National Housing Resource Center
846 North Broad Street, 2nd Floor
Philadelphia, PA 19130-2234
Bdorpalen@hsgcenter.org

November 12, 2026

The Honorable Tom Cole
Chairman, House Committee on Appropriations
2207 Rayburn House Office Building
Washington, DC 20515

The Honorable Rosa DeLauro
Ranking Member, House Committee on Appropriations
2413 Rayburn House Office Building
Washington, DC 20515

The Honorable Susan Collins
Chair, Senate Committee on Appropriations
413 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Patty Murray
Vice Chair, Senate Committee on Appropriations
154 Russell Senate Office Building
Washington, DC 20510

Dear Chairman Cole, Ranking Member DeLauro, Chair Collins, and Vice Chair Murray:

We, the undersigned HUD-approved housing counseling agencies and supporting organizations, urge you to protect the HUD Housing Counseling Assistance program in any final FY 2027 Transportation, Housing and Urban Development (THUD) appropriations legislation. We ask Congress to provide adequate, timely funding and ensure that HUD-approved agencies can continue providing the full range of counseling services families need.

Congress appropriated $57.5 million for Housing Counseling Assistance through the *Full-Year Continuing Appropriations and Extensions Act, 2025 (*P.L. 119-4). HUD did not publish the funding notice for those dollars until March 26, 2026, over a full year after enactment. Then, before any awards were made, the Administration proposed rescinding FY 2025 Housing Counseling funds on September 25, less than a week before the funding was set to lapse.[1] A

[1] https://www.whitehouse.gov/wp-content/uploads/2026/09/September-Rescissions-Package-for-Speaker-Johnson_signed-9.25.26.pdf

federal court has temporarily suspended the funds' expiration,[2] but housing counseling agencies still do not know whether or when they will receive any of the funds.

The consequences of this uncertainty and delay are already being felt in communities across the country. Many of the more than 1,500 HUD-approved agencies have continued serving clients without the federal reimbursement they planned for, but not all can sustain that work. Some have closed their housing counseling programs or reduced services and now must turn away families. Some agencies have already been forced to lay off HUD-certified counselors. These losses will be difficult to reverse. Hiring and certifying a new counselor can take up to two years, meaning capacity lost today may take years to rebuild.

This erosion of counseling capacity comes at a time when many families are facing significant challenges in the housing market. Each year, more than one million households turn to HUD-approved housing counseling agencies for trusted, individualized assistance. Counselors help families build budgets and improve credit, prepare for homeownership, find and maintain rental housing, avoid foreclosure, and navigate the reverse mortgage process. With foreclosure filings increasing 13% year-over-year[3] and the share of homes purchased by first-time buyers at a record low, [4] preserving access to these services is particularly important.

But timely funding alone is not enough. Agencies must also be able to use those funds to provide the services their clients need. The HUD FY 2025 funding notice excluded one-on-one prepurchase counseling, limited rental counseling to HUD-assisted households moving to unassisted housing, and restricted post-purchase counseling to homeowners with federally-held mortgages. These unprecedented limitations meant agencies would no longer receive federal reimbursement for important services they had continued to provide in good faith. If these restrictions are carried through to future funding rounds, many families will lose access to counseling services that support sustainable homeownership, financial independence, and housing stability. We thank the House Appropriations Committee for adopting language that would restore reimbursement for these services and urge Congress to retain that language in the legislative text of the final bill.

In the final FY 2027 THUD bill, we respectfully ask that you:

1. Fund Housing Counseling Assistance at no less than the FY 2026 enacted level of $57.5 million.
2. Require HUD to publish funding notices within 60 days of enactment and announce awards within 90 days after applications close, including for any unawarded FY 2026 funds, and promptly award any FY 2025 funds that become available.
3. Ensure the full range of housing counseling services, including prepurchase, post-purchase, and rental counseling, is eligible for reimbursement regardless of a household's mortgage type or receipt of federal housing assistance.

[2] https://storage.courtlistener.com/recap/gov.uscourts.dcd.297097/gov.uscourts.dcd.297097.15.0_3.pdf
[3] https://www.housingwire.com/articles/foreclosure-filings-rise-13-year-over-year-south-hit-hardest/
[4] https://www.nar.realtor/press-releases/baby-boomers-remain-largest-share-of-home-buyers-as-first-time-buying-falls-to-record-low

4. Preserve the eligibility of all HUD-approved housing counseling agencies to compete for funding, with awards based on established program requirements and performance standards.

Housing counseling agencies remain committed to serving their communities, but they need reliable, timely federal funding and the ability to provide comprehensive services to sustain that work. We urge you to include these provisions in the final FY 2027 THUD appropriations bill.

Thank you for your continued support of housing counseling.

