore	MD
St. Ambrose Housing Aid Center	Baltimore	MD
The Development Corporation of Northwest Baltimore	Baltimore	MD
HNDF/Hagerstown Home Store	Hagerstown	MD
Housing Initiative Partnership, Inc.	Hyattsville	MD
Garrett County Community Action Committee, Inc.	Oakland	MD
Housing Options & Planning Enterprises, Inc.	Oxon Hill	MD
Centro de Apoyo Familiar	Riverdale	MD
Sowing Empowerment & Economic Development, Inc. (SEED)	Riverdale	MD
Asian-American Homeownership Counseling, Inc.	Rockville	MD
Seat Pleasant Community Development Corporation	Seat Pleasant	MD
KAIROS	Temple Hills	MD
MaineStream Finance	Bangor	ME
Western Maine Community Action	East Wilton	ME
Community Concepts	Lewiston	ME
Aroostook County Action Program	Presque Isle	ME
York County Community Action Corporation	Sanford	ME
CEI	Wiscasset	ME
Bay Area Housing, Inc.	Bay City	MI
A Home for Everyone	Clinton Twp.	MI
Abayomi Community Development Corporation	Detroit	MI
Central Detroit Christian CDC	Detroit	MI
Southwest Economic Solutions	Detroit	MI
Metro Community Development	Flint	MI
Inner City Christian Federation	Grand Rapids	MI
Kalamazoo Neighborhood Housing Services	Kalamazoo	MI
Greater Lansing Housing Coalition	Lansing	MI
Lighthouse of Oakland County	Pontiac	MI

Oakland County Housing Counseling	Pontiac	MI
Northwest Community Action, Inc.	Badger	MN
Anoka County Community Action Program	Blaine	MN
Comunidades Latinas Unidas En Servicio- CLUES	Minneapolis	MN
Lao Assistance Center of Minnesota	Minneapolis	MN
PRG, Inc.	Minneapolis	MN
Rochester Olmsted Community Housing Partnership	Rochester	MN
Minnesota Homeownership Center	Saint Paul	MN
Housing and Redevelopment Authority of the City of St Paul	St. Paul	MN
Hmong American Partnership	St. Paul	MN
	St.	
Twin Cities Habitat for Humanity	Paul/Minneapolis	MN
Credit & Homeownership Empowerment Services, Inc.	Kansas City	MO
Beyond Housing	St Louis	MO
Lemay Housing Partnership, Inc.	St. Louis	MO
Urban League of Metropolitan St. Louis	St. Louis	MO
Mississippi Action for Community Education Inc.	Greenville	MS
Housing Alternatives in Hattiesburg, Inc.	Hattiesburg	MS
USM Institute for Disability Studies	Hattiesburg	MS
Mississippi Housing Partnership	Jackson	MS
Mississippi Center for Justice	Jackson	MS
North Delta MS Enterprise Community	Sardis	MS
City of Tupelo	Tupelo	MS
Covenant Community Development	Tupelo	MS
We Care Community Services	Vicksburg	MS
Hancock Housing Resource Center	Waveland	MS
HRDC IX, Inc.	Bozeman	MT
Rural Dynamics, Inc.	Bozeman	MT
National Affordable Housing Network	Butte	MT
Rural Dynamics, Inc.	Butte	MT
CCCS of MT / RDI	Great Falls	MT
NEIGHBORWORKS MONTANA	Great Falls	MT
Rural Dynamics, Inc	Great Falls	MT
Rural Dynamics, Inc	Kalispell	MT
OnTrack Financial Education & Counseling	Asheville	NC
Community Link	Charlotte	NC
CCCS of Greater Greensboro, A Division of Family Service of the Piedmont Inc.	Greensboro	NC
Family Guidance Center/CCCS of Catawba Valley	Hickory	NC
Prosperity Unlimited, Inc.	Kannapolis	NC
Robeson County CDC	Pembroke	NC
Triangle Family Services	Raleigh	NC
AMEZ Housing Community Development Corporation	Wilmington	NC
Financial Pathways of the Piedmont	Winston-Salem	NC
