



March 2, 2018

Dear Member of Congress,

We are housing and consumer organizations who are writing to urge you to support adequate federal funding for housing counseling in the fiscal year (FY) 2019 federal appropriation. HUD-approved housing counseling, which receives federal support through the Housing Counseling Assistance (HCA) program, provides invaluable support to prospective homebuyers, current homeowners, seniors, renters, and people experiencing homelessness across all fifty states. Unfortunately, as a result of the elimination of the National Foreclosure Mitigation Counseling (NFMC) program, federal funding for HUD-approved housing counseling decreased from \$87 million in FY 2016 to \$55 million in FY 2017, a decrease of 36.7 percent, which has reduced the capacity of housing counseling agencies to meet the demand for services. In light of the need for additional federal support for housing counseling and the recent lifting of non-defense discretionary spending caps in the Bipartisan Budget Agreement of 2018, we urge you to **include funding for the Housing Counseling Assistance program at \$65 M in your programmatic request to the THUD subcommittee for FY 2019**. This would be an increase of \$10 M over the most-recent appropriation of \$55 M in FY 2017.

The HCA program enjoys broad bipartisan support because it produces housing consumers who have greater financial capability and a better understanding of the housing and mortgage markets, and who are prepared to make smart, educated housing decisions. In short, HUD-approved housing counseling gives its clients the tools they need to be successful housing consumers. For the mortgage lending industry, counseled borrowers mean better documented applications, fewer declined applications, greater efficiency, and lower application costs.

In FY 2017, the HUD-approved counseling agencies that received HCA funding provided group education and/or individualized counseling to more than 1.12 million households, most of which were households with low- or moderate-incomes.<sup>1</sup> Eighty percent of these households sought one of the following types of assistance:

- One-on-one pre-purchase/home buying counseling, which prepares prospective homebuyers for safe and sustainable homeownership;
- One-on-one counseling to help a homeowner resolve or prevent a mortgage delinquency or default;

---

<sup>1</sup> *FY 2017 9902 4<sup>th</sup> Quarter Report*, U.S. Dep't of Housing and Urban Development (available online at <https://www.hudexchange.info/programs/housing-counseling/9902-quarterly-reports/>).

- A pre-purchase homebuyer education workshop;
- A financial literacy workshop, which includes topics such as home affordability, budgeting, and understanding use of credit; and
- One-on-one reverse mortgage counseling, which seniors are required to complete before closing on a home equity conversion mortgage (HECM) loan.<sup>2</sup>

Each of these works to improve clients' general financial capability and to better understand their housing options. In one-on-one counseling, the counselor and clients take an in-depth review of all aspects of the household's finances, including income, expenses, debt, and savings. The counselor and clients develop an action plan to address any issues that require attention, such as paying down debt, eliminating unnecessary expenses, and improving credit scores.

The end result is housing consumers who are empowered to make smart, educated housing decisions and the research has consistently demonstrated the effectiveness of counseling and education. A randomized field experiment conducted by the Federal Reserve Board of Philadelphia found that pre-purchase counseling had positive long-term effects on a number of factors related to mortgage-readiness, including credit score, debt levels, and delinquencies on debt.<sup>3</sup> In a study of loan performance over a two-year period for more than 18,000 mortgages, researchers found that households who received counseling were one-third less likely to become 90 or more days delinquent than were similarly situated households that did not receive counseling.<sup>4</sup>

Despite the overall reduction in federal support for housing counseling, demand for HUD-approved counseling remains high. As the administration's proposed budget recognizes, "[a]s the economy improves and the number of first-time homebuyers increases, the need and demand for housing counseling will increase as well."<sup>5</sup> We have already seen this play out, as there was a 35 percent increase in households seeking pre-purchase/homebuying counseling from FY 2016 to FY 2017. We expect this trend to continue and there is a need for increased funding to keep pace with this growing demand.

