

February 8, 2021

The Honorable Nancy P. Pelosi  
Speaker  
U.S. House of Representatives  
Washington, DC 20515

The Honorable Charles E. Schumer  
Democratic Leader  
U.S Senate  
Washington, D.C. 20510

The Honorable Kevin McCarthy  
Minority Leader  
U.S. House of Representatives  
Washington, DC 20515

The Honorable Mitch McConnell  
Republican Leader  
U.S. Senate  
Washington, D.C. 20510

Dear Speaker Pelosi, Leader Schumer, Leader McConnell and Leader McCarthy:

We are writing to urge you to include desperately needed relief to struggling homeowners in the COVID-19 relief package before Congress. Specifically, we request that it include \$25 billion for direct assistance to homeowners with COVID-19 hardships, who disproportionately represent communities of color hurt most by the pandemic, with the bulk of the funds deployed through state housing finance agencies through the Homeowner Assistance Fund and including at least \$100 million for housing counseling and \$39.7 million for the Fair Housing Initiatives Program.

The COVID-19 pandemic and ensuing economic crisis are devastating homeowners, particularly in communities of color which have not yet recovered from the 2008 Great Recession. While CARES Act and COVID-related forbearance by servicers has provided breathing room for many homeowners, this assistance does not cover those whose homes are at risk due to tax foreclosure, past-due homeowner association fees and other threats to home retention. The Mortgage Bankers Association reports that there are currently 3.8 million homeowners who are past due on their mortgages. Over half of these homeowners are people of color, according to Census Bureau Household Pulse Survey data for the period January 6-18. Black and Hispanic mortgage holders were more than twice as likely as white homeowners to report being late on their mortgage.

Mortgage payment assistance will be critically important to the nearly 3 million borrowers that remain in long-term forbearance plans from their mortgage servicers. While forbearance provides a temporary bridge for borrowers experiencing hardships, exiting long-term forbearance will be a challenge for those borrowers whose incomes have not recovered to pre-pandemic levels. Recent homebuyers that relied on low- or no-down payment loans from FHA, VA or the Rural Housing Service are at particular risk, as even six months of forbearance can put borrowers underwater on their mortgages, owing more than their home is worth. Moreover, these borrowers are predominantly Black and Latinx families, first-time buyers and low- to moderate-income families.<sup>1</sup>

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<sup>1</sup> For example, according 2019 HMDA data, 41% of all mortgage originations for Black homeowners, and 39% of all loans to Hispanic borrowers, were backed by the FHA. Eighty-three percent of FHA loans went to first-time homebuyers, and 55% were for households earning less than \$75,000 (see FHA's 2020 Annual Report at <https://www.hud.gov/sites/dfiles/Housing/documents/2020FHAAnnualReportMMIFund.pdf>).

The Homeowner Assistance Fund, modeled on the Hardest Hit Fund created a decade ago, would enable state housing finance agencies to help homeowners with COVID-19 hardships, including providing direct assistance with mortgage payments, helping people get into affordable loan modifications, and assisting with utility payments, property tax and insurance payments, home owner association dues and other support to prevent the loss of home equity, mortgage delinquency, default, foreclosure, or loss of utility services. The Black homeownership rate today is as low as it was in 1968 when the Fair Housing Act was passed. We cannot begin to tackle the racial homeownership and wealth gaps if we do not take steps to prevent a wave of COVID-induced foreclosures and loss of home equity.

We also support additional funding for HUD-approved housing counseling agencies and legal assistance, as they both play essential roles in helping homeowners avoid foreclosure. HUD-approved housing counseling agencies play a critical role in ensuring homeowners get the individualized help and relief they need to stay in their homes, including through effective communication with their servicer and addressing credit and financial challenges as a result of the pandemic. As noted above, funding for Qualified Fair Housing Organizations and Qualified Fair Housing Enforcement Organizations must be prioritized. Fair housing groups are experiencing an uptick in cases since the onset of the pandemic, and additional funding would further protect vulnerable households experiencing housing-related dislocations

A critical lesson of the Great Recession is that the communities most impacted need targeted, early intervention. Acting now to include these key provisions in the pending COVID-19 relief package will help stem what could be a damaging housing crisis in the U.S. concentrated in low-income communities and communities of color.