Grand Forks Housing Authority	Grand Forks	ND
Morton County Housing Authority	Mandan	ND
North Dakota NAHRO	Mandan	ND
High Plains Community Development Corp., Inc.	Chadron	NE
NeighborWorks Lincoln	Lincoln	NE
Credit Advisors Foundation	Omaha	NE
Family Housing Advisory Services, Inc.	Omaha	NE



Affordable Housing, Education and Development (AHEAD), Inc.	Littleton	NH
NeighborWorks Southern New Hampshire	Manchester	NH
Community Home Solutions	Seabrook	NH
Housing Partnership	Dover	NJ
Tri-City Peoples Corporation	East Orange	NJ
Garden State Consumer Credit Counseling	Freehold	NJ
HOME Corp	Montclair	NJ
NJ Community Capital	New Brunswick	NJ
La Casa de Don Pedro	Newark	NJ
Newark/Essex Foreclosure Taskforce	Newark	NJ
CJHRC	Raritan	NJ
Housing & Community Development Network of New Jersey	Trenton	NJ
Sawmill Community Land Trust	Albuquerque	NM
Oso Vista Ranch Project	Pine Hill	NM
Santa Fe Community Housing Trust/The Housing Trust	Santa Fe	NM
CPLC, Inc	Las Vegas	NV
AHP Homeownership Center	Albany	NY
Empire Justice Center	Albany	NY
Neighborhood Preservation Coalition of NYS	Albany	NY
Arbor Housing and Development	Bath	NY
Long Island Housing Services, Inc.	Bohemia	NY
Brighton Neighborhood Assoc.Inc	Brighton Beach	NY
MBD Community Housing Corp	Bronx	NY
Morrisania Revitalization Corporation, Inc.	Bronx	NY
Neighborhood Housing Services of the North Bronx	Bronx	NY
West Bronx Housing and Neighborhood Resource Center, Inc.	Bronx	NY
Brooklyn Bar Association Volunteer Lawyers Project	Brooklyn	NY
Brooklyn Housing and Family Services, Inc.	Brooklyn	NY
CAMBA	Brooklyn	NY
Cypress Hills Local Development Corporation	Brooklyn	NY
Flatbush Development Corporation	Brooklyn	NY
Greater Sheepshead Bay Development Corporation	Brooklyn	NY
MHANY Management, Inc	Brooklyn	NY
Pratt Area Community Council	Brooklyn	NY
Belmont Housing Resources for WNY	Buffalo	NY
Buffalo Urban League	Buffalo	NY
Heart of the City Neighborhoods, Inc.	Buffalo	NY
Homefront, Inc.	Buffalo	NY
Legal Services for the Elderly, Disabled, or Disadvantaged of WNY	Buffalo	NY
Mobile Safety-Net Team	Buffalo	NY
NHS of South Buffalo, Inc	Buffalo	NY
The Legal Aid Bureau of Buffalo	Buffalo	NY
West Side Neighborhood Housing Services	Buffalo	NY
Western New York Law Center	Buffalo	NY
Putnam County Housing Corporation	Carmel	NY
CDC of Long Island	Centereach	NY
American Debt Resources, Inc.	East Northport	NY
Housing Assistance Program of Essex County, Inc.	Elizabethtown	NY
Catholic Charities of Chemung/Schuyler Counties	Elmira	NY
Margert Community Corporation	Far Rockaway	NY

Rockaway Development & Revitalization Corporation	Far Rockaway	NY
La Fuerza Unida Inc.	Glen Cove	NY
Chhaya CDC	Jackson Heights	NY
Neighborhood Housing Services of Jamaica	Jamaica	NY
Friends of the North Country	Keeseville	NY
RUPCO	Kingston	NY
Regional Economic Community Action Program, Inc.	Middletown	NY
Asian Americans For Equality	New York	NY
Center for NYC Neighborhoods	New York	NY
Midwood Development Corp	New York	NY
Neighborhood Housing Services of New York City, Inc.	New York	NY
New York Mortgage Coalition	New York	NY
Restored Homes HDFC	New York	NY
Economic Opportunity Council of Suffolk, Inc.	Patchogue	NY
