



# Empowering Consumers through Housing Counseling and Education

Housing counseling equips consumers with the information they need to manage their housing and financial decisions. Well-trained, professional counselors are critical to ensuring consumers receive comprehensive, effective service. Housing counselors provide a full complement of homeownership and rental counseling services. From pre-purchase counseling to get a family mortgage-ready to post-purchase counseling to help them maintain affordable homeownership, counselors can help overcome barriers to attaining and sustaining homeownership. They also serve as navigators, connecting clients with resources like down payment assistance and affordable loan products that remove financial impediments that could otherwise keep homeownership out of reach. Counselors can also assist families avoid eviction and maintain stable housing.

Housing counseling and education are central to NeighborWorks® America's legacy and mission, and NeighborWorks is proud to be a leader in these areas. In order to ensure consumers receive the highest quality service, we provide technical assistance, topical webinars, training, technology and other new tools designed to bolster the work of housing counselors and equip them to expertly focus on the specific needs of their customers, helping them take control of their housing journey and achieve and sustain stable rental and homeownership opportunities.

For over 20 years, NeighborWorks has participated in the Department of Housing and Urban Development's (HUD) Comprehensive Housing Counseling program, serving as an intermediary to channel resources to network housing counseling agencies.



Through the NeighborWorks Center for Homeownership Education and Counseling (NCHEC), NeighborWorks provides specialized certification and continuing education for housing and financial counseling practitioners throughout the country. Since its launch in 2004, there have been nearly 200,000 NCHEC course registrations. NCHEC certification and continuing education ensure that counselors have state-of-the-art knowledge and tools to address the full range of customer needs, from rental counseling to financial literacy and homebuyer education.

# NeighborWorks® America

## How We Built Strong Communities in FY 2025

**Assisted**  
**11,400**  
households in  
preserving  
homeownership

**Assisted**  
**17,600**  
households in  
purchasing a home

**Counseled and educated**  
**102,900**  
customers on housing  
and financial capability

### Our Work in Action

When Estelle D'Anna purchased her home in 2019, she never imagined she would face foreclosure just over a year later. But when her daughter was diagnosed with congestive heart failure, her world was turned upside down. Like so many hardworking Americans, Estelle had no paid time off — no safety net. If she didn't work, she didn't get paid. Bills began to pile up, and she fell behind on her mortgage.



With nowhere to turn, Estelle found hope through housing counseling provided by NeighborWorks Northeastern Pennsylvania, a NeighborWorks network organization. Pamela Anslinger, the organization's director of homeownership services, helped Estelle navigate the Pennsylvania Homeowner Assistance Fund, securing not only the funds to bring her mortgage current but also six months of forward mortgage payments to help her get back on her feet.

"That was the moment I felt hope again," Estelle said.

Pamela emphasized the importance of meeting clients where they are. "We don't just work with the crisis of today. We build stronger foundations for tomorrow."

### Housing Stability Counseling Program (HSCP)

In times of crisis, Congress has called on NeighborWorks America to stand up responsive emergency programs. In 2021, in response to the pandemic, Congress directed NeighborWorks to design and administer a \$100 million housing counseling grant program to assist families at risk of losing their home to foreclosure or eviction. By the time the Housing Stability Counseling Program concluded in 2024, 93,000 customers in all 50 states, the District of Columbia, Puerto Rico and Guam had received assistance. In designing the program, NeighborWorks leveraged its experience, lessons learned and best practices from the implementation of previous large grant programs, including the National Foreclosure Mitigation Counseling Program, which served over 2.1 million borrowers before concluding in 2018.