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# National Housing Resource Center

- The National Housing Resource Center (NHRC) is an advocate for the nonprofit housing counseling industry, as well as for housing consumers, for communities of color, for the elderly, and for underserved populations.
- We are dedicated to organizing nonprofit housing counseling agencies into a unified voice to advocate for the housing counseling industry and on behalf of housing consumers.

# Today's Agenda

Access PowerPoint:



- NHRC Projects
  - Housing Counseling Career Path
  - Housing Choice Voucher for Homeownership
  - Housing Counselors as Energy Advisors
- Lender Fee-For-Service Payments for Housing Counseling
- Housing Counseling and Technology
- HUD Dashboard



# Housing Counseling Career Pathway Steps

## **NHRC Will:**

- Schedule and promote informational sessions through housing counseling agencies, social media, and email

## **Participants Will:**

- Complete the registration process
- Participate in online courses led by industry experts
- Take knowledge assessments
- Complete intake training
- Take a practice exam
- Register for and complete the final certification exam
- Begin internship or secure job placement



# Target Audience

- College Students
- Second Career Adults
- HBCU's, Community Colleges, Alumnae Associations
- Workforce Development Programs
- PHA/FSS Programs
- Veterans
- Retirees
- Individuals who have received Housing Counseling Services

## Data

- 117 trained July 2024 - April 2025
- 30% are new to the industry



# NHRC JOB BOARD

The go-to resource for matching  
Housing Counselors with employers

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NHRC offers a job board where housing counseling organizations can post their new positions free of charge. Employers can also view the resumes of qualified candidates, allowing them to easily connect with top talent in the housing counseling industry!

VISIT OUR JOB BOARD!

<https://housingcounselingcareer.org/>

## SETTING UP AN ACCOUNT IS EASY!

### Employers

+ Create an account

☁️ Upload your open positions

🔍 Review Resumes and Search for New Talent

## Jobs are Updated Regularly!



### Contact

Mislvy Reittie, Outreach Manager, NHRC

Email: [mreittie@hsgcenter.org](mailto:mreittie@hsgcenter.org)

# Housing Choice Voucher Homeownership Program

Number of HCV homeownership units: **9,847**

Average Monthly Homeownership Subsidy: **\$687**

Number of Participating Public Housing Authorities: **614 PHAs**

PHAs with 5 vouchers or less: **300**

Largest Homeownership Voucher Portfolio: **440 homes**

HCV homeownership saves PHA's **\$30,295,836** annually

*Data from HUD, Public and Indian Housing*

# Empowering Housing Counselors as Energy Advisors

## Why Housing Counselors?

- Trusted, community-based advisors with deep client relationships
- Experts in budgeting, credit, and financial planning
- Proven response capacity during housing and economic crises (2008, COVID-19)



Lender  
Fee-For-Service  
Payments for  
Housing  
Counseling

## Housing Partnership Integration Initiative

*Fee-for-Service Pilots*

# HPII Initiative Goals

- Increase the number of households that engage in housing counseling and achieve sustainable homeownership
- Reduce the variability in counseling quality and consumer readiness outcomes
- Increase the sustainability of the housing counseling sector
- Develop a set of recommendations supported by a large number of housing counseling agencies
- Create the pathway for strategic partnerships between the housing counseling and mortgage finance sector



# HPII Steering Committee

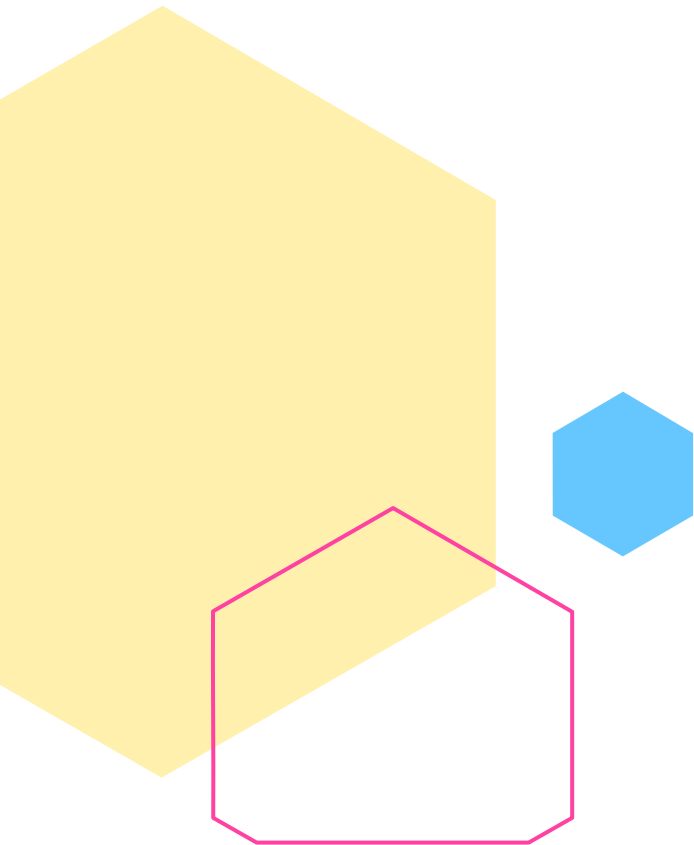


# HPII Process

- Steering Committee had two working groups:
  - Revenue Diversity focus on fee-for-service
  - Data Platform focus on exploration of a technology solution to facilitate data aggregation and exchange data between counselors and lenders
- Conducted surveys and series of interviews with lenders, researchers, technology providers and counseling groups to understand:
  - Current state of technology solutions and fee-for-service arrangements
  - Perspective of lenders on counseling—benefits and challenges
- Develop series of recommendations to advance work

# HPH Pilot Model: Lessons Learned

- HPH addresses standardization and scale challenges.
- Success shown through structured delivery and metrics.
- Leadership focus and infrastructure investment are key.





# HPH Program Goals

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Increase the sustainability of housing counseling organizations by:

- Utilizing fee for service model
- Assessing time required
- Reviewing the cost of new approach



Enhance serving underserved borrowers.



Provide a model for partnerships between lenders and housing counseling agencies.

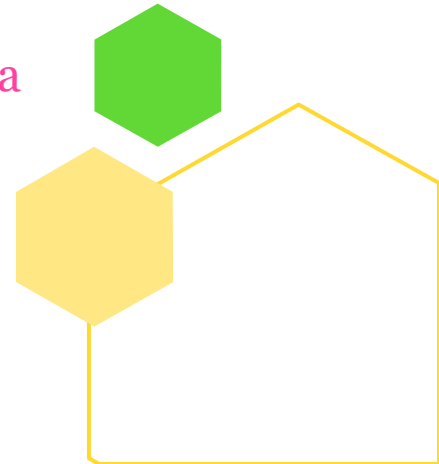


To better define the framework for fee-for-service programs.

# HPII Emerging Framework



- 🏠 Offer a pilot that expands the counseling service model, focusing on declined or non-mortgage-ready borrowers
- 🏠 Partner with participating lenders to create a referral pipeline
  - Help identify borrowers needing expanding benefitting from pre-purchase counseling
  - Support borrower who achieves mortgage readiness status in finding a lender
- 🏠 Deliver standard services that always use strong data privacy and security practices
- 🏠 Develop a client progress reporting system to measure the client's progress
  - This includes assessing mortgage readiness of client throughout process
- 🏠 Provide a fee-for-service if a client closes with a participating lender



# HUD and RESPA regulations

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- HUD standards for counseling services
- RESPA Section 8: Prohibition Against Kickbacks addressed
- Keeping counseling independent and neutral





# The lender referral process

Referral of a declined borrower



**01**

The lender introduces client to additional support that is available. If client is interested, client is referred to the Intermediary for counseling

**02**

Intermediary contacts borrower to enroll and sends borrower referral info to HCA.

**03**

HCA contacts referred borrower to begin intake and counseling.

# The lender referral process

Procedures for sending mortgage-ready client back to the lender



**01**

If client chooses a partnering lender's product, the counselor packages all key documents for transmittal to lender.



**02**

HCA notifies partnering lender and Intermediary and explains origination process.



**03**

HCA counselor works with partnering lender until borrower is approved and closes.

# Housing Counseling and Technology

## **MISMO**

The Mortgage Industry Standards Maintenance Organization is a not-for-profit, wholly owned subsidiary of the Mortgage Bankers Association responsible for developing standards for exchanging information and conducting business in the U.S. mortgage finance industry.



