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## BONNER STUDENTS

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Jeffrey Ruffin

June 22, 2021

Public Comments

North Carolina Homeowner Assistance Fund

To Whom It May Concern:

We respectfully submit our comments about the \$287 million from the new Homeowners Assistance Fund established by the American Rescue Plan, in the form of this letter. We take exception to the fact the application does not make specific mention of the role housing counselors will serve in the NC's Homeowner Assistance Fund. Historically, North Carolina's network of counseling agencies has played a vital role in the success of HHF (Home Protection Program), MPP (Mortgage Protection Program) and SHFPP (State Home Foreclosure Prevention Program).

For homeowners who have suffered a loss of income due to unemployment or underemployed this program will provide stability for their households. Housing counseling provides valuable information that improves housing situations and helps clients experiencing delinquency, prevent foreclosure.

Lydia Materno, a homeowner in Raleigh, stated in her Public Comment on June 16<sup>th</sup>, that "she is happy to have a job again, but at a lower rate and without the child support she was previously receiving". This scenario illustrates the need and importance of Housing Counseling Agencies. Their ability to provide information, guidance, and available resources for individuals, like Lydia, can help improve their financial situation and achieve housing stability.

The value added provided by housing counseling agencies is invaluable. They should have been mentioned and included in the program design of the North Carolina's Homeowner Assistance Fund Program. These agencies are local and have vital in the communities they serve. They have a proven track record for homeowners' retention by providing a holistic approach to housing counseling and serving clients. These agencies provide the tools and guidance for enhancing credit scores, reducing debt, possible refinance, etc. and helps to create a stable foundation for the future.

Many of the targeted and priority clients who will seek assistance through NC's Homeowner Assistance Fund will have previous knowledge and experience with their local housing counseling agency. Homebuyers' education and counseling is a requirement for most clients utilizing USDA mortgages, down payment assistance programs, CRA programs, and Habitat for Humanity mortgage loans. This education comes from Housing Counseling Agencies.

Housing Counseling Agencies have demonstrated their ability to mobilize and positively impact client outcomes during emergency and crisis situations and have a successful track record in working with federally funded and emergency management programs especially during COVID.

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