

Valerie Sciacca

From: Yvonne Harrison <yharrison@wofnc.org>
Sent: Wednesday, June 23, 2021 4:21 PM
To: Homeowner Assistance
Subject: Input on Proposed Homeowner Assistance Fund Plan

June 23, 2021

Public Comments
North Carolina Homeowner Assistance Fund

We at White Oak Foundation, Inc believe that educating the homeowner is the best way to keep that owner, current on their mortgage and other mortgage related expenses.

We believe that housing counselors play a vital and important role when it comes to homeownership. We do not see where the NC Homeowner Assistance Fund provides support for the housing counselor.

HUD approved housing counselors were crucial in the state's Mortgage Protection Program (MPP) and we look forward to assisting our fellow North Carolinians again. But housing counselors must have to tools and the support in funding to get the job done right.

We ask that you provide additional support to Housing Counseling Agencies so that we will continue to offer guidance, support and sometimes just a friendly voice on the line when it seems to some homeowners that all hope is lost.

We also hope that the program will be able to assist clients who may not be delinquent but are in imminent danger of default due to reduced wages or continued unemployment.

Housing Counseling Agencies are an important part of the puzzle when it comes to homeownership. We are sometimes that missing piece which provides the final picture. We hope the NC Homeowner Assistance Fund will help us continue to keep our communities thriving.

Sincerely,

Charles R. Tyner, Sr.
Executive Director
White Oak Foundation, Inc

Sent from [Mail](#) for Windows 10