We appreciate the bi-partisan support that housing counseling has enjoyed in Congress. Unfortunately, as a result of previous budget restrictions, federal funding for counseling has declined in recent years. With the newly-raised spending caps for FY 2019, we urge you to help meet this shortfall and ensure that HUD-approved counseling agencies are able to continue

---

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

<sup>3</sup> Federal Reserve Bank of Philadelphia, Community Studies and Education Department, *The Effectiveness of Prepurchase Homeownership Counseling and Financial Management Skills* (April, 2014).

<sup>4</sup> Neil S. Mayer & Kenneth Temkin, *Pre-Purchase Counseling Impacts on Mortgage Performance: Empirical Analysis of NeighborWorks America's Experience* (March 7, 2013).

<sup>5</sup> Office of Management and Budget, *Efficient, Effective, Accountable: An American Budget*, Appendix, p. 569.

helping their clients become successful housing consumers by including a **request of \$65 million for Housing Counseling Assistance in your programmatic request to the THUD subcommittee.**

Sincerely,

**National Organizations and HUD Intermediaries**

- Catholic Charities USA
- Consumer Credit and Budget Counseling, Inc.
- Credit Card Management Services, Inc.
- HomeFree-USA
- Housing Action Illinois
- National Affordable Housing Network
- National Coalition for Asian Pacific American Community Development (CAPACD)
- National Community Reinvestment Coalition
- National Faith Homebuyers
- National Housing Resource Center
- National NeighborWorks Association
- National Urban League
- Navicore Solutions
- New York Mortgage Coalition
- Next Step Network
- PathStone Corporation
- Reinvestment Partners
- Rural Community Assistance Corporation
- Springboard Nonprofit Consumer Credit Management, Inc. dba credit.org
- Telamon Corporation
- UnidosUS

**Statewide and Local Agencies**

**Alabama**

The Synergy Solutions Group	Statewide	
Center for Fair Housing, Inc.	Mobile	AL
Guadalupe Center	Mobile	AL
Lifelines Counseling Services	Mobile	AL
Vietnamese Initiative to Empower Communities	Mobile	AL
Central Alabama Fair Housing Center	Montgomery	AL
Housing Authority of the City of Prichard	Prichard	AL
Community Service Programs of West Alabama	Tuscaloosa	AL

**Alaska**

NeighborWorks Alaska	Statewide	
----------------------	-----------	--

**Arizona**

Arizona Housing Coalition	Statewide	
Community Action Human Resources Agency	Eloy	AZ
Housing Solutions of N. Arizona	Flagstaff	AZ
Behold Charities	Phoenix	AZ
Greater Phoenix Urban League	Phoenix	AZ
Take Charge America, Inc.	Phoenix	AZ
Comite de Bien Estar	San Luis	AZ
Campesinos Sin Fronteras	Somerton	AZ
Newtown Community Development Corporation	Tempe	AZ
Family Housing Resources	Tucson	AZ
Primavera Foundation	Tucson	AZ

**Arkansas**

Better Community Development, Inc.	Statewide	
Community Resources Technicians	Statewide	
Credit Counseling of Arkansas	Statewide	
Housing Arkansas	Statewide	
Southern Bancorp Community Partners	Statewide	
Mississippi County Arkansas Economic Opportunity Commission, Inc.	Blytheville	AR
CSCDC	Fort Smith	AR
Universal Housing Development Corporation	Russellville	AR

**California**

NeighborWorks Sacramento Region	Statewide	
Ventura County Community Development Corporation	Statewide	
CSA San Diego County	El Cajon	CA
Community Housing Council of Fresno	Fresno	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
New Economics for Women	Los Angeles	CA
Habitat for Humanity Stanislaus	Modesto	CA
The Unity Council	Oakland	CA
Inland Fair Housing and Mediation Board	Ontario	CA
Richmond Neighborhood Housing Services, Inc.	Richmond	CA
Neighborhood Housing Services of the Inland Empire	San Bernardino	CA
Mission Economic Development Agency (MEDA)	San Francisco	CA
San Francisco Housing Development Corporation	San Francisco	CA
Asian Law Alliance	San Jose	CA
Fair Housing Advocates of Northern California	San Rafael	CA
Project Sentinel	Santa Clara	CA
Visionary Home Builders of California	Stockton	CA
Cabrillo Economic Development Corporation	Ventura	CA