## NHRC Housing Counseling Dataset Kick-off | 2017



# MISMO Background



# Collaboration is the Key

- MISMO provides the framework for competitors, partners, government agencies, and more to collaborate in the best interest of the industry.
- MISMO Communities of Practice (CoPs) and Development Workgroups (DWGs) typically meet twice each month (conference call) and in person three times each year at the Summits.
- Industry representatives work together to serve everyone.



# How to Participate

MISMO Housing Counseling  
Development Workgroup  
(DWG)

## Meets

2<sup>nd</sup> and 4<sup>th</sup> Wednesday  
3 – 4 pm ET

## Meeting URL

<https://mba-org.zoom.us/j/85930714859>

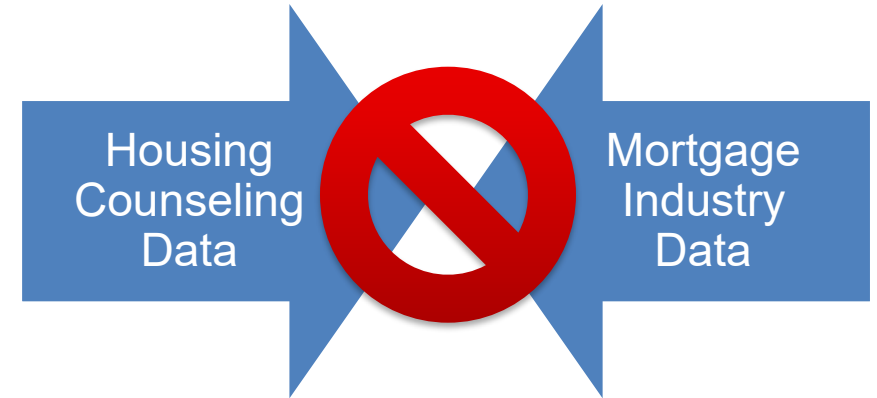
Click [here](#) for more information



# Current State

## The *Value* of Housing Counseling

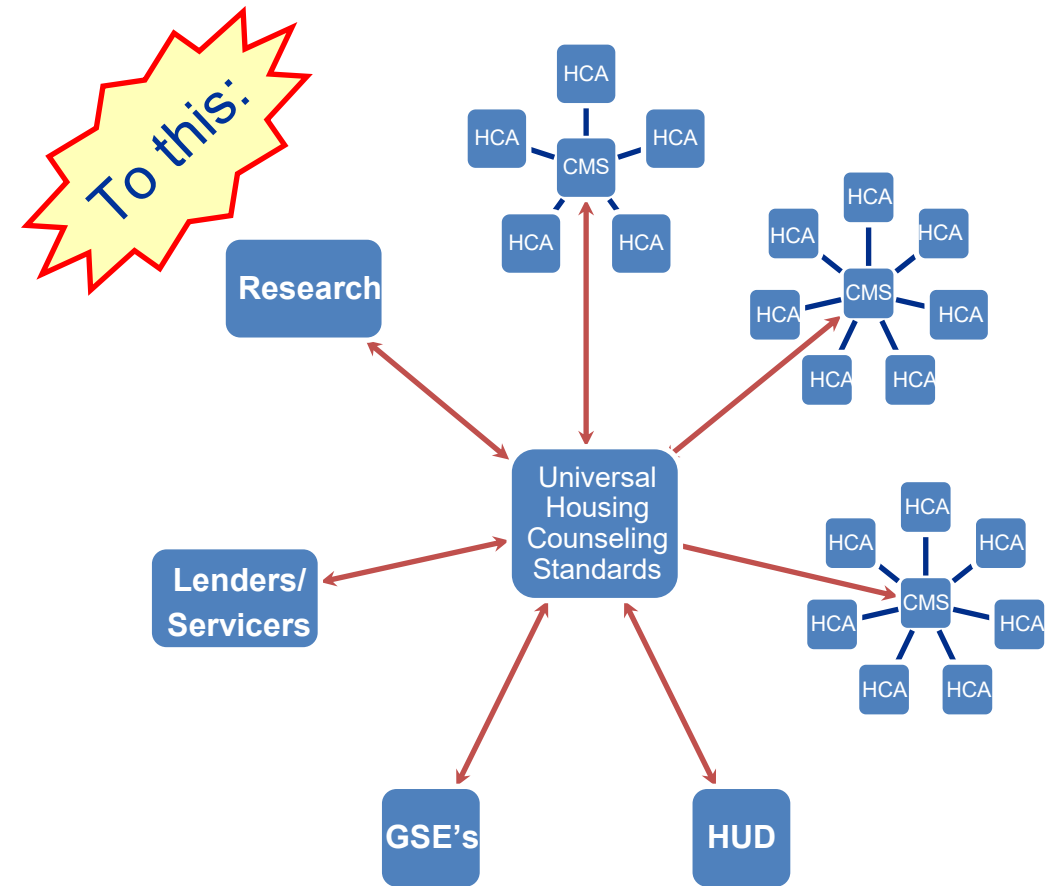
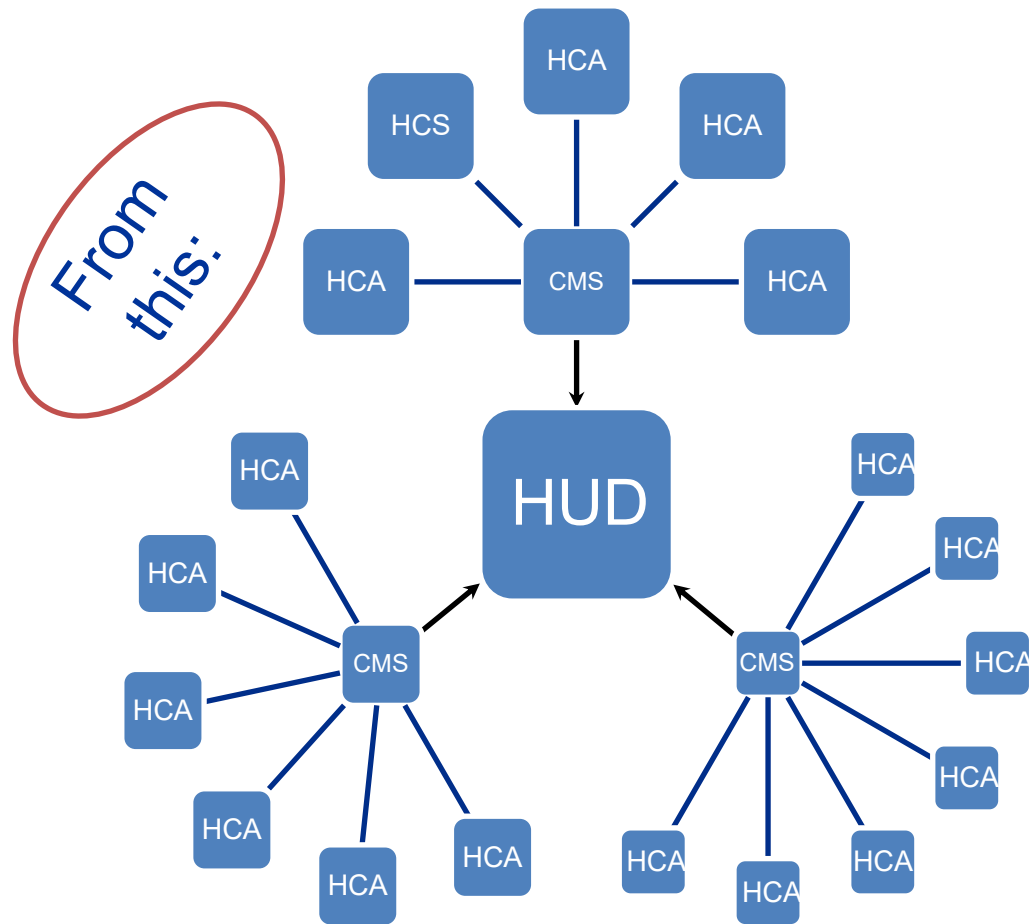
- Anecdotally and through various research over the years Housing Counseling has been shown to help homebuyers prepare and obtain a mortgage and homeowners avoid delinquency, reduce defaults and make homeownership more sustainable.
- What's the value or worth to Homeowners, Mortgage Originators, Loan Servicing Companies and Investors?
- No connectivity to trace activity from Housing Counseling to the data maintained by Originators, Servicers or Investors





