

FRONTLINE WORKERS

in our HOUSING CRISIS

What HUD's Housing Counselors Do and Why They Are Under Threat



WHAT'S HAPPENING?

The Department of Housing and Urban Development (HUD) is facing deep cuts and staff reductions under the Trump Administration, threatening one of the agency's most impactful programs: **housing counseling**. Funded and certified by HUD, and working at non-profits rooted in local communities, housing counselors have helped millions of families buy their first home, stave off evictions or foreclosures, or help rebuild credit and financial stability. Yet, the Administration seeks to sharply reduce program funding and during the shutdown, came close to laying off **all but one person** in HUD's housing counseling program: an attempt only halted by a federal judge.

HOUSING COUNSELING AT A GLANCE

Counselors **provide critical services to communities**, including:

- Educating first-time homebuyers
- Offering financial literacy counseling
- Preventing evictions and foreclosures
- Homelessness prevention counseling

HUD's housing counseling program also funds reverse mortgage counseling, which is mandatory for senior homeowners who seek a Home Equity Conversion Mortgage - without housing counselors, they won't be able to get this mortgage.

“ I TEACH CLIENTS HOW THEY CAN ACCOMPLISH THEIR GOALS, HOW THEY CAN PURCHASE A HOME, AND GET ACCESS TO THINGS THAT THEY NEVER DREAMED THAT THEY HAD ACCESS TO. ”

-HUD Housing Counselor, Michigan

BY THE NUMBERS

FROM 2019 - 2024...



3,450,569 households received one-on-one housing counseling

668,192 households received mortgage and delinquency default services



5,723,635 households in total were served by HUD counselors



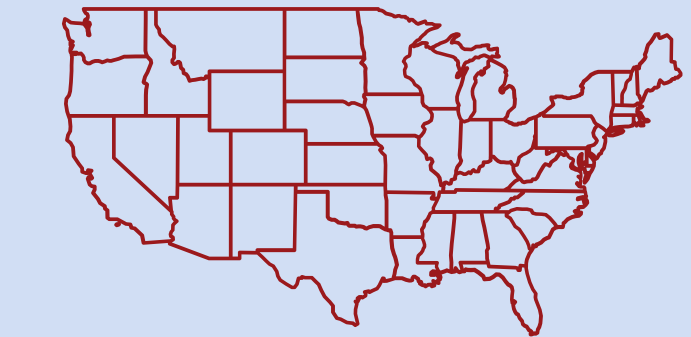
CONSUMER FEDERATION OF AMERICA

“
THE EDUCATION YOU
GIVE A PERSON, THEY
TEND TO BRING TO
THEIR CHILDREN OR TO
THEIR FRIENDS, AND IT
TENDS TO REVERBERATE
INTO A COMMUNITY
LIKE LAYERS IN A POT.”

-HUD Housing Counselor, Illinois

ARE YOU A CONSUMER LOOKING FOR A HOUSING COUNSELOR NEAR YOU?

You can find a local
housing counselor
through [this CFPB
website](#).



BY THE NUMBERS FROM 2019 – 2024...



2,753,719 households
accessed homebuyer
education resources

668,192 households
received rental
assistance and
education services



HELPING COMMUNITIES DURING CRISIS

HUD-supported housing counseling is a **proven tool for improving access to housing**, supporting housing stability, and helping families improve their financial health. Housing counselors are also **critical resources for disaster-impacted families**, helping them connect with resources to engage effectively with lenders and insurance companies using their professional expertise. Housing counselors are the frontline workers that **help people stay housed in the middle of our housing crisis**.