Keuka Housing Council	Penn Yan	NY
Human Development Services of Westchester	Port Chester	NY
Hudson River Housing	Poughkeepsie	NY
Bishop Sheen Ecumenical Housing Foundation, Inc.	Rochester	NY
Better Neighborhoods, Inc.	Schenectady	NY
Northfield Community LDC	Staten Island	NY
Richmond Senior Services, Inc.	Staten Island	NY
Northeast Hawley Development Association, Inc.	Syracuse	NY
Troy Rehabilitation & Improvement Program, Inc	Troy	NY
Albany County Rural Housing Alliance, Inc.	Voorheesville	NY
Orange County Rural Development Advisory Corporation (RDAC)	Walden	NY
Consumer Credit Counseling Service of Buffalo, Inc.	West Seneca	NY
Community Housing Innovations, Inc.	White Plains	NY
Westchester Residential Opportunities, Inc.	White Plains	NY
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	OH
	Cleveland	OH
Home Repair Resource Center	Heights	OH
COHHIO	Columbus	OH
Homes on the Hill, CDC	Columbus	OH
Ohio CDC Association	Columbus	OH
Consumer Credit Counseling Service of the Miami Valley	Dayton	OH
Miami Valley Fair Housing Center, Inc.	Dayton	OH
WSOS Community Action Commission, Inc.	Fremont	OH
Fair Housing Resource Center, Inc.	Painesville	OH
Little Dixie Community Action Agency, Inc.	Hugo	OK
Housing Authority of the City of Shawnee	Shawnee	OK
Willamette Neighborhood Housing Services	Corvallis	OR
Open Door Counseling Center	Hillsboro	OR
KLCAS	Klamath Falls	OR
ACCESS	Medford	OR
Hacienda CDC	Portland	OR
Portland Housing Center	Portland	OR
NeighborWorks Umpqua	Roseburg	OR

NEDCO (Neighborhood Economic Development Corp)	Springfield	OR
Housing Opportunities of Beaver County	Beaver	PA
Community Action Committee of the Lehigh Valley, Inc.	Bethlehem	PA
Lehigh Valley Community Land Trust	Bethlehem	PA
Affordable Housing Centers of Pennsylvania	Philadelphia	PA
Philadelphia Chinatown Development Corp	Philadelphia	PA
ACTION-Housing, Inc.	Pittsburgh	PA
Schuylkill Community Action	Pottsville	PA
Neighborhood Housing Services of Greater Berks, Inc.	Reading	PA
Integra Home Counseling, Inc.	Tannersville	PA
Bucks County Housing Group	Wrightstown	PA
One Stop Career Center of PR	San Juan	PR
Blackstone Valley Community Action Program	Pawtucket	RI
Housing Network of RI	Pawtucket	RI
Community Works Rhode Island	Providence	RI
West Elmwood Housing Development Corporation	Providence	RI
NeighborWorks Blackstone River Valley	Woonsocket	RI
Oglala Sioux Tribe Partnership for Housing, Inc.	Pine Ridge	SD
Sioux Empire Housing Partnership	Sioux Falls	SD
Mid Regional Center for Education and Life Sustainable Services	Brownsville	TN
Chattanooga Neighborhood Enterprise, Inc.	Chattanooga	TN
City of Chattanooga Human Services Department	Chattanooga	TN
Creative Compassion, Inc.	Crossville	TN
GAP Community Development Resources	Franklin	TN
Good Neighbor Foundation	Franklin	TN
West Tennessee Legal Services	Jackson	TN
Knox Housing Partnership	Knoxville	TN
Life of Victory International Christian Ministries	La Vergne	TN
You Can Make It Home Ownership Center	La Vergne	TN
Binghampton Development Corporation	Memphis	TN
Financial Counselors of America	Memphis	TN
Frayser Community Development Corporation	Memphis	TN
Christian Community Services	Nashville	TN