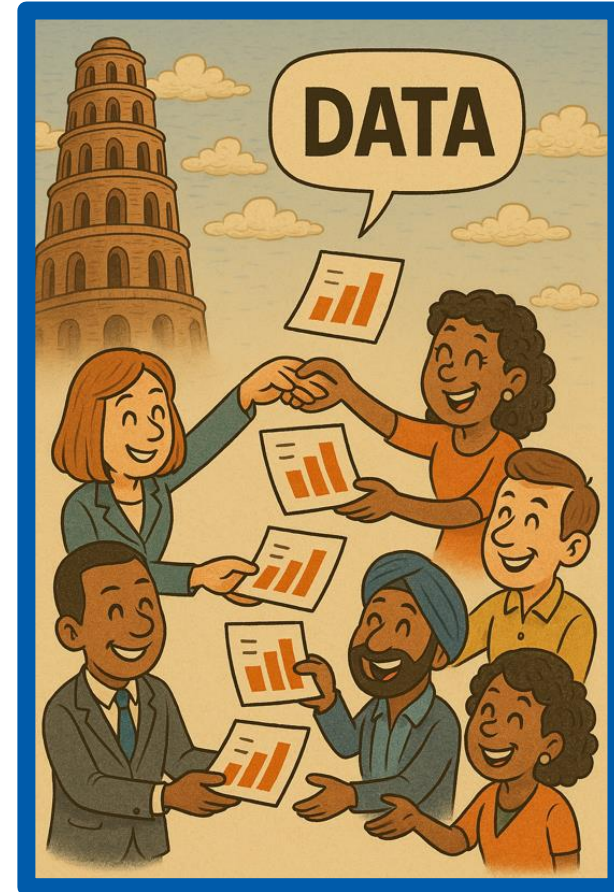
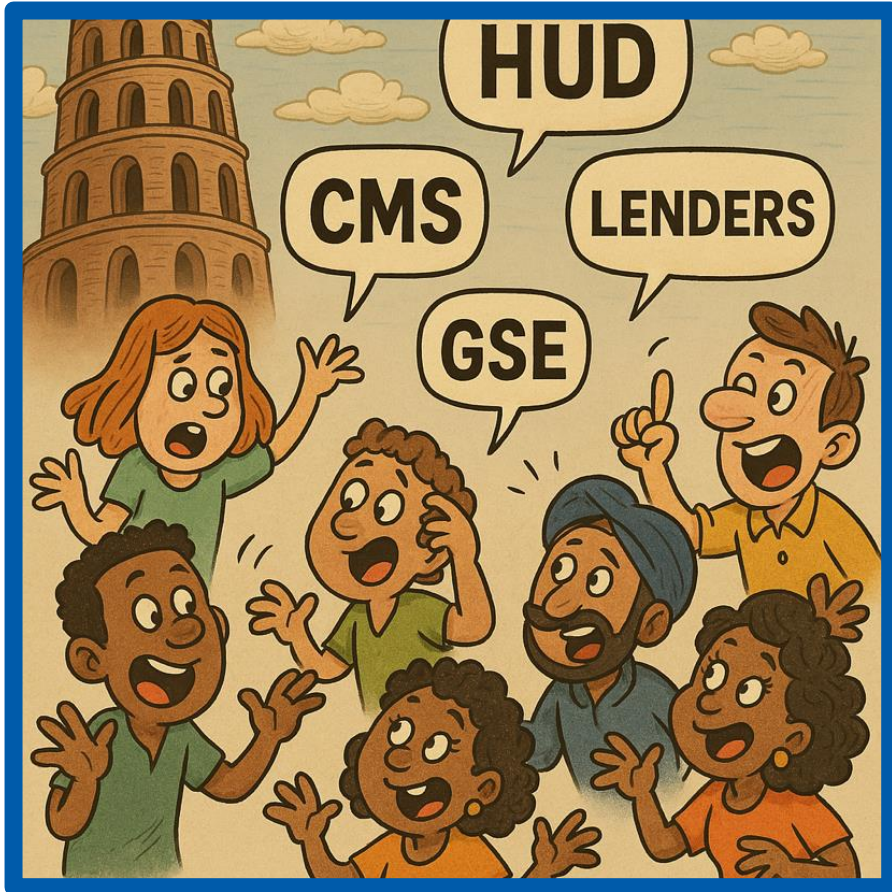
# Vision State

**Change the mindset and change the flow of data to value everyone**



## Importance of Data Standardization

You can't force harmony — but you can tune the instruments. That's what data standards do.

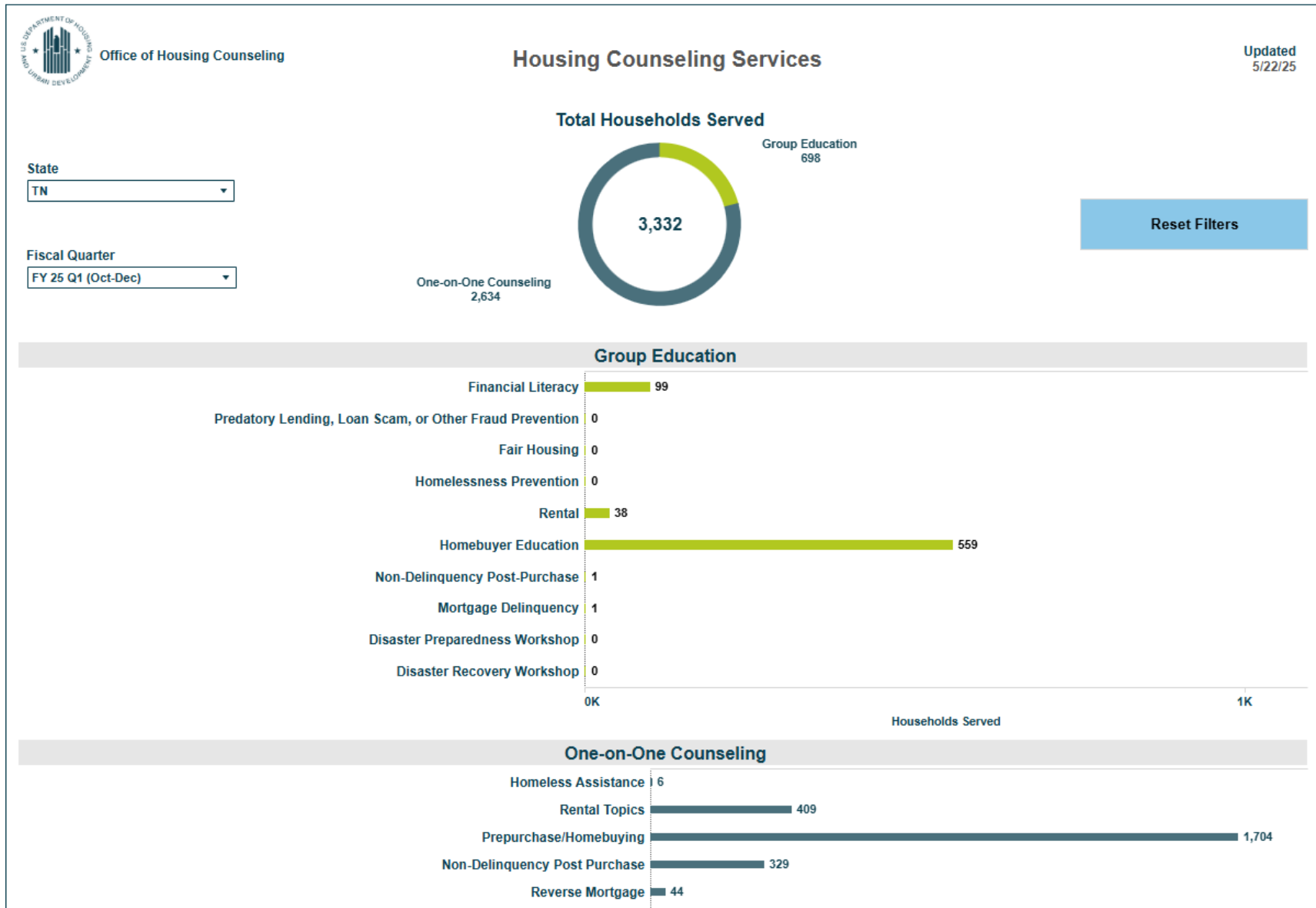


# OHC Remarks

- HUD is working on several related efforts to grow the housing counseling industry:
  - Increasing the accuracy of housing counseling 9902 reporting.
  - Publishing agency-level 9902 data online
  - Modernizing HUD's housing counseling IT systems.
- HUD celebrates MISMO's effort to create a new Housing Counseling Dataset
- The Housing Counseling Dataset is a major milestone:
  - The need for housing counseling services is greater than ever before
  - These new MISMO data standards will help demonstrate our impact in greater detail
- The new dataset will:
  - Help HCAs share client information with mortgage lenders and other partners
  - Help HUD and the housing counseling industry tell a more robust story about the impact of housing counseling services