Sincerely,

**National Organizations**

American Bankers Association  
Americans for Financial Reform  
Center for Community Progress  
Center for Responsible Lending  
Community Home Lenders Association  
Community Housing Capital  
Consumer Action  
Consumer Credit and Budget Counseling, Inc d/b/a National Foundation for Debt Management  
Consumer Federation of America  
Credit Card Management Services, Inc.  
Enterprise Community Partners  
Faith and Community Empowerment (FACE)  
Faith in Action  
Framework Homeownership  
Granite Housing Strategies, LLC  
Guild Mortgage  
Habitat for Humanity International  
Hogar Hispano, Inc.

HomeFree-USA  
Homeownership Alliance  
Housing Assistance Council  
Housing Partnership Network  
Housing Policy Council  
Local Initiatives Support Corporation (LISC)  
Low Income Investment Fund  
Money Management International  
Mortgage Bankers Association  
NAACP  
NAACP Legal Defense and Educational Fund, Inc. (LDF)  
National Asian American Coalition  
National Association of Affordable Housing Lenders  
National Association of Consumer Advocates  
National Association of Home Builders  
National Association of REALTORS®  
National Association of Hispanic Real Estate Professionals  
National Association of Real Estate Brokers  
National Association of Local Housing Finance Agencies  
National Coalition for Asian Pacific American Community Development  
National Community Reinvestment Coalition (NCRC)  
National Community Renaissance  
National Community Stabilization Trust  
National Consumer Law Center (on behalf of its low-income clients)  
National Council of State Housing Agencies  
National Disaster Interfaith Network  
National Fair Housing Alliance  
National Foundation for Credit Counseling  
National Housing Conference  
National Housing Law Project  
National Housing Resource Center  
National Leased Housing Association  
National NeighborWorks Association  
National Organization for Women  
National Urban League  
National Women's Law Center  
Navicore Solutions  
Prosperity Now  
Public Counsel  
Real Estate Services Providers Council, Inc. (RESPRO)  
Rural Community Assistance Corporation  
SKA Marin  
The Elevated Studio  
The Leadership Conference on Civil and Human Rights  
U.S. Mortgage Insurers  
UnidosUS

## **State Organizations**

Arkansas Community Organizations  
Center for Fair Housing, Inc (AL)  
Fair Housing Center of Northern Alabama  
Mission Possible Community Services, Inc. (AL)  
Mississippi County, Arkansas, Economic Opportunity Commission, Inc.  
Southern Bancorp Community Partners (AR)  
Administration of Resources and Choices (AZ)  
Chicanos Por La Causa Housing Counseling Services (AZ)  
Comite de Bien Estar (AZ)  
Family Housing Resources (AZ)  
Housing American Corp (AZ)  
Housing Solutions of Northern Arizona, Inc.  
Southwest Fair Housing Council (AZ)  
Take Charge America, Inc. (AZ)  
The Dunbar Coalition, Inc. (AZ)  
Trellis (AZ)  
Western Arizona Council of Governments  
California Reinvestment Coalition  
Community Housing Council (CA)  
Community Housing Development Corporation (CA)  
CSA San Diego County  
Eden Council for Hope & Opportunity (ECHO Housing) (CA)  
Fair Housing Advocates of Northern California  
Fair Housing Council of Orange County (CA)  
Fair Housing Council of Riverside County, Inc. (CA)  
Greater Napa Valley Fair Housing Center (CA)  
Haven Neighborhood Services (CA)  
Housing Equality Law Project (HELP) (CA)  
Institute on Aging (CA)  
New Economics for Women (CA)  
Project Sentinel (CA)  
Public Law Center (CA)  
Self-Help Enterprises (CA)  
Springboard Nonprofit d/b/a Credit.org (CA)  
Ubuntu Institute of Learning (CA)  
Ventura County Community Development Corporation (CA)  
Colorado Coalition for the Homeless  
Colorado Latino Leadership, Advocacy, & Research Organization (CLLARO)  
Denver Metro Fair Housing Center  
Diversity Dynamics Consulting (CO)  
LaMedichi (CO)  
Mile High Connects (CO)  
NeighborWorks Southern Colorado  
Wheeler Advisory Group LLC (CO)