**Colorado**

Del Norte Neighborhood Development Corporation	Statewide	
SouthWest Improvement Council	Denver	CO
Family and Intercultural Resource Center	Dillon	CO
HomesFund	Durango	CO
Douglas County Housing Partnership	Lone Tree	CO

**Connecticut**

Housing Development Fund	Statewide	
Neighborhood Housing Services of New Britain, Inc.	Statewide	
Urban League of Southern CT	Statewide	
Neighborhood Housing Services of Waterbury	Waterbury	CT

**Delaware**

First State Community Action Agency	Statewide	
NCALL, National Council on Agricultural Life and Labor Research Fund	Statewide	
Neighborhood House, Inc.	Statewide	
HOND, Inc.	Wilmington	DE

**District of Columbia**

MANNA, Inc.	Washington	DC
CARECEN	Washington	DC
University Legal Services	Washington	DC

**Florida**

Affordable Homeownership Foundation	Statewide	
Crisis Housing Solutions	Statewide	
Debt Management Credit Counseling	Statewide	
Debthelper.com	Statewide	
Florida Alliance of Community Development Corporations, Inc.	Statewide	
HDC of SW Florida, d/b/a HELP	Statewide	
Housing and Education Alliance	Statewide	
R.E.A.C.H.	Statewide	
Wealth Watchers, Inc.	Statewide	
We Help Communities To Develop Corporation	Belle Glade	FL
Tampa Bay Community Development Corp.	Clearwater	FL
HELP Community Development Corp.	Eatonville	FL
Housing Authority of the City of Fort Myers	Fort Myers	FL
Habitat for Humanity of Jacksonville, Inc.	Jacksonville	FL
Metro North Community Development Corporation	Jacksonville	FL
Community Reinvestment Alliance of South Florida	Miami	FL
Trinity Empowerment Consortium	Miami	FL
Miami Beach CDC	Miami Beach	FL

Ocala Housing Authority	Ocala	FL
Comprehensive Housing Resources, Inc.	Port Charlotte	FL
Goldenrule Housing & Community Development Corp., Inc.	Sanford	FL
St. Johns Housing Partnership	St. Augustine	FL
St. Petersburg Neighborhood Housing Services, Inc. dba Neighborhood Home Solutions	St. Petersburg	FL
Tallahassee Lenders' Consortium	Tallahassee	FL
Solitashouse	Tampa	FL

### **Georgia**

Southwest Georgia United	Statewide	
Fulton Atlanta Community Action Authority, Inc.	Atlanta	GA
Georgia Sustainable Community Ventures	Atlanta	GA
SUMMECH Community Development Corporation	Atlanta	GA
Totally Free, Inc.	Brunswick	GA
Morningstar Urban Development, Inc.	Decatur	GA
JCVision and Associates, Inc.	Hinesville	GA
National Housing Counseling Agency	McDonough	GA
Northwest Georgia Housing Authority	Rome	GA
Valdosta-Lowndes County Habitat for Humanity	Valdosta	GA

### **Hawaii**

Hawaii HomeOwnership Center	Statewide	
Hale Mahaolu	Kahului	HI

### **Illinois**

Brighton Park Neighborhood Council	Statewide	
Genesis Housing Development Corporation	Statewide	
Greater Southwest Development Corporation	Statewide	
Partners In Community Building, Inc.	Statewide	
Joseph Corporation	Aurora	IL
Access Living	Chicago	IL
AGORA Community Services Corp, NFP	Chicago	IL
LUCHA	Chicago	IL
Neighborhood Housing Services of Chicago	Chicago	IL
NWSHC	Chicago	IL
South Side Community Federal Credit Union.	Chicago	IL
C.E.F.S. EOC	Effingham	IL
Open Communities	Evanston	IL
Affordable Housing Corporation of Lake County	Libertyville	IL
Oak Park Regional Housing Center	Oak Park	IL
North West Housing Partnership	Schaumburg	IL
Consumer Credit Counseling Service of Northern Illinois, Inc.	Woodstock	IL