<https://www.hudexchange.info/programs/housing-counseling/9902/data-displays/>

# HUD OHC Data Dashboard



# HUD OHC Data Dashboard

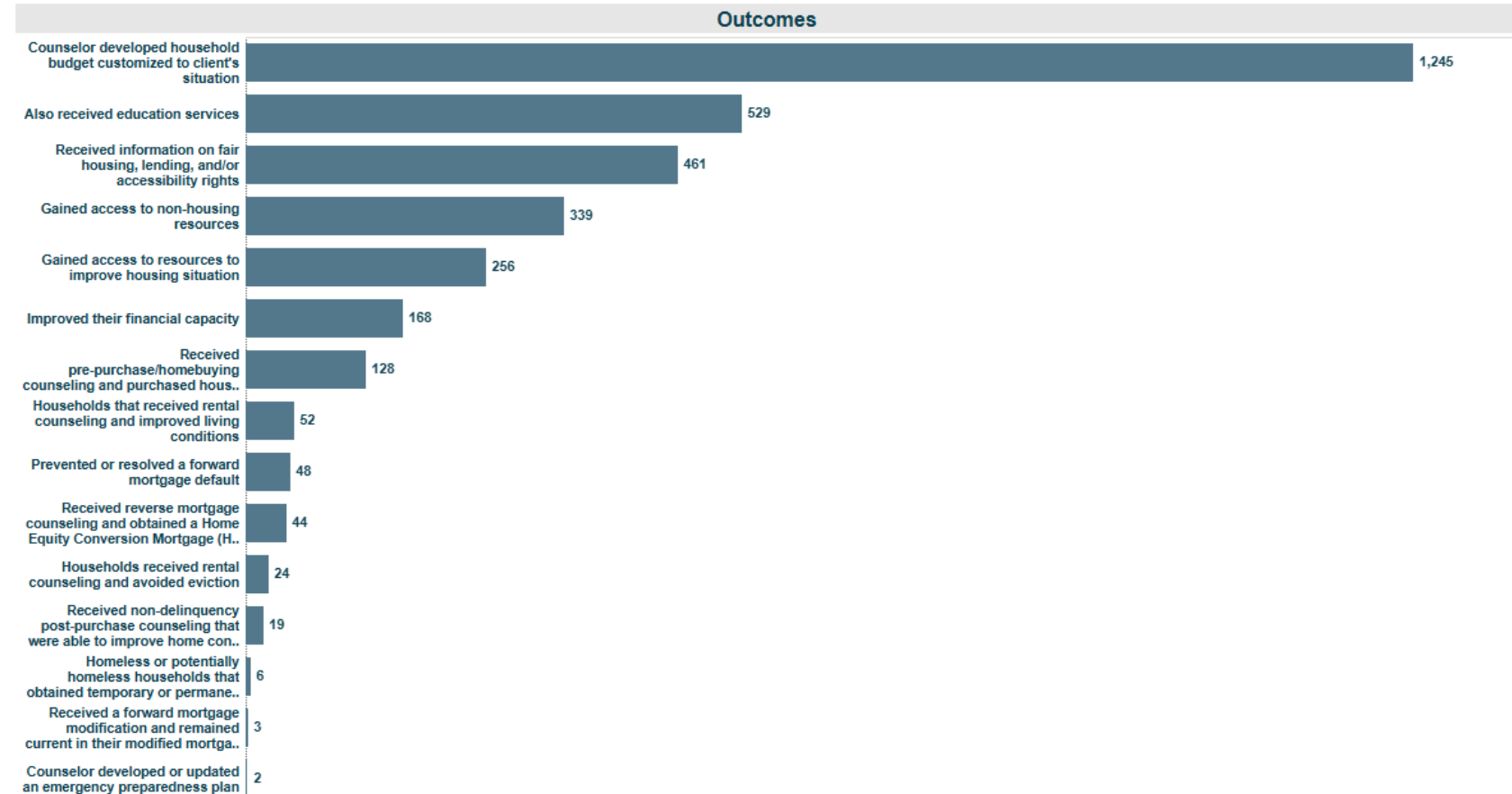
<https://www.hudexchange.info/programs/housing-counseling/9902/data-displays/>

Office of Housing Counseling

## Section 10 Outcomes

Updated  
5/22/25

Fiscal Quarter: FY 25 Q1 (Oct-Dec) State: TN City: (All) Congressional District: (All) Agency Name: (All) Display As: ☒ Total ☐ Percent [Reset Filters](#)





# Get to know the POWER of Joining NHRC!



Save \$11.51 per credit report.



Save \$7.60 for tri-merged credit reports.



45% discount for online student loan support.



25% discount for online student loan support.



10% off Your 1st-Year of Instrumentl's Pro Plan



20% discount on all Money Habitudes products for NHRC members

# Links

- **HUD HCV Data Dashboard:** <https://www.hud.gov/helping-americans/public-indian-housing-hcv-dashboard>
- **NHRC Job Board:** <https://housingcounselingcareer.org/>
- **Section 8 HCV Webinar:** [https://youtu.be/FizwYR1Ge3E?si=bSXBnB8h\\_gBTm500](https://youtu.be/FizwYR1Ge3E?si=bSXBnB8h_gBTm500)
- **Energy Advisor Interest Form:** <https://forms.gle/KHhoNcsgwaiN5zBx6>
- **Fee for Service Webinar:** <https://youtu.be/fYVvB1DIdOE?si=FbrCb0IU14MI0wJt>
- **MISMO Webinar:** <https://youtu.be/BWfcF46kJrQ?si=Eqrd2InLCG772NIB>
- **MISMO Housing Counseling DWG:** [https://www.mismo.org/get-involved/workgroup/housing-counsel-development-workgroup-\(dwg\)](https://www.mismo.org/get-involved/workgroup/housing-counsel-development-workgroup-(dwg))
- **HUD OHC Data:** <https://www.hudexchange.info/programs/housing-counseling/9902/data-displays/>
- **Join NHRC:** <https://www.hsgcenter.org/join-as-a-new-member/>

# Q & A







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# National Housing Resource Center