Young Invincibles (CO)  
Connecticut Fair Housing Center  
Haven Neighborhood Services (CT)  
Central American Resource Center (DC)  
Equal Rights Center (DC)  
NCALL (DE)  
Neighborhood House Inc (DE)  
Affordable Homeownership Foundation, Inc. (FL)  
CBO Support Network (FL)  
Comprehensive Housing Resources (FL)  
Consolidated Credit Solutions, Inc. (FL)  
Credit Card Management Services, Inc. (FL)  
Debthelper.com (FL)  
Florida Alliance of Community Development Corporations, Inc.  
Florida Housing Counselor Network  
Graceful Solutions, Inc. (FL)  
H.E.L.P. Community Development Corp. (FL)  
Housing and Neighborhood Development Services of Central Florida, Inc. (HANDS)  
Housing Counseling Consultant (FL)  
Housing Development Corporation of SW Florida, Inc., d/b/a HELP  
Housing Opportunities Project for Excellence, Inc. (FL)  
Jacksonville Area Legal Aid, Inc. (FL)  
Solita's House, Inc. (FL)  
St. Johns Housing Partnership, Inc. (FL)  
St. Petersburg Neighborhood Housing Services, Inc dba Neighborhood Home Solutions (FL)  
Step Up Suncoast, inc. (FL)  
Tampa Bay Community Development Corporation  
Wealth Watchers Inc. (FL)  
Atlanta Neighborhood Development Partnership  
Catholic Charities Atlanta  
GS Community Ventures (GA)  
JCVision and Associates, Inc. (GA)  
Metro Fair Housing Services, Inc. (GA)  
Morningstar Urban Development Inc (GA)  
New Georgia Project  
Savannah-Chatham County Fair Housing Council, Inc. (GA)  
Totally Free Inc (GA)  
Hale Mahaolu (HI)  
Hawaiian Community Assets, Inc.  
Coasap (IA)  
Intermountain Fair Housing Council, Inc. (ID)  
Access Living of Metropolitan Chicago  
AGORA Community Services (IL)  
Brighton Park Neighborhood Council (IL)  
Center for Changing Lives (IL)  
Chicago Area Fair Housing Alliance

Chicago Lawyers' Committee for Civil Rights  
Housing Action Illinois  
Housing Choice Partners (IL)  
Housing Opportunities & Maintenance for the Elderly (H.O.M.E.) (IL)  
Lake County Housing Authority (IL)  
Neighborhood Housing Services of Chicago  
Northside Community Resources - Chicago  
Northwest Side Housing Center (IL)  
Open Communities (IL)  
ReBirth of Greater Roseland (IL)  
Statewide Independent Living Council (SILC) of Illinois  
South Suburban Housing Center (IL)  
Woodstock Institute (IL)  
Fair Housing Center of Central Indiana, Inc.  
Habitat for Humanity of Lafayette (IN)  
HomesteadCS (IN)  
Catholic Charities of the Diocese of Covington, KY  
Fahe (KY, Appalachia)  
Frontier Housing, Inc. (KY)  
New Directions Housing (KY)  
REBOUND, Inc. (KY)  
The Housing Partnership, Inc. (KY)  
Louisiana Fair Housing Action Center  
Greater Boston Legal Services, on behalf of its low-income clients  
Massachusetts Affordable Housing Alliance  
Massachusetts Communities Action Network  
Massachusetts Fair Housing Center, Inc.  
Springfield No One Leaves/Nadie Se Mude (MA)  
Community Development Network of Maryland  
Consumer Credit Counseling Service of Maryland and Delaware, Inc.  
Garwyn Oaks Northwest Housing Resource Center (MD)  
Housing Options & Planning Enterprises, Inc. (MD)  
Maryland Consumer Rights Coalition (MD)  
Neighborhood Housing Services of Baltimore, Inc. (MD)  
Public Justice Center (MD)  
Coastal Enterprises, Inc. (ME)  
Community Concepts Finance Corporation (ME)  
Penquis CAP (ME)  
Abayomi Community Development Corporation (MI)  
Fair Housing Center of Metropolitan Detroit  
Fair Housing Center of Southwest Michigan  
Fair Housing Center of West Michigan  
Habitat for Humanity of Michigan  
Southwest Economic Solutions (MI)  
Minnesota Homeownership Center  
Twin Cities Habitat for Humanity

