



June 23, 2021

Mr. Farmer,

The North Carolina Housing Coalition and The Association of Housing Counselors are grateful for the efforts of the North Carolina Housing Finance Agency (NCHFA) in preventing foreclosures and keeping families in their homes going all the way back to the foreclosure crisis. We also appreciate the continued and proven partnerships with local housing counseling agencies (LHCAs) in finding the best ways to meet the needs of North Carolina homeowners through the State Home Foreclosure Prevention Project. This proposed assistance is much needed for homeowners who have struggled to pay mortgage payments over the last 18 months, but have not yet had resources directed to them like the HOPE program.

As the NCHFA designs and deploys this program in partnership with an outside vendor, we believe it is crucial to continue to partner with LHCAs to reach a wider population and to assist households who may need more support preventing a foreclosure. As such, we recommend that the vendor chosen by NCHFA make referrals directly to LHCAs for clients in need of filing assistance, and allocate a portion of their funds to pay LHCAs for that work.

Sincerely,

A handwritten signature in black ink, appearing to read "S. Gunter", is written over a light blue horizontal line.

Samuel Gunter
Executive Director
North Carolina Housing Coalition