# THANK YOU!

# The “Big Rocks” Blocking the Path to Homeownership

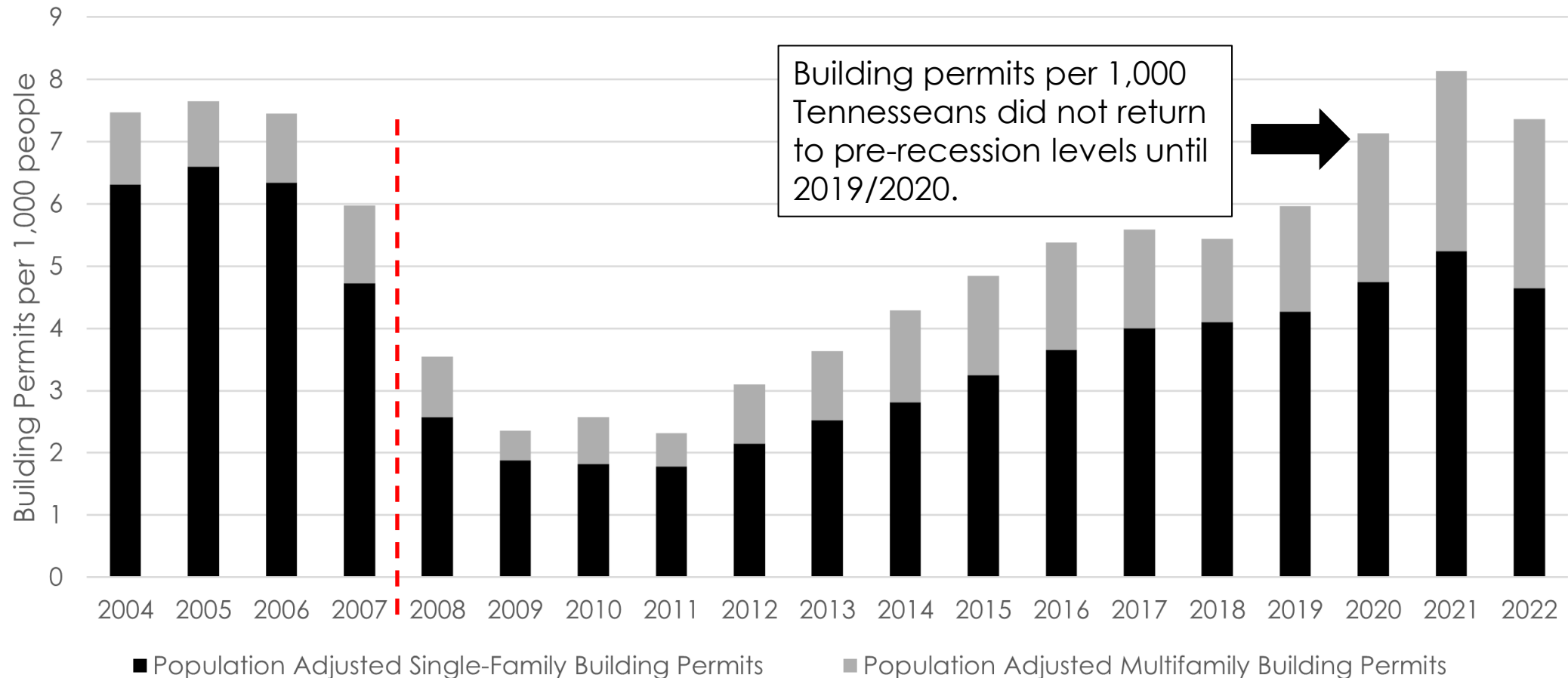


Amara Mattingly, MSW  
Senior Research Analyst  
Tennessee Housing Development Agency  
2025 Housing Education Symposium  
July 21, 2025