National and Multi-State

Americans for Financial Reform	Washington	DC
Cambridge Credit Counseling Corp.	Agawam	MA
Central Bank & Trust	Durango	CO
CENTRO DE APOYO FAMILIAR	Riverdale	MD
Chicanos Por La Causa	Phoenix	AZ
Community Frameworks	Spokane & Bremerton	WA
Community Housing Partners	Christiansburg	VA
Consumer Action	San Francisco	CA
Consumer Credit and Budget Counseling, Inc d/b/a National Foundation for Debt Management	Marmora	NJ
Consumer Credit Counseling Service of the Mid-Ohio Valley	Parkersburg	WV
Consumer Federation of America	Washington	DC
Credit.org	Riverside	CA
Debthelper.com	West Palm Beach	FL
Esperanza	Philadelphia	PA
Four Corners Community Bank	Durango	CO
GreenPath Financial Wellness	Farmington Hills	MI
HomeFree-USA	Landover	MD

Housing Action Illinois	Chicago	IL
Housing Development Fund, Inc.	Stamford	CT
Housing Options Provided for the Elderly, Inc	Saint Louis	MO
Housing Partnership Network	Boston	MA
Housing Policy Council	Washington	DC
Justine PETERSEN Housing and Reinvestment Corporation	St. Louis	MO
Laredo-Webb Neighborhood Housing Services Inc.	Laredo	TX
Liberty Bank	New Orleans	LA
Money Management International (MMI)	Grand Junction	CO
Mortgage Bankers Association	Washington	DC
National Association of Realtors	Washington	DC
National Coalition for Asian Pacific American Community Development (National CAPACD)	Washington, DC	DC
National Community Reinvestment Coalition	Washington, DC	DC
National Consumer Law Center (on behalf of its low-income clients)	Washington	DC
National Fair Housing Alliance	Washington	DC
National Foundation for Credit Counseling	Washington	DC
National Housing Law Project	San Francisco	CA
National Housing Resource Center	Philadelphia	PA
National NeighborWorks Association	Washington	DC
National Urban League	Washington, DC	DC
Navicore Solutions, Inc.	Manalapan	NJ
NeighborWorks Capital	Silver Spring	MD

NID-Housing Counseling Agency	Oakland	CA
PathStone Corporation	Rochester	NY
Rural Community Assistance Corporation (RCAC)	West Sacramento	CA
The Community Home Lenders of America	Arlington	VA
Ubuntu Institute of Learning	Simi Valley	CA
UnidosUS	Washington	DC

Local Groups, Sorted by State

CAPNA, Inc.	Decatur	AL
Neighborhood Housing Services of Birmingham, Inc.	Birmingham	AL
Crawford-Sebastian Community Development Council, Inc.	Fort Smith	AR
Universal Housing Development Corporation	Russellville	AR
Administration of Resources and Choices	Tucson	AZ
Chicanos Por La Causa	Phoenix	AZ
Housing Solutions of Northern Arizona	Flagstaff	AZ
Asian Law Alliance	San Jose	CA
CHDC	Richmond	CA
Credit.org	Riverside	CA
Fair Housing Advocates of Northern California	San Rafael	CA
Neighborhood Housing Services of the Inland Empire	San Bernardino	CA
Neighborhood Partnership Housing Services	Rancho Cucamonga	CA
NID-Housing Counseling Agency	Oakland	CA

Public Counsel	Los Angeles	CA
Rise Economy	Oakland	CA
Self-Help Enterprises	Visalia	CA
Senior Advocacy Network	Modesto	CA
Durango Area Association of Realtors	Durango	CO
Four Corners Community Bank	Durango	CO
Habitat for Humanity of Archuleta County	Pagosa Springs	CO
HomesFund	Durango	CO
Housing Resources of Western Colorado	Grand Junction	CO
Money Management International (MMI)	Grand Junction	CO
Neighbor to Neighbor	Fort Collins	CO
Title Durango LLC	Durango	CO
Total Concept, a Housing and Community Development Corp	Fowler	CO
Connecticut Fair Housing Center	Hartford	CT
Housing Development Fund, Inc.	Stamford	CT
NEST	Waterbury	CT
Manna, Inc.	Washington	DC
NeighborGood Partners	Dover	DE
Affordable Homeownership Foundation Inc	Fort Myers	FL
Clearwater Neighborhood Housing Services, Inc.	Clearwater	FL
Community Partners of South Florida	Riviera Beach	FL
Debthelper.com	West Palm Beach	FL
Jacksonville Area Legal Aid	Jacksonville	FL
Nassau County Legal Aid	Fernandina Beach	FL
Real Estate Education And Community Housing Inc	Tampa	FL

