

NHRC Fact Sheet

ABOUT NHRC

The National Housing Resource Center (NHRC) is organizing nonprofit housing counseling agencies to advocate for the housing counseling industry and for housing consumers.

Our national advocacy program provides a platform for nonprofit housing counseling professionals to come together and develop a common voice with Congress, the Administration, regulators, and policy makers. Together we can help address the deep inequalities in mortgage, foreclosure, and rental situations.

OUR ACCOMPLISHMENTS

The National Housing Resource Center (NHRC) is expanding the role of counselors in making public policy and improving the reputation and standards of the housing counseling industry.

Increased housing counseling funding

- Won the inclusion of housing counseling in the recent OCC settlement. As a result, nearly \$30 million in new grants went to counseling agencies.
- Campaigned for and won \$10 million in TARP funded support to counseling agencies for outreach and HAMP application.
- Encouraged HUD to get the NOFA FY 2013 application out early to speed the HUD Housing Counseling awards.
- Advocating for increased HUD and NFMC housing counseling funding in Congress.

Reforming credit, servicing standards, and foreclosure policies

- Strengthened CFPB servicing standards from a counseling perspective.
- Won a two-year extension of HAMP.
- Lobbied for improved Language Access for limited English proficiency borrowers.
- Advocating for improved escalation lines, respect for counselors, principal reduction, and incentives to attract people to counseling.
- Integrating housing counseling into the mortgage origination and servicing process.

Created several new platforms for support and discussion

- Hosted the first Leaders in Housing Counseling Forum in Washington, DC in December 2012 with 96 counseling industry leaders representing national, regional, and local housing counseling organizations along with senior administration officials from HUD and CFPB.
- Hosting twice monthly Leaders in Housing Counseling calls with counseling managers.
- Developed NHRC website as counselor resource.
- Secured discounts for counseling agencies, including deeply discounted credit reports and office supplies, saving agencies money.

Gathering valuable data from the housing counseling community through surveys and meetings

- Measured the effectiveness of National Mortgage Settlement, through a national survey of housing counselors.
- Documented the impact of budget cuts on counseling agencies
- Gathered counselor input for HUD on problems with the 9902 counseling form.