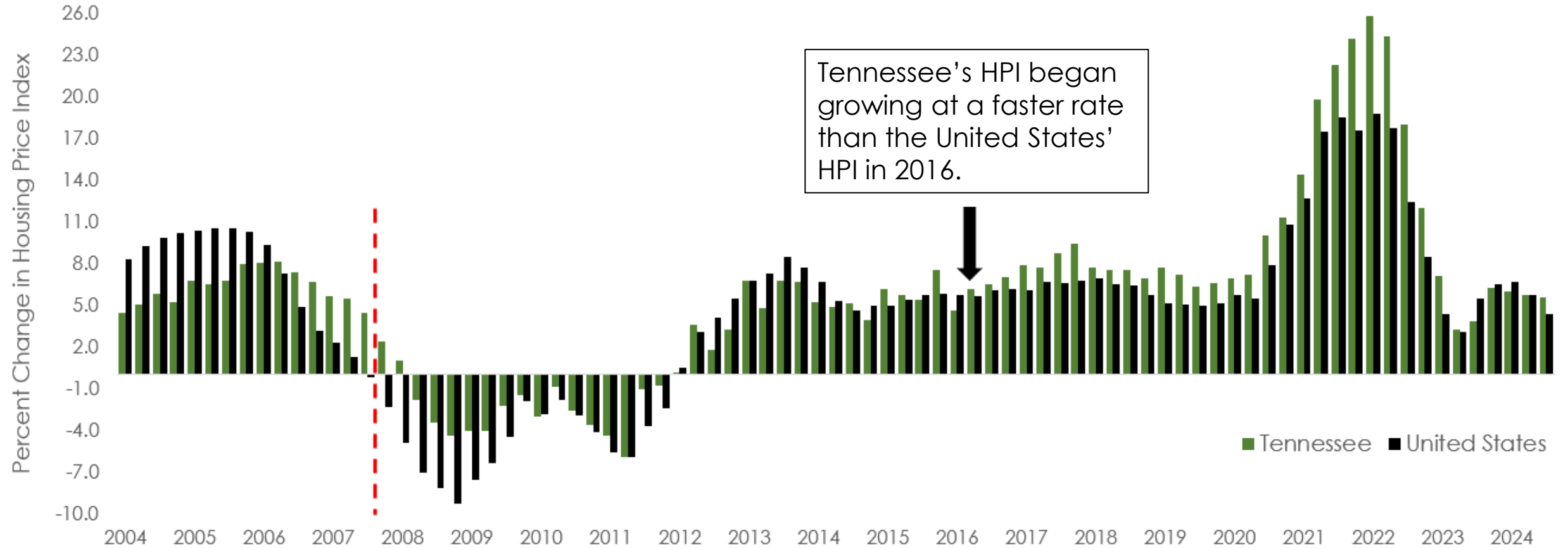
# Community Housing Continuum



# Tennessee's Housing Shortage: Population Adjusted Building Permits 2004-2022

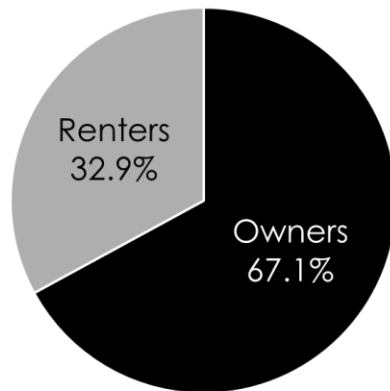


# Tennessee's Home Price Increases: Homeowner Price Index 2004-2024

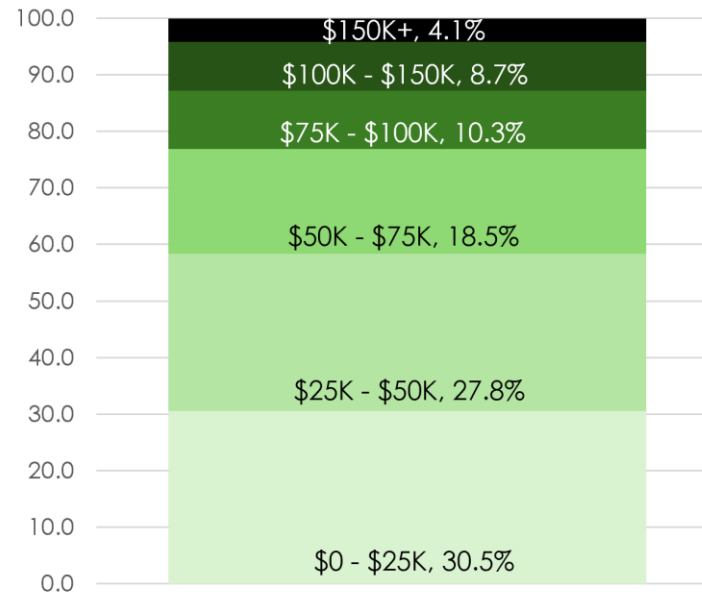


# Tennessee's Renter and Homeowner Incomes

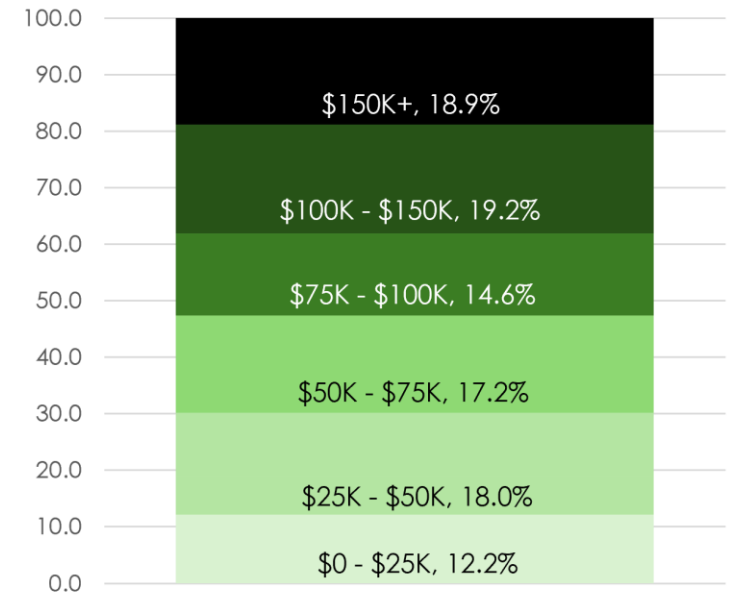
Tennessee – Household Tenure



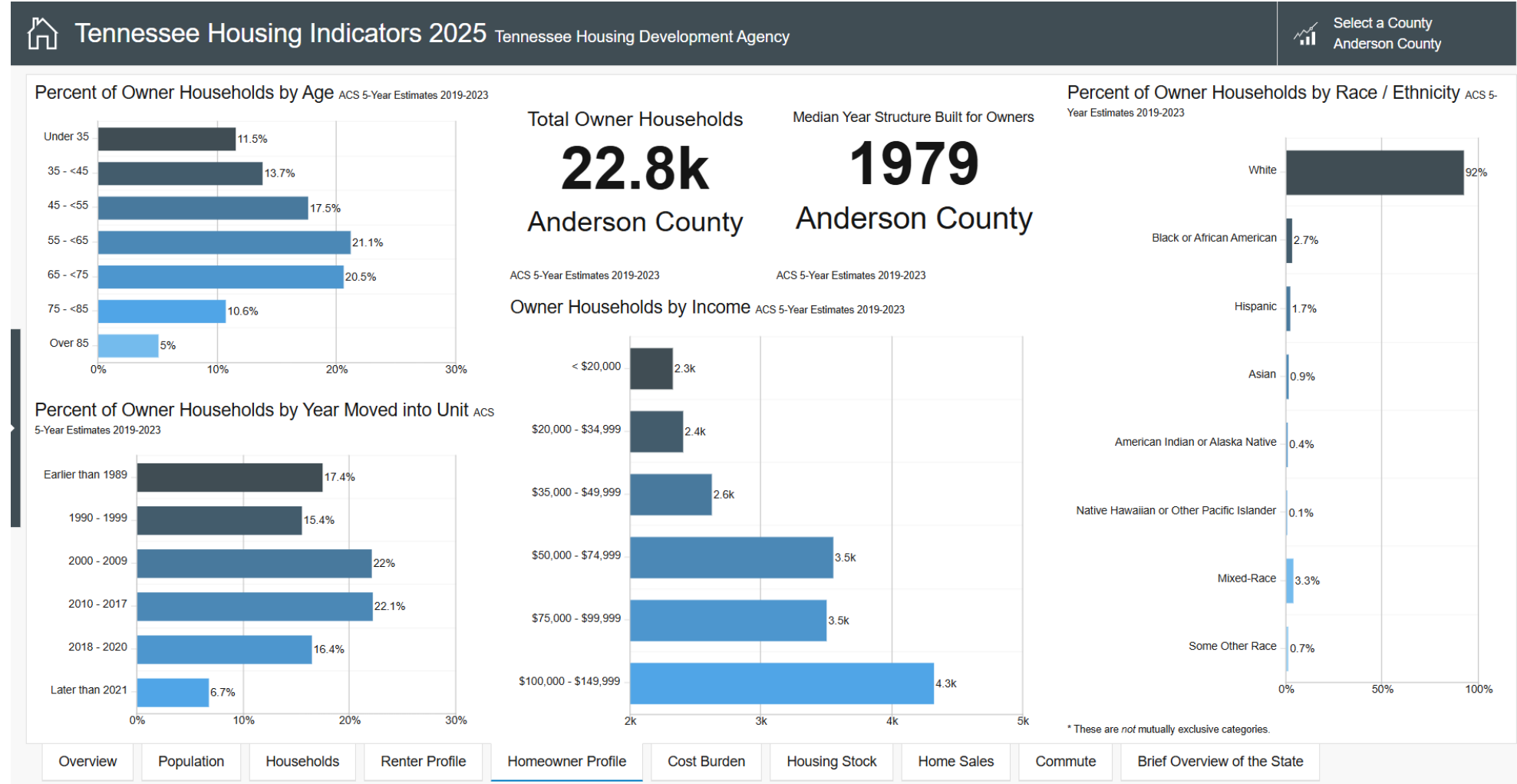
Tennessee – Renter Household Income Distribution



Tennessee – Owner Household Income Distribution



# County-level Renter and Homeowner Profiles





# What (Some) Tennesseans Wanted

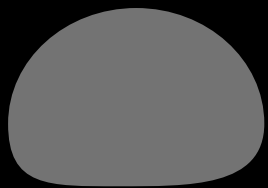
THDA administered a Housing Needs Survey in the summer of 2024 and received 1,179 complete responses from Tennesseans.

Respondents were asked what they wanted in their housing, and the following percentages of respondents reported the statements were “very true” for them.

- 56% reported wanting “to pay less for my housing.”
- 53% reported wanting “better housing opportunities in the community where I live now.”
- **46% reported wanting “to buy a home.”**
  - **68% of current renters reported wanting “to buy a home.”**

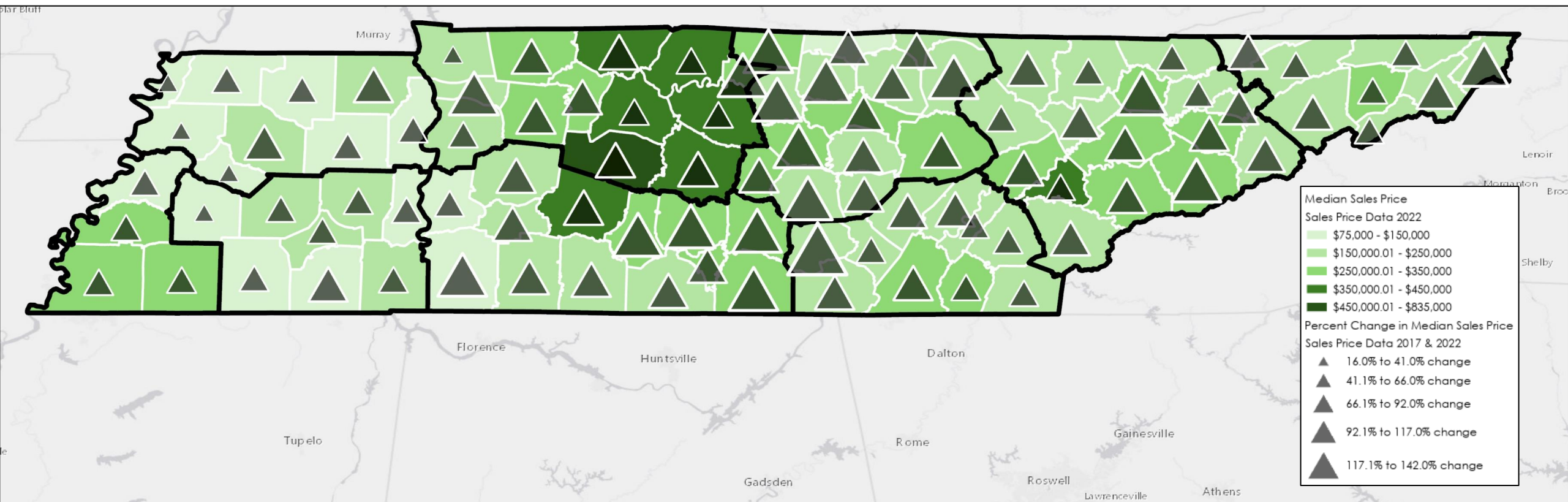
Respondents were asked what their communities needed, and the following percentages of respondents reported said the statements were “high need” in their communities.

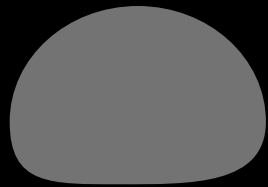
- **80% reported needing “new affordable homes for sale.”**
- **69% reported needing “downpayment assistance for buying a home.”**