**Indiana**

Fort Wayne Urban League	Fort Wayne	IN
Pathfinder Services, Inc.	Huntington	IN
HomesteadCS	Lafayette	IN

**Iowa**

CCCS of Northeastern Iowa	Statewide	
HOME, Inc.	Des Moines	IA
ECIA/EIRHA	Dubuque	IA

**Kansas**

Interfaith Housing Services	Statewide	
CHWC	Kansas City	KS
Housing and Credit Counseling, Inc.	Topeka	KS

**Kentucky**

Community Ventures	Statewide	
Catholic Charities, Diocese of Covington	Covington	KY
Louisville Urban League	Louisville	KY
REBOUND, Inc.	Louisville	KY
The Louisville Urban League	Louisville	KY

**Louisiana**

Greater New Orleans Fair Housing Action Center	Statewide	
Integrity Homebuyers Association	Statewide	
MCDC	Bossier City	LA
Catholic Charities Diocese of Houma-Thibodaux	Houma	LA
People's Organization for Social Equality	Metairie	LA
Family Resources of New Orleans	New Orleans	LA
Neighborhood Development Foundation	New Orleans	LA

**Maine**

Coastal Enterprises, Inc.	Statewide	
Penquis	Statewide	
Community Concepts, Inc.	Lewiston	ME

**Maryland**

Asian-American Homeownership Counseling, Inc.	Statewide	
Baltimore Neighborhoods, Inc.	Statewide	
CASH Campaign of Maryland	Statewide	
Eastside Community Development Corporation	Statewide	
Guidewell Financial Solutions/CCCS of Maryland and Delaware	Statewide	
Housing Options & Planning Enterprises, Inc.	Statewide	
Maryland Rural Development Corporation	Statewide	
Belair-Edison Neighborhoods, Inc.	Baltimore	MD

Comprehensive Housing Assistance, Inc.	Baltimore	MD
Garwyn Oaks Northwest Housing Resource Center	Baltimore	MD
Greater Baltimore CHRB	Baltimore	MD
HARBEL Housing Partnership	Baltimore	MD
Neighborhood Housing Services of Baltimore	Baltimore	MD
Park Heights Renaissance	Baltimore	MD
Project PLASE, Inc.	Baltimore	MD
St. Ambrose Housing Aid Center	Baltimore	MD
The Development Corporation	Baltimore	MD
Southeast CDC	Baltimore	MD
TYL Homeownership Preservation Services, LLC	Bowie	MD
Hagerstown Neighborhood Development Partnership, Inc.	Hagerstown	MD
The Hagerstown Home Store	Hagerstown	MD
Housing Initiative Partnership, Inc.	Hyattsville	MD
Unity Economic Development Corporation	Suitland	MD

**Massachusetts**

Cambridge Credit Counseling	Statewide	
American Consumer Credit Counseling	Auburndale	MA
RCAP Solutions, Inc.	Gardner	MA
Lawrence CommunityWorks	Lawrence	MA
Pro-Home, Inc.	Taunton	MA
Oak Hill CDC	Worcester	MA

**Michigan**

Bay Area Housing, Inc.	Bay City	MI
Family Tree	Detroit	MI
U SNAP BAC NON PROFIT HOUSING CORPORATION	Detroit	MI
City of Grand Haven Neighborhood Housing Services	Grand Haven	MI
Grand Rapids Urban League	Grand Rapids	MI
Inner City Christian Federation - ICCF	Grand Rapids	MI
Kalamazoo Neighborhood Housing Services	Kalamazoo	MI

**Minnesota**

ACCAP	Blaine	MN
Carver County CDA	Chaska	MN
African Development Center	Minneapolis	MN
Jewish Family and Children's Service of Minneapolis	Minneapolis	MN
Lao Assistance Center of Minnesota	Minneapolis	MN
PRG, Inc.	Minneapolis	MN

