The NCLR Homeownership Housing Counseling History

The NCLR Homeownership Network (NHN) was established to help increase Latino homeownership and wealth-building opportunities. The NHN has been a HUD-funded housing counseling intermediary since 1997, providing services to Latino and low-income individuals and families in communities across the nation. Since then, the NHN has:

- Provided more than 590,000 households with housing counseling services
- Provided more than 434,000 households with one-on-one counseling
- Helped more than 33,000 individuals and families become new homeowners

The Importance of Our Network Affiliates

The success of our network relies on the dedication and perseverance of many people who are passionate about their cause. The NHN is made up of more than 50 independent 501(c)3 nonprofit organizations. Large or small, these groups are dedicated to providing vital housing counseling and education services to Latino and underserved individuals and families within their communities. As demand grows, so must our counseling efforts.

Our affiliate organizations provide pre- and post-purchase counseling, mortgage delinquency and foreclosure prevention counseling, as well as financial literacy, rental, disaster, and homeless counseling services that help build a more stable and productive community for all. Counselors are important independent advocates who work with their clients and with representatives of financial institutions to reach satisfactory outcomes when ever possible. Many individuals may need or choose to utilize these services over the long-term, and results are tracked and reported to HUD on a regular basis.
Put the Power and Advocacy of NCLR Behind Your Organization

Membership in the National Council of La Raza (NCLR) Homeownership Network (NHN) offers many benefits for housing counseling agencies providing services to Latino and underserved families and individuals within their communities.

Each of our affiliated organizations has the power of NCLR’s policy and advocacy efforts, the expert guidance and stewardship of the NHN, and the professional training and certification provided by the NHN Learning Alliance behind them every step of the way.

As a HUD-Funded and Approved housing counseling intermediary, the NHN distributes its HUD grants annually to its affiliated agencies, and provides the support and guidance necessary to maintain HUD compliance. Technical assistance opportunities are also available. These affordable program options utilize experienced housing counseling professionals to review agency program offerings in regard to compliance issues. Technical assistance promotes best practices and efficiencies in workflow, reporting and other organizational responsibilities.

NCLR and NHN Marketing Outreach Efforts

Effective marketing is often a challenge for nonprofit agencies. To assist its affiliates in this process, the NHN, in conjunction with NCLR, plans to offer a range of print-ready marketing outreach materials to help raise consumer awareness of the counseling services available to them.

A general awareness campaign will be provided to each affiliate at no cost, and a range of subject-specific materials will be made available to each network organization. Materials will include English- and Spanish language versions and can easily be customized to include the logo and contact information of each network organization.

Join the NCLR Homeownership Network

For more information on how your housing counseling organization can become a member of the NHN, please contact Eric Salazar, Associate Director of the NCLR Homeownership Network, at esalazar@nclr.org or visit our website at www.nhn.org.
Pre-Purchase Homebuyer Counseling and Education

People receiving pre-purchase housing counseling and education are proven to be more likely to qualify to own a home at a good mortgage rate, stay current with mortgage payments, and achieve their short- and long-term financial goals. NHN housing counselors work one-on-one with clients to evaluate and improve financial literacy, and assess mortgage readiness. Together they create a realistic and effective short- and long-term plan that puts them on the path to homeownership. Clients are also educated about Fair Housing and Lending practices and how these relate to their situation. Informed borrowers have increased understanding of the fundamentals of sound financial practices. Through careful planning and budgeting for household expenses and saving for the future, clients are less likely to get into financial trouble in the long term.

Mortgage Default and Foreclosure Counseling

Working directly with their counselor, clients learn and put into practice basic financial literacy skills. Housing counselors act as a client advocate/mediator with lenders, helping many clients restructure their debt and create a workable repayment plan and reduce financial stress. Clients may also be assisted with seeking out or recertifying for mortgage subsidies they may be eligible to claim. If clients are already in default, counselors help them request and negotiate loan forbearances from their lenders. In addition, clients receive assistance with effective planning and budgeting for household expenses and saving for future goals such as saving for a college education for their children and retirement.

Post-Purchase Counseling

Clients and counselors work closely to identify and seek out favorable mortgage loan terms with appropriate lenders. Counselors also educate clients in order to build their personal money management skills, and increase financial literacy. Through Post-Purchase Counseling, homeowners learn the importance of regular property maintenance, how to budget for and make wise investments in home improvements or modify the property in case of disabilities and apply for any special subsidies available.

Rental Counseling

One-on-one Rental Counseling services are provided to clients through NHN and its affiliate organizations. Counselors and clients work together to learn the basics of financial literacy, and how to budget effectively for rental payments and other expenses before they sign a lease. In addition, counselors educate the client on Fair Housing rules, landlord and renter rights, how to find and use rental subsidies, handicapped accessibility, and dealing with mobility issues associated with disabilities.

Homeless Counseling

While the number of clients assisted is still small, we anticipate a growing need. Homeless clients include people who are in transition due to foreclosure who not only need assistance in locating housing, but also financial literacy education to help prevent future issues. Other homeless clients include those in need of short-term or emergency housing, shelter due to disaster or mental health issues. All clients are provided with education on social and community services available to them and referrals to appropriate service providers to help meet their specific needs. Some use rental subsidies, handicapped accessibility, and dealing with mobility issues associated with disabilities.