

Comprehensive Housing Counseling

A SIGNATURE PROGRAM OF THE NATIONAL URBAN LEAGUE

Our Approach.

Comprehensive Housing Counseling makes housing options more accessible and sustainable by leveling the economic playing field for African American and other minority renters, homeowners, and the homeless.

63%

of participants had incomes less than half the median income

259,400

participants have been helped since 2008

1-in-3

participants received education and/or counseling on homeownership



2025 EMPOWERMENT GOAL

Every American lives in safe, decent, affordable and energy efficient housing on fair terms.

Accomplishments.

Since 2008, the National Urban League has served 259,400 individuals and families through this signature program, of which:

- 68,411** ◦ Received Rental Counseling and Assistance
- 57,826** ◦ Received Pre-Purchase Homeownership Education and Counseling
- 28,640** ◦ Received Financial Management Education
- 4,332** ◦ Purchased a New Home
- 3,606** ◦ Received Assistance for Shelter and Homelessness

National Scope.

As our country's recovery from the housing crisis continues, housing counselors remain on the front lines educating and protecting consumers looking to become homeowners as well as assisting current homeowners in distress and in need of preserving their assets.

ACCORDING TO THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD):

Counseling provides fundamental and unbiased information to homeowners so that they can make the best housing choices for their situations.

A recent foreclosure-prevention study suggests that counseling can indeed help homeowners avoid foreclosure as well as help prevent them from lapsing back into default.

With a counselor's help, 69% of the study participants obtained mortgage remedies and 56% were able to become current on their mortgages.

First-time homebuyers who received counseling are more than 30% less likely to be faced with serious delinquencies than those with similar credit profiles who were not counseled prior to their home purchase.

70% +
=

SUCCESS =

Of the individuals and families who sought counseling before becoming delinquent, 70% were able to remain in their homes. Per a 2016 HUD study, it was discovered that these homeowners were current on their mortgage payments.

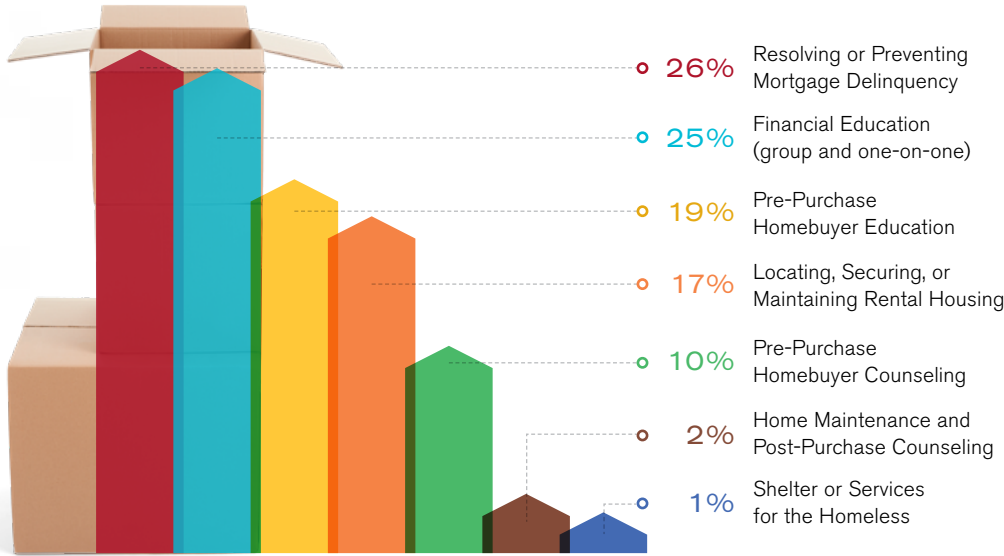


Services.

Counseling services are tailored to meet the needs of each individual or family and can address these types of issues:

Average Yearly Profile

of service-type addressed since 2008



Preparation for buying a home

Default and foreclosure prevention counseling

Budget and credit counseling

Home maintenance

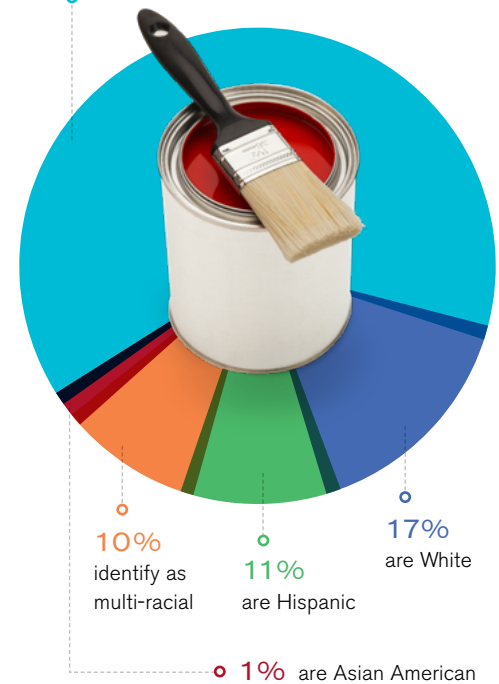
Tenant and landlord rights

Homelessness

Participants.

Since 63% of Urban League participants' yearly earnings reflect less than half the median income level in their area, a key purpose of the National Urban League Comprehensive Housing Counseling Program is empowering these individuals and families to break down barriers and obtain economic equality through education, self-reliance, and a greater understanding of financial tools and services.

71% of participants are African American



1. The NUL's Comprehensive Housing Counseling Program provides participants with a free, private consultation with a housing counselor who procures a thorough assessment to determine their individual needs. The counselor then provides participants with custom action plans.

2. Individuals and families receive information and advice on the various programs and options available to help them acquire and maintain affordable housing.

3. Participants are offered group workshops, further counseling as needed, and necessary referrals.

4. Follow up services are provided to each individual and family to insure their needs have been adequately addressed.

Success Story.

AFTER YEARS OF RENTING, MS. JOHNETTA ROBINSON decided that she was ready to consider homeownership. She attended a Homebuyer Education Workshop at the Urban League of Greater Atlanta (ULGA) and took advantage of its counseling services. In addition to comprehensive housing counseling, ULGA helped Ms. Robinson secure down payment assistance.

RESULT: Johnetta purchased a beautiful 3,000-square-foot home at a sustainable interest rate of 2.875% with her total monthly payments landing at an affordable \$537.03.

IN HER OWN WORDS... "The training taught me how to calculate my mortgage so that I could be comfortable with my monthly payments. It taught me about home repairs, inspections and utilities, what to look for when buying a home, and what to avoid. As a single mother of three, education was critical. During the closing process, I stayed in contact with the counselors and reached out to them whenever I had questions about paperwork I did not understand. This Program is vital to the African American community because it teaches us how to live better by making informed decisions—it also helps us to achieve dreams of homeownership."