**Mississippi**

CFORM/Covenant Community Development Corporation	Statewide	
Housing Education and Economic Development (HEED)	Statewide	
Mercy Housing and Human Development	Statewide	



M & M	Jackson	MS
Voice of Calvary Ministries	Jackson	MS
Multi County Community Service Agency, Inc.	Meridian	MS
North Delta MS Enterprise Community Development Org.	Sardis	MS
<b>Missouri</b>		
4-Sight Counseling, Inc.	Statewide	
Greater Kansas City Housing Information Center	Kansas City	MO
Beyond Housing, Inc.	Saint Louis	MO
HOPE, Inc.	University City	MO
<b>Montana</b>		
NeighborWorks Montana	Statewide	
Hrdc- The Home Center	Billings	MT
Bitter Root RC&D	Hamilton	MT
<b>Nebraska</b>		
High Plains CDC	Statewide	
<b>Nevada</b>		
Community Services of Nevada	Las Vegas	NV
Nevada Partners	North Las Vegas	NV
<b>New Hampshire</b>		
AHEAD, Inc.	Statewide	
Community Home Solution-NH	Statewide	
NeighborWorks Southern New Hampshire	Manchester	NH
<b>New Jersey</b>		
New Jersey Citizen Action	Statewide	
New Jersey Community Capital	Statewide	
Jersey Counselling & Housing Development, Inc.	Camden	NJ
Housing Partnership for Morris County, Inc.	Dover	NJ
Hudson County Housing Resource Center	Jersey City	NJ
Affordable Housing Alliance	Neptune	NJ
La Casa de Don Pedro	Newark	NJ
Urban League of Essex County	Newark	NJ
<b>New Mexico</b>		
Santa Fe Community Housing Trust	Santa Fe	NM
<b>New York</b>		
Center for NYC Neighborhoods	Statewide	
Community Action in Self Help, Inc.	Statewide	
Empire Justice Center	Statewide	

HomeSmartNY	Statewide	
MHANY Management, Inc.	Statewide	
NeighborWorks Alliance of NYS	Statewide	
SafeGuard CCS	Statewide	
Affordable Housing Partnership of the Capital Region	Albany	NY
Long Island Housing Services, Inc.	Bohemia	NY
Bronx Neighborhood Housing Services CDC, Inc.	Bronx	NY
Brooklyn Neighborhood Improvement Association, Inc.	Brooklyn	NY
Fifth Avenue Committee	Brooklyn	NY
Neighborhood Housing Services of Brooklyn CDC, Inc.	Brooklyn	NY
Neighbors Helping Neighbors, Inc.	Brooklyn	NY
Pratt Area Community Council dba IMPACCT Brooklyn	Brooklyn	NY
RiseBoro Community Partnership	Brooklyn	NY
Belmont Housing Resources for WNY, Inc.	Buffalo	NY
Buffalo Urban League	Buffalo	NY
Consumer Credit Counseling Service of Buffalo, Inc.	Buffalo	NY
NeighborWorks Community Partners	Buffalo	NY
West Side NHS	Buffalo	NY
Putnam County Housing Corporation	Carmel	NY
Community Development Corp. of Long Island	Centereach	NY
Arbor Housing and Development	Corning	NY
American Debt Resources, Inc.	East Northport	NY
Housing Assistance Program of Essex County, Inc.	Elizabethtown	NY
Catholic Charities Chemung/Schuyler	Elmira	NY
Margert Community Corporation	Far Rockaway	NY
Ithaca Neighborhood Housing Services	Ithaca	NY
Chhaya CDC	Jackson Heights	NY
RUPCO	Kingston	NY
Rockland Housing Action Coalition, Inc.	New City	NY
Neighborhood Housing Services of New York City, Inc.	New York	NY
Strycker's Bay Neighborhood Council, Inc.	New York	NY
EOC of Suffolk, Inc.	Patchogue	NY
Keuka Housing Council, Inc.	Penn Yan	NY
Hudson River Housing	Poughkeepsie	NY
NeighborWorks Rochester	Rochester	NY
Marketview Heights Association	Rochester	NY
Northfield Community LDC of Staten Island	Staten Island	NY
Cooperative Federal	Syracuse	NY
NEHDA, Inc.	Syracuse	NY
Housing Action Council	Tarrytown	NY
Rensselaer County Housing Resources	Troy	NY
Troy Rehabilitation and Improvement Program, Inc.	Troy	NY
Community Housing Innovations, Inc.	White Plains	NY
Westchester Residential Opportunities (WRO)	White Plains	NY