# Big Rock 1: Unaffordability

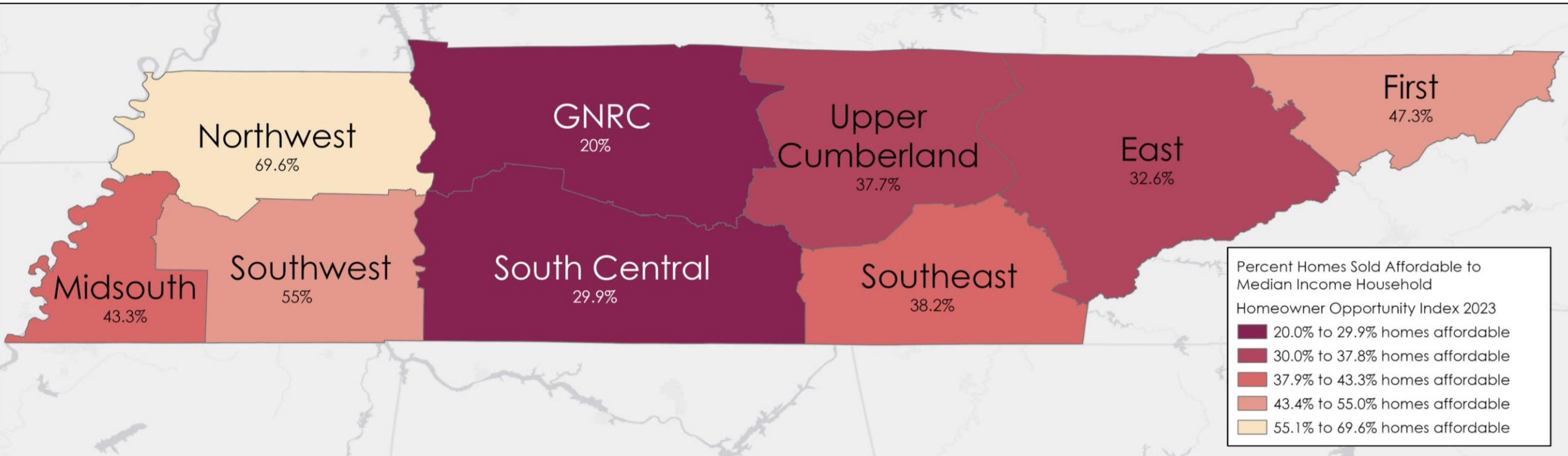
(Median single-family sale prices)

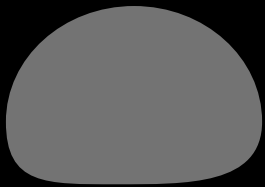




# Big Rock 1: Unaffordability

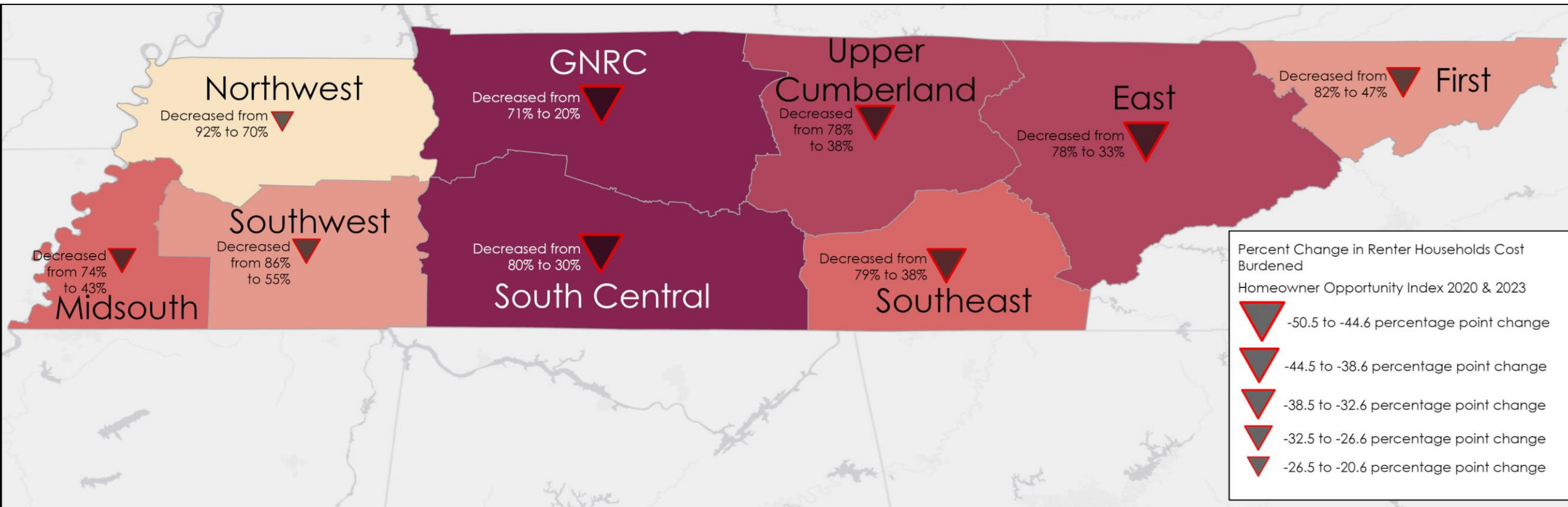
(Homeowner Opportunity Index)

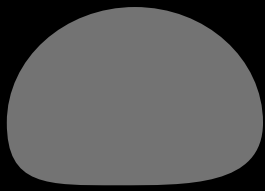




# Big Rock 1: Affordability

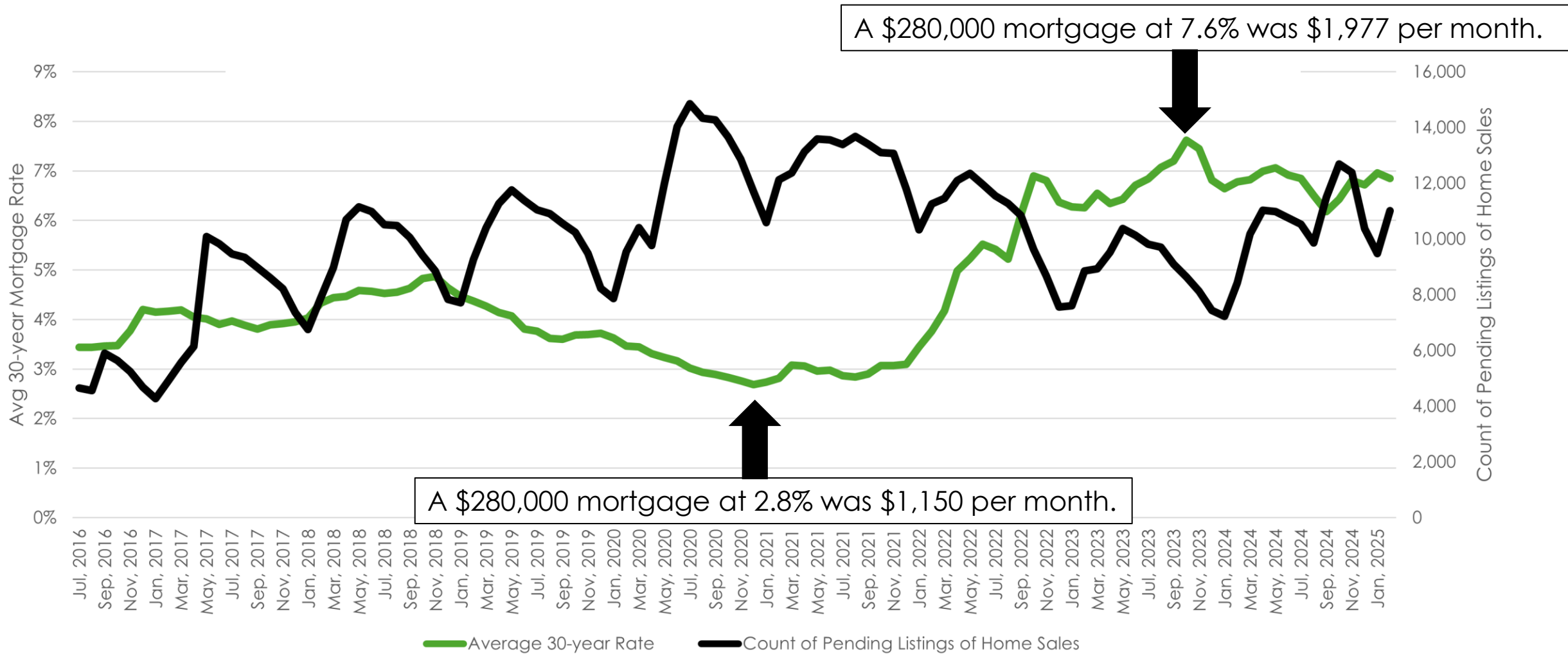
(Percentage point change in Homeowner Opportunity Index)



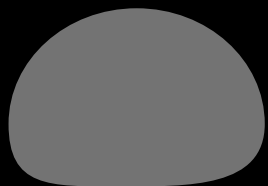


# Big Rock 1: Unaffordability

(Mortgage rates)