Solita's House, Inc	Tampa	FL
St Johns Legal Aid	Saint Augustine	FL
STARTING NOW CORPORATION	Coral Springs	FL
Suncoast Housing Connections	New Port Richey	FL
Columbus Housing Initiative Inc. DBA NeighborWorks	Columbus	GA
Morningstar Urban Development Inc	Decatur	GA
Brighton Park Neighborhood Council	Chicago	IL
Center of Concern	Des Plaines	IL
Chicago Urban League	Chicago	IL
Community Partners for Affordable Housing	Libertyville	IL
Embarras River Basin Agency, Inc.	Greenup	IL
Habitat for Humanity of Champaign County	Champaign	IL
HANA Center	Chicago	IL
Housing Action Illinois	Chicago	IL
Lake County Housing Authority	Grayslake	IL
North West Housing Partnership	Schaumburg	IL
Northwest Center	Chicago	IL
Open Communities	Evanston	IL
Spanish Coalition for Housing (SCH)	Chicago	IL
Springfield Housing Authority	Springfield	IL
The Neighbor Project	Aurora	IL
The Resurrection Project	Chicago	IL
Homestead Resources	Lafayette	IN
Housing & Neighborhood Development	Bloomington	IN
Indianapolis Neighborhood Housing Partnership	Indianapolis	IN
Intend Indiana	Indianapolis	IN

Prosperity Indiana	Indianapolis	IN
TRI-CAP	Jasper	IN
The Housing Partnership , Inc.	Louisville	KY
Bogalusa Rebirth	Bogalusa	LA
Family Resources of New Orleans, Inc	New Orleans	LA
Louisiana Fair Housing Action Center	New Orleans	LA
Neighborhood Development Foundation NDF	New Orleans	LA
Step Up Acadiana	Lafayette	LA
Allston Brighton Community Development Corporation	Allston	MA
Asian Community Development Corporation	Boston	MA
Citizens' Housing and Planning Association (CHAPA)	Boston	MA
Lawrence CommunityWorks	Lawrence	MA
UpSide413	Pittsfield	MA
Urban Edge	Noston	MA
Belair-Edison Neighborhoods Inc	Baltimore	MD
Community Development Network of MD	Baltimore	MD
Diversified Housing Development, Inc.	Windsor Mill	MD
Garwyn Oaks Northwest Housing Resource Center	Baltimore	MD
HomeFree-USA	Landover	MD
Neighborhood Housing Services of Baltimore	Baltimore	MD
Salisbury Neighborhood Housing Services	Salisbury	MD
Southeast Community Development Corporation	Baltimore	MD
Coastal Enterprises, Inc. (CEI)	Brunswick	ME
Community Concepts, Inc.	Lewiston	ME

Penquis	Bangor	ME
Community Action House	Holland	MI
Genesee County Habitat for Humanity	Flint	MI
GreenPath Financial Wellness	Farmington Hills	MI
Habitat for Humanity of Michigan	Lansing	MI
Metro Community Development, Inc.	Flint	MI
MiSide Community Impact Network	Detroit	MI
Northern Homes Community Development Corporation	Petoskey	MI
Metropolitan Interfaith Council on Affordable Housing	St Paul	MN
Minnesota Homeownership Center	Saint Paul	MN
Neighborhood Development Alliance, Inc. (NeDA)	Saint Paul	MN
NeighborWorks Home Partners	Saint Paul	MN
One Roof Community Housing	Duluth	MN
Scott County CDA	Shakopee	MN
Southwest Minnesota Housing Partnership	Slayton	MN
Washington County CDA	Woodbury	MN
Beyond Housing	St. Louis	MO
Housing Options Provided for the Elderly, Inc	Saint Louis	MO
Justine PETERSEN Housing and Reinvestment Corporation	St. Louis	MO
HEED	Jackson	MS
Habitat for Humanity of Southwest Montana	Butte	MT
Homeword, Inc.	Missoula	MT
National Affordable Housing Network	Butte	MT
NeighborWorks Great Falls	Great Falls	MT

RDI Financial Wellness	Great Falls	MT
Brick Capital Community Development Corporation	Sanford	NC
CCCS of Greater Greensboro	High Point	NC
Centre for Home Ownership	Hillsborough	NC
Centre for Homeownership & Economic Development	Durham	NC
Cleveland County CDC	Shelby	NC
DHIC, Inc.	Raleigh	NC
Financial Pathways of the Piedmont	Winston-Salem	NC
Greensboro Housing Coalition	Greensboro	NC
Home Solutions of Davidson County, NC	Lexington	NC
Housing Consultants Group	Greensboro	NC
Johnston Lee Harnett Community Action, Inc	Smithfield	NC
Kingdom Community Development Corporation	Spring Lake	NC
Monroe Union County CDC	Monroe	NC
MRB Connects	Durham	NC
NC Housing Coalition	Durham	NC
Olive Hill Community Economic Development Corporation, Inc	Morganton	NC
Prosperity Unlimited Inc	Kannapolis	NC
Family Housing Advisory Services, Inc.	Omaha	NE
NeighborWorks Lincoln	Lincoln	NE
NeighborWorks Southern New Hampshire	Manchester	NH
Affordable Housing Alliance	Neptune	NJ
Consumer Credit and Budget Counseling, Inc d/b/a National Foundation for Debt Management	Marmora	NJ

