

The NC's Homeowner Assistance Fund is an opportunity to help strengthen the HUD approved counseling agencies network and provide assistance to homeowners who have been impacted. The aforementioned housing programs were successful as a result of the HUD approved housing counseling agencies participation. Housing counseling agencies collaborate with federal, state and local stakeholders in the housing industry. By utilizing an innovative triage approach which fully leverages funding and maximizes staff efficiency, these agencies are positioned to better serve those facing a financial crisis. Housing Counseling agencies help prevent foreclosures, stabilize neighborhoods, and effectuate systemic changes within the housing industry.

In conclusion, we the undersigned would like to acknowledge that these agencies are a valuable resource and offer long term sustainability for distressed families in North Carolina. Therefore, they should be specifically mentioned and have a major role in the overall design and delivery of service in the Home Owners Assistance Fund program.

Thank you for receiving our comments.

EMPOWERment Inc.

Monroe Union County CDC

Centre for Homeownership

Prosperity Unlimited