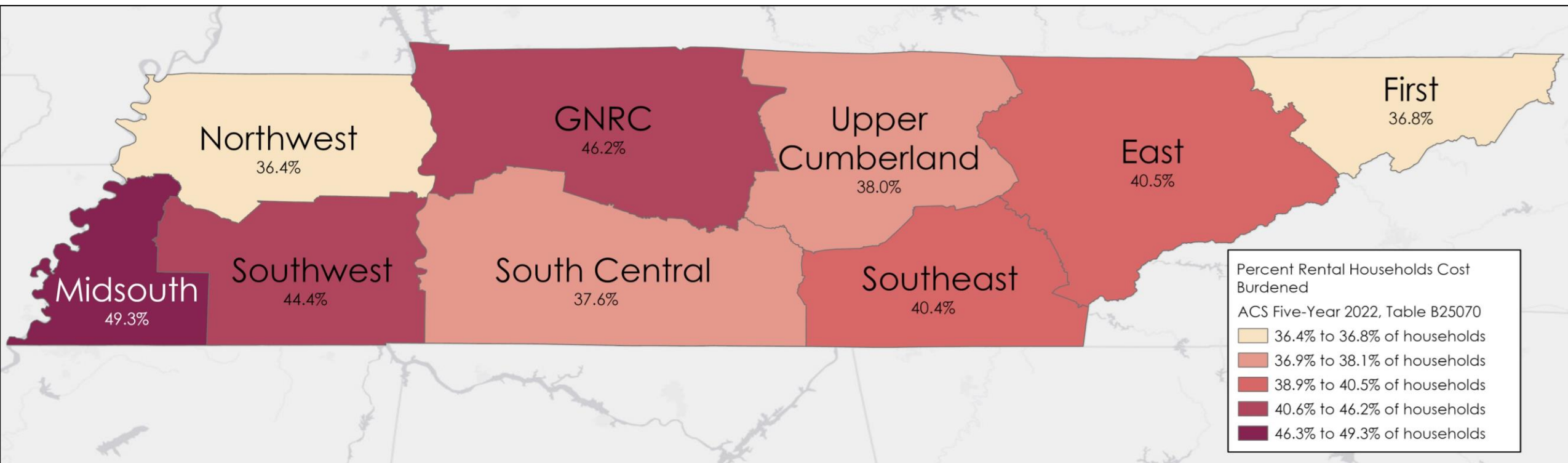






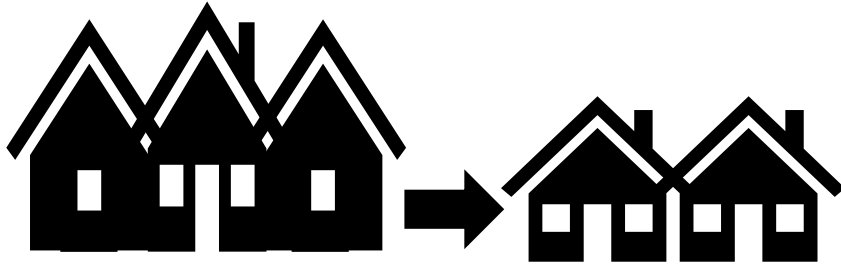
# Big Rock 1: Unaffordability

(Renter cost burden)

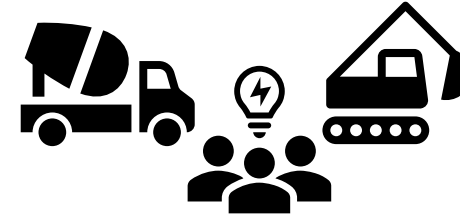




# Clearing Big Rock 1: Affordability



Build more affordable homes for sale



Innovate new building material  
and construction practices



Reduce borrowing costs



Provide downpayment assistance

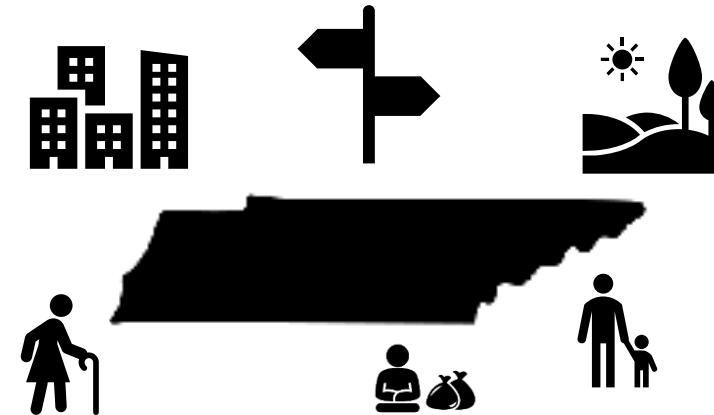


Reduce the costs of other  
important goods and services

# What (Some) Homebuyer Education Agencies Reported

THDA administered a Barriers and Support survey in the summer of 2023 to Homebuyer Education agencies. THDA received responses from 39 agencies—8 in West Tennessee, 17 in Middle Tennessee, and 14 in East Tennessee. These were the populations these agencies reported serving:

Population Description	Total	West	Middle	East
Low-income people	16	6	7	3
People experiencing homelessness	8		6	2
Rural residents	7	1	2	4
Middle/working class households	4	2	1	1
Young families and/or professionals	4	1	2	1
Seniors	4		2	2
Immigrants/refugees	4	2	1	1
Another population	4	1	2	1
Renters	3		2	1
Single parents	3		2	1
Disabled people	2	1	1	
People using ASL	2			2
People utilizing public assistance	1		1	





# Big Rock 2: Need for Education

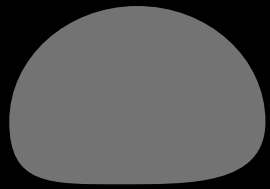
The agencies reported educational barriers to homebuying.

Type of Education Description	Total	West	Middle	East
Homebuying process	10	3	4	3
Credit repair and education	7	3	2	2
General resource access or awareness	6	1	3	2
Financial literacy	3	1	0	2



## Clearing Big Rock 2: Education





# Big Rock 3: Need for Inclusion

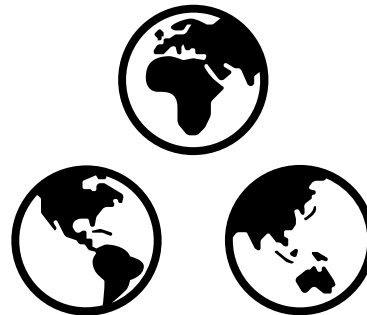
The agencies reported resources for inclusion were needed to assist homebuyers.

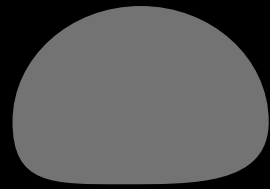
Type of Education Description	Total	West	Middle	East
Translation services, interpreters, and resources to limit language barriers	13	2	4	7
Establishing Trust	3	1		2
Agency cultural education	2			2



## Clearing Big Rock 3: Inclusion

house  
casa  
home  
hogar





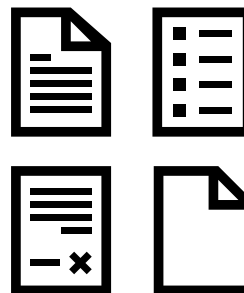
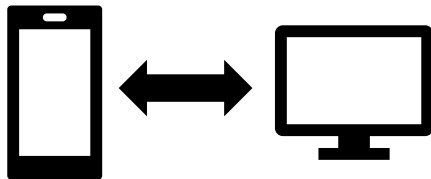
# Big Rock 4: Access Challenges

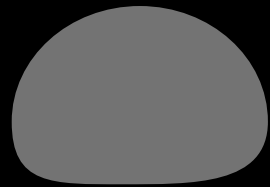
The agencies reported access challenges for homebuyers.

Type of Education Description	Total	West	Middle	East
Challenges with internet, cellphone access, and technology knowledge	7	2	2	3
Transportation	5	1	2	2
Isolation	4		2	2



## Clearing Big Rock 4: Access Challenges





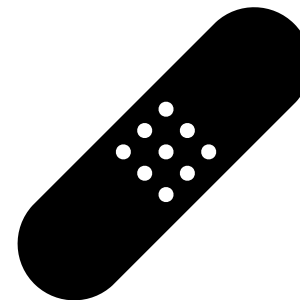
# Big Rock 5: Discrimination & Fraud

The agencies reported discrimination and efforts to defraud homebuyers.

Type of Education Description	Total	West	Middle	East
Bad actors	3	1		2
Discrimination or intimidation	2		1	1



## Clearing Big Rock 5: Discrimination & Fraud



# Additional Resources

For more information, including access to THDA's housing needs assessment for each of Tennessee's nine development districts and county-level housing indicators, please visit [www.thda.org/research-and-reports/Tennessee-housing-needs](http://www.thda.org/research-and-reports/Tennessee-housing-needs).

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