Greater Kansas City Housing Information Center (MO)  
Metro St. Louis Equal Housing and Opportunity Council (MO)  
NHS of Kansas City, Inc. (MO)  
The Housing Partnership (MO)  
Housing Education and Economic Development (MS)  
Renaissance Community Loan Fund (MS)  
Voice of Calvary Ministries (MS)  
Montana Fair Housing, Inc.  
National Affordable Housing Network (MT)  
Centre for Homeownership & Economic Development Corporation, Inc. (NC)  
Charlotte Center for Legal Advocacy  
Community Link Programs of Travelers Aid Society of Central Carolinas Inc (NC)  
Family Service of the Piedmont (NC)  
North Carolina Council of Churches  
North Carolina Justice Center  
OnTrack WNC Financial Education & Counseling (NC)  
Pisgah Legal Services (NC)  
Reinvestment Partners (NC)  
High Plains Fair Housing Center (ND)  
Credit Advisors Foundation (NE)  
High Plains Community Development Corp. (NE)  
Affordable Housing Alliance (NJ)  
Anti-Poverty Network of New Jersey  
Housing Partnership for Morris County, Inc. (NJ)  
New Jersey Citizen Action  
New Jersey Community Capital  
The Waterfront Project (NJ)  
Homewise, Inc (NM)  
New Mexico Center on Law and Poverty  
Affordable Housing Partnership of the Capital Region (NY)  
Albany County Rural Housing Alliance, Inc.  
American Debt Resources, Inc. (NY)  
Association for Neighborhood and Housing Development (NY)  
Belmont Housing Resources for WNY, Inc. (NY)  
Bronx NHS CDC Inc.  
Brooklyn Bar Association Volunteer Lawyers Project  
Brooklyn Legal Services Corp. A  
Brooklyn Neighborhood Services  
Buffalo Urban League (NY)  
CAMBA Legal Services Inc (NY)  
CCCS of Buffalo (NY)  
Center for Elder Law & Justice (NY)  
Center for NYC Neighborhoods, Inc.  
Central Islip Civic Council, Inc. (NY)  
Chautauqua Home Rehabilitation and Improvement Corporation (NY)  
Chhaya Community Development Corporation (NY)