**North Carolina**

DHIC, Inc.	Statewide	
White Oak Foundation, Inc.	Apex	NC
CCCS of WNC, Inc. DBA OnTrack Financial Education & Counseling	Asheville	NC
Sampson County CDC, Inc.	Clinton	NC
CCCS of Greater Greensboro	Greensboro	NC
Family Service of the Piedmont	Greensboro	NC
Family Guidance Center, Inc.	Hickory	NC
Centre for Homeownership & Economic Development	Hillsborough	NC
Prosperity Unlimited, Inc.	Kannapolis	NC
Monroe Union County Community Development Corporation	Monroe	NC
Resources for Seniors, Inc.	Raleigh	NC
Cleveland County CDC	Shelby	NC
Johnston-Lee-Harnett Community Action, Inc.	Smithfield	NC
Sandhills Community Action Program, Inc.	Southern Pines	NC
Cape Fear Regional CDC	Wilmington	NC
Financial Pathways of the Piedmont	Winston Salem	NC

**North Dakota**

North Dakota Housing Finance Agency	Statewide	
-------------------------------------	-----------	--

**Ohio**

ESOP	Statewide	
NeighborWorks Collaborative of Ohio	Statewide	
East Akron Neighborhood Development Corporation	Akron	OH
Fair Housing Contact Service	Akron	OH
Mustard Seed Development	Akron	OH
CHN Housing Partners	Cleveland	OH
Neighborhood Housing Services of Greater Cleveland	Cleveland	OH
Home Repair Resource Center	Cleveland Heights	OH
Homes on the Hill CDC	Columbus	OH
St. Mary Development	Dayton	OH
The HomeOwnership Center of Greater Dayton	Dayton	OH
Lorain County Urban League	Elyria	OH
WSOS Community Action Commission	Fremont	OH
Neighborhood Housing Services of Hamilton, Inc.	Hamilton	OH
Fair Housing Resource Center, Inc.	Painesville	OH
Neighborhood Housing Partnership	Springfield	OH
Youngstown Neighborhood Development Corporation	Youngstown	OH

**Oregon**

Willamette Neighborhood Housing	Corvallis	OR
Klamath & Lake Community Action Services	Klamath Falls	OR
Hacienda CDC	Portland	OR
Portland Community Reinvestment Initiatives, Inc.	Portland	OR

Portland Housing Center	Portland	OR
NeighborWorks Umpqua	Roseburg	OR
NEDCO	Springfield	OR

**Pennsylvania**

Clarifi	Statewide	
NeighborWorks Association of Pennsylvania	Statewide	
Pennsylvania Interfaith Community Programs, Inc.	Statewide	
Neighborhood Housing Services of the Lehigh Valley	Allentown	PA
St. Martin Center	Erie	PA
Kingdom Warrior Outreach Ministries	Harrisburg	PA
The Fair Housing Council of the Capital Region, Inc.	Harrisburg	PA
Affordable Housing Centers of Pennsylvania	Philadelphia	PA
New Kensington CDC	Philadelphia	PA
Philadelphia Chinatown Development Corp.	Philadelphia	PA
The Urban League of Philadelphia	Philadelphia	PA
Nazareth Housing Services	Pittsburgh	PA
Urban League of Greater Pittsburgh	Pittsburgh	PA
Schuylkill Community Action	Pottsville	PA
Neighborhood Housing Services of Greater Berks, Inc.	Reading	PA
United Neighborhood Centers of Northeast PA	Scranton	PA
Integra Home Counseling, Inc.	Tannersville	PA
Bucks County Housing Group	Warminster	PA

**Rhode Island**

Blackstone Valley Community Action Program	Pawtucket	RI
West Elmwood Housing Development Corporation	Providence	RI
NeighborWorks Blackstone River Valley	Woonsocket	RI

**South Carolina**

Increasing HOPE Financial Training Center	N. Charleston	SC
---	---------------	----

**South Dakota**

Lutheran Social Services of South Dakota	Statewide	
--	-----------	--

**Tennessee**

Chattanooga Neighborhood Enterprise, Inc.	Chattanooga	TN
CNE	Chattanooga	TN
Good Neighbor Foundation	Franklin	TN
Knox Housing Partnership, Inc. dba HomeSource East Tennessee	Knoxville	TN
New Level Community Development Corp.	Nashville	TN
Residential Resources, Inc.	Nashville	TN

**Texas**

BCL of Texas	Statewide	
Housing Channel	Statewide	
Housing Opportunities of Fort Worth, Inc.	Fort Worth	TX
Avenue CDC	Houston	TX
NeighborWorks Laredo	Laredo	TX
Neighborhood Housing Services	San Antonio	TX
Our Casas Resident Council	San Antonio	TX

**Utah**

Neighborhood Nonprofit Housing Corporation	Statewide	
NeighborWorks Salt Lake	Salt Lake City	UT

**Vermont**

Opportunities Credit Union	Statewide	
Vermont Affordable Housing Coalition	Statewide	
NeighborWorks of Western Vermont	Bennington	VT

**Virgin Islands**

Virgin Islands Housing Finance Authority	Statewide	
--	-----------	--

**Virginia**

Habitat for Humanity Virginia	Statewide	
Housing Opportunities Made Equal of Virginia	Statewide	
Virginia Housing Alliance	Statewide	
People Incorporated of Virginia	Abingdon	VA
Accomack-Northampton PDC	Accomack	VA
Bridges to Independence	Arlington	VA
Piedmont Housing Alliance	Charlottesville	VA
Danville Redevelopment & Housing Authority	Danville	VA
City of Falls Church	Falls Church	VA
Farmville Area Habitat for Humanity, Inc.	Farmville	VA
Halifax United Way	Halifax	VA
Urban League of Hampton Roads, Inc.	Hampton	VA
Mercy House	Harrisonburg	VA
The Up Center	Norfolk	VA
Clinch Valley Community Action, Inc.	North Tazewell	VA
Cornerstones	Reston	VA
NCCCED	Richmond	VA
Southside Community Development & Housing Corporation	Richmond	VA
Southside Outreach Group, Inc.	South Boston	VA
Tricounty Community Action Agency	South Boston	VA
Samaritan House	Virginia Beach	VA
Housing Partnerships	Williamsburg	VA
Aids Response Effort	Winchester	VA

First Home Alliance, Inc.	Woodbridge	VA
<b>Washington</b>		
American Financial Solutions	Statewide	
Community Frameworks	Statewide	
The Arc of Spokane	Spokane	WA
Pierce County Coalition for DD (PC2)	Tacoma	WA
Catholic Charities Housing Services	Yakima	WA
<b>West Virginia</b>		
HomeOwnership Center, Inc.	Elkins	WV
Fairmont-Morgantown Housing Authority	Fairmont	WV
The Fairmont-Morgantown Housing Authority	Fairmont	WV
<b>Wisconsin</b>		
NeighborWorks Blackhawk Region	Beloit	WI
NeighborWorks Green Bay	Green Bay	WI
Couleecap, Inc.	Westby	WI
<b>Wyoming</b>		
Wyoming Housing Network, Inc.	Statewide	
Interfaith of Natrona County	Casper	WY