New Level Community Development Corp	Nashville	TN
SERVUS CDC	Nashville	TN
Woodbine Community Organization	Nashville	TN
Appalachia Habitat for Humanity	Robbins	TN
Clinch-Powell Resource Conservation and Development Council, Inc.	Rutledge	TN
Austin Habitat for Humanity	Austin	TX
BCL of Texas	Austin	TX
El Paso Affordable Housing	El Paso	TX
Project BRAVO, Inc.	El Paso	TX
Tierra del Sol Housing Corporation	El Paso	TX
YWCA El Paso del Norte Region	El Paso	TX
Chinese Community Center, Inc.	Houston	TX
Easter Seals Greater Houston	Houston	TX
Project LIFT	Houston	TX
Tejano Center for Community Concerns, Inc.	Houston	TX
NeighborWorks Laredo	Laredo	TX
Marshall Housing Authority	Marshall	TX

Affordable Homes of South Texas, Inc.	McAllen	TX
Midland CDC	Midland	TX
Avenida Guadalupe Association	San Antonio	TX
City of San Antonio/Dept. of Human Services	San Antonio	TX
Our Casas Resident Council, Inc.	San Antonio	TX
Neighborhood Nonprofit Housing Corporation	Logan	UT
NeighborWorks Provo	Provo	UT
AAA Fair Credit Foundation	Salt Lake City	UT
Community Development Corporation of Utah	Salt Lake City	UT
NeighborWorks Salt Lake	Salt Lake City	UT
People Incorporated of Virginia	Abingdon	VA
Accomack-Northampton Planning District Commission	Accomac	VA
Northern Virginia Urban League	Alexandria	VA
AHOME	Arlington	VA
Jefferson Area Board for Aging	Charlottesville	VA
Piedmont Housing Alliance	Charlottesville	VA
Telamon Corporation	Chatham	VA
Community Housing Partners Corporation	Christiansburg	VA
Boat People SOS	Falls Church	VA
Central Virginia Housing Coalition	Fredericksburg	VA
Hampton Redevelopment & Housing Authority	Hampton	VA
Lynchburg Community Action Group, Inc.	Lynchburg	VA
Skyline CAP, Inc.	Madison	VA
Quin Rivers, Inc	New Kent	VA
Office of Human Affairs	Newport News	VA
NCCCED	Richmond	VA
Southside Community Development & Housing Corporation	Richmond	VA
Total Action Against Poverty	Roanoke	VA
Urban League of Hampton Roads, Inc.	Virginia Beach	VA
First Home Alliance	Woodbridge	VA
Helping Overcome Poverty's Existence, Inc.	Wytheville	VA
Central Vermont Community Action Council	Barre	VT
Morningside Shelter	Brattleboro	VT
Windham & Windsor Housing Trust	Brattleboro	VT
Champlain Housing Trust	Burlington	VT
Rep. Kesha Ram, Vermont House of Representatives	Burlington	VT
Vermont Affordable Housing Coalition	Burlington	VT
Vermont Interfaith Action	Burlington	VT
RuralEdge	Lyndonville	VT
Another Way Inc.	Montpelier	VT
Samaritan House, Inc.	St. Albans	VT
RuralEdge	St. Johnsbury	VT
NeighborWorks of Western Vermont	West Rutland	VT
Opportunities Credit Union	Winooski	VT
Rural Resources Community Action	Colville	WA
HomeSight	Seattle	WA
InterIm Community Development Association	Seattle	WA
Parkview Services	Shoreline	WA
The Arc of Spokane	Spokane	WA
Catholic Charities Housing Services - Diocese of Yakima	Yakima	WA

West Central Wisconsin Community Action Agency, Inc.	Glenwood City	WI
NeighborWorks Green Bay	Green Bay	WI
Movin' Out	Madison	WI
Select Milwaukee	Milwaukee	WI
Homestead Solutions, Inc.	Oshkosh	WI
Neighborhood Housing Services of Southwest Wisconsin	Richland Center	WI
HomeOwnership Center Inc.	Elkins	WV
Interfaith of Natrona County	Casper	WY