Church of Good Deeds (NY)  
Civic Association of Cypress Hills (NY)  
CNY Fair Housing, Inc.  
Coalition for Community Advancement: Progress for East New York  
Consumer Justice for the Elderly Litigation Clinic, St. John's University School of Law (NY)  
Cypress Hills Local Development Corporation (NY)  
DC 37 Municipal Employees Legal Services (NY)  
Doug Dylla Consulting (NY)  
Emergency Shelter Network (NY)  
Empire Justice Center (NY)  
ERASE Racism (NY)  
Fair Housing Justice Center Inc (NY)  
Fifth Avenue Committee (NY)  
Friends of the North Country, Inc. (NY)  
Habitat for Humanity New York City  
Habitat for Humanity of Tompkins and Cortland Counties (NY)  
House of Good Deeds (NY)  
Housing and Family Services of Greater New York  
Housing Assistance Program of Essex County, Inc. (NY)  
Hudson River Housing, Inc. (NY)  
Human Development Services of Westchester, Inc. (NY)  
JASA Legal Services for Elder Justice (NY)  
Keuka Housing Council, Inc. (NY)  
Legal Aid Society of Rockland County, Inc. (NY)  
Long Island Housing Services, Inc. (NY)  
Margert Community Corporation (NY)  
Neighborhood Housing Services of Queens CDC (NY)  
Neighborhood Restore HDFC (NY)  
Neighbors Helping Neighbors (NY)  
New York Disaster Interfaith Services (NYDIS)  
New York Mortgage Coalition  
New York State Council of Churches  
New York VOAD (Voluntary Organization Active in Disaster)  
NHS Brooklyn, CDC, Inc.  
Northfield Community LDC of Staten Island, Inc. (NY)  
PathStone Corporation (NY)  
Putnam County Housing Corporation (NY)  
Queens Volunteer Lawyers Project, Inc. (NY)  
Rensselaer County Housing Resources, Inc. (NY)  
Resurrection Sheepshead Bay (NY)  
Rockaway Development & Revitalization Corporation (NY)  
RUPCO, Inc. (NY)  
Safeguard Credit Counseling Services, Inc. (NY)  
Strycker's Bay Neighborhood Council (NY)  
Supportive Housing Network of NY  
The Bronx Neighborhood Housing Services



The Housing Council at PathStone (NY)  
The Legal Project (NY)  
Troy Rehabilitation and Improvement Program, Inc. (NY)  
United Community Center of Westchester (NY)  
Waterfront Alliance (NY)  
Westchester Residential Opportunities, Inc. (NY)  
Western New York Law Center, Inc.  
Workplace Project (NY)  
CHN Housing Partners (OH)  
Community Housing Solutions (OH)  
Fair Housing Advocates Association (OH)  
Fair Housing Center for Rights & Research (OH)  
Fair Housing Contact Service, Inc. (OH)  
Fair Housing Resource Center, Inc. (OH)  
Home Repair Resource Center (OH)  
Homes on the Hill CDC (OH)  
Housing Opportunities Made Equal of Greater Cincinnati  
Legal Aid Society of Southwest Ohio  
Miami Valley Community Action Partnership (OH)  
Miami Valley Fair Housing Center, Inc. (OH)  
DevNW (OR)  
Fair Housing Council of Oregon  
Proud Ground (OR)  
Affordable Housing Centers of Pennsylvania  
Community Legal Services of Philadelphia  
Esperanza (PA)  
Fair Housing Rights Center In Southeastern Pennsylvania  
Housing Opportunities of Beaver County (PA)  
Nueva Esperanza, Inc. (PA)  
Pennsylvania Council of Churches  
Philadelphia Unemployment Project  
Southwest Community Development Corporation  
Foreclosure Prevention Legal Aid Clinic, University of Puerto Rico Law School  
Instituto de Educación Practica-PR Bar Association (Puerto Rico)  
Solo Por Hoy (Puerto Rico)  
GROW South Dakota  
Urban League - Tallahassee (TN)  
Residential Resources, Inc. (TN)  
Cooperative Processing Resources (TX)  
Greater Houston Fair Housing Center, Inc.  
Housing Opportunities of Fort Worth, Inc.  
North Texas Fair Housing Center  
Rockland Housing Action Coalition, Inc. (TX)  
SouthFair Community Development Corporation (TX)  
Texas Appleseed  
Helping Overcome Poverty's Existence, Inc. (HOPE) (VA)

Housing Opportunities Made Equal of Virginia  
Piedmont Housing Alliance (VA)  
Virginia Organizing  
Virginia Poverty Law Center  
Downstreet Housing & Community Development (VT)  
Lamoille Housing Partnership (VT)  
NeighborWorks of Western Vermont  
Association of Manufactured Home Owners (WA)  
Catholic Charities Housing Services - Diocese of Yakima (WA)  
Fair Housing Center of Washington  
Northwest Fair Housing Alliance (WA)  
Parkview Services (WA)  
Metropolitan Milwaukee Fair Housing Council (WI)  
HomeOwnership Center, Inc. (WV)  
The Fairmont-Morgantown Housing Authority (WV)