County of Bergen	Hackensack	NJ
Fair Housing Council of Northern New Jersey	Hackensack	NJ
Housing and Community Development Network of New Jersey	Trenton	NJ
The Waterfront Project Inc.	Jersey City	NJ
Tri-City Peoples Corporation	Newark	NJ
United South Broadway Corporation	Albuquerque	NM
Chicanos Por La Causa	Las Vegas	NV
Affordable Housing Partnership of the Capital Region Inc.	Albany	NY
Albany County Rural Housing Alliance, Inc.	Voorheesville	NY
Association for Neighborhood and Housing Development	New York	NY
Belmont Housing for WNY	Buffalo	NY
Better Community Neighborhoods, Inc. (BCNi)	Schenectady	NY
Center for NY Homeownership	New York City	NY
Community Development Long Island (CDLI)	Melville	NY
Community Organization of Southern Brooklyn	Brooklyn	NY
Fifth Avenue Committee	Brooklyn	NY
Housing Partnership Development Corporation (HPDC)	New York	NY
Hudson River Housing, Inc.	Poughkeepsie	NY
Keuka Housing Council	Penn Yan	NY
Long Island Housing Services, Inc.	Bohemia	NY
Margert Community Corporation	New York City	NY
Metro Interfaith Housing Management Corporation	Binghamton	NY

Neighbors Helping Neighbors	Brooklyn	NY
Parachute Credit Counseling, Inc.	West Seneca	NY
PathStone Corporation	Rochester	NY
Putnam County Housing Corporation	Carmel	NY
Rockland Housing Action Coalition, Inc.	New City	NY
WCCRC	Stamford	NY
Benjamin Rose	Cleveland	OH
Fair Housing Resource Center	Painesville	OH
Famicos Foundation	Cleveland	OH
Homes on the Hill CDC	Columbus	OH
Neighborhood Development Services, inc.	Ravenna	OH
Neighborhood Housing Partnership of Greater Springfield	Springfield	OH
Neighborhood Housing Services of Hamilton, Inc.	Hamilton	OH
Spanish American Committee	Cleveland	OH
Neighborhood Housing Services Oklahoma	Oklahoma City	OK
CASA of Oregon	Sherwood	OR
DevNW	Springfield	OR
NeighborImpact	Redmond	OR
Corporación Desarrollo Económico Vivienda y Salud (CODEVyS), Inc.	Arecibo	P.R.
CLARIFI	Philadelphia	PA
Esperanza	Philadelphia	PA
HACE	Philadelphia	PA
NeighborWorks Northeastern Pennsylvania	Scranton	PA
NeighborWorks Western Pennsylvania	Pittsburgh	PA
Philadelphia Unemployment Project	Philadelphia	PA

NeighborWorks Blackstone River Valley	Woonsocket	RI
West Elmwood Housing Development Corporation	Providence	RI
LSS of SD	Sioux Falls	SD
NeighborWorks DHR	Deadwood	SD
Avenue Community Development Corporation	Houston	TX
Fifth Ward Community Redevelopment Corporation	Houston	TX
Housing Channel	Fort Worth	TX
Housing Opportunities of Fort Worth, Inc	Fort Worth	TX
Houston Area Urban League	Houston	TX
Community Development Corporation of Utah	Salt Lake City	UT
NeighborWorks Mountain Country Home Solutions	Orem	UT
NeighborWorks Salt Lake	Salt Lake City	UT
Community Housing Partners	Christiansburg	VA
Piedmont Housing Alliance	Charlottesville, VA	VA
The Up Center	Norfolk	VA
Champlain Housing Trust	Burlington	VT
Cornerstone Housing Partners	Rutland	VT
Downstreet Housing and Community Development	Barre	VT
Community Frameworks	Spokane & Bremerton	WA
Parkview Services	Lynnwood	WA
Housing Resources, Inc.	Milwaukee	WI
Movin' Out, Inc.	Madison	WI
Consumer Credit Counseling Service of the Mid-Ohio Valley	Parkersburg	WV

The Fairmont-Morgantown Housing Authority	Fairmont	WV
The HomeOwnership